

**THE EFFECTIVENESS OF WOMEN DEVELOPMENT FUND IN WOMEN  
ECONOMIC EMPOWERMENT: A CASE STUDY OF SIMANJIRO  
DISTRICT, MANYARA REGION, TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE  
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**CERTIFICATION**

The undersigned certifies that he has read and hereby recommends for the acceptance by the Open University of Tanzania a dissertation titled: *“The Effectiveness of Women Development Fund in Women Economic Empowerment: A Case Study of Simanjiro District, Manyara Region, Tanzania”* in partial fulfilment of the requirements for the degree of Master of Arts in Monitoring and Evaluation of the Open University of Tanzania.

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Date

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.....

Signature

.....

Date

**DEDICATION**

I dedicate this dissertation work to my beloved mother Mrs. Massay who inspired me from the early stages of my life and my wife and my sons.

## ACKNOWLEDGEMENT

I would like to pass my sincere appreciation and thanks to all individuals or groups of people who in one way or another have contributed in accomplishment of this work in terms of ideas, time and financial resources.

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## ABSTRACT

This study assessed the effectiveness of Women Development Fund (WDF) on household's welfare in Simanjiro District. The general objective of this study is to assess the effectiveness of Women Development Fund loan given to women's group on household's welfare. The specific objectives of the study are; - to investigate the contribution of loans given to women through Women Development Fund on household's income, to evaluate societies' perceptions towards loans given to women through Women Development Fund and to investigate the societies' opinions/suggestions with regard to loans given to women through Women Development Fund. Self-administered questionnaire were employed to collect data from randomly sampled 70 respondents among WDF beneficiaries. Field data were analyzed using Statistical Package for Social Science (SPSS) software to determine the degree of change in income, ownership of assets and nutritional status of respondents. The major results from the findings includes: WDF contributes significantly on household's income, ownership of assets and nutrition. Findings also revealed that WDF loans increased number of meals per day as well as improved components of meals taken such as addition of fruits, spices and vegetables among respondents. Findings also revealed that the societies build hope and faith towards WDF loans and once they asked about it they defend positively. However, the study recommends four improvement factors namely: regular entrepreneurship training, provision of sufficient loans as per group's business plan, provision of another loan soon after completion of previous loan and extend loan repayment duration from one year to at least 2 years.

**Keywords:** Women Development Fund, Economic Empowerment and Poverty

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## LIST OF ABBREVIATIONS

ASA	Association for Social Advancement
BANCOSOL	Banco Solidario
BNA	Basic Needs Approach
BRAC	Bangladesh Rural Advancement Committee
BRI	Bank Rakyat Indonesia
CBOs	Community Based Organizations
CDO	Community Development Officer
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CREW	Credit for Women
DCDO	District Community Development Officer
DfID	The Department for International Development
FINCA	Foundation for International Community Assistance
GB	Grameen Bank
GBV	Gender Based Violence
GEWE	Gender Equality and Women Empowerment
ICPD	International Conference on Population and Development
IGAs	Income Generating Activities
LGAs	Local Government Authorities
MCDWAC	Ministry of Community Development, Women Affairs and Children
MEF	Mwananchi Empowerment Fund
MKUKUTA II	Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania
MTEF	Medium Term Expenditure Framework

NEDF	National Entrepreneurship Development Fund
NEEC	National Economic Empowerment Council
NEEP	National Economic Empowerment Policy
NGOs	Non Governmental Organization
PRIDE	Promotion of Rural Initiatives and Development of Enterprises
PTF	Presidential Trust Fund
PWDs	People with Disabilities
SACCOs	Savings and Credit Cooperative Associations
SADC	Southern Africa Development Cooperation
SELF	Small Entrepreneurs Loans Facility
SPSS	Statistical Package for Social Science
TGNP	Tanzania Gender Networking Program
TZs	Tanzania shillings
UN	United Nations
UNICEF	United Nations International Children's Emergency Fund
URT	United Republic of Tanzania
USD	United State Dollar
UTT	Unit Trust Fund
VEOs	Village Executive Officers
WDF	Women Development Fund
WEE	Women's Economic Empowerment
WEOs	Ward Executive Officers
YDF	Youth Development Fund



## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Problem**

Women protection against abuse, discrimination and oppression has been a worldwide challenge for both developed and developing countries. Gender inequality is among the underlying cause of poverty since women were being deprived from equal rights in ownership of assets, access to finance as well as other development opportunities (URT, 2012). Following gender inequality scenario, states individually and collectively have sought ways of ensuring that women and men are equally and fairly treated. According to TGNP Mtandao (n.d), the United Republic of Tanzania has ratified range of international and regional instruments that aim at advancing the agenda for Gender Equality and Women Empowerment (GEWE). Notable examples of these instruments among the others are: - the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (1979), International Conference on Population and Development (ICPD) Plan of Action (1994); Beijing Platform for Action (1995) and Southern Africa Development Cooperation (SADC) Declaration on Gender and Development (1997).

In implementing its development agenda, Tanzania is committed to take onboard these instruments. In collaboration with various stakeholders, it has progressively devised and instituted a range of measures to promote GEWE from household to sector and national levels. According to URT (2000), the National Women in Development Policy of 1992 that was revised in 2000 to form the National Women and Gender Development Policy was formulated to guide gender mainstreaming in the

whole development process. The review of Gender Policy was followed by development of the National Strategy for Gender Development in 2005 (URT, 2005).

Both the policy and strategy are intended to ensure that gender is mainstreamed in all sector policies, programs and strategies. The National Strategy for Growth and Reduction of Poverty (MKUKUTAI) translated the gender policy into actions by making sure that gender is mainstreamed in its three Clusters (growth of the economy and reduction in income poverty, improved quality of life and social well-being and Governance and accountability (URT, 2010).

The Government of Tanzania has established various initiatives to economically empower women and other groups. One of these is the Women Development Fund (WDF), which provides 5% of the District Council own source revenue to be allocated to women development interventions and 5% to youth (TGNP Mtandao, n.d); currently 4% for women, 4% for youth and 2% for disabled groups.

According to TGNP Mtandao (n.d), there are other special grants and funds for women, such as the women's development bank. Additionally, the government has developed the National Economic Empowerment Policy (NEEP), which established the National Economic Empowerment Council (NEEC) to oversee economic empowerment issues in the country.

Several researches in mid 1970s focused in making Microfinance work for the poor and the findings indicated that, lack of access to credit on the part of the poor was one of the key constraints on their economic progress (Todaro and Smith, 2011).

Ledger wood, (1999), mentioned some examples of micro credit finance worldwide as the Grameen Bank in Bangladesh (developed by Dr. Mohamed Yunus disbursed loan to landless people whereby 94 percent are women), Bangladesh Rural Advancement Committee (BRAC), Banco Solidario (BANCOSOL) of Bolivia, and Bank Rakyat Indonesia (BRI).

An empirical finding from various researchers found that lending to poor households and to the groups of borrowers is more powerful in bringing economic progress than lending to individuals (Todaro and Smith, 2011). According to Ray, (1998), lending to groups is more powerful than lending to individuals as it provides a room for the group members with similar interest to come together, plan and execute their business together hence easy loan repayment because any reward or punishment associated to loan default goes to the whole group members.

Injection of micro loans to address poverty and gender inequality has become a common solution globally. Micro credit schemes come as a reaction strategy to the failure by many development intervention strategies to include women in planning and implementation with the aim of enabling women to earn direct income, by giving them a voice in the community and enabling them to participate in the public sphere and in decision-making.

Furthermore, they portrayed that; the success of Muhammad Yunus model of Grameen Bank in Bangladesh has been replicated not only in Bangladesh but also in many countries across the globe including Zimbabwe (Tshuma and Selome, 2014). The experience on loan provided by BRAC had shown a positive impact in improving

women social welfare and poverty reduction (Tshuma and Selome, 2014). In line with the millennium development goal number three, the government of Zimbabwe, through the ministry of Woman Affairs, set up a Women Development Fund (WDF). This fund was set up to assist women who were already entrepreneurs and those who wanted to start income generating projects. The objective of the fund was to empower and capacitate disadvantaged women by providing collateral free loans. The provision of such credit schemes by the government of Zimbabwe is in line with the global practice. Gender dimension of poverty focuses on the dilemma of women, their numerous roles as women and their role in dealing with poverty (Tshuma and Selome, 2014).

In Zimbabwe, like in many developing countries, empowering women through micro-credit finance is viewed a strategy of attaining a better well-being especially in the rural areas. The government of Zimbabwe has been empowering rural women through the introduction of WDF and has made a difference in the livelihoods of the recipients through initiation of income generating projects. However, the major handicap with WDF is that the amount of money given are small and that it was employed in isolate hence there is a need to have complementary initiatives such as capacity building, market networking to mention just a few (Tshuma and Selome, 2014).

Women represent 70% of the world's poor due to unequal access to economic opportunities in both developed and developing countries (Tshuma and Selome, 2014). Internationally, there is a link between poverty alleviation in countries and the development of their female human capital. Although economic progress can improve the status of women, it is also true that a country cannot sustainably develop if its

women are left behind. Focusing on women in the provision of credit assistance can achieve more rapid pro-poor economic growth than gender-neutral policies. Investing in women and girls, in their education, health and access to assets and jobs has a multiplier effect on productivity, efficiency and sustained economic growth in developing countries (Tshuma and Selome, 2014). The commitment by the world to empower women and end gender inequalities is explicit in Millennium Development Goal 3 (Willis, 2011).

In Tanzania, the Government in 1992, approved by the National Assembly in 1993, and administered through the Ministry of Community Development, established the WDF Women Affairs and Children (MCDWAC) (Makombe, Temba and Kihombo, 1999) recently called Ministry of Health, Gender, Elders, Children and Community Development. WDF enables them to become entrepreneurs and significantly, changes in women's property and inheritance rights are associated with women's employment outside the home, self-employment and earnings (Peterman, 2011).

However, despite all the efforts and commitment made by the Government of Tanzania to take measures in protection of women and address gender inequalities; the effectiveness of those efforts towards gender equality is still questionable in various aspects including women's economic status to date, women's ability to fully enjoy equitable resources allocation and opportunities and women's livelihoods position to date, Therefore, this study specifically assessed the effectiveness of loan provided to women through Women Development Fund to household's welfare, and the result from this study adds valuable inputs towards future improvement of Government interventions in women economic empowerment.

## **1.2 Problem Statement**

It has been shown in various empirical studies that gender inequality is one of the underlying causes of poverty among women, as most women do not have equal rights to assets such as land and have limited access to finance and education. According to URT (2012), sustainable social and economic development cannot be realized without ensuring gender equality. Tanzania has demonstrated a high level of commitment in promoting gender equality and women empowerment in its development agenda. In 1990s, the Government of Tanzania has established a number of national policies, acts and affirmative programs to empower women and other vulnerable groups (TGNP Mtandao, n.d).

According to URT (2013a), the government of Tanzania support economic empowerment initiatives through Economic Empowerment Fund, Youth Development Fund and Women Development Fund in order to provide capital to groups of women, youth and disabled group. However, an assessment of the effectiveness of various women economic empowerment policies and initiatives, their achievements and lessons, is largely unknown. As a result, the purpose of this study is to generate the evidence on effectiveness of Women Development Fund given to women's groups by Local Government Authorities to Household's welfare. The result of this study adds valuable inputs to future development stakeholders' discussion about Women Economic Empowerment interventions.

## **1.3 General Objective of the Study**

The general objective of this study is to assess the effectiveness of Women Development Fund loan given to women's group on household's welfare.

### **1.3.1 Specific Objectives**

- (i) To investigate the contributions of loans given to women through Women Development Fund on household's income
- (ii) To evaluate societies' perceptions towards loans given to women through Women Development Fund
- (iii) To investigate the societies' opinions/suggestions with regard to loans given to women through Women Development Fund

### **1.4 Research Questions**

- (i) What are the contributions of loans given through WDF on household's income?
- (ii) What are the societies' perceptions towards WDF?
- (iii) What are the societies' opinions/suggestions towards improvement of WDF for the future?

### **1.5 Scope of the Study**

The study is focused on the assessment of the effectiveness of Women Development Fund on household's welfare in Simanjiro District basing on mentioned above general objective which has been accomplished by the use of its specific objectives. The respondents of this study were women groups who have received loan from Simanjiro District Council through Women Development Fund in between financial year 2015/2016 to 2019/2020 whereby group's members were randomly selected to form a sample of about 70% of the entire group's members (population).

## **1.6 Significance of the study**

The result of this study is useful to various stakeholders involved in discussion and decision making on improvement of existing women economic empowerment initiatives such as; Women Development Fund. The findings from this study is helpful in establishment of new appropriate interventions that will enable women to obtain capital needed for them to engage in small, medium and large economic activities to generate income in order to improve their Household's welfare.

## **1.7 Limitations of the Study**

The WDF beneficiaries were scattered and widely dispersed throughout the rural areas due to geographical set up of Simanjiro District. Studies of this nature are bound to experience certain limitations. One of the very common limitations is time. To undertake a study while on employment is challenging and requires a lot of discipline in terms of time management. The other is financial limitation especially during data collection process due to the nature of geographical set up of the study area and, behavior of respondents. Most of the respondents consider the exercise as the opportunity to earn some money and are often not readily available to volunteer information as they are supposed to be as respondents. The researcher however has managed to overcome the limitations by adhering to time management principles and public relations as well as collecting data using more than one method (triangulation) to avoid biasness.

## **1.8 Organization of the Study**

This study is comprised of five chapters in which chapter one is about the introduction and significance of the study as well as the way it adds values to professional



knowledge. Chapter one covered the study's problem statement, objectives, questions, scope, significance and limitation faced during the study.

Chapter two is about literature review, whereby both empirical and theoretical publications related to the study were visited and incorporated to the study. Both direct citation and paraphrasing of other scholars' ideas about the study were employed. This chapter covered the definition of various key terms related to the study, theoretical literature review, empirical literature review, conceptual framework and research gap.

Chapter three comprised of research methodology, which described different methodologies applied by the researcher in data collection, analysis and presentation in order to generate meaningful and useful information from the study. The chapter comprised of eight parts including the research design, study area, study population, sample size, sampling techniques, data collection methods, data analysis and data presentation.

Chapter four is about findings and discussions of the study as per each objective namely;- contribution of Women Development Fund loans on household's income, societies 'perceptions towards Women Development Fund loans and the societies' opinions/suggestions with regard to loans given to women through Women Development Fund.

Lastly, Chapter five is about conclusion and recommendations of the study basing on key findings, recommendations according to study findings and recommendations for further studies.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Overview**

This chapter is comprised of a range of concepts adopted from the work of other researchers both theoretical and empirical related to this study. The chapter is divided into 5 parts including; description of key terms, theoretical literature review, empirical literature review, conceptual framework for women's economic empowerment and the research gap.

#### **2.2 Description of Key Terms**

##### **2.2.1 Household**

Haupt and Kane (1998) defined a household as one or more persons, who occupy a single housing unit. Household consist of unrelated persons or persons related by birth, marriage, or adoption.

##### **2.2.2 Empowerment**

World Bank (2002) and Narayan (2005) defined **Empowerment** as the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives. The word empowerment is also defined as strengthening individuals "asset-based agency and their ability to change the institutional rules that shape human behavior and social interactions" (Alsop, Bertelsen, and Holland, 2006).

##### **2.2.3 Economic Empowerment**

Economic Empowerment refers to a deliberate and affirmative action and measures undertaken for the purpose of promoting and enhancing knowledge, skills, economic

ability and financial carefulness of Tanzanians to enable them to meaningfully participate in economic activities (URT, 2004b). It also includes all plans, strategies, policies, and measures taken to achieve that goal, by both the public and private sectors. Women's Economic Empowerment is a key component of growth and development prospects for both developed and developing (Golla, et al 2011).

#### **2.2.4 Poverty**

Poverty is a threat in Tanzania and the proportion of the poor compared to total population has been growing in spite of the measures being undertaken to alleviate it. Poverty is characterized by low per capita income that results to lower the capacity of meeting the basic needs (Chambers, 1988).

According to Chambers (1988), Poverty is determined by looking upon indicators such as occurrence of sickness due to ill health, insufficient supply of food, lack of assets and cash flow, physical weakness, vulnerability, deprivation and powerlessness. The term poverty is also defined as lack of education, skills or tools to acquire income and assets as well as lack of access to power to modify the situation (Van Lierop et al, 1991).

It is realized that the different aspects of the definition of poverty mentioned above typically portray the situation of the majority of Tanzanian women (URT/UNICEF 1990). "More than 1.3 billion inhabitants are struggling to earn a smaller amount one dollar (\$1) a day where they are captivated by an extreme shortage of basic needs such as; food, cloth, shelter, treatment, and education" (Shukran & Rahman, 2011).

## **2.3 Theoretical Literature Review**

### **2.3.1 Resources-Agency - Norms and Institutions Theory**

The theoretical framework related to this study is based on the “Resources-Agency - Norms and Institutions Theory” on women’s economic empowerment. The theory assumes that a woman is said to be economically empowered when she has both the ability to succeed and advance economically (women need skills and resources to compete in markets, as well as fair and equal access to economic opportunities), and the power to make and act on economic decisions (to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits (Golla et al, 2011). The theory states that, in order to achieve women’s economic empowerment, organizations must address the underlying factors that contribute to it, as well as individual and community resources, including norms and institutions.

The theory regards resources as the building blocks women can draw on to succeed economically or to exercise power and agency. Resources can be at the individual or community level and it is more than financial or monetary in nature as it includes aspects like human capital (education, skills, and training), financial capital (loans and savings), social capital (networks and mentors), physical capital (productive equipment and machinery) and natural capital e.g. land (DfID, 2000).

This theory considers norms and institutions as essential parameters for women economic empowerment since they are “rules of the game” or the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environments. Norms and institutions influence how

resources are distributed and used hence; they can act as enablers or inhibitors for women's economic empowerment. The norms include gender defined roles, for instance who does what in the private and public domains, paid versus unpaid work, taboos, prohibitions and expectations such as the place of women in public spaces, women doing certain jobs, their managing money, Gender Based Violence (GBV) practices. On the other hand, Institutions includes aspects like legal and policy structures, economic systems, market structures, marriage, inheritance and education systems.

Considering that loans through WDF is targeted for women's groups in which women play as the key beneficiaries of the fund, hence the potential for "Resources-Agency - Norms and Institutions Theory" in enabling women's economic empowerment through WDF is significant.

## **2.4 Empirical Literature Review**

### **2.4.1 Poverty Alleviation Approaches**

Poverty alleviation refers to lifting the poor out of poverty. According to Mtatifikolo (1994), two approaches have been applied towards poverty alleviation namely; poverty alleviation through growth and poverty alleviation through redistribution. Poverty alleviation using *growth approach* assumes that governments has to concentrates on growth policies and the results of growth will automatically trickle down to the poor through primary and secondary incomes hence alleviate poverty. *Redistribution approach* works under assumption that poverty can be alleviated through special programs and donor projects.

However, with regard to effectiveness of the two approaches, Mtatifikolo (1994), argued that the practical problems of growth and its "trickle down" effects, makes the redistributive strategy to become more practical for poverty alleviation; thus disbursement of income/resources to the poor and raising the required resources from the non-poor seem to be less costly and efficient in poverty eradication. In Tanzania, both approaches of poverty alleviation have been used in the early 1990s as various policies and strategies (growth approach) were being established to empower women as well as credit schemes for low income women are good examples of the redistribution approach.

#### **2.4.2 The Role of Micro-credit in Poverty Alleviation**

The role of micro-finance towards eradication of poverty among world's most disadvantaged especially women showed positive results since it was introduced. Bangladesh has witnessed a significant development in 1990s since the level of poverty was decreased from 57% to 40% due to effort made in provision of the poor with micro- loans without collaterals or mortgage (World Bank, 2005). Microfinance as an instrument of poverty reduction and women empowerment has also been criticized by a number of scholars. Ditcher (2006) argues that the loans are too small to make changes to women status.

Meade (2001) suggests that the most difficult thing is to turn a loan into profit. The fact that microfinance is heavily reliant on subsidies poses questions on its sustainability in the long run. Also they have been heavily criticized for failing to reach the tremendously poor. However, it is vital to note that microfinance is only a development strategy; it cannot be a lonely solution to poverty alleviation.

### **2.4.3 The Role of Micro-credit in Poverty Alleviation among Women in**

#### **Bangladesh**

According to data collected by the Micro-credit Summit Campaign year 2004, Bangladesh has ten active institutions or association that facilitates micro-credit to the poor particularly women that enhanced their living standards (Shukran, & Rahman 2011). Some of the three giant examples of these micro-credit institutions/associations are: Grameen Bank (GB) established by Professor Muhammad Yunus in 1976, Association for Social Advancement (ASA) established in 1978 and Bangladesh Rural Advancement Committee (BRAC) established in 1972. According to Ahsan (2005), ASA had made a successful women entrepreneur in Dhaka through its strength in provision of personal and group-based micro-credit with a 12.5% service charge per annum.

BRAC recovers its loan from the members on weekly basis installment with a 15% flat rate of interest. A case study made at district Rangpur had proved the excellence of BRAC facility. A housewife with a mentally disabled husband was joined BRAC-Targeting the Ultra Poor Program. She was given a horticulture nursery asset with land and proper training before she started planting. After two years, her nursery is flourishing and producing guava, mango and papaya plants. Her income varies and up to 25,000 takas (367.65 USD) from selling the fruits. With all those profits, she managed to buy three cows for milk production, increased food expenditure, and purchase saris, furniture, and jewelry' (Perkins, 2008).

The Grameen Bank (GB) is one of the most successful experiments in providing micro-credit to the poor people in Bangladesh to support productive activities in terms of capital for starting new, or expanding small businesses (Ahsan, 2005).

The GB adopted a unique loan systems whereby an identified poor people form groups (each group comprise five members). At the first time only two members from the group are allowed to take a loan. If the performances are at satisfactory level, then the next two borrowers from the group are allowed to apply for loans. Finally, basing on performance satisfaction the fifth member is selected for investment. Next to loan approval, GB arranges a training program as it assumes that if it starts with training at the beginning the borrower could be scared of the system and they could lose their interest to get loans (Shukran, & Rahman 2011).

According to Mohammad (2007), the GB created a system based on mutual trust, accountability, participation and creativity since it provides credit to the poorest of the poor in rural Bangladesh without collateral, legal instrument, group -guarantee or joint liability. The GB system does not require the borrowers to either sign any legal instrument or taken to the court of law in case of failure of loan repayment. Thus, although each borrower must belong to a five-member group, the group is not required to give any guarantee for a loan to its member but the repayment responsibility is limited to the individual borrower, while the group and the GB center oversee that everyone behaves in a responsible way and none gets into repayment problem.

The GB charges simple interest rate of four categories basing on the purpose of loan as follows; 20% for income generating loans, 8% for housing loans, 5% for student loans, and 0% for Struggling Members (beggars). Though the GB's percentage of interest rate seems to be high due to higher costs of giving door-to-door services as well as exclusive training program to the borrowers but the repayment is 98%. As of



August, 2009, GB had 7.94 million borrowers (97% women and 3% men) with 2,559 branches serving 84,652 villages (approximately 100 % of the total villages in Bangladesh) as it approaches rootless/ landless people's doorsteps (Mohammad, 2007).

According to Develtere (2002), most researches in Bangladesh conclude that micro-credit institutions contribute a positive impact on fighting poverty. Measurement of the impacts of micro-credit programmes towards poverty alleviation is based on income and consumption as dependent variables. A survey conducted in 1986 on borrower's perception towards micro-credit provided to the poor among people of Bangladesh found that 91% of Grameen Bank members improved their economic conditions after joining it (Hossain, 1998).

Findings from a study that examined the impact of Grameen Bank and BRAC in Bangladesh showed that a greater number of loans imply a lower occurrence of poverty among members. Taking an example of Grameen Bank villages, only 57% of the members who have taken five or more loans are below the poverty line, compared to 76% of participants who have taken no loans or only one loan (Khandker and Chowdbury, 1996). On members of BRAC, a research by Zaman (1999) revealed that poverty decreases as the borrowed amount increases. For instance, the poverty rate of BRAC members falls by 15% for moderate poor and by 25% for ultra-poor, when they have a loan for up to three year. Zaman (2001) further observes that the impacts of microfinance differ depending on the social status of the borrower. The poor and the poorest benefit less from the loans as they have a higher degree of financial constraints than the relatively better off women.

According to Khandker and Chowdbury (1996) the rate of poverty reduction declines with period of membership, whereby for households with membership of more than five years moderate poverty fell by 9% and ultra-poverty by 18%, but these statistics are substantially lower for households with membership of three years or less. Thus the impact of micro credit towards poverty reduction drops with cumulative loan size for both BRAC and Grameen Bank.

The above findings have been supported by Wahid (2000) who argued that, “the per capita spending and net worth (assets + savings - loans outstanding) of the members has increased for both Grameen Bank and BRAC”. However, women appeared to score better than male on per capita spending but men have a higher net worth in general.

Another study by Rahman and Khandker (1994) shows micro loans provisions to poor through Grameen Bank and BRAC programs generated employment, which in turn contributed towards poverty rate reduction among members. Thus Grameen Bank and BRAC have been successful in expanding the opportunities of self-employment for their members.

#### **2.4.4 The Case Study about WDF in Zimbabwe**

Tshuma and Selome, (2014) conducted a research about Microfinance and Women Empowerment in Zimbabwe, A case of Women Development Fund in Umguza district in Matabeleland North province of Zimbabwe. This study came up with major three results as follows:

Firstly, the study showed the majority of the respondents fell within the 41-50 age groups, which are dominated, by able-bodied women and small percentage of respondents in age group ranging 20-30 years. The explanation for a small percentage in the 20-30 age groups according to the Ministry of Women Affairs informants is that most young adults usually apply for loans from the Ministry of Youth since that Ministry has a special loan for all youths for income generating projects. Furthermore, the 61 plus are not able to work.

Secondly, the study indicated that 56 % of the beneficiaries were given \$1500 dollars for their projects, 42 % benefitted USD 3000 and 2 % got 5000 USD contrary to applicant's expectation of receiving loans amount as per their project proposals. Hence, the beneficiaries could not afford to adequately plan for the projects due to insufficient funds, as a result the majority of beneficiaries who received \$1500 engaged in poultry projects as it was regarded a cheaper option in relation to the loan disbursed.

Thirdly, the study presents 64 % of the beneficiaries were experiencing loan repayment difficulties and 36 % of the respondents were not having difficulties in servicing the loan. The WDF beneficiaries' in Zimbabwe faced a challenge of loan repayment as its loans has a life span of one year, of which the recipient is expected to have repaid it through engaging in a productive income generating activity.

#### **2.4.5 Efforts towards Women's Economic Empowerment in Tanzania**

The National Micro-Finance Policy (2000) provides guidelines to achieve gender equity in accessing financial services in order to empower women economically. This

policy directs that special efforts have to be made to incorporate mechanisms that would make the services accessible to both women and men.

The Policy also gives flexibility in regulating micro- finance institutions in order to create terms and conditions favorable for women accessibility to credits/loans(URT, 2005). Women in small and medium enterprises have been empowered economically by facilitating their access to financial facilities in the form of credit, training in entrepreneurship and business management, and accessing markets.

The National Micro-Finance Policy (2000) promoted establishment of various credit services targeting women such as the Women Development Fund (WDF), which is supported by the Government through the National Gender Machinery and complimented by the local councils.

Other Funds established by different stakeholders, targeting poor women includes CREW Tanzania, PRIDE, FINCA, Gatsby Trust and SELF as well as community mobilization to form Savings and Credit Cooperative Associations (SACCOs) and Community Banks.

Other efforts for women's economic empowerment was based on development of appropriate technology and training to reduce women's workload in various ways particularly in agricultural production, food processing, energy and water. Women have been supported to participate in international and local trade fairs and exhibitions, through which they have been able to market their products, gain and learn from each other on marketing and product development.

#### **2.4.6 Indicators for Women's Economic Empowerment**

Global literature on the conceptualization of Women's Economic Development (WEE) assumes the availability of resources and agency as catalysts for economic empowerment (Kabeer, 2005). According to TGNP Mtandao (n.d), "Women's economic empowerment is promoted for its economic outcomes as well as a means of achieving improvement in health and education for women and children. Demographers have noted that changes in gender systems such as women's economic empowerment can bring about demographic change, specifically with regards to fertility and mortality". International program evidence maintains that empowerment does in fact lead to positive reproductive health outcomes (Arnoff, 2011). The World Bank asserts that investing in women unleashes economic potential and is good for economic growth and poverty reduction (Eyben, 2008).

#### **2.4.7 Women Empowerment Funds in Tanzania**

URT (2017a) presented 19 Government Economic Empowerment funds out of which seven funds target women, youth, and people with disabilities (PWDs) in their operations. The women economic empowerment funds includes; the National Entrepreneurship Development Fund (NEDF), Presidential Trust Fund (PTF), Women Development Fund (WDF), Youth Development Fund (YDF), Small Entrepreneurs Loans Facility (SELF) Microfinance, Mwananchi Empowerment Fund (MEF), and Unit Trust Fund (UTT) Microfinance.

##### **2.4.7.1 Women Development Fund in Tanzania**

Women Development Fund (WDF) was established by the Government of Tanzania and approved by the National Assembly in 1992 and 1993 respectively under the

coordinating Ministry of Community Development, Women Affairs and Children by then, but recently called Ministry of Health, Community Development, Gender, Elderly and Children (Kihombo *et al*, 1999). The funding comes from a five percent contribution of Local Government Authorities own source revenue during its establishment but currently the funding comes from a four percent of Local Government Authorities own source collections. WDF enables women to become entrepreneurs and significantly changes in women's property and inheritance rights associated with women's employment outside the home, self-employment and earnings (Peterman, 2011).

Since its establishment, the number of women acquiring loan kept in increasing and many women have benefited. For example, in 2005, the amount of loan given was 260 million Tanzanian shillings but in 2014, the number has increased to 1.9 billion Tanzania Shillings (URT, 2015). According to URT, (2017 a), the expected contribution of WDF by 2016 was TZS 18.5 billion, but the actual contribution by June, 2016 was only TZS 3.8 billion which was equal to 20% of the required contribution of 18.5 in which 16,980 women in 2,783 groups were reached. According to Simanjiro District Council's Medium Term Expenditure Framework (MTEF), the Council's own source contribution to WDF for the financial year 2015/2016, 2016/2017, 2017/2018, 2018/2019 and 2019/2020 were: 24 Milion, 27 Milion, 61.6 Milion, 230.8 Milion and 244.6 Milion respectively.

Mmari & Katera (2018) asserted that provision of funds to the target groups requires complementary support for skills development in managing both the funds and the projects to ensure better outcomes. In addition, closer supervision of the women's

groups is necessary to ensure productive use of credits and loan repayment, otherwise most of the funds are likely to be directed in consumption smoothing and less to income generating activities.

#### **2.4.7.2 Mode of administering Women Development Fund**

According to Simanjiro District Council's Community Development Officer (DCDO), groups of registered Community Based Organization (CBOs) that have a well - established and viable economic activity are eligible to loans through Women Development Fund.

The WDF loans are given to groups of registered CBOs deliberately in order to enhance loan repayment as well as for easy communication, thorough follow-up and monitoring of group's activities. Globally, the similar approach have been applied by a number of loan providers in both public and private institutions/sectors; for example, the Grameen Bank founded by Muhammad Yunus demonstrated that lending to the poor can be self-sustainable using joint liability lending instead of individual lending as it reduces transaction costs and the rate of defaults (Mtenga, 2018).

According to Simanjiro District Council's Community Development Officer, Loan provision to Women through WDF involves a number of steps that must be followed before the group receives the loan. These steps are as follows;

Firstly, is to ensure that the group is registered by Simanjiro District Council and obtain a registration number whereby the major criteria for a group registration are it must comprise at least five active members and have productive income generating activity.

Secondly, the experts from the community Development Department should make a survey to verify whether the group is active by having an ongoing income generating activity.

Thirdly, once the team of Community Development officers satisfied with the status of a group then a group is allowed to submit the loan application attached with business proposal and discussed in Ward Development Committee's Meeting to the District Executive Director.

Fourthly, the business proposal is then submitted to Council Community Development Officer for further verification and for loan processing.

Finally, all qualified groups are trained on entrepreneurship skills and financial management aspect such as budgeting and record keeping.

#### **2.4.8 Women's Income Generating Activities in Tanzania**

Women's income generating activities in Tanzania resulted from the context of the basic needs approach (BNA) to full fill the central agenda of women economic empowerment which was emerged in the early 1970s (Mbughuni, 1994). The BNA responds towards the growing evidence that economic and social development efforts had not benefitted women as compared to men (Muro, 1994).

It is for this reason that women in Tanzania have been encouraged to undertake income generating activities (IGAs) in order to realize cash income of their own for supplementing their household income and improve their standard of living (Mbilinyi, 1992).



However, studies conducted in Tanzania on women's IGAs pointed out that the results of women's IGAs is constrained by some degree of women's lack of access to capital, raw materials, skills and technology (Mbughuni, 1994). Women's IGAs are also constrained by factors such as lack of free time, mobility restriction experienced from their husbands, misuse of resources by husbands, various forms of bureaucracy, dependence on grants, misappropriation of funds for poorer women by the well-connected individuals as well as cultural, religious and ideological systems prevailing in a society (Mbughuni, 1994).

#### **2.4.9 Challenges facing Women's Economic Empowerment**

While Economic empowerment projects through microfinance show financial access opens gates to other forms of empowerment, women are seriously constrained by low accessibility to key production assets such as land, capital, education and skills (Mhina, 2014).

According to Makombe, Temba & Kihombo (1999), low access to finance by poor individuals including women is mainly contributed by various factors such as; lack of collaterals registry for movable property which has been a constrain for women to access loans from banks and other financial institutions, high interest rates averaging up to 16% per annum for loans from banks and 20% per month for loans from other credit institutions or individual money lenders. Other factors includes low level of financial literacy resulting in low uptake of financial products and services from banks and other financial institutions as well as absence of a financial consumer protection framework that provides guidance on how to protect consumers from excessive penalty caused by failure to pay loans on time.

#### **2.4.10 Suggested Actions to Enhance Women's Economic Empowerment**

A study conducted by TGNP in 2009, on the care economy (time use) revealed that women bear a huge burden of care activities, which hold back to their full involvement in productive activities and access to other economic and political opportunities (TGNP n.d). Thus, both economic and socio-political empowerment can be viewed as two sides of the same coin.

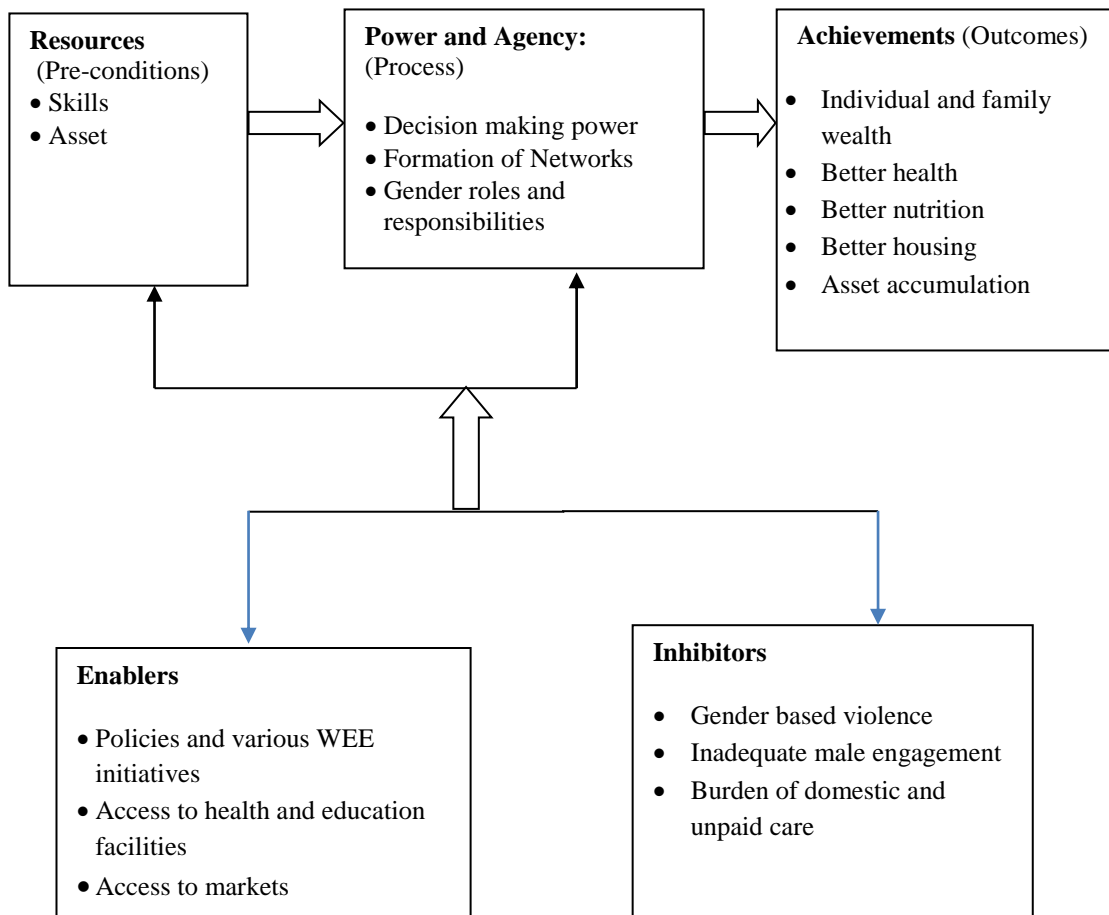
Therefore, the success of women's economic empowerment programs depends much on how those programs are linked to strategies relating to the following four aspects:

- (i) A reduction of women's social burdens such as domestic work and unpaid care work at both household and community level
- (ii) An increase in women's participation in decision-making bodies
- (iii) Greater women's power over economic decisions, and improved access to resources, opportunities and social services; For example, women cannot participate fully in economic empowerment initiatives if they have to walk long distances to fetch water and collect firewood and if there are not enough pre-schools that can relieve them temporarily of child care.

#### **2.5 Conceptual Framework for Women's Economic Empowerment**

According to TGNP Mtandao (n.d) Women's Economic Empowerment (WEE) is not an end in itself but rather a means to an end since WEE initiatives/ efforts may sometimes cause both negative and positive signals towards achievements of targeted WEE outcomes. Therefore, it's important to look on how WEE initiatives/efforts burdens a woman nor at how other factors for empowerment such as the availability

and accessibility of quality social services and economic infrastructure contributes towards the achievement of Women's Economic Empowerment outcomes.



**Figure 2.1: Conceptual Framework for Women's Economic Empowerment**

Source: TGNP (n.d)

The Figure 2.1 shows how various variables inhibits or contributes towards the outcomes of WEE basing on the resources-agency-norms and institutions theory together with TGNPs transformative agenda, which interrogates the conventional conception of WEE. The variables taken into consideration are:

- (i) Access to resources as a precondition for women's economic empowerment (skills and assets to enable effective participation of women in economic activities).

- (ii) Power and agency as a process to transform these resources based on available choice (decision-making power, formation of networks, gender roles and responsibilities).
- (iii) Enabling factors (policies and various WEE initiatives and enabling environment for investment such as access to social and economic infrastructure such as health and education facilities and markets.
- (iv) Inhibiting factors that set back the WEE process (Gender Based Violence (GBV), inadequate male engagement and the burden of domestic and unpaid care.

Hence, the achievements of WEE outcomes can be determined in terms of prosperity of the household by looking at individual and family wealth, better health and nutrition, housing and assets accumulation.

## **2.6 The Research Gap**

The importance of women empowerment has been recognized all over the world and this is evidenced by the involvement of governments, academic institutions and Non-Government Organizations (NGOs) in supporting women's income generating activities (IGAs) through fostering, training and women's credit programmes (Makombe, Temba, and Kihombo, 1999). Women economic empowerment through micro-finance and micro-credit services programmes has become popular in many countries of the world since 1990s (Mayoux 2000). The issue of women's access to microfinance services has received most significant recognition of its importance since the Beijing Women's conference in 1995 which among other objectives, tried to put women's accesses to credits on the international agenda (Shekilango, 2012).

In Tanzania, the Government has taken initiatives to empower women economically by enabling them to have access to credits through establishment of microfinance banks and Savings and Credit Co-operative Societies (SACCOS), which have less loan conditions and require minimum collateral (URT, 2010). The Government has also introduced various women economic empowerment funds such as Credit for Women Tanzania (Crew Tanzania) and Women Development Fund (WDF), in which the later is the core of this study. WDF was established by the Government and approved by the National Assembly in 1992 and 1993 respectively, purposely to enable women to become entrepreneurs and significantly changes in women's property and inheritance rights (Peterman, 2011).

Since the establishment of the WDF, the number of women acquiring loan was constantly increasing year to year; For example in 2005, the amount of loan given was TZs. 260 million but in 2014 the figure has increased to TZs. 1.9 billion (URT, 2015). All Women's economic empowerment initiatives including WDF targets to raise women's economic status through enhancement of women's self-employment, increase ownership and control over resources, access to decision making and acquisition of business skills.

Despite these entire Women's economic empowerment efforts made by the Government, the women economic status is yet low in various aspects such as income and resource ownership. However, this condition is a motive for further studies including this study in order to assess the effectiveness of WDF towards women's economic empowerment.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Overview**

This chapter describes the methodology applied by the researcher in data collection, analysis and presentation in order to generate meaningful and useful information from this study. The chapter shows how the study was conducted and it comprises of eight parts including the research design, study area, study population, sample size, sampling techniques, data collection methods, data analysis and data presentation.

#### **3.2 The Research Design**

The study was used a cross sectional research design to achieve its objectives since it allows collection of data from many different individuals at a single point in time and it is not repetitive in nature: Thus data was collected through administered questionnaire, observation, key informant interview, focus group discussion as well as documentary review in order to measure indicators for women's economic empowerment including improvement in income, savings, assets accumulation, better health, better nutrition, better housing, and better children's education.

#### **3.3 Study Area**

The study was conducted in Simanjiro District which lies between latitude  $3^{\circ} 45'$  and  $5^{\circ} 15'$  South of the Equator, and between longitudes  $3^{\circ} 15'$  and  $38^{\circ}$  East of Greenwich Meridian. Simanjiro District is the one of the five Districts composing Manyara Region covered with an area of 20,591km<sup>2</sup> (Land area 20,516 km<sup>2</sup> and Water bodies 75 km<sup>2</sup>). Suitable land for grazing is 1,357,000 hectares though 203,550.02 hectares are Tsetse fly infected area. The utilized land for grazing is 1,153,449.98

hectares. The District is sub-divided into 6 Divisions, 18 Wards and 56 Villages and 278 hamlets and 2 Township Authority. The District is bordered with Arumeru District (in Arusha region), Hai and Moshi District (in Kilimanjaro Region) in Northern, Kiteto (in Manyara Region) in the South, Kondoa (in Dodoma Region), Babati (in Manyara Region) in the West, and Mwanga and Same (in Kilimanjaro Region), Kilindi and Korogwe (in Tanga Region) in the East.

According to Population and Housing Census of 2002, the District have population of 141,136 (Males was 76,351 and Females was 64,785) and population density of 7 people per square kilometre. According to Simanjiro District Planning and Statistics Department, the District population was projected to be 218,344 (Males: 108,716 and Females: 109,628) as of December 2020. The main economic activities in the District are;- agricultural production, livestock keeping, mining, tourism, fisheries, small business and beekeeping.

### **3.4 Study Population**

The targeted population for this study was households that constitute Women Development Fund loan's beneficiaries through groups of five women received loan from Simanjiro District Council. The study was involved women received loan through WDF in financial year ranging 2014/2015 – 2019/2020.

### **3.5 Sample Size**

This study used a sample size of 70 respondents among WDF loan beneficiaries, 20 key informants found among officials involved in the coordination of WDF such as Community Development Officers, Ward Executive Officers and Village Executive

Officers and 10 groups among WDF beneficiaries were involved for focus group discussions.

### **3.6 Sampling Techniques**

This study applied two approaches of sampling techniques namely simple random sampling and purposive sampling. Simple random selection technique was opted in order to minimize a magnitude of biasness during selection of respondents particularly among WDF beneficiaries, and purposive sampling technique was considered to be useful in selection of respondents from the group of key informants as this sampling technique enables the researcher to choose respondents having closely related characteristics to the subject under study.

### **3.7 Data Collection Methods**

This study applied five different methods of data collection namely;- in-depth interview, focus group discussion, key informant interview and observations for primary data collection as well as documentary review for secondary data collection. The study mainly used self-administered questionnaire as a tool for primary data collection. The choice of self-administered questionnaire as a main tool for primary data collection was due to the fact that it allows to study an individual or group of respondents scattered in a wide geographical area with minimum resources such as time, money and energy since Simanjiro District have very wide geographical area with low population density.

### **3.8 Data Analysis**

Quantitative method using SPSS software was applied to analyze primary data collected from the field in order to generate useful information that can easily be



interpreted. The process of 'content analysis' was done before coding to reduce a variety of collected data by grouping them into categories with limited set of attributes composing a variable. Quantitative data analysis using SPSS software was preceded by quantification of qualitative data collected from the field through coding in order to allow quantitative analysis that involved uni-variate variables. Uni-variate variables were analyzed using frequency and percent as well as comparisons of the situations before and after WDF loans acquisitions for similar variables were made to see the impact of WDF.

### **3.9 Data Presentation**

The data from this study was presented in tables, figures and text for easier interpretation, discussion of the findings and generating meaningful information.

## CHAPTER FOUR

### FINDINGS AND DISCUSSIONS

#### 4.1 Introduction

In this chapter research settle all findings and discussion from the respondents all about assessment of effectiveness of Women Development Fund in women economic empowerment. The general objective of this study is to assess the effectiveness of Women Development Fund loan given to women's group on household's welfare. To investigate the contribution of loans given to women through Women Development Fund on household's income. To evaluate societies 'perceptions towards loans given to women through Women Development Fund and to investigate the societies' opinions/suggestions with regard to loans given to women through Women Development in Simanjiro District, Manyara region, Tanzania.

#### 4.2 Respondents Characteristics

The respondents were characterized in different categories like Age, Gender (Sex), occupation and educational status or level, marital status and their occupation as both implementers of women economic empowerment responding the research questions follows the discussions below.

**Table 4.1: Respondents Age**

<b>Respondent's age categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
18-35	28	40.0	40.0	40.0
36-45	22	31.4	31.4	71.4
46-60	17	24.3	24.3	95.7
61 and above	3	4.3	4.3	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

The results in the Table 4.1 showed that 40 % of the respondents were in age range of 18-35 years category, 31.4 % of the respondents were in age between 36-45 years while 24.3 % of the respondents fell within the 46 - 60 age range but only 4.3 % of the respondents were in age above 61 years. From the above result, the research concludes that the majority of WDF beneficiaries fall under age categories (18-35 and 36-45 years) dominated by energetic women to participate in productive activities. The smaller percentage of 4.3% of the respondents with age above 61 years who benefited from WDF implies that many women under this category are not able to work in productive activities. However, research got doubt with bigger percentage of youth (40%) benefited from WDF as youth are eligible to Youth Development Fund (YDF) that is similarly provided by LGA through the same 4% as WDF from the LGA's own source revenue collections. In Tanzania, Youth policy identifies youth as individuals with age range between 18-35 years old.

This finding is similar to the finding by Tshuma and Selome, (2014) in study about Microfinance and Women Empowerment in Zimbabwe, A case of Women Development Fund in Umguza district in Matabeleland North province of Zimbabwe, which indicated that majority of the WDF beneficiaries in Zimbabwe were in age category between 41-50 which are dominated by able bodied women and small percentage of respondents in age group ranging 20-30 years while none of respondent with 61 years plus appeared. The explanation for a small percentage in the 20-30 age groups according to the Ministry of Women Affairs informants is that most young adults usually apply for loans from the Ministry of Youth since that Ministry has a special loan for all youths for income generating projects. Furthermore, the 61 plus are not able to work.

**Table 4.2: Household Size of the Respondents**

Household size	Frequency	Percent	Valid Percent	Cumulative Percent
1-4	38	54.3	54.3	54.3
5-8	23	32.9	32.9	87.1
9-12	9	12.9	12.9	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

The Table 4.2 presents the household size of the respondent; research was looking the household size purposely to reflect with economic empowerment to the women through WDF. Research mention women economic empowerment but women is a source of family whatever done the beneficiaries must be a family in the household.

From the findings 54% of respondent shows a size of household range to 1-4 while 32% range to 5-8 and 13% range to 9-12. What research saw is the less number of household the positive women economic empowerment. From this analysis seems WDF can work with impact.

### **4.3 Respondents Awareness about WDF Loan**

This part covered discussions on awareness of respondents about WDF loans provided by Simanjoro District Council as part of currently 4% of the Council's own source revenue collections. The discussions is based on measuring the understanding of respondents on aspects such as where respondent's got information about availability of WDF loans, purpose of WDF and whether WDF loans is charged interest rate. General findings are indicated in the Tables 4.3:

**Table 4.3: Where Respondent Gets Information on Availability of WDF Loan**

Source of information	Frequency	Percent	Valid Percent	Cumulative Percent
Public official	61	87.1	87.1	87.1
Community member	9	12.9	12.9	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

It was asked where respondent got information about WDF? Above table 3 has result on this question that information avails in different display includes community members and public official display. Philosophical once you empower women means you empowered family. 87% of the respondents said got information through public official and 13% of respondent got information through community members. This finding concludes that public officials played their role in awareness creation among women.

**Table 4.4: Understanding of the Respondent on Purpose of WDF**

Purpose of WDF	Frequency	Percent	Valid Percent	Cumulative Percent
Grant to women	2	2.9	2.9	2.9
Loan to women	68	97.1	97.1	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research was studying to know how the communities understand all about WDF and its impact. Above table 4 administer that 97% of respondents knows WDF as loans to women and 3% knows WDF as grant to women. In fact WDF is for loans provider not for grant, WDF want the women society to stand individual to generate income with their small business as entrepreneurs for economic empowerment. Grant means receiving as reward and utilize without income generating this is not purpose of WDF.

**Table 4.5: Understanding of Respondent if WDF is Charged Interest Rate**

<b>Interest rate</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Yes	1	1.4	1.4	1.4
No	69	98.6	98.6	100.0
Total	70	100.0	100.0	

The Table 4.5 presents results on the understanding of respondent on whether loans through WDF are charged interest rate or not. Most of the respondents about 98.6% said WDF loans have no interest rate while only 1.4% of the respondents said WDF loans is charged interest rate. In fact WDF loans was charged interest rate of 10% since its establishment in 1992 but the Government changed modality in 2019 whereby no interest rate is charged on WDF loan. With 98.6% of respondents who said WDF does not charge interest, research concludes that women are aware with WDF loans. Thus 1.4% of respondents are among women who benefited from WDF before its changes on aspects of interest rate in 2019.

#### **4.4 Contribution of WDF Loans on Household's Income**

Under this objective a researcher wanted to get a strong understanding on how WDF loans have contributed towards the societies' income particularly the household that were benefited from it. The major objective of WDF establishment is to empower women economically, so research is interested to see whether the targeted objective have achieved by comparing WDF beneficiaries' income before and after they have provided with loans. This part covered discussion on: contribution of WDF loans on household's income by considering variable such as income itself, asset ownership and nutrition of respondents as shown in the Tables 4.6.

**Table 4.6: Amount of Loan Requested by the Group**

Amount loan requested (TZs)	Frequency	Percent	Valid Percent	Cumulative Percent
3,000,000-4,999,999	13	18.6	18.6	18.6
5,000,000-6,999,999	32	45.7	45.7	64.3
7,000,000-8,999,999	14	20.0	20.0	84.3
above 9,000,000	11	15.7	15.7	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research intended to find whether WDF loans meet the demand of poor women engaged in small business as source of capital for their IGAs/business. It's known that success of any business among the other factors depends on adequacy of capital required for proper business plan. Hence, research watched on amount of loans requested by the groups of beneficiaries in order to make comparisons against received loan amounts by categories. Table 6 above, indicated 45.7% of respondents requested loans amounting between TZs 5 Millions – 6.99 Millions, 20% of respondents requested loans ranging between TZs 7 Millions – 8.99 Millions, 18.6% of respondents requested loans amounting between TZs 3 Millions – 4.99 Million and 1.7% of respondents applied loans amount above 9 Million.

Research goes further by sighting the situation of loan received by women through WDF for comparison purpose as shown in the Table 4.7.

**Table 4.7: Amount of Loan Received by the Group**

Amount of loan received (TZs)	Frequency	Percent	Percent	Cumulative Percent
below 3,000,000	14	20.0	20.0	20.0
3,000,000-4,999,999	50	71.4	71.4	91.4
5,000,000-6,999,999	6	8.6	8.6	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research was looking the amount of loans provided by WDF to the groups of women for economic empowerment. The Table 4.7 shows how Simanjiro District Council provides loans. 71% of respondents received between 3.0 to 4.9 million as loans while 20% of respondents received below 3.0 million and only 9% of respondents received between 5.0 to 6.0 million as loans provided through WDF.

Comparing the requested loan and received loans as shown in table 6 and 7 above came up with differences that the WDF loans received by the applicants is smaller than requested amounts. The proof of this situation is revealed by emerged 20% of respondents who received amount of loans below 3Millions category in Table 4.7 while none of respondents requested in table 6, also disappearance of 20% and 15.7% of respondents who requested WDF loans amounting between 7 Million – 8.99 Millions and above 9 Million respectively in Table 4.7 is another proofing factor as they requested in table 6. But also respondents who received loans amount between 5 Million – 6.99 Millions decreased by 37.1% while the respondents who received WDF loan ranging between 3 Million – 4.99 Millions increased by 52.8%. Research concluded that WDF provides small loans as compared to applicants' project proposal.

The findings from this study is similar to the findings by Tshuma and Selome, (2014) in study about Microfinance and Women Empowerment in Zimbabwe, A case of Women Development Fund in Umguza district in Matabeleland North province of Zimbabwe, whereby findings showed that 56 % of the beneficiaries were given \$1500 dollars for their projects, 42 % benefited USD 3000 and 2 % got 5000 USD contrary to applicant's expectation of receiving loans amount as per their project proposals.



Hence, the beneficiaries could not afford to adequately plan for the projects due to insufficient funds, as a result the majority of beneficiaries who received USD 1500 engaged in poultry projects as it was regarded a cheaper option in relation to the loan disbursed.

**Table 4.8: Sufficiency of the Amount Received for the Targeted IGAs/Business**

<b>Sufficiency of loan</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
yes	7	10.0	10.0	10.0
No	63	90.0	90.0	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research has gone further by asking WDF beneficiaries deliberately to have their response on whether WDF provides sufficient loans to run their IGAs/business. Table 4.8 shows 90% of respondents said No implying that WDF provides insufficient loans for running their IGAs/business while only 10% said Yes which means they were satisfied with received WDF loans.

Hence with bigger percentage of respondents who said WDF provides insufficient loans for their IGAs as indicated in table 8 above it is evident to generalize that WDF loans does not provides sufficient capital that could maximize profits from women's IGAs/business.

This finding is related to the argument by Ditcher (2006) that micro credit institutions provides too small loans as compared to the demand of women's business/ income generating activities for maximum profit.

**Table 4.9: Monthly Income of the Respondent before WDF Loan Acquisition**

Monthly income before WDF loan (TZs)	Frequency	Percent	Valid Percent	Cumulative Percent
below 50,000	32	45.7	45.7	45.7
50,000-100,000	33	47.1	47.1	92.9
101,000-200,000	4	5.7	5.7	98.6
above 200,000	1	1.4	1.4	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

To obtain the difference of women's economic status, research assessed the income before WDF loan acquisition and later after to assure the impact of loan from WDF if it has value inputs to the women. Table 4.9 showing the income of respondents before WDF loans acquisition as follows; 47% earns amount in between 50-100 thousands as monthly income while 46% of respondents earns below 50 thousands as monthly income.

**Table 4.10: Monthly Income of the Respondents after Acquisition of WDF Loan**

Monthly income after WDF loan (TZs)	Frequency	Percent	Valid Percent	Cumulative Percent
below 50,000	10	14.3	14.3	14.3
50,000-100,000	45	64.3	64.3	78.6
101,000-200,000	12	17.1	17.1	95.7
above 200,000	3	4.3	4.3	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research was looking the difference of monthly income before WDF and after WDF input as assessments to see if there is any impact of WDF. Table 4.10 presenting the results of the respondents reporting the current monthly income of the community where by 64.3% of respondents earns amount between 50 to 100 thousands. 17.1% of

respondents earns amount between 101 to 200 thousands while 14.3 % of respondents earns amount below 50 thousands and 4.3 % of respondent earns amount of above 200 thousands.

Comparing the monthly income before WDF and after WDF came with differences that the income after WDF increased in huge amounts sees earners below 50 thousands decreased by 31.4 % while earners of amount between 50 to 100 thousands increased by 17.2%, earners of 101 to 200 thousands increased by 11.4 % after WDF and earners of above 200 thousands also increased by 2.9 %. This concludes assessment that WDF is a good catalyst for women economic empowerment when it will be used in an effective and efficient manner.

This finding is similar to the argument of Develtere (2002), who said most researchers concluded that micro-credit institutions contribute a positive impact on fighting poverty in Bangladesh. According to Develtere (2002) the impacts of micro-credit programs towards poverty alleviation is measured by using income and consumption as dependent variables.

**Table 4. 11: Monthly Expenditure of the Respondent before WDF Loan Acquisition**

<b>Monthly expenditure before WDF loan (TZs)</b>	<b>Frequency</b>	<b>Percent</b>	<b>Percent</b>	<b>Cumulative Percent</b>
below 50,000	33	47.1	47.1	47.1
50,000-100,000	31	44.3	44.3	91.4
101,000-200,000	6	8.6	8.6	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Table 4.11 presents monthly expenditure of respondents before WDF simultaneously with monthly income. 47% of respondents spend below 50 thousands per month while 44% of respondents spend amount in between 50-100 thousands per month and only 9% of respondents spend amount in between 101-200 per month.

**Table 4.12: Monthly Expenditure of the Respondents after Acquisition of WDF Loan**

Monthly expenditure after WDF loan (TZs)	Frequency	Percent	Valid Percent	Cumulative Percent
below 50,000	21	30.0	30.0	30.0
50,000-100,000	40	57.1	57.1	87.1
101,000-200,000	8	11.4	11.4	98.6
above 200,000	1	1.4	1.4	100.0
Total	70	100.0	100.0	

Table 4.12 presenting the monthly expenditure of respondents after acquisition of WDF loans whereby 57% of respondent expends amount in between 50 to 100 thousands, 1.4% of respondent expends above 200 thousands while 30% of respondents expends below 50 thousands and 11.4% of respondents expends amount in between 101 to 200 thousands Tanzania shillings.

Comparing before WDF loans and after WDF loans there is an increase of expenditure through the community involving with WDF. When you compare above Table 4.11 and Table 4.12 showing the advance of expenditure from the respondents below 50 thousands decreased by 17% while those of between 50 to 100 thousand increased by 12.8%, other respondent of 101 to 200 thousands increased by 2.8 % and above 200 thousand were not available before WDF but after rose to 1.4%. From economical

point of view, expenditure increases as the income increases. Therefore, this comparison informs that WDF as a catalyst for women economic empowerment is so important and significant to the community.

This finding is supported by Wahid (2000) who argued that, “the per capita spending and net worth (assets + savings - loans outstanding) of the members has increased for both Grameen Bank and BRAC”. However, women appeared to score better than male on per capita spending but men have a higher net worth in general.

**Table 4.13: Contribution of WDF Loan to Respondent's Nutrition**

<b>WDF contribution on Nutrition</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Yes	50	71.4	71.4	71.4
No	20	28.6	28.6	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research was looking whether WDF brings any impact to the community based as beneficiaries this includes shelters, nutrition etc. Table 4.13 presents the contribution of WDF loan to respondent nutrition whereby by 71.4% of respondents said WDF loan has an impact to the household’s nutrition while only 28.6% said WDF loan has no impact on nutritional status of their household. Not only nutrition changed in the community but also other assets women purchased through profits generated from IGAs/business supported by WDF. Table 4.14 presents some assets purchased through the profits of WDF loans. 29% of respondent increased livestock and portion of land. 23% of respondent purchased and own home furniture, domestic utensils, solar, radio, TV, and computer and other improvement of small business.

**Table 4.14: List of Assets Purchased and Owned by Respondents through WDF Profit**

<b>Asset purchased and owned through WDF profit</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Livestock / portion of land	20	28.6	28.6	28.6
Home furniture, domestic utensils, solar, radio, TV, and computer	16	22.9	22.9	51.4
Improvement of small business	2	2.9	2.9	54.3
No asset purchased	32	45.7	45.7	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

**Table 4.15: Number of Meals Taken Per Day by Respondent's Household before WDF Loan**

<b>Number of meals before WDF loan</b>	<b>Frequency</b>	<b>Percent</b>	<b>Percent</b>	<b>Cumulative Percent</b>
1 meal	2	2.9	2.9	2.9
2 meals	19	27.1	27.1	30.0
3 meals	49	70.0	70.0	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research has gone through touching items that are basic for household life. The assessment made to see the status of household's nutrition in terms of number of meals taken per day before and after WDF loans acquisitions is shown in Table 4.15 and 16 for comparison purpose. Table 4.15 present's numbers of meals taken per day by respondent's household before acquisition of WDF loan whereby 70% of respondents takes meals three times per day, 27% of respondents takes meals twice per day and 3% of respondents takes meals once per day. This was situation of the community before WDF loans. After WDF loans introduced, immediately life to the

community begun to change positively. The Table 4.16 present's number of meals taken by the household per day where by the group of household of one meal per day is dissolved. And 93% of respondents now are taking meals three times per day while 7% of respondents taking meals twice per day.

**Table 4.16: Number of Meals Taken Per Day by Respondent's Household after WDF Loan**

<b>Number of meals after WDF loan</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
2 meals	5	7.1	7.1	7.1
3 meals	65	92.9	92.9	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

When you compare before and after WDF loans proves the changes of positive attitude that WDF brought impact to the community. See example number of meals of once dissolved while three times meals per day increased by 23% and those taking meals twice per day decreased by 20% this shows WDF loans improves the community life. Additionally, apart from proved increased number of meals per day among respondents as a positive impact of WDF loan, it was also observed that WDF loan have contributed towards improved components of meals taken for instance fruits, spices and vegetables. This scenario was witnessed by respondents themselves during data collection, particularly among 70% of respondents who said their household takes three meals per day before WDF loans.

#### **4.5 Societies' Perceptions towards WDF Loans**

Under this objective research enquired some of the key issues related to how respondent's perceives WDF loans and came up with some findings. To get

understanding on how society percept WDF loans, research discussed the following variables; challenges faced during loan application, time interval between loan application and fund disbursement, entrepreneurship training provided to groups before loan disbursement, comparison of WDF loan from other financial institutions, societies' attitude towards WDF loans, increase in monthly income of the respondents, understanding of the respondents on purpose of WDF, extent to which WDF loan managed to meet women expectations and status of loan repayment as per contract. Comprehensive discussions and findings are shown in below tables and figures under this section;

**Table 4.17: Mentioned Challenges During Loan Application**

<b>Challenges during loan application</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Limited loan amount	1	1.4	1.4	1.4
Too long time interval between application and fund disbursement	31	44.3	44.3	45.7
No challenge	38	54.3	54.3	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research also went through on finding whether there is any challenge during loan application by the community. Table 4.17 shows how respondents presented their opinion to these findings. 54.3% of respondents said there is no challenge during loans application but 44.3% of respondents said it takes too long time interval between application and fund disbursement while 1.4% of respondents said only challenge they are facing is a limited loan amount. But those challenges are minor compare to the positive of WDF loans application.



**Table 4.18: Respondent's Time Interval between Loan Application and Fund Disbursement**

<b>Time interval between loan application and disbursement</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Within 3 months	15	21.4	21.4	21.4
Within 4-6 months	35	50.0	50.0	71.4
Within 7-12 months	14	20.0	20.0	91.4
More than a year	6	8.6	8.6	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Table 4.18 presents time interval between loan application and fund disbursement from the community where by 50% of respondents shows the interval of between 4 to 6 months while 21.4% the interval of three months, 20% of respondents said the interval of between 7-12 months and 8.6% of respondents they are in more than a year.

Research were looking whether there were inconvenient time intervals during loans application and fund disbursement that can affect the community on income generation as purposely WDF loan helps economic empowerment. From the findings presented above research saw the comfort ability of intervals. Anyway WDF took time to provide training on entrepreneurship before loans disbursement to avoid conflict of interest this is shown in the Table 4.19 where by 80% of respondent reported to get training before loans disbursement.

This finding concurs by the argument of Mmari & Katera (2018) who asserted that provision of funds to the target groups requires complementary support for skills development in managing both the funds and the projects to ensure better outcomes.

**Table 4.19: Entrepreneurship Training Provided to Groups before Loan Disbursement**

<b>Training provided</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Yes	56	80.0	80.0	80.0
No	14	20.0	20.0	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

**Table 4.20: Comparison of WDF Loan from other Financial Institutions**

<b>Comparison of WDF</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
WDF loan are better than others	61	87.1	87.1	87.1
Others are better than WDF loan	3	4.3	4.3	91.4
No idea	6	8.6	8.6	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

There are so many institutions providing loans in Simanjiro District but WDF is better than other institutions with 87% of respondents presented in the Table 4.20. The reason for WDF being better than other financial institutions is due to the fact that, WDF has no collateral when it provides loans to the community. The fund is purposely meant to empower women economically as to empower the community in general. Other institutions are based on business oriented. From these findings it is encouraged to use WDF loan institution for women economic empowerment.

The societies build hope and faith towards WDF loans and once they asked about it they defend positively see the Table 4.21 that indicates 87.1% of respondents showed positive attitude towards WDF loans. On the other hand, 10% of respondents did not

have idea, 1.4% of respondents' shows both positive and negative attitudes and only 1.4% of showed a negative attitude towards WDF loans.

The findings of this study about positive attitude of the society about WDF loans concurs to the results of survey done in 1986 by Hossain, (1998) on borrower's perception towards micro-credit provided to the poor among people of Bangladesh whereby the findings came up with 91% of Grameen Bank members showed positive perceptions by mentioning that GB improved their economic conditions after joining it.

**Table 4.21: Societies' Attitude Towards WDF Loans**

<b>Societies' attitude towards WDF loans</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Positive	61	87.1	87.1	87.1
Negative	1	1.4	1.4	88.6
No idea	7	10.0	10.0	98.6
Both positive and negative	1	1.4	1.4	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

**Table 4.22: Respondent's Purpose of Request for WDF Loan**

<b>Respondent's purpose of request for WDF loan</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Expanding existing IGAs	36	51.4	51.4	51.4
Starting new IGAs	18	25.7	25.7	77.1
Both	16	22.9	22.9	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

A researcher was interested to know whether WDF supports expansion of already existing IGAs/ business or starting new IGAs/business. The reason behind this interest

is motivated by a fact that the two groups varies in level of entrepreneurial skills and experience and consequently even the performance of their IGAs may differ. Table 4.22 shows 51.4% of respondents said WDF supports expansion of existing IGAs/ business while 25.7% of respondents said WDF supports opening of new IGAs/business and on the other hand 22.9% said WDF supports both expansion of existing IGAs and opening of the new ones. Additionally, key informants declared that WDF investments on expansion of existing IGAs/ small business performs better as compared to their counterpart who received WDF loans to start new IGAs/business. Basing on this result, research concluded that the positive impacts of WDF loans are mainly contributed by 51.4% of WDF beneficiaries who applied loans to expand their existing IGAs/ business.

Research asked benefits obtained from loans given through WDF loans; the respondents said through the analysis in the Table 4.23.

**Table 4.23: An Increase in Monthly Income of the Respondents**

<b>Increase in monthly income</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Yes	39	55.7	55.7	55.7
No	31	44.3	44.3	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Loans given by WDF increase monthly income to the household family this refers to above analysis from statistical package for social science table above which shows 56% of respondents appreciates the benefits of WDF with increase monthly income also monthly expenditure and other important humanity needs. These verify the research question asked. WDF is fact for the family development and source of

income and life prosperity as well. Research continue to ask how the women perceive towards WDF within the community, respondent came up with the findings and response as indicated in Table 4.24.

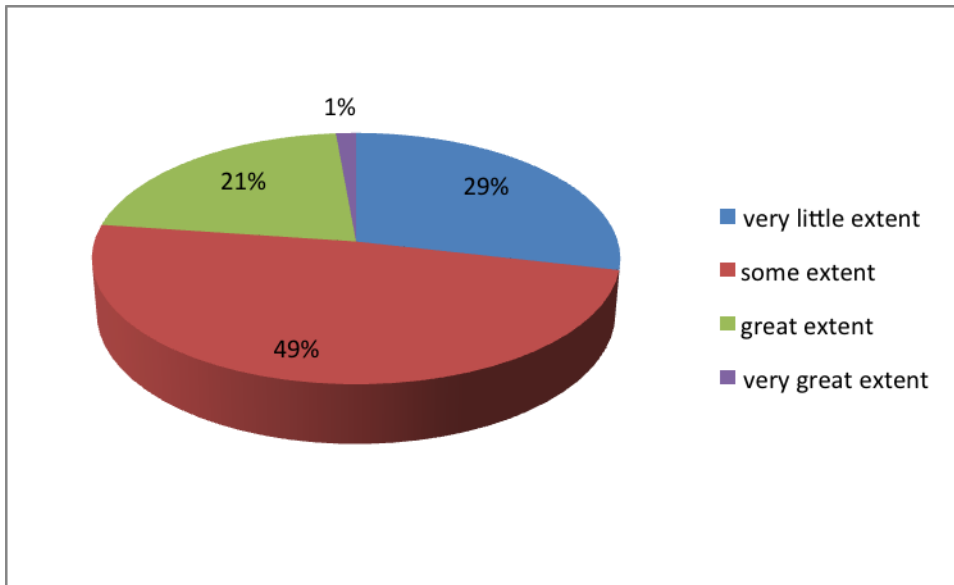
**Table 4.24: Understanding of the Respondents on Purpose of WDF**

<b>Purpose of WDF</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Grant to women	2	2.9	2.9	2.9
Loan to women	68	97.1	97.1	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Women understood the purpose of WDF referring above Table 4.24 the purpose and function to the community. 2.9% of respondents declared that WDF is so usefully to grant women, here is all aged women who cannot work to earn daily income so the fund serve them. 97.1% of respondents understand WDF is for loan to women of small business and entrepreneur who want to generate daily income for survival.

This inferences underlines the important of WDF to the community focused imply the good perceptions towards WDF and indicates the needy. Positive results shows granted women from WDF they now increase even a number of meals per day and other basic human needs. Also who took loans they improve their business and family hood at home this means even men in the family benefits from the presence of WDF.

Research gone further on looking activities of course no one can take loans in some source of fund like WDF without any activities. Here then research looking the income generating activities, which push the need of WDF.



**Figure 4.1: Extent to which WDF Loan Managed to Meet Women Expectations**

The findings shows that the factors influencing or inhibiting the success of women's income generating activities is the extension of WDF loans to meet their expectations referring the Figure 4.1 shows how respondents revealed 49% of respondents said some extent of WDF loans made a success of women, 1% said very great extent of WDF loans made success. When a researcher analyses this data came up with a point that in 1% of respondent are the entrepreneurs and others small business women who utilize these WDF loan to run their Business. And 49% are those who benefits from the products of loaners who engaging in business.

**Table 4.25: Status of Loan Repayment as Per Contract**

Purpose of WDF	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	39	55.7	55.7	55.7
No	31	44.3	44.3	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

Research is interested to know about WDF loan repayment status as this variable is among the crucial indicators to determine the societies' perceptions towards the role of WDF loans in women economic empowerment in Tanzania. The respondents were asked a question "Have you managed to repay the whole loan you received from WDF on time as per contract?" Hence their response towards a question is presented in table 25 above whereby 55.7% of respondents said they have managed to make full repayment of the received WDF loans while 44.3% of respondents have not managed to repay WDF loans in full within agreed period.

This findings reveals that the societies' perceives WDF loan positively as more than half (55.7%) of respondents adhered to loan agreement. However, the interview with WDF key informants particularly CDOs, VEOs and WEOs and focus group's discussion showed that WDF beneficiaries were usually repaying loans through their own weekly contributions in order to make on time loan repayment as per contract.

Basically, WDF targets to empower women economically by supporting women's productive activities from which repayment has to be made through profit. Therefore, from the above observation research concluded that WDF loan repayment duration of one year is not enough for supported IGAs/small business to generate profit. Hence, research got doubt on viability of many IGAs/small business supported by WDF.

This finding partly contradict from the findings by Tshuma and Selome, (2014) in a study on Women Empowerment through Women Development Fund in Umguza district in Matabeleland North province of Zimbabwe, which showed more than half (64 %) of the beneficiaries were experiencing loan repayment difficulties and 36 % of

the respondents were not having difficulties in servicing the loan. On other part the finding concurs to findings by Tshuma and Selome, (2014) that WDF beneficiaries' in Zimbabwe faced a challenge of short loan repayment duration of one year, of which the recipient is expected to have repaid it through engaging in a productive income generating activity.

On the other hand, this finding concurs with the findings by Ray, (1998), who argued lending to groups is more powerful than lending to individuals as it provides a room for the group members with similar interest to come together, plan and execute their business together hence easy loan repayment because any reward or punishment associated to loan default goes to the whole group members.

#### **4.6 Societies' Opinions/Suggestions with Regard to WDF Loans**

The main objective of WDF loans is to empower women economically. Therefore, under this research objective, a researcher tried to explore data about opinions/suggestions of the society towards improvement of WDF loans. Findings on how to improve WDF loans is useful for the future policy amendment as it identifies areas that is well performing and areas that requires improvements towards achievement of its objectives. The findings about this aspect are discussed in Table 4.26 and Figure 4.2.

During the research finding, research also looking whether there is any sustainability of women's Income Generating Activities funded by WDF and what should be done to enhance sustainability.

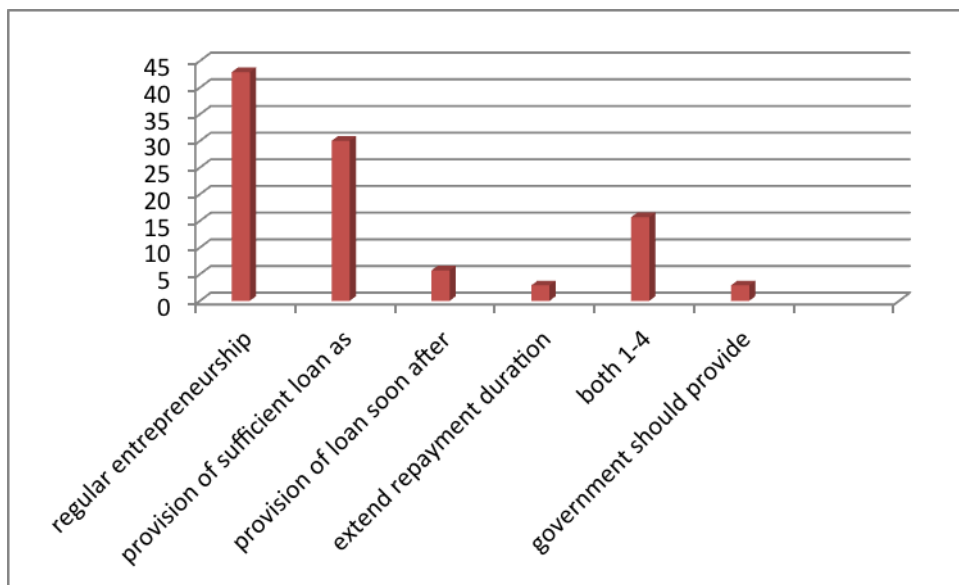


**Table 4.26: Enhancement Factors for Sustainability of Women's IGAs/Business**

<b>Enhancement factors</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Regular entrepreneurship training	36	51.4	51.4	51.4
Provision of sufficient capital as per group's business plan	15	21.4	21.4	72.9
Provision of loan soon after Completion of former loan repayment	2	2.9	2.9	75.7
Extend repayment period	2	2.9	2.9	78.6
Extend repayment period and sufficient capital	1	1.4	1.4	80.0
Training, sufficient capital and extend repayment period	14	20.0	20.0	100.0
<b>Total</b>	<b>70</b>	<b>100.0</b>	<b>100.0</b>	

From the field research came up with findings of enhancement factors for sustainability of women's Income Generating Activities as all about respondents declared their opinions as shown in the Table 4.26. 51.4% of respondents said in order IGAs to be sustainable there must be regular entrepreneurship trainings to women and other business based to WDF. Entrepreneurship means having knowledge of planning and administers business in a good track control income and expenditure loan and other business technique. Entrepreneurship explores what activities to do according to the want and need of the community. To be trained Entrepreneurship helps the business to be sustainable. It is acceptable reason from the response as factor of Income generating activities. 21.4% of respondents came up with another factor of sustainability that the Provision of sufficient capital as per group's business plans. After being trained entrepreneur you can be easy to know what to invest, what better activity to implement. What next is capital for income generating activity is vital

reason caused Government to arrange the WDF as source of capital through loans to generate income activities. The respondents show this as another important factor for business sustainability. But another 20% of respondents add another factor to this discussion that Training, sufficient capital and extend repayment period bring sustainability of Income generating activities. These are strong factor to enhancement factors for sustainability of women's IGAs/business. It was a question that WDF brings impact to the women society with family beneficiaries. Some stake holders asking what should be done to improve WDF for the future. This also came as research questions within this paper. Research went to the field to see community through respondent who do they react.



**Figure 4.2: Respondent's Opinions/Suggestions Towards WDF Future Improvement all Data in Percent**

The respondents showed some opinions to improve WDF for future in different aspects including Regular entrepreneurship training with 43% of the respondents, provision of sufficient loans as per group's business plan 29% of respondents, provision of another loan soon after completion of previous loan 5%. Few respondents

2% said WDF should extend loan repayment duration from one year to at least 2 years to provide adequate time for business to generate substantial profit. During data collection a researcher observed that most of the borrowers particularly those in rural areas make monthly repayment through their own weekly contribution from other sources to avoid quarrels with the Government.

Hence, opinion from 2% of respondents is crucial to enhance comfort loan repayment among the borrowers using the profit generated from WDF projects. But 15% of respondents accepted all four reasons mentioned before that will be sufficient to improve WDF for the future namely: regular entrepreneurship training, provision of sufficient loans as per group's business plan, provision of another loan soon after completion of previous loan and extend loan repayment duration from one year to at least 2 years. But another 2% of respondents suggested the Government to see the importance of providing loans to individual marginalized women through WDF. Figure 4.2 show clear on how respondent argues their opinion. This concludes that WDF is important and needed by women for their daily Income generating activities. The fact is no one among the respondents who shown negative opinion for WDF all accept needs the fund to exist.

This finding coincides with the findings by (Khandker and Chowdbury, 1996) in a study on assessment of the impact of Grameen Bank in Bangladesh whereby the findings revealed that in Grameen Bank villages, only 57% of the members who have taken five or more loans are below the poverty line, compared to 76% of participants who have taken no loans or only one loan. Thus a greater number of loans imply a lower occurrence of poverty among members.

Also this finding seemed to be similar to findings of Zaman (1999) in a research on assessment of the impact of BRAC in poverty alleviation in Bangladesh, whereby the findings concluded that the poverty rate among BRAC members falls by 15% for moderate poor and by 25% for ultra-poor, when they have a loan for up to three years. Thus poverty decreases as the borrowed amount increases.

#### **4.7 Summary of the Chapter**

During findings and discussions in chapter four meets and managed to answer all basic research questions corresponding to the results of findings. The findings shows the benefits of WDF and how women perceive it while explaining the factors inhibiting the success of women's income generating activities focusing the sustainability of their activities based on WDF and giving out their opinions based on WDF for future progress. Through this assessments came up with the impact of changes of the community when you compare before WDF and after WDF the life situation in terms of income, expenditure, nutrition and number of meals as well as its quality (components) shows the different in huge amount that WDF improves the community life.

## **CHAPTER FIVE**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

Chapter five presents summary and conclusion of the key findings of the study, recommendations according to study findings and recommendations for further studies.

#### **5.2 Summary and Conclusion of the Key Findings**

The studies aimed at assessment of effectiveness of Women Development Fund in women economic empowerment. The general objective of this study is to assess the effectiveness of Women Development Fund loan given to women's group on household's welfare. To investigate the contribution of loans given to women through Women Development Fund on household's income. To evaluate societies' perceptions towards loans given to women through Women Development Fund and to investigate the societies' opinions/suggestions with regard to loans given to women through Women Development Fund in Simanjiro District, Manyara region, Tanzania.

During findings and discussion, chapter four meets and managed to answer all basic research questions corresponding to the results of findings. Shows the benefits of WDF and how women's perceive it while explaining the factors inhibiting the success of women's income generating activities focusing the sustainability of their activities based on WDF and giving out their opinion based on WDF for future progress.

The major results from the findings includes: WDF contributes significantly on household's income, ownership of assets and nutrition. Findings also revealed that

WDF loans increased number of meals per day as well as improved components of meals taken such as addition of fruits, spices and vegetables among respondents.

Findings also revealed that the societies build hope and faith towards WDF loans and once they asked about it they defend positively.

Findings also concluded four improvement factors for future WDF namely: regular entrepreneurship training, provision of sufficient loans as per group's business plan, provision of another loan soon after completion of previous loan and extend loan repayment duration from one year to at least 2 years.

Though the findings came up with some results covering research question but still some challenges or weakness rose during findings. Few mentioned challenges includes; WDF provides small loans, insufficient entrepreneurial training, WDF loan repayment duration is not enough for the business to generate profit. Therefore, many of the beneficiaries in the remote areas repay loans through their own contribution apart from business supported by WDF to avoid disturbance from the Government. But the beneficiaries from the urban area seem failing loan repayment due to poor business open. Also delay of loan disbursement/bureaucracy and misunderstanding among group's members are another challenges mentioned by respondents towards sustainability of IGAs/business supported by WDF.

### **5.3 Recommendations**

Based on the findings obtained; research came up with the following recommendations:

- (i) Provision of WDF loans as per group's business plan recommended raising the amount of loan.
- (ii) Provision of entrepreneurial training before loan disbursement and during business implementation.
- (iii) Extend WDF loan repayment duration from one year to at least two years; this will enhance beneficiaries to repay loan using profit generated from IGAs/business supported by WDF.
- (iv) Timely disbursement of WDF loan
- (v) Government should think about loan provision to individual marginalized women.
- (vi) WDF loans prioritization to energetic women with age above 35 years old since the youth female between 18 – 35 years old are eligible to their special Youth Development Fund (YDF).

#### **5.4 Recommendations for Further Studies**

The studies aimed at assessment of the effectiveness of Women Development Fund in women economic empowerment. Research invites further studies on this phenomenon in other administrative areas of Tanzania by using either the same or different research designs in order to compare the research findings. Research also invites further studies on WDF loan repayment and nature of IGAs.

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## APPENDICES

### Appendix I: Questionnaire for the Women Development Fund's (WDF)

#### beneficiaries

Respondent Number.....

My name is Zakayo Massay Welwel, a student at Open University of Tanzania pursuing a Master's degree in Monitoring and Evaluation (MA M&E). I am conducting a study on "Assessment of the effectiveness of Women Development Fund in women economic empowerment in Simanjiro District, Manyara Region" to fulfill the requirements of the programme. Therefore, I am requesting you to devote your time to respond to questions set in this questionnaire. I would like to assure you that the information for this study will be used for academic purposes only, hence the confidentiality of the information will be strictly observed.

#### **A: Background information**

Please fill the blanks or tick the correct option as applicable

Village/Street .....

1. Sex: (i) Female    (ii) Male

2. Age:.....

3. Marital Status: (i) Single    (ii) Married    (iii) Divorced/Separated    (iv) Widow

4. Occupation:.....

5. Education Level: (i) Illiterate (ii) Primary    (iii) Secondary (iv) College (v) University

6. Household size: (i) 1 – 4 People    (ii) 5 – 8 People    (iii) 9 – 12 People    (iv) 13 and above people

**B: Awareness about Women Development Fund (WDF)**

7. Are you aware about loans provided by Simanjiro District Council through WDF?

(i) Yes      (ii) No

8. If the answer in Question 7 above is YES, where did you obtain the information about the WDF loans? (i) Public Official (ii) Media (iii) Community member (iv)

Others (Specify)...

9. What is the purpose of WDF? (i) Grant to women (ii) Loans to women (iii) No idea

10. Is there any interest rate charged on WDF loans? (i) Yes (ii) No

11. If the answer in question 10 above is YES, what is the interest rate paid for WDF loans?

(i) Below 10 %    (ii) 10 – 15 %    (iii) 16 – 20 %    (iv) Above 20 %

**C: Contribution of WDF loans on household's livelihood**

12. What was the amount of WDF loan taken? .....

13. What was an average monthly income of your household (TZs) before you received WDF loan?

(i) Below 50,000 (ii) 50,000 – 100, 000 (iii) 101,000 – 200,000 (iv) Above 200,000

14. What was an average monthly expenditure of your household (TZs) before you received WDF loan?      (i) Below 50,000 (ii) 50,000 – 100, 000 (iii) 101,000 –

200,000 (iv) Above 200,000

15. Is there any increase in an average monthly income of your household after you received WDF loan? (i) Yes (ii) No

16. If the answer in Question 15 above is YES, what is the current an average monthly income (in TZs) of your household?

(i) Below 50,000 (ii) 50,000 – 100, 000 (iii) 101,000 – 200,000 (iv) Above 200,000

17. Is there any increase in an average monthly expenditure of your household after you received WDF loan? (i) Yes (ii) No

18. If the answer for question 17 above is YES, what is the current an average monthly expenditure (in TZs) of your household?

(i) Below 50,000 (ii) 50,000 – 100, 000 (iii) 101,000 – 200,000 (iv) Above 200,000

19. Are there any contribution of WDF loan you received towards women’s ownership to assets at household? (i) Yes (ii) No

If the answer is YES, state the assets

.....  
.....

20. Did WDF loan you received has any contribution in improvement of your household’s nutrition status?

(i) Yes (ii) No

21. If the answer in question 20 above is YES, how many times your household takes a meal per day before you received WDF loan?

(i) 1 Meal (ii) 2 Meals (iii) 3 Meals

22. How many times your household takes a meal per day after you received WDF loan?

(i) 1 Meal (ii) 2 Meals (iii) 3 Meals

**D: Factors influencing/ inhibiting the success of women's Income Generating Activities (IGAs)**

23. What was/were your main Income Generating Activity (s) before you received the loan through WDF?.....



24. What is/are your current main Income Generating Activity (s) after you received the loan through WDF?.....

25. What was the purpose of your request for the WDF loan you received?

- (i) Expanding existing IGAs    (ii) Starting new IGAs    (iii) Both ‘i’ and ‘ii’  
(iv) Others

If the answer is “others” Specify .....

26. How much Tanzania shillings did you requested (-----TZs) and how much of it did you received (-----TZs) from WDF loan?

27. Was the amount received from WDF loan sufficiently enough to meet the requirement of your IGAs/business plan? (i) Yes    (ii) No

28. If the answer for question ..... above is NO, what option did you took to cover the gap?.....

29. Is there any challenge(s) did you faced when processing your application for WDF loan?

- (i) Yes    (ii) No

If the answer is YES, please mention .....

30. How long did it take to receive the loan from WDF from the date you applied for?

- (i) Within 3 months    (ii) Within 4 – 6 months    (iii) Within 7-12 months    (iv)

More than a year

31. Was the time you received WDF loan you requested within your target business duration?

- (i) Yes    (ii) No

32. What is the status of IGAs /business for which you requested the WDF loan?

- (i) On good progress    (ii) Progress not satisfactory (iii) Collapsed or diminishing

Please state the reasons to support your answer .....

33. What is the status of market's availability and accessibility for your business (goods and services)? (i) Available and accessible (ii) Unstable (3) Not available

Please provide the reasons to support your answer.....

34. Are there any existing cultural aspects that impede women to engage in groups of IGAs/business? (i) Yes (ii) No

Mention if any.....

35. Did you provided with training on entrepreneurship before you received the loan from WDF? (i) Yes (ii) No

36. If the answer for the question above is YES, who provided the training? (i) Government (ii) Non-Governmental Organization (iii) Financial institution (iv) Individual

37. What are the general challenges you usually face in operations of your IGAs/ business supported by WDF loan.....

.....

38. What should be done to enhance sustainability of women's IGAs/business supported by Women Development Fund? .....

**E: Women's perceptions towards WDF loans**

39. To what extent has WDF loans managed to meet your expectations? (i) Very little extent (ii) Some extend (iii) Great extent (iv) Very great extent

40. Have you managed to repay the whole loan you received from WDF on time as per contract?

(i) Yes (ii) No

If your answer is NO, please provide the reasons for failure .....

41. Are there any necessity for repaying loans you received from WDF on time? (i)

Yes (ii) No

Give reasons to support your answer.....

42. Are there any measures taken by the District Council Authority to enhance WDF

loan repayment? (i) Yes (ii) No

If the answer is YES, please mention .....

43. Is it fair for the District Council Authority to take any measures to ensure WDF

loan beneficiaries repay their loans as per contract? (i) Fair (ii) Unfair

Give reasons to support your answer.....

44. How do you compare loans through WDF and loans from other Micro financial

institutions as sources of capital?

(i) WDF loan is better than others (ii) Other sources are better than WDF (iii) No

difference (iv) No idea

Give reasons .....

45. Are you willing to continue applying for new loan from WDF in future?

(i) Willing (ii) Unwilling

Give reasons to support your answer.....

46. What are your opinions/suggestions towards improvement of WDF for the future?

.....

**F: Societies' opinions/suggestions towards WDF loans**

47. What are the societies' attitudes towards WDF loans? (i) Positive (ii)

Negative (iii) No idea

Give reasons to support your answer.....

48. What are the societies' opinions towards improvement of WDF programme to enhance women's livelihood status?

*Thanks a lot for your cooperation*

**Appendix II: Questionnaire for Focus Group Discussion**

**A: Awareness about Women Development Fund (WDF)**

1. Are you aware about loans provided by Simanjiro District Council through WDF?

(i) Yes (ii) No

2. If the answer in Question 1 above is YES, where did you obtain the information about the WDF loans? (i) Public Official (ii) Media (iii) Community member (iv)

Others (Specify).....

.....

3. What is the purpose of WDF? (i) Grant to women (ii) Loans to women (iii) No idea

4. Is there any interest rate charged on WDF loans? (i) Yes (ii) No

5. If the answer in question 4 above is YES, what is the interest rate paid for WDF loans?

(i) Below 10 % (ii) 10 – 15 % (iii) 16 – 20 % (iv) Above 20 %

**B: Contribution of WDF loans on household's livelihood**

6. What was the amount of WDF loan taken?

.....

.....

7. What was an average monthly income of your household (in TZs) before you received WDF loan?

(i) Below 50,000 (ii) 50,000 – 100, 000 (iii) 101,000 – 200,000 (iv) Above 200,000

8. What was an average monthly expenditure of your household (in TZs) before you received WDF loan? (i) Below 50,000 (ii) 50,000 – 100, 000 (iii) 101,000 – 200,000

(iv) Above 200,000

9. Is there any increase in an average monthly income of your household after you received WDF loan? (i) Yes (ii) No

10. If the answer in Question 9 above is YES, what is the current an average monthly income (in TZs) of your household?

(i) Below 50,000 (ii) 50,000 – 100, 000 (iii) 101,000 – 200,000 (iv) Above 200,000

11. Is there any increase in an average monthly expenditure of your household after you received WDF loan? (i) Yes (ii) No

12. If the answer for question 11 above is YES, what is the current an average monthly expenditure (in TZs) of your household?

(i) Below 50,000 (ii) 50,000 – 100, 000 (iii) 101,000 – 200,000 (iv) Above 200,000

13. Are there any contribution of WDF loan you received towards women’s ownership to assets at household? (i) Yes (ii) No

If the answer is YES, state the assets

.....  
.....

14. Did WDF loan you received has any contribution in improvement of your household’s nutrition status? (i) Yes (ii) No

15. If the answer in question 14 above is YES, how many times your household takes a meal per day before you received WDF loan? (i) 1 Meal (ii) 2 Meals (iii) 3 Meals

16. How many times your household takes a meal per day after you received WDF loan?

(i) 1 Meal (ii) 2 Meals (iii) 3 Meals

**C: Factors influencing/ inhibiting the success of women's Income Generating Activities (IGAs)**

17. What was/were your main Income Generating Activity (s) before you received the loan through WDF?.....

18. What is/are your current main Income Generating Activity (s) after you received the loan through WDF?.....

19. What was the purpose of your request for the WDF loan you received?

(i) Expanding existing IGAs (ii) Starting new IGAs (iii) Both 'i' and 'ii' (iv)

Others

If the answer is "others" Specify .....

20. How much Tanzania shillings did you requested (-----TZs) and how much of it did you received (-----TZs) from WDF loan?

21. Was the amount received from WDF loan sufficiently enough to meet the requirement of your IGAs/business plan? (i) Yes (ii) No

22. If the answer for question 21 above is NO, what option did you took to cover the gap?.....

23. Is there any challenge(s) did you faced when processing your application for WDF loan?

(i) Yes (ii) No

If the answer is YES, please mention .....

24. How long did it take to receive the loan from WDF from the date you applied for?

(i) Within 3 months (ii) Within 4 – 6 months (iii) Within 7-12 months (iv) More than a year

25. Was the time you received WDF loan you requested within your target business duration?

- (i) Yes (ii) No

26. What is the status of IGAs /business for which you requested the WDF loan?

- (i) On good progress (ii) Progress not satisfactory (iii) Collapsed or diminishing

Please state the reasons to support your answer

.....  
.....

27. What is the status of market's availability and accessibility for your business (goods and services)?

- (i) Available and accessible (ii) Unstable (3) Not available

Please provide the reasons to support your answer.....

28. Are there any existing cultural aspects that impede women to engage in groups of IGAs/business? (i) Yes (ii) No

Mention if any.....

29. Did you provided with training on entrepreneurship before you received the loan from WDF?

- (i) Yes (ii) No

30. If the answer for the question 29 above is YES, who provided the training? (i) Government (ii) Non-Governmental Organization (iii) Financial institution (iv) Individual

31. What are the general challenges you usually face in operations of your IGAs/ business supported by WDF loan.....



32. What should be done to enhance sustainability of women's IGAs/business supported by WDF?

.....  
.....

**D: Women’s perceptions towards WDF loans**

33. To what extent has WDF loans managed to meet your expectations?

(i) Very little extent (ii) Some extend (iii) Great extent (iv) Very great extent

34. Have you managed to repay the whole loan you received from WDF on time as per contract?

(i) Yes (ii) No

If your answer is NO, please provide the reasons for failure

.....  
.....

35. Are there any necessity for repaying loans you received from WDF on time?

(i) Yes (ii) No

Give reasons to support your answer.....

36. Are there any measures taken by the District Council Authority to enhance WDF loan repayment? (i) Yes (ii) No

If the answer is YES, please mention .....

37. Is it fair for the District Council Authority to take any measures to ensure WDF loan beneficiaries repay their loans as per contract? (i) Fair (ii) Unfair

Give reasons to support your answer.....

38. How do you compare loans through WDF and loans from other Micro financial institutions as sources of capital? (i) WDF loan is better than others (ii) Other sources are better than WDF (iii) No difference (iv) No idea

Give reasons .....

39. Are you willing to continue applying for new loan from WDF in future? (i) Willing (ii) Unwilling

Give reasons to support your answer.....

40. What are your opinions/suggestions towards improvement of WDF for the future?  
.....  
.....

**E: Societies' opinions/suggestions towards WDF loans**

41. What are the societies' attitudes towards WDF loans? (i) Positive (ii) Negative (iii) No idea

Give reasons to support your answer.....

42. What are the societies' opinions towards improvement of WDF programme to enhance women's livelihood status?.....  
.....

*Thanks a lot for your cooperation*

### **Appendix III Interview Guide for WDF Coordinators**

*Respondent Number.....*

My name is Zakayo Massay Welwel, a student at Open University of Tanzania pursuing a Master's degree in Monitoring and Evaluation (MA M&E). I am conducting a study on "Assessment of the effectiveness of Women Development Fund in women economic empowerment in Simanjiro District, Manyara Region" to fulfill the requirements of the programme. Therefore, I am requesting you to devote your time to respond to questions set in this questionnaire. I would like to assure you that the information for this study will be used for academic purposes only, hence the confidentiality of the information will be strictly observed.

#### **A: Background information**

1. Title of the officer:.....
2. Sex:           (i) Male                               (ii) Female
3. Duration of service in the current position: .....
4. Name of the institution: .....
5. Department: .....

#### **B: Awareness about Women Development Fund (WDF)**

6. What was the purpose of WDF Programme? .....
7. Has the purpose changed?   (i) Yes           (ii) No

Please give details.....

8. At which magnitude do you think women are accessible to WDF loans in the District?

(i) Very great magnitude   (ii) Great magnitude           (iii) Some magnitude   (iv)

Low magnitude

(v) Very low magnitude

9. Is there any interest rate charged on WDF loans? (i) Yes (ii) No

10. If the answer in question 9 above is YES, what is the interest rate paid for WDF loans?

(i) Below 10 % (ii) 10 – 15 % (iii) 16 – 20 % (iv) Above 20 %

**C: Contribution of WDF loans on household’s livelihood**

11. How many women groups in Simanjiro District have so far applied and received loans from WDF between financial years 2015/2016 – 2019/2020?

Financial Year	Groups applied for loans					Groups received loans				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
Number of groups										
Total amount (TZs)										

12. Why some of the groups did not received loans from WDF? .....

13. Does the WDF loans contributed towards beneficiaries’ income at household level?

(i) Yes (ii) No

Please give reasons to support your answer.....

.....

.....

.....

14. Does the WDF loans contributed towards beneficiaries’ ownership to assets at household level? (i) Yes (ii) No

Please give reasons to support your answer.....

.....  
.....

15. Does the WDF loans contributed towards beneficiaries' improvement of nutrition status at household level? (i) Yes (ii) No

Please give reasons to support your answer.....

.....  
.....

16. According to your assessments, is there any difference between the life standard of women who benefited from WDF loans and those who didn't? (i) Yes (ii) No

Give reasons to support your answer.....

.....  
.....

**D: Factors influencing/ inhibiting the success of women's Income Generating Activities (IGAs)**

17. What are the main criteria used in provision of WDF loans to women

.....

18. At which magnitude have the women been able to meet the set criteria?

- (i) Very great magnitude (ii) Great magnitude (iii) Some magnitude (iv)

Low magnitude (v) Very low magnitude

19. Are there any factors constraining the access of women to WDF loans?

- (i) Yes (ii) No

If Yes, mention them.....

20. Are there any actions taken to address the constraining factors mentioned above?

- (i) Yes (ii) No

If Yes, mention the actions taken .....

21. Is there any entrepreneurship training to WDF beneficiaries preceding disbursement of WDF loans? (i) Yes (ii) No

22. If the answer for question 21 above is Yes, what is the number of WDF beneficiaries in the group are involved during training?

(i) Whole group (ii) Group leaders (iii) Members above 50% (iv) Members less than 50%

23. What is the loan repayment status from WDF beneficiaries?

(i) Above 85% (ii) 60 – 85% (iii) 30 – 59% (iv) Below 30%

Additional clarification (if any).....

24. How many women groups had repaid completely WDF loans as per contract for the financial year between 2015/2016 – 2019/2020? .....

25. How many women groups had failed completely to repay WDF loans as per contract for the financial year between 2015/2016 – 2019/2020?.....

26. What is the common IGAs/business supported by WDF in the District? .....

27. What are the purposes of WDF loan’s request for many applicants?

(i) Expanding existing IGAs (ii) Starting new IGAs (iii) Both ‘i’ and ‘ii’

28. What is the general status of IGAs/business initiated or expanded through WDF loan? (i) On good progress (ii) Progress not satisfactory (iii) Collapsed or diminishing

Give reasons to support your answer.....

.....

.....

29. Are there any actions taken to improve women’s IGAs/ business which are poorly performing/collapsed? (i) Yes (ii) No

If YES, mention them.....

30. Basing on your observation, how do you compare between the performances of new IGAs and expansion of existing IGAs supported by WDF loan? (i) New IGAs performs better than expanded existing IGAs (ii) Expanded existing IGAs performs better than new IGAs (iii) No difference

Give reasons to support your answer.....

.....

31. Do you think WDF loan beneficiaries are more successful in businesses as compared to their counterparts WDF non-beneficiaries? (i) Yes (ii) No

Give reasons to support your answer.....

32. According to your assessments, what are the main challenges influencing WDF beneficiaries’ IGAs/business in the District?.....

33. What are the factors that could promote WDF beneficiaries’ IGAs/business in the District? .....

**E: Women’s perceptions towards WDF loans**

34. How did women perceive WDF?

(i) Grant to support women’s IGAs (ii) Loan to support women’s IGAs

35. Do you think, women do understand the necessity for timely repayment of WDF loan?

(i) Yes (ii) No

Give reasons to support your answer.....

36. Are there any measures taken by the District Council Authority to enhance WDF loan repayment? (i) Yes (ii) No

If the answer is YES, please mention the measures .....

37. Is it fair for the District Council Authority to take any measures to ensure WDF loan beneficiaries repay their loans as per contract? (i) Fair (ii) Unfair

Give reasons to support your answer.....

38. How do you compare loans through WDF and loans from other Micro financial institutions as sources of capital to women’s IGAs/business? (i) WDF loan is better than others (ii) Other sources are better than WDF (iii) No difference (iv) No idea Give reasons .....

**F: Societies’ opinions/suggestions towards WDF loans**

39. Do you face any challenges in the coordination of the WDF program? (i) Yes (ii) No

If YES, mention the main challenges .....

40. What are the measures you have taken to overcome the above challenges? .....

41. According to your views do you think WDF programme is still appropriate for Women Economic Empowerment? (i) Yes (ii) No

Give reasons to support your answer .....

42. Do you think what should be done to improve WDF in the future? .....

*Thanks a lot for your cooperation*



## Appendix IV: Plagiarism Report

### ASSESSMENT OF THE EFFECTIVENESS OF WOMEN DEVELOPMENT FUND IN WOMEN ECONOMIC EMPOWERMENT: A CASE STUDY OF SIMANJIRO DISTRICT, MANYARA REGION, TANZANIA,

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