

**COLLEGE OF BUSINESS EDUCATION**



**GUIDELINES OF CAPACITY BUILDING FOR BUSINESS  
EDUCATION TO YOUTH**

**JUNE, 2021**

## **EXECUTIVE SUMMARY**

The College of Business Education (CBE) is one among the tertiary training institutions offering competence-based business education to youth, with the major aim of equipping them with the required competencies for the establishment of business endeavors for individual and country economic development as a whole.

According to the National Youth Development Policy issued in 2007, majority of Tanzanian youths are diffused into the sectors of agriculture, animal husbandry, fishing, mining, small-scale industries and petty businesses. However, despite the youth's efforts on self-employment, they face a lot of challenges in implementing their business undertakings; including the lack of revolving capital, equipment and technical know-how. These challenges are resultant of changes in the business environment attributed to the new community and technological requirements.

In respect to that, the College has proposed the Practical Business Education Training Guidelines (PBETG) to provide the framework for proper provision of business education to youth so as to foster self-employment. The guidelines take into account the use of different strategies and procedures to enhance the youth business competencies through; development of business coaching manual and practical business curriculum, training of trainers and peer educator trainers, proper assessment of training strategies, proper selection or recruitment of trainers, engagement of trade officers in provision of business education, as well as the identification and selection of training partners.

The implementation and monitoring of the proposed guidelines will help to enhance the imparting of business competencies to youth, to be in a position of establishing different business ventures for the betterment of the country.

## **LIST OF ABBREVIATIONS**

BETIs	-	Business Education Training Institutions
CBE	-	College of Business Education
MIT	-	Ministry of Industry and Trade
MSMLEs	-	Micro, Small, Medium and Large Enterprises
NBS	-	National Bureau of Statistics
PBETG	-	Practical Business Education Training Guideline
PETs	-	Peer Educator Trainers
TOTs	-	Training of Trainers

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# **CHAPTER ONE**

## **INTRODUCTION**

### **1.0 Background**

The origin of the College of Business Education (CBE) is closely linked to the history of the Nation itself. It was soon after Independence on 9th December 1961, that the newly independent state found itself in need of trained personnel for commercial and industrial activities. At that time there were very few residents with commercial education and expertise. The need to train residents for the commercial sector therefore gave birth to a business training institute in the country.

In 1965 the establishing Act of the College, Act of Parliament No. 31 of 1965 was enforced. The said Act gave the College its legal status as an autonomous institution with its Governing Body. The duties of the Governing Body are to govern and administer the College activities under the ministry responsible for trade. His Excellency, J.K. Nyerere, the first President of the United Republic of Tanzania officially opened the new College in January 1965. The College was officially named the "College of Business Education" (CBE).

The College of Business Education has substantially expanded its activities to meet the increased demand for business studies. The College has expanded in terms of the range of academic programmes offering, areas of specialization and geographical presence. Programmes offered include Certificate, Diploma, Bachelor, Postgraduate Diploma and Masters in the areas of Business Administration, Procurement and Supplies Management, Accountancy, Marketing, Information Technology, and Metrology and Standardization. Currently, the college has four campuses namely Dodoma, Mwanza, Mbeya and Dar es Salaam which is the main campus.

### **1.1 Vision, Mission and Core Values**

#### **1.1.1 Vision**

To be a leading College in transforming and developing business education capabilities.

### **1.1.2 Mission**

To provide demand-driven and competence based business education, and to offer quality public services through applied researches and consultancies.

### **1.1.3 Core Values**

i. Academic Freedom

The College is independent and defends free inquiry and scholarly responsibility.

ii. Advancing and Sharing Knowledge and Skills

The College supports scholarly pursuits that contribute to knowledge and understanding within and across disciplines, and seeks every opportunity to share them broadly.

iii. Excellence

The College through its students, staff, and alumni, strives for excellence and trains students to the highest standards.

iv. Integrity

The College acts with integrity, fulfilling promises and ensuring open, respectful relationships among its stakeholders. CBE abides with ethical code of conduct and respect for laws.

v. Mutual Respect and Equity

The College values and respects all members of its communities, each of whom individually and collectively makes a contribution to create, strengthen, and enrich teaching and learning environment.

vi. Public Interest/ Customer Care

The College embodies the highest standards of service and stewardship of resources and works within the wider community to enhance societal good satisfaction

### **1.2 Core Functions**

According to the College of Business Education Act [Cap 315 R.E. 2002] the core functions are:

- i. Teaching and learning;
- ii. Conducting research; and
- iii. Providing consultancy services.



### 1.3 Definitions

In these guidelines, terms should be construed as herein-under;

<b>Action plan</b>	set of activities to be accomplished to ensure entrepreneurial and self-employment skills are imparted to Tanzania youths.
<b>Business</b>	refers to the organized activities of individuals to produce and sell goods and services for profit.
<b>Business Idea</b>	is a concept centered on a product or service that can be used for financial gain.
<b>Business models</b>	shall comprise analysis of business that might be established by the club as a point of coaching/ learning.
<b>CBE organs</b>	Governing Body, GB committee, management, individual and all CBE staff.
<b>College</b>	College of Business Education (CBE).
<b>Entrepreneurship</b>	the activity of setting up a business or businesses, taking on financial risks in the hope of profit.
<b>Project Partners</b>	A collaboration between CBE, secondary schools, entrepreneurs, public entities and private practitioners to ensure entrepreneurship and self-employment programme to Tanzania youths.
<b>Self- Employment</b>	the state of working for oneself as a freelance or the owner of a business rather than for an employer.

**Training**

shall comprise all activities involved in providing entrepreneurs and self-employment capacity to Tanzania youths.

**Youth**

For the purpose of these guidelines, it means the working-age population above 18 years old.

**1.4 Tanzania Competence Based Education System**

Competence-Based Education is focused on students as the center of a learning process, based on what students can do, work, perform, and merge the experiences with the various subject contents. In competency-based education training, the emphasis is on applying various theories and methodologies directing the teaching and learning process to specific measurable outcomes, that define students' acquired knowledge, skill and attitudinal behaviour, needed to perform tasks, jobs or activities in the social-economic working world.

Technical education in this context is any "education and training undertaken by students to equip them to play roles requiring higher levels of skills, knowledge and understanding and in which they take responsibility for their areas of specialization". NACTE is thus, a multidisciplinary and multi-sectoral body empowered to oversee and coordinate the provision of technical education and training in Tanzania.

According to the National Youth Development Policy issued in 2007, many Tanzanian youths are engaged in the sectors of agriculture, fishing, mining, animal husbandry and small-scale industries like carpentry and blacksmith, petty businesses like selling second-hand clothes, fruits and various foodstuffs.

Youth development challenge in Tanzania is a cross cutting issue. Despite the fact that these youths are self-employed they face a lot of challenges in implementing their productive social-economic activities. Such problems include the lack of revolving working capital, equipment and technical know-how or necessary skills.

The empowerment of youth involves concerted efforts from a number of key stakeholders including the government, civil society, private sector, community-based organizations, families and youth themselves. Meeting the challenges for

youth empowerment require raising specific multi-sectoral policy directions issues affecting youth.

The current education system needs modifications that incorporate innovative practical competencies required for business practices that are not currently obtained from training institutions. There are needs for practical and technical scalable skills to youth, then to enhance greater opportunities for employment and entrepreneurship. The existing training programs are mostly theoretical and rarely add value to candidates who are in and out of the formal education system. As a result, there are expectations mismatches between the youth and employers. For example, while life skills are deemed important by employers, youth are not aware of key skills but more concerned about acquiring technical skills such as technology skills.

## **1.5 Rationale of the Guidelines**

### **1.5.1 The Increasing Youth Population**

More than 60 percent of Tanzania's population is under the age of 25 thus creating the need for more jobs to youths. Tanzania struggles to increase the participation of youths in the business sector in the platforms such as micro, small, medium and large enterprises as a means of providing employment opportunities to them. However, most of businesses are owned by informal practitioners and untrained personnel. The country has been striving to uphold business practices through preparing favorable environment for both formal and informal business practitioners. Consequently, the College of Business Education (CBE) has developed the Practical Business Education Training Guidelines (PBETG). The PBETG was developed as the tool to provide guidelines to business training in offering practical business education to Tanzania youths.

### **1.5.2 Economic Gap to Tanzania Youths**

The National Youth Development policy of 2007 focuses on youth development issues which include economic empowerment and employment promotion through total youth participation. However, addressing the needs of young people is at the centre of Tanzania's development challenge. Insufficient jobs and rapid urbanisation have resulted in new forms of poverty, characterised by high rates of under- and

unemployment, and high economic gaps among the youths. Hence the PBETG are designed to eliminate the same through the promotion of practical business education.

### **1.5.3 Lack of Formal Training to Business Owners in Tanzania**

The challenge is that, big number of informal business practitioners and entrepreneurs in Tanzania fail to obtain formal training on business studies despite of large number of Business Education Training Institutions (BETIs). Lack of formal business skills happens simply because they are not eligible to register for classroom training in BETIs. However, tertiary institutions offering business studies can craft practicable approaches using their available resources to customize and transform theoretical knowledge to practical skills that can be couched to Tanzanian youth.

The Practical Business Education Training Guidelines (PBETG) are intended to provide formal practical training guidelines to provide capacity building to youth, early-stage entrepreneurs and other informal business practitioners. The guidelines will cater the translation approach of a formal business education to 100 percent practical coaching in real business environments to educate non-educated business practitioners who can benefit.

### **1.5.4 Current Employment Situation**

According to the National Bureau of Statistics (NBS) report of 2020, only 72.7 percent of Tanzanians aged 15 years or above were employed, while the remained 27.3 percent had no employment due to continuation of studies, lack of required competencies, health problems and other various reasons.

In 2020, a total of 23,029,954 persons were employed in different economic sectors out of 25,436,904 who were in the labor market, compared to a total of 22,451,545 persons in 2019. Across sex differentials, employed females were 11,043,823 (48 percent) and employed males 11,986,131 (52 percent) out of which 5.8 percent of all employments were for disabled persons. In sector-wise, the agricultural sector had the highest share of total employment (61.5 percent), followed by the business sector (14.7 percent) and on the other hand, the real estate industry had the least contribution (0.04 percent).

The unemployment rate reached 9.5 percent in 2020 which is equivalent to 2,406,950 persons out of those who were in the labor market. The government has taken different initiatives among which is to establish a national youth programme to capacitate them with the required competencies in the labor market. With regard to the employment statistics stipulated above, the guidelines aim to bridge the knowledge and skill gaps by insisting on the provision of capacity building to the youth on different business disciplines as a way of aligning with the initiatives made by the government to reduce the unemployment problem.

## **1.6 Objectives of the Guidelines**

The guidelines are intended to accomplish the following main and specific objectives

### **1.6.1 Main Objectives**

The overall objective of these guidelines is to empower, facilitate and guide trainers in the implementation of practical business education to youth.

### **1.6.2 Specific Objectives**

The guideline will accomplish the following specific objectives, which are to:

- i. Enhance the capacity of trainers in providing practical business training to youth.
- ii. Create a guide to trainers on developing training manuals or curricula translating the formal business training into practical adaptable to informal business practitioners.
- iii. Develop entrepreneurial mindset to youth on starting and running businesses.
- iv. Create a mechanism that provides a favorable environment for youth to access practical business studies.
- v. Provide the vocational guidance and counseling framework for developing and introducing entrepreneurial education and training in higher learning institutions to inculcate entrepreneurship culture to youth.
- vi. Assist vacation of informal business practitioners to formal and legitimate in accessing financial resources and paying tax.

## **CHAPTER TWO**

### **2.0 SWOC Analysis**

The following SWOC analysis is to be considered in the implementation of these guidelines:

#### **2.1 Strengths**

- i. Availability of experienced academic staff in business related discipline.
- ii. Experienced College in the provision of Competence-Based Education Training.
- iii. Strategic and accessible locations of the College campuses.
- iv. The cordial relationship with internal and external business stakeholders.
- v. Collaboration with other local and foreign higher learning institutions.
- vi. The presence of other policies that support business development in Tanzania.

#### **2.2 Weaknesses**

- i. Some of the staffs lack practical experience on issues related to establishing and running a business.
- ii. Inadequate funds to support the proposed project.
- iii. Limited focus on improving practices of informal business owners.

#### **2.3 Opportunities**

- i. Alumni association to facilitate practical experiences in entrepreneurship.
- ii. Growth and expansion of technology.
- iii. Presence of micro-finance sectors and their positive involvements in supporting entrepreneurial businesses.
- iv. Globalization and the growth of the business sector provide grounds for entrepreneurship knowledge.
- v. Restoration and expansion of the East African Community (EAC) increase opportunities for businesses.
- vi. Favorable government policies on youth development.
- vii. Applicability of entrepreneurship skills and business practices almost in all of economy sectors.

## **2.4 Challenges**

- i. Changes in economic and social aspects as well as globalization
- ii. Budget constraints for entrepreneurial ventures.
- iii. Poor business development services.
- iv. Limited access of MSMLEs to finance.
- v. Change management issues.

## CHAPTER THREE

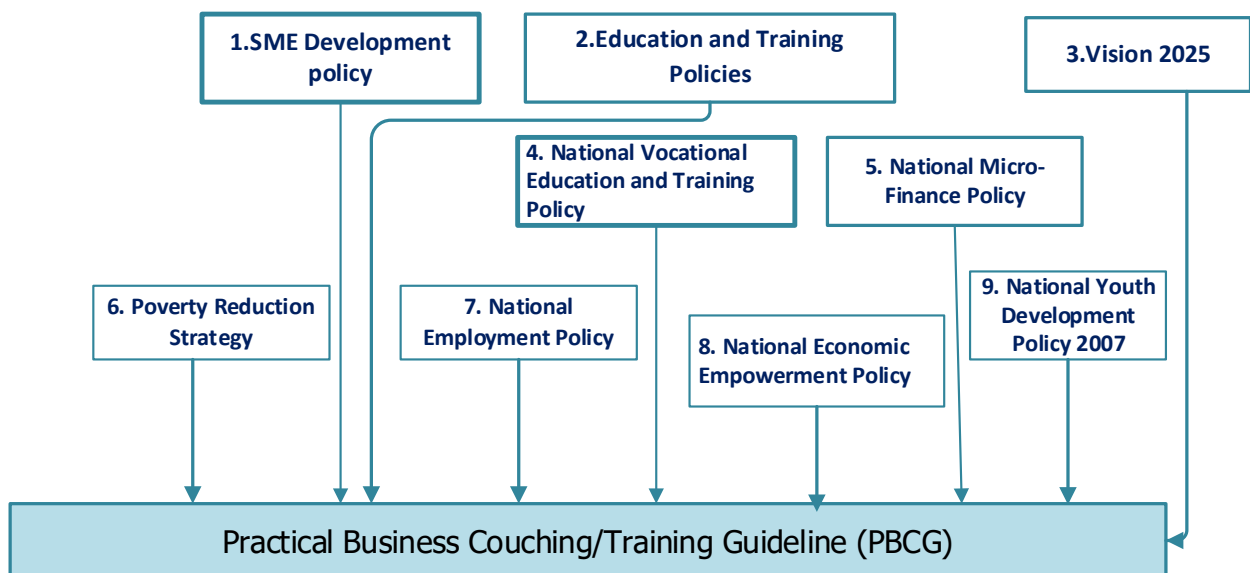
### 3.0 Operational Procedures and Strategic Guidelines

#### 3.1 Scope of the Guidelines

The guidelines are intended to cover areas mostly engaged by youth, such as; sectors of agriculture, fishing, mining, animal husbandry and industries like carpentry and blacksmith, petty businesses like selling second-hand clothes, fruits and various produce among micro, small, medium and large enterprises (MSMLEs).

#### 3.2 Policies Underpinning the PBETG

This guidelines are crafted following the national policies on youth development, SME development, employment policy, economic empowerment policy, poverty reduction strategies, education and training policy and the national vision 2025 as indicated in figure 1.



**Figure 1. Guideline Development Reference**

#### 3.3 Operationalization of the Guidelines

Areas to be covered by the guidelines are;

- i. Identification of priority sector for productive and decent work creation at all levels.
- ii. Provision of business training to MSMLEs at the College level in areas of Business Administration, Accounting, Marketing, Information Technology,



Procurement and Supplies Management, Metrology and Standardization and Business laws.

- iii. Promotion of the formation of youth development groups, Savings and Credit Cooperative Societies and establishing employment promotion funds to improve access to financing.
- iv. Develop MSMLEs financial policy tools and support from the government.
- v. Marketing programmes aimed at improving MSMLEs' access to the market.

### **3.4 Guidelines Scope**

- i. PBETG provide guides on capacity building through training of trainers and development of training manuals.
- ii. PBETG provide guides on capacity building to Peer Educator Trainers on business practices who representing groups/segments of youth groups in Tanzania.
- iii. The guidelines provide procedure on mobilizing, training and incubating business practitioners (business startup, those who owning business, and graduates) among Tanzanian youth.

### **3.5 Guidelines Management and Implementation**

Training of Trainers (TOTs) or Peer Educator Trainers (PETs) is one of the capacity building strategies to be implemented by the College. Specifically, the TOTs/PETs training are designed to help participants:

- i. Learn how to generate, identify and select business ideas that will capacitate the youth on starting and running a business.
- ii. Practice the preparation of a specific, comprehensive business plan tailored to each individual's entrepreneurial needs.
- iii. Explore the linkages between an entrepreneur and all the resources and services needed to successfully launch and sustain a small enterprise.
- iv. Understand saving as a life skill for individual livelihood and business improvement
- v. Develop capacity to translate theoretical business approaches to practical and adaptable skills to youths.

### **3.6 Developing Business Coaching Manual**

- i. The College shall develop a business coaching manual for nurturing business undertakings among youths.
- ii. The manual shall focus on translating the theoretical business techniques into practice so as to enhance practical business and entrepreneurial skills to youths.
- iii. The manual shall include a strategic plan for training groups of youth by stating clearly the objectives, methods, tools and time frames.
- iv. The manual shall serve as a business tool to be used by the College to train trainers often referred to as Trainers of Trainers (TOTs) or Peer Educator Trainers (PETs).

### **3.7 Developing Practical Business Curriculum**

- i. The College shall develop a practical business curriculum for youth.
- ii. The curriculum shall focus on practical business techniques to enhance business and entrepreneurial skills to youths.
- iii. The curriculum shall serve as a training tool for youth and be used by the College trainers or Peer Educators.

### **3.8 Peer Educator Trainers Training**

In the context of PBETG, peer educators are selected members of the active youth club network. They can be trained by TOTs who facilitate each or selected business education skill (following the manual) and ensure that knowledge, information as well as skills of effective facilitation are adequately passed on to peer educators.

To enhance the effective transfer of business skills, peer educators can be selected among the peer/youth groups and get trained in accordance with the sequence, content and structure of this guide and training manuals. The training will enable PETs to acquire all the necessary knowledge, information and skills for conducting training to peer educators.

### **3.9 Training Strategies/Techniques and Resources**

The training strategy is crucial to achieve the desired impact. In fact, the strategy describes the training cycle with approaches and procedures to be followed in the

different phases during preparing, conducting and evaluating the training. Reflection on the training strategy must inevitably lead to identification of the following aspects:

- i. The purpose of the training and the general problem to be addressed,
- ii. The training complement on capacity building efforts,
- iii. The target audience, trainers, peer educators, staff members or youths,
- iv. The learning objectives,
- v. Means of achieving the pre-determined objectives and training format,
- vi. Utilization of resource persons, adaptors of training material, co-trainers or quality controllers,
- vii. The need to field-test your training strategy and program, and
- viii. The adjustment of strategy and training contents.

### **3.10 Selection of Trainers**

- i. The trainers do not necessarily have to be experts in business studies, instead should possess training backgrounds includes technical skills trainers, cooperative trainers, professional skills trainers, business consultants, etc.
- ii. The College can select and train their own trainers to become ToTs or PETs (from their staff, members or clients)
- iii. The selection of PETs can be organized locally as local trainers have the advantage of knowing the language, the socio-economic context and cultural specificities of the area. Additionally, it is easier to organize follow-up activities when trainers are closely geographically;
- iv. Consider organizing refresher courses; it helps in keeping up the quality of training and provides trainers with the opportunity to address particular problems and to share experiences;
- v. Selection of ToT participants needs to be carefully done by considering gender sensitivity. Trainers should work as role models for participants to adopt the practices.

### **3.11 Practical Business Training to Youth**

- i. The role of trainers and peer educators is to apply the facilitation skills acquired during training to organize and conduct peer learning groups at the grass root level with peers in the group.
- ii. Another role is to create a conducive learning environment, effectively transfer knowledge and skills to the participants using interactive hands-on approaches.
- iii. The manual serves both as a resource for entrepreneurial information and a reference guide for topics and exercises during peer learning groups.
- iv. Assessment of acquired practical business skills and experience certifications (assessment criteria and methods).
- v. The College shall establish the business booth or incubators to be used as Business practice laboratory or class for youth entrepreneurs.

### **3.12 Engagement of Trade Officers (TOs)**

The guideline directs the engagement of trade officers in practical business training, business incubation, networking, and business registration as well as in identifying business environments and markets. Some of the officer's engagement area includes.

- i. Provide business mentoring, coaching and counseling for capacity building
- ii. Provide business startup advice especially on business registration, business environment and accessing financial support.
- iii. Team up trainer and peer business educators to facilitate business training workshops.
- iv. Providing business planning advice to secure the success and sustainability of the business.
- v. Networking opportunities including access to technical advisors with regard to product development and accessing markets.
- vi. Market research and marketing advice to identify the most appropriate market segment and pitch for the product.
- vii. Help in finding new markets to access market opportunities.
- viii. Help in raising finance to access an adequate source of finance.
- ix. Street business incubation.

- x. Help in providing names or list of business practitioners in one's area of operation

### **3.13 Identification and Selection of Training Partners**

A training partner can be an academic institution, a business organization or company, industry, product manufacturer, product supplier, government institution, funding institution or any other institution that can support business training to youth. The selection of training partners shall possess the following criteria;

- i. Should be an organization or institution with business practical experience in the area intended to be trained.
- ii. Should be an institution that can provide seed capital to well qualified entrepreneurs.
- iii. Should be an institution (e.g., Banks or Microfinance Institutions) that can provide microcredit programs to Tanzanian Youth.
- iv. Should be an institution that can promote the success and growth of the established project.

### **3.14 Business Clinics**

- i. The programme shall vet the youth's business ideas to check the appropriateness of the project and suitability of the College and students to work upon.
- ii. The programme shall empower youth through specific practical skills including marketing and financial management.
- iii. The programme shall provide the required support and information to enable the youth to complete their business projects.
- iv. The programme shall link the youth with different business stakeholders.

### **3.15 Project Financing**

The programme shall be financed jointly by the College and other partners who will be obtained through entering the memorandum of understandings, submission of proposals to various stakeholders and applications to institutions offering business education grants.

### **3.16 Medium of Instruction**

- i. Both English and Swahili languages can be used as the medium of instruction during training of trainers, training of peer educators, and actual training of Tanzania youths.
- ii. Both English and Swahili languages can be used in the preparation of practical business training curriculum, business coaching manual and training materials.
- iii. The choice of either English or Swahili language shall depend on the prevailing requirements.

## **CHAPTER FOUR**

### **4.0 Governance and Implementation Structure of the Guidelines**

The governance and implementation of capacity building of business education to youth will be managed through the Consultancy and Entrepreneurship Centre of the College of Business Education under the supervision of the Deputy Rector – Academic, Research and Consultancy. The College will play a role as owner, monitor and regulator of the project to ensure that youth apply entrepreneurship skills in their daily activities. In collaboration with other stakeholders, the College will approach the trade officers during the undertaking of the project.

Specifically, the following roles will be undertaken by the major stakeholders of the project:

#### **4.1 College of Business Education**

- i. The College shall facilitate the preparation of curriculum and training materials of capacity building of business education to youth.
- ii. The College shall facilitate approval of the curriculum and training materials of capacity building of business education to youth.
- iii. The College shall allocate budget for implementation of capacity building of business education to youth.
- iv. The College shall seek for funding agencies and ensure the operationalizing of the project.
- v. The College shall facilitate and support evaluation activities for capacity building of business education to youth.

#### **4.2 The Office of Deputy Rector – Academic, Research and Consultancy**

- i. The Deputy Rector – ARC shall oversee the management of the project.
- ii. Deputy Rector – ARC shall oversee the appointment of different teams to undertake the activities of the project.
- iii. The Deputy Rector - ARC shall oversee the process of seeking collaboration with agencies to ensure operationalizing of the project.

- iv. The Deputy Rector - ARC shall oversee the implementation of daily activities of the capacity building of business education to youth.

#### **4.3 Consultancy and Entrepreneurship Centre**

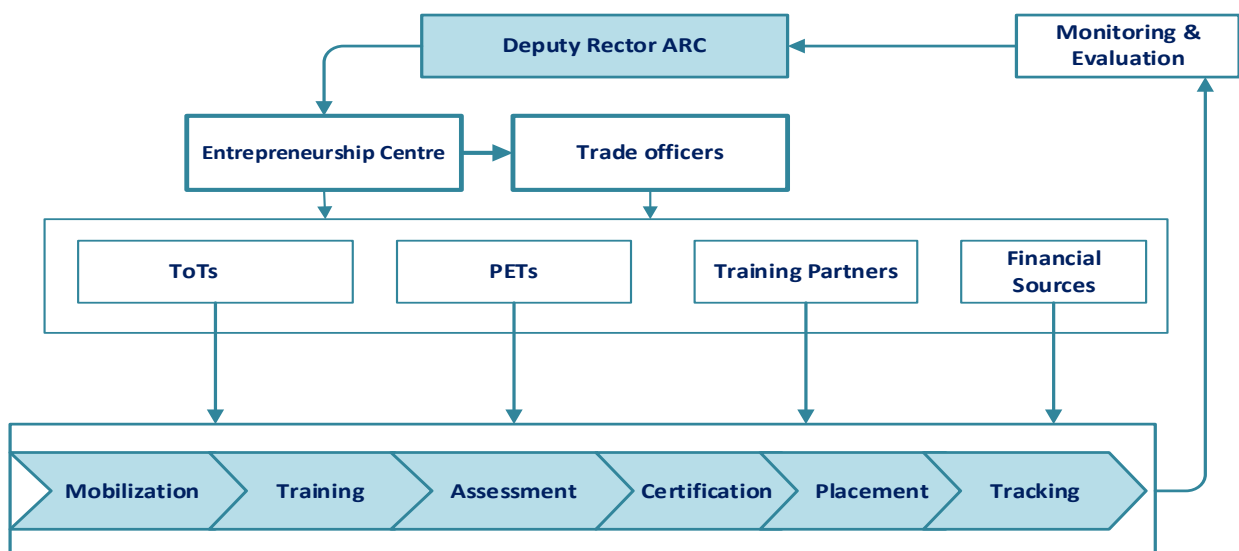
- i. The Centre shall manage the capacity building of business education to youth project.
- ii. The Centre shall appoint different teams to undertake the activities of the project.
- iii. The Centre shall seek collaboration with agencies to ensure operationalizing of the project.
- iv. The Centre shall coordinate the preparation of training materials for capacity building of business education to youth.
- v. The Centre shall coordinate the preparation of training programme for trainers for capacity building of business education to youth.
- vi. The Centre shall organize and conduct training of trainers (ToT) for educators of entrepreneurship education at secondary schools.
- vii. The Centre shall undertake a pilot entrepreneurship training programme to youth.
- viii. The Centre shall coordinate the preparation and execution of short- and long-term evaluation of capacity building of business education to youth.
- ix. The Centre shall coordinate the periodic review of the curriculum and training materials for capacity building of business education to youth.

The governance implementation structure of PBETG to MSMLs owners proposed to be under the Deputy Rector – ARC who will play a part as the guardian of the project to ensure that youth are equipped with practical business education for establishment and development of their business ventures.



Figure 2, represents the implementation structure of the PBETG ranging from the responsible persons, training provisional approach, participating entities and monitoring & evaluation. The role of each participating entity in the implementation of PBETG is stated as follows;

- i. The Deputy Rector - ARC shall be the overall overseer of the project, enforcer of the practical business education program and the policy custodian.
- ii. The Consultancy and Entrepreneurship Centre shall coordinate all the project activities.
- iii. The Colleges' Trainer shall be responsible in providing training to entrepreneurs and business owners.
- iv. Training partners can be any volunteering organization, company, financial institution or training institution requested or willingly participating in the PBETG project in collaboration with BETIs.
- v. The College shall seek support from Trade officers for mobilizing program beneficiaries and monitor the sustainability of new business practitioners.
- vi. Financial Sources will be any funding agency to promote the success of the PBETG project.



**Figure 2. Governance and Implementation Structure of PBETG**

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