PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT
KILIMANJARO REGIONAL COMMISSIONER'S OFFICE
FORM THREE JOINT EXAMINATION

MARKING SCHEME CIVICS

November 2025

SECTION A (16 Marks)

A candidate, in this section, is required to answer **all** questions and each question carries 1.0 marks, making a total of 16.0 marks.

1. In this question, 1.0 marks is allotted to each item, making a total of 10.0 marks.

(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)	(x)
B	C	A	D	E	A	D	C	E	E

@ 1.0 Marks = Total 10.0 Marks

2. In this question, 01 marks is allotted to each item, making a total of 6.0 marks.

LIST A	(i)	(ii)	(iii)	(iv)	(v)	(vi)
LIST B	C	D	G	B	H	F

@ 1.0 Marks = Total 6.0 Marks

SECTION B (54 marks)

Examiners are kindly requested to observe the following general instructions for this particular section:

Questions, in this section, require candidates to provide short answers. As such, candidates are not expected to write essays. In addition, candidates are not expected to write introductions nor conclusions.

Furthermore, candidates in this section, can write one or two line–sentence(s) which are clear and concise, supported by relevant examples, where necessary.

Moreover, examiners are asked to correctly interpret the candidate's responses against the marking scheme. This is because, the candidate might not write exactly what has been studied in the classroom or written in the marking schemes, given existing diverse information sources.

3. Describe six roles of the Bank of Tanzania (BOT) in enhancing economic and social development in any country. Five points.

(i) It issues currencies such as a notes and coins to facilitate exchange of goods and services.

(ii) It establishes a monetary policy. Monetary policy includes decisions and actions taken by BOT to ensure a reasonable supply of money in the market.

(iii) It supervises financial institutions like Bureau De Changes, Saving and Credits Cooperative Societies (SACCOS).

(iv) It develops and regulates financial markets dealing with selling and buying of stocks, bonds and foreign exchanges.
(v) It provides banking services to commercial banks like NBC.
(vi) It advises the government on economic, financial and banking matters such as measures to promote economic growth and development, liquidity etc.
(vii) It manages and controls [buys and sells] the country's reserve, including gold and foreign currencies.

A candidate who has only mentioned a correct point will be awarded 0.5 marks for each point, whereas, clear and concise responses, written in one or two-line sentences will be awarded 1.0 marks, for each point; and clear and concise responses, written in one or two-line sentences, written using grammatically correct English will be awarded 1.5 marks.

@1.5 marks = 9.0 marks

4. In six points, explain the importance developing and maintaining a stable family.

(i) A family acts as a basic unit of labour in a society; family members participate in socio and economic activities for development.

(ii) A family enhances respect and love among the community members.

(iii) Family relationships help to create a spirit of unity and solidarity among the family members and community members in general

(iv)A stable family helps reduce the number of street children.

(v) A stable family is more likely to prepare good leaders.

(vi) Stable families encourage family members to contribute to community and national development.

A candidate who has only mentioned a correct point will be awarded 0.5 marks for each point, whereas, clear and concise responses, written in one or two-line sentences will be awarded 1.0 marks, for each point; and clear and concise responses, written in one or two-line sentences, written using grammatically correct English will be awarded 1.5 marks.

@1.5 marks = 9.0 marks

5. Propose the benefits of developing positive relationships in our communities. Six points.

(i) It enhances and maintains collaboration among the people in a given family, society through sharing of knowledge, skills emotions

(ii) It creates and promotes an atmosphere of peace, understanding, harmony at a family, society and national levels.

(iii) It creates unity and solidarity at a family, society and nation levels.

(iv) It promotes social, political, cultural and economic development at the family, society and national levels.

(v) It reduces the possibility of eruption of conflicts [misunderstanding] at the family, society and nation levels.

(vi) It improves mental and emotional health. If the relations are supportive, they reduce stresses, depressions and mental illness.

A candidate who has only mentioned a correct point will be awarded 0.5 marks for each point, whereas, clear and concise responses, written in one or two-line sentences will be awarded 1.0 marks, for each point; and clear and concise responses, written in one or two-line sentences, written using grammatically correct English will be awarded 1.5 marks.

@1.5 marks = 9.0 marks

6. List six indicators for economic development.

(i) Per Capita Income (PCI).

(ii) Literacy rates

(iii) Population growth rate

(iv) Life expectancy

(v) Level of development of Information, Communication and Technology (ICT).

(vi) Labour force employed in agriculture

(vii) Mortality rate including child, maternal mortality rates.

A candidate, in this question, will have to list indicators for economic development without necessarily explaining the points. As such, correctly listed points attract 1.5 marks.

@1.5 marks = 9.0 marks

7. Discuss six consequences of not obeying road signs.

(i) It causes injuries and permanent physical disabilities to people.

(ii) It damages or destructs roads, motor vehicles and other infrastructures like road signs and bridges. This leads to economic loses, since roads are constructed using government funds.

(iii) It causes grief, stress or depression due to death of relatives, friends, neighbors, co-workers and damage [destruction] of vehicles or cattles.

(iv) It leads to wastage of time among roads users, because of the closure of roads, after an accident.

(v) It causes the loss of manpower as result of deaths and injuries, leading to economic decline.

(vi) It increases unnecessary expenditures to government and individuals because funds will be spent on treating victims of roads accidents, rebuilding damaged infrastructures, maintaining and repairing damaged motor vehicles or buying new ones.

A candidate who has only mentioned a correct point will be awarded 0.5 marks for each point, whereas, clear and concise responses, written in one or two-line sentences will be awarded 1.0 marks, for each point; and clear and concise responses, written in one or two-line sentences, written using grammatically correct English will be awarded 1.5 marks.

@1.5 marks = 9.0 marks

8. Explain briefly ways of avoiding making irrational decisions. Six points.

(i) Seeking relevant information; this is because, our decisions are influenced by information we get from the trusted people, such as parents and reliable sources, like books.

(ii) Avoiding common mistakes. Past mistakes affect our abilities to make rational decisions. For example, we could have made an irrational decision, in the past, because we lacked correct and complete information.

(iii) Learning from previous mistakes. In order to be able to make rational decisions, one needs to look at past mistakes and find new ways of solving the problem at hand.

(iv) Making self-assessments; one has to be confident enough to be able to withstand emotions and feelings. Being driven by emotions and feelings often lead to irrational decisions.

(v) Considering the environmental conditions [physio-psychological situations] surrounding the problem. It entails avoiding making decisions when we are tired or not feeling well or angry.

(vi) Predicting the outcomes; we have to estimate the possible outcomes of decisions we make.

A candidate who has only mentioned a correct point will be awarded 0.5 marks for each point, whereas, clear and concise responses, written in one or two-line sentences will be awarded 1.0 marks, for each point; and clear and concise responses, written in one or two-line sentences, written using grammatically correct English will be awarded 1.5 marks.

@1.5 marks = 9.0 marks

SECTION B (30 Marks)

Examiners are kindly requested to observe the following general instructions for this particular section:

To begin with, in this section, a candidate will answer not more than two questions. If the candidate has deliberately attempted three questions, the first two questions will be marked and the third questions will be marked OR, meaning Out of Rubric, implying the candidate has failed to observe instructions.

In addition, the candidate will have to write not more than six points, in each question. If the candidate has written more than five points, in a question, only the first six points will be marked and the remaining points will be marked Extra.

Further, examiners are asked to follow specific instructions provided for each question, in the section.

Moreover, examiners are asked to interpret correctly the candidate's responses against the marking scheme. For the candidate might not write exactly what has been studied in the classroom or written in the marking schemes given existing diverse information sources.

9. Explain five challenges facing the provision of health services in Tanzania.

In introductory part, a candidate is expected to define the key term, health services. Health services refer to formalised and systematic procedures such as diagnoses, counselings and treatments that are administered, to a patient, by trained personnels like doctors, nurses, technicians, pharmacists, counsellors etc., from health facilities like dispensaries, health centres and hospitals.

The candidate who has written a correct definition will be awarded 1.0 marks.

(i) Insufficient number of health care workers like nurses, doctors, clinicians, technicians that do not match woth existing work load by health practitioners.

(ii) Poor infrastructures: Some rural areas lack basic health infrastructures. Such areas have, for example, inefficient road networks and infrastructures like waters, electricity.

(iii) Inadequate funds: Funds are not enough to buy medical supplies such as equipments and medicines and pay salaries and resultant allowances to health workers.

(iv) Ignorance: Some people, especially the undedicated rural residents believe in and engage in bad social-cultural practices. These people prefer, for example, traditional medicines to modern medicines. However, the traditional medicines have been harmful to their health.

(v) Rapid population growth rate: the number people, especially patients, which do not match with existing health service infrastructures and personnels.

(vi) Communicable and non-communicable diseases: these add pressure to the already strained health systems and services.

A candidate will be awarded: 0.5 marks for listing correct responses; 1.0 marks for writing at least one-line sentence; 1.5 for writing satisfactory responses; 2.0 marks for writing clear responses, which are supported by the relevant examples; and 2.5

marks for writing clear responses, which are supported by relevant examples, using grammatically correct English.

Conclusion. A candidate can provide any relevant conclusion; a conclusion can be a suggestion of ways of improving provision of health services, such as allocation of funds through planning and budgeting, planning and implementing population control measures, like providing family planning education and tools; improvement of infrastructures including roads, water, electricity or the role of quality and quantity health services to social and economic development through, for example, fighting against diseases; enhancing and facilitating, for example, efficiencies in manufacturing industries through an assurance of a strong and healthy workforce.

The candidate who has written a clear and relevant conclusion will be awarded 1.5 marks.

Therefore, 1.0 (Introduction) +2.5 @ (points) + 1.5 (Conclusion) = 15 Marks.

10. Improper behaviours have negative consequences at an individual, community and national levels. Describe five factors responsible for improper behaviours in our communities.

In introduction, a candidate is expected to define the key term, improper behaviours; which refer to acts that violates or contradicts the societies' norms, values and rules and thus are unexpected nor unacceptable. These includes, using abusive languages, drug abuse, alcoholism, theft, robbery, prostitution, disrespect, corruption, improper dressing etc.

The candidate who has written a correct definition will be awarded 1.0 mark.

(i) Increasing social crime: People with improper behaviours are more likely to engage in illegal acts, for example theft, robbery, drug abuses, which not only endanger their own lives, but others' lives,

(ii) Slowing down economic development: Improper behaviours, such as laziness, drunkenness, theft, corruption and drug abuses slow down personal and national development.

(iii) Causing health problems: Improper behaviours, such as alcoholism, drug abuses, prostitutions, smoking pose harms individual's physical and mental health.

(iv) Increasing discriminatory acts: Individuals with improper behaviours are perceived to be dangerous to the well-being of their family and society at large and in turn, they are isolated in the community.

(v) Causing low efficiency and performance: Improper behaviours decrease personal efficiency. For example, people who are dis-respectful, lazy and harsh have low efficiency in their workplaces or schools.

(vi) Causing deaths, through engaging in risky behaviours such as drug abuse, theft and alcoholism.

A candidate will be awarded: 0.5 marks for listing points; 1.0 marks for writing at least one-line sentence; 1.5 for writing satisfactory responses; 2.0 marks for writing clear responses, which are supported by the relevant examples; and 2.5 marks for writing clear responses, which are supported by relevant examples, using grammatically correct English.

Conclusion. Any relevant [sensible] conclusion; such a conclusion can range from either candidate can briefly suggest ways of avoiding improper behaviours like observing religious teachings, managing peer pressure, seeking professional help from trusted adults like teachers, parents, counsellors etc., or can briefly highlight the sources of improper behaviours like drug abuse, alcoholism, poor parental care, ignorance, genetic factor etc; a conclusion should not be a repetition of the points.

The candidate who has written a clear and relevant conclusion will be awarded 1.5 marks.

Therefore, 1.0 (Introduction) +2.5 @ (points) + 1.5 (Conclusion) = 15 Marks.

11. Explain five the effects of poverty in developing countries.

Under introduction, a candidate is expected to define the key term, poverty. A candidate can define poverty at either a personal or national levels.

Poverty at a personal level refers to inability [failure]of a person to afford and access not only basic needs like food, shelter and clothes, but important services like health, education, water.

Poverty at a national level refers to inability of a nation to finance [implement] its policies, plans, programs, projects, activities and initiatives, for example building or repairing infrastructures, like roads, railways or it refers to inability of a nation to provide quality and quality social [human] services like water, electricity health etc., to its people, using its internal funds, thereby depending on developed countries, like Japan, China etc., and international organisations such as World Banks (WB) for financial supports to fill [address] the budgetary deficits [gaps].

The candidate who has written a correct definition will be awarded 1.0 marks.

(i) High mortality rate: poor countries record high death rates, especially among the patients and expectant mothers; resulting from so weak economies that they can not adequately finance investments in effective health systems and services. As a result, there exist, for example inadequate numbers of doctors, nurses, midwives etc.

(ii) Inadequate provision social services: this is largely due to the lack of financial resources; lack of access to essential services such as water and sanitation, quality education; poor nutrition and food insecurity.

(iii) Unemployment: When people do not have jobs, they will not have income to meet basic needs and other important life's necessities like water, education and

education services. Essentially, poverty results from low investments made in different sectors such as industries, agriculture, forestry etc.

(iv) Increase of school dropouts: The poor countries and families can not finance their children's education. These in turn affect not only the children's ability to acquire knowledge and skills but enrolments and retentions rates alike. These raise the chances to skip or drop from schools, before resorting to other survival means.

(v) Poor living conditions: People with low income can not build good houses, live in unsanitary conditions, thereby contributing to the spread of diseases among the people, who eventually need medical attention and ultimately adding pressures to existing health care systems and services.

(vi) Moral decay: Poverty contributes to erosion of morals and ethics among the of individuals in the community. To be able to survive, individuals would engage in immoral acts like drug abuses, corruption, robbery and theft.

(vii) Increase of economic dependency: Poverty at a national level makes a country dependent on foreign assistance. It forces poor countries to be dependent on aid, loans and grants from developed countries to be able to cater for its budgetary needs. This directly undermines the national sovereignty. In addition, poverty increases the number of individuals who depend on their governments to survive.

A candidate will be awarded: 0.5 marks for listing points; 1.0 marks for writing at least one sentence; 1.5 for writing satisfactory responses; 2.0 marks for writing clear responses, which are supported by relevant examples; and 2.5 marks for writing clear responses, which are supported by relevant examples, using grammatically correct English.

Conclusion. A candidate can provide any relevant and sensible conclusion; such a conclusion can range from either proposing ways of alleviating poverty at the national level, including providing quantity and quality education across different levels; building quality and quantity infrastructures like roads, railways; improving agriculture and manufacturing sectors or highlight the causes of poverty such as high illiteracy rates, inefficient infrastructures, diseases or listing the indicators of poverty such as high mortality rates, low level of science and technology, high population growth rate, low life expectancy etc.

The candidate who has written a clear and relevant conclusion will be awarded 1.5 marks.

Therefore, 1.0 (Introduction) +2.5 @ (Points) + 1.5 (Conclusion) = 15 Marks.