

MOSHI CO-OPERATIVE UNIVERSITY

**CONTRIBUTION OF WOMEN DEVELOPMENT FUND TO
WOMEN ECONOMIC EMPOWERMENT IN MOSHI
MUNICIPALITY, TANZANIA**

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ECONOMIC EMPOWERMENT IN MOSHI MUNICIPALITY, TANZANIA.**

HUDSON PROTAS MLAY

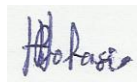
**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR AWARD OF THE DEGREE OF MASTER OF ARTS IN
CO-OPERATIVE AND COMMUNITY DEVELOPMENT OF MOSHI CO-
OPERATIVE UNIVERSITY**

Moshi

2023

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I, **Hudson Protas Mlay**, declare that this Dissertation is my original work and that it has not been presented and will not be presented to any other learning institution for a similar or any other academic award.



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CERTIFICATION

The undersigned certify that they have read and hereby recommends for acceptance by Moshi Co-operative University a Dissertation entitled “*Contribution of Women Development Fund to Women Economic Empowerment in Moshi Municipality*” in partial fulfilment of the requirements for the award of Master of Arts in Co-operative and Community Development of Moshi Co-Operative University.

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DEDICATION

I dedicate this Dissertation to Almighty God and to my lovely family.

ACKNOWLEDGEMENT

Above all, thanks, glory, and honour be to the Almighty God, whose grace has enabled me and made this study come to a reality. This piece of work involved time, patience, efforts, faith, commitment and encouragement of many people. A number of people have been involved in making this work successful. I am grateful to all of them. However, the following need special appreciation.

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ABSTRACT

The study centred on assessing the contribution of women development fund (WDF) to women economic empowerment in Moshi Municipal. The study specifically intended to examine the awareness of women group members on WDF, determine the income generating activities done by women group members supported by WDF, examine the achievement of WDF on empowerment of women group members and identify challenges facing women group members on accessing WDF. The study adopted cross sectional research design. The sample size of the study was 329 respondents obtained through purposive sampling whereby only women who are in groups in the study area were considered as a unit of analysis. The questionnaire was the main data collection tool while descriptive statistics and binary logistic regression was used as a model for data analysis. The study found that public announcements using Municipal notes boards were used to create awareness to women group members on women development funds. On the other hand, the majority of women groups who got a loan were engaged in pig farming rather than other income generating activities. Women groups reported that various domestic roles were practised following support from WDF, however, the delay of loan and women development fund policy was noted as a challenge. The study concluded that, through WDF loans, beneficiaries attained economic empowerment since, some had attained; access to resource and ownership, improvement of income which ultimately improved household livelihood. The study recommends the WDF that there should be training concerning entrepreneurship skills, business management and how to keep proper records of their business to women groups before and after lending money to effect follow up.

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LIST OF ABBREVIATIONS

| | |
|---------|---|
| ANOVA | Analysis of Variance |
| AWDF | African Women Development Fund |
| BRAC | Bangladesh Rural Advancement Committee |
| CDO | Community Development Officer |
| IGA | Income Generating Activities |
| ILO | International Labor Organization |
| MFI | Microfinance Institutions |
| MMC | Moshi Municipal Council |
| MoHCDEC | Ministry of Health, Community Development, Elderly and Children |
| NGOs | Non-Government Organisations |
| PRIDE | Promotion Rural and Initiative and Development Enterprises |
| SACCOS | Saving and Credit Cooperative Society |
| SDG | Sustainable Development Goals |
| SGP | Small Grants Program |
| SPSS | Statistical Package of Social Science |
| TZS | Tanzanian shilling |
| UNIDO | United Nation Industrial Development Organization |
| URT | United Republic of Tanzania |
| VICOBA | Village Community Bank |
| WAD | Women and Development |
| WDF | Women Development Fund |
| WEO | Ward Executive Officer |

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

Globally, women represent 70% of the world's poor due to unequal access to economic opportunities. Due to this fact developed and developing countries around the world established Women Development Fund as the key element of economic growth and development prospects for women (Elson, 2019).

This implies that due to their number and position they constitute a work force that implements most of the nation's development policies and programmes including social and economic responsibilities in their societies, which to some extent differ from those of men (World Bank, 2018). This was also revealed at the 4th Conference of Women which was held in Beijing China in September 1995 that resulted in the formation of Beijing Platform of action with emphasis on improvement of women's welfare especially in the third world countries by establishing Women Development Fund (URT, 2018).

According to Pearson (2019), there is substantial evidence that women are consistently losing out in the development process in third world countries. One reason for such a situation is that development efforts tend to discount the potential social and economic contribution of women in development, thus, leading to failure to mobilise and benefit from women as a vital human capital which can play a role in economic growth of the region through advancing agro-businesses and rural based businesses. However, establishment of a women development fund as a strategy resulted from experience to curb the problem (Todaro and Smith, 2018). Tanzania Women Development Fund (WDF) has been supporting women Income Generating Activities (IGAs) since 1995. It provides loans to finance Women IGAs of different aspects to enable them to improve their livelihood. Through this fund, many women have been empowered economically (URT, 2018).

Todaro and Smith (2018) found that lending to poor households and to the groups of borrowers is more powerful in bringing economic progress than lending to individuals. The central feature of lending a group was that, in the event of default in loan payment by one member, no group member is allowed to borrow again. This means that a group has to be formed very carefully by the individuals so that they can produce more output

and generate high profit that can help them to pay back the loan and interest rate (Ray, 2018).

In Asia, Bangladesh, Grameen Bank disbursed loans to landless people, which now serves more than 2.4 million clients in which 94 percent of them are women and is a model for many countries (Ledgerwood, 2019). However, the other most prominent one includes Bangladesh Rural Advancement Committee (BRAC). Injection of micro loans to address poverty and gender inequality has become a common solution globally (Kavenuke, 2018). Women Development Fund 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 concerning development (Kavenuke, 2018).

In sub-Saharan African Countries, there is a Small Grants Program (SGP) provided by African Women Development Fund (AWDF). The Small Grants Program currently operates in some selected countries in Africa, namely Ghana, Uganda, Sierra Leone, Liberia and Kenya (Selome, 2019). The objective of this programme is to support small women's groups, which are most likely not to have access to any financial support. The grants range from \$1,000 – \$5,000. These funds were established to support women who were already entrepreneurs and those who wanted to start income generating projects (Selome, 2019). Focusing on women in the provision of credit assistance can achieve more rapid pro-poor economic growth (Willis, 2018).

The government of Zimbabwe, through the Ministry of Women Affairs, set up a Women Development Fund (WDF). This fund aimed at assisting 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 funds 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, 2018). In this regard the importance of women development funds has been recognized all over the world and this is evidenced by the involvement of governments, academic institutions, and Non-Government Organisations (NGOs) to finance women on income generating activities (IGAs) (Mtenga, 2018). Basically, the Women

Development Fund comes as a reaction 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. It enables them to participate in the public sphere and in decision making concerning development (Kavenuke, 2018).

In Tanzania, Women development fund was established by the Government in 1992, approved by the National Assembly in 1993, and administered through the Ministry of Community Development by then, recently called Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDEC) (Kihombo *et al.*, 2019). WDF in Tanzania therefore enables women to become entrepreneurs and significantly changes in women's property and provide women's employment outside the home; self-employment and earnings (Peterman, 2018). Since its establishment in Tanzania the number of women acquiring loans kept on increasing and benefited by undertaking income generating activities. For example, in 2014 the amount of loan given was Tanzanian shillings 1.9 billion, but in 2020 the amount increased to Tanzanian Shillings 5.6 billion (URT, 2021). All these are government initiatives aimed at empowering women economically so that they can be able to enhance self-employment, increase ownership and control over resources, have access to decision making and acquire business skills, and thus raise their economic status.

In Moshi Municipality, women development fund has received the most significant recognition of its importance since the Beijing Women's conference in 1995 which among other objectives, tried to put women's access to credits through Municipal financial resources in order to implement various income generating activities to empower them economically. For instance, in the financial year 2021/2022, 116 women groups received 667,343,700.00 of loans from Municipal internal revenues (MMC, 2022). However, despite the fund's existence for more than twenty years, WDF in Tanzania continues to face challenges (Kihombo *et al.*, 2019). The studies add that unemployment has remained one of the intractable problems since the 1970s. Most women continue to live with their husband with no jobs (Kihombo *et al.*, 2019).

1.2 Statement of the Problem

Worldwide, on average, women are still poor and usually the least able to seize the longer-term opportunities of economic empowerment offered (UNIDO, 2019). In this regard, internationally, several strategies and initiatives to empower women economically have been designed. Example The Women Entrepreneurship Development and Gender Equality Programme (WEDGE) of ILO has proven to be an effective means to empower women economically, promoting self-employment and income generating activities (UNIDO, 2019).

With regard to the government of Tanzania, various initiatives to empower women since independence have been implemented. According to URT (2021), the party and government policies launched after the Arusha declaration in 1967 took into consideration the under-privileged position of women by introducing and implementing social and economic policies which address the issue of women both at national and individual levels. The women who benefited from WDF are 4,119 groups with a total of 23,769 women (URT, 2021). The number of women who acquired WDF has increased from 23,769 in 2014 to 52,125 in 2020. The WDF size disbursed has increased from 1.9 billion in 2014 to 21,527,105,878.4 and a total of 25 regions in Mainland Tanzania received funds for women empowerment (URT 2021). The government has further taken initiatives to empower women economically by enabling them to have access to credits through establishing microfinance banks and Savings and Credit Co-operative Societies (SACCOS) which have less stringent loan conditions and require minimum collateral (URT, 2018). Other government initiatives have been the initiation of different empowerment funds including Credit for Women Tanzania (Crew Tanzania), Women and Development Fund (WDF) which is the main focus of this study but the significance at which contributing of WDF to women economic empowerment was neither stated.

However, WDF being in existence for more than twenty years in Tanzania continues to face challenges (Kihombo *et al.*, 2019). The studies add that unemployment has remained one of the intractable problems since the 1970s. Most women continue to live with their husband with no jobs (Kihombo *et al.*, 2019). Despite the government's efforts, women's economic status is still low in terms of income and asset ownership. This situation calls for this study to assess the contribution of Women Development Fund (WDF) to women economic empowerment in Moshi Municipality Tanzania.

1.3 Objectives of the Study

1.3.1 General objective

The overall purpose of the study was to assess the contribution of women development fund (WDF) to women economic empowerment in Moshi Municipality Tanzania.

1.3.2 Specific objectives

Specifically, the study aimed to;

- i. Examine the awareness of women group members on WDF
- ii. Determine the income generating activities done by women group members supported by WDF.
- iii. Examine the achievement of WDF on women groups members economic empowerment
- iv. Identify challenges facing women group members in accessing WDF.

1.4 Research Questions

The following questions guided the study: ·

- i. What extent do women group members know about WDF?
- ii. What are the income generating activities done by women groups supported by WDF?
- iii. Is there any achievement of WDF on women group members economic empowerment?
- iv. What are the challenges facing women group members on accessing WDF?

1.5 Significance of the Study

As a policy marker, the study may provide useful information on the contribution of women development funds to women's economic empowerment. This information is also crucial for policy makers at the host Municipal as it will help in the fair distribution of loans to women groups for the economic empowerment of both informal and formal private sectors. Likewise, the study is in line with the development vision 2025 addresses high quality livelihood, the National women development policy of 1992 insist on establishment of the institution which will avail women with credit facilities by enabling women to get soft loans as the way of ensuring equal distribution of resources and empowerment of women economically. Sustainable Development Goals (SDGs) goal 8: decent work and economic growth and African Union Agenda 2063 is

Africa`s blueprint and master plan for transforming Africa into the global powerhouse of the future.

To the community, the study may benefit the development stakeholders including community members by knowing the modality of fund disbursement, determination of income generating activities through women development fund and challenges encountered by women when accessing and repayment of loan. The study finding identifies the possible link between women and women development funds towards implementing developmental activities and improving the living standard of women.

To the academician, the research can be applied by other researchers as reference for further studies expected to be carried out and link with the development interventions through women development fund.

To women group members, it help to discover the roles played by government development funds in their welfare, increase knowledge among women on how to make use of financial services gained from WDF through proper savings and investment also increase women awareness of the availability of the WDF, how different challenges they are facing can be solved, and new ways of doing businesses.

1.6 Organisation of the Study

The dissertation comprises five chapters in which chapter one is about introduction. It provides an overview of the study, significance and the way it adds values to professional knowledge and practice. However, it contains a problem statement that explains the crucial issue by summary of the literature that justifies the study. Furthermore, it consists of research purpose, which is the major objective of the study, and takes into account the research questions and the scenery for scope of the study.

The second chapter two is about literature review. It covers the definition of various key terms related to the study. It narrates a review of extracted information, especially primary data from recent empirical studies including scholarly journals, publications, and secondary sources. Synthesised findings across studies and compares different research outcomes. However, it identifies gaps and gives rationale for study. The chapter also has a conceptual framework that provides relationships between response and explanatory variables.

Chapter three is about research methodology that answers two main questions; how was the data collected and how was it analysed. It explains and justifies the sample used and how respondents were selected. It also describes the behaviour and size of the sample and gives other pertinent demographic information. However, the section explains and substantiates all data collection methods, comprising how, when, where, and by whom data were collected. Furthermore, it describes and justifies all techniques and tools used in analysing data.

Chapter four is about presentation of findings and discussion. In this section, the findings of the study are reported based upon the problem, research hypotheses and methodology employed in gathering information. It simply states the findings arranged logically and sequentially without bias or interpretation. On the other hand, this chapter presents a discussion of the findings. It provides deep interpretation, investigates, and explains the relevance or importance of the results/findings in light of what was already known concerning the research issue being investigated, and describes any new understanding about the problem after taking the findings into consideration. The discussion connects the introduction through research hypotheses posed and literature that was reviewed without rescheduling the introduction.

Chapter five is about summary, conclusions, recommendations, and policy implications. The summary comprises the problem that the researcher predicted, the importance of the problem under study, methods used in general, the main findings, and apparent evidence provided to support the major findings. Conclusions encompass something new from the study that was not known before research, but it is neither findings nor interpretation. Policy implications consists of proposed application by providing specific action planning and next steps based on the conclusions

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Definitions of the Key Terms

2.1.1 Women

Women are those sex that produce ovaries. The word woman is usually reserved for an adult, with girl being the usual term for a female child or adolescent, (Awogbenle and Iwuamadi 2020). In this study women can be defined as a combination of women in groups who are the beneficiaries of women development funds.

2.1.2 Women groups

A women's group is a group of women who meet regularly, participate in negotiations and decision-making processes in different contexts (Major women group, 2020). In this study, Women groups are community members formed voluntarily and managed by women to address women development issues by pooling together resources, ideas and sharing information pertinent in the society.

2.1.3 Government funds

Government fund is the fund provided by the government to support economic empowerment initiatives through the Economic Empowerment Fund, Youth Development Fund and WDF so as to provide capital for citizens URT (2021).

2.1.4 Women development fund in Tanzania

The Tanzanian government recognizes economic empowerment and especially that of women through the Women and Gender Development Goals. The government asserts the importance of sustainable development and poverty eradication to women because women contribute as workers and as managers of human welfare are central to the ability of households, communities, and nations to tackle the current crisis of survival (Sen and Grown, 2020). The policy statement directs that a suitable environment be put in place to ensure that women and men are economically empowered and have access to capital markets (Renatus, 2020).

Greater opportunities for women to participate in economic activities either as well- paid employees or a successful entrepreneurship certainly will help much in poverty reduction since entrepreneurship development is usually associated with SME development (URT,

2021). The funding sources are from local government, the government ordered each local government authority to set aside their 10% of benefits to provide soft loans, whereby women given 4%, youth 4% and disables groups 2%, this is intended to empower the mentioned groups economically include women in order to improve their wellbeing (URT, 2021).

2.1.5 Women development fund

This is a strategy initiated by the Government in 1992 with the aim of providing soft loans to women to enhance women's access to financial service so that they may be able to establish Income Generating Activities. The main objective of the fund is to strengthen the economic capacity of women because most women cannot access loans and credit from financial Institutions (Sylvia, 2020). The funding sources are from local government, the government ordered each local government authority to set aside their 10% of benefits to provide soft loans, whereby women given 4%, youth 4% and groups of people with disabilities 2%, which is intended to empower the mentioned groups economically including women in order to improve their wellbeing (URT, 2021). In this study women development fund refers to the finance set aside for provision of loans to finance Women Income generating activities of different aspects to enable them improve their welfare.

2.1.6 Women economic empowerment

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben et al., 2021). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (Eyben et al., 2021).

Economic empowerment is the ability to make and act on decisions that involve the control over and allocation of financial resources (Golla et al., 2021). Women's influence over financial decisions is associated with increased use of preventive health services by children and women (Lagarde et al., 2021; Ahmed et al., 2021), including use of modern contraceptive methods.

Women economic empowerment means the process of enabling women to engage in more income generating activities than what they were engaged before. Empowerment was achieved through increase in income, mobility in income generation, access to more resources, control over resources, product diversification, business expansion and inter-sector migration. It was also achieved through change in attitude and improved status by the women and their ability to take up more family responsibilities (Eyben et al., 2021).

2.1.7 Income generating activities

Income generation can help to overcome food insecurity when economic factors are a fundamental cause of food insecurity and when food is available in local markets but lack of money is the main difficulty faced by the vulnerable population (Mtenga, 2021). In this study income generating activities means activity carried out in order to generate revenues used to ensure the financial sustainability of a group members or an investment or business activity that makes money. For instance poultry farming, pig farming, food vendors and catering, petty trade, tailoring and vegetable cultivation.

2.1.8 The women in Development in Tanzania of 1992 Policy

The policy on women in development in Tanzania of 1992 insist on establishment of the institution which will avail women with credit facilities by enabling women to get soft loans as the way of ensuring equal distribution of resources and empowerment of women economically. The government established WDF in 1993 by the parliament resolution as per Exchequer and Audit Ordinance of 1961 which was amended in 2001 and 2004 under public finance act (MCDWAC, 2001). This is in line with this study which aims to find out the impacts of government development funds on women 's welfare in order to evaluate the strength of policy implementation as the policy started clearly on how to improve economic welfare of women, youth and disabled people.

2.2 Theoretical Literature Review

This study was guided by Citizen Participation Theory institutionalised in the mid - 1960s by Lyndon Johnson's in Great Society programs. Citizen participatory theory assumes that participatory democracy strives to create opportunities for all members of a population to make meaningful contributions to decision-making, and seeks to broaden the range of people who have access to such opportunities. Since so much information must be gathered for the overall decision-making process to succeed, technology may provide important forces leading to the type of empowerment needed for participatory

models, especially those technological tools that enable community narratives and correspond to the accretion of knowledge.

According to Kreitlow, (1960), this theory stipulates that local people should take part in planning, execution, utilisation and assessment of social amenities or facilities designed to improve their welfare. This theory is deeply rooted in the very concept of community development that whatever is done to improve the welfare of a people must endeavour to elicit the enthusiasm and participation of such people.

Public participation in governance involves the direct involvement – or indirect involvement through representatives – of concerned stakeholders in decision-making about policies, plans or programs in which they have an interest. Stakeholders are persons, groups or organisations that may influence or be affected by policy decisions (Freeman, 2010) or place a claim on an organisation's or other entity's attention, resources or outputs (Bryson, 2004). Through public participation, stakeholders may interact with government agencies, political leaders, nonprofit organisations and business organisations that create or implement public policies and programs. While participation may be limited to discrete acts (e.g., a town hall meeting or citizen survey) or described by a set of practices (e.g., convening public hearings or other types of consultation processes), participation more generally is the process of engagement in governance.

Participatory theory is said to improve implementation process, rather than delaying implementation of completed plans while decisions are reviewed through appeal and adjudication (Blackburn, 1988; Susskind and Cruikshank, 1987; Pateman, 1970). This theory is adopted by this study because it emphasises the formulation of women groups to participate in economic activities by using government development funds and community participation. The theory also emphasises that in order for government development funds to bring outputs and outcomes on the welfare of the women. Women groups should be informed and participate in every stage in decision making and implementation on government development funds provided to their groups.

2.3 Empirical Literature Review

2.3.1 Awareness of women group members on WDF.

Perez and Canino (2020) conducted a study about the analysis of the relationship between how entrepreneurs supported by credits understand the success and

performance of their business in poverty reduction. Specific objective was examining how entrepreneurs brought about increasing job creation and income. The study used a Logit regression model during analysis of data using a sample of 98 entrepreneurs. The findings indicated that there was a relationship between the credit disbursed and the increase in income for those who are working in the business as self-employed. Part of the income generated was used for consumption and other was saved for further investment. The way in which the entrepreneur measured how the business is doing and the performance of that business, more specifically, the research revealed that it is not the use of a greater number of indicators to measure the success that identifies the successful newly-created business from the unsuccessful, but the fact that those indicators are from different perspectives. Moreover, the results show that customer-related indicators are more effective than financial indicators to distinguish between successful and unsuccessful organisations.

The study conducted by Charity (2020) in Kenya in Nkaimurunya Division Ngong District of Kajiado country found out that women groups contributed to the family wellbeing out of the group's proceeds in provision of basic needs for their families, purchase of household wares and payment of school fees for their school going children. Women Development Fund (WDF) contributed to households' welfare because it was significant on income, ownership of assets, and nutrition. Assets that were owned by women were televisions, cellular phones, bicycles, motorcycles, while few women owned houses. Likewise, WDF contributed to education welfare, contributed to Self-employment, and lastly WDF loan size is a good strategy for reduction of income poverty in the country.

Dilger (2021) conducted a study on government development funds which provided to the women influenced formation of small business, which led to creation of employment opportunities to the women groups. Most women owned enterprises in Tanzania are concentrated in informal, micro, low growth, and low profit activities, where entry barriers are low, but price competition is intense. These include trade, food vending, tailoring, batik making, beauty salons, decorations, local brewing, catering, pottery, food processing and charcoal selling.

2.3.2 Income generating activities by women group members supported by WDF

Gembe, (2020) conducted a study on the effects of women development funds in improving the income of women micro entrepreneurs in Tanzania in the case of Dodoma municipality. The study revealed that most of the respondents were aware of the existence of WDF. The study also revealed that respondents with access to WDF could undertake various socio-economic activities such as food vending, farming, poultry farming, tailoring, and other activities which in one way or another can be a source of income.

Koech (2020) conducted a study in Kericho County, Kenya about the Contribution of Women Groups in the Economic Empowerment of Rural Women; the study revealed that women groups had helped in advancing the economic growth of women through improving their accessibility to economic resources at the family and community level. The study also showed that the groups had played a role in enabling women to make decisions at the family and community level as well as in helping them access credit facilities.

Tshuma and Selome (2020) conducted a study on women development funds in Umguza district, Zimbabwe. The study employed mainly purposive sampling and data was collected using questionnaire, key informant interviews, focus group discussion observation and oral history. The findings revealed that WDF as a strategy has made a difference in the livelihoods of the recipients through initiation of income generating projects, increasing consumption, employment and ownership of assets in the household.

2.3.3 Achievement of WDF on empowerment of women group members.

Banzi (2021) and Mgalula (2021), loan size is used as a plan to reduce income poverty in the country because it assisted household to generate an average income of 226,952.00 Tanzania shillings from IGAs per month which sustain 5.6 people as an average household size in district, and 4.5 nationally. The increase of income from women's business activities helped women to purchase and own things which they were not able to own before because of either poverty or not allowed by the tradition in the society. Thus, women will own their own properties and assets.

Tundui and Mgonja (2021) conducted a study on microcredit and poverty alleviation through the labour market in Tanzania. The study focused on exploring whether there

are significant mean differences between new and mature enterprises supported by Promotion of Rural Initiatives and Development of Enterprises (PRIDE) Tanzania loans in terms of their ability to create jobs. They used Analysis of Variance (ANOVA) as a method of analysis. The ANOVA results of 159 surveyed microcredit clients in Iringa town show that credit access does not seem to have enabled them to achieve job creation to any substantial level, but found that much of a PRIDE-supported enterprise's ability to create jobs seems to be related to other factors, such as duration of membership in the PRIDE program, although credit aimed to increase enterprise's ability to generate jobs and income.

Nandonde and Liana (2021) on the analysis of women small scale entrepreneurs practices during business negotiations in Tanzania agribusiness, revealed that there is a growing interest in the women participation in business ventures in Africa aimed to generate permanent income that facilitates consumption expenditure in household's level and to ensure that employment is increased by either expanding the existing business or starting new business through saving of the part of income generated. The study adopted Purposive sampling technique to obtain respondents (women small scale entrepreneurs involved in selling agricultural-food). The study employed a questionnaire technique for data collection while Statistical Package for Social Sciences (SPSS) computer software was used for analysis of data. In general, the study indicates that women lack soft skills during business negotiations, a situation that reduces the efficiency of the business that reduces income, consumption and employment.

Makombe, *et al.* (2020) conducted a study on Credit schemes and women's empowerment for poverty alleviation in Tanga region, Tanzania. Both purposive and random sampling was used to select respondents. The target population was households with clients of the credit scheme (clients and their husbands where applicable). Community development Assistants/Officers (CDAs/CDOs) at village level in the four districts were also included in the target population. The findings show that women's efforts in alleviating poverty through the credit scheme are affected by various factors such as imperfect markets, stiff competition, inadequate loans, and poor weather conditions. The effect of these problems is that about three-fifths of the women's Income Generating Activities (IGAs) are not sustainable. In spite of the problems, the analysis of the credit scheme based on six indicators: participation in decision making, control over resources, acquisition of skills, decision on money use from IGAs, freedom to use

one's own time and standard of living showed positive impact in bringing about improved gender relations and poverty alleviation. However, these positive gains are likely to be eroded as a result of women's increased expenditure in the households due to higher incomes.

2.3.4 Challenges facing women group members on accessing WDF

Tundui and Tundui (2020) in the study titled Microcredit, micro enterprising and repayment myth: The case of micro and small women business entrepreneurs in Tanzania. Loan repayment difficulties were reported among 19.6 percent of borrowers. The implication is that, it is possible the income generated from their business is low such that even the consumption expenditure in the household's level is very low and eventually the ability of job creation in the business is low. Logistic regression results have shown that loan size, interest rate and duration of membership in the programme do not predict loan repayment, instead the results have demonstrated that business skills and management practices play a very significant role, it was also found household size, the number of household members with fixed salaries and decision-making regarding loan use to have a significant influence on loan repayment. From the results, it is established that the factors that limit growth of women businesses are also liable for their repayment difficulties.

According to Hermes and Lensink (2020), Microfinance has become a vital tool for poverty reduction in many parts of the world especially in developing economies for providing financial services such as savings, credit, insurance and remittance services. Lack of access to credit is generally seen as one of main reasons why many people in developing economies remain poor. Poverty reduction has been the foremost target of Micro finance institutions (MFIs).

2.4 Research Gap

The literature by Spain *et al* (2019), Tshuma and Selome (2014), Tundui and Mgonja (2018), Nandonde and Liana (2018), Makombe *et al* (2019) and Tundui and Tundui (2018), Hermes and Lensink (2018), shows that the implementation of women development fund is a global phenomenon. The literature shows that the funds given to women do not sustain, especially in African countries due to women's lack of access to capital, illiteracy, lack of collaterals, smallness of their understanding, inaccessibility to information, raw material, lack of skills and poor technology. The current study is about

the contribution of women development funds to women economic empowerment in Moshi Municipality located in Kilimanjaro region which was not done previously.

2.5 Conceptual Framework

Figure 1 describes the conceptual framework about the contribution of women development funds to economic empowerment among women groups in Moshi Municipality through income generating activities or projects. It assumes that a women development fund at the Municipal might lead to economic empowerment among women group members. But for the women development fund to be effective in economic empowerment it depends on independent variables such as purpose of loan borrowed by the group which is based on the suggestion from the business plan; income generating activities which is done by the groups including poultry farming, piggery farming, food vending and bakery for bread production; mode of administering loan whether through group lending or individual member of the group and repayment time of the loan suggested by Municipal which is one year. The dependent variable of the study is women's economic empowerment through the described project activities in the independent variables which is measured in terms of income earning. Therefore, economic empowerment of the women in groups will depend on the good performance of projects or income generating activities undertaken by the group.

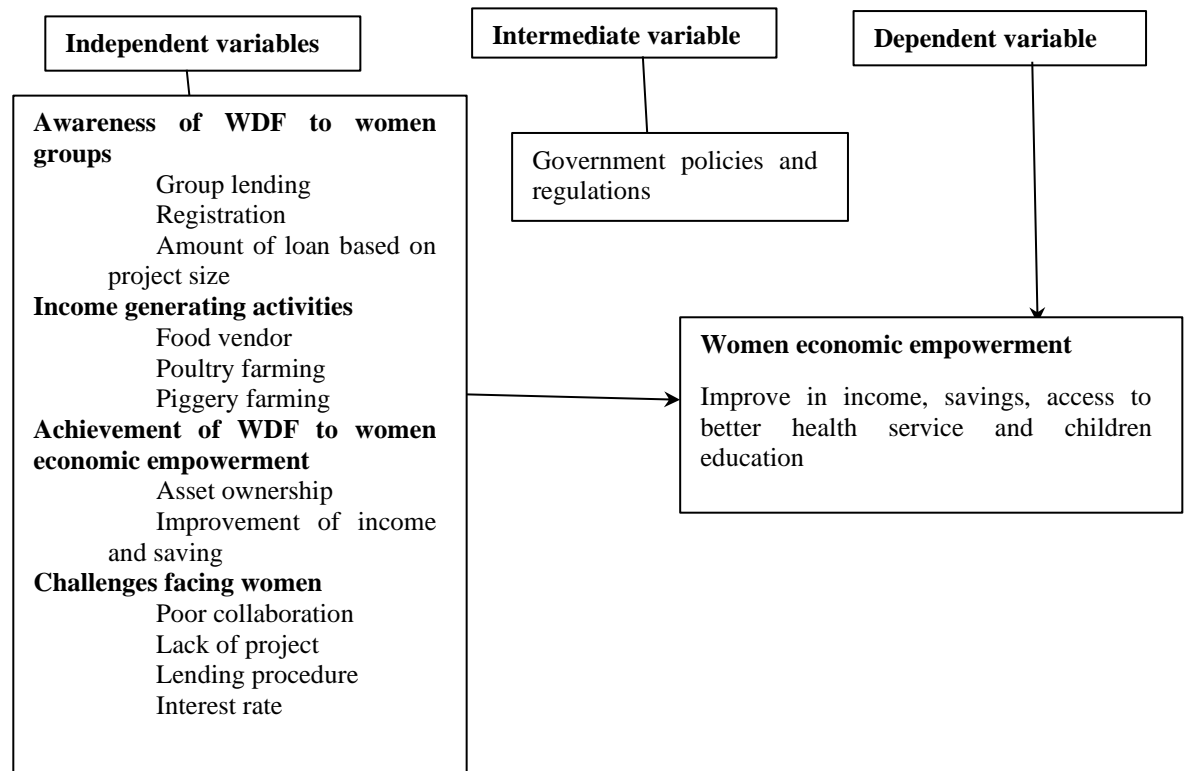


Figure 1: Conceptual framework on the contribution of women development fund to women economic empowerment in Moshi Municipality.

Source: Researchers' construct (2022)

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Research Design

The study adopted cross sectional research design to achieve its objectives. It is a type of studies which are not repetitive in nature as they are carried out once at a particular point in time (Adam and Kamuzora, 2018).

3.2 Geographical Coverage

The study was conducted at Moshi Municipality located in Kilimanjaro region in Tanzania. The rationale of choosing this area is because it is among the districts in Kilimanjaro region, which is leading in terms of internal collection of revenues of 6 billion per year which is higher as a source of women development fund compared to other districts. Moshi Municipal is among the Tanzanian Municipals where 10% of its budget is set aside for funding women, youth and people with disability projects.

3.3 Population, Sample and Sampling Strategies

3.3.1 Population

The target population of this study was women who are in groups undertaking income generating activities and they are the beneficiaries of women development fund which is about 1856 in Moshi Municipality Tanzania (MMC, 2022).

3.3.2 Sample

The sample size of this study was 329 respondents determined with Yamane formula, developed by Yamane (1967).

$$n = \frac{N}{1+N(e)^2}$$

Whereby:

n = sample size,

N = total number of beneficiaries (women who are in groups) within the study area is 1856

e = standard error, for example 5% (0.05) were used to obtain manageable respondents (Yamane, 1967).

$$n = \frac{1856}{1 + 1856 * 0.05^2}$$

$$n = \frac{1856}{1 + 1856 * 0.05 * 0.05}$$

$$n = 329 \text{ respondents}$$

3.3.3 Sampling procedure

The study employed purposive sampling whereby only women who are in groups in the study area was considered as a unit of analysis and those women must be beneficiaries of women development fund who borrowed money for the purpose of conducting income generating activities. Researcher used a list of women group members who are funded by WDF managed by Municipal Council of which purposive selection was practised by visiting each women group and obtaining the appropriate information. The Municipal has 116 women groups and each group has an average of 16 members which makes a total of 1856. From this population is where sample size was determined using Yamane formula with a margin of error of 5%. Therefore, researchers picked an average of 2 to 3 members from each group.

3.4 Data and Data Collection Methods

3.4.1 Types of data and sources

Both quantitative and qualitative data were collected from primary and secondary sources of which structured questionnaire and interview method were used respectively.

3.4.2 Data collection method

3.4.2.1 Survey

Questionnaire was used for data collection for the respondents because it was easy to administer and also enabled the researcher to collect Quantitative and qualitative information within a short period of time. Questionnaire included both open - ended and closed- ended questions that enabled the respondents to provide information relevant to the study. The questionnaire was designed to suit the Likert scale statements of which

respondents have to choose responses. The tool was used because it ensures that all respondents answer questions almost at the same time, thus the questionnaire is an economical instrument that has a considerable amount of data at a relatively low cost in terms of material, money and time. Respondents were met at their respective place of activities and asked for their consents to participate in the study. Those who agreed to participate in the study was requested to provide information concerning the contribution of women development fund to women economic empowerment in Moshi Municipality

3.4.2.2 Interview method

On the other hand, qualitative data were collected from key informants' interviews with Moshi Municipal Council Community Development Officers, Community Development officers who worked in the wards where the women groups members are located. Questions on each aspect were asked to the participants to measure the contribution of WDF in empowering women. Additionally, both quantitative and qualitative data were complemented with documentary review such as WDF progress report, research reports and other publications.

3.5 Data Analysis

Quantitative data on general information of the women who are in groups was analysed using descriptive statistics whereby frequencies and percentages were computed under the aid of IBM-Statistical Packages for Social Sciences software. Objective one on the awareness of WDF to women group one sample t- test was used to analyse variables. Objective two was analysed using descriptive statistics whereby percentage of income generating activities conducted by women group was computed. The third objective was analysed using descriptive statistics and reported using percentage and the last objective was analysed using multiple response analysis by looking at several challenges facing group members who are benefiting from women development funds. Content analysis was applied to analyse data collected by in-depth interviews from key informants whereby actual words were presented to counter argue quantitative data.

3.6 Data Validity and Reliability

3.6.1 Data validity

In order to ensure validity in a sample survey, validation of the research instrument was conducted by the use of a pilot study. Prior to the actual study, a pilot test of the measures was conducted against prospective sample populations in order to measure content

validity. The subject to be approached during the pilot was marked so that they cannot be applied in the final study. The wording of items was carefully modified based on the pilot test outcomes and reviews. Pre-testing the questionnaire is of great significance in this survey. The questions were re-examined to ensure that they are not ambiguous, confusing or potentially offensive to the respondents leading to biased responses which enhanced validity of the research instruments.

3.6.2 Data reliability

Reliability was carried out of the study area to test the consistency of the research tools with a view of correcting them by eliminating errors. The study measured the internal consistency to ensure reliability by employing the Cronbach's Coefficient Alpha for testing the research tool. A pilot study was conducted by duly filled questionnaires to at least 15 women conveniently from Moshi district. The results of the pilot test were analysed for reliability using Cronbach's Alpha. The Cronbach's alpha coefficient value of 0.7 was obtained to mean the study measurement is reliable.

CHAPTER FOUR

4.0 FINDINGS AND DISCUSSION

This chapter reports findings on variables that are likely to justify the contribution of women development funds to women economic empowerment in Moshi Municipal Tanzania. These include, among others: age, marital status, education level, income and family size, the awareness of women group members on WDF, income generating activities done by women group members supported by WDF, achievement WDF on empowerment of women group members and challenges facing women group members on accessing WDF. Since the units of analysis are women, therefore gender was not considered.

4.1 Socio Demographic Characteristics of the Respondents

Age, marital status, education level, monthly income and family size and occupation of the respondents were the variables under discussion in respect to Socio-demographic characteristics of the respondents. The descriptive statistics in Table 1 shows that a total of 329 respondents participated.

Table 1: Socio-economic characteristics of the women group members (n = 329).

| Characteristics | Item (s) | Frequency | Percentage |
|---------------------|---------------------|-----------|------------|
| Age | 18-35 | 57 | 17.3 |
| | 36-50 | 272 | 82.7 |
| Marital status | Single | 131 | 39.8 |
| | Married | 190 | 57.8 |
| | Divorced/widows | 8 | 2.4 |
| Education level | Primary education | 92 | 28.0 |
| | Secondary education | 169 | 51.3 |
| | Informa education | 68 | 20.7 |
| Employment status | Self employed | 108 | 33.0 |
| | Unemployed | 221 | 67.0 |
| Membership duration | Less than a year | 25 | 7.6 |
| | 1-3 years | 59 | 17.9 |
| | 4-6 years | 96 | 29.2 |
| | 7-10 years | 106 | 32.2 |
| | 10 years and above | 43 | 13.1 |
| Family size | 0-2 children | 104 | 31.7 |
| | 3-6 | 225 | 62.3 |

4.1.1 Age of the respondents

The findings indicate that, out of the 329 surveyed women, 82.7% were between the ages of 36-50 years plus, while 17.3 % were between 18-35 years. The implication of these findings is that most of the respondents who utilise women development funds in Moshi Municipal are adult members. This shows that most of the respondents have experience, have children and grandchildren to care for and others are widows, so they need to generate income for satisfying basic needs for their families such as food, shelter and clothes. According to Mussa (2013) age was also expected to have influence on the performance of economic activities due to difference in experience and age-related community responsibilities.

4.1.2 Marital status of the respondents

The respondents were required to indicate whether they were married or not. Findings indicate that 58.5% of the respondents were married and the remaining 41.4% were single and/or separated. Those who are not married were likely to move out of Moshi Municipal looking for raw materials for their projects compared to the married one, since most of them remained at Moshi Municipal while importing necessary raw materials for their projects. This implies that there is some association between marital status and women development fund utilisation among women in the study area.

However, some were married and they were not employed, some are widows or divorced and they did not have employment. So, for that reason they join together in groups to perform some economic activities so that they can manage their life. This is because most of them have children and grandchildren to care for due to different reasons. The researcher found that being in economic groups does not consider your level of education but your means of life and vision. The study identified that 58.7% of the respondents despite being married were engaged in income generating activities in order to reduce poverty among their families. This study is the same as the study conducted by Tairo (2015) which showed that the majority of respondents were married. In that regard married people are more committed in reducing poverty according to their responsibilities to family matters and when compared to other people who are not married. Also, this study is in line with the study conducted by Swalehe (2019) which shows that the majority of respondents , 69.8%, were married; this shows that family is one of the factors which influence people to engage in various economic activities.

4.1.3 Education level of the respondents

Education is the most crucial input for human capital. It is, generally, the education facility which influences proper performance of business and credit arrangements. In this study, the educational level of respondents differs. On the aspect of education level of the respondents, the findings revealed that, 51.3% of the respondents had attained secondary education, 28.0%, had primary education and 20.7% had informal education (Table 1). This implies that the establishment of a women development fund was expected to be utilised by various categories of women with different levels of education for the purpose of establishing or developing business projects either as a major activity or complementary activity for those women groups who had other projects before borrowing funds for expansion of the business or production. The findings revealed that over fifty percent of the respondents attained a secondary level of education. The findings imply that, majority of women group members are well exposed in terms of education and could require quality financial services from women development funds to make it easy to repay loans. Further, the study shows that the levels of education of the most respondents are secondary education. This shows that most of them know how to read and write and have reduced ignorance. So, it's easy for them to attend well training if provided. The study shows that 28% of respondents attended primary education, it does not mean all of them have completed standard seven but at least they enrolled in that level. The study probed to find the reasons for failure to complete primary education and revealed various reasons like poverty, early pregnancy, marriage and other reasons.

4.1.4 Family size of the respondents

Concerning the family size of the women group members the findings revealed that, respondents with small family size of 0-2 children was (31.7%), with 3-6 children was (62.3%). The findings imply that the possibility of women group members to look for loans from women development funds is high since as they have large family size that the head of the household should strive to manage the domestic needs of the family members. If it happens that the head of the family lacks financial power for her family members some of the chaos including children missing school fees will be possible. Therefore, there is a need to look for loans from women development funds so that the head of the family could manage her family in terms of social obligations. This study is

the same as the study conducted by Nnko (2016) which discovered that the majority of the families had 4-6 members.

4.1.5 Employment status of the respondents

Furthermore, on looking whether the women who borrowed from women development fund were self-employed in informal sectors or not employed in formal sector. The findings indicated that 67% of the respondents have small activities including petty business which qualifies as self-employment, while 33% of the respondents were non-self-employed. The findings imply that the majority of women who look for loans from women development funds have already started small business either on a group basis or individually with the aim of enriching the capital for medium projects including poultry keeping, soap making, food vendors to mention a few. Some were employed before and they stopped working due to redundancy, stopped by their husbands but unfortunately, they are now in need of income.

4.1.6 Duration of women group membership

The duration of membership is an important factor to assess the contribution of women development funds provided to women group members on their welfare. The data collected from women group member show that 29.2% of members had duration of between 4 to 6 years, 17.9% of members have duration of 1-3 years, and 32.2% of members have duration of 7-10 years, 13.1% have duration of above 10 years and 7.6% of the members has duration of less than year (Table 1).

Those findings show that the majority of women group members have 7-10 years durations. This implies that they were familiar with the operational activities conducted by women development fund as well as the goals of these groups in their economic empowerment and welfare at large, hence they will use the funds provided by Women development fund to improve socio-economic welfare. This finding concurs with the findings from Nnko (2016) which showed that 48.9% of VICOBA members had a duration of between 7-10 years. Hence, they were well knowledgeable of the operational activities conducted by VICOBA and its benefits.

4.1.7 Monthly income of the respondents

Looking at the monthly income of the respondents and the women development fund disbursement, the study finding revealed that 58.5% of the respondents earn monthly income ranging from TZS 134,000.00 to TZS 200,000.00. This finding implies that the

possibility of the respondents joining together and asking for a loan from the women development fund in Moshi Municipal is possible considering that those members must engage in group activities thereafter, if the project will yield surplus income the women development fund allows each member to establish own project for her household.

Table 2: Distribution of respondents by income (n = 329)

| Monthly income received before WDF | Amount | Frequency | Percentage | Income received after WDF | Amount | Frequency | Percentage |
|------------------------------------|---------|-----------|------------|---------------------------|---------|-----------|------------|
| Minimum | 50,000 | 220 | 67.0 | Minimum | 134,000 | 192 | 58.5 |
| Maximum | 100,000 | 109 | 33.0 | Maximum | 200,000 | 138 | 41.5 |
| Total | 150,000 | 329 | 100.0 | Total | 334,000 | 329 | 100.0 |

4.2 Awareness of Women Group Members on WDF

The study shows that WDF is well known as an economic empowerment fund for women by most of the respondents in the study area. Its awareness on credit availability had positive importance and relationship with access to credit. This means that those women who are aware of the availability of credit services have better chances to access the credit than those who are not aware. Research found that the women development fund (WDF) used various techniques in promoting the fund to the beneficiaries hence improvement of economic empowerment. This includes the following; public meeting, application request for funds, availability of information about funds/loans at different boards of municipality and advertisement of funds at Municipal level. The information was obtained from various sources including women group members, key informants who include community Development Officer (CDO), Ward Executive Officers (WEOs) and Counsellor in Moshi Municipality who know the problems and success of the women of their areas. This category of respondents assisted the study to have all the important information about WDF and the women in their community. Likewise, it should be kept in mind that this study targeted only women micro entrepreneurs who worked on a group basis of which they have benefited from WDF.

4.2.1 Sources of information through which respondents aware about WDF

Table 3: Sources of information about WDF (n=329)

| Source (s) | Frequency | Percentage |
|------------------|------------|------------|
| Public meeting | 122 | 37.1 |
| Newspapers | 27 | 8.2 |
| Television | 52 | 15.8 |
| Radio | 74 | 22.5 |
| Personal contact | 28 | 8.5 |
| Beneficiaries | 26 | 7.9 |
| Total | 329 | 100 |

The study findings revealed that 37.1% of respondents got information about WDF through public meetings conducted by their councillor and community development officers; This it was also evident in the study area during the interview with the provide the information from key informants. The information was known since, in each ward, the respective ward executive and counsellor were responsible to inform the women about WDF through various public meetings and how to apply for it. 22% of respondents got information about WDF through radio, 15.8 % of respondents got information through television advertisement, 8.5% of respondents got information through personal contact whereby Community development officers of the Moshi Municipality told them about it personally, 8.2% of the respondents got information through newspaper advertisement and 7.9% of respondents got information about WDF through beneficiaries who benefited from WDF.

Public Meeting; the study finding revealed, in each ward, the respected ward executive is responsible to inform his/her people about the availability of funds in different microfinance institutions (MFIs) through various public meetings. During data collection, researchers found that the Moshi Municipal Council conducted public meetings on the availability of funds at Municipal level by describing all about the funds including loan size, repayment mode, interest rate and alike. These meetings many women are attending and get the information about it and they are in a position to think and decide on how the fund can help them in improving economic empowerment. If they are interested may look for more information about the fund and try to apply (UDEEC, 2018). The findings revealed that 37.1% of the respondents justifies that public meetings

held in every ward in the municipality were the among techniques which rendered them to be the main beneficiaries of the women development fund. Likewise, the public meeting describes on various aspects of women development fund including eligibility of getting loan from WDF by looking of criteria, procedure of getting loan, amount or size of the loan to be taken by women group members, interest rate of the loan provided by women development fund and loan collateral by explaining whether women development fund have collateral and if yes, what type of collateral the WDF used. The study found that 33% of the respondents engaged on the WDF loan after being aware pertaining favourable procedure of getting loan, 25% of the respondents engaged in WDF loan after satisfied with the amount of loan and interest rate offered by Women development fund, while 27% of the respondents believes the women development fund by knowing the mode of repayment including amount and time, and 15% of the respondents agreed to be a beneficiaries of the WDF after knowing thoroughly the type of collateral designed by women development fund.

Personal contact; the study findings depicted that, another technique used by women development funds to promote awareness among women group members was that, Municipal officials through the department of community development are investigating the number of women applications requesting for funds in different MFIs available within the Municipal. The study found that 8.5% of the women nowadays are aware of the availability of funds and some of them have attempted to apply for those funds so that they can start different income generating activities to improve their income and standard of living. The study finding concur with that of Richardson *et al*, (2018) who concluded that, taking into consideration that women who have access to fund could make her family happy in terms of provision of domestic needs compared to men, therefore many women group members engaged on looking for fund as a start-up capital for income generating activities.

Beneficiaries of WDF from the Municipal; the study found that information from beneficiaries of WDF concerning the funds/loans enhanced women group members to get favourable information on the environment of loan. This was justified by 7.9% of the respondents who proved that many municipalities in Tanzania have different information concerning the funds in different categories of people. That information is advertised at

the board of the local municipality so that every person who is interested and eligible could use it to her advantage by reading and getting that information (Rutashobya, 2018).

Advertisement about fund; the study findings revealed that 15.8% of the respondents were convinced to take a loan from a women development fund through television station advertisements. The study is in line with that of Rutashobya (2018) who reported that advertisements about availability of funds in different Television stations, radio and different newspapers, magazines and brochures concerning the availability of funds could render women group members to solicit funds with the aim of improving economic empowerment.

4.3 Income Generating Activities Done by Women Group Members Supported by WDF.

Women development funds provided to the women group entrepreneurs influenced the formation of small business, which led to the creation of employment opportunities for the women groups. Most women groups owned enterprises in Moshi Municipal are concentrated in informal, micro, low growth, and low profit activities, where entry barriers are low but price competition is intense. Once supported by the women development fund, the findings revealed that Women group entrepreneurs engaged in different income generating activities including pig farming, poultry farming, petty trade, food vendors and catering services, tailoring and vegetable production.

Table 4: Activities done by women group members supported by WDF (n=329)

| Activities | Women group members | |
|---------------------------|---------------------|------------|
| | F | % |
| Tailoring | 27 | 8.2 |
| Poultry farming | 82 | 24.9 |
| Vegetable cultivation | 18 | 5.5 |
| Pig farming | 108 | 32.8 |
| Food vendors and catering | 50 | 15.2 |
| Petty trade | 44 | 13.4 |
| Total | 329 | 100 |

The findings in Table 4 shows the activities done by women groups which indicated that pig farming is the activities engaged by 32.8%, 24.9% concerned with poultry

keeping especially broiler production, 15.2% of the respondents deals with food vendors and catering services, 13.4% of respondents were engaged in Petty trade, 8.2 % of the respondents engaged on tailoring and 5.5% of the respondents deals with leafy vegetable production. The findings of this study show that and it is the leading project supported by women development fund among women groups members, this may be is due to the favourable environment whereby pig farming was practised indoor which enhance no disturbance to other residents in town which support the existence of trade and again the availability of the consumers of the products yet perpetuate the presence of the project.

Pig farming; women group members, which are about 32.8%, keep pigs for business purposes. Upon obtaining women development funds as a capital they have engaged in keeping pigs where they sold out piglets, matured live animals of pork size and sometimes, they do sell fresh meat. Due to the appreciable price of the product the group members benefited to the extent that to repay back a loan is not a challenge. The price for piglets were TZS 100,000, matured live animal of pig size TSZ 400,000 while fresh meat worth TZS 9,000. Taking into consideration the number of pigs produced, the women group members justified the women development funds as a positive contribution towards economic empowerment among women group members.

Poultry farming; women groups members which is about 24.9% keeps traditional chicken and broilers which are used for meat or to generate eggs. When those chicken and eggs are sold women get income. For example, one chick is sold for TZS 2,500/= but the same chick when matured may be sold for TZS 8,000-12,000. Therefore, women who are engaging in this activity might generate enough income which helps them alleviate income poverty which is an economic empowerment proxy.

Food vendors and catering service; the study found that 50 (15.2%) of women group members who engaged on food vendors and catering service the proved positive contribution from women development fund whereby women group have bought food utensils in two situations; the first situation is whereby the group might rent those utensils to other people who need that service, on the other hand, the second situation is where by group members themselves utilises the utensils by distributing food to their daily consumers or customers. The price for a single day upon renting was TZS 250,000

By doing so, the group obtained enough funds which could be utilised for domestic purposes.

The findings through the information gathered noted that, women development fund loan size is used as a plan to reduce income poverty in the country because it assisted household to generate an average income of 226,952.00 Tanzania shillings from Income Generating Activities per month which sustain 5.6 people as an average household size in Moshi Municipal, and 4.5 nationally. The increase of income from women's business activities helped women to purchase and own things which they were not able to own before because of either poverty or not allowed by the tradition in the society.

The study further found that, the funds which were provided to the women who are in groups had contributed to their family wellbeing out of the group's proceeds in provision of basic needs for their families, purchase of household wares and payment of school fees for their school going children. The researcher further went on analysing the variables using binary logistic regression to complement the finding obtained through descriptive analysis whereby frequency and percentage was used. The following were the findings obtained through binary logistic regression on the contribution of women development fund to women economic empowerment in Moshi Municipal Tanzania.

Binary logistic regression was performed to assess the activities done by women groups using women development funds towards economic empowerment. The model contained six independent variables (pig farming, poultry farming, food vendors and catering services, petty trade, tailoring and leafy vegetable production) and economic empowerment as dependent variables (Table 5).

Table 5: Income generating activities done by women groups supported by WDF (n=329)

| Activities | B | S.E. | Wald | Sig. | Exp(β) |
|----------------------------------|--------|-------|--------|-------|----------------|
| Pig farming | 3.102 | 1.776 | 9.710 | 0.000 | 7.167 |
| Tailoring | 3.450 | 1.373 | 11.164 | 0.006 | 9.453 |
| Food vendor and catering service | 2.591 | 0.234 | 5.129 | 0.011 | 3.321 |
| Poultry farming | 2.513 | 2.636 | 4.918 | 0.000 | 3.484 |
| Petty trade | -1.638 | 0.676 | 0.765 | 0.041 | 0.965 |
| Vegetable production | 2.500 | 0.656 | 0.653 | 0.030 | 0.843 |

4.3.3.4 Pig farming

One of the activities which was contributed by the women development fund towards women economic empowerment is pig farming. The findings were statistically significant at $p = 0.000$ which indicate that pig farming significantly contributed by WDF towards economic empowerment among women groups who engaged in entrepreneurship in the study area. The findings in Table 5 further justify the increase in pig farming by 3.102 and the odd ratio is 7.167, implying that with the increase in pig farming, economic empowerment among women group members is 7.167 times. This can be explained by the fact that ownership of pig projects enables women group members to increase the level of pig farming while decreasing the economic poverty level. Therefore, women group members with high pig farming with market accessibility tend to produce more products which forces them to reduce the level of poverty which enhances economic empowerment. This implies that, the more they produce pig farming products, the more economic empowerment improves and consequently the more they will be economically independent, may also sell goats, cattle, pigs or sheep when they need money and hence get income. These findings concur with that of Olomi (2018) who reported that Women are keeping different livestock which help them to generate income such as cattle, goats, pig, and sheep. Cattle and goats help them to get milk for home use and for sale.

4.3.3.5 Tailoring

Another activity done by women group members for economic empowerment is tailoring. The findings in Table 5 were statistically significant; this indicates that tailoring

significantly contributed by WDF at $p = 0.006$ and predicting women groups economic empowerment. The findings further signify the increase in tailoring activity by 3.45 with the odd ratio of 9.453. This implies that the increase in tailoring as a joint activity is more likely to increase women group members' economic empowerment by 9.453 times. This is the highest predictor of women economic empowerment due to the fact that, the main motive behind the WDF establishment was to help women group members on economic empowerment and obtain reasonable customers who will pay for tailoring jobs hence earn income and get maximum profit in tailoring business. The findings are in line with Gembe 2018 who reported that Women also are engaging in tailoring different garments for different people of different age and sex. Majority of women are sewing dresses, blouses and skirts, suits, trousers, shirts and many other garments depending on the customer preference. This also helps women to generate income hence economic empowerment.

4.3.3.6 Food vendors and catering service

This is another activity done by women group members supported by the women development fund. The findings in Table 5 were statistically significant indicating that food vendors and catering service were significantly contributed by WDF in predicting women group members economic empowerment in the study area with $p = 0.011$. The results further show the increase in food vendors and catering service activity by 2.591 with the odd ratio of 3.321 implying that, the increase in food vendors and catering service among women group members is more likely to increase economic empowerment by 3.721 times. This is due to the fact that women group members need sufficient customers for their products (varieties of meals) and improving the quality of products produced. Therefore, due to this need, more expenses will arise which require women group members to have sufficient capital to meet their production expenses. And the WDF is the one who can provide sufficient capital through loans. Due to this need, women should prefer to join together as a criterion of getting WDF loan so as to get assistance in terms of training and how to raise more capital for expansion and growth of the service activity. The findings are in line with Gembe 2012 who argued that food vending is among the activities practised by women as an income generating activity.

4.3.3.7 Poultry farming

The other activity done by women group members for economic empowerment is farming of poultry which include rearing of local chicken and broilers for meat. After selling they expect good profit. Profit is the core objective of any production activity and women group view that joining together and obtaining WDF loan will enable them to fetch high prices in the market and earn maximum profit. The findings in Table 5 were statistically significant at $p = 0.000$ indicating that, the level of poultry farming profit expected significantly contributed by WDF loan in predicting women group economic empowerment. The findings further indicated the increase in the level of poultry farming expected by 2.513 with the odd ratio of 3.484. This implies that, increase in the level of poultry farming expected is more likely to increase women's economic empowerment by 3.484 times. This can be explained by the fact that profit from poultry farming is the outcome of market reliability and stability but reasonable prices are highly probable to be guaranteed by women group members, as a result, this attracts more women to form groups in order to obtain loan from WDF for various entrepreneurial activities for earning maximum profit.

4.3.3.8 Petty trade

Petty trade is another activity performed by women group members who benefited from WDF loans. The findings were statistically significant at $p = 0.041$. Wald test of 0.765 indicates that petty trade significantly contributed by WDF loan in predicting women's economic empowerment in the study area. The findings further signify that there is a decrease in petty trade by -1.638 with the odd ratio of 0.965. This implies that the decrease in petty trade is more likely to increase women groups asking for WDF loans by 0.965 times. This can be explained by the reality that, women group members with low income and nascent members who are vulnerable to high cost of start-up any petty trade, therefore, the increase in petty trade capital will be a barrier for them to start such business alone, the solution is to join with other women in order to get enough loan to develop petty trade.

4.3.3.9 Vegetable production

The last activity conducted by women group members supported by WDF was vegetable production. The findings were statistically significant at $p = 0.030$. Wald test of 0.653 indicates that vegetable production activity significantly contributed by WDF loan in

predicting women economically independent in Moshi Municipal. The finding revealed that there is an increase of vegetable production with an odd ratio of 0.843. This implies that, increase in vegetable production expected is more likely to increase women's economic empowerment by 0.843 times. This can be explained by the fact that, profit from vegetable production is the outcome of market reliability and stable but reasonable prices are highly probable to be guaranteed by women group members, to continue producing vegetables, this attracts more women to form groups in order to obtain loan from WDF in order to expand the cultivation area maximum profit earning.

4.4 Achievement of WDF on Empowerment of Women Group Members

The study findings revealed that access to education 32.8%, ownership of assets 24.9%, access to medical care 15%, access to electricity bill payment 13.4%, change of income 8.2% and assurance of daily meals 5.5%.

Table 6: Achievement of WDF on empowerment of women group members (n = 329)

| Activities | Frequency | Percentage |
|------------------------------------|------------------|-------------------|
| Change of income | 27 | 8.2 |
| Ownership of assets | 82 | 24.9 |
| Assurance of daily meal | 18 | 5.5 |
| Access to education | 108 | 32.8 |
| Access to medical care | 50 | 15.2 |
| Access to electricity bill payment | 44 | 13.4 |
| Total | 329 | 100.0 |

4.4.1 Change of income level

Discussion with respondents and other key informants reveals that most of the credit users accepted loans as engines for their business growth and sustainability. That, if the credit is properly utilised, it tends to improve the business income and survival of the business in general. The study also indicates that 8.2% of credit users changed their business pattern due to the presence of credit from WDF which increased their working capital.

However, one woman commented, “

“...credit has improved income for beneficiaries as they said...” (Respondent, 25, November, 2022).

4.4.2 Ownership of assets

Respondents were also asked to compare the ownership of assets during, before and after the credit. Majority of the respondents owned assets after credit compared to the period before credit. Large numbers of respondents now have owned tailoring machines, saloon machines, bicycles, refrigerators, shops, houses, land and mobile phones, sofa sets etc. This is a positive result of the WDF. The findings indicated that ownership of houses after the credit have increased for 7.5%, ownership of land have increased after credit for 6.25%. Ownership of tailoring machines have increased by 10%, and ownership of petty shops after the credit is 10% but before the credit there was no respondent with a petty shop.

However, one woman commented, “

“...women nowadays they own assets no matter how it is, but we own assets” (Respondent, 25, November, 2022)

4.4.3 Assurance of daily meal

Food is an important element for the livelihood of every human being, better nutrition provides better health and energy and quick understanding. The study revealed that before credit about 82.5% of respondents get two meals per day while 17.5% had one meal per day. When the credit provided there was an increment of 5.5% for a group 82.5% and decrease of 5.5% for a group of 17.5%.

However, one woman commented, “

“...nowadays food is not a big deal, we get a meal as a human needs” (Respondent, 27, November 2022).

4.4.4 Access to education

Education enhances development of human minds for the purpose of acquiring skills and knowledge which is useful to the management of the environment. Through education people increase knowledge and skills in order to access better living standards and to reduce poverty. Education is an important element to livelihood

because it is a key to life. Through the knowledge of education, people can organise other factors of production and hence increase productivity. The study indicated that there is positive change after credit to the families of women group members. The study revealed that there was an increase of access to school fees from 5% before the credit to 21.25% after the credit. Books and stationery also increased from 5% to 15% after the credit and access to transport cost also increased from 10% to 11% after the credit and access to school uniforms decreased from 80% to 50% after the credit simply because majority of the respondents were able to buy school uniforms the period before the credit.

4.4.5 Access to medical care

Health is important for livelihood; good health enables someone to have proper performance and if that person is participating in the production process, then it can increase income level. From the study the researcher found that respondents use their income for proper treatment when they get sick. The study also revealed that the credit enabled the women group members to get medicines by 15.2 % promptly once children are sick, due to that child getting proper cure and attending school as required.

``.....healthier children have better school performance and become more productive adults..`` (Respondent, 27, November 2022).

4.4.6 Access to electricity bill payment

Energy is another important utility for facilitating other works of live production of various goods and services in the economy. The sources of energy play a significant element nowadays in case of mobilisation of large industries and even at the household level for day consumption. The study indicated that about 13.4% of the respondents use electricity as a source of energy and pay for its charges directly from this source of money. The data revealed that, some women group members are operating their business through the use of electricity, so in order to operate their business well they have to pay electricity bills. Therefore, in summary the study revealed that if women are empowered and supported by society, their family becomes healthier, more children go to school and also income and assets increase to the family.

Likewise, the researcher asked the women groups who benefited from the women development fund whether there is any support from the Municipal government who

provides the fund. This was extra information but found useful for the study even though it is not among the objectives.

The data collected in the field through questionnaires to the women groups' members show the results of the kind of support they get from the government on the uses of provided funds were; 69.9% Entrepreneur education, 21.3% advice on the ongoing economic activity and 8.8% technical skills on economic activity conducted and followed up. The results from this study showed that the government provides support to the women groups on how to use the funds which they provided to the women groups in order to ensure that they improve their life. Also, this implies that the government is sensitive to follow up on the uses of funds which they provided to the community.

Furthermore, WDF beneficiaries attributed their success to pre-loan training and raised concerns about members who joined the groups without education or training. The members claimed that members who joined the group without training are normally difficult, especially with making repayments on time.

Table 7: Kind of Supports from the Moshi Municipal on the uses of WDF Provided to the Women Groups

| Kind of support | Women groups Members | % |
|---|-------------------------|------------|
| Entrepreneur education | 230 | 69.9 |
| Technical skills on economic activity conducted | 29 | 8.8 |
| Follow up and advice on the ongoing economic activity | 70 | 21.3 |
| Total | 329 | 100 |

These findings are similar to that of Kuzilwa (2018), Tundui and Tundui (2018) which showed that there was growth in income from enterprises whose owners received business training than those who did not receive business training. The findings also concur with that of Nandonde and Liana (2018) who reported that lack of soft skills (education/training) during business negotiations decreases the efficiency of the business that lessens income. Thus, government support on entrepreneurship education and technical skills is very important for the efficient and wise use of government development funds provided to the women groups.

Table 8: Kind of Support needed by Women Groups on the uses of WDF (n = 329)

| Kind of support | Women groups | |
|--|--------------|------------|
| | Members | |
| | Frequency | % |
| Follow up and advice on the ongoing economic activity | 140 | 42.6 |
| Methods of increasing capital/Expand capital | 86 | 26.1 |
| Improve the existed business | 53 | 16.1 |
| To get saving education and techniques | 33 | 10.0 |
| To visit groups and identify challenges facing them and solve them | 17 | 5.2 |
| Total | 329 | 100 |

On the other hand respondents said that kind of support which they get from WDF on how to use development fund is not the real kind of support which needed respondents said that they need the following kinds of support are 42.6% follow up and advice on the ongoing economic activity, 26.1% methods of increasing capital/Expand capital, 16.1% improve the existed business, 10.0% to get saving education and techniques, 5.2% to visit groups and identify challenges facing them and solve them (Table 8). The results from this finding show that the kind of support which is needed by women groups on the uses of government funds does not match those which are provided by the government. This implies that the government needs to do more surveys on types of support needed to them, before starting to provide any kind of support to individuals and communities.

4.4.7 Economic impact of WDF to Women Groups members

The findings show the economic impact brought by WDF provided to women groups were 57.0% to own assets, 23.0% provision of quality education to children, 9.2% improve meal taken by family (balance diet), 5.4% to access health services easily, 5.3% help members of the groups to do rational decision making (Table 9). The findings of this study imply that the majority of women group members succeeded to own funds after getting funds from WDF. This study is concurred with that of Nnko (2018) which

shows that VICOBA earnings, settlements improvements, health services assistance, and attainment of savings knowledge, social events assistance.

Table 9: Economic Impacts of WDF to Women Groups members (n = 329)

| Economic impact of WDF | Percentage |
|--|-------------------|
| To own assets | 57.0 |
| Provision of quality education to children | 23.0 |
| To access health services easily | 5.4 |
| Improve meal taken by family | 9.3 |
| Help to do rational decision making | 5.3 |
| Total | 100 |

The findings imply that the presence of WDF in Moshi Municipal and the implementation of the objectives of the WDF to women groups members brought about positive impacts hence those women group members who took a loan were benefited.

4.5 The Challenges Faced by Women Groups in Accessing Loans from WDF.

The interest here was to identify the challenges faced by women group members in accessing loans from WDF, and challenges differ from one group member to another. The study findings shows that low credit 36.5%, delay of credit 29.2%, women development fund policy 15.2%, poor quality service 6.1%, institutional related challenge 5.8%, business related challenge 5.2% and family related challenge 2.1%.

Table 10: Challenges faced by women group members in accessing loan from WDF (n=329)

| Challenges | Frequency | Percentage (%) |
|---------------------------------|------------------|-----------------------|
| Low credit | 120 | 36.5 |
| Delay of credit | 96 | 29.2 |
| Women Development Fund Policy | 50 | 15.2 |
| Institutional related challenge | 19 | 5.8 |
| Business related challenge | 17 | 5.2 |
| Poor quality service | 20 | 6.1 |
| Family related challenge | 7 | 2.1 |
| Total | 329 | 100 |

4.5.0 Low credit

Respondents in the study area identified various challenges as shown in Table 10. The study revealed that the majority of women group members faced difficulty in accessing loans from WDF are given less capital than what they have requested. About 36.5% respondents suffer low credit challenges. Respondents from this study despite the challenges they face in accessing the loan from WDF at the end of the day they got what is available. Some groups got the amount which they requested and other groups got less depending on the amount of funds which was available so that each group which has qualified should get even though with delay. Respondents in their groups were requesting different amounts of money in Tanzania shillings but they were given the amount which was not available as requested. This is due to the reason that the WDF has a limited amount of finance.

4.5.1 Delay of credit from WDF

The fund which is given by WDF takes a lot of time to be released. Respondents had to wait for an unknown period for a loan which is not good for entrepreneurship and any other business. About 29.2% of respondents suffer from the problem of delay of funds from WDF. Respondents had to wait for unknown period for a loan this cause some of them to fail to meet the market because if they target to agriculture during the rainy season and receive a loan at summer time, they force themselves to irrigation which increase the cost or change the business activity which sometimes may fail to generate the profit or return the capital.

Delay of funds from WDF also causes delay of loan repayment, many of the clients of WDF do not repay their loans timely due to these reasons and others. These cause other potential borrowers not to get loans from the fund at the opportunity time.

4.5.2 Women development fund policy

The provisions of loans to Local Government Authority is guided by Principle of Distribution Loan to Groups of Women, Youth and People with disabilities of 2021 which states the quality for groups to get loan should be; women groups registered as a group of women, engages in entrepreneurship or intends to start small or medium entrepreneurship activities, number of group members is at least 5, has a bank account opened in the name of the group for the use of the group, his group members are

Tanzanian citizen, having the eighteen years of age or above, the group will not include officially employed members (PLWYP, 2021).

The group will be deemed to have lost the creditworthiness if has not finished repaying the loan, has given false information to Local Government Authorities in order to obtain a loan, has used the loan funds for different uses than those requested for the loan without the approval of the Local Government Authority and failed to repay the loan. Loans shall not be subject to interest (PLWYP, 2021).

The group that intends to apply for a loan will be required to fill a special form that will be issued by the relevant Local Government Authority, the loan application form will be attached the copies of group constitution, group registration certificate, for groups engaged in business, a business licence, statement of account from the bank in which the group has an account, a letter of identification from the Village Executive, Mtaa Executive or Ward Executive and business plan (PLWYP, 2021). Each group that received a loan will be required to repay the loan after three months from the day of obtaining the loan and duration of repay is one year including grace period. Loan repayments will be made every month based on the rates agreed between the Local Government Authority and the loan group (PLWYP, 2021).

The study noted that according to the complexity of WDF policy, women cannot receive loans alone unless they are in a group of five or more people. 15.2% of respondents see this as a constraint. There are women who have their own project and they manage to run their project successfully rather than being in a group but due to the WDF policy they are not allowed unless they join in groups. This is causing them to join others who are not serious sometimes and cause them not to develop because others are only in need of money and they don't want to work hard; this may cause misunderstanding among members and sometimes they can separate or break the group and hence their project fails. A possible reason for this is the majority of the respondents do not consider activities that are managed by women as economical ones and this is because most types of activities that are done by women end up for consumption purposes. On the other hand, most businesses which are operated by women are home based enterprises, mainly in the informal sector. Although the government of Tanzania is advocating a support for small enterprises, in the real sense directives at local councils have not featured the

development of women activities which are in the informal economic activities and remain vulnerable.

4.5.3 Institution-related constraints

Respondents reported that about 5.8% of group lending had a number of advantages, there were however, disadvantages as well. They pointed out that one of the major problems was that the women development fund does not need individual lending and activity. In turn, this demoralised the group members to a large extent as they expressed it as a major setback to growth in their businesses and family welfare. Ledgerwood (2018) noted that while group lending may work to some people, there are people who consider joint liability as a punishment when group members have to pay for delinquent members. Therefore, WDF beneficiaries suggested that despite a number of benefits they get from group lending they feel individual loans can yield fruits more than group.

Time of 1 year for finishing the loan repayment regardless of their project seems the challenge thus was reported by the WDF beneficiaries that the notion of finishing repayment of the loan before accessing a new loan as a serious obstacle to the development of the group. Types of activities that are performed by the group members are not the same. For this case repayment becomes difficult for some groups who are undertaking farming activities as they have to wait for harvest, while for a food vendor paying is quick and easier. Since WDF is a revolving fund it is expected that as more women, the study shows that the majority of women groups do not pay on time while others do fail to pay back their loans. This implies that not all women groups will be able to get loans from WDF.

b) Secondary data

Table 11. Trend of repayment since the establishment of the Fund in Moshi Municipal.

| Year | Loan given | Loan repaid | Percentage |
|-----------|----------------|----------------|------------|
| 2015/2016 | 105,500,000.00 | 7,669,000.00 | 7.3 |
| 2016/2017 | 233,000,000.00 | 922,000.00 | 0.4 |
| 2017/2018 | 291,000,000.00 | 14,346,000.00 | 5 |
| 2018/2019 | 335,000,000.00 | 10,150,000.00 | 3.1 |
| 2019/2020 | 395,002,000.00 | 38,086,820.00 | 10 |
| 2020/2021 | 535,035,000.00 | 111,895,985.00 | 21 |
| 2021/2022 | 667,343,700.00 | 183,515,587.00 | 28 |
| 2022/2023 | 479,380,102.00 | 380,208,396.00 | 79.3 |

Source: Moshi Municipal Council, 2021.

The findings above show that there is a diminishing trend of loan repayment from 7.3% in 2015/2016 to 79.3% in 2022/2023 (Table 11). This situation is very alarming, and its implication is that WDF will collapse or it will die naturally. Moshi Municipal staff explained the difficulties in collecting repayment which is caused by political group members they take as a gift from political issues and not the loans. Therefore, delaying women group repayment causes WDF to lag behind. Diminishing trend on the part of the Municipal in contributing to WDF thus was raised by Moshi Municipal staff as the problem/constraints in implementation of WDF in the Municipal.

4.5.4 Business-related constraints

The study findings show that about 5.2% of the respondents noted that constraints pertaining to WDF beneficiaries were customer- related complaints. This is probably due to the nature of the businesses which the WDF beneficiaries conducted; business, food vendor, charcoal and grocery. Problems encountered included complaints from customers on quality of service, goods and quantity. For instance, the women respondents who were in the food vendor business claimed their customers wanted to

be served big portions of food with more meat pieces for a small amount of money. The WDF beneficiaries allowed the largest part of their customers to buy from them on credit. Collecting money from customers is a big problem according to the WDF beneficiaries, since customers do not pay at the agreed upon time. As a result, WDF beneficiaries said there are a number of times they fail to make repayments because their customers have not paid them.

Some of the women's activities are farming which normally relies heavily on climatic and weather conditions. About 67.5 % of WDF beneficiaries were doing farming activities. However, WDF beneficiaries complained about the delay of getting the loan applied from the Municipal level. This is due to the fact that you may apply for a loan but it takes more than 8 months to one year to get the loan. This affects them much as farming is a seasonal activity.

Furthermore, seasonality of the market was expressed as another problem facing WDF beneficiaries. For instance, respondents in the clothes business said that the market for their goods and services is more active during festivals, mainly the religious ones such as Eid, Easter festival and Christmas. Additionally, the respondents noted they could sell on occasions such as weddings, Maulids (Moslem special ceremonies) and baptism. Claimed that one has got to be extra careful in requesting for loan amounts and the seasonality of the business, because the loan amount must coincide with the business needs.

4.5.5 Poor quality services

The study findings show that about 6.1% of the respondents confessed that there are customer- related complaints concerning quality services. For instance business, food vendors, charcoal and grocery encountered problems of inadequate customers on quality service, goods and quantity. For instance, the women respondents who were in the food vendor business claimed their customers wanted to be served big portions of food with more meat pieces for a small amount of money. The WDF beneficiaries allowed the largest part of their customers to buy from them on credit. Collecting money from customers is a big problem according to the WDF beneficiaries, since customers do not pay at the agreed upon time. As a result, WDF beneficiaries said there are a number of times they fail to make repayments because their customers have not paid them. Some of the women's activities are farming which normally relies

heavily on climatic and weather conditions. About 67.5 % of WDF beneficiaries were doing farming activities. However, WDF beneficiaries complained about the delay of getting the loan applied from the Municipal level. This is due to the fact that you may apply for a loan but it takes more than 8 months to one year to get the loan. This affects them much as farming is a seasonal activity.

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However, one woman commented, “

“...claimed that one has got to be extra careful in requesting loan amounts and the seasonality of the business, because the loan amount must coincide with the business needs....” (Respondent, 12, December 2022).

4.5.6 Family constraints

The study findings show that about 2.1% of the respondents confessed that they were denied access to loans from WDF by their spouses. Some commented they were denied in the beginning, however, after the members went against their spouses and went ahead to get loans anyway, their spouses experienced good outcomes from the loans, their husbands are now willingly supporting them. Some confessed that they have kept their loans a secret from their spouses, taking loans without their spouse’s knowledge.

However, one woman commented, “

...If you see women staying at home, not engaged in business, they might have been denied by their husbands, not government policies...” (Respondent, 12, December 2022).

Nonetheless, WDF beneficiaries pointed out that by accessing loans they had increased heavy burdens on their responsibilities because they had to work hard balancing household responsibilities and enterprise activities. The involvement of women in business and accessing loans has added an additional responsibility on top of traditional multiple roles they had in the society. Several implications can be drawn from the reversed gender roles within households.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents summary, conclusion and recommendations based on the findings of the study. The study assessed the Contribution of women development fund to women economic empowerment which might enhance gender equality. Moreover, recommendations on how to improve the women development fund in supporting women groups lending in order to get better return on investment were suggested for sustainability.

5.1 Summary of the major findings

The study centred on examining the awareness of women group members about women development funds. The study found that the women development fund (WDF) used various techniques in creating awareness of the fund to the beneficiaries hence improvement of economic empowerment. This includes the following; public meeting, application request for funds, Availability of information about funds/loans at different boards of municipality and advertisement of funds at Municipal level. The information was obtained from various sources including women group members, key informants who include community Development Officer (CDO), Ward Executive Officers (WEOs) and Counsellor in Moshi Municipality who know the problems and success of the women of their areas. This category of respondents assisted the study to have all the important information about WDF and the women in their community. Likewise, it should be kept in mind that this study targeted only women micro entrepreneurs who worked on a group basis of which they have benefited from WDF.

Determining activities done by women group members supported by women development funds, the study found that Women development funds which were provided to the women group entrepreneurs influenced the formation of small business, which led to the creation of employment opportunities for the women groups. Most women groups owned enterprises in Moshi Municipal are concentrated in informal, micro, low growth, and low profit activities, where entry barriers are low but price competition is intense. Once supported by the women development fund, the findings revealed that Women group entrepreneurs engaged in different income generating activities including pig production, poultry production, petty trade, food vendors and catering services, tailoring and vegetable production.

Pertaining to the achievement of WDF on empowerment of women group members, the study found that most of the credit users accepted loans as an engine for their business growth and sustainability. They said that, if the credit is properly utilised, it tends to improve the business income and survival of the business in general. The study also indicates that 62.5% of credit users changed their business pattern due to the presence of credit from WDF which increased their working capital. In respect to this, credit has improved income for beneficiaries as reported by most of the credit users and key informants in the study area. Likewise, access to assets, Assurance of daily food, access to education among family members, access to medical care, electricity were among the achievements brought by women groups to engage in taking loans from women development funds in Moshi Municipal.

On identifying challenges facing women group members on accessing women development funds, the study revealed that the majority of women group members faced difficulty in accessing loans from WDF which includes getting less funds than what they have requested. About 47.4% respondents suffer low credit challenges. Respondents from this study despite the challenges they face in accessing the loan from WDF at the end of the day they got what is available. Some groups got the amount which they requested and other groups got less depending on the amount of funds which was available so that each group which has qualified should get even though with delay. Likewise, women development fund policy brought about crucial challenge in loan provision among women groups who engaged on micro entrepreneurship, institution-related constraints, business related challenges and family issues proved to be other challenges facing women groups members in accessing loan from women development fund

5.2 Conclusion

Concerning the awareness of women group members about women development funds the study concluded that information available at different boards of municipality concerning the funds/loans enhanced women group members to get the favourable information on the environment of loan. This was justified by 7.9% of the respondents who proved that many municipalities in Tanzania have different information concerning the funds and other issues in different categories of people. That information is advertised at the board of the local municipality so that every person who is interested and eligible could use it to his/her advantage by reading and getting that information.

On determining the activities done by women group members supported by women development fund, the study findings concludes that, pig production is the activities engaged by 32.8% and it is the leading project supported by women development fund among women groups members, this may be is due to the favourable environment whereby pig farming was practised indoor which enhance no disturbance to other residents in town which support the existence of trade and again the availability of the consumers of the products yet perpetuate the presence of the project.

Concerning the achievement of WDF on empowerment of women group members, the study concluded that the credit users accepted loans as an engine for their business growth and sustainability. However, if the credit is properly utilised, it tends to improve the business income and survival of the business in general. For instance, the study indicates that 62.5% of credit users changed their business pattern due to the presence of credit from WDF which increased their working capital. In respect to this, credit has improved income for beneficiaries as reported by most of the credit users and key informants in the study area.

Pertaining challenges facing women in accessing women development funds, the study concluded that the majority of women group members faced difficulty in accessing loans from Women Development Fund by getting less funds than what they have requested. About 47.4% respondents suffer low credit challenges. Respondents from this study despite the challenges they face in accessing the loan from WDF at the end of the day they got what is available. Some groups got the amount which they requested and other groups got less depending on the amount of funds which was available so that each group which has qualified should get even though with delay.

5.3 Recommendations

In view of the major findings of the study and the conclusion, the following recommendations based on specific objectives should be considered in order to enable more women groups engaged in micro entrepreneurs to improve their business and income in particular:

The contribution of government funds provided to women groups on their welfare differ from one area to another. Therefore, policy makers should formulate a good policy to govern women groups operation activities, ensure easy support of women groups by financial institutions and create a good environment for women groups to perform their daily activities so as to improve socio economic welfare, to individual and community.

On the aspect of examining the awareness of women group members on women development funds, the study recommends to the Moshi Municipal Officials that there should be provision of training facilities to the women micro entrepreneurs within their wards concerning entrepreneurship skills, business management and how to keep proper records of their business. The training should be conducted at least for the period not less than one month. Such information should be publicised through public announcement to make them aware of what is going on in their Municipal for women development. Also, the study recommends that the local government should assess needs before providing funds to the women groups in order to understand the real kinds of support which the women groups need on the uses of funds which they provide to the groups. Likewise, increase awareness about WDF and provide more information to women about the funds.

On determining activities done by women group members supported by women development funds, the study recommends that the Municipal Officials who are concerned with WDF should make a regular visit to the women economic groups for education, monitoring their activities and advising them accordingly in supervision of their activities. Women groups should stand to the objectives of their constitutions and stick to the agreed goals. Likewise, women groups' leaders should ensure that they avoid unnecessary conflicts which lead to absence of harmony and peace to the groups as well as set strategies which will increase the incomes of their members.

To examine the achievement of WDF on empowerment of women group members, the study recommends that the fund should support the women economic groups on time,

because the delay of funds can cause them a lot of problems including with the delay of repaying the loan.

On examining the challenges facing women in accessing women development fund. The study recommends to the WDF to improve the modality of loan provision taking into consideration the aspects of women groups interest, mission and vision so that their groups could be strong by knowing each other well with the same willingness. By doing so, challenges might be reduced to the tolerable extent as indicated in the discussion section.

5.4 Areas for Further Research

This study does not provide an end in itself; hence there is a room for making more enquiries in this area of the study. This paper concentrated on the contribution of the Women Development Fund to women economic empowerment in Moshi Municipal Tanzania. In this study, only women group members that were beneficiaries of WDF were examined without considering those who have not beneficiaries from WDF. Therefore, it is suggested that further research should be done to assess the different factors that influenced the choices of women enterprises between WDF beneficiaries and non WDF beneficiaries. This will enable WDF facilitators to know what is missing on their side so that further actions can be taken to improve the performance of WDF. Likewise, there is a need to assess WDF modality (group lending) of loan provision might yield WDF policy objectives.

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APPENDICES

APPENDIX I: QUESTIONNAIRE FOR WOMEN GROUP MEMBERS BENEFITED FROM WOMEN DEVELOPMENT FUND

My name is Hudson P. Mlay, a student of Moshi Co-operative University pursuing a research for fulfilment of the requirements for degree of Master of Arts in Co-operative and Community development (MA-CCD) I am now conducting a research proposal that aims at assessing the contribution of women development fund to women economic empowerment in Moshi Municipality, Tanzania. Please fill the questionnaire, the inputs and feedback for this questionnaire are greatly considered, appreciated, and will remain strictly confidential.

Date

A: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

Please respond by filling in the gaps or circle against the correct option as applicable

1. Name of respondent (optional)
2. Name of the group.....
3. Sex (please indicate your sex) (1) Male
(2) Female
4. Age (please provide the actual number of years)
5. Please indicate your education level
 - (1) Informal
 - (2) Primary
 - (3) Secondary
6. Please indicate your marital status
 - (1) Single (2) Married (3) Widow/divorced
7. What is your household's size? (Please put the actual number of family members)

8. Please indicate your occupation

(1) Self-employed (2) Non self employed

9. If self-employed, indicate the type of employment

(1) Crop
production

(2) Livestock
production

(3) Food vender
business

(4) Others

B: WOMEN GROUP MEMBERS AWARENESS ON WOMEN DEVELOPMENT FUND

1. Who is eligible to get a loan from WDF?
2. What is the procedure of getting a loan?
3. What are the criteria of getting a loan?
4. What is the amount of loan taken by the women group?
6. What is the amount of funds to be repaid back per month?
7. What is the interest rate of the WDF?
8. Does the WDF loan have collateral? If yes, explain a type of collateral of WDF

C: INCOME GENERATING ACTIVITIES BY WOMEN GROUP

1. What is the amount of money needed to run income generating activities?
2. Has women development fund loan provision contributed to women ownership of income generating activities at Household's level? YES/NO
2. If yes, which activities generate income from WDF loan service (Multiple answers are allowed)

3. What other activities generate income other than mentioned

i. **D: ACHIEVEMENT OF WDF ON EMPOWERMENT OF WOMEN GROUP MEMBERS.**

- i. What have you got after getting a loan from WDF?
- ii. To what extent does WDF change your lifestyle?
- iii. What have you inspired on WDF?

E. CHALLENGES FACING WOMEN GROUP MEMBERS ON ACCESSING WOMEN DEVELOPMENT FUND

1. Does the Women Development Fund loan have collateral? YES/NO
2. If yes, explain a type of collateral of WDF
3. How long do women development fund need its money
4. What is the fate of not repaying on time?
5. Does WDF need a business plan before the provision of a loan?

APPENDIX II: INTERVIEW CHECKLIST FOR KEY INFORMANTS CONCERNING WOMEN GROUP MEMBERS BENEFITED FROM WOMEN DEVELOPMENT FUND

My name is Hudson P. Mlay, a student of Moshi Co-operative University pursuing a research for fulfilment of the requirements for degree of Master of Arts in Co-operative and Community development (MA-CCD) I am now conducting a research proposal that aims at assessing the contribution of women development fund to women economic empowerment in Moshi Municipality, Tanzania. Please fill the questionnaire, the inputs and feedback for this questionnaire are greatly considered, appreciated, and will remain strictly confidential.

A: WOMEN GROUP MEMBERS AWARENESS ON WOMEN DEVELOPMENT FUND

- i. Who is eligible to get a loan from WDF?
- ii. What is the procedure of getting a loan?
- iii. What are the criteria of getting a loan?
- iv. What is the amount of loan taken by the women group?
- v. What is the amount of funds to be repaid back per month?
- vi. What is the interest rate of the WDF?
- vii. Does the WDF loan have collateral? If yes, explain a type of collateral of WDF

B: INCOME GENERATING ACTIVITIES BY WOMEN GROUP

- i. What is the amount of money needed to run income generating activities?
- ii. Has women development fund loan provision contributed to women ownership of income generating activities at Household's level?
- iii. If yes, which activities suggested by WDF for income generation?

ii. **C: ACHIEVEMENT OF WDF ON EMPOWERMENT OF WOMEN GROUP MEMBERS.**

What have you got after getting a loan from WDF?

- iv. To what extent does WDF change your lifestyle?

- v. What have you been inspired by WDF?

**D. CHALLENGES FACING WOMEN GROUP MEMBERS ON
ACCESSING WOMEN DEVELOPMENT FUND**

- i. Does the Women Development Fund loan have collateral? YES/NO
- ii. If yes, explain a type of collateral of WDF
- iii. How long do women development funds need its money?
- iv. What is the fate of not repaying on time?
- v. Does WDF need a business plan before the provision of a loan?

THANK YOU FOR YOUR COOPERATION

APPENDIX 2: WORK PLAN

| No | ACTIVITY | Duration | |
|-----------|---|-----------------|----------------------|
| 1 | Proposal Writing | Two Months | November, 2022 |
| 2 | Data collection | 2 weeks | November, 1-14, 2022 |
| 3 | Coding and Data analysis | One week | 15-22 November, 2022 |
| 4 | Report Writing | One Month | June-September, 2023 |
| 5 | Submission of the report and soft binding | Within October | By mid-October, 2023 |
| 6 | Hard Binding | November | Mid November, 2023 |

APPENDIX 3: BUDGET

| ACTIVITIES | DESCRIPTION | QUANTITY | COSTS | TOTAL COST (TZ S.) |
|-------------------------------|---|--|----------------|---------------------------------------|
| PROPOSAL WRITING | Stationeries | Photocopy and Printing | 300,000 | 300,000 |
| | Materials and Equipment's | Computer and Other equipme nt | @2,500,0 00 | 2,500,000 |
| DATA ANALYSI S | Coding questionnai re and analysis | 329 units | @1000 | 329,000 |
| REPORT WRITING | Report printing and Photocopyi ng | 70 Pages | @200 | 140,000 |
| | Hardcopy bidding | 2 Copies | @30000 | 60,000 |
| GRAND TOTAL | | | | 3,329, 0000 |

Appendix V: Manuscript

Journal of Cooperative and Business Studies (JCBS)

**CONTRIBUTION OF WOMEN DEVELOPMENT FUND TO WOMEN
ECONOMIC EMPOWERMENT IN MOSHI MUNICIPALITY**

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CONTRIBUTION OF WOMEN DEVELOPMENT FUND TO WOMEN ECONOMIC EMPOWERMENT IN MOSHI MUNICIPALITY

Abstract

The study centred on assessing the Contribution of Women Development Fund (WDF) towards Women groups' economic empowerment in Moshi Municipal. The study specifically intended to: examine the modality of women group members about women development fund; determine activities done by women group members supported by women development fund; examine the achievement of women micro entrepreneurs supported by Women development fund; and determine challenges facing women on accessing women development fund.

The study adopted cross sectional research design. The sample size of the study involved only women who are in groups and who have been supported by WDF as a unity, and 329 respondents were obtained through purposive sampling in a study area. Questionnaire was the main data collection tool while descriptive statistics and binary logistic regression was used as a model for data analysis. The study found that public announcements using Municipal notes boards were used to create awareness to women groups on women development funds. On the other hand, the majority of women groups who got loans were engaged in pig production rather than other income generating activities. Women groups reported that various domestic roles were practised following support from WDF, however, delayed of loan and women development fund policy noted as challenges. The study concluded that, through WDF loans, beneficiaries attained economic empowerment due to the fact that, some had attained; access to resource and ownership, improvement of income which ultimately improve household livelihood. The study recommends the WDF that there should be training to women groups before and after lending money in order to affect follow up.

1.0 INTRODUCTION

1.2 Background of the Study

Globally, Women represent 70% of the world's poor due to unequal access to economic opportunities. Due to this fact, developed and developing countries around the world established the Women Development Fund as the key element of economic growth and development prospects for all countries (Elson, 2019).

According to Pearson (2019), there is substantial evidence that women are consistently losing out in the development process in third world countries. One reason for such a situation is that development efforts tend to discount the potential social and economic contribution of women in development, thus, leading to failure to mobilise and benefit from economic growth of the region through advancing agro-businesses and rurally based businesses. This resulted in the establishment of a women 's development fund as a strategy resulted from past experience to curb the problem (Todaro and Smith, 2018). In sub-Saharan African Countries, there is a Small Grants Program (SGP) provided by African Women Development Fund (AWDF). The Small Grants Program currently operates in some selected countries in Africa, namely Ghana, Uganda, Sierra Leone, Liberia and Kenya (Selome, 2018). The objective of this programme is to support small women's groups, which are most likely not to have access to any financial support. The grants range from \$1,000 – \$5,000.

In Tanzania, (WDF) was established by the government in 1992, approved by the National Assembly in 1993, and administered through the Ministry of Community (MCDWAC) by then, recently called Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDEC) (Kihombo *et al.*, 2016).

Tanzania Women Development Fund (WDF) has been supporting Women Income Generating Activity (IGAs) since 1995. It provides loans to finance Women IGAs of different aspects to enable them to improve their livelihood. Through this fund many women have been empowered in different ways (URT, 2018).

In Moshi Municipality, women development fund has received the most significant recognition of its importance since the Beijing Women's conference in 1995 which among other objectives, tried to put women's access to credits through Municipal financial resources in order to implement various projects of income generating activities which will enable them to be empowered economically. For

instance, (2020/2021), 116 women groups have received 667,343,700/- of loans from Municipal internal revenues (Moshi Municipal, 2022).

The study adopted the Permanent income hypothesis theory developed by Friedman in 1975. The permanent income hypothesis is a theory of consumer spending stating that people will spend money at a level consistent with their expected long term average income. The level of expected long term income then becomes thought of as the level of permanent income that can be safely spent. This means that if women take funds from WDF for income generating activities they expect to get profit, that profit will be permanent income which can be used in social and other economic responsibilities.

Empirically, the literature reviewed above by Spain *et al* (2019), Tshuma and Selome (2014), Tundui and Mgonja (2018), Nandonde and Liana (2018), Makombe *et al* (2019) and Tundui and Tundui (2018) shows that the implementation of women development funds is a global problem. The literature shows that the funds given to women do not sustain especially in African countries due to women's lack of access to capital, illiteracy, lack of collaterals, smallness of their understanding, inaccessibility to information, raw material, lack of skills and poor technology. The current study is about the contribution of women development funds to women economic empowerment in Moshi Municipality located in Kilimanjaro region which has not been done previously.

2.0 Research Methods

The study adopted cross sectional research design to achieve its objectives. It is a type of studies which are not repetitive in nature as they are carried out once at a particular point in time (Adam and Kamuzora, 2018). It is an established research design that is used extensively in a wide variety of disciplines, particularly in the social sciences.

The study was conducted at Moshi Municipality located in the Kilimanjaro region. The rationale of choosing this area is because it is among districts in Kilimanjaro region, which is a leading District in terms of internal collection of revenues as a source of women development fund compared to other districts. Moshi Municipal is among the Tanzanian Municipals where 10% of its budget is set aside for funding women, youth and people with disability projects. The Municipal has 116 women groups which is higher than the number of groups in the rest of Kilimanjaro districts.

The target population is about 1856 women living in Moshi Municipality. They are working in groups and undertaking income generating activities and are supported by

WDF. (Moshi Municipal, 2022). The sample size of this study is 329 respondents determined with Yamane formula, developed by Yamane (1967). The study employed purposive sampling whereby only women who are in groups in the study area will be considered as a unit of analysis and those women must be beneficiaries of women development fund who borrowed money for the purpose of conducting income generating activities. The study collected both primary and secondary data. Questionnaire was used for data collection for the respondents because it was easy to administer and also enabled the researcher to collect Quantitative and qualitative information within a short period of time.

Quantitative data on general information of the women who are in groups was analysed using descriptive statistics whereby frequency and percentage was computed under the aid of Statistical Packages for Social Sciences. Objective one on the modality of fund disbursement one sample t- test was used to analyse variables by concentrating on the comparison between amount of fund borrowed and the size of the project. Objective two was analysed using descriptive statistics whereby percentage of income generating activities conducted by women group was computed. The third objective was analysed using multiple response analysis by looking at a number of challenges facing group members who are benefiting from the women development fund. Content analysis was applied to analyse data collected by in-depth interviews from key informants whereby actual words were presented to counter argue quantitative data.

3.0 Findings and Discussion

3.1 Awareness of women group members on Women Development Fund

This specific objective is about determining the level of awareness of the women groups towards women development funds in the study area and seeing if the fund could contribute towards economic empowerment among women group members. The study shows that WDF is well known as an economic empowerment fund for women by most of the respondents in the study area. Information through television advertisement, 8.5% of respondents got information through personal contact whereby Community development officers of the Moshi Municipality told them about it personally, 8.2% of the respondents got information through newspaper advertisement and 7.9% of respondents got information about WDF through beneficiaries who benefited from WDF and 1.25% of respondent got information about WDF through Internet. The findings

revealed that 37.1% of the respondents justifies that public meeting held in every ward in the municipal was the among techniques which rendered them to be the main beneficiaries of the women development fund

3.2 Income generating activities done by women group entrepreneurs supported by WDF

Binary logistic regression was performed to assess the activities done by women groups using women development funds towards economic empowerment.

| Activities | B | S.E. | Wald | Sig. | Exp(β) |
|----------------------------------|----------|-------------|-------------|-------------|--------------------------------|
| Pig farming | 3.102 | 1.776 | 9.710 | 0.000 | 7.167 |
| Tailoring | 3.450 | 1.373 | 11.164 | 0.006 | 9.453 |
| Food vendor and catering service | 2.591 | 0.234 | 5.129 | 0.011 | 3.321 |
| Poultry farming | 2.513 | 2.636 | 4.918 | 0.000 | 3.484 |
| Petty trade | -1.638 | 0.676 | 0.765 | 0.041 | 0.965 |
| Vegetable production | 2.500 | 0.656 | 0.653 | 0.030 | 0.843 |

One of the activities which was contributed by the women development fund towards women economic empowerment is pig production. The findings were statistically significant at $p = 0.000$ which indicate that pig production significantly contributed by WDF towards economic empowerment among women groups who engaged in entrepreneurship in the study area.

Another activity done by women group members for economic empowerment is tailoring. The findings in Table 7 were statistically significant; this indicates that tailoring significantly contributed by WDF at $p = 0.006$ and predicting women groups economic empowerment. The findings further signify the increase in tailoring activity by 3.45 with the odd ratio of 9.453. This implies that the increase in tailoring as a joint activity is more likely to increase women group members' economic empowerment by 9.453 times.

Food vendors and catering service is another activity done by women group members supported by women development fund. The findings were statistically significant indicating that food vendors and catering service were significantly contributed by WDF

in predicting women group members economic empowerment in the study area with $p = 0.011$. The results further show the increase in food vendors and catering service activity by 2.591 with the odd ratio of 3.321 implying that, the increase in food vendors and catering service among women group members is more likely to increase economic empowerment by 3.721 times.

3.3 Achievement of women group members supported by WDF

Discussion with respondents and other key informants reveals that Change of income level was accepted by most credit users. Loan was an engine for their business growth and sustainability. They said that, if the credit is properly utilised, it tends to improve the business income and survival of the business in general. The study also indicates that 62.5% of credit users changed their business pattern due to the presence of credit from WDF which increased their working capital. In respect to this, credit has improved income for beneficiaries as reported by most of the credit users and key informants in the study area.

3.4 The Challenges faced by women groups in accessing loan from WDF

The fund which is given by WDF takes a lot of time to be released. Respondents had to wait for an unknown period for a loan which is not good for entrepreneurship and any other business. About 29.2% of respondents suffer from the problem of delay of funds from WDF. Respondents had to wait for unknown period for a loan this cause some of them to fail to meet the market because if they target to agriculture during the rainy season and receive a loan at summer time, they force themselves to irrigation which increase the cost or change the business activity which sometimes may fail to generate the profit or return the capital.

The study noted that according to the complexity of WDF policy, women cannot receive loans alone unless they are in a group of five to ten people. 15.2% of respondents see this as a constraint. There are women who have their own project and they manage to run their project more successfully than even being in a group but due to the WDF policy they are not allowed unless they join in groups. This is causing them to join others who are not serious sometimes and cause them not to develop because others are only in need of money and they don't want to work hard; this may cause misunderstanding among members and sometimes they can separate or break the group and hence their project fails. Respondents were also asked to tell if they know any policy that affects women.

A very small percentage of women confessed that they were denied access to loans from WDF by their spouses. Some commented they were denied in the beginning, however, after the members went against their spouses and went ahead to get loans anyway, their spouses experienced good outcomes from the loans, their husbands are now willingly supporting them. Some confessed that they have kept their loans a secret from their spouses, taking loans without their spouse's knowledge.

However, one woman commented,

“...If you see women staying at home, not engaged in business, they might have been denied by their husbands, not government policies.” (Respondent, 12, December 2022).

Nonetheless, WDF beneficiaries pointed out that by accessing loans they had increased heavy burdens on their responsibilities because they had to work hard balancing household responsibilities and enterprise activities. The involvement of women in business and accessing loans has added an additional responsibility on top of traditional multiple roles they had in the society. Several implications can be drawn from the reversed gender roles within households.

4.0 Conclusion and Recommendations

4.1 Conclusion

Concerning the awareness of women group members about women development funds the study concluded that information available at different boards of municipality concerning the funds/loans enhanced women group members to get the favourable information on the environment of loan. This was justified by 7.9% of the respondents who proved that many municipalities in Tanzania have different information concerning the funds and other issues in different categories of people. That information is advertised at the board of the local municipality so that every person who is interested and eligible could use it to his/her advantage by reading and getting that information.

On determining the activities done by women group members supported by women development fund, the study findings concludes that, pig production is the activities engaged by 32.8% and it is the leading project supported by women development fund among women groups members, this may be is due to the favourable environment whereby pig farming was practised indoor which enhance no disturbance to other

residents in town which support the existence of trade and again the availability of the consumers of the products yet perpetuate the presence of the project.

Concerning the achievement of women micro entrepreneurs supported by the Women development fund, the study concluded that the credit users accepted loans as an engine for their business growth and sustainability. However, if the credit is properly utilised, it tends to improve the business income and survival of the business in general. For instance, the study indicates that 62.5% of credit users changed their business pattern due to the presence of credit from WDF which increased their working capital. In respect to this, credit has improved income for beneficiaries as reported by most of the credit users and key informants in the study area.

Pertaining challenges facing women on accessing women development funds, the study concluded that the majority of women group members faced difficulty in accessing loans from Women Development Fund by getting less capital than what they have requested. About 47.4% respondents suffer low credit challenges. Respondents from this study despite the challenges they face in accessing the loan from WDF at the end of the day they got what is available. Some groups got the amount which they requested and other groups got less depending on the amount of funds which was available so that each group which has qualified should get even though with delay.

4.2 Recommendations

The study recommendations were based on the specific objectives namely examine the awareness of women group members about women development fund; determine activities done by women group members supported by women development fund; examine the achievement of women micro entrepreneurs supported by Women development fund; and examine challenges facing women on accessing women development fund.

In view of the major findings of the study and the conclusion, the following recommendations based on specific objectives should be considered in order to enable more women groups engaged in micro entrepreneurs to improve their business and income in particular:

The contribution of government funds provided to women groups on their welfare differ from one area to another. Therefore, policy makers should formulate a good policy to

govern women groups operation activities, ensure easy support of women groups by financial institutions and create a good environment for women groups to perform their daily activities so as to improve socio economic welfare, to individual and community.

On the aspect of examining the awareness of women group members about women development funds, the study recommends to the Moshi Municipal Officials that there should be provision of training facilities to the women micro entrepreneurs within their wards concerning entrepreneurship skills, business management and how to keep proper records of their business. The training should be conducted at least for the period not less than one month.

Such information should be publicised through public announcement to make them aware of what is going on in their Municipal for women development. Also, The study recommend that the local government should do assessment needs before provide funds to the women groups in order to understand the real kinds of support which the women groups need on the uses of funds which they provide to the groups

On determining activities done by women group members supported by women development funds, the study recommends that the Municipal Official who is concerned with WDF should make a regular visit to the women economic groups for education, monitoring their activities and advising them accordingly in supervision of their activities. Women groups should stand to the objectives of their constitutions and stick to the agreed goals. Also, Women groups' leaders should ensure that they avoid unnecessary conflicts which will lead to absence of harmony and peace to the groups as well as set strategies which will increase the incomes of their members.

On, Women development fund, the study recommends that the Women Development Fund should support the women economic groups on time, because the delay of funds can cause them a lot of problems together with the delay of repaying the loan.

On determining the challenges facing women on accessing women development funds. The study recommends to the WDF to improve the modality of loan provision taking into consideration the aspects of women groups interest, mission and vision so that their groups could be strong by knowing each other well with the same willingness. By doing so, challenges might be reduced to the tolerable extent as indicated in the discussion section.

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