

**ESTABLISHMENT OF THE FUND REVOLVING SCHEME FOR THE
YOUTH AT MURITI VILLAGE IN UKEREWE DISTRICT**

SOPHIA DONALD

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

2013

CERTIFICATION

The undersigned certified that I have gone through the Project Report titled establishment of revolving fund scheme for the youth at Muriti village Ukerewe district and found it complete and acceptable for fulfillment of the requirements for the Masters of Community Economic Development of the Open University of Tanzania.

.....

Dr. Deus D. Ngaruko

(Supervisor)

Date:.....

COPYRIGHT

This dissertation is a copyright material which is protected under the Berne Convention, the copy right Act 1999 and other International and National enactments, in the behalf on intellectual property.

It should not produced by any means, in full or in part, except for short discourse with an acknowledge, written permission of the directorate of Post Graduate studies, on behalf of both the author and the Open University of Tanzania.

DECLARATION

I **Sophia Donald** declare that this CED project report is my own original work and that it has not been presented and will not be presented to any other university for similar or any other degree award

Signature:.....

Date:.....

DEDICATION

This work I dedicated to my parents Mr. and Mrs. Severa Donald Malongo and all Tanzanian youth aged between 15 to 30 years old.

ACKNOWLEDGMENTS

I would like to extend and appreciation to all people who contributed in many ways for me to complete the masters degree in CED from OUT, this is one of my success in life which I was dreaming for a long time. Firstly, I appreciated the Muriti village government for allowing me to work in their village as well as support and efforts shows me during the CNA which make the smoothly implementation of the project. Special credit goes to youth of Muriti village for patency and hard work during the implementation of the project. Indeed my Academic supervisor Dr. Deus Ngaruko plays a big part of success of my study. His contribution was huge and crucial, he encouraged me, motivated me, emailed me about how the project report supposed to be.

I thank my family and my friends for encouragement and support during my studies. Attention to my colleagues at working place for more assistance, generosity and cooperation during my study. Lastly I would like to thank Forum Syd, the funding agency for this initiative for financial and other materials given to me, and for the permission to attend classes. And many thanks to Ministry of Information Youth Culture and sports specific youth department for technical support during the implementation of project. May almighty god bless you, to all I say thanks.

ABSTRACT

The overall objectives of the community needs assessment in Muriti village in Ukerewe district was to identify the magnitude of problems facing youth as well as identify needs priorities of youth so that to get the entry point, in collaboration with the researcher, host NGO and district council, to intervene and bring changes needed in the selected target community. After problems identification, participatory approach was used to identify the key problem. The first phase was to plan how to implement the study in collaboration with the intended stakeholders. The plan was set to start with collection of necessary data starting with secondary data that were available in the NGO's office, DED office and other institutes. The two phase was used to implement the needs assessment exercise starting with Community participatory assessment so that to reveal the actual youth needs and get their priorities and see what project would be done basing on the community raised priorities. The results of the third phase was to obtain the Problem statement in which the Target community profile was analyzed, Project Stakeholders were identified, Project goals were set together with project Objectives. Finally it was decided after agreeing that there was a need to established revolving fund scheme which will starting to serve youth in Muriti village. The project that has been agreed and proposed with reference to the needs assessment was to carry out the project named “establishing of revolving fund scheme” in order to intervene in the situation that was observed and prioritized during Community need assessment.

TABLE OF CONTENTS

CERTIFICATION	ii
STATEMENT OF COPYRIGHT	iii
DECLARATION.....	iv
DEDICATION.....	v
ACKNOWLEDGMENTS	vi
ABSTRACT.....	vii
TABLE OF CONTENTS	viii
LIST OF TABLES	xii
LIST OF FIGURES	xiii
LIST OF ABBREVIATIONS	xiv
CHAPTER ONE	1
1.0 PARTICIPATORY NEEDS ASSESSMENT	1
1.1 Background Information.....	1
1.2 Community Profile.....	2
1.2.1 Social Economic Activities.....	3
1.2.2 Socio-Economic Infrastructure	4
1.2.3 Social Services	4
1.3 Community Needs Assessment.....	5
1.3.1 Research Objectives.....	5
1.3.2 Research Questions	6
1.3.3 Community Needs Assessment Methodology	7
1.4 Community Needs Assessment Findings.....	10

1.4 1 Findings on Personal Particulars.....	11
1.5 Community Needs Prioritization/Leveling of Needs.....	20
1.6 Chapter Conclusion.....	22
CHAPTER TWO	23
2.0 PROBLEM IDENTIFICATION	23
2.1 Background to Research Problem.....	23
2.2 Problem Statement	25
2.3 Project Description.....	25
2.3.1 Target Community	26
2.3.2 Stakeholders	26
2.3.3. Project Goal	27
2.3.4 Project Objectives	28
2.4 Host Organization/CBO Profile.....	28
2.4.1 NGO Leadership	29
2.4.2 Vision.....	30
2.4.3 Forum Syd Mission.....	30
2.4.4 NGO Objectives.....	30
2.4.5 Organizational Structure	31
2.4.6 Forum Syd SWOT Analysis	32
2.4.7 The Role of CED Student’s in the Project.....	32
2.4.8 Forum Syd (NGO) Roles	33
CHAPTER THREE.....	34
3.0 LITERATURE REVIEW	34
3.1 Introduction.....	34

3.2 Theoretical Literature.....	34
3.2.1. Concept of Microfinance	34
3.2.2. The Concept of Entrepreneurship	35
3.3 Empirical Literature	35
3.3.1 The Role of Microfinance in Poverty Reduction	35
3.3.2 Contribution of Entrepreneurship in Creating Employment.....	36
3.3.3 Challenges Encumber Youth Development in Tanzania	37
3.4 Policy Literature.....	40
3.5 Literature Review Summary	42
CHAPTER FOUR.....	44
4.0 PROJECT IMPLEMENTATION.....	44
4.1 Introduction.....	44
4.2 Project Output	45
4.3 Project Planning	46
4.3.1 Implementation Plan	46
4.3.2 Inputs.....	50
4.3.3 Staffing Pattern	51
4.3.4. Project Budget.....	51
4.4 Project Implementation	53
4.4.1 Project Implementation Report	53
4.3.2 Project Implementation Gantt Chart	58
5.1 Introduction.....	59
5.2 Participatory Monitoring.....	60
5.2.1 Monitoring Information System.....	60

5.2.2 Participatory Monitoring Methods.....	61
5.3 Participatory Evaluation.....	62
5.3.2 Performance Indicators	63
5.3.3 Participatory Evaluation Methods.....	64
5.3.4 Project Evaluation Summary	66
5.4 Project Sustainability	67
5.4.1 Institutional Sustainability	67
5.4.2 Financial Sustainability.....	68
5.4.3 Political Sustainability	69
CHAPTER SIX	69
6.0 CONCLUSION AND RECOMMENDATIONS.....	69
6.1 Introduction.....	69
6.2 Conclusion	69
6.3 Recommendations	72
REFERENCES.....	74
APPENDICES	76

LIST OF TABLES

Table 1: Sex of Respondents	11
Table 2: Age of Respondents.....	11
Table 3: Educational Level of Respondents	12
Table 4: Economic Activities Engaged with Respondents	12
Table 5: Income of Youth Earn per Month.....	13
Table 6: Findings Over Community Attitudes on Youth.....	14
Table 7: Supporting from Parents.....	14
Table 8: Understanding Level of Youth on Entrepreneurship.....	15
Table 9 : Potential Opportunity and Small Income Activities	16
Table 10: Prioritization of Needs.....	21
Table 11: Roles and Expectations of Various Stakeholders	27
Table 12: SWOT Analysis.....	32
Table 13: Project Implementation Plan.....	47
Table 14: Project Logical Framework	49
Table 15: Duties and Responsibilities of CBO Staff	51
Table 16: Establishment of Revolving Scheme Fund for the Youth Project Budget.....	52
Table 17: Project Implementation Gantt Chart.....	58
Table 18: Participatory Monitoring Plan	62
Table 19: Project Performance Indicators.....	63
Table 20: Project Evaluation Summary	66

LIST OF FIGURES

Figure 1: Youth During Focus Group Discussion 17

Figure 2: Forum Syd Organizational Structure..... 31

Figure 3: Sensitization Workshop to Muriti Community Members 54

Figure 4: Training Workshop to Youth 55

Figure 5: Entrepreneurship Training to Youth..... 55

Figure 6: Capacity Building to Target Group (youth) by the Ministry of Information
Youth Culture and Sports 56

LIST OF ABBREVIATIONS

AICT	African Inland Church Tanzania
AIDS	Acquired Immune Deficiency Syndrome
CED	Community Economic Development
CG	Central Government
CHAWATA	Chama cha Walemavu Tanzania
CNA	Community Needs Assessment
CSO	Civil Society Organization
DCDO	District Community Development Officer
DED	District Executive Director
FCPT	Full Church Pentecostal Tanzania
FGD	Focus Group Discussion
HIV	Human Immune Virus
KUMUDEU	Kuboresha Mila Ustawi Na Desturi Ukerewe
LGA	Local Government Authority
MDGS	Millennium Development Goals
MKUKUTA	Mpango wa Kukuza Uchumi na Kupunguza Umasikini Tanzania
MS-TCDC	The Danish –Tanzania Centre for Development Cooperation
NGOs	NON GOVERNMENT ORGANIZATIONS
NSGR	National Strategy for Growth and Reduction of Poverty
O&OD	Opportunity and Obstacle to Development
PM	Participatory Monitoring
SACCOS	Saving and Credit Cooperation Society

SAPT	Social Accountability Program Tanzania
TSHs	Tanzania Shillings
UN	United Nation
URT	United Republic of Tanzania
VEO	Village Executive Officer
WEO	Ward Executive Officer

CHAPTER ONE

1.0 PARTICIPATORY NEEDS ASSESSMENT

1.1 Background Information

Tanzania like other countries has influenced the youth status in socially, economically and politically environment. Since youth development is a crosscutting issue, various initiatives have been done by government in collaboration with other stakeholders in supporting the youth development. According to youth policy, (2007) the survey results have revealed that unemployment for the whole country was 12.9 per cent and almost half of the unemployed were living in urban areas. But the youth were more vulnerable to the unemployment problem. The problem of unemployment is highest amongst the age group below 35 years of age.

The majority studies shows that services delivery projects have been implementing as community development project such as health, education, water and engineering works through supports of development actors and government however community small income generating activities have less supported. This was one way of motivating the researcher to work in partnership with the targeted community to ascertain the activity that will bring economic development in Muriti village. In running this activity, the researcher decided to work with youth aged between 15 years old to 30 years who are unemployment. There chosen due to their common characteristics of unemployment which hinders their socio-economic development.

During the discussion with Ukerewe LGA officials and other stakeholders in the district, it was observed that the problem of unemployment is highest amongst the age group below 35 years of age regardless of that some youth are engaged in sectors

of fishing, agriculture and petty businesses like selling second –hand clothes. Despite the fact that these youth are self- employed they face lot of problems in implementing their activities. Such problems include the lack of working capital, equipment and technical knowhow or necessary skills. In order to reduce poverty to youth group, the researcher collaborated with key development actors such as NGOs, Ukerewe LGA, Central government and target group in a participatory approach from the first point of identifying problems, causes, solution to overcome and plans for implementation.

The researcher applied Participatory Needs Assessment approach to enable community themselves to come up with appropriated project that proposed to prioritized community problems. This is supported by Kasaija and Nsabagani (2008) who argue that CNA acknowledges the fact that people know their area more than outsiders and finally ready to identify and discuss the problems in their community. In the process of needs assessment, the researcher utilized different methods to assemble data from the community such as individual key-informants, Focus Group Discussions, office records, formal records, previous research reports and direct observations of events and situations. The purpose of assembling data and information facilitated the researcher to prepare the community profile and abstract of community problem and opportunities that can be used to solve.

1.2 Community Profile

The project is in Muriti village in Ukerewe district council. Ukerewe District Council is one of the six districts in Mwanza Region. The district comprises an area

of 6400 km² out of which 640 km² island and the rest 5760 km² is waters of Lake Victoria. There 38 island the biggest Ukerewe and the district administrative town is Nansio. Out of the 38 islands, 15 islands are permanently inhabited while the rest serve as makeshift habitats for fishermen. The district is located to the South of Ilemela and Nyamagana districts.

According to the 2011 Ukerewe district profile Muriti has the 1188 households representing 8045 people, among of that women are 3433, men 3139 and youth 1473 (boys 677 and girls 796). The predominant tribes in Muriti village are the Kerewe, Kara and Jita. Other tribes include Sukuma, Wahaya, Kurya, Waha and Jalu. The climate is conducive for agricultural activities as characterised with moderate warm climate with temperature between 21oC and 28oC throughout the year relatively higher rainfall at 1800mm which extending from August to May. However, there are Caribbean pine forest at Rubya, natural forest and eucalyptus reserves at Kabingo.

1.2.1 Social Economic Activities

The Gross Domestic Product (GDP) for Ukerewe District is estimated at Tshs 130,000 per capita. This is below the poverty line thus making the district among the poorest districts in Tanzania. 92% of the population are employed on agriculture thus making it the major economic activity Cassava, potatoes, maize and rice are the main food and cash crops other engaged on Fishing and petty business. Produce from these crops are normally used within the village although a small amount is sold out to the nearby village or outside the village. Other crops grown include Millet, Sorghum, Rosella, Bananas, Pineapples, Paw paws, Coffee, Oranges,

Mangoes, Sunflower and Vegetables Land ownership is basically characterized by patrilineal ownership and inheritance. The farming system is predominantly subsistence. Farming techniques are very traditional where farmers use the hand hoes. The fast growing population has put pressure on arable land and subsequently decreasing the land productivity due to declining soil fertility.

1.2.2 Socio-Economic Infrastructure

The village has 2 primary school and 1 government secondary school. There are 4 NGOs, FBO are found in village are Adventist, AICT, FCPT, Catholic church, Muslim,. One registered SACCOS that enhance the villagers to get a loan. Also the village has community resource centre in Swahili called “Kituo Cha Jamii cha Habari na Maarifa” which is a place where people can get access to quality information, knowledge and skills relevant for Social Accountability.

1.2.3 Social Services

The village is connected to the national electrical grid supplied by TANESCO. Presently, 31 villages have so far has been connected to the national grid. The plan is to get all villages with electricity through Rural Electricity Agency (REA). Availability electricity will stimulate district economic growth. Economic investment in the form of small and medium industries is expected. Potential small and medium processing which could consequently improved the living standards of people and boost revenue collected by the council.

The village has a health centre which serves the other neighbour village even the wards. The police station is available. The communication network and services

have improved with increased number of service providers including TTCL, VODACOM, TIGO, AIRTEL and ZANTEL. All of these communication networks above are connecting within the Muriti village and other place in Tanzania. Transportation sector in Muriti village and Ukerewe island especially small islands routes of Muriti to Ghana, Bulugu, Kweru, are still using traditional methods which is very risk.

1.3 Community Needs Assessment

Community needs assessment for Muriti village was conducted in order to analyze the grade of development in the community, by identifying and assessing needs and gaps in relation to available resources. The process of Community Needs Assessment was involving all community of Muriti village to enable the community to identify their needs and prepared interventions to overcome the problem. The assessment was done based on the appropriate use of research design, research methods in order to obtain relevant data. The research findings were not expected to benefit only the community, but also to the research, Ukerewe local government and other interested stakeholders. The findings are expected to be used by policy and decision makers for development planning purpose.

1.3.1 Research Objectives

The study intended to collect information and data with regards to causes and magnitude of the problem, contributing factors and community's opinion and recommendations which would equip decision makers to develop strategic plan for decision making process. Also the study aimed at assist the community members to

obtain skills and knowledge in order to utilize the available resources hence poverty eradication.

i. Overall Objective

The overall objective of this study was to determine the intervention that can deeply contribute to create employment for the youth in Muriti village Ukerewe District.

ii. Specific Objectives

- i. To identify Muriti community attitudes on youth employment.
- ii. To assess source of youth income in Muriti village
- iii. To support the youth in identifying needs priorities and create priorities for intervention in Muriti village.

1.3.2 Research Questions

The aim of having CNA questions was to guide the information collected from youth on their economic development status. Based on this information, the question is whether the youth could engage in economic activities. Could the youth participate in entrepreneurship training and practice through establishment of income generating activities. The results of the study will assist to decide whether an economic intervention will be needed and what it will be look like. The Following are the key research questions:-

1. What do the youth engage in economic activities?
2. Is there any entrepreneurship training participated or organized specific for the youth?

3. What is the community perception over youth?
4. What is the monthly income earned per month?
5. Are there any support from parents on Youth Employment?
6. Do you understanding entrepreneurship concept?
7. Are there any challenges that may hinder the proposed implementing project?
8. Is there any institution that gives support for small income generating activities
9. Does the community have opportunities for implementing the project?

1.3.3 Community Needs Assessment Methodology

During the selection of research method, the researcher considered the situation and conditions of a subject or respondents, time available, the quickest way to obtain data and resources available for the study on creation employment for the youth. Therefore, a cross –section research design was employed to collected data because the tool was allowing collecting data from different stakeholders at a single point in time.

i) Research Design

Triangulation design was employed to collect information because the study intended to measure perception of people in Muriti village regarding their income status, source of income and availability of resources. Key informants were employed to village and district officials and other stakeholders, self-administered questionnaires were used to measure people’s economic status to comprehend the new project. The target population was 90 respondents, among them, sixty respondents were drawn from Muriti village, and they were given questionnaires so

as to get the reality information needed by the study. Others 30 remain respondents were involved through interviews and focus group discussion.

ii) Sampling Technique

The project study is sited in Muriti village. Sample size was chosen using probability and non probability sampling methods. Probability sampling was used to get potential respondents. A total of 60 respondents were randomly sampled from the community (elders and 10 representatives from each sub-village) using simple random sampling. Out of 60 questionnaires 58 questionnaires were filled in and returned while purposive sampling was employed to interview key informants who related to study topic like 5 local government leaders, 20 youth aged 15 to 30 years old, 5 Forum Syd staff.

iii) Data Collection Methods

Both primary and secondary data were employed to get information from various sources, primary data was collected from the community through different tools like interview, observation, questionnaires and focus group discussion while the secondary data was delivered from community development department, Ward Executive Office, Village Executive Office and formal publication.

iv) Interviews (Key Informants)

The interview was conducted to 5 respondents from Ukerewe Local Government Authority at different level, 20 youth aged 15 to 30 years old, 5 Forum Syd staff. The youth were also interviewed on community and local government leaders negative attitudes on youth employment, source of youth income needs priorities and create priorities for intervention.

v) Questionnaires

Self administered questionnaires (structured) were distributed to the respondents with ability to write and read but also those who were not able to write were assisted by the researcher. The questionnaire helped in collecting general information about the interviewee such as age, sex, level of education, source of youth income, income of youth earn per month, community attitudes towards youth employment.

vi) Public Meeting

The researcher held meeting with local leaders, influential people and youth to list down the economic activities engaged, identification of available resources having in the village. The meeting identified that most of youth are not employed and living in hardship life. There is a need of intervene this situation.

vii) Focus Group Discussion

One focus group discussion with 10 youth was organized for discussion. Youth actively participated in giving up their views. Three respondents had participated in interview also participate in focus group discussion; the purpose of conducting Focus group discussion was to verify information obtained from filled questionnaires. Generally the youth agreed that there have no reliable source of income except few of them who depend on fishing activities and now days there is no more fish in Lake Victoria which made life to be difficult for them.

Finally they proposed ways of creating employment for them so that they can afford life and living independent. The researcher organized the second focus group discussion with 8 LGA officials and 5 Forum Syd staff, the aim of having the discussion with LGA officials was to lobby the idea about the project and to

determine the support from LGA as well as Forum Syd in running the project even after phase out.

Viii) Observation

During the public meeting the researcher observed hardship life for the youth through their clothes and even the housing. Many youth gathered in small groups exchange stories and playing legal games such as gamble in 9:00 am mid to night hours. During this hours youth could engage in economic activities and produced hence earn income through this production. The researcher observed a number of training provided to youth during the implementation process; also researcher observed business venture establishing by the youth in Muriti village.

iv) Data Analysis Methods

The collected data was edited so as to detect errors and omission and there after coded proceeding to analysis and grouped into qualitative and quantitative data. The statistical package for social science (SPSS) computer software for window version 16.0 was used to enter data and carry out analysis. The qualitative data from focus group discussion was grouping into topic and notion relating to source of income, understanding of entrepreneur and employment, supporting of community and local leaders on youth employment, challenges facing youth and how to overcome this situation.

1.4 Community Needs Assessment Findings

The findings from the CNA in Muriti village are presented below on the method and type of data collection. Through the questionnaire the researcher were able to get

information on personal particulars and general views on various issues regarding economic development. In addition, information obtained through Focus group discussion with different stakeholders to extend the researcher's knowledge. Sixty questionnaires prepared but 58 respondents were able to collect questionnaires. The findings from the questionnaire shows the personal characteristics of respondents such as sex, age, level of education, occupation, source of income, income of youth earn per month and community attitudes towards youth employment.

1.4 1 Findings on Personal Particulars

a) Respondent's Sex

Table 1: Sex of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	27	46.6	46.6	46.6
	Female	31	53.4	53.4	100.0
	Total	58	100.0	100.0	

Source: Study findings in Muriti village (2012)

The table 1 above shows the respondents by sex, the researcher succeeds to obtain information from both male and female in order to balance the response information from the community while out of respondents, thirty one were female while 27 were male.

b) Respondent's Age

Table 2 above illustrates that most of the respondents range between 21-30 years of age.

Table 2: Age of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-20	13	22.4	22.4	22.4
	21-30	45	77.6	77.6	100.0
	Total	58	100.0	100.0	

Source: Study findings in Muriti village, 2012

c) Educational Level Attained

Table 3: Educational Level of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary Education	44	75.9	75.9	75.9
	Completed Secondary Level	14	24.1	24.1	100.0
	Total	58	100.0	100.0	

Source; Study findings in Muriti village (2012)

Only 24% of the total respondents have completed secondary school as table 3 above illustrate. A very high percentage of the respondents completed primary school equal to 76. This means that the researcher should pay attention during the capacity building course in order for the illiterate respondents to understand more.

Table 4 indicates occupation of respondents, Many youth have desperate life, they have no reliable source of income which comprises 45% while 26% and 17% are engaged in agriculture and fishing activities respectively. This implies that there is a need of researcher to implement the project which will give the youth opportunity to establish business venture hence increase the capital.

d) Economic Activities Engaged

Table 4: Economic Activities Engaged with Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fishing	15	25.9	25.9	25.9
	Agriculture	10	17.2	17.2	43.1
	Petty Business	7	12.1	12.1	55.2
	Nothing	26	44.8	44.8	100.0
	Total	58	100.0	100.0	

Source; Study findings in Muriti village (2012)

e) Average Monthly Income

From the study it reveals that, 35 % of youth are not earning income due to that most of them are not engaged in any production which could create income. Only 13 % of youth are earning income between 1100 – 5000 TZS and between 15100 to 30,000 TZS respectively per month.

Table 5: Income of Youth Earn per Month

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	200-1000 Tsh	3	5.2	5.2	5.2
	1100-5000 Tsh	13	22.4	22.4	27.6
	5100 -15,000 Tsh	9	15.5	15.5	43.1
	15100 - 30,000 Tsh	13	22.4	22.4	65.5
	None	20	34.5	34.5	100.0
	Total	58	100.0	100.0	

Source: Study findings in Muriti village, 2012

f) Findings over Community Attitudes on Youth

Table 6: Findings over Community Attitudes on Youth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Positively	4	6.9	6.9	6.9
	negatively	54	93.1	93.1	100.0
	Total	58	100.0	100.0	

Source: Study findings in Muriti village (2012)

Table 6 shows that elders are not trust youth in anything they have done, this evidenced by fifty four percentage of the total respondents, this may affects youth development. Youth presented that the community have negative attitude over youth employment. Youth said that “the community have negative perception on us, they don’t put more emphasize regard unemployment and no one even our local leaders call us for the meeting to discuss the critical issues concern unemployment”. Respondent’s continue that “our community have been seen us as the people who have less more important because most of youth are not engaged in production and elders were the key person in production at family level.

g) Supporting from Parents on Youth Employment

Table 7: Supporting from Parents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	12	20.7	20.7	20.7
	No	46	79.3	79.3	100.0
	Total	58	100.0	100.0	

Source: Study findings in Muriti village (2012)

Table 7 above shows that 12 respondents presented that they have been got supporting from their parents like opinion and a little capital if he/she want to establish income generating activities but it depend with capacity of family. Some respondent said that “of course my parents were supporting me and the first support was giving me opinion and gave some portion of land for vegetables cultivation in order to sustain my life”.

h) Understanding of Youth on Entrepreneurship Education

The study finding shows that 88 percentages of youth understand the meaning of entrepreneurship. From the interview one of the respondent said that “entrepreneurship is education provided to the people of low income for the purpose of sustain his/her life by considering the environmental surrounding. The table 8 below illustrate that 88 percentages of the total respondents know entrepreneurship concept.

Table 8: Understanding Level of Youth on Entrepreneurship

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	51	87.9	87.9	87.9
	No	7	12.1	12.1	100.0
	Total	58	100.0	100.0	

Source: Study findings in Muriti village, 2012

i) Findings on Supporting Youth to Identify Needs Priorities and Create Priorities for Intervention

Through the focus group discussions and key informant's interview, the researcher asked the respondents to identify the potential opportunities having which can develop their socio-economic condition. The respondents were able to identify small income generating activities based on availability resources and affordable of those resources. This exercise help the researcher to understanding what is supposed to be emphasized when planning the project. The study revealed that the community gave first priority revolving fund scheme for intervention followed by soap making and planting tree and bee keeping.

Table 9 : Potential Opportunity and Small Income Activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HIV/AIDS training	1	1.7	1.7	1.7
	Birth Health training	3	5.2	5.2	6.9
	Record keeping training	3	5.2	5.2	12.1
	Bee keeping	6	10.3	10.3	22.4
	Soap making	9	15.5	15.5	37.9
	Planting trees	6	10.3	10.3	48.3
	Poultry farming	7	12.1	12.1	60.3
	revolving fund scheme	23	39.7	39.7	100.0
	Total	58	100.0	100.0	

Source: Study findings in Muriti village, 2012



Figure 1: Youth During Focus Group Discussion

j) Problems Encumber Youth Economic Development and Intervention

The youth from Muriti village have facing more challenges hinder the economic development, from the discussion with local leaders and influential people the study findings that the youth unemployment is a big challenges which make some youth to do social evils like smoke marijuana and drink more alcohol followed by early pregnancy. Also it was found majority of the youth lack entrepreneurship skills, working areas and premises, lack of capital, lack/poor participation and involvement, unemployment and income poverty at family level. The establishment of income generating activities was the need of that community.

k) Findings on Revolving Fund Scheme with Youth

The Focus Group Discussion with youth from Muriti village was involved 10 youth ranged between 15-30 years. The questions in the guide comprise resources having,

registration fees, monthly fees, loan amount and interest rate. Focus Group Discussion was conducted with 8 Ukerewe LGA on aspect of challenges hinder revolving fund scheme and measures should be applied to ensure sustainable revolving fund scheme. The youth evidenced that they do not own resources but depend on their parents' resources. About registration fees respondents decided to pay 5,000/= TZS each respondent which make a total of 150,000/= TZS, also respondents agreed to pay TZS 1000/= as a monthly fees which make a total of TZS 20,000/= About loan amount youth agreed that loan will divided into three groups, each group will comprises 10 youth and get 20,000/= each member. The interest rate is 10 percentage and reburserment loan within two months.

With regards to challenges hinder revolving fund scheme the respondents mentioned the challenges, which includes high interest rate, defaulter, poor record keeping, and low level of financial management. Finally youth agreed the idea of implement creation employment for the youth project. Also they proposed the name of NGO which will support the project implementation as they know themselves not able to implement project. Also researcher met with Department of community development office to present the idea of identifying the host NGO/CBO that will be capable to implement the youth revolving funds scheme project. Three organizations were identified as the results of this discussion were Forum Syd, CHAWATA and KIMUDEU based on resources and capacity to implement it.

1) Findings on CBO to Implement the Project

The researcher succeed to visit all three organizations wished-for implementing revolving funds scheme for the youth project consequently neither youth nor village

government ready to running project. The purpose of met them was to discuss with organization management and to observe the real situation. During the discussion the Forum Syd agreed to implement the project due to its availability of resources and committed to manage the project due to the followings reasons:-

- i. Youth is one of targeted group
- ii. Forum Syd is also operating at Muriti village
- iii. Forum Syd has enough budget for supporting youth activities
- iv. Forum Syd has district office/premises
- v. NGO has 11 employed staff
- vi. NGO has one staff who is responsible for youth

The researcher obtains more information from government officials for better implementation hence sustainability of the revolving funds scheme project for the youth and how to overcome the challenges. The researcher applied key informant interview to determine the responsible to provide services during the implementation of the project. Employees who interviewed were Ward Executive Officer, Village Executive Officer, District Community Development Officer, Cooperative and Market officer and District Planning Officer and Forum Syd management. The researcher got their inputs in ensuring the smoothly implementation of the project as well as their role in running the project.

m) Findings from Key Informants

The key informants were glad with the notion of establishment of the funds revolving scheme for the youth's project through capacity building. District planning officer promised to allocate 10 percentage of own source to support youth activities.

While the Forum Syd agreed to support them office equipments after registration and support the initiative of project in terms of capacity building.

n) General Opinion from Focus Group Discussion and Key Informants'

Interviewee

During the discussion the members requested the Cooperative and marketing officer to be mentor youth on aspect of revolving fund scheme and entrepreneurial skills this will ensure sustainability of project. Youth to be assisted by establish small income generating activities that will play big role in creating opportunity for youth to employ themselves by increasing capital and can afford to buy basic needs hence reduce poverty.

1.5 Community Needs Prioritization/Leveling of Needs

The structured questionnaires were employed in ranking priority of the community needs that were distributed to communities during the public meeting in Muriti village. In the questionnaires, there were three questions that asked each respondent to mention only three priorities and second, availability of resources having/can obtaining and third, identify the priorities for intervention. Questionnaires were distributed and were filled in the presence and guidance of researching from researcher. After the prioritization exercise the researcher recognized that revolving fund scheme was the first proposed project followed by poultry farming and planting tree, after the prioritization process the researcher realized that all activities are interdependent, significance of establish revolving fund scheme should go together with other activities through create youth employment.

Table 10: Prioritization of Needs

	HIV/ traini ng	Birth Health trainin g	Record keeping training	Bee keep ing	Soap maki ng	Plant ing trees	Revolv ing fund scheme	Poult ry farmi ng	SC OR E	RAN KING
HIV/ trainin g		Birth Health trainin g	Record keeping training	HIV / train ing	Soap maki ng	Plant ing trees	Revolv ing fund scheme	Poult ry farmi ng	1	8
Birth Health trainin g	Birth Healt h traini ng		Birth Health training	Soa p mak ing	Soap maki ng	Plant ing trees	Revolv ing fund scheme	Plant ing trees	3	6
Record keepin g trainin g	Reco rd keepi ng traini ng	Reco rd keepin g trainin g		Rev olvi ng fund sche me	Revo lving fund sche me	Revo lving fund sche me	Revolv ing fund scheme	Plant ing trees	3	7
Bee keepin g	Bee keepi ng	Bee keepin g	Bee keeping		Bee keepi ng	Bee keepi ng	Revolv ing fund scheme	Reco rd keepi ng traini ng	6	4
Soap making	Soap maki ng	Soap makin g	Soap making	Soa p mak ing		Soap maki ng	Soap making	Soap maki ng	9	2
Plantin g trees	Plant ing trees	Plantin g trees	Planting trees	Plan ting trees	Soap maki ng		Revolv ing fund scheme	Plant ing trees	6	5
Revolv ing fund scheme	Revo lving fund sche me	Revol ving fund schem e	Revolvi ng fund scheme	Rev olvi ng fund sche me	Revo lving fund sche me	Revo lving fund sche me		Revo lving fund sche me	23	1
Poultry farmin g	Poult ry farmi ng	Poultr y farmin g	Poultry farming	Poult ry farm ing	Poult ry farmi ng	Poult ry farmi ng	Revolv ing fund scheme		7	3

Source: From field data, 2012

1.6 Chapter Conclusion

The study found that the participatory assessment which is crucial method of involving the community to list down their own problems, causes and available opportunities. The process assists the community to identify core problem and proposed solution to address the existing problem. The participatory needs assessment carry out in Muriti village revealed researcher and community, therefore, are influenced with indication to the priorities of Muriti community assessment that there is a need for interventions in any area of the top five priorities as revealed by this study because this will go together with Tanzania youth policy 2007 in supporting youth to create self employment for them through establishment of income generating activities and gain profit and raising their income.

CHAPTER TWO

2.0 PROBLEM IDENTIFICATION

2.1 Background to Research Problem

This chapter present and discuss in depth the problems and recommended the intervention. Participatory assessment has been key elements in planning process in problem identification affect Muriti village. The assessment process has been assist the researcher to involve the community in classifying community needs, problems and how to intervene them. Based on Tanzania Population and Housing Census 2002, the population of Tanzania mainland was 33.58 million people. The total number of youth between 15 and 35 was 11,770,532 or 35% of the population. Among them 5,552,294 are boys (which is 47.17 percent) and 6, 218,238 are girls (which is 52.83 percent). According to the 2000/01 integrated Labour Force Survey (ILFS), the labour force was estimated to be 17.9 million people of whom bout 65 percent were young people between the age group of 15 and 35.

The survey results have also shown that the youth were more vulnerable to the unemployment problem. The problem of unemployment is highest amongst the age group below 35 years of age. The NSGRP Goal 4&5 intended to reduce income poverty of both men and women in urban and rural areas (11). NSGRP aims to reduce the incidence of basic needs poverty at 24% in rural areas and to 12.9% in urban areas by 2010. The MDG target is a 50% reduction in the incidence of poverty between 1990 and 2015. In 1991/92, 39% of Tanzanian households were living below the basic needs poverty line, so the MDG target is to reduce this proportion to 19.5 by 2015. Employment is useful tool for eradicate poverty, and job creation

should be put emphasized for sustainable development.

Poverty rates remain highest in rural areas: 37.6% of rural households live below the basic needs poverty line, compared with 24% of households in urban areas and 16.4% in Dar es Salaam. Tanzania has done well to maintain the employment rate comparatively constant during this decade and unemployment rate is highest among youth aged 15 to 24 years (URT, 2009). However, employment creation has been mostly in small informal businesses, which characteristically have low earnings and productivity. The researcher recognized that it is crucial to work together with government to support the NSGRP and MDG for reducing poverty by using participatory community need assessment which assists to identify their problems and proposed ways to intervene it.

The study revealed that income and non income poverty is a massive problem in Ukerewe district as per capita income annually is TSh 130,000 (DED- 2012). The study identified various factors contributing to youth income poverty in the village such as lack of capital which resulted youth to establish income activities. Lack of entrepreneurship skills resulted youth not to manage properly the project. On the other hand the study has mentioned various opportunities available in the community such as labour power among the Muriti village youth, availability of land, water which will enable them to establish income generating activities. Other resources are Ukerewe Council and Forum Syd which work together to create employment for the youth. This project therefore is providing direction to youth, parents and other stakeholders on youth development issues.

2.2 Problem Statement

Lack of capital for youth in Muriti also implies missed opportunities in the use of human resources to produce goods and services. 35 % of youth in Muriti village are not earning income due to that most of them are not engaged in any production which could create income. The council has been conducted O&OD study 2006 in Muriti village by involving the community in identifying the problems, lists their priority and proposed ways. The study was covering district several problems by that time were identified and given suggestions to resolve the identified problems which still the community are working with until today. This is a proof that youth were not given the priorities during the O&OD implementation. This study helped the researcher to facilitate the process of identifying economic activity that can be carried out and contribute to poverty eradication hence sustainable economic development. Therefore the revolving fund scheme is a key way to solve the problem.

2.3 Project Description

The project entitled Revolving fund scheme for the youth is intending to enable youth to access loans and provide training on fundamentals of entrepreneurship while youth initiate small income generating activities. Revolving fund method will be mobilized to allow youth to access loans for their business. Initiate small income generating activities are on groups and individual bases, while the individuals are the members of a group where training and guidance is coordinated. The project is situated in Muriti ward, in Ukerewe district in Mwanza region. The community is located 30 kilometers west from Nansio the headquarter of Ukerewe district.

The project will be implemented by Forum Syd NGO. The recognition of this NGO was done after consensus with different stakeholders because youth is one of targeted group, Forum Syd is also operating at Muriti village, Forum Syd has enough budget for supporting youth activities Forum Syd has district office/premises, NGO has 11 employed staff and one staff who is responsible for youth issues. Forum Syd decided to fund the project through capacity building officially starting by December 2012 and execution by June 2013. The Ukerewe council assures to support the NGO with technical assistance.

2.3.1 Target Community

The target community is youth ranged between 15 to 30 years in Muriti village. The study has revealed that for the project to be successful and mature, youth should establish revolving fund scheme and establish income activities and increase working capital after capacity building. The project is essential for youth to employ themselves because the residents will improve their living status through establishing revolving fund scheme as well as establishing small income activities. To ensure efficiently implementation of the project, the project will be under supervision of Forum Syd Country office, District Cooperative Marketing officer, District Community Development officer and village officers.

2.3.2 Stakeholders

The implementers stakeholders in this particular study shall includes:- Non Government Organization, Ukerewe Council such as Community Development officer District Cooperative officer, ward executive officer, village executive officer

and minister of information, youth and sports and parents and guardian. The stakeholders will contribute in one way to another to another to the success of the project as shown below on the Table no 11.

Table 11: Roles and Expectations of Various Stakeholders

Na	Name of the stakeholders	Role of the stakeholders	Expectations
1	Ukerewe Council such as Community Development officer District Cooperative officer, ward executive officer, village executive officer	1.1Facilitation group's registration and recognition in the district 1.2 Capacity building to Forum Syd staff on entrepreneurship 1.3Facilitation group constitution 1.4 Informed available opportunities.	-Eradication of poverty -Meet their Council objective -Delivering services in high standard
2	Ministry of information, youth and sports	1.1 Facilitate training to the youth	Delivering training in high standard
3	Parents and guardian	1.1Supporting to youth	-Supporting youth
4	Forum Syd -Tanzania	1.1 Provides funds and technical support to the project	-Eradication of poverty
5	Youth	1.1 Provide	Acquiring knowledge and skills

Source: field data, 2012

2.3.3 Project Goal

The project goal is eradication of poverty to youth group and improvement of their economic status hence social well being improved. Establishing and harmonizing revolve fund strategy for the youth group will allow youth to access reliable capital also acquiring entrepreneurial knowledge and skills for a youth group in Muriti

village for creating opportunity to employ themselves. The project will begin by serving few youth who will be completely the revolving fund scheme and pay registration fees as well as monthly fees.

2.3.4 Project Objectives

(i) General Objectives

Revolving funds scheme for the youth in Muriti village, through establishment of small income generating activities for sustainable economic development by June 2013. In order to realize the project goal, the following specific objectives of the revolving fund scheme for the youth.

ii) Specific Objectives

- i. Sensitization to Muriti community members on revolving fund scheme for the youth project.
- ii. Increasing knowledge and skills on leadership, financial management entrepreneurship theme (Topics on establishing implementing and management of projects) for the 30 youth group in Muriti by March, 2013.
- iii. Set up of revolving scheme at Muriti by June 2013.

2.4 Host Organization/CBO profile

Forum Syd is a Swedish development platform for 183 member organizations and works in 80 countries. Forum Syd has been operating in Tanzania since early 1980s and its common aim is sustainable development, global justice and poverty reduction. The organization provides a platform for the exchange of experiences, the design of new development methods, and collaboration towards result improvement

for challenging and changes. Forum Syd has been granted funds from Sida/Tanzania for a Social Accountability Program in Tanzania with the programme office in Mwanza and targeting wards and villages in three districts (Karagwe, Magu and Ukerewe). The programme starts in 2010 with aim of supporting and strengthening local development initiatives by providing technical assistance.

Forum Syd Social Accountability Programme in Tanzania (SAPT) is aimed at increasing voice, information and negotiation/influence of citizens at district and ward level, in order to enhance local government accountability, with special focus on women, youth, people living with HIV/AIDS and the disabled. The Programme is being implemented through six strategies/results as follows; 1) Improved networking and bridging between citizens and local leaders through enabling legal, political, socio-cultural and economic environment, 2) Strengthened demand and supply sides of accountability at district and ward level, 3) Increased democratic credibility and accountability of participating local civil society organizations, 4) Increased capacity of existing networks and umbrella lobby organizations to become effective links between the community, district and national level, 5) Harmonized and synergized social accountability initiatives with an Alliance Group advocating and influencing aid effectiveness agenda in Tanzania and 6) enhanced quality assured program development.

2.4.1 NGO Leadership

The NGO has competent staff of different skills, which includes Country manager, Finance manager, Finance and administration Manager, Organizational Development officer, Communication officer, Monitoring and Evaluation officer, three field

officers, administration assistant.

2.4.2 Vision

Forum Syd is working for a just world that is free from poverty, a world in which human rights are respected and a world that is shaped by democratic values and ideals, and based on the sustainable use of resources.

2.4.3 Forum Syd Mission

To contribute to the democratic organization of women and men in order that they can solve common problems, claim their rights and exert democratic influence.

2.4.4 NGO Objectives

The following are the main activities carried out by Forum Syd

- a) Set up one stop communication shops (Resource centers). One in every Ward.
- b) Technical assistance - Organizational strengthening
 - i. Strengthening institutional structures and systems.
 - ii. Strengthening of a democratic civil society
- c) Training program with MS-TCDC on social accountability – demand side.
- d) Training program with Institute of Prime Minister (Hombolo) on social accountability – supply side.
- e) Participatory planning, monitoring and evaluation.
- f) Communication and advocacy through networking.
- g) Provision of paralegal services: seminars, advisory service

- h) Training on human rights, and right based approach.
- i) Training on social accountability.
- j) Application of social accountability, i.e. administration of social accountability monitoring tools, social accountability monitoring committees.

2.4.5 Organizational Structure

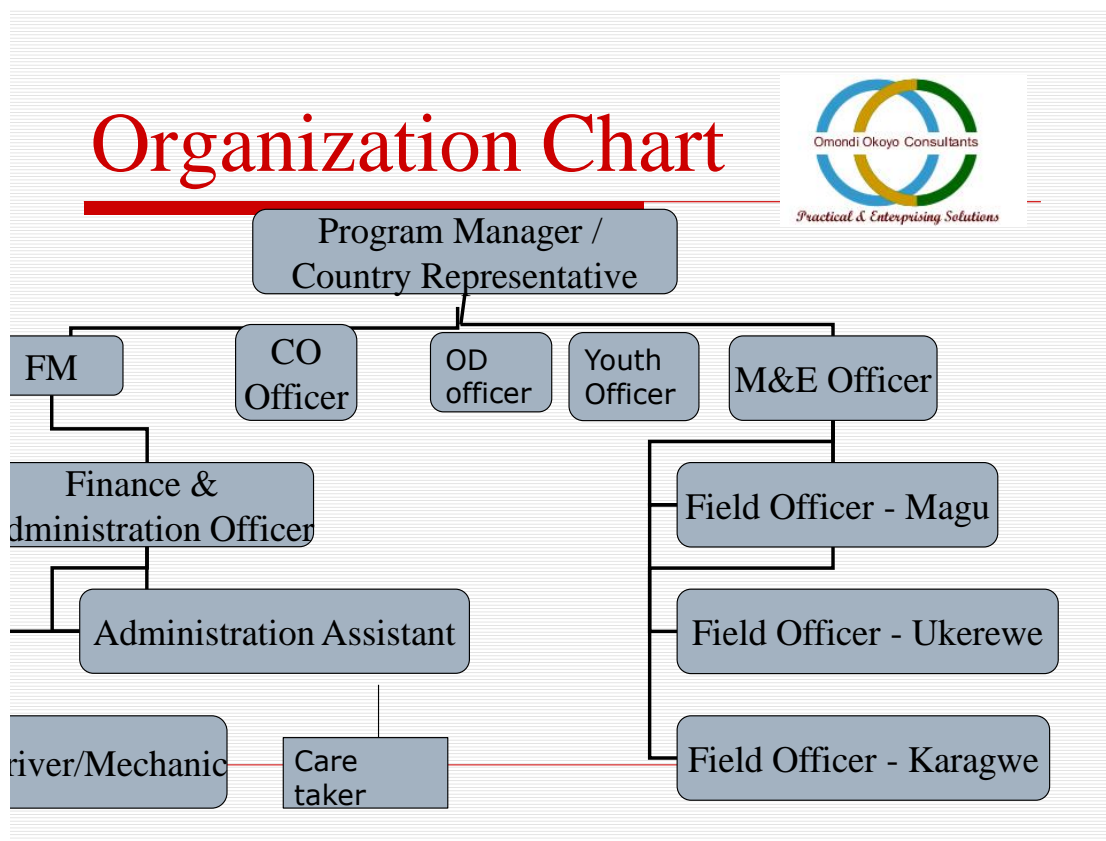


Figure 2: Forum Syd Organizational Structure

Source: Forum Syd NGO (2013)

2.4.6 Forum Syd SWOT Analysis

Strengths Weaknesses Opportunities Threats of Forum Syd were identified as explained in the Table 12.

Table 12: SWOT Analysis

Internal Factors		External Factors	
Strengths	Weaknesses	Opportunities	Threats
<ul style="list-style-type: none"> • Fair gender representation. • Dedication/commitment of personnel • Transparency and openness in information sharing with stakeholders. • Qualified and experienced staff. 	<ul style="list-style-type: none"> • Low incentives for personnel. • Inadequate tools for managing BDS and financial services 	<ul style="list-style-type: none"> • Consortium collaborative effort in fundraising. • Special market and client niche stands to attract stakeholders. 	<ul style="list-style-type: none"> • Low commitment by LGAs. • Dwindling donor grants. • Suspicion between government and CSOs resulting in low goodwill.

Source: From field research, 2012

2.4.7 The Role of CED Student's in the Project

The following are the responsibilities of the student's

- i. To write and submit financial and narrative report to Forum Syd management on what is going on
- ii. Provide ongoing support to project participants even after the completion of the study

- iii. Prepare publication material and share with colleagues (power point presentation)
- iv. Observe all organizational procedures in carrying out the study
- v. To create awareness to Muriti community members on creation employment for the youth project`
- vi. To facilitate capacity building to Forum Syd leaders and youth group
- vii. Collaborate with NGO leaders and other stakeholders to conduct monitoring and evaluation of the project.

2.4.8 Forum Syd (NGO) Roles

- i. To provide resources needed to carry out the project
- ii. Inform the youth about the organizational policies to follow in the field
- iii. To provide technical assistance wherever needed to researcher and youth
- iv. To attend training offered

CHAPTER THREE

3.0 LITERATURE REVIEW

3.1 Introduction

This chapter reviews other researchers who wrote on issues related to youth unemployment, the findings from different projects related to youth employment, and the policy that formulated specific to youth in Tanzania. The chapter is divided into four sections such as theoretical review which assess other researchers work concern the youth unemployment. The empirical review tries to describe on work done by others and finally part review policy statements which impact the youth unemployment.

3.2 Theoretical Literature

3.2.1. Concept of Microfinance

According to Economics the Science of Cost (1993), Microfinance institutions are financial intermediaries formed to serve the needs of special group of people. Microfinance and Micro-credit are mostly used to finance small and medium scale enterprises. Microfinance in general includes Micro credit, Micro-savings, Micro-insurance and payment services. Micro-credit is extension of small loans to micro-entrepreneurs who lack collateral and do not qualify for traditional bank loans. In developing countries Micro-credit enables very poor people to engage in self-employment projects that generate income.

Micro-credit is crucial to the microfinance field by providing access to financial capital. Micro-finance Institutions also, refer to “transactions in small amounts of both credit and savings, involving mainly small–scale and medium-scale businesses

and producers. The poor, who cannot run a small business because they lack capital, may also benefit from micro-finance organizations.

3.2.2. The Concept of Entrepreneurship

The word entrepreneurship is the act of being an entrepreneur which was derived from the French word which means to undertake. The earliest usage of the term was recorded in 17th century. Entrepreneur is the one who determines business opportunities, converts them into marketable ideas; bring the necessary resources and takes appropriate actions while bearing the risks of the venture for success.

3.3 Empirical Literature

3.3.1 The Role of Microfinance in Poverty Reduction

The emergence of microfinance Institutions in Tanzania has promoted development of vibrant economic businesses all over the country. According to the progress report of the Poverty Reduction Strategy (URT, 2003) the Government is committed to strengthening ties between the rural and urban economy, improve rural infrastructure, encourage development of small and Medium Enterprises (SMEs), facilitate provision of micro-credits, strengthen local capacity and strive to achieve a more broad based economic growth.

By enabling the poor to save in a secured place, the provision of accounts (or other savings facilities) and insurance allows the poor to establish a buffer against shocks, thus reducing vulnerability and minimizing the need for other coping strategies such as asset. According to the Fin Scope data, about 6 percent of Tanzanians borrow

from microfinance institutions. Microfinance helps the poor, the majority of whom are women, to borrow for business expansion, and to save and buy other relevant products like micro insurance. Research on micro credit initiatives targeted at women shows that improving access to credit for women in developing countries enables them to improve their standard of living. They also have superior credit repayment records compared to men, and lending to women has a greater effect on household welfare than credit directed toward male borrowers (Stotsky 2006). Additional research broadens the social implications.

Anecdotal evidence that the benefits of microfinance can extend beyond the purely economic it is now seems to solve some crosscutting issues such as spread of HIV/AIDS and gender imbalance in Tanzanian communities. Poor people particularly women who engaged to prostitutions in order to get capital now have access with Microfinance services hence being rescued from vulnerabilities. In one way or another HIV/AIDS and gender imbalance ruin the development.

3.3.2 Contribution of Entrepreneurship in Creating Employment

The Global Entrepreneurship Monitor research project found that young people (ages 18–34) were the most likely to become active as entrepreneurs. A third of successful entrepreneurs came from that age group (Leibbrandt and Mlatsheni 2004). Promoting self-employment and entrepreneurial skills and granting access to assets such as education, training, health and finance enable young people to take advantage of the opportunities offered by self-employment. However, the support system in place for young people to undertake self-employment and become

entrepreneurs is very limited, which puts young people in a vulnerable position (Helgesson 2006).

Concerning funds to support self-employment, the Tanzanian government has channeled credit to youth through the Youth Development Fund in the districts since 1993/94, but the programme has largely been a failure with low return of the loans (Dr. Helgesson. L et al, 2008). But the programme has largely been a failure with low return of the loans. Reasons for this, given by officers at the youth department within ministry, are lack of capacity building and mismanagement of funds within the districts, as well as lack of monitoring and evaluation.

A district official in Masasi stated that the loans have been given out to youth as candies, and no one expects to get them back (Helgesson 2006). The new move from the government is to promote SACCOS. Two SACCOS in each district are to be selected to support young people in particular (Dr. Helgesson. L et al, 2008). Entrepreneurial skills and workshops on how to find business ideas should be integrated in school and university curricula to encourage young people to start their own business.

3.3.3 Challenges Encumber Youth Development in Tanzania

Youth in Tanzania are still faces major challenges in promoting the employment opportunities for them. According to Juma A. (2007) Unsuitable school curricula and poor quality education that is largely irrelevant to the needs of the labour market still remain a key challenge for the youth now days, and even for most African countries.

Now days, many youths in Tanzania have ever more obtained more formal and post-primary education. However, the unfavorable educational systems have largely contributed to the decline in quality of education provided and hence making the youths unable to meet the requirements of labour markets.

Many youth who enter the labour market and those who complete primary education have no sufficient education and skills to enable them to get employment. However, research from Tanzania shows that, according to young people themselves, the major problem facing youth is employment (Helgesson 2006 and RAWG, URT 2007). This information is important for the Tanzanian government as well as other stakeholders when it comes to making priorities and designing programmes for youth.

Young people are provoked to start their own business and create their own employment, because the chance of finding jobs in the current labour market are so limited, however they lack support on sustainability governed by factors such as, availability of investment capital, risk absorption capacity, know how in terms of financial management, enterprises development and market accessibility (Juma .A 2007). The ineffectiveness of enforcing regulations with respect to registering, monitoring and coordination of labour migration poses a serious challenge for Tanzania to provide employment opportunities for its youths. There is also potential threat to achieve the rural livelihood promotion targets due to prevalence of HIV/AIDS, existence of substance abuse and prostitution among. On the other side of the coin, Simon Amenity et al (2009) viewed that the major challenges facing youth are the same.

Youth in Kenya face serious challenges, including high rates of unemployment and underemployment. The overall unemployment rate for youth is double the adult average, at about 21 percent. Statistics on joblessness suggest that the magnitude of the unemployment problem is larger for youth with 38 percent of youth neither in school nor work (aggregating the rates of reported unemployment and inactivity). The violence in early 2008 highlighted the critical importance of addressing the problem of poverty and inequality, and in particular the increasing problem of idle youth. In addition, the Country Social Analysis (World Bank, 2007) found that youth's unemployment, especially among males, is a major contributor to frustration and tension, in particular in urban areas. Evidence from previous analytical work shows that lack of action on the challenges that affect youth will escalate both the social and economic costs of development in Kenya (Edwards, 2007).

Clearly, unemployment among the youth has now become a matter of serious policy concern in the country. According to Joyce Kiria 2009, the core problem facing youth in Tanzania is unemployment. This problem is characterized by lack of job opportunities in urban areas, and underutilization of the majority of the national labour force in the rural. Unemployed young people are at a much higher risk of contracting HIV/AIDS than are employed young people. This is due to persistent behavioral risks, and lack of information, education and services (UNAIDS 2004). Young unemployed women in Sub-Saharan Africa are more vulnerable to HIV infection than are young men. At least three – quarters of young people infected by HIV in Sub-Saharan African countries by the end of 2003 were women.

Experienced shows that rural youth grow up in a culture that does not typically support entrepreneurship. According to Joyce Kiria 2009 stated that they often seek employment by migrating to nearby cities and town. When they could not find jobs in town they engaged in dangerous behaviors such as petty theft, armed robbery, drug abuse and unsafe sex, which cause other social problem like spread of HIV/AIDS among youth, family crises, mental diseases, and deaths. From the lesson learned on Tanzania education system does not support youth to employee themselves.

Joyce Kiria 2006 evidence that most of youth lacks skills and business training, at the time youths complete primary or secondary education they do not have adequate skills that they can use to start self employment activities. There are few secondary schools that have business and commercial courses for students but the weakness is however that they emphasis on theoretical courses.

3.4 Policy Literature

Different policies identify strategies to address the issue of microfinance. Self-employment, entrepreneurial training and financial services such as credit schemes are promoted in the National Youth Development Policy 2007. There are various financial and credit schemes to empower young women and men to undertake self-employment. Nevertheless these schemes are not coordinated, not consolidated, scattered, not sustainable and therefore not effective in supporting self-employment activities for the youth.

Ideally these funds are supposed to build capacities with view of offering support and assist generation of incomes and self employment amongst different categories

of vulnerable groups including youth. However, many youth lack initial capital and capacity to qualify to acquire loans from financing institutions. There shall be a mechanism to solicit funds which will enhance adequate coordination with a view of having sustainable funds, to support youth in their income generating activities. Also there shall be mechanism to promote the establishment of youth friendly credit support services and empower youth on credit management.

The microfinance policy aims to establish a basis for the evolution of an efficient and effective micro financial system in the country that serves the low-income segment of the society, and thereby contribute to economic growth and reduction of poverty. The policy covers the provision of financial services to households, small holder farmers, and small and micro enterprises in rural areas as well as in the urban sector. It covers a range of financial services, including savings, credit, payments, and other services. Rather, the policy is directed at services for low-income families and their enterprises that have lacked access to financial services from mainstream financial institutions.

Also the microfinance policy given the room issue of capacity building to microfinance institutions, the policy stated that much of the capacity building will take place within institutions, through their development of systems, training of staff, and building of management and governance capabilities. Other types of capacity building will take place across institutions. For example, there is a need for professional service providers in accounting, audit and computer information systems who understand micro-finance and can work with institutions.

The cooperative development policy 1997 aim at people without such knowledge and experience. Cooperative is formed by disadvantaged groups such as small scale holders farmers, the landless, women, youth, craftsmen, disabled and elderly. It is government interest to see that all its citizens are engaged in gainful employment. There will be general promotion of savings and credit cooperative societies which will provide financial services pertaining to deposits, interest and loans, the promotion of district/regional cooperative banks will also be given due weight. Human resource development and institutional capacity building of the rural financial institutions will receive maximum support.

3.5 Literature Review Summary

Various efforts have been made by the Government of Tanzania and stakeholders to increase employment opportunities and promote livelihoods for Tanzanian youth for poverty reduction. These efforts include creating favorable policy and legislative environment for attracting domestic as well as foreign investments to increase employment opportunities, promoting of skills training, accessing micro financial and information.

A number of problems such as lack of support on sustainability governed, availability of investment capital, risk absorption capacity, know how in terms of financial management, enterprises development and market accessibility. Solution that have been located in the Youth development policy seem to be theoretical solutions to the problem and not practical solutions. For example one of the solutions suggested is to promote the establishment of youth friendly credit support services and empower youth on credit management.

Although various efforts which the Government and other youth development stakeholders have taken to promote decent work and fostering employment opportunities among youth in Tanzania. These include among others: The National Youth Development Fund which is aiming at enhancing economic empowerment among youth. Through this initiative, youth are sensitized and mobilized to form economic groups, get them registered and acquire legal status and later be able to join with Youth SACCOS where they can easily get access to soft credits to help in undertaking their income generating activities.

Other initiatives include Youth-to-Youth Fund and Youth Entrepreneurship Facility (YEF) which are co-coordinated between the Ministry of Youth and the Ministry of Labor and Employment through the overall coordination of International Labor Organization (ILO), despite that these initiatives were introduced for more than 3 years in some district level including Ukerewe district the needs of youth group especially who are living at Muriti village were not taken in consideration. From the statement above it means that having many plans with good policies is not the solution for the problems. Conversely, the problem needs a practical solution that should be embedded in the target community. Involving the community through community needs assessment in formulated programme or project is essential because will help to providing the solutions to their problems.

CHAPTER FOUR

4.0 PROJECT IMPLEMENTATION

4.1 Introduction

The project implementation chapter involves a description of how the project was planned as well as implemented. In order that projects to be completed on time, it is necessary that implementation be well planned and be carried out according to the plans, schedules and other parameters as set out during preparation and appraisal. In this respect, project management can be stated (defined) as getting the right project delivered on time and within budget framework. It details explained how the activities was done, the products of that activities, inputs or resource required, outputs from that project, time framework to accomplish identified activities and responsible personnel. It also broke down the proposed budget for facilitating entrepreneurship training and other operation expenses. The project was getting technical support from various stakeholders.

Revolving fund scheme for the youth project is one year project, and officially launched on February, 2013 by getting more support from Forum Syd. The output from the project include facilities or services that was established by the project such as skills development on entrepreneurial knowledge, functional of revolving scheme, project recognition of different stakeholders and establishment of income generating activities . The project expected to ensure sustainable economic development of youth at Muriti village as project a product. After annual evaluation of the project by Dec 2013 the development objective will be recognized as the project is at the primary phase.

4.2 Project Output

The revolving fund scheme for the youth project expected to deliver product and output from the project which was established and functional of Revolving scheme, income generating activities in place, increased knowledge and skills of entrepreneurship that facilitate youth to employed themselves and raise their income per capita. The project was planned to undertaken two activities for each output in order to meet the intended goal such as:-

1. One day sensitization meeting conducted to number Muriti community members about the project
2. 30 youth trained on entrepreneurship skills, leadership skills and financial management
3. One revolving scheme established and facilitated.

Achievements

- i. A total of 413 community members including youth, influential people and community leaders were sensitized about the project and mobilized to establish revolving fund scheme within their society
- ii. Capacity building to 30 youth
- iii. NGO staff and 4 project key players gained knowledge and skills on leadership, financial management entrepreneurship theme (topics on establishing implementing and management of projects
- iv. Commence of revolving fund scheme and facilitated
- v. Registration of project and youth group at district level as a Community Based Organization

- vi. Offer of office room by Chama cha Walemavu Tanzania- Ukerewe branch
- vii. Forum Syd funded the project with TZS. 6,000,500/= . Whereas the Ministry of information youth culture and sports contributed materials
- viii. Certificate of recognized and appreciation on dealing issues of youth received from Ukerewe district council was given to host organization during the Uhuru Torch visits.

4.3 Project Planning

Project planning is part of project management, which relates to the use of schedules to plan and subsequently report progress within the project environment. Project planning generally consists of; identifying deliverables and creating the work breakdown structure, identifying the activities needed to complete those deliverables and networking the activities in their logical sequence, estimating the resource requirements for the activities, estimating time and cost for activities, developing the schedule and developing the budget;

4.3.1 Implementation Plan

The project work plan was prepared participatory by involving different stakeholders physically and others were consulted through email to provide their views on how the project was supposed to be implemented, a work plan shows a numbers of activities to be undertaken within the time frame, agreed resources are disbursed or procured and indicating responsible person for each objective. The participatory monitoring has been conducted to ensure the planned activities were conducted as planned, to avoid repetition to some activities and ensure minimal running costs. The

project implementers were youth aged between 15 to 30 years old, NGO members and civil servants from LGA , CG and others development institutions.

The project were contributed by different stakeholders, Ukerewe LGA and CG contributed human resource who will facilitate the training to youth group, provides training materials and monitor the project even after phase out. The second stakeholder were Forum Syd which supported the project with financial resources for training expenses, while the target group contributed labour force and time spending. The CED student was collaborating with all project implementers in planning, implementation, monitoring and advice in how the project should be carried out.

Table 13: Project Implementation Plan

Objective	Output	Activity	Project Implementation Monthly												Resource needed	Responsible Person
			1	2	3	4	5	6	7	8	9	10	11	12		
Sensitization to Muriti community members on revolving fund scheme for the youth project	1.1 One day sensitization meeting conducted 1.2 413 Muriti community members attend the workshop	1.1.1 Disseminate adverts 1.1.2 Organize a village meeting day 1.2.1 outsource experts 1.2.2 conduct workshop	x												human resources, transport, stationery and time	CED student, WEO, VEO, Youth group, community members & other stakeholders
Increasing knowledge and skills on leadership, financial management entrepreneurship theme (topics on establishing and management of projects) for the 30 youth group in Muriti by March, 2013.	2.1 3 days of training conducted 2.2 30 youth increase their knowledge and skills on entrepreneurship, leadership and financial management	2.1.1 Identification of training participants 2.1.2 outsource facilitators 2.2.1 Conduct training		x	x										human resources, transport, stationery and time	CED student, Youth Officer FS youth group, 4 officials from ministry of information, youth, culture and sports. Community Development Officer
Set up of revolving scheme at Muriti by June 2013	3.1 one revolving scheme established and facilitated	3.3.1 Identification of training participants 3.3.2 Conduct training				x	x								human resources, transport, stationery and time	CED student, youth group, cooperative office

Table 14: Project Logical Framework

Hierarchy of Objectives	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Assumptions
Goal (Impact); Improved livelihood and reduced income poverty per capita to youth	Improved livelihood and increased income per capita of youth	Survey with service beneficiaries monitor and review quarterly report	The people of Muriti are willing to engage in project activities
Objective 1: Sensitization to Muriti community members on revolving fund scheme for the youth project			
output 1. One day sensitization meeting conducted output 2. 413 Muriti community members attend the workshop	number of community members attended positively attitude of community members and LGA	participants registration form Observations Progressive report	The people of Muriti became aware on what the project was
Activities			
1.11 Disseminate adverts 1.1.2 Organize a village meeting day 1.2.1 outsource experts 1.2.2 conduct workshop	413 community members have been sensitized	<ul style="list-style-type: none"> • participants registration form • Progressive report 	The people of Muriti became aware on what the project was
Objective 2: Increasing knowledge and skills on leadership, financial management entrepreneurship theme (topics on establishing implementing and management of projects) for the 30 youth group in Muriti by March, 2013.			
Output 2 2.1 3 days of training conducted 2.2 30 youth increase their knowledge and skills on entrepreneurship, leadership and financial management number of youth attended number of youth who engaged in business ventures Activities 2.1.1 Identification of training participants 2.1.2 outsource facilitators		<ul style="list-style-type: none"> • participants registration form • Progressive report • Progressive report • observation 	Participants will be forthcoming. Willing citizenry

Hierarchy of Objectives	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Assumptions
2.2.1 Conduct training			
Objective 3. Set up of revolving scheme at Muriti by June 2013			
Output 3. 1 one revolving scheme established and facilitated	number of youth attended	<ul style="list-style-type: none"> • Progressive report • Observation • participants registration form 	Participants will be willing
Activities:		<ul style="list-style-type: none"> • 	
3. 3.3.1 Identification of training participants 3.3.2 Conduct training	number of youth attended	<ul style="list-style-type: none"> • Progressive report • participants registration form 	Participants will be willing

Source: from field research, 2012

4.3.2 Inputs

During the project implementation various inputs such as financial resources, human resources and materials resources employed to meet the intended goal. Human resources were Youth Officer from Forum Syd, experts from Ukerewe LGA and Ministry of information youth culture and sports and other development partners. Financial resources is the crucial aspect in implementation of any project, the money were using for facilitate training (capacity building), facilitate of lobbying and advocacy meeting, sensitization meeting, payment of various project expenses like meals, stationery and transportation from training venue to home place. Youth are the target group of Forum Syd, by considering this Forum Syd funded the project with Tshs. 6,000,500/=. Whereas the Ministry of information youth culture and sports contributed materials resources contained training materials like national

development youth policy 2007, life skills “mwongozo sanifu wa Mafunzo ya Vijana walio nje ya shule”

4.3.3 Staffing Pattern

Table 15: Duties and Responsibilities of CBO Staff

No	Position	Duties
1	Executive Director	Be the organization overall coordinator To manage the organization staff To efficiently manage the organization finance Seek funds from different donors
2	Project officer	Be responsible to the Executive Director on day to day operations of the organization Assist members to solicit funds and/or develop partnership with donor agencies Keep or cause to be all records of the organization.
3	Treasurer	Prepare or cause to be prepared the annual budget of the organization. Keep or cause to be kept proper books audited annual statements of account. Prepare or cause to be prepared audited annual statements of accounts. Be a signatory to the organization bank account and other financial documents. Advice the Executive Director and the staff on matters related to fund
4	Administrative officer	Be responsible to the treasurer on day to day operations of the organization Find quotation of services and goods Organize the meeting, workshop logistic

Source: From field researcher, 2012

The project has four voluntary staff being a Executive Director, 2 project officer, Treasurer and 1 administrative officer. Ukerewe Disabled organization offered the room as project office. The project implementation was getting high support from community development department, cooperative and market department and project management team.

4.3.4. Project Budget

The project budget annually was TZS 5,978,800. The Ukerewe LGA was supply stationery (note books, pens, marker pens, flip chart) and training venue during the training which cost TZS 500,000, Ministry of information youth culture and sports

was donate training materials cost TZS 150,000, target group contributed TZS 45,000 as a monthly and registration fees and 5,283,800 TZS was contributed by Forum Syd.

Table 16: Establishment of Revolving Fund Scheme for the Youth Project Budget

Objective	Output	Activity	Resource needed	Quantity	Unit Price	Total TZS				
1. Sensitization to Muriti community members on revolving fund scheme for the youth project	output 1. One day sensitization meeting conducted	1.1.1 Disseminate adverts 1.1.2 Organize a village meeting day	Hiring public system	2	150,000	300,000				
			Theatre art group cost	1	200,000	200,000				
	Output 2. 413 Muriti community members attend the workshop	1.2.1 Outsource experts 1.2.2 Conduct workshop	facilitation allowance	1	200,000	200,000				
			organizers allowance	2	50,000	100,000				
			4 rim papers	1	9,000	9,000				
	TOTAL						809,000			
	2. Increasing knowledge and skills on leadership, financial management entrepreneurship theme (topics on establishing, implementing and management of projects) for the 30 youth group in Muriti by March, 2013	2.1 3 days of training conducted	2.1.1 Identification of training participants 2.1.2 Outsource facilitators	Distribute invitation letters	1	50,000	50,000			
Facilitation cost				3	100,000	300,000				
2.2 30 youth increase their knowledge and skills on entrepreneurship, leadership and financial management			2.2.1. Conduct training 2.2.2. conduct monitoring	Ball pens	30	300	9,000			
				Meals cost	90	10,000	900,000			
				Transport refund	90	10,000	900,800			
					34	3,000	102,000			
				Note books	30	1,000	30,000			
				Flip charts	4	9,000	36,000			
				Marker pens	5	6,000	30,000			
				Masking tapes	8	1,500	12,000			
				TOTAL						2,369,800
				3. Set up of revolving scheme at Muriti by June 2013	3.1 one revolving scheme established and facilitated	3.3.1 Conduct training	Meals cost	30	10,000	300,000
Transport refund	30	10,000	300,000							
3.3.2 conduct monitoring	Note books	30	1,000			30,000				

GRAND TOTAL						5,978,800
----------------	--	--	--	--	--	-----------

Source: From field researcher, 2012

4.4 Project Implementation

4.4.1 Project Implementation Report



Figure 3: Sensitization Workshop to Muriti Community Members

Source: Muriti village, 2012

Figure 3 illustrates the CED student's during the sensitization meeting at Muriti village.

The project implementation was participatory approach; this means that the all stakeholders who are responsible for this project was involved in implementation process to ensure that the planned activities are resourcefully implemented. The implementation of the project was launched on February, 2013 as it can be noticed in the project plan which shows the numbers of the activities carried done. The implementation was carried out in four aspect including awareness creation to Muriti community members as you can seen the below pictures 1&2 shows the CED student addressing the importance of project to the Muriti community.



Figure 4: Training Workshop to Youth

Source: Muriti village, 2012



Figure 5: Entrepreneurship Training to Youth

Source: Muriti village, 2012



Figure 6: Capacity Building to Target Group (youth) by the Ministry of Information Youth Culture and Sports

Source: Muriti village, 2012

The above 3 pictures show the entrepreneurship training to youth. Many methods and techniques were employed when conducting the training such as use of power point presentations, group works, brainstorming, storytelling, group discussion, plenary discussion and role plays. Next aspect of the project implementation was collaboration with other development actors for quality implementation of the project and the lastly aspect was quality assured of the project whereby the project monitoring was done monthly based by CED student, youth managements, Forum Syd and CDO. The project will be take midterm evaluation to see the intended objectives are met at the mid of the project and final evaluation after the project phase out.

The capacity building to project is a vital to run the project among the members, the entrepreneurship, leadership and financial training will lead to NGO staff and youth representatives to be came more competitive and able to manage their fund. After training youth will be able to run revolving scheme by Donate their entering fee of TZS 1,000/= per once and monthly fee of TZS 500/=. All collected money will not be kept instead will rotate to each member as a loan. After getting a loan each member will be able to establish their business venture which proposed during the entrepreneurship training. During the implementation of the revolving fund scheme project, the researcher observed a number of challenges which were hindering the implementation of the project. Firstly most of the youth were not afford to pay

registration fees even the monthly fees. The time was not enough (three days) of entrepreneurship training; also some youth were not having any small income generating activity.

4.3.2 Project Implementation Gantt Chart

Table 17: Project Implementation Gantt Chart

Objective	Output	Activity	Project Implementation Monthly													
			1	2	3	4	5	6	7	8	9	10	11			
Sensitization to Muriti community members on revolving fund scheme for the youth project	1.1. One day sensitization meeting conducted 1.2 413 Muriti community members attend the workshop	1.1.1 Disseminate adverts 1.1.2 Organize a village meeting day 1.2.3 outsource experts 1.2.4 conduct workshop	x													
Increasing knowledge and skills on leadership, financial management entrepreneurship theme (topics on establishing implementing and management of projects) for the 30 youth group in Muriti by March, 2013.	2.1 3 days of training conducted 2.2 30 youth increase their knowledge and skills on entrepreneurship, leadership and financial management	2.1.1 Identification of training participants 2.1.2 outsource facilitators 2.2.1 conduct training 2.2.2 conduct monitoring		x	x											
Set up of revolving scheme at Muriti by June 2013	3.1 one revolving scheme established and facilitate	3.3.1 Conduct training 3.3.2 conduct monitoring				x	x									

Source: Field data, 2012

CHAPTER FIVE

5.0 PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter explains more about the project participatory monitoring, evaluation and sustainability. Participatory monitoring and evaluation is crucial in any project. To determine whether the project is operating within the stipulated limits and within the resources available, monitoring of the activities is required. At the same time to determine whether the activities will lead to the expected objectives, a periodical, midterm evaluation is required and at the end of the project evaluation is required to determine whether the expected objective and outcomes are achieved. PM&E can, therefore, provide more comprehensive information on efficiency, relevance, sustainability, impact and effectiveness of work in progress. By learning from mistakes and route, it can lead to timely corrective action.

At this stage of the project the implementers will be able to find out how effective the project is, whether objectives have been achieved, how well things are being done and to learn from experience so future activities can be improved. The chapter is divided into the following parts: -

- i. monitoring information system
- ii. participatory monitoring methods
- iii. participatory monitoring plan
- iv. participatory evaluation plan
- v. performance indicator

- vi. participatory evaluation methods
- vii. project evaluation summary and project sustainability

5.2 Participatory Monitoring

Refers to systematic recording and periodic analysis of information that has been chosen and recorded by insiders with the help of outsiders. Therefore participatory monitoring is a system that involves the community to keep an eye on their programme activities. The objectives of participatory monitoring was to analyze current situation, identify problems and find solutions, discover trends and patterns, keep project activities on schedule, measure progress towards objectives and formulate/revise future goals and objectives and make decisions about human, financial, and material resources. Various technique and methods were employed to collect information, process and analysis to verify the progress of the planned activities. The aims of Participatory Monitoring was to supervise the implementation of planned activities such as sensitization meeting to Muriti community members, training on entrepreneurship skill, financial management, governance and leadership, establishing revolving scheme, facilitation of lobbying and advocacy meeting.

5.2.1 Monitoring Information System

MIS is a monitoring tool designed to collect and analysis the project information regarding the planned activities which assists the implementers of that project to assess their performance during the implementation process. For creation employment for the youth project the MIS designed to create data sheet which can recording related information against planned activities within the time bound.

Compulsory information include number of training and advocacy meeting required and actual implementation, number of participants who attended that project activities, information on project equipments received from different stakeholders. Monitoring will also include the amount of loan taken by the target group, loan repayment and number and type of business ventures established by youth group. The process of recording will be done weekly bases because the youth group met monthly and the youth management are the responsible of writing monthly report and present it and CED student will assists them.

5.2.2 Participatory Monitoring Methods

The project employed participatory methods and techniques to ensure that all internal implementers were fully participated in project activities. The PRA and techniques employed to collect information like observation and documentation.

a) Observation

The internal implementers observed the progressive of activities if it has implemented as planned that includes type of training and advocacy meeting carried out; number of participants attended that training and meeting, type of business ventures established by the targeted group.

b) Documentation

Documentation involve a training report conducted, sensitization and advocacy meeting conducted, minutes of monthly meeting whereby the target group will had a meeting monthly to discuss the achievement, challenges and agreed to overcome such challenges and the way forward. The other information documented was loan and loan repayment.

5.3 Participatory Evaluation

5.3.1 Participatory Monitoring Plan

Table 18: Participatory Monitoring Plan

Objective	Output	Activity	Output Indicators	Data Source	Method/Tools	Person Responsible	Time Frame
1.Sensitization to Muriti community members on revolving fund scheme for the youth project	1.1 One day sensitization meeting conducted 1.2 413 Muriti community members attend the workshop	1.1.1 Disseminate adverts 1.1.2 Organize a village meeting day .2.1 outsource experts .2.2 conduct workshop	number of participants attended	Activity report	Participants registration	CED student WEO VEO	Jan 2013
2.Increasing knowledge and skills on leadership, financial management entrepreneurship theme (topics on establishing implementing and management of projects) for the 30 youth group in Muriti by March, 2013.	2.1 3 days of training conducted 2.2 30 youth increase their knowledge and skills on entrepreneurship, leadership and financial management	2.1.1 Identification of training participants 2.1.2 outsource facilitators 2.2.1 Conduct training 2.2.2. conduct monitoring	Training report Number of participants attended	Activity report	Participants registration	CED student youth group ministerial officials	Feb 2013
3.Set up of revolving scheme at Muriti by June 2013	3.1 one revolving scheme established and facilitated	3.3.1 Conduct training 3.3.2 Conduct monitoring	number of youth attended revolving scheme	Activity report	Participants registration	CED student youth group department of cooperative and market	

Source: From field research, 2012

5.3.2 Performance Indicators

Indicators are signs or variables that show the extent of change that resulted from projects. Indicators help to measure what actually happened in terms of quantity, quality and timelines against what was planned. They measure progress in achieving outputs and outcomes. The process of identification and indicators was participatory approach, all stakeholders and project management were involved and agreed on quantitative and qualitative as an indicator for creation employment for youth project, these measures based on project objective and overall goal.

Table 19: Project Performance Indicators

Objective	Output	Activity	Resources Needed	Performance Indicators
1.Sensitization to Muriti community members on revolving fund scheme for the youth project	1.1 One day sensitization meeting conducted 1.2 413 Muriti community members attend the workshop	1.1.1 Disseminate adverts 1.1.2 Organize a village meeting day 1.2.3 outsource experts 1.2.2 conduct workshop	Facilitators allowance Stationery Cost for organizers meeting	Number of participants attended the public meeting
2.Increasing knowledge and skills on leadership, financial management entrepreneurship theme (topics on establishing implementing and management of projects) for the 30 youth group in Muriti by March, 2013	2.1 3 days of training conducted 2.2 30 youth increase their knowledge and skills on entrepreneurship, leadership and financial management	2.1.1 Identification of training participants 2.1.2 outsource facilitators 2.2.1 Conduct training 2.2.2. conduct monitoring	Facilitators allowance Stationery Meals cost Fuel cost	Number of participants attended training Level of knowledge increased
3.Set up of revolving scheme at Muriti by June 2013	3.1 one revolving scheme established and facilitated	3.3.1 Conduct training 3.3.2 Conduct monitoring	Facilitators allowance Stationery Meals cost	Number of participants attended training Amount of fund

			Fuel cost	collected and disbursed
--	--	--	-----------	-------------------------

Source: Field research, 2012

The input indicators described the means by which projects are implemented, such as the number of hours of training, the amount of money spent, though for output measure the extent to which the project is delivering what it is intended to deliver, while impact indicators measure actual change to youth group. The youth in Muriti are expected to employ themselves by establish small income activities/ business venture hence create employment and reduced poverty through realize their basic needs. Project goal and project objectives performance indicators were developed as shown in Table 19.

5.3.3 Participatory Evaluation Methods

Participatory evaluation methods including Participatory Rural Appraisal and beneficiary assessment, the followings technique will be employed key informant interviews, focus group discussion, and direct observations. The participatory evaluation employed and assess the progress in work plan, implementation of planned activities , achievement of objectives, effectiveness of project, impact of project, efficiency/cost –effectiveness of project as well as sustainability of the project.

For the case of creation employment for the youth the key informants used for youth management, LGA officials (WEO, VEO, CDO), project officers while focus group discussion used for youth group (target beneficiaries to collect data and information at the same time as observation used to verify collected data and information related

to project to see if the intended objective and activities are met. Based on participatory evaluation exercise the following results were observed.

During the advocacy meeting, when discussing about “Role of entrepreneurship in Tanzania economy” participants discuss and shows evidence, some people in Muriti who engaged in small generating activities like selling of vegetable and fishing normally can afford to meet their basic needs such as getting food, shelter and some time can support their family compared to those who do not engaged in any kind of generating activities finally become frustrated and even commits suicide themselves or run away his/her family. From that discussion it observed that entrepreneurship has a crucial element for the informal sectors. Capacity building to youth group has a crucial element in project intervention, it gives the implementers skills and knowledge in running out the project competitively. The implementation of capacity building on entrepreneurship, financial management, leadership and governance as well as revolving scheme was done as intended.

Objective of collaborating with other development actors for quality implementation of the project started to show the outcome. For example the Forum Syd shows the positive response by asking the target group to write the application letter for office equipments, also CHAWATA offered them an office room free of charge. District council promise to give 10% of the total budget as own source to youth for the coming year budget, also ask the authority to commission of employment to fill the vacant of youth officer who will be close to the youth.

5.3.4 Project Evaluation Summary

Table shows the project evaluation summary based on the project goal, objectives, performance indicators, expected outcomes and actual outcome. Based on the project goal, objectives and activities planned have been met with exception of mid and annual evaluation that will be done after six months of project implementation. Generally the evaluation shows that there are strong commitments of various stakeholders from the planning stage to the implementation activities. This prove that the project is the crucial important to beneficiaries and community at large.

Table 20: Project Evaluation Summary

Objective	Output	Activities	Performance Indicators	Expected Outcome	actual outcome
1.Sensitization to Muriti community members on revolving fund scheme for the youth project	1.1 One day sensitization meeting conducted 1.2 413Muriti community members attend the workshop	1.1.1 Disseminate adverts 1.1.2 Organize a village meeting day 1.2.4 outsource experts 1.2.2 conduct workshop	Number of participants attended the meeting	Positive responses	413 community members attended
3.Set up of revolving scheme at	3.1 one revolving scheme	3.3.1 Conduct training 3.3.2 Conduct	Number of participants attended	Increasing working capital	Youth and NGO staff trained

Muriti by June 2013	established and facilitated	monitoring	training Amount of fund collected		
---------------------	-----------------------------	------------	--------------------------------------	--	--

Source: From field research, 2012

5.4 Project Sustainability

Project sustainability refers to the capacity of a project to maintain functioning, supported by its own resources (human, material, and financial), even external sources of funding have ended. The implementers are responsible for planning to make project sustainable even after the project phasing out. This developed plan should focus on institutional sustainability, financial sustainability as well as political sustainability.

5.4.1 Institutional Sustainability

Capacity building given to youth on entrepreneurship helps in strengthening the implementation of their income generating activities established by managing properly their capital. This will result to create employment for the Muriti youth by applying knowledge and establish business ventures. Also every member of youth CBO will know his/her responsibilities due to leadership and good governance training provided to them during the implementation stage of the project, this knowledge will contributed to work hard.

5.4.2 Financial Sustainability

The revolving fund scheme project for the youth will sustain even after the phase out of project, the revolving fund scheme for the youth has started readily with TZS 180,000/= as a capital for establishing revolving scheme (loan). every beneficiary agreed to pay TZS 1,000/= as monthly fees and TZS 5,000/= as a registration fees, this money will used as capital for establishing revolving scheme whereby each member was able to borrow the money after two months. Since the project aim to allow youth to access loan at reasonable interest rate and establish small income generating activities.

The idea of establishing the project catches the attention of youth ministry and agreed to channel the fund into the SACCOS which will ensure the sustainable of project. The revolving fund scheme project for the youth in Muriti village, Muriti is surrounding by Lake Victoria this will help the project beneficiaries to establish horticulture system and sell within and outside the village and increase the capital. Also the members putting on written the mechanism of ensuring there is no any defaulters by constructing a constitution which is leading the institution. For those who will pay a loan repayment late will be required to pay loan plus interest as well as penalty of ten percentage of the total loan taken. Also within the group the members agreed to form small group of 5 people who will be responsible for any defaulter occurred within the group.

5.4.3 Political Sustainability

The establishment of revolving fund scheme for the youth in Muriti village is make significance to the Tanzania economic because the project is relay with National Strategy for Growth and Reduction of Poverty II, Millennium Development Goal, National Youth Development Policy 2007 due to this the leaders from grass root to district council are in support of the project. Project has been supported by different stakeholders who created a bridge to the local government and community members.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter provides a précis of the creation employment for the youth project for sustainable development of youth in Muriti village. It examine on the all process conducted starting project identification to project implementation. The chapter comprises Community Needs Assessment, Problem Identification, Literature Review, Project Implementation, Participatory Monitoring, Evaluation and Sustainability of the Project. Conversely, the chapter draws out the conclusion which will assist researcher, duty bearers and other development actors in the youth development issues obtain the crucial information about the project and makes the improvements of the project.

6.2 Conclusion

The creation employment for the youth in Muriti village is significance to the

Tanzania economic because the project is relay with National Strategy for Growth and Reduction of Poverty II, Millennium Development Goal, National Youth Development Policy 2007. The Muriti community identified their priorities by using CNA with support of researcher, the CNA process identified opportunities and obstacle which might hinder the youth development and challenges for them to eradicate poverty. Findings revealed that, although youth consists of 65% of labour force but the rate of poverty is still high among them. Findings show that the Income per capita is 130,000/- per annual, hence cannot afford to buy the basic needs. During the interview, only 13 % of youth are earn income between 1100 – 5000 TZS.

Findings from focus group discussion and key informants shows that there are many contributing factors which hinders youth development such as lack of entrepreneurship skills among youth, lack of working areas and premises, lack of capital, lack/poor participation and involvement, unemployment and income poverty at family level. Tanzania National Census 2002 shows that the Tanzania population is 34 million. 33% of the total population is youth, and 68 percent of the active force is young people. The Youth aged between 15 and 34 years are more vulnerable to unemployment. Agriculture is the largest source of employment for the youth rural areas. The rural areas and the agriculture sector in particular are presently not attractive to youths. The sectors is characterized by poor technological used by the youth and not any added value to poverty eradication.

Although Tanzania formulated various policies in ensuring the good environmental

for youth, the government in collaboration with private organizations, civil societies, youth organizations and business community promoted the culture of entrepreneurship by creating enabling environment for youth enterprise development. That being the case, the project involved various stakeholders who are committed in planning, implementation, monitoring and evolution. This stakeholder consists of Forum Syd for funding the project, Ukerewe LGA for support of extension services, ministry of information, youth sports for capacity building. From the information collected during the process of CNA was the driving force to the researcher to establish the creation employment for the youth in Muriti village.

These driving forces comprise willingness of community members to implement the project, youth labour force which is ready to engaged in production, availability of arable land which can be used for agricultural, favorable climatic condition for production of fruits especially pineapple, mangoes and oranges. Others factors is supporting of various stakeholders in facilitating the project process. For this reason the establishments of creation employment for the youth project is supporting by different peoples for sustainable development. The progress of implementation of project has been enclosed by all three objectives and six activities implemented. The project is participatory approach; the CED student involved the NGO staff, the community members and other stakeholders in project identification, planning process, implementation, monitoring and evaluation of continuing activities.

During the implementation process the researcher understand that project will be implemented even the CED student is not present. For the project sustainability the youth asking the DED of Ukerewe to assist them in establishing SACCOS which

will enable them to meet other project expenses and individual expenses. After the project take off youth in Muriti village will be able establish small income generating activities. Income of youth will be increased as the result standard of life improved. The achievement of this project will promote youth and various stakeholders to give support to other project as results to poverty eradication.

6.3 Recommendations

Based on experience from the implementation of creation employment for the youth was evidenced that the participatory community needs assessment is crucial in planning any development projects. Thus, it create carries with if feelings of ownership, and builds a strong base for the intervention in the community, builds trust among themselves also ensures that the intervention will have more credibility in all sector of the community. I would recommended to use participatory rural appraisal when someone is interested to ascertain creation employment for the youth project as it gives a room for the local people and other stakeholders to plan together on proper ways. From existing literature review challenges and suggestion on creating youth employment the government should working together with other stakeholders to boost the living standard of youth.

This consists of:- A fully fledged department of youth should be in place to deal with youth issues including unemployment. Reform our existing laws and Youth law should be in place which will be used as a guide for youth policy and focus on youth empowerment. The reformed labour market policies and laws will promote economic efficiency and attract more investments both internally and externally

hence creation of more job opportunities. Vocation education and training programs should be established at district level even at village level, this will promote and developed skills on entrepreneurship to youth.

REFERENCES

- Adenikinju, A. and O.Oyeranti O (2004), “Characteristic and Behavior of African Factor Affairs Central Census Office, National Bureau of Statistics, President’s Office, Planning and College, Kenya: Mactosh Onwong'a, onwongatosh@yahoo.com, Kenya Kisii University
Collegewww.aibuma.org/.../aibuma2011_submission_37.pdf 20/2/2013
- DED Ukerewe (2012), Ukerewe District Profile Ukerewe District Council.
- Helgesson L. & Earnest J (2008), Empowering Youth for Employment AIDS Epidemic. Geneva.
- Helgesson, L (2006), Getting Ready for Life: Life Strategies of Town Youth in Mozambique and Ibadan, Department of Economics, Ibadan, Nigeria.
- Juma A. (2007), Promoting Livelihood Opportunities For Rural Youth: Some Lessons
- Kasaija and Nsabagani (2008), Community HIV counseling and testing A Handbook on Kiria, Joyce (2006), youth development in Tanzania
www.infoyouth.or.tz 19/3/2013
- Leibbrandt, M., and C. Mlatsheni. (2004), “Youth in Sub-Saharan Labor Markets.” Paper Markets and Market Institutions: Their Consequences for Economic Growth.”
- Mwanjali, S *et al* (2005), WBI Labor Market Core Course
- NBS (2003), 2002 Population and Housing Census, Volume II. Age and Sex Distribution.
- NBS (2007), Analytical Report for Integrated Labour Force Survey (ILFS) 2006

RAWG, URT (2008), Views of the People 2007. Tanzanians give Their Opinions on: Growth and Reduction of Income Poverty, Their Quality of Life and Social Well-being, and Governance and Accountability. Dar es Salaam.

Doctoral dissertation, GERUM Kulturgeografi 2006:1, Umeå University, Umeå.

UNAIDS (2004), Joint United Nations Programme on HIV/AIDS. Report of the Global AIDS

URT (1997) Cooperative development policy ministry of agriculture and cooperative

URT (2000) National micro financial policy Ministry of Finance

URT (2002). Tanzania Population and Housing Census

URT (2007), The youth Development Policy. Ministry of Information, Youth, Culture and

URT (2010), Millennium Development Goals, ministry of Ministry of Finance and Economic

URT, (2009), poverty and human development report ministry of Ministry of Finance and Economic

Wilson and Clark (1993): Economics the Science of Cost. Benefits and Choice

Appendix 2: Structured Questionnaire for Youth

Personal Information

Sex 1. female () 2. male ()

Age of respondents 1. 15-20 () 2. 21-30 ()

Education Level of Respondents 1. Primary education () 2. Completed secondary level ()

Economic activities engaged

1. Fishing
2. Agriculture
3. Petty business
4. Nothing

Income earning per month 1. 200-1000 Tsh (), 2. 1100-5000 Tsh (), 3. 5100 - 15,000 Tsh (), 4. None ()

2. Community Attitudes over Youth

2.1 What is the community perceptions over youth 1. Positively (), 2. Negatively ()

2.2 Are you getting any support from your parents? 1. No (), 2. Yes ()

3. Economic Review

3.1 Do you Understanding entrepreneurship education? 1. Yes (), 2. No ()

3.2 What kind of training and economic activities do you think are potential in poverty eradication?

1. HIV/AIDS training (), 2. Birth Health training (), 3. Record keeping training ()

4. Bee keeping (), 5. Soap making (), 6. Planting trees (), 7. Poultry farming ()

8. Revolving fund scheme

3.3 What are the challenges facing? Please mention it

Appendix 3 Interview Guide for Focus Group Discussion with NGO

Date of Interview Place of Interview

Name of NGO.....

How many staff have

What is the vision of the organization?

What is the program about?

Who is targeted group?

What is the core business of your organization?.....

What kind of support can you provide to youth?.....

What are the challenges facing youth?.....