

PROMOTION OF LIFE SKILLS

Meaning of life skills

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

The importance of promotion of life skills in modern society have been accelerated by the scientific and technological advancement.

In order to survive in this competitive world of the undergoing changes good leadership, team work, positive relationship, self worth and self confidence are required from among the member of society or community.

Meaning

Leadership is the ability of an individual to influence motivates and enables others to contribute the success of other organization of which they are members.

Or

Leadership is the situation where by somebody is given a position to direct other people, groups, country or organization by showing the way to achieve stated goals.

Good leadership is that made by people for their benefits.

Who is a leader?

A person who leads a group of people or a country or an organization. A leader can either be elected by people or appointed according to the laws of the country or organization

Roles of a leader

1. To make decisions on behalf of the community and supervise the implementation of the community
2. To unite the followers so as to facilitate achievements of the objectives
3. To formulate problem solving strategies in order to bring economic change to people's life
4. To mobilize the community in creating and implementing varies projects for development

Types of leadership

There are 2 types of leadership known as

1. **Democratic leadership.**

Where by the leaders are obtained through democratic processes i.e. free and fair elections

Also it can be through appointments as stated in the constitution

2. **Dictatorship leadership.**

Where by leaders come into power by using force and supported by armed forces

Sometimes a dictator is changed after being elected e.g. Adolf hiltler got into power by election and he changed into a dictator even the democratic leadership can violate democratic principle by going against the constitution [laws]

Good leadership

Any good leadership involves elements of vision. A vision provides direction to influence the process.

A leader can have various visions of the future and how to lead the people towards a successful end

A vision of effectiveness should alleged

1. A person as a simple yet vibrant image in the mind of a leader
2. Describe a future state , credible and preferable to the present state
3. Act as a bridge between the current state and a future optimum state
4. Appear desirable enough to organize followers
5. Succeed in speaking to followers at an emotional and spiritual level

THE BEHAVIOUR OF A GOOD LEADERSHIP

The following are the behaviors and effects of a good leadership

1. **Vision**

An outstanding leader articulates and ideological vision with the deeply held values of followers a vision that describes a better future to which the followers have an alleged moral right.

2. **Self sacrifice**

Leaders display passion for and have strong conviction of what they regard as moral correctness of their vision.

They engage in outstanding or extra ordinary behavior and make sacrifice in the interest their vision and mission.

3.**confidence, determine and persistence**

An outstanding leadership displays a high a degree of faith in the attainment of the vision they activated.

4. **Image building**

Leaders are self conscious about their own image recognizing the disability of follower preaching them as competent credible and trust worth.

5. **Role modeling**

Leaders' image building sets for effectiveness role modeling because followers identify with the values of role models whom they perceived in positive forms.

6. **External representation**

An outstanding leader acts as a spokes person for respective organizations to external constituencies.

7. **Expectations and confide in fellow outstanding leader**

Communicated expectations of high performance from their followers and strong g confidence in their followers' ability to meet such expectations.

8. **Selective motive arousal**

An outstanding leader arouses the motives of followers that the leaders see as of special relevance to the successful accomplishment of the vision and mission.

9. **From alignment**

To persuade followers to accept and implement changes this refers to the linkage of individuals and leader interpretative orientations such that some set of followers interest involve beliefs as well as leaders activities goals and becomes congruent and complementary.

10. **Operational communication**

An outstanding leader often but not always communicates their message in an inspiration manner using vivid stories, slogans, symbols and ceremonies.

IMPORTANCE OF GOOD LEADERSHIP

- Helps in accomplishing a set of goals
- It promotes community participation in development activities
- It invites creation of projects for community's development
- It encourages the community to build trust or the leaders
- It helps to maintain peace and harmony in the community

- It promotes the national development economically socially and culturally

TEAM WORK

A set of persons working together with a team spirit.

A team spirit means willingness to act for a group rather than an individual benefit

Hence team work means combined efforts or organization cooperation

Why effective team work is good

- It is a large measure of motivation which lies in being part of a team with a recognized identity where the members feel that they are part of a cohesive unit working towards a broad goal
- Usually the output of the effective team work is greater than what would be achieved by the member working individually this tends to produce good quality of output being at school office shamba army etc

TEAM ROLES

Effective is that their success is brought about by some of their technical abilities in mental activities drive humor communication skills and through a combination of different types of people.

There are four common theories which guide the effectiveness of the team roles

1. Thinkers
2. Doers
3. Careers
4. Leaders

- **Thinkers**

Are a set of people who tend to produce carefully throughout ideas and soberly weigh up the contribution of others.

They are useful planners and help to curb the impetuosity of the doers

- **Doers**

Are the task oriented and can be exhibited “funnel vision” where all they can see is driving on and getting jobs they are useful as time controllers and keeping the team focused on the objectives.

Both thinkers and doers concentrate upon the work in hand without necessarily appreciating the importance of the human dimension

- **Carriers**

Are people who have a bias towards people and their needs.

They understand the importance of productive relationships between their members carrier maintain harmony through smoothing cheering up people promoting humor, helping people in difficult and easy tension within the group.

Hence carriers are needed to keep up morals to maximum effectiveness and to co ordinate the role of a leader.

- **Leaders**

Are people who create and maintain the environment where people can make their contributions in order to maximize their effectiveness of the whole team. Hence they are like the conductor of the orchestra who through standing the experience and approach create the whole of which is greater than the sum of parts

HOW TO MAKE A TEAM WORK EFFECTIVE

A leader can make a team effective by paying attention to the following:

- Understanding the objectives
- Knowing the people
- Assigning the roles
- Communicate objectives
- Planning
- Delegation of power
- Listening
- Ensure balance of contributions
- Resolve conflicts
- Motivate
- Make decisions
- Learning from experience
- Analyze success and failure

Importance of team work

- Makes it easy to accomplish tasks under given environments
- Enables people in groups to perform work effectively than single handed jobs
- It stimulates co-operation and positive relation among people in a given society
- It enables individuals to gain more knowledge and skills from other people in the group

- It develops positive attitudes on the importance at work and cultivates the awareness of accountability and responsibility to an individual

POSITIVE RELATIONS

Relationship is away in which people group or countries behave towards or deal with each other, the relationship can be economical cultural political or even social [including love affairs]

Positive relationships is the passionate and abiding desire on the part of the two or more people to produce together conditions under which one can express his or her feelings real self to produce together a climate in which each can flourish for superior to what one could achieve alone

Building positive relationships is very important because we depend on each other however one must start with building confidence within one self we all want to build positive relations by forming bonds with different types of people i.e. bosses, colleague's friends and family

Many of us have made it in a wrong way it's never too late to say we still have room to modify our behavior patterns by breaking our bad relationship habits and learn good interpersonal communication skills which are sending out the good right message to others.

Trusting yourself in whatever you do to others treating yourself as a respected individual the same kind of people will be drawn to you

Positive relations are very important we need two things in life

- To avoid loneliness
- To be appreciated and loved for who we are

We are brought together by positive relationships and loneliness reminds us that we are missing someone or something in life. We seek fulfillment in the relationships by others by loving just like the way we love our selves.

We can only change ourselves by learning how to love and we should learn to accept ourselves just and you will be able to love and accept others

Importance of positive relationships

Positive relationships among people of a community are very important because they create environment of cooperation accountability peace and security in the community.

Moreover positive relationship has the following importance

- Cooperation among people will be encouraged through trustworthy that may develop from good relations

- Crime will be controlled as good relationships will create peaceful situations or environments people will leave and believe in fraternity and brother hood
- Unity will be created hence limiting individualism and cooperativeness
- People will land their hands together in waging war against the common enemies for example poverty ignorance diseases etc in so doing people will plan their own strategies such as poverty alleviation projects i.e. introducing success helping groups in social matters

Self worth and confidence

Self worth

Is the feeling and trusting yourself in whatever you do that you are good useful and competent

Confidence

Is when you believe in your own ability and being successful the feeling that you can trust believe in and be sure about the abilities or good qualities you have confidence among individuals is a major cause of their success.

- Adolescents sense of worthiness include who they have been as well as who they hope to be
- Formulating their self identity requires them to discover what they like what they are good at and what they believe in

Note

Things which indicate one's confidence can be seen in many ways which are:

- One's behavior
- One's body language
- One's speech[how one speaks]
- What you say

Difference between self confidence and non confidence

Self confidence	Non confidence
1) Being willing to take risk and go extra miles to achieve better things	<ul style="list-style-type: none"> • Being un willing to take and go extra miles to achieve better things
2) Doing what you believe to be right even if others criticize you.	<ul style="list-style-type: none"> • Staying in your comfort zone fearing failure and avoid taking risks.

3) Waiting for others to congratulate you on your accomplishments	<ul style="list-style-type: none"> Explain your own virtues as often as possible as many people
4) Accepting accomplishments graciously Thanks I really worked hard on that perspective am pleased you recognized my efforts.	<ul style="list-style-type: none"> Dismissing accomplishments off handedly on that prospective was nothing really any one could have done it

Importance of self worth and confidence

- Self worth skills enables you and individuals to protect their life by not engaging in dangerous things like drugs alcohol beverages and marijuana
- It makes an individual to work hard value work and enjoy their achievements through their hard efforts
- It stimulates accountability and creativity among people thus increase the income to an individual family and community
- Gives power and ability to an individual on how to defend their correct decisions.
- Enables individuals to defend their rights and struggle for their violated rights
- Gives power to criticizing bad behaviors that affect an individuals or society

ECONOMIC AND SOCIAL DEVELOPMENT

Definition of concepts

Development

Refers to the improvement of living standard of the people in all aspects of life such as economical social and cultural and spiritual and materially

Or

Refers to the positive change in human life and the increase of quality, quantity and values of goods and services produced in a given society

Or

Refer to the improvement of quality of life of all people in a given nation or society

Types of development

There are two types of development known as:

1. **Economic development**

Which is shown by the improvement of an agricultural production industrial production trade activities and material production activities?

2. **Social development**

This is shown by the improvement of social welfare of the people in a given community such as improvement of education, science and technology, health service, transport and communication service and other social services provided in the society.

Levels of development

Development can be described at two levels such as

A. **Individual (personal) level.**

This is shown by the increase of skills capacity great freedom, creativity self discipline and material well being.

The common indicators of individuals development includes

1. Level of education
2. Diet and eating habits
3. Rate of income
4. Tools used in production process

National development level

This means better living condition for all people in the country in terms of moral and spiritual improvement and material well being

The common indicators of national development include:

- Per capita income
- Life expectance of the people
- Literacy rate
- Energy consumption
- Daily food supply

INDICATOR OF ECONOMIC AND SOCIAL DEVELOPMENT

The economic and social development of any country can be measured by the following indicators

1. Per capita income

This is the average of income of the people in a country and is obtained by dividing the total annual income of the country by the number of people of that country

The formula of calculating the per capita income is

NB;

GDP means gross domestic product.

GNP means gross national income

Usually per capita income varies from developed countries to the developing countries. In the developed countries their per capita income is higher than in developing countries

For example in 2000 the Tanzania's per capita income was USD 500 while in USA the per capita income USD 2000

2. Life expectancy

Life expectancy refers to the number of years which a person is expecting to live before the life birth day usually in developed countries people live for many years compared to the life span in developing countries this is due to problems like poor diet poor health services lack of security and presence of disease

E .g 1980's the life expectancy of Tanzanians was above 60years while in UK it was above 90years.

3. Daily food supply

The amount of food supplied is measured in calories used by a person per year and the number of meals which a person used to get daily.

Usually in developed countries people use a lot of calories and get free food or free meals per day but in developing countries people obtain a little calories and get just one meal per day this is because in developing countries the supply of food is not sufficient

4. Mortality rate

This refers to the risk of possibilities of death of people in a given country. Usually in developing countries like Tz the mortality rate is higher compared to developed countries like Britain, Japan and USA

In developing countries the mortality rate is higher because of poor housing services and presence of diseases.

Therefore if mortality rate is low the life expectancy increases and vice versa

5. Crude death rates

This refers to the number of children who died before the age of 5yrs. In developing countries usually crude death rate is higher compared to developed countries this is due to poor reproductive health services lack of family planning education and poor mortality health services

6. Literacy rate

Is the ability of a person to be able to read , write and count, therefore literacy rate refers to the number of people who are able to read ,write and count in the country. In developing countries literacy rate is low while in developed countries literacy rate is higher

E .g. Tanzania's literacy rate is low because many children do not go to school the number of schools are not enough and many people cannot afford the expenses of education as a result the number of illiterate people is increasing.

7. Energy consumption

The amount of energy used in a country such as electricity fuel, coal and other sources of power depend on the level of development reached by the country. The consumption of energy in developed countries is higher compared to developing countries which is due to the development of the industrial sector science and technology and improvement of living standard

Other indicators of economic and social development include

1. The number of people in agriculture sector
2. The number of patient per doctors
3. The number of student per teacher
4. The rate of population growth
5. The level of science and technology

THE FACTORS FOR ECONOMIC AND SOCIAL DEVELOPMENT

The economic and social development will take place if the following factors will be available

Land

This is the basic fundamental factor for economic development in the society it is the basic factor because nearly all social and economic activities are taking place on the land surface, i.e. agriculture, pastoralist, mining, lumbering, transport and communication plus settlements.

Therefore without land or resources, the economic and social development cannot take place

Labour force

This is the ability and skills which people need to have in order to be used in the production of goods and services, there are three basic sources of labour force such as

- Human labour force

Which is the basic source of labour and is divided into skilled labour, semi- skilled labour and unskilled labour

- Animal labour
- Machine labour

Note : Human is the basic source of labour which is also used to drive other sources.

Capital

This is the money or anything worth which can be invested in business, capital is very important factor for a business to start/ take place because it is used to buy equipment pay workers, and to meet other expenses of the business. There are different types of capital such as material capital, money capital and human resources capital therefore if capital is reliable it facilitates the establishment and development of different projects.

Raw materials

These are materials in natural form or material is unprocessed condition, examples crops, minerals animal product timber, logs and poles. Raw materials are needed in order to enable production of goods and services to take place.

Also raw materials are very important for the development of industrial sector

Entrepreneurs

These are people who are ready to start production venture or an enterprise by using their money and skills in production of goods and services.

They are risk takers because the production venture cannot guarantee them to have profit, therefore more enterprises in the country means more employment opportunities and reliable source of income.

Tools and equipment

These are working instruments which enable the labour force and production process to take place effectively. There are several types of working instruments such as agriculture, tools, mining tools, transport facilities fishing tools and industrial equipments. The use of modern and better working tools increases the efficiency and productivity of goods and services and improving the quality of goods and services.

Good infrastructure

These are the means of transport, communication, storage, facilities and institution which facilitates the movement of goods and services money and people from one place to another availability of good infrastructure such as roads railways air ways water ways banks and ware housing improve the economic and social development in a country.

Food government

The government must work hand in hand with the help of the people to ensure the existence of the economic and social development in the country. Usually a good government is responsible to create a conducive environment and good policy in order to motivate local investors and to attract foreign investors in the country. Also a good government is responsible to create political stability and security of people and their properties in the country.

Science and technology

This refers to the use of modern and sophisticated machines in various production process, usually the use of modern science and technology in production process simplify the working process, increase efficiency and improve productivity.

Therefore the level of science and technology which is applied in a given country determines the rate of economic and social development

FINANCIAL INSTITUTION AND ECONOMIC DEVELOPMENT

FINANCIAL INSTITUTIONS

Are the public or private organizations responsible for providing financial services. The financial services provided include issuing money, providing loans and keeping valuable items.

There are two types of financial institutions which are known as

1. Banks
2. Non-banks

Banks

Banks are the financial institutions which perform the following functions:

- To mobilize funds from the public by encouraging them to open different accounts in the banks
- To provide loans to customers or investors
- To keep valuable items such as diamonds, gold and wills
- To transfer money from one place to another or from one person to another through travelers, cheque, telegraph transfer etc

There are 5 types of banks which operate in Tanzania such as

1. Bank of Tanzania [BOT]
2. Commercial bank
3. Saving banks
4. Merchant banks

THE BANK OF TANZANIA

The bank of Tanzania is the government financial institution established in order to control financial services with the whole country and to operate as the bank of all banks. Sometimes it is called the central bank of Tanzania.

Functions of the central bank of Tanzania are as follows;

- **Domestic monetary management.**

This includes financing the government budget deficit to control money circulation to advise the government on financial matters and control money inflation.

- **External monetary management**

This includes controlling export and importing trade to control foreign exchange rates and to promote foreign investment in the country

- **To provide loans**

To the other banks and to supervise the operation of the non banks financial institutions

- **To formulate and supervise**

The implementation of financial policies in the country.

- **To issue [make] the national currency** ;Inform of coins and notes

The contribution of the central bank of Tanzania in the economic development

1. By controlling the import and export trade it helps to maintain the flexible balance of payment of the country.
2. **Balance of payment**

Is the amount of money which a country earns through export trade. Usually the balance of payments of a country in terms of foreign currency and kept in special accounts called EPA.

EPA (External Payment Accounts)

Is a bank account which is usually provides the followings

1. It provides loans to the commercial bank such as NMB, NBC, CRDB and ACB which in turn used by the commercial bank to provide loans to their customers.
2. It provides employment to the people either directly or indirectly therefore BOT which in turn used by the commercial bank to provide loans to their customers.
3. It stabilizes the economy of the country by controlling money circulation money inflation and foreign exchange rates.
4. It provides financial assistance to the government when there is a budget deficit so that to enable the government to meet its expected expenditure.

COMMERCIAL BANK

Commercial banks are those banks which are established to provide banking services on commercial bases [to earn profit]

The main sources of profit in commercial banks obtain through interest rates which are charged from the loans provided to the customers. Apart from the commercial banks the rest types of banks are commercial too

The contribution of commercial banks to the economic development include

- They provide loans to investors of which they use to promote development of economic sector like agriculture industries mining and trade
- They provide technical advice to the investors so as to enable them to operate their business in profitable means

- They are used as custodian of keeping valuable items like diamonds
- They accept deposits from customers and promote formation of capital because if you deposit in fixed accounts it pays a fixed interest rate for a certain period.

NON BANK S FINANCIAL INSTITUTION

These are financial institutions which do not provide banking services but they are responsible to mobilize saving life insurance, insurance against risks, old age insurance and offering specific credits.

The non bank institutions mobilize savings from their customers through having special agreements between customers and their employers e.g. NSSF mobilize saving from customers which are made through reduction from their salaries

The following are the types of non bank financial institutions which co-operate in Tanzania

- Insurance company
- Social security institutions
- Co-operative

The general votes of the non banks financial institutions include

- To invest in physical investments such as construction of building for business e.g. PPF house , IPS house and other buildings for renting
- Provide specific credit or loans to small scale entrepreneurs for example small scale traders and SACCOS
- Provide employment to the people
- To provide social security inform of insurances

The insurance companies

These are non bank financial institutions which provide social security's to the people [customers] against various risks e.g. insurance against road accidents, insurance against fire and insurance against theft.

There are many insurance companies in Tanzania most of them were established after the reproduction of privatization policy in 1991 the most famous insurance company is the nation insurance company [NI] that was established in the 1960s.

The following are the functions of the insurance companies

- To provide compensation against various risks such as fire, car accidents and theft. This service can help the customers to rejuvenate their businesses when they face damage
- To invest in productive sectors such as buildings and to enhance social welfare of the people

- To provide employment to the people so as helping them to have reliable source of income
- To collect contributions from the customers or clients under special agreements

SOCIAL SECURITY INSTITUTION

These are non bank institutions which mainly provide and promote welfare services to the people in the communities. They provide social welfare services under special agreement between the institutions and the customers or members

There are many social security organizations which belong to the government of private owners e.g. the national social security fund NSSF the parastatal pension fund [PPF] local prudent fund [LPF]

functions of the social security organizations are as follows

- To mobilize savings from companies and members and paying them to the retired workers /even before if there is a genuine reason
- To provide specific loans and other social benefits to the members
- To establish physical investment such as construction of residential houses for renting to the customers
- To provide employment to the people so as to enable them have reliable source of income
- To provide education loan to the members (e.g. PSPF)

CO-OPERATIVE SOCIETIES

There are many co-operative societies in Tanzania which belong to the private entrepreneurs or government institutions.

Examples;

FINCA TANZANIA

PRIDE TANZANIA

FUNCTIONS OF CO-OPERATIVE SOCIETIES

- To provide small scale loans to the people with low income and who do not have valuable items to act as securities of big loans
- To promote informed sectors of the economy by providing loans to small groups of people based on the members themselves that each member in a group is the security to another member
- To assist the community to reduce poverty by encouraging people to start small scale businesses i.e. food vendors
- To provide technical advice to the people on how to use small scale loans in profitable ways

THE ROLES OF THE GOVERNMENT IN DEVELOPMENT

Government can be defined as institution formed by the people in a certain country in order to provide leadership services, to promote economic and social development and to protect the interests of the people.

Therefore in any country the government performs the following roles:

- To make and implement different economic policies which will be used to promote economic activities such as agricultural activities, industrial activities trade, tourism and transport and communication. Therefore the government through different ministries make and implement economic policy in order to promote development in a given sector
- To make and regulate the international policy so as to promote and improve foreign trade. Foreign trade is the main source of foreign currency also foreign trade maintains the equilibrium balance of payment of a country. equilibrium balance of payment is the amount of foreign currency which a government earns through export trade
- To make implement and protect laws of the state by using the organ of the central government and the local authorities this can help the country to maintain peace and order
- To promote implement and protect human rights by providing freedom to the people morally, socially, economically and politically this can help all the people to participate in political social and economic activities in the country
- To control political activity throughout the country in order to maintain political stability, political tolerance and democracy in the country.

THE ROLE OF PRIVATE SECTOR IN ECONOMIC DEVELOPMENT

A private sector is that category of the country's production activities that are not owned and controlled by the government

There are two major components of private sectors

1. The formal sector
2. Informal sector

[1]. Formal sector

Formal sector is that section of the private sector that follows the strict rules and regulations laid down by the government in undertaking their activities. For example people who run private

schools, health centers, hotels and hostels. In Tanzania formal private sector is dominated by the following activities.

- Industries
- Large scale agriculture
- Trade
- Transport and communication
- Commercial social service and health security

IMPORTANCE OF PRIVATE FORMAL SECTOR IN ECONOMIC DEVELOPMENT

In private formal sector there are companies such as IPP, AGIP, Private bus services (e.g. Hood, Happy Nation, Sumry, Raha leo, Mohammed Trans), and private health and hospitals (e.g. Aga Khan, TMJ, Regency, Tumaini) contributes to the economic development because of the following reasons.

- (i). It produces goods and services that are enjoyed by the public for example transportation, hospital service etc.
- (ii). It produces employment to many Tanzanians hence increasing the knowledge.
- (iii). It provides technology among Tanzanians people
- (iv). It facilitates the marketing process to our produced good
- (v). Accumulation of government income through taxes, example the Tanzanian breweries and cigarettes companies and AZAM hence increasing the national income.
- (vi). Provides support to victims of disasters example epidemic diseases, orphans etc.

[2]. Informal sector

Informal sector is that section of the private sector that is somehow free from strict rules laid down by the government for undertaking their activities. For example Petty businessmen/ women, food vendors, local technician such as carpenters, mason, tailors.

IMPORTANCE OF THE IN-FORMAL PRIVATE SECTOR IN ECONOMIC DEVELOPMENT.

(i). It provides employment to most Tanzanians especially to non-government employees like masonry, carpentry, and cookery.

(ii). This sector helps to improve local skills and knowledge of making different furniture like table, chairs.

(iii). It also helps to rescue peoples health problems using herbalists and traditional healers

(iv). Member of this sector are good and buyers of goods.

PROBLEMS FACING THE IN-FORMAL SECTOR IN TANZANIA

- Some of financial giving institutions in this sector lack viable loans and credits to assists its members in promotion of economic activities
- Most of members in this informal sector are poor and ignorant on how to improve their economic activities
- There is poor infrastructure in many places.
- Some members of this sector lack modern tools and knowledge for production
- Sometimes the environment where members of this informal private sector for example Food vendors, street carwash, and repair is done anywhere in towns like Dar es Salaam.

WAYS TO IMPROVE INFORMAL PRIVATE SECTOR

- Education with regards to skills and on relevant activities of a given group
- Good transportation network
- Tools and equipment to enable them to improve their economic activities
- Soft loans to help them undertake their business in a reasonable manner

SOCIAL DEVELOPMENT AND SOCIAL ACTIVITIES

As already explained under the types of development. Social development simply means; Improvement in the welfare of the people that include provision of social services like education, health, transportation, water, and power supply.

Development refers to the improvement of quality of all people in a given nation

Different social services provided in Tanzania.

- Education services
- Hospital services
- Water supply
- Energy supply
- Transport etc.

ASPECTS OF SOCIAL DEVELOPMENT

- (i). Social welfare
- (ii). Cultural welfare
- (iii). Political welfare

(i). Social Welfare

This is the aspect of social development which deal with the improvement of

- The rate of population growth
- Improved quality of education
- Increase of food security
- Improved health services
- Improvement of woman status
- Improvement of security against natural disasters example famine, floods, droughts, and epidemic diseases.

(ii). Cultural welfare

This is another aspect of social development which is shown by the existence of

- Respect of human rights
- Recreational activities

(iii). **Political welfare**

It include

- National sovereignty
- Democracy
- The rule of law
- Democratic elections
- Political freedom and tolerance

ROLE OF THE GOVERNMENT IN THE PROVISION OF SOCIAL SERVICES

(a). To train the required person who could assist in the provision of social services. For instance training of teachers, lawyers, doctors and nurses, and civil, water, electrical and mechanical engineers.

(b). To provide the equipment and tools to the respective social service. For example provision of teaching and learning instructional materials in schools and colleges and medical facilities in hospitals

(c). To construct new public roads and improve the old ones.

(d). To effect environmental conservation programs, so as to protect various sources of water from being destructed.

(e). To educate the public on how to make the best use of these social services.

:The effectiveness of the government in its provision of social services.

Despite many problems and challenges that Tanzania is facing in the provisional of social services the government has managed to do the following,

(a). **Education**

The government provides free basic education to primary schools. It also does subsidize the cost of provision of education to all secondary schools, colleges, and government owned universities,

through cost sharing and recovery policy. Moreover the government provides parts of teaching – learning materials to all state owned education institutions.

(b). **Health services**

The government provides medical facilities and personnel to its health institutions; health centers and hospitals. It finances researches in different related problems such as TB, Malaria, HIV /AIDS so as to find the right solution to it.

(c). **Water supply**

By using environmental expert the government explores new sources of water and protects the existing ones from destruction like Udzungwa and Kilimanjaro beautifully sources.

(d). **Power supply**

The government does train electrical engineers inside and outside the country and engage them in production and distribution of power to the public

(e). **Transportation and communication systems**

The government of Tanzania has expanded and repaired transport and communication system, in the county. It has for instance repaired the Chalinze Morogoro and the Chalinze Tanga.

In partnership with the private international companies Tanzania has a good linkage in communication network. For example it has shifted from the traditional analogy into digital technology where a great number of telephone companies like Vodacom, Airtel, Tigo, Sasatel, and Zantel operate in a competitive mode.

Above of all there have companies such as AZAM TV, STAR TIMES, and DSTV which use decoders in showing different TV programmes.

ROLE OF THE PRIVATE SECTOR IN THE PROVISION OF SOCIAL SERVICES

Like the government, the private sector also provides social services to the public in the following areas,

- **Education;** It involves in constructing and operating schools and colleges at different levels from kindergarten to the university.
- **Health services;** It engages in building and running dispensaries, health centers, and hospitals allow the country in both rural and urban areas.

- **Transport and Communication;** Most of these services are provided by the private individuals or companies. Most of bus services, trucks for carrying cargoes, marine and air transport in Tanzania are dominated by private sector.
- **Water supply;** Private individuals and companies engage in drilling wells and trapping water from local water sources, and supply to the public where the government has failed to supply water.

THE EFFECTIVENESS OF PRIVATE SECTOR IN THE PROVISION OF SOCIAL SERVICE

- (a). Individually owned companies like the IPP have provided social services in many areas to the needy people, in education and medical services in Tanzania
- (b). Religious organizations have managed to build schools and dispensaries, to render services to the people in both rural and urban areas.
- (c). Community based organizations support the construction of roads , supply of teaching – learning and health services in their localities.
- (d). NGOs and other related institutions also participate in the provision of social services for example the AMREF deals with the control of HIV/ AIDS

CHALLENGES FACING THE PROVISION OF SOCIAL SERVICES IN TANZANIA

- Financial constraint or problem whereby both the government and private organizations lack enough fund in providing adequate social services
- Poor transportation system, such as roads and railways lines particularly in rain seasons. Also rural areas-urban immigration affects the provision of social services.
- Ignorance of people in protecting various social services
- There is a shortage of electricity in both rural and urban area

SOLUTIONS TO THE CHALLENGES FACING THE PROVISIONAL OF SOCIAL SERVICES IN TANZANIA

- The government should increase the annual budget in all sectors deal with the provision of social services in the country.
- The government should create conducive, environment to increase domestic and foreign investors who engage in provision of social services so has they can help resolve various problems which face people.
- To construct new roads and rehabilitate the old ones so as to enable easy transportation and communication network in the provision of social services
- Providing education to all people on how to take care of the public and private social service properties in their localities

- Motivation in both public and private motivations in innovating and running their own social services in their localities. Such services may be community schools, water supply system, and village roads.

POVERTY

This means the non-sustainable economic system which dominated by insufficient provision of goods and services to the people.

They so called Developing nations are the victims poverty e.g. Tanzania.

Poverty is a social and economic problem

There are two levels of poverty which are: -

1. **Individual (personnel) poverty**

This is a situation where by a person is unable to afford the basic needs like food, shelter and clothes.

2. **National poverty**

This is a situation whereby a country is economically depending on external assistance to finance the basic needs of the people and the expenditure of the government

Therefore the general meaning of poverty is

TYPES OF POVERTY

There are two types which are known as:

1. **Absolute poverty**

This is a type of poverty which is dominated by insufficient resources in the whole country that reached at a level where the victims no longer live as human beings. Usually under absolute poverty the per capita income is less than 1 US Dollar per day and per head. This is the highest degree of poverty found in rural areas in the developing countries.

2. **Relative poverty**

This is another type of poverty whereby the resources are insufficient in some parts of the country normally under relative poverty; the people's income is more than 10 US Dollars per head and per day. This type of poverty prevailing in urban areas in the developing countries.

Therefore, types of poverty based on comparison availability of resources and the people's income

INDICATORS OF POVERTY

Poverty is mainly noted through the following indicators: -

1. Low per capita income: Of a country is the average income of the people of a given country in a particular year. It is calculated by dividing the total annual income of the country by the population of that country. The total annual income of a country is also referred to as the Gross National Product (GNP) or the Gross Domestic product (GDP). It is always given in monetary terms.

$$\text{Per capital income} = \frac{\text{Gross National Product (Total annual income of a country)}}{\text{Total population of a country}}$$

2. Low level of science Technology
3. Low gross domestic products
4. High infant mortality rate
5. High maternal mortality rate
6. Short life expectancy of the people
7. High illiterate rate.

CAUSES OF POVERTY IN TANZANIA

The major causes that contribute to poverty in Tanzania

1. **Uncertainty climate condition**

The development of most Tanzania depends on agriculture and pastoralism activities but frequent climatic changes affect the production as a result production is low.

For example in 2006, Tanzania critical shortage of electricity power due to drought in the country.

2. **Low application of science and Technology**

For example about 80% of farmers in Tanzania use local tools and traditional methods of farming. As a result the production is low and

○ **Poor economic plans**

Which do not involve the masses to contribute their ideas on how to implement the plans.

of poor quality. Thus has affected even the gross domestic production of the country.

3. **Eruption of diseases and natural hazards**

Many Tanzania are suffering from disease like HIV/ AIDS, Malaria, Typhoid (TB) and others. This situation affects the production of goods and services in the country also natural hazards like food and droughts may cause the destruction of crops and loss of lives. Hence disturb the development in the country.

4. **The practice of bad culture aspects.**

Such as witchcraft too much leisure and killing albinos creates fairness among the people and misuse of resources

5. **Illiteracy**

This has accelerated poverty in many places. Usually the illiterate people are victims of diseases, great number of dependents and other social-economic power problems. Hence poverty increases.

6. **Unfair competition between developed and undeveloped countries**

In international trade, the poor nations like Tanzania cannot be dominated and exploited by the developed nations.

7. **Colonial legacy**

This is which created dependent economy to the poor nations.

EFFECTS OF POVERTY IN TANZANIA

Poverty is a big problem in Tanzania and it has been affecting Tanzania in the following ways:

1. It has created inability among the people to get the basic needs such as balanced diet, quality clothes, good housing. Many people in Tanzania are getting in sufficient basic need & social services because of having low income of production and high price of goods and services.
2. It has created dependent government economically and social because the government in Tanzania is not sustainable financially and economically. As a result 40% of the national budget is financed by donors as loans and grants. Therefore many government economic plans cannot be achieved.
3. It causes the increase a mortality rate of infant children, expectant mothers and other people in the society. This is due to lack of proper and sufficient medical services and due to high cost of the available medical sense. As a result the life expectancy of the people is decreasing.
4. It causes the increase of illiteracy rate in the country because many people do not access education services. This is due to shortage of schools high cost of education services and also due to bad cultural beliefs for example some societies do not educate girl. As a result a number of people, who cannot read, write and count to increasing in the country.
5. It has created regional differences in economic and social development in the country. The level of economic and social development in Tanzania is not equal due to unequal distribution of the national resources and social services e.g. the northern and eastern and central part of Tanzania.
6. It causes the increase of crimes in the country especially in urban areas, due to lack of employment and difficult life. As a result many people have attempted to involve in crimes like robbing. Corruption and killing of albinos.
7. Cause insufficient and poor provision of social services in the country e.g. health services e.t.c

STRATEGIES OF POVERTY ALLEVIATION IN TANZANIA

Since independence in 1961 the government in Tanzania had established and implement several strategies of development for the purpose of alleviating poverty in the country

Tanzania is a low developing county which is dominated by three enemies of development namely: -

Poverty, ignorance and disease. Therefore in order to eliminate poverty and other development enemies, the government has introduced and implemented for main strategies of development from 1961 up to 1980's those strategies were: -

- Focal point approach
- Transformation approach
- Improvement approach
- Frontal approach (Ujamaa rural development approach)

FOCAL POINT

Focal point approach was the first strategy of development in Tanzania mainland introduced in 1961. It was an economical and political strategy of development since it dealt with the large scale farmers only and not small scale farmers.

The government concentrated on large scale farmers who promised quickest return and most of them were settlers and African petty Bourgeoisie.

They dealt with cash crop production for exports but the majority (peasants) were not supported by the government as a result poverty increased in rural area so the strategies proved failure.

TRANSFORMATION APPROACH

Transformation approach was the second strategy of development in Tanzania mainland adopted in 1962. In this strategy the government asked the World Bank mission to recommend the best way of improving development in rural area. But the World Bank first blamed the peasants because of their rigidity which led to slow development in agriculture and use of communal way of life reduced individuals effort in development.

- Then the world bank mission recommended that peasants should be introduced to a new program called transformation approach or settlement scheme under the supervision of government agency called village settlement agency (V.S.A)
- During the transformation approach to government convinced peasants and all jobless people from urban areas to go live in those settlements in order to engage in agriculture activities. Also the government requested settlers to build houses and to start farming activities on the plots allocated to them.
- The government supported the program by providing food credit, by removing poll tax, by raising crop price and by allowing people to settle in forest reserved areas. However the transformation approach didn't succeed.

Problems facing the Transformation Approach

1. There was close supervision by the government through the village settlement agents which caused the programme to be hated.

2. The food and provided by the government made the peasants to be lazy. Hence production was very low.
3. There was capitalization which means the government invested more in machinery than the available source of land. This led to under utilization of labour force.
4. Unwillingness of settler's farmers to meet the cost of settler wanted the government to meet all costs but it did not do so as a result the scheme collapsed.
5. Misuse of settlement skill funds especially after the departure of export from Israel. The cooperative unions misused the funds of their settlement scheme.

IMPROVEMENT APPROACH

When the transformation approach failed the government introduced another strategy of development called Improve.

The improvement approach was based on persuasion rather than or compulsion.

Therefore the main objectives of the improvement approach were: -

1. To establish self-governing peasant communities with little interference from the government.
2. To expand production in rural areas and to fund markets for their products. As a result co-operative union was established.
3. To prevent exploitation of peasants by in trust worthy buyers hence peasants are encouraged to sell their products in co-operative unions.
4. To allow easy provision of social services in rural areas so as to improve their living standard.
5. To make villages the nuclear (base) of national development national defense.

Problems of Improvement Approach

The improvement approach did not achieve much due to the following problems.

1. Lack of education

Most of the peasant's illiterate (unskilled) people Hence it was difficult to adopt changes.

2. Destruction of Forest and reserved areas

Pay peasant when they were established new farms. As a result the programme encouraged forced station.

3. The educated people refused to participate in agriculture activities. They thought that agriculture education to all peasants. As a result they concentrated on few progressive farmers. Therefore farm income was very low.

4. The government failed to promote agriculture education to all peasants as a result the concentrated on few farmers. Therefore the impacts were very low.

FRONTAL APPROACH

This was a 5 year plan of development under Arusha declaration which operated on Ujamaa villages. On 6th November 1973. The government of Tanzania mainland introduced Ujamaa village programme was based on self reliance which means the local people's effort should be used to eradicate poverty in a given society. But some people resisted moving from the traditional villages to Ujamaa villages; however they were forced moved.

The objectives of Frontal approach were as follows: -

1. To establish strong economic units in rural areas by mobilizing collecting people's efforts.
2. To simplify the provision of social services to all people at cheap cost. E.g. primary education, health service, water supply and transport service especially in rural areas.
3. To expand agricultural production by using collective labour force in Ujamaa services. Hence to increase production of food crops for exports some villages owned plantation, reaches and small scale industries.
4. To eliminate the middle man in purchasing cash crops from the peasants by buying the crops at very low price so that the co-operating unions were given authority to purchase crops from the peasants.
5. To act as low level of government. The Ujamaa village was given power to discuss and decide about the social and economical development. Therefore they formed several committees such as political committee, economic committees, security committee and social welfare committee.

EFFECTS OF FRONTAL APPROACH

1. Millions of people lived in Ujamaa villages people
2. Many people come closer to social services i.e. schools, hospitals, security than it was before.
3. Government campaigns and directives reached too many people easily than it was before.
4. The national solidarity integrity and stability increases

NEGATIVE EFFECTS

1. The private shop collapsed due to introduction of the village shops and co-operative shops. As a result some people were affected economically.
2. Created shortage of goods i.e. salt, sugar, kerosene, soap etc. Therefore corruption was used in order to get goods from the co-operatives and village shops.
3. They are demolition of houses and public utilities in traditional village when people were being forced to move to Ujamaa village

4. The farms with permanent crops were abounded when people were being forced to move to Ujamaa village.

Therefore frontal approach accelerated poverty

1. Elimination of primary school fees in government

The government has eliminated the fees in order to ensure that many children especially from poor families get access of primary education.

2. The communities and other stock holder through self health schemes are required to construct classrooms, teacher's house, health centers, water facilities and maintenance of roads in rural area.
3. Creation of more employment opportunities by promoting informal sectors (private sectors) and mobilizing foreign and local inverters.

EFFECTIVENESS OF STRATEGIES OF POVERTY ALLEVIATION IN TANZANIA

The degree of achievement or effectiveness strategies of poverty alleviation in Tanzania can be assessed as following

1. Promoting self reliance policy or self employment the government has not succeeded much due to many obstacles which included low capital, lack of conducive environment and low level of science and technology.

E.g. in Dar es salaam most of the small scale traders do not have specific areas for their activities as a result several time conflict between the small scale traders and the city soldiers takes place.

2. In promoting modern science and technology in production Tanzania has fairly done well especially in urban areas where industries are concentrated. However in rural areas still people use local tools and traditional ways in production. Therefore the app of modern science & technology is still very low.
3. In controlling the rate of population growth Tanzania has been successful in urban areas where many people get access to proper medical services and family planning education but in rural areas. Due to remoteness and absence of enough health centres the rate of population growth is still very high.
4. In promoting economic development Tanzania has been successful in securing loans and grants from international monetary fund (IMF) world bank (WB) and from other developed countries but due to difficulties in condition put by donors has made Tanzania to be under heavy debts usually when the donors provide loans to the government of Tanzania they put large interest which leads to increasing of the National debtors.
5. Dept exemption, cancellation and rescheduling has been helping the government of Tanzania to reduce the burden of foreign debts for example in 2000 the donors country

cancelled the debt of Tanzania government and the government was advised to use that money to improve economic and social development in the country.

6. In increasing the life expectancy of the people. Tanzania has introduced many programmes which were aimed to reduce the spread of diseases e.g. provision of free medical services to the victims of HIV/AIDS, elderly people and the campaign against malaria, by providing medicated mosquito net, however the services provided could not access all people but based on urban areas.
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