Government Initiatives Towards Women Economic Empowerment in Tanzania The Case of Women development Fund in Maswa District By Hollo Ngeme Master of Arts in Co-operative and Community Development Sokoine University of Agriculture, 2014

Women entrepreneurs in Maswa district have been supported by the government through Women Development Fund (WDF) that provides loans to finance their Income Generating Activities (IGAs). Through WDF, women were expected to be empowered economically. The purpose of this study was to assess the performance of WDF towards women economic empowerment. The study was carried out in Maswa district using a cross — section research design. The target group was beneficiaries of WDF loans. For comparison purposes, the nonbeneficiaries were involved in the study.

Sample size used was 100 respondents. The sampling techniques employed were stratified, purposive and simple random sampling. Data collection techniques were questionnaire administration, personal interview, observations, focus group discussions and documentary review. Data collected were analyzed using a Statistical Package for Social Science (SPSS) version 20. Results showed that, through WDF loans, beneficiaries slightly attained economic empowerment due to the fact that, they had attained; access to resource and ownership, access to decision making and acquired business skills at a limited extent. Furthermore, it was found a significant difference in performance of IGAs after securing loans between beneficiaries and non-beneficiaries as confirmed by the chi-square test. It was recommended that; government should provide sufficient loans and facilitate formation of women pre-co-operatives.