

**Contribution of Women Development Fund on Household Wellbeing in Tanzania**  
**A Case of Tanga City**  
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Women Development Fund like other microcredit models aims to uplift women who have no access to financial services to break poverty cycle by facilitating income generating activities training. Its actual contribution towards that target remains inadequately analyzed. This study aimed to evaluate the contribution of Women Development Fund (WDF) on household wellbeing. Specifically, the study determined the contribution of loans from WDF on the wellbeing of household beneficiaries. Determined income generating activities undertaken by beneficiaries of Women Development Fund in enhancing household wellbeing. The study also analyzed WDF contribution to the socio-economic wellbeing of beneficiaries of WDF loans at households. Lastly the study assessed the challenges affecting women in accessing loan from WDF as well as challenge facing women to performance IGAs. A cross-sectional design was employed in this study.

The study involved 100 respondents as sample size and 10 key informants including Community development and ward officers were selected. Questionnaire, interview and focus group discussions were used as data collection methods. Generally, the findings show that WDF beneficiaries 38% engage in food vendor 21%18%dressing saloon selling hand clothes and respectively and 68%,24% and 8%take loans to expanding their activities, start new business and meet financial obligation respectively. The result show that %WDF loans explains the variation in income 56% while 61 % in expenditure. The 54% and 46 % respectively reported that term and condition collateral are main challenge to access WDF loan respectively. The 69% facing lack capital to performance IGAs. It is concluded that WDF has improved the result of analysis revealed that being and loan holder significance increase the probability of perceiving improvement of settlement % education % and respectively. The study recommends the government should strengthen the WDF and emphasize access of loans and remove interest.