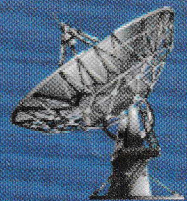
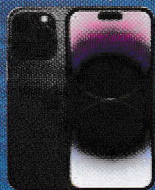
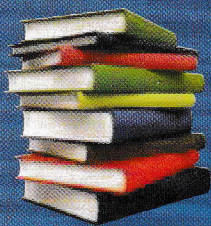
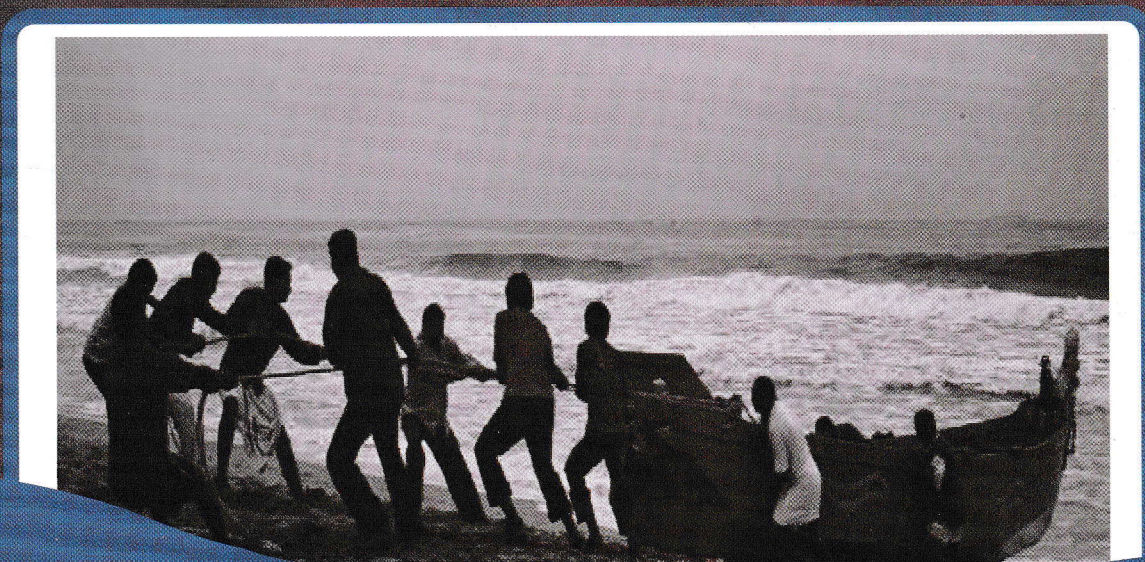


CIVICS

Stage II

**Demonstrating Promotion of Life Skills, Economic
and Social Development**



Institute of Adult Education
Alternative Secondary Education Pathway

CIVICS

STAGE II

Demonstrating Promotion of Life Skills, Economic and Social Development

Institute of Adult Education
Alternative Secondary Education Pathway

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About this Module

This module has been produced by Institute of Adult Education. All modules produced by Institute of Adult Education are structured in the same way, as outlined below.

How this Module is structured

The Module Overview

The module overview gives you a general introduction to the module. Information contained in the module overview helps you to determine:

- if the module is suitable for you,
- what you already know,
- what you can expect from the module, and
- how much time you need to invest in completing the module.

The overview also provides guidance on:

- study skills,
- where to get help,
- module assessments,
- activity icons, and
- units.

We strongly recommend that you read the overview *carefully* before starting your study.

The Module Content

The module is broken down into units. Each unit comprises:

- an introduction to the unit content,
- unit outcomes,
- core content of the unit with a variety of learning activities,
- a unit reflection, and
- Assessments, as applicable.

Resources

For those interested in learning more on this subject, we provide them with a list of additional resources at the end of this module. The resources are books, articles or websites.



Your Comments

After completing this Module, we would appreciate if you would take a few moments to give us your feedback on any aspect of this module. Your feedback can include comments on:

- module content and structure,
- module reading materials and resources,
- Module assessments, and
- Module support (assigned tutors, technical help, etc.)

Your constructive feedback will help us to improve and enhance this module.



Module Overview

Welcome to this Module

Dear learner, welcome to Civics Module 1, Stage II. This module consists of two units which are Promoting Life Skills and Economic and Social Development.

I hope you will enjoy studying this module.

General Competence



After completing this module, you should be able to apply life skills in your real life and engage in social and economic development of your society.

Study Skills



As an adult learner, your approach to learning is different from the approach you used during your school days. Now you can choose what you want to study, you can have professional and/or personal motivation for doing so and you can most likely be fitting your study activities around other professional or domestic responsibilities.

Essentially, you can be taking control of your learning environment. As a consequence, you need to consider performance issues related to time management, goal setting, stress management, etc. Perhaps you will also need to acquaint yourself in areas such as essay planning, coping with examinations and using the website as a learning resource.

Your most significant considerations will be *time* and *space* i.e. the time you dedicate to your learning and the environment in which you engage in that learning.

We recommend that you take time now—before starting your self-study—to familiarize yourself with these issues. There are a number of excellent resources on the website. A few suggested links are:

- <http://www.how-to-study.com/>

The “How to study” website is dedicated to study skills resources. You will find links to study preparation (a list of nine essentials for a good study place), taking notes, strategies for reading text books, using reference sources, test anxiety.



- <http://www.ucc.vt.edu/stdysk/stdyhlp.html>

This is the website of the Virginia Tech, Division of Student Affairs. You will find links to time scheduling (including a “where does time go?” link), a study skill checklist, basic concentration techniques, control of the study environment, note taking, how to read essays for analysis, memory skills (“remembering”).

- <http://www.howtostudy.org/resources.php>

Another “How to study” website with useful links to time management, efficient reading, questioning/listening/observing skills, getting the most out of doing (“hands-on” learning), memory building, tips for staying motivated, developing a learning plan.

The above links are our suggestions to start you on your way. At the time of writing the web links were active. If you want to look for more go to www.google.com and type “self-study basics”, “self-study tips”, “self-study skills” or similar.

Need help?



Dear learner, in the course of your study, you may need help in various issues such as the location and how to get support from resource centres, clarification of various issues pertaining to your study materials (modules) and so on. If this happens, you are advised to ask for the help from your centre coordinator or facilitator. You can also visit the website of the Institute of Adult Education which is www.iae.ac.tz. And, you can call no +255 22 2150838 and ask for help.

Module Assessment



After each unit, you can be required to attempt one unit assignment. This assignment is not meant for submission rather for reflection on what you have learned in the whole module. You will also be given tests and assignments for submission as you by being guided by your module facilitator. You will also sit for mock examinations to accomplish your continuous assessment










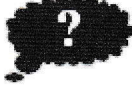













Getting around this module

Margin icons

While working through this module, you will notice the frequent use of margin icons. These icons serve to “signpost” a particular piece of text, a new task or change in activity. They have been included to help you to find your way around this module.

A complete icon set is shown below. We suggest that you familiarize yourself with the icons and their meaning before starting your study.

 Activity	 Assessment	 Assignment	 Case study
 Discussion	 Group activity	 Help	 Note it!
 Outcomes	 Reading	 Reflection	 Study skills
 Summary	 Terminology	 Time	 Tip
 Computer- Based Learning	 Audio	 Video	 Feedback
 General Competence	 Basic Competence	 Answers to Assessments	



Unit 1

Promoting Life Skills

Introduction

Dear learner, welcome to module 1, stage II of Civics lessons. I hope you enjoyed the stage I lessons. This unit is a continuation of the lessons you have learnt in stage I, do you remember you learnt about the skills of knowing and living oneself (individual life skills) which includes self-awareness, assertiveness, negotiation, self-esteem and cognitive skills and other skills of knowing and living with others (social life skills) which includes building positive relationship, forming friendship, empathy, communication skills and decision making.

This unit will introduce you to some of the life skills which include leadership skills, skills for teamwork, skills for building positive relationships, self-worth and confidence. These are essential aspects of life skills and they are important for you to build a successful life.

Learning Outcomes



Upon completion of this unit you will be able to:

- Explain the importance of good leadership, teamwork, positive relationship, self-worth and confidence;
- Demonstrate key aspects of life skills (good leadership, teamwork, positive relationship, self-worth and confidence); and
- Practise good leadership, team work, positive relationship, self-worth, and confidence in your life.

The Concept of Life Skills

What are skills?

What is the meaning of life skills?



Do you remember the meaning of the term life skills?

Skills are the abilities that a person has to do something well. There are different skills including vocational skills and life skills.

Life skills are the means or behaviours through which a person can live well in a society and manage properly his/her life and that of other people.

Promotion of life skills is of great importance in modern society which is taking place now because of the rapid socio-economic, political and cultural changes due to the scientific and technological advancement. The undergoing changes require good leadership, teamwork, positive relationships; self-worth and self-confidence so as to survive in such a competitive world. These are some of life skills needed to be promoted in order to cope with the prevailing winds of changes.



You need life skills in order to live comfortably with others and overcome difficulties of life. Life skills require both parents and children to adopt them for the development of the family. It is life skills which will enable the family recognize and cope with issues which may face them.

Promoting life skills is a process. It requires you to acquire information about each category of life skills such as individual life skills, social life skills, good leadership skill, positive relationship, team work, self-worth and self-confidence. Thereafter you should find a role model from your community to adopt the behaviour from. The next step is to get close to the person to learn and practice that particular life skills or behaviour. The more you practice, the more you become familiar with it and the more you are able to apply it in your own life.

Concept of Leadership and Good Leadership

Dear learner, have you ever heard about leadership? Let us have a look at its definition.

What is leadership?

Leadership is a way by which a person influences the thoughts, attitudes and behaviour of others. Leaders set a direction and help us see what lies ahead; they help us visualize what we might achieve and encourage and inspire us in the same direction using our efforts jointly.

Leadership can also be defined as interpersonal influence which is exercised in a situation and directed through the communication process towards the attainment of specified goals. Leadership does not mean power, prestige, wealth or great education. It means initiative and willingness to serve mankind and showing a real concern to others.

A leader is a person who guides or directs others in a group, an institution, a company, a village or a country.

Dear learner you have seen the meaning of a leader and leadership, now discuss with your friends the characteristics of a good leader. Then, compare your discussions with the presentation that follow hereafter.





Good Leadership

Good leadership refers to proper leadership which adheres to the important characteristics or qualities of a good leader. The figure 1.1 presents the qualities of a good leadership. Study it carefully, then think about your village or community leaders, do they have the characteristics that are presented in that figure? What perceptions do your village or community members have on your leaders?

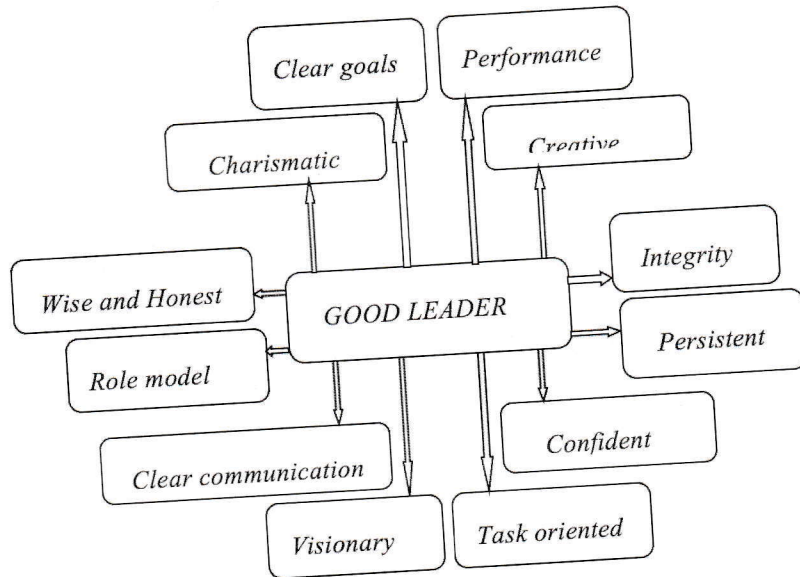


Figure 1.1: The Qualities of a Good Leader

Dear learner, take your time to discuss each characteristic that presented in the figure 1.1 in order to widening your understanding. It is important to note that everyone is leader in one way or another. So, every leader is supposed to possess certain qualities of good leadership.



Important Characteristics/Qualities of a Good Leader



What are the qualities or Characteristics of a good leader?

After your discussion probably, you have come up with a list of qualities demonstrated by your leaders. Have a look at the following characteristics and see how they relate with yours.

The following are the qualities/characteristics of a good leader

- i) Should be able to identify the community goals or specific targets.
- ii) Should be able to impart the goals to his people and commit them to work hard and intelligently to achieve the desired common goals.
- iii) Should be a task-oriented leader or a people-oriented leader.
- iv) Should place emphasis on training and performance with the ultimate aim of achievement and winning.
- v) Should have confidence and determination.
- vi) Should create an ideal situation that will encourage his/her people to perform different activities.
- vii) Should be able to identify good opportunities that can be utilized to achieve the community goals.
- viii) Should have a vision.
- ix) Should be wise in order to be successful.
- x) Should be charismatic, attractive to the people through good personality.
- xi) Must be persistent in the attempt of meeting set goals.
- xii) Should be of integrity, self-discipline and morals.

Roles of a Leader

- i) To set community goals or targets and implementing them on behalf of the community
- ii) To make decisions on behalf of the community
- iii) To unite his /her people so as to facilitate reaching their set of objectives.
- iv) Formulate problem solving strategies.
- v) To mobilise community in creating and implementing various projects of development.



Important Characteristics/Qualities of a Good Leader



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Bad Leadership



Dear learner, we have seen the qualities of a good leadership, now let us look at bad leadership.

Bad leadership is the opposite of good leadership. Bad leaders are not trustworthy. They are often dishonest. They lack tolerance, sincerity, transparency, teamwork skills and good moral standing. They are often unreliable and self interested instead of focusing on the rights and needs of others.

Who is a bad leader?

A bad leader is the one who cannot plan, consult, organize or share power. Often such a leader also lacks such skills as problem solving skills, critical thinking and communication. Bad leadership is a problem of lack of leadership skills, abilities and attitudes.



1. Identify elements and examples of
 - a) Good leadership in your community
 - b) Bad leadership in your community
2. In your own words can you show why the following qualities are important in leadership:
 - a) tolerance
 - b) self discipline
 - c) confidence
3. Show the problems that may be caused by bad leadership at:
 - a) Family level
 - b) School level
 - c) Community level.

Team Work



I think this concept is not new to you. You may have heard it several times. Do you remember cases where this concept is used in your society? What do those members in a team do?

A team is a group/collection of people who carry out work collectively/together. In sports, village or school football team play together to score goals and win a match. Likewise, in politics we have heard of an "election monitoring team" just as we have "discussion/debating groups" in academics.

What is team work?

Teamwork is therefore a joint action done by a group of people who are working together to attain a certain common goal.

We read in history books how man has always lived in society or in groups from the beginning. We read on how they have been able to accomplish difficult tasks that would not have been possible for an individual for instance, cultivation of farms, harvesting etc.



Therefore greatest success is achieved when we choose to work and cooperate as a team for the accomplishment of a common goal. A strong team is based on such aspects as setting of mutual goals, cooperation and unified commitment of team members, abiding with the team rules and working hard.

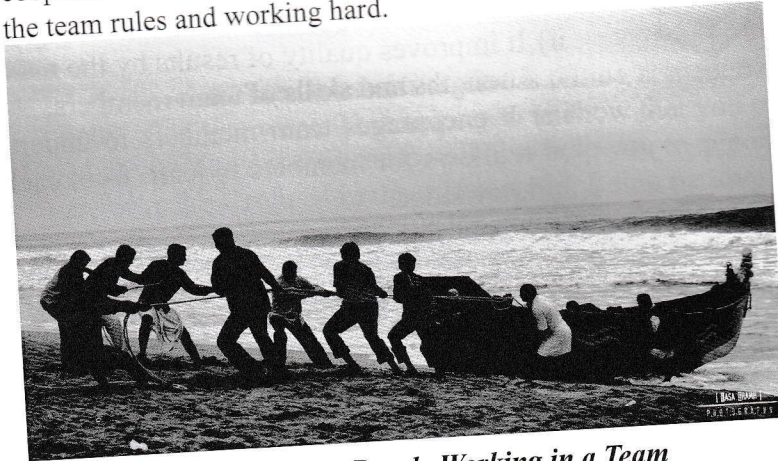


Figure 1.2: People Working in a Team



1. What do you think team work is? Consider a situation where you are given the task of preparing a village meeting in one day. You are required to do the following:

- i) Prepare the speech for the village chairperson;
- ii) Write an invitation letter to the guest of honour as well as his/her speech;
- iii) Prepare the meeting site and snacks for the guests;
- iv) Set the agenda for the meeting;
- v) Take notes during the meeting; and
- vi) Explain how you will be able to complete this task successfully within the short time given to you.

After completing the task above, I hope you will realize the importance of working in a team to accomplish a task.

A team comprises of any group of people with common purpose

- i) Teamwork is a joint action done by a group/team (with a common goal).
- ii) Teamwork is produced when all the individuals work together to achieve a common goal.
- iii) Teamwork has to be recognized by everyone knowing that great things can happen if individuals work together as one unity.

Everyone has a unique role, but each individual role must be recognized and appreciated.



Importance of Teamwork



Why do we consider teamwork important? It is because of the following reasons:

- i) Teamwork is more effective and efficient in the use of labour as it allows for division of tasks among group members.
- ii) It improves quality of results by the maximum use of different strengths and skills of team members.
- iii) It encourages team members to undertake different tasks as it allows for members to learn from each other and gain more knowledge.
- iv) It contributes to time management since a number of tasks can be accomplished at the same time or within a given time.
- v) It is easy to accomplish tasks under any given environment.
- vi) It enables individual in a group to perform work more efficiently than single handed job.
- vii) It stimulates cooperation and positive relations between people in a given society.
- viii) It develops positive attitudes on the importance of work.
- xi) Team work encourages creativity and innovation.

Positive Relationship

What do you understand by the term positive relationship?

It is a state of being meaningful, loving, supportive and considerate between two or more individuals of the group.

Principles for Developing Positive Relationship

In order to develop positive relationship, a person needs to understand the following principles for human behaviour.

- a) Building a positive relationship is like building a house. It takes a lot of commitment, needs time and patience
- b) In building a positive relationship, the principle of brotherhood should be applied. It means allowing others to become more responsible.
- c) Allowing people to make their choice.
- d) Every human behaviour has a social purpose. Some people misbehave because they are searching for self attention or revenge.
- e) Changing your negative behavior in a relationship can effectively influence the negative behaviour of others.
- f) Avoiding revenge if offended; instead, express good will and forgive, you will improve the quality of relationship. The revenge stimulates, hurting yourself and others, further violence and breakdown of the relationship.





Life Skills which Contribute Developing Positive Relationship

The following life skills will help you to develop positive relationships. Remember, you learnt about these skills in stage one.

- a) Assertiveness. Being assertive, that is telling someone exactly what you want. This helps you to show that you mean what you say. Assertiveness will also help you to negotiate or make a refusal in the relationship. Being passive by avoiding issues or aggressive by attacking others you show that you cannot cope with the relationship.
- b) Decision making skills. In a relationship you should be able to make your own decisions. Decisions about what you want in the relationship or how you want the relationship to go should be made by yourself. Allowing others to make your decisions is allowing them to control you and do whatever they want with you.
- c) Critical thinking skills. Critical thinking is an element of decision making. Before making any decision making like developing relationship, it is better you think critically about it so that you can make the right decision.



1. In what ways may the following factors cause problems in relationships?
 - a) Aggressive behaviour;
 - b) Lack of critical thinking skills;
 - c) Lack of decision making skills.
2. Think of the relationship problems you have observed in families and among members of the community you live in both adults and young people. Explain how such relationships could be fixed.

Self Worth



Please ask yourself the following questions:

Have you ever thought about yourself as an important person?

Have you ever compared yourself with anybody else?

Whatever answer you have provided tells of your self-worth status

Self-worth is a positive feeling. It is an attitude or state of considering yourself that you are a good and useful person. Having a sense of self-worth is having a feeling of confidence, worthiness and positive regard



for. Sometimes self-worth is related to self-esteem.

In many cases people love themselves than others. This means that, they have in high self-worth. In this regard, people tend to think about themselves than about others. They put their own needs, aspirations and feelings ahead of anyone else. Normally self-worth is brought by values we possess such as skills, knowledge and attitudes which may not be found in others or which are equal or superior to those possessed by others. Can you recognize people in your society who demonstrate such a behavior?



Let us assume that you are invited to deliver a speech to orphans in a nearby orphan's centre. Encourage the children and explain to them their role, opportunities and importance in the society. Practice this in groups on how you would do the task to successfully make them self worth.



Now, having looked at the above scenario, you might note some reasons for low self-worth in people. You may also note some factors which contribute to self-worthiness.

Your sense of self worth depends on many factors including:

- i) Life experiences. It depends on how you were raised. Some parents or guardians' attitudes towards their guardians may be negative. They may also be harsh towards the children, mistreating them even abusing them. Sometimes people lose self worth and feel bad about themselves because of failures and disappointments in life like being criticized or punished all the time.
- ii) Low self-worth may also be due to situations of poverty and hard economic conditions. In some cases, gender, race, religion, the media, and social cultural practices may affect how you feel about yourself.
- iii) When negative thoughts and feelings take root in early life, what happens? They become powerful as we grow up and form a habit pattern. Then we begin to think in a way that limits our growth and self development. We begin to doubt ourselves, feel dissatisfied and become afraid of taking challenges or risks. At this point we start feeling unworthy even when we accomplish important things. The more the feelings take root, the more our sense of self worth is lowered until we feel like we are no longer useful or worth.



1. Do you think having a sense of self-worth is important?
Use the following rating scale to evaluate your self-worth:
 - (a) Always
 - (b) Most of the time ()
 - (c) Sometimes
 - (d) Never

2. Write Yes or No at the end of each sentence:
 - (a) I feel successful in my school activities
 - (b) I feel comfortable speaking in front of others
 - (c) I am respected by others for who I am
 - (d) I am responsible for my thoughts or actions
 - (e) I use eye contact when speaking to others
 - (f) I am able to ask for help without feeling guilty.....



Use your experience, visit a nearby library, read newspapers, follow TV news and find out how race, sex, religion, the media and social cultural practices may affect people's worth, and write a brief report.

Improving your Self-Worth



It is important to know that self-worth can be re-gained or built at any time in life. Ideally, it is built in childhood but in reality most people have to build it later. This involves being able to take risks, having positive relationships, not being held back by fears and insecurities, pursuing your dreams and desires and making good choices. You can raise your self-worth by changing your thought pattern and behaviour. You can be on the road to improve your self-worth.

First, you can start by identifying important areas you would like to work on.

Second, it is important to understand that you cannot change everything at once because it took a lifetime to become the person you are today.

Third, you have to let go of negative attitudes. We all experience negative attitudes and feeling at different times but the problem arises when these feelings continue and affect our way of thinking and reacting. It is therefore important to change our attitudes towards ourselves.



Fourthly, you have to like yourself. Developing self-worth is about liking yourself and appreciating your talents, abilities and attributes. Stop telling yourself that you are a failure, a loser, a poor student or cannot do something. You need to take action to improve your self-worth because you have the power to become the person you want to be. It is not something you can borrow or ask from someone. You can start by practicing positive thinking, think about success every day, seek counseling or advice in difficult times and learn from constructive criticism. Can you think of other ways you can improve your self-worth?

Fifth way of improving your self-worth is to let go of the past. Letting go of the past does not mean trying to forget the past but accepting where our feelings and attitudes come from, accepting them and taking action to changing ourselves, our attitude in order to feel better about ourselves today. This may also involve forging those who have hurt us in the past.

Sometimes, improving our self-worth may involve building and maintaining a strong support system. This may involve several things including asking for help from others without feeling guilty about it. Those who can give you support in improving yourself may be friends, family members and community members (religious and political).



1. Take a large piece of paper;
2. Draw yourself or pin a picture or photograph of yourself on the paper;
3. On the right hand, under the pictures describe how you see yourself using positive adjectives. Write as many adjectives as you can;
4. On the left hand under the picture, write down what you do not like about yourself;
5. Compare the two lists. Which list is longer?
6. Make a decision to make changes and improve yourself, listing down the things you will do to raise your self-worth. Give yourself some deadlines on the things that you can change over a short time.



Importance of Self-worth

Dear learner, I am sure by now you have clearly understood what self worth means and you are in a position to help one with low self-worth to improve his/her sense of self worth. But do you think self-worth is important? Can you brainstorm on how self worth can help you improve your academic performance?

Self worth is normally important as it enables us to prioritize our time and resources. It empowers people and increases their joy, love and peace. It is important in making a person complete and avoid the danger of hurting or killing one self because of failure.

The Concept Confidence

Self-confidence is a belief in one's own abilities to do things and be successful. Or it is a matter of having the right amount of confidence founded in reality and on your own true ability.

The word confidence is daily used in many activities. We always hear people saying "you have a lot of confidence" Or others say "be confident", or "you lack confidence" to perform this task. This word is spoken often among people doing specific tasks in the same place or in different institutions.

Importance of Self-confidence

- i) Self-confidence is essential to success and many aspects of individual lives.
- ii) Enable people to do what they believe to be right decision.
- iii) Allow an individual to increase his or her level of control in situation that is important of him or her.
- iv) Promotes individual personality in terms of dressing and communication skills.
- v) Self-confidence enable individual to defend their rights.
- vi) It gives power to an individual to criticize behavior.



How would you define the term confidence?

Confidence refers to belief in own abilities to do things and be successful. People with confidence have courage and determination to do difficult and risky tasks without fear of failure.

Confidence is a life skill. It can be cultivated and built by people. This can be done by dressing in a way that makes you feel comfortable about yourself and before others. Practicing good posture, making eye contact and walking fast or quickly may have a positive impression on others. It shows that you are confident in yourself. On the other hand, a person who is slow, who cannot look at you on the eyes, stammers when talking or cannot stand still lacks confidence.



1. In your opinion, what do you consider to be important aspects of a confident person? Discuss it with your friends.
2. Can you tell why do people lack confidence?

Unit Reflection



In this unit you learned about:

- (i) The importance of good leadership, teamwork, confidence, self-worth, and positive relationship.
- (ii) Aspects of life skills.
- (iii) The application of key aspects of life skills in their daily life.

Did you face any difficulty in this unit? How will you overcome the difficulty? We advise you to contact your facilitator for more clarification and any question you may have about this unit.

Unit Assignment



1. Assume you are the head prefect in Mkwawa Secondary School and in performing your daily activities you encounter a problem of having so many responsibilities. What skills will you demonstrate to perform your daily activities; do you think you have the qualities of a good leader? Show them.
2. Why do you think it's important to work as a team?
3. As an expert of civics, show why it is important to apply the skills of self-worth and self-confidence in your daily life.
4. Can you write in your own words who a bad leader is?



Unit 2

Discussing the Concepts of Development

Introduction

Dear learner, I congratulate you on completing Unit 1 of this Module. I hope the lesson was interesting and you really enjoyed it. Now I welcome you to unit 2 in which you will discuss the concepts of development, economic development and social development.

Learning Outcomes



Upon completion of this unit you will be able to:

- Explain the general concepts of development;
- Describe economic development; and
- Clarify the concept of social development..

Concept Development



People are always talking about development. Do you know what the term means?

Development means a process of change from backward or lower to a better or advanced stage in different aspects of human life. Development is a multisided process that involves all aspects of human life; material, spiritual (moral) and cultural.

Levels of development

There two levels of development namely

- i. Individual Level and
- ii. National Level.

At an Individual or Personal Level. Development refers to the increase of material well-being of a person like a good house, cars and clothes. Also greater freedom of expression, worship, increased human skills and the ability to produce goods and services in large quantities. These aspects also include the education level of a person and the level of social group. Development implies an increased capacity to regulate both internal and external relationships. It involves the provision of better health services and water accessibility.

At the National Level, it involves aspects of Good Governance, Rule of Law and Human Rights. There are two categories of development, namely Economic and Social Development.



Economic Growth

The concept of Economic Growth is discussed because there is no country that can increase the welfare of her people without economic growth.

Economic Growth is an increase in the productive potential in an economy. In other words it is the quantitative increase in goods and services produced in a country at a specified period of time. Economic Growth is measured by the increase in the Gross Domestic Product (GDP).

Economic Development

Economic Development means an increase in national income or national production. In other words, an increase in production of goods and services of a country due to proper utilization of natural and human resources of the country is called National Economic Development.

Indicators of Economic Development

Dear learner we have seen the concepts of Development and Economic Growth and Economic Development, now we can look at indicators of Economic Development;

i) Per Capita Income

This is the average of income of the people of the given country in a given year. It is obtained by dividing the total annual income of the country by the number of the people of that country. The total annual income of the country is referred to as the Growth Domestic Product (GDP) or Growth National Product (GNP).

ii) Labour Force Employed

It is the number of people employed in different economic sectors e.g. in industries and agriculture.

iii) Energy Consumption

This is the level of energy consumed e.g. use of electricity, gas and solar energy. The utilization of energy depend on the nature of the development of the country, the poor countries utilize very low energy compared to the developed countries.

iv) Quality and efficiency of equipments or tools produced and used

The quality and efficiency of tools used in a country depends on the level of development of the country. The less developed



countries tend to use poor or low quality tools compared to the rich ones. For example most of machines and accessories used in poor countries are second hand ones due to the high cost of buying new ones.



1. Outline the key indicators of economic development in Tanzania?
2. What do you understand by the term economic development?
3. Think of the community you live in. How far do the indicators of economic development apply to the community?

Factors for Economic Development in Tanzania

One basis for economic development is material production. Therefore the factors for economic development in Tanzania are as follows:



- (a) Land: This is where all productions take place such as agricultural and industrial production.
- (b) Raw Materials: These are the goods in their natural unprocessed condition, for example, cotton, skins, wood, rubber, iron and tobacco.
- (c) Tools and equipment: These are the capital goods that a man uses to transform or make raw materials from their natural condition to usable goods. The better the tools, the more and better the products that are produced.
- (d) Labour (both intellectual and physical): Intellectual labour organizes other factors of production and designs the products to be produced. It also has the function of managing and supervising the production process, physical labour and handles the tools of labour in working on the raw materials.
- (e) Capital (money). Is used to buy other factors of production for example to buy land on which production will take place, to buy raw materials, equipment's and to pay for labour.
- (f) Good governance: Good leadership in government is a very important factor for economic development. Good leadership enables the government to provide political stability and establish policies and rules that promote economic growth.
- (g) Entrepreneurs: These are the risk takers; that is persons who are ready to start a production venture. When they put their money and effort into production they take a big risk since not every production can guarantee profit.



Dear learner, before moving to another part with your friends answer this question

Despite the fact that Tanzania has many resources, it is economically underdeveloped. Discuss six factors needed for economic development in Tanzania



The Role of Financial Institutions in Economic Development in Tanzania

What do you know about financial institutions? In your lifetime, you must have heard about financial institutions. We have all of us benefited in one way or another from financial institutions either as members and borrowers or as workers of these institutions. However, our understanding of financial institutions, its services and benefits may differ. This is why the following discussion is very important in developing a general understanding of financial institutions.

Financial institutions are public or private organizations responsible for issuing, keeping or dealing with money. Such institutions include banks, insurance companies, social security institutions, Savings and Credit Cooperative Societies (SACCOS), bureau de change and other micro finance institutions. The financial institutions can be established and owned by the public, private or individuals. These institutions are registered by the authorities such as BRELA and regulated by Bank of Tanzania (BOT) and other relevant policies and laws.

The roles of financial institutions in economic development are as follows:-

They provide loans to the public so that people may undertake petty businesses or production activities. Such money is given by banks and Savings and Credit Co-operation Societies (SACCOS). Such undertakings create employment opportunities.

What are the roles of financial institutions?

They provide business education to the clients before they give them loans. That education gives clients the correct procedures of undertaking business without making losses. SACCOS and Banks offer that free education to clients.

The Central Bank is charged with the responsibility of maintaining the value of money so as to check National Inflation.

Some institutions like the National Social Security Fund (NSSF) and National Insurance Cooperation (NIC) have established their own economic projects example, building houses and offices for renting and buying shares in companies.



They provide material support to special groups to alleviate some of their problems. For example they assist orphans in education, and give help to the disabled so that they can engage in production. They have also assisted HIV/AIDS victims so that they can resume their productive activities once again and many other support ventures. Financial institutions also provide a safe place for people to keep money and encourage people to develop a culture of saving for future use.

Visit any financial institution in your area and then write a report about the following:-



- (a) What is the name of the financial institution you visited?
- (b) List down the objectives of the financial institution.
- (c) What are the specific roles of the financial institution you have visited?
- (d) State the procedures for getting services from the financial institution.
- (e) List down the conditions for getting services from that financial institution.

Dear learner after looking at the general roles of financial institutions in economic development. Let us now see the specific roles of each financial institution.

a) **Commercial Banks**



Have you ever been to a bank? What activities take place in a bank? You see, banks are institutions that provide such financial services as keeping money and lending money in the form of loans to people or other microfinance institutions. Banks may be owned by the public or private sector. Some of these banks include NMB, CRDB, NBC, KCB, Access and EXIM banks. However all banks in Tanzania are regulated by the Central Bank of Tanzania (BOT).

b) **Central Bank of Tanzania (BOT)**

The central bank is the highest financial institution in banking. It oversees the financial activities of the other banks. The Central Bank is vested with the power to print money. The bank was established in 1965 when the National Assembly passed a bill of the establishment of the Bank of Tanzania. This followed after the decision to dissolve the East African Currency Board (EACB) and the formation of separate central banks in Tanzania, Kenya and Uganda.



c) Savings and Credits Cooperative Societies (SACCOS)

These are institutions that allow members to save and borrow money for various activities. However, any member who applies for loan must abide to the conditions and follow the procedures of the SACCOS as spelt out in their respective constitutions. Upon meeting all the conditions and following all the procedures, the loan is given to the applicant. The SACCOS are doing a great job to support small entrepreneurs get credits and start owning their own business.

d) Micro Finance Institutions (MFI)

These institutions provide small loans and training services to people in need after having met certain conditions. In most cases these are privately entities although they can also be government owned. For applicants to obtain loans from these institutions must meet certain conditions such as having immovable properties as collaterals and have credible referees or witnesses, must have a business plan and must belong to a certain group. An applicant must attend a business training course for up to two weeks. Examples of Micro Finance Institutions are FINCA, PRIDE, BRAC, PLATNUM and CREDIT.

Weakness and Challenges of Financial Institutions

Despite the services they provide and the contributions that they make to development, many financial institutions exhibit weaknesses that deny people's opportunity to access services. These weaknesses are a result of either the conditions or procedures for assessing services. The following weaknesses are worth studying:

- i) Not everybody can have access to bank loans especially without guarantor or properties to be used as collaterals.
- ii) Sometimes, some insurance branches use trickery methods to avoid full and timely compensation for the insured property, when it is stolen or damaged.
- iii) Most of the financial institutions are based in urban areas.
- iv) Some people are so poor that they have no money to pay to financial institutions as savings. Therefore, they may not
- v) Some dishonest people escape with loans when they feel they cannot pay back.
- vi) Sometimes the institutions do not provide adequate information about opportunities and services that are provided by their institutions including the rights and responsibilities of their clients.



- vii) The time for loan repayment is too short. The borrower may not be in the position to pay back yet.
- viii) Most of these institutions are commercial based, therefore they charge high interest rates to clients such that people cannot benefit from them.
- ix) Loans are sometimes not issued on time.
- x) Frequent fluctuations in the value of different currencies affect customers. Some lose a lot of money in the process of exchange while others benefit.

Read the section on types, weaknesses and challenges of financial institutions. Then answer the following questions:



1. Amongst the mentioned financial institutions which one will you be more comfortable to borrow from? Explain why?
2. Some of the mentioned weaknesses and challenges of the financial institutions are related to borrowers. Mention these challenges and weaknesses.
3. What words of advice would you give to small business owners as a caution when they plan to borrow from financial institutions?

(e) Social Security Funds



Social security services are measures designed by the society to ensure that its members are protected against economic and social distress. Economic and social distress may result from substantial reduction of earnings (income) as a result of: sickness, maternity (child birth) injuries, unemployment, disability, old age, death and medical care for families with children. These services are meant for maintaining member's decent standard of living.

Traditionally Social Security Services were only meant for public employees. However, the growth of private sector and rapid urbanization have turned people's attention to independent and private wage employment. This created a large number of people, in the private sector who were not secured by the traditional social security. This attracted the attention of policy makers to design a social security system that addresses the needs of both public and private sectors. The process resulted into the establishment of various social security systems and institutions.

In Tanzania, there are both informal social and formal social security systems and institutions. Informal social security is locally formed by people in their areas or communities for helping each other in socio economic issues. Examples of these social security



institutions include: Village Community Banks (VICOBA), UPATU, UMASIDA (Umoja wa Matibabu katika Sekta isiyo rasmi) and VIBINDO (Vikundi vya Biashara Ndogo).

Formal social security systems in Tanzania are those which are registered and regulated by specific authorities and they offer various services. Some of these institutions include National Social Security Fund (NSSF) for private sector servants and Public Service Social Security Fund (PSSSF) for public servants.

Social security institutions have the following contributions to the economic development of the country.

- i) They provide security to their member's contributions.
- ii) They provide loans to firms, associations and individuals for various economic activities. These loans are to be paid with interests.
- iii) They invest in the construction of houses for offices and accommodation in towns and cities and sell some of them to private individuals.
- iv) They provide both terminal and retirement benefits when members retire in their old age.
- v) They provide assistance to members in times of need such as in sickness, during maternity and refund funeral expenses to the family concerned.

Weaknesses of Social Security Institutions

Just like the other institutions we have looked at, the social security institutions also have their own weaknesses or challenges. Let us look at the following challenges:

- i) Inadequate education to members on the type of services provided as well as the rights of members. Some members are not informed about their contributions.
- ii) Poor record keeping. There are often times complains regarding missing information especially when people are making follow up of their benefits.
- iii) Some employers do not pay the correct contributions for their employees to respective social security schemes.
- iv) Delays in provision of social services. Members complain that they do not get services on time. For instance, it takes up to six months to process retirement benefits.
- v) Fluctuations in the value of money. Changes in the values of money overtime affect members' purchasing power. This is because; while the value of money decreases overtime the amount of members contributions remain the same.



Dear learner after learning about the roles of financial institutions in economic development let us now focus on the roles of the government in economic development.

The Role of Government in Economic Development

Any government in the world has a role to promote economic development. Tanzanian government has different roles in economic development as follows:



- a) Provision of social services like water and electricity at work places and for daily consumption.
- b) Construction of transport and communication network so as to facilitate transportation of raw material and goods from one place to another.
- c) Facilitating the importation of foreign technology and its use in our society. The government's policy on foreign investors and privatization has highly promoted this idea.
- d) Making policies and laws that promote economic plans in Tanzania e.g. the economic liberalization policies.
- e) Promoting political stability in the country as this is very important to producers and investors.
- f) Ensuring effective collection of tax (work done) by the Tanzania Revenue Authority. Good revenue collection is important because it is the backbone of development of the country.
- g) Training and sending farm extension officers to educate, the people on how to improve agricultural production in their locations.

Effectiveness of Government in Economic Development

- i) There is improvement of transport and communication system, for example roads, airways, harbours and railways.
- ii) Industrial development has been promoted in view of introduction of foreign technology brought in during the influx of foreign investors in the country. For example TIC and SIDO
- iii) Privatization and establishment of financial institutions which are mostly private owned. The government through central Bank (BOT) makes financial policies to regulate the behaviour and activities of these private business banks in Tanzania. The government expects them to deliver good services.
- iv) Commerce and trade have also increased a lot. Trade liberalization policy in Tanzania has enabled people to invest

How effective is the government's role in economic development?



- so much in this sector through Economic Processing Zone Authority (EPZA) and Trade Fair exhibitions (Sabasaba).
- v) The mining sector through privatization policy has invited in foreign investors, thus mineral production has increased.
 - vi) The government has promoted the agriculture sector, through the establishment of Kilimo Kwanza programme which focus on the use of improved modern seeds, animal breeds and farm inputs, like tractors and power tillers.
 - vii) There is an improvement of social services like schools, health services, and water services compared to previous years. These social amenities have a good impact on economic development.

Challenges of Government in Economic Development

Areas where the government has faced challenges in economic development are:

- a) Power supply in urban and rural areas which has been insufficient due to failure to optimize available source of power such as water-falls, natural gas and uranium.
- b) Tax collection, is still a problem. The government loses a lot of money due to unnecessary tax exemptions and loop holes leading to tax evasion.
- c) Failure to control inflation causes high cost of living due to rising of prices of commodities against purchasing power of the people. This has been due to the rise of oil in the world market, decrease in demand for primary commodities in the world markets and climatic changes which affect agriculture activities.
- d) Dependency on foreign aid to finance its budget. This affects economic development plans particularly when foreign aid is not given at the right time or is not given at all.
- e) Little emphasis on important economic sectors. Agriculture for example, has receives little budget support and a few technical experts resulting into low productivity which in turn lead to poverty and food insecurity.
- f) Inadequate infrastructures. This is particularly a case in the rural areas where the roads are seasonal.
- g) Lack of good governance and accountability, reflects in-efficiency in promoting economic development.
- h) Signing of contracts with investors which do not adequately consider national interests especially in the mining sector.



The Prime Minister is on official visit in your district. He says that he has not come to make speeches but listen to the people's problems and challenges as they struggle to achieve economic development.

1. What are the challenges are facing economic development in your district?
2. Which of these challenges are government related and should therefore be reported to the Prime Minister?
3. Are there other challenges which are not government related and should be addressed by other bodies or people? Explain.

The Concept of Private Sector

Do you know any enterprises owned by the government? Who owns them?

Enterprises which are not owned by the government are said to be under private sector. The private sector is the part of the economy of a country that is not under direct control of government. Or it is the category of the country in which production of goods and services are not owned and controlled by the government.

As you have learnt in module 3 of stage one, the government works to bring development. But it cannot alone deliver all social services to satisfy an increasing population. The government works with the private sector to create Public – Private Partnership (PPP). PPP is an arrangement between public sector (government) and private sectors which enable the latter to renovate, construct, operate, maintain and manage economy in accordance to required specification. PPP refers to cooperative agreement between state and individual groups to meet defined needs through allocation of resources, risks and rewards.

The private sector was introduced in Tanzania following by the decision by the government to adjust its economy after the economic regression in 1970's and 1980's. The government adopted privatization process which is the selling of government owned enterprises to private sector. It involves joint private – government ownership with the private sector having the majority of shares and management decision making.

Private sector became the engine of economy since the time when government owned enterprises failed to operate at a profit.

The idea behind privatization is that private firms will operate more efficiently, will no longer require government subsidies and scared foreign exchange for input and investment.





In other words, the private sectors pay tax to the government. It is assumed that private firms are expected to allocate human and capital resources more efficiently and be more vigorous in finding markets.

As seen earlier, privatization played a great role for the formation of private sector. This sector is divided into formal and informal private sector.

Formal private sectors involve all established by law private enterprises such as industries, companies, businesses and agriculture firms.

Informal private sectors comprise all informally established business such as petty traders like Mama Lishe, street vendors, groceries, salons, poultry keeping, and brick making.



1. Do you know any private sector in the town you are living?
2. What is it involved in?
3. Can you tell how it operates?
4. Ask and explain why the government sold this enterprise

The Roles/Functions of the Private Sector in Economic Development in Tanzania



Dear learner, Now that you know the meaning of private sector, can you think of its functions? Let us go through those functions. The private sector is said to be the engine of Tanzanian economy.

- i. Private sector is made up of enterprises involved in the economy and social services delivery, production in agriculture and industries.
- ii. Private sector is also involved in providing security, offering legal services and team up with the government to improve the social well-being of the people.
- iii. Private sector that offers social services like education provision, distribution of water, provision of health services, protecting environment and in manufacturing industries.
- iv. Lastly Private sectors pay tax and increase government revenue. This enables the government to offer social services to its citizens.

Therefore, the role of the government has been to create policies and favorable environment to attract the private sector in production. For example, Tanzania Investment Centre (TIC) is an institution for promoting investment in various economic sectors. So far the importance of formal and informal (private) sectors in economic development can be seen in its functions.



Dear learner, we have learnt that, government together with the private sector, collaborate with each other in promoting economic development. Now do the given activity below so that you can gain more importance of the private sectors in economic development. Pay a visit to a nearby government office like the Ward Executive Office and also a nearby private owned enterprise and ask them the following information:

- (a) Why is it important for the government to work together with the private sector?
- (b) What support does the government offer to the private sector for them to work more effectively?
- (c) Is it possible for private sector to work alone without government support?
- (d) What is the contribution of the private sector in Tanzania economy?

Note that informal sector is that part of an economy that is not taxed, monitored by any form of government or included in any Gross Domestic Product (GDP) unlike the formal economy.

Challenges for Improving the Formal and Informal Sector in Tanzania

Challenges are found everywhere and in the societies we live. Improvement of formal and informal sector is facing several challenges. Among these challenges are:-

- i) The need to promote a greater understanding of the responsibilities of these sectors in promoting economic growth and development.
- ii) Presence of bureaucratic barriers which hinder favorable and enabling environment for private investment; these include many taxes and laws.
- iii) Unfavorable infrastructures hinder development of the private sector in expanding their operations. However the available roads, railways, telecommunication, internet etc, if appropriately used should be a stimulus to the growth of formal and informal sectors.
- iv) Unfriendly legal and regulatory frameworks. Both the formal and informal sectors require effective legal and regulatory framework to ensure their participation in the world market.
- v) Difficult and unfriendly conditions for obtaining bank loans especially for those who are in the informal sector.



Take some time to study the community you live, for example a village or a street. Identify the visible indicators of economic development seen

The Concept of Social Development

What is Social Development?

Social development is the improvement of the welfare of the people in the community. It deals with the development in social life in aspects like health, morals, education and communication. At the level of social growth, development implies an increased capacity to regulate both internal and external relationships.



Social Services

Social services refer to the services provided by the government or public agencies for the welfare of her citizens in order to improve their living standards. Such services include; education, health, power, transport, water and communication. These services are well explained below:

i) Education Service

Education is an endless socialization process whereby the knowledge, values and skills of the society are transmitted to the younger generation. It is crucial in any type of society for the preservation of the lives of its members and the maintenance of the social structure. Through education a father passes his knowledge to the next generation and the society passes its culture to a son. This process of education involves the transmission of knowledge, values, beliefs and mentality to somebody else.

ii) Water Services

The government ensures that her citizens are provided with water. Water may be used for industrial works, domestic purposes and for irrigation.

iii) Health Services

The government has a duty to supply health services at all levels, from the national down to the level of wards. It has allowed private hospitals to operate. The government ensures that curative medicine is provided according to required standards.

iv) Transport and Communication Services

These services are provided under the eye of the government. The government has to speed up the construction of roads, airports, harbors and ensures that railway services are improved to enable people travel and communicate easily.



v) **Supply of Power**

The government has to supply power to its people such as electricity, gas and coal. Without power, many economic and social activities, big and small come to a halt.

Challenges Facing Provision of Social Services in Tanzania

What are challenges that face the provision of social services in Tanzania? If you have completed the above activity you are able to picture the challenges facing provision of social services. See if the following challenges are similar to your challenges.

- a) Some of social services in public and private institutions face financial constraints which complicate the provision of high quality social services.
- b) Some people living in rural areas have the worst living conditions. As a result they migrate to urban areas causing intensive scramble over the available social services.
- c) Transportation systems in rural areas are still problematic. People living in remote areas do not have access to transportation system. Poor transport makes it difficult for people to go to hospitals or transport their products. At the same time due to overpopulation in big towns, transport is also a problem
- d) Bad behaviour among individuals of destroying public and private infrastructure. Some destroy the railways and cause accidents. Others steal transformer oil and telephone cables.
- e) Services are too expensive and the citizens are unable to pay for the services provided to them. For example most private schools set high school fees which the majority of Tanzanians cannot afford, at the same time service in the public sector are not up to standard. This is caused by either low government budgets or corruption and theft.

Solutions for the Challenges Facing Provision of Social Services

Every challenge has a solution. The following solutions have been considered for improving the provision of social services.

Under these challenges to social services the Government can come with the following solution to overcome:

- i) To educate communities on the importance of the private sector participation in the provision rural and urban water supply and sanitation services.
- ii) To allocate enough budget for the provision of social services such as education, water, health and infrastructure in the country.
- iii) To give regular education to the public on the importance of taking care of the public services in their localities. People should



be made aware that these services are for their own good in which case they need to take care of them.

- iv) To encourage community based organizations to fund and run their own social services. They can construct schools, dispensaries, water supply system and offer alternatives for power and electricity.
- v) To set a conducive environment for people to invest in the provision of social services in the country side.

Unit Reflection



Hopefully, you have acquired useful information related to the concepts of social and economic development as applied in our daily life. Is the information learned in this unit useful in your daily life? What experiences can you build in this information to enrich your knowledge?

Unit Assignment



Dear learners, I now welcome you to answer the following questions. Put your work in the portfolio.

1. In your finding what does development mean at:
 - a) Individual level?
 - b) Community level?
 - c) National level?
2. What are the limiting factors for economic development in your community? List at least 5
3. Why do we say that land is an important factor for economic development?
4. Can you show why social services in Tanzania are not equally distributed?
5. Financial institutions pave way to the economic development; can you give a brief outline?
6. What do you see are possible benefits of having an effective government for economic development?

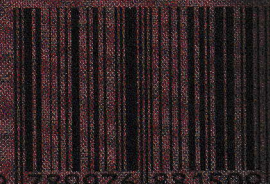


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