

**CONTRIBUTION OF GOVERNMENT FUNDS PROVIDED TO WOMEN  
GROUPS ON THEIR WELFARE IN KATI WARD, ARUSHA CITY**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN  
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TANZANIA**

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**CERTIFICATION**

The undersigned certifies that she has read and hereby recommends for acceptance by the Open University of Tanzania, a dissertation titled; “Contribution of Government Funds Provided to Women Groups on Their Welfare in Kati Ward, Arusha City.” in partial fulfilment of the requirements for the Degree of Master of Arts in Monitoring and Evaluation of The Open University of Tanzania.

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Date

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I, Martha Lucas Swalehe, do hereby declared that this dissertation is my own original work, and that it has not been submitted and was not submitted for the similar or other degree award.

.....

Signature

.....

Date

**DEDICATION**

This dissertation is dedicated to my beloved father Lucas Swalehe Isondo and my beloved mother Bertha Anthony Sachu, my beloved husband Baraka Ernest Chilangwa, My beloved brother Joseph Lucas Isondo and my sister in-law Veneranda Kaseko.

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## ABSTRACT

The objective of this study was to the contribution of government funds provided to women groups on their welfare in Kati ward, Arusha city in Tanzania. The research design for this study was descriptive design. The sampling technique used in this study was random and purposive sampling technique. The sample size of this study involved 90 respondents selected amongst women groups' members, non-women groups' members and community development. This study used the questionnaire, interviews and focus group discussion as the data collection methods. The findings from this study showed that economic activities catalyzed by government funds were petty trade, tailoring, and poultry keeping. The Socioeconomic impact brought by government funds provided to women groups were help women group members to own assets, provision of quality education to the children, improve meal taken by family (balance diet), lead easy to access health services and help members of the groups to do rational decision making. Lastly the study discovered that there are relationships between governments' funds and improvement of living standard of women. The study recommends the formulation of a good policy govern women groups operation activities, ensure easily support of women groups by financial institutions and creating good environment for women groups to perform their daily activities so as to improve socioeconomic welfare, to individual and community. Women groups should stand to the objectives of their constitutions it's and stick to the agreed goals. Women groups' leaders should ensure that they avoid unnecessary conflicts which will lead absence of harmony and peace to the groups as well as set strategies which will increase the incomes of their members.

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**LIST OF ABBREVIATIONS**

CDO	Community development officers
FGD'S	Focus Group Discussions
IGAs	Income generated Activities
MCDWAC	Ministry of Community Development, Women Affairs and Children
MFI	Micro finance institutions
NGOs	Non-government Organizations
SMEs	Small and Medium Size Organization
SPSS	Statistical Package for Social Sciences
URT	United Republic of Tanzania
WTO	World Tourism Organization
WDF	Women Development Fund

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Chapter Overview**

This chapter contains introduction of the study that includes the background to the problem, statement of the problem, study objectives, research questions and significance of the study and chapter organization.

#### **1.2 Background of the Study**

Government funds are funds provided by government to support economic empowerment initiatives through Economic Empowerment Fund, Youth Development Fund and Women Development Fund (WDF) so as to provide capital for citizens URT (2013). The government of Zimbabwe, through the ministry of Woman Affairs, set up a Women Development Fund (WDF) which goes in line with the millennium development goal number three which is to promote gender equalities in all level of education and empower women. This fund was set up to support women who were already entrepreneurs and those who wanted to start income generating projects. The objective of the fund was to empower and capacitate disadvantaged women by providing collateral free loans. The provision of such credit schemes by the government of Zimbabwe is in line with the global practice. Gender dimension of poverty focuses on the dilemma of women, their numerous roles as women and their role in dealing with poverty (Tshuma and Selome, 2014).

Women represent 70% of the world's poor due to unequal access to economic opportunities in both developed and developing countries (Tshuma and Selome,



2014). Internationally, there is a link between poverty alleviation in countries and the development of their female human capital. Although economic progress can improve the status of women, it is also true that a country cannot sustainably develop if its women are left behind. Focusing on women in the provision of credit assistance can achieve more rapid pro-poor economic growth than gender neutral policies.

Investing in women and girls, in their education, health and access to assets and jobs has a multiplier effect on productivity, efficiency and sustained economic growth in developing countries (Tshuma and Selome, 2014). The commitment by the world to empower women and end gender inequalities is explicit in Millennium Development Goal 3 (Willis, 2011). In Tanzania, the Women Development Fund (WDF) was established by the government in 1992, approved by the National Assembly in 1993, and administered through the Ministry of Community Development, Women Affairs and Children (MCDWAC) recently called Ministry of Community Development, Gender and Children (Kihombo, Makombe and Temba, 1999) the women development fund established for the purpose of empowering women economically.

Tanzania has experienced tremendous growth due to the increased number of firms engaging in microfinance services including banks and other profit oriented firms (Triodos Facet, 2011). For the majority of Tanzanians whose incomes are very low, access to microfinance services have offered the possibility of running scarce household and enterprise resources more efficiently, protection against risks, provision for the future, and taking advantage of investment opportunities for economic earnings (URT, 2000). In short Micro finance institutions (MFI) serve the financial needs of the poor Tanzanian population. However, still 56% of the

population in Tanzania has no access to financial services, a quantity that has slightly developed over the last few years (Finscope, 2009).

Several researches in mid 1970s concentrated in making Microfinance work for the poor and the findings indicated that, lack of access to credit on the part of the poor was one of the key restraints on their economic development (Todaro and Smith, 2011). According to findings of those researches it was found that lending to poor households and to the groups of borrowers is more powerful in bringing economic progress than lending to individuals (Todaro and Smith, 2011). The central feature of borrowing the 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, 1998).

According to Hermes and Lensink (2007), 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); therefore an increase in number of MFIs is an indicator for the growth and success of micro-finance especially in the rural areas (Ullah and Routray, 2007). MFIs target poor through innovative approaches which include group lending, progressive lending, regular repayment schedules and collateral substitute (Kimando *et al.*, 2012; Thapa, 2006). This study

aim to find out the contribution of government development funds on welfare of women and community in general in Arusha region, in order to fill the existed gaps.

### **1.3 Statement of the Problem**

Improvements in household wealth and welfare play vital roles in sustainable development. Sustainable development occurs when households are gifted to secure a level of well-being that enables them to cope with and improve from shocks (Rakodi 1999). Despite the efforts of the Government in empowering women through WDF loan provision, the contribution of WDF on the economic welfare of women was not bring the projected outputs compare to the efforts done by government and non-government organization in improving welfare of the women. Therefore women are still suffering from poor economic condition.

The United Republic of Tanzania play important role in ensure that women are empowered through return of every 10% percent of revenue collected to every district to the groups of women, youth and vulnerable groups, whereby the government instructed their district councils, municipal councils and city councils to set aside 10% of the their revenue to provide loans to support women, youth and vulnerable groups through lend them soft loan. Women given 4% of the fund, youth 4% and disabled 2% (URT, 2013).

Different studies have been conducted about government development funds Mussa (2013) conducted study about the performance of Youth Development Fund (YDF) in Youth Development in Tanzania: The results show that although awareness was high, youth's access to YDF was low. The beneficiaries requested the loan to

develop existing business rather than create new IGAs, hence YDF slightly promoted youth involvement. None of the beneficiaries shifted into advanced business compared to non-beneficiaries. Kavuke (2016) conducted study about analysis of the impact of women development fund on household's welfare, the findings discovered that women development fund contributed on households' welfare because it was significant on income, ownership of assets, and nutrition. Although different study have been conducted, the review show that few study were conducted on contribution of government development funds on economic welfare of women, therefore this study intend to collect details information contribution of government development funds on economic welfare of women in order to fill the established gaps.

#### **1.4 Study Objectives**

##### **1.4.1 General Objective**

The main objective of this study is to assess the contribution of government funds provided to women groups on their welfare: a case of Kati ward, Arusha city in Tanzania.

##### **1.4.2 Specific Objectives**

This study guided by the following specific objectives

- i. To identify economic activities catalysed by government funds provided to the women groups in Kati ward.
- ii. To determine factors influencing performance of women development fund on their welfare in Kati ward.
- iii. To identify socioeconomic impacts of government funds to women groups

### **1.5 Study Questions**

- i. What are economic activities catalysed by government funds provided to the women groups in Kati ward?
- ii. What factors influencing performance of women development fund on their welfare in Kati ward?
- iii. What are socioeconomic impacts of government funds to women groups?

### **1.6 Significance of the Study**

The findings of this study are expected to help local government including the Ward Council, Districts Council Municipal, and City Council to evaluate the performance of government development funds on the economic welfare of the community in general. The study will also provide a genuine feedback to central government especially the Policy makers to assess the efficiency of the policy implementation in the government development funds towards improve welfare of the women. For practitioners the study is relevant to the women groups, NGOs and other development bodies who are interested in women economic welfare to use the findings obtained from the study to improve their performance in government development funds towards improvement of economic welfare of the individual woman.

The findings of this study will help women groups to discover the roles played by government development funds in their welfare. It is also a fundamental for other researchers to conduct research; the implementation of development plans and strategies that allows successful outcomes depends upon the researchers who conducts research by spotting the research gaps that have already been conducted,

thus this study will act as a base for other researchers. For the academic purpose this study is the requirement for the degree of Masters of Arts in Monitoring and Evaluation.

### **1.7 Scope of the Study**

The study conducted in Kati ward in Arusha city. The study focused on women groups. The members who included in women groups should have the age of 18 years and above, women who involved in legal economic activities, a woman who is single or married, and women who know to read and write in Swahili language simply the member should have primary school education. Lastly the member should be residents of Kati ward and their groups should be located in Kati ward in Arusha city. The mentioned are criteria which allow women to join in any groups or to formulate their new group which are comprised of 5-30 members. The women groups and community development offices as well as residents who are not women but they live in Kati wards are included in this study.

### **1.8 Organization of the Dissertation**

This dissertation organized into five chapters. Chapter one provides a setting of the problem that will be investigated. It presents different sections which includes introduction, background information to the problem, statement of the problem and objectives. It further presents research questions, significance of the study, and scope of the study, and organization of the study. Chapter two deals with literature review which develops further understanding of the impacts of government funds provided to women on welfare. Then chapter describes the theories in relation to impact of government development funds on the women groups. Chapter three presents the

research methodology, the study area, research design, research methodology, target population and sampling techniques. It further presents data collection methods, data analysis, validity and reliability of the research instrument, and ethical issues. Chapter four presented findings obtained from the respondent using questionnaires, interviews, and observation methods and lastly chapter five summarizes the main findings of the study and draws conclusions based on the main findings of the study basing on specific objective, the chapter also provides recommendations for action and recommendations for further research.

### **1.9 Chapter Summary**

From this chapter describe the background of the study shows the scope of the problem under investigation, it also show the objective which this study aimed to achieve, the problem lead this study to be conducted as well significances which was brought by this study.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Chapter Overview**

This chapter presents what has been done in relation to the title under study. It identifies and describes the theoretical, empirical, policy implications and conceptual frameworks underlying this study. This chapter also identifies gaps in this field of research thus justify the undertakings of this study as well as definitions of the key concepts.

#### **2.2 Definition of Key Concepts**

##### **2.2.1 Welfare**

Welfare is the evaluation assigned by the individual to income, or more generally, to the contribution to our wellbeing from those goods and services that we can buy with money, (Greve, 2008). Economics welfare refers to individual's perception and utility of the use of income (Greve, 2008).

##### **2.2.2 Women**

Women are those sex that produce eggs. The word woman is usually reserved for an adult, with girl being the usual term for a female child or adolescent, Meyer(2016).

##### **2.2.3 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 (2017). Women groups are a community based organizations formed and managed by women to address women development issues by pooling together



resources, ideas and sharing information pertinent in the society, Karimi (2014)

#### **2.2.4 Government Funds**

Government fund is the fund provided by government to support economic empowerment initiatives through Economic Empowerment Fund, Youth Development Fund and WDF so as to provide capital for citizens URT (2013).

### **2.3 Women Development Fund in Tanzania**

The Tanzanian government recognizes that economic empowerment and especially that of women through the Women and Gender Development Goals. The government assert on the important of sustainable development and poverty eradication to the 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, 2013) .The policy statements directs that a suitable environment be put in place to ensure that women and men are economically empowered and have access to capital markets (Kabeer, 2012).

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, 1992). 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 intend to empower the mentioned groups economically include women in order to improve their wellbeing (URT, 2013).

## **2.4 Theories which Govern the Study**

Theoretical framework, explain the theory which is guide this study, this part describe the theory guiding this study and their relations to the study.

### **2.4.1 Citizen Participation Theory**

Citizen participation was institutionalized in the mid-1960s by Lyndon Johnson's in Great Society programs. Citizen participatory theory assume 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, utilization 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 endeavor to elicit the enthusiasm and participation of such a people. Participatory theory is said to improve implementation process, rather than delaying implementation of completed plans while decision are reviewed through appeal and adjudication (Blackburn, 1988; Susskind and Cruikshank, 1987; Pateman, 1970). This theory is adopted by this study because it emphasizes the formulation of women groups to participate in economic activities by using government development funds

community participation. The theory also emphasizes 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.

#### **2.4.2 Resource Based Theory**

The founder of resource based theory is Edith Penrose's whereby she state concepts that would later influence the modern, resource-based theory of the firm in 1959. The resource based theory provides a framework to explain how business can identify suitable measures to overcome growth obstacles, have better access to technology resources, manpower and financial resources, natural resources, infrastructure and access to market, Wernerfelt, (1984), . Rindova and Fombrun, (1999) argue that resources, capabilities and core competencies are essential for a firm's competitive advantage. Therefore, adequate resource support and policies to create capability are critical for SMEs' growth as they are small in size and need assistance.

The resource based theory state that a company competitive advantage is derived from companies' ability to assemble and exploit an appropriate combination of resources. Such resource can be tangible or intangible, and represent input into a firm's production process, such as capital equipment's, the skills of individual employees, patents, financing and talented managers. As a company's effectiveness and capability increase, the set of available resources tends to become larger, Tomno, (2014). This theory is applied in this study because women groups is organizational resources which found within the community and this resource

depending or utilize government development funds in order to improve welfare of the women.

## **2.5 Empirical Literature Review**

### **2.5.1 Characteristics of Women Groups**

Women groups have different characteristics such as households' size, level of education, occupation, age and marital status.

#### **2.5.1.1 Household Size**

Households' size of women groups' member varies from one place to another. Most of the Households of rural areas ranges from 1-9, Kamuzora and Mkanta (2000). Households is important in determining the level of poverty according to Kamuzora and Mkanta (2000), households that have 1-4 members is less poor compared to one which have more than 9 members. Household with five children and more have the highest poverty rates. Large number of children and dependents distresses the ability of women to cover their basic welfare need to move out of poverty, World Bank Group (2015).

#### **2.5.1.2 Level of Education**

Education is a key to better opportunities for employment, approachability to information, services and independent and precise actions with regard to survival and development (Nkurunzinza, 2006 cited by Debora 2013). Higher educational attainment is giving a way towards economic benefits, in form of superior welfare. The effect of educational attainment of household head demonstrated by signs of household welfare, namely labor market earnings and household per capita the entire

expenditure on food and non-food items (Ogundari and Aromolaran, 2014). Educated mothers tend to have fewer children, and to have children who are healthier and better educated.

#### **2.5.1.3 Occupation**

A study conducted by Enambora (2011), revealed that women groups members engage in various occupation such as, petty business, engage in cultivation and engage in both cultivation and petty business. According to Kihongo (2005) women groups involved in simple processing production economic activities such as batiki dyes, carpentry, meat processing and animals keeping. Women groups members involved in various activities such as livestock keeper and farmers (Nnko 2016)

#### **2.5.1.4 Age**

Women groups' members are require being in 18 years old and above this is according to the law governing formation of these groups as 18 years old is recognized as adult person (Debora, 2013). The study conducted by Restuta (2015), found that 14 percent of the respondents of women were aged 16 - 25 years, 32% were aged 26 - 35 years while 43 % were aged 36 - 45 years and 11% were aged above 45 years. Also the study conducted by Nnko(2016) revealed that the majority of the active participants in the economic activities are between the age of 28 and 47 who are also joined with women groups.

#### **2.5.1.5 Marital Status**

Various study conducted to the women groups indicated different marital status to these groups although the majority of women groups' members were married. A

study conducted by Debora (2013), indicate that, women group members differed with regards to their marital status, whereby just over a third (35.1%) of members were married, under a quarter (23.4%) were single, while 19.1% were divorced. 17% were separated and 5.3% widowed. Majority of women joined in the group because they had a lot of activities that requisite money, such as paying school fees for their children and other house hold needs (Haule, 2015).

### **2.5.2 Economic Activities Catalysed by Government Funds Provided to the Women Groups**

The study conducted by Karimi (2014) in Kenya in Nkaimurunya Division Ngong District of Kajiado country indicated that women group's members perform the following economic activities; buying tents and chairs for hire. They also engage in car washing business. Kavuke (2016) conducted study the impact of women development fund (WDF) on welfare of household's in Kiteto district. The objective of this study was to analyze the contribution of Women Development fund loan on household's welfare, to evaluate the contribution of education on household's welfare, and to investigate the contribution of employment on household's welfare. The results of this study show that economic activities conducted by women groups includes tailoring, catering, retail shops Agricultural like gardens, growing cash crops, and poultry keeping,.

According to Dilger, (2013) government development funds which provided to the women influenced formation of small business, which lead creation of employment opportunity 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, Mori ,(2014)

### **2.5.3 The Roles of Women Groups in Improvement Economic Welfare of the Women Kati Ward**

The study conducted by Karimi (2011) in Kenya in Nkaimurunya Division Ngong District of Kajiado country found out that woman in 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 on 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. Also WDF contributed on education welfare, contributed on Self-employment, lastly WDF loan size is good strategy for reduction of income poverty in the country, Kavuke (2016)

### **2.5.4 Positive Economic Changes Realized by Individual Women and Community Through Government Development Funds.**

WDF enables women to become entrepreneurs and significantly changes in women's property and inheritance rights are associated with women's employment outside the home, self-employment and earnings (Peterman, 2011). Koech (2019) conducted 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 help 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 makes decision at the family and community level as well as in helping them access credit facilities.

According to Kavuke (2016) women in groups and individually have introduced IGAs that support them in groups and independently to attain permanent revenue in which part of it is consumed and another is saved as that in turn supports to initiate new micro enterprises or expand the existing micro enterprises. Loan service provided ensures justifiable consumption outflow at households' level and increase households welfare, Banzi (2012) and Mgalula (2012), WDF 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 increasing of income from women 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 (Chen 1997 Cited by Kavuke, 2016)

Economic empowerment: Increased income and financial stability for women and men; increased control over household consumption by women, increased access to services (such as education and health) and asset building (such as infrastructure) for women and men, time savings, (World Group, 2017) The funds which provided to the women who are in groups had contribution 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, Karimi



(2014)

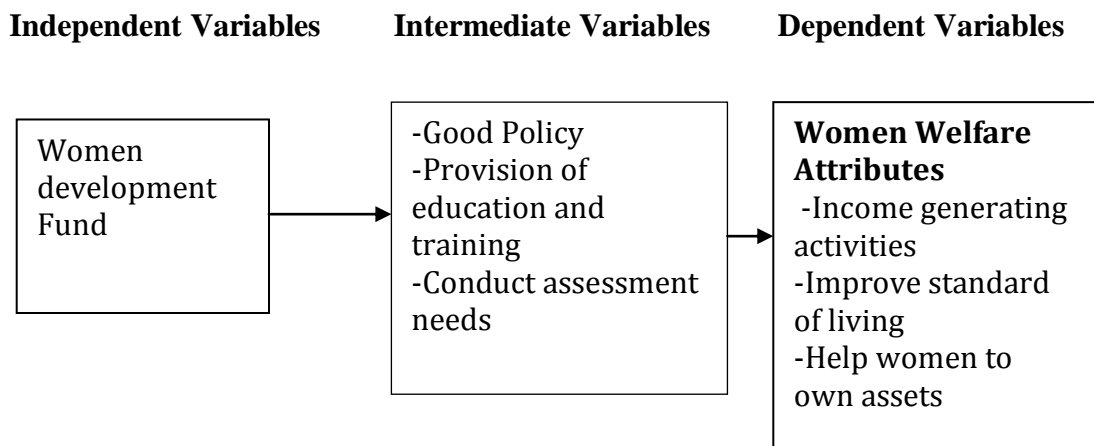
According to Magali (2013) the impacts of Savings and Credits Cooperative Societies (SACCOS) on loan borrowers is to attain better livelihood on household level such as improve of nutritional status (food intake) which had significance on the social economic well-being. Minja (2015) which found that there was high increase in income of respondents after engaging in microfinance institutions and therefore there was reduction in poverty levels. In that meaning there is positive impact of microfinance institutions to poverty reduction through access to better standard of living.

According to Karimi (2014) the funds obtained from women groups had enabled members to improve their financial status/income levels, to buy land and to build a house and another one had bought a commercial tent. After women obtain fund from their groups, most of women groups members were mostly spent on provision of basic needs for their families primarily food and clothing. In addition, they also spent the proceeds on purchase of house wares such as utensils and payment of fees for their school-going children, Karimi (2014).

## **2.6 Conceptual Framework**

Figure 2.1 present the contribution of government funds provided to women groups on their welfare. The women development fund is independent variables. While Women welfare attributes is dependent variables. Good policy, provision of education and training and conducting assessment needs is intermediate variables, when interacting with the women development funds lead the following attributes in

women welfare these attributes include income generating activities, improve standard of living, and help women to assets.



**Figure 2.1: Conceptual Framework to show Contribution of Government Funds provided to Women Groups on their Welfare**

**Source:** Developed from Rutherford *et al.* (2003)

## 2.7 Policy Review

This study is supported by two theories, which justify the study, these policy are the women development policy of 1992 and cooperative development policy of 2000. The policies stipulates on women welfare improvement as well as empowerment of women.

### 2.7.1 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 enable women to get soft loans as the way of ensure 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, 1992). This is in line with this study which aim to find out the impacts of government development funds on the women 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 disable.

### **2.7.2 The Cooperative Development Policy of 2000**

The cooperative development policy of 2000 which was revised in 2002, insists that member-based cooperative is the final decision maker for their cooperative. The cooperative development policy identifies the poverty reduction strategies and it works together with other organization to deal with poverty reduction. As part of the programme to reduce poverty, the government requests people to form cooperatives in order to develop their economic programmes. The government would like to see the expansion of cooperatives into sectors other than agriculture, in such sectors as finance, housing, industry, minerals, livestock, fishing, beekeeping and transport. This is same with goals which lead formation of women groups which aim to ensure that they get different assistant from the government such funds and entrepreneurship skills in order to have a direct impacts on their economic activities for purpose of improve their welfare.

### **2.8. Research Gap**

There are different studies conducted about impacts of Microfinance funds and saving groups fund to the women but there is no any intensive study conducted about impacts of government funds to the women, of Kati ward in Arusha City. Therefore, this study comes to fill the gap by research on analyze and evaluate of impacts of

government development funds to the women groups in, Kati ward in Arusha City.

## **2.9 Chapter Summary**

The government development funds provided to the women groups improve their economic welfare and community. Literature shows that government development funds brought positive outputs and outcomes on the women welfare. Participatory theory shows that participation of women in different activities and making decision will improve the welfare of women. Also resource based theory shows that women groups are organizational resources which found within the community to utilize government development funds. Thus the utilization of government development fund is keystone of improve women economic welfare.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Chapter Overview**

This chapter presents the study area and research methodology. It specifically presents the study area, research design and study population. It further presents sampling procedure and sample size, data collection methods, data analysis, interpretation and presentation, validity and reliability of the research instruments, and ethical issues.

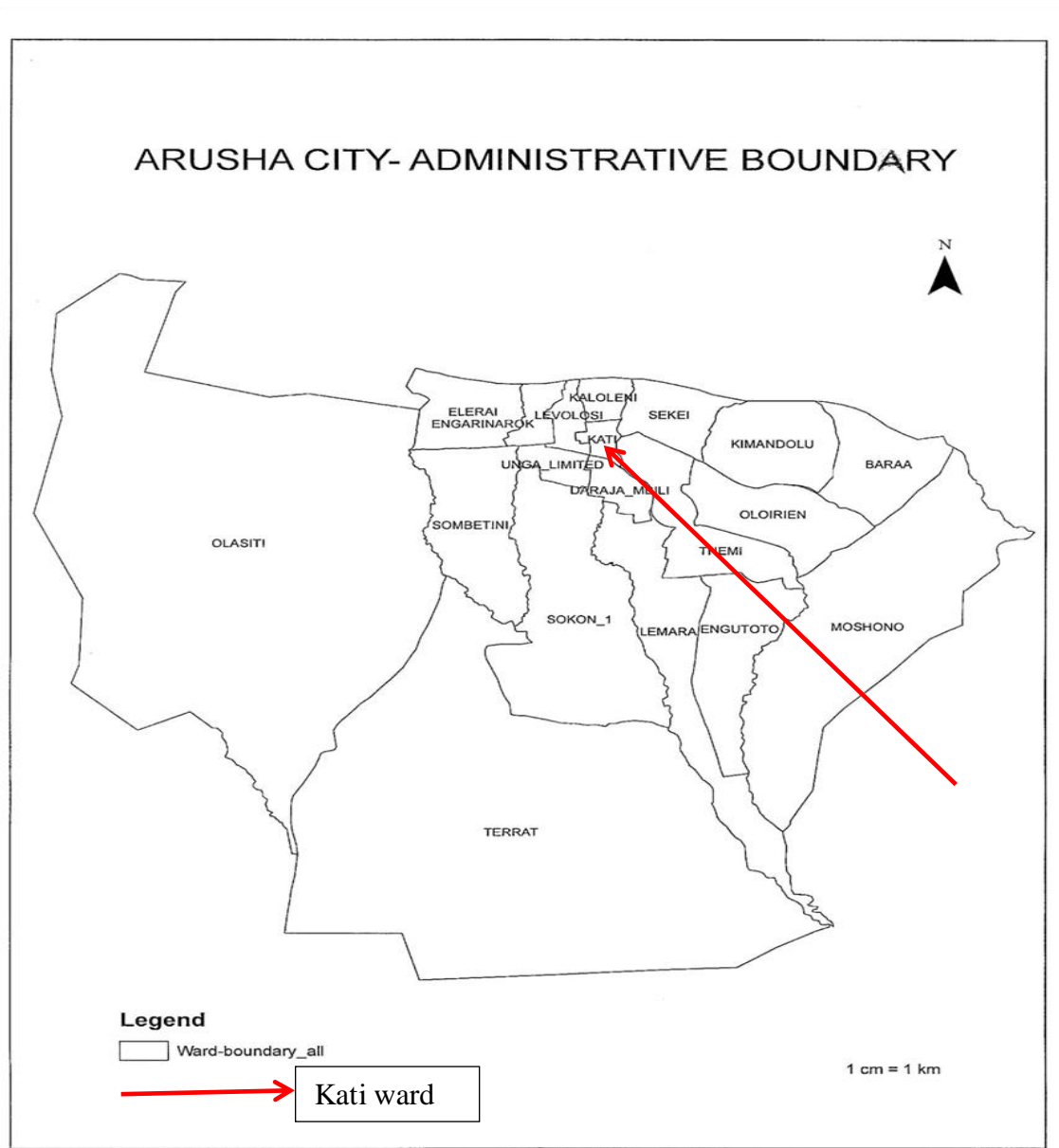
#### **3.2 The Study Area**

This study conducted in Kati ward in Arusha District, Arusha Region. The central ward located in the Arusha city center whereby there is larger number of women who involved in petty trade and other entrepreneurship activities. There are about fifty (50) women groups in Kati ward, (2019). The Kati ward was selected because there are many groups of women who involved in different economic activities and most of the groups are beneficiary of government development funds are active. According to the census of 2012 Kati ward has 3,114 populations, where by male is 1,564 and female is 1,550.

#### **3.3 Research Design**

The research design is the conceptual structure within which research is conducted the main function of research design is to provide for the collection of relevant evidence with minimal expenditure of effort, time and money (Kothari and Gaurav 2014). This study will employ descriptive research design, which is describing the characteristics of individual, or group The study adapts descriptive research design

because was help to identify and describing characteristic of individual and groups of women before and after being beneficiated with government development funds, therefore study collected detailed information on role of government development funds on the welfare of women.



**Figure 3.1: The map of Arusha city Administrative Boundary to show Kati Ward**

**Source:** Arusha city council (2019)

### **3.4 Target Population**

Population study population is a group or class of subjects, variables, concepts or phenomena of interest for an investigation, Tayie (2005). The target population of this study was women who live in Kati ward which their total population is 1,550. This population comprised women groups in Kati ward, Community development officers (CDO) in Kati ward. This study targeted women population because; this was among the groups which benefited by government development funds.

### **3.5 Sampling Procedure**

Sampling is the process of selecting sample from the population. This study used both probability and non-probability sampling.

#### **3.5.1 Probability Sampling**

Probability sampling approaches is randomization, or random selection of people, places or things. Each unit in the population has an equal chance of being selected, Kothari (2004). Stratified sampling technique is applied so as to obtain a representative sample. In this technique, the population is stratified into a number of non-overlapping subpopulations or strata and sample items are selected from each stratum. If the items selected from each stratum is based on simple random sampling the entire procedure, first stratification and then simple random sampling, Kothari (2004). Stratified sampling techniques used to select women group members and no women group members.

#### **3.5.2 Non- Probability Sampling**

Non probability sampling is the sampling techniques whereby not every respondent

have equal chance of being included in the sample.

### **3.5.2.1 Purposive Sampling**

Purposive sampling techniques used to select ward community development officers and women group leaders. The technique was used because it helped to get detailed information about the topic of study. According to Kamuzora (2008), purposive samplings defined as a judgmental sampling where the researcher chooses only that element that he believes was able to deliver the required data.

### **3.6 Sample Size**

Sample size refers to the number of item to be selected from the sample to constitute a sample. The number of respondents acceptable for a study depends upon the type of research involved, descriptive, correlation or experimental (Gay and Diehl, Cited by Jero, 2015). For descriptive research the sample should be 10% of population. But if the population is small then 20% may be required(Gay and Diehl, Cited by Jero, 2015).The total population of this study is 1,550 women .

Kati ward have fifty women groups (50),Ten women groups have thirty (30) members while remains forty (40) have five members therefore the total number of women who are in groups are 300. Therefore this study target 452 population but approximately 20% of the population size of women who are in groups, non-women groups and community development officers were used 20% to calculate sample size from targeted population of 452 people, whereby 90 respondents sampled as shown in Table 3.1



**Table 3.1: Sample Size**

<b>SN</b>	<b>Respondents</b>	<b>Targeted Population</b>	<b>Sample size</b>
1.	Women group members	300	60
2	Women group leaders	50	10
3.	Ward Community Development Officer	2	1
4.	Non women groups	100	20
<b>4</b>	<b>Total</b>	<b>452</b>	<b>90</b>

**Source:** Researcher Computation, 2019

### **3.7 Source of Data**

#### **3.7.1 Primary Data Collection**

Primary data is the data collected afresh or for the first time, and thus happen to be original in character (Kothari 2009). The data was collected through the following methods interviews, questionnaires and focus group discussion. The data collected enabled the researcher to get information from various stakeholders about the contribution of government funds provided to women on welfare.

#### **3.7.2 Secondary Data**

Secondary data is defined as data available in the document or literature, Kothari (2009). That data obtained from documents such as books, papers, journals, magazines, articles, unpublished literature and internet on contribution of government funds provided to women groups on their welfare. These data helped researcher to get information from other people who did the same or related studies.

### **3.8 Data Collection Methods and Instruments**

#### **3.8.1 Questionnaires**

Rule and John (2011) defined questionnaire as a printed sets of field questions to which participants respond on their own (self-administered) or in the presence of the researcher. Questionnaires used in obtaining information from women groups' members and local people in the study area whereby respondents was given questionnaire for self-completion .Both open-ended and closed-ended questionnaires used to enable the researcher to get sufficient data and information about impacts of government funds provided to women on welfare.

#### **3.8.2 Interviews**

According to Verkevissere *et al.* (2003) an interview is a data collection method that involves oral questions directed to respondents, either individually or as a group. The interview guide used to gather information to supplement the information gathered. Interview used to collect information from Community development Officers (CDO) and women groups' leaders. Researcher decided to choose this approach because it enabled the researcher to get detailed information from the respondent about impacts of government funds provided to women on welfare in Kati ward.

#### **3.8.3 Focus Group Discussions**

In order to complement the quantitative data collected through, Focus Group Discussions (FGDs) conducted to generate more data from different categories of stakeholders. Focus group discussions were conducted through discussions with 6 - 10 respondents selected from women group's members and community development officer. The respondents combined together and face to face interview and

discussion was used to collect information about contribution of government funds in women welfare whereby the moderator recorded the information which was given by respondents. The use of FGD'S enabled the triangulation of findings and confirmation or otherwise of the findings from the structured interviews. The questions was prepared which discussed by the groups to obtain details information on impacts of government funds provided to women on welfare in Kati ward. Both closed and open ended questionnaire used to collect information to the respondents.

### **3.9 Data Analysis, Interpretation and Presentation**

Data analysis is a mechanism for reducing and organizing data to produce findings that require interpretation by the researcher. In this study both Quantitative and qualitative data was analyzed by using different method. Qualitative data collected through interview and open focus group discussion was analyzed by using Content analysis. Quantitative data summarized to obtain individual and group or individual unity analysis, and then the data analyzed by using descriptive statistics. Also Statistical Package for Social Science (SPSS) vision 22.0 applied to analyze the information. Finally, the data collected from this study presented by using pie charts, tables and graphs.

### **3.10 Validity and Reliability of the Research Instruments**

#### **3.10.1 Validity of the Research Instruments**

Validity refers to the extent to which data collection method or methods accurately measure what they are intended to measure or the extent to which research findings are really about what they profess to be about (Saunders *et al*, 2007). In this study to ensure validity of the data triangulation methods used in sampling and effective data

collection. Also pilot study was used in this study to collect information for the few respondents before intensive study.

### **3.10.2 Reliability of the Research Instruments**

Reliability refers to the extent to which data collection technique or techniques yield consistent findings, Saunders *et al.* (2007). To ensure reliability in this study respondents selected by use appropriate methods and avoid bias, also researcher ensured that data collection method is relevant to the topic under investigation. To ensure reliability in this study data collection instruments such as questionnaire, focus group discussion and interview employed by to ensure that the authority or reputation of the source of data was well assessed. Survey data from large and well known organizations deemed reliable and trustworthy.

### **3.11 Ethical Research Issues**

Before the start of the data collection exercise, respondents informed about the purpose of the study and was assured that the information they give remain confidential and will be used for research purpose only. The study strictly was observed ethical standards and principles of social science research in order to protect the participants from psychological, physical and emotional harms by ensuring their privacy, secrecy and confidentiality of their information.

### **3.12 Chapter Summary**

From this chapter the study was descriptive research design, the study area was Kati ward in Arusha city researched to represent the entire region and a country in particular. Women groups' members are the targeted population together with

Community development officers (CDO) in Kati ward and local people who live in Kati ward but were not members of women groups. . Both purposive and random sampling techniques employed in the study due to nature of the respondents.

Documentary review, interview, questionnaires and focus group discussion instruments are to be used to collect data from groups of women mentioned. However the validity and reliability of the instruments was controlled through various ways as pre-testing of tools and correcting whatever misnomer. Data analysis procedures are also presented whereby SPSS program used to analyze data as well as tables. From the chapter ethical principles e applied whereby honest and openness in filling questionnaires, confidentiality and likes highly adhere to respondents.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.1 An Overview**

This chapter presents the findings obtained from the field through interviews, questionnaires, focus group discussions and documentary reviews from different respondents and categories. The chapter begins with demographic characteristics of respondents basing on age, gender, marital status, education level, occupation, and income, size of family and duration of membership. The chapter goes further to present the contribution of government funds provided to women groups on their welfare.

#### **4.2 Socio-Demographic Characteristics**

Different characteristics of respondents are discussed here, including age, gender, marital status, education level. Others are occupation, income, size of family and duration of membership.

##### **4.2.1 Age of Respondents**

The age of respondents is important to identify the working class, active working group and duration of women group membership. Therefore the age of respondents was categorized into five groups ranging from age 18 to 58 years old and above. The analysis of the results showed that, 36.2% (29) of the respondents were of the age between 38 to 47 years old, another 25% (20) were aged 48 to 57 years and 23.7% (19) were aged 28-37, 7.5% (5) were age 18 to 27 and 7.5% (5) were age of 58 above.

The finding results reveal that a high percentage of respondents' age was 60% (48) of respondents were between 28 – 47 years. People at this age are believed to be more active and therefore they can be able to make good use of government funds provided to their groups for starting or expanding their businesses. This finding on the age distribution directly reflects the statement from the URT report which stated that, the age structure of a population is a reflection of population dynamics in the past. Age affects the future growth of the population and its structure changes in the future (URT, 2006). According to Mussa (2013) Age was also expected to have influence on the performance economic activities due to difference in experience and age related community responsibilities.

This study is also the same with study conducted by Restuta (2015) in VICOBA groups, found that 14% percent of the respondents were aged 16 - 25 years, 32% were aged 26 - 35 years while 43 % were aged 36 - 45 years and 11% were aged above 45 years. The results from the findings of this study confirmed that the majority of the active participants in the economic activities are between the age of 28 and 47. Data on age of respondents was presented as appears on table 4.1.

**Table 4.1: Age of Respondents**

Age	Women groups Members		Non Women group members		Key Informants		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
18-27	4	6.7	2	13.3	0	0	6	7.5
28-37	10	16.9	8	53.3	1	16.6	19	23.7
38-47	24	40.6	3	20.0	2	33.3	29	36.2
47-58	17	28.8	1	6.6	2	33.3	20	25
58+	4	6.7	1	6.6	1	16.6	6	7.5
Total	<b>59</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>6</b>	<b>100</b>	<b>80</b>	<b>100</b>

**Source:** Field Survey, 2019

#### 4.2.2 Gender of Respondents

In order to have good representations of gender, sex of the respondents was taken into consideration. About 77 (96.2%) of respondents were females and the remaining 3 (2.75%) were males. This shows that males and females had more or less equal opportunity to participate in social activities. The number of females who respondents are higher than male probably because the study was focused on the economic welfare of women groups. For the non- women group the respondents large numbers were also female while male are few.

This study is in base line with the study conducted by Mussa (2013) which show that there is no significant relationship between sex of Youth Development Funds beneficiaries and progress state of their development activities. Such situation can be due to the fact that, in most communities now days, men and women are almost equally involved in income generating activities as a result of several gender empowerment initiatives by the government and other development stakeholders.

**Table 4.2: Gender of Respondents**

Gender	Women groups Members		Non Women groups Members		Key Informants		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Male	0	0	3	20.0	0	0	3	3.75
Female	59	100.0	12	80.0	6	100.0	77	96.2
Total	59	100.0	15	100.0	6	100.0	80	100

Source: Field Survey, 2019

#### 4.2.3 Marital Status of Respondents

The data collected from the field showed that 70% (56) of the respondents were married, 13.7% (11) were single, 10% (8) were widowed others (not identified) were



5% (4) while divorced were 1.25% (1). The majority of respondents who were married; this shows that family is one of the factors which influence people to engage in various economic activities. This study is the same with the study conducted by Minja (2015) 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 Nnko (2016) which show that majority of respondents which is 69.8% were married; this shows that family is one of the factors which influence people to engage in various economic activities.

**Table 4.3: Marital Status of Respondents**

Status	Women groups Members		Non Women groups Members		Key Informants		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Married	41	69.4	9	60.0	6	100	56	70
Single	7	11.86	4	26.6	0	0	11	13.
Widow/ Widower	6	10.1	2	13.3	0	0	8	10
Divorced	1	1.69	0	0	0	0	1	1.2
Others	4	6.77	0	0	0	0	4	5
<b>Total</b>	<b>59</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>6</b>	<b>100.</b>	<b>80</b>	<b>100</b>

Source: Field Survey, 2019

#### 4.2.4 Family Size of Respondents

The results in Table 4.5 shows respondents family size was 52.5% (42) of the families had 4-6 members, 30% (24) had 1-3 members and 17.5% (14) had 7-10

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

**Table 4.4: Family Size of Respondents**

Family Size	Women groups Members		Non- Women groups Members		Key Informants		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
1-3	18	30.5	3	20.0	3	50	24	30
4-6	35	59.3	5	33.3	2	33.3	42	52.5
7-10	6	10.1	7	46.7	1	16.6	14	17.5
<b>Total</b>	<b>59</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>6</b>	<b>99.9</b>	<b>80</b>	<b>100</b>

**Source:** Field Survey, 2019

#### **4.2.5 Educational level of the Respondents**

Education is an important tool for developing human skills, knowledge and liberating people from poverty (URT, 1995). Education is perceived as one of the factors influencing an individual's perception of an intervention before making decision. Understanding the education levels of the respondents was an important factor in assessing respondents' skills and knowledge. Therefore the understanding the education levels of the respondents was an important factor in assessing the contribution of government funds provided to women groups on their welfare.

The data collected through questionnaire to the respondents show that 40% (32) had acquired secondary education, 32.5% (26) elementary education level, 25% (20) had education above secondary and 2.5% (2) had non-elementary education level. This study shows that the majority of respondents in this study were attained secondary education. It therefore implied that the respondents possessed sufficient education to perform economic activities by using development funds provided by the government.

**Table 4.5: Education Levels of Respondents**

Education Level	Women groups Members		Non Women groups Members		Key Informants		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Non elementary	2	3.3	0	0	0	0	2	2.5
Elementary	22	37.2	3	20.0	1	16.6	26	32.5
Secondary	25	42.3	5	33.3	2	33.3	32	40
Above secondary	10	16.9	7	46.6	3	50.0	20	25
<b>Total</b>	<b>59</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>80</b>	<b>100</b>

Source: Field Survey, 2019

#### 4.2.6 Occupation of Respondents

**Table 4.6: Occupation of Respondents**

Occupation of Respondents	Women groups Members		Non- Women groups Members		Key Informants		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Petty trade	31	52.	0	0	3	50	34	42.5
Tailoring	5	8.4	3	20.0	2	33.3	10	12.5
Poultry keeping	8	13.5	0	0	1	16.6	9	11.25
vegetable cultivation	5	8.4	8	53.3	0	0	13	16.25
Other/specify	10	16.9	4	26.7	0	0	14	17.5
<b>Total</b>	<b>59</b>	<b>100</b>	<b>15</b>	<b>100.0</b>	<b>6</b>	<b>100</b>	<b>80</b>	<b>100</b>

Source: Field survey, 2019

The results in Table 4.10 show results of occupation of the respondents, the results show that 42.5% (34) of respondents were Petty trade, while 17.5% (14) mentioned other occupation apart from those mentioned, were farmers 16.25% (13) were Vegetable cultivations, and 12.5% (10) were tailoring, had other economic activities apart from those mentioned, and 11.25%(9) were Poultry keeping. The findings of this study show that majority of women groups members and non-women groups members were involved in petty trade activities, this may be is due to the

environment of town which have high population and support the existence of trade as they are consumer of the products sold by women.

### 4.3 Duration of Women Group Membership

The duration of membership is an important factor to assess the contribution of government funds provided to women groups on their welfare. The data collected from women group member through questionnaire show that 49.1% (29) of members had duration of between 4 to 6 years, 25.4% (15) of members have duration of 1-3 years, and 16.9% (10) of members have duration of 7-10 years, 6.7% (4) have duration of above 10 years and 1.6% (1) member has duration of less than year (Table 4.7).

**Table 4.7: Membership Duration Women Members**

<b>Duration of Membership</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Less than a year	1	1.6	1.6
1-3 year	15	25.4	27
4-6 year	29	49.1	76.1
7-10 year	10	16.9	93
10 year and above	4	6.7	100.0
<b>Total</b>	<b>59</b>	<b>100.0</b>	

**Source:** Field Survey, 2019

This results show that majority of women groups members have 4 to 6 years durations. This implies that they were familiar with the operational and activities conducted by women funds as well as the goals of these groups in their welfare hence they will use the funds provided by government to improvement of socioeconomic welfare. This finding concurs with the findings from Nnko (2016)

which showed that 48.9% of VICOBA members had duration of between 4 to 6 years. Hence they were well know the operational, activities conducted by VICOBA and its benefits

#### **4.4. Economic Activities of Women Groups which catalyzed by Government Funds**

The results in Table 4.8 show that 73.75% (59) of respondents were mentioned that economic activities catalyzed by government funds were petty trade, 11.25% (9) mentioned tailoring, 7.5%(6) mention poultry keeping while 3.75% (3) vegetable cultivation and 3.75% (3) mentioned other economic activities catalyzed by government funds provided to the women groups are such as food vendor and batik making. This results show that economic activities which influenced by government funds was petty trade, this is may be to the nature of urban activities and contribution of funds which they provided to them.

The findings of this study is concur with the study conducted by Karimi (2014) the results discovered that majority of the members were engaged in business activities as self-employment. According to Nnko (2016) the economic activities conducted by VICOBA women groups were; livestock keeper and farmers, farmers, livestock keepers, and both pastoralists and farmers. Simple processing production is one of the businesses that cropped from VICOBA women group these business activities include; batiki dyes, carpentry, meat processing and animals keeping (Kihongo, 2005).

**Table 4.8: Economic Activities of Women Group catalyzed by Government Funds**

Occupation of Respondents	Women groups Members		Non- Women groups Members		Total	
	Frequency	%	Frequency	%	Frequency	%
Petty trade	43	72.9	12	80	55	74.3
Tailoring	6	10.1	2	13.3	8	10.8
Poultry keeping	4	6.7	1	6.6	5	6.75
Vegetable Cultivations	3	5.0	0	0	3	4.05
Other/specify	3	5.0	0	0	3	4.05
<b>Total</b>	<b>59</b>	<b>100</b>	<b>15</b>	<b>100.0</b>	<b>74</b>	<b>100</b>

Source: Field Survey, 2019

#### 4.5 Factors Influence Performance of Women Development Fund on Their Welfare

##### 4.5.1 Support from Government

**Table 4.9: Government Support on how to use Funds provided to the Women Groups**

Do you get support from government	Women groups Members		Non- Women groups Members		Total	
	Frequency	%	Frequency	%	Frequency	%
YES	43	72.9	10	66.6	53	71.6
NO	16	27.1	5	33.3	21	28.3
<b>Total</b>	<b>59</b>	<b>100</b>	<b>15</b>	<b>100.0</b>	<b>74</b>	<b>100</b>

Source: Field survey, 2019

The question asked to the respondents through questionnaire if they get any support from government on the uses of funds which provided to them to improve their welfare. The majority respondents which is 71.6% (53) said Yes they get support while few of them 28.3% (21) said No as shown in Table 4.9 The results of this study showed that majority of respondents said that government provide on the uses of funds which they provide to the women, the support provided by women to their

groups influence performance of this funds on the welfare of women and community at all.

#### 4.5.2 Supports from the Government on the uses of Fund Provided to the Women Groups

The data collected in the field through questionnaire to the women groups' members and no-women group members show the results that kind of support they get from government on the uses of provided funds were; 67.5% (50) Entrepreneur education, 22.9%(17) advice on the ongoing economic activity and 9.4% (7) technical skills on economic activity conducted and follow up . The results from this study showed that 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 government is sensitive to do follow up on the uses of fund which they provided to the community.

**Table 4.10: Kind Supports from the Government on the uses of Fund Provided to the Women Groups**

Kind of support	Women groups Members		Non- Women groups Members		Total	
	Frequenc y	%	Frequenc y	%	Frequ ency	%
Entrepreneur education	41	69.4	9	60	50	67.5
Technical skills on economic activity conducted	5	8.4	2	13.3	7	9.4
Follow up and advice on the ongoing economic activity	13	22.0	4	26.6	17	22.9
<b>Total</b>	<b>59</b>	<b>100</b>	<b>15</b>	<b>100.0</b>	<b>74</b>	<b>100</b>

Source: Field Survey, 2019

This finding is similar to findings by Kuzilwa (2005), Tundui and Tundui (2013) 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 by Nandonde and Liana (2013) revealed that lack of soft skills during business negotiations decreases the efficiency of the business that lessens income. Thus government support on the entrepreneurship education and technical skills is very important on the efficiently and wise use of government development funds provided to the women groups.

#### 4.5.3 Kind of Support Needed by Women Groups on the uses of Government Funds

**Table 4.11: Kind of Support needed by Women Groups on the uses of Government Funds provided to them**

Kind of support	Women groups Members		Non- Women groups Members		Total	
	Frequency	%	Frequency	%	Frequency	%
Follow up and advice on the ongoing economic activity	19	32.2	6	40	25	33.7
Methods of increasing capital/Expand capital	14	23.7	3	20	17	22.9
Improve the existed Business	13	22.1	3	20	16	21.6
To get saving education and techniques	10	16.9	2	13.3	12	16.2
To visit groups and identify challenges facing them and solve them	3	5.0	1	6.6	4	5.4
<b>Total</b>	<b>59</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>74</b>	<b>100</b>

**Source:** Field Survey, 2019

On the other hand respondent said that kind of support which they get from government 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 33.7% (25) follow up and advice on the ongoing economic activity, 22.9%(17) methods of increasing capital/Expand capital, 21.6%(16) improve the existed business, 16.2% (12) to get saving education and techniques , 5.4% (4) to visit groups and identify challenges facing them and solve them, as shown in table 4.11 The results from this findings show that, the kind of support which needed by women groups on the uses of government funds do not much with those which provided by government. This implies that government is needed to do more survey on types of support needed to them, before start to provide any kind of support to individual and community.

#### **4.6 Socioeconomic Impacts of Government Funds to Women Groups**

The results in Table 4.12 show that socioeconomic impact brought by government funds provided to women groups were 56.7%(42) to own assets, 22.9% (17) Provision of quality education to my children, 9.4%(7) improve meal taken by family (balance diet), 5.4% (4) to access health services easily, 5.4% (4) help members of the groups to do rational decision making. The findings of this study implies that majority of women were succeeded to own fund after got fund from the government. This study is concur with the study conducted by Nnko (2013) which show that VICOBA earnings, settlements improvements, health services assistance, and attainment of savings knowledge, social events assistance.

According to Mkombe (2005) VICOBA groups as one of the group formed in the community offers program that provide beneficial financial services for low-income people and the capacity of managing scarce household and enterprise resources more efficiently, protection against risks, provision for the future, and taking advantage of

investment opportunities for economic returns .VICOBA groups enables growth of the businesses of its members through provision of initial and growth loans. This was evidenced through a study conducted by Renatus (2005), which indicated that, 57.5% of VICOBA participants agreed that there has been business growth.

**Table 4.12: Socioeconomic Impacts of Government funds to Women Groups**

S Socioeconomic impacts	Women groups Members		Non- Women groups Members		Total	
	Frequenc y	%	Frequenc y	%	Frequenc y	%
To own assets	33	55.9	9	60	42	56.7
Provision of quality education to my children	14	23.7	3	20	17	22.9
To access health services Easily	3	4.05	1	6.6	4	5.4
Improve meal taken by family (balance diet)	6	10.1	1	6.6	7	9.4
Help to do rational decision making	3	5.0	1	6.6	4	5.4
<b>Total</b>	<b>59</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>74</b>	<b>100</b>

**Source:** Field Survey, 2019

## **CHAPTER FIVE**

### **CONCLUSION AND RECOMMENDATION**

#### **5.1 An Overview**

This chapter presents the conclusions and recommendations. The conclusions and recommendations are based on the objectives of the study and have been carefully analyzed to guide policy makers, local administrative, and women groups' members in Tanzania on how to improve their economic welfare and social welfare, increase changes brought to the women and community through government development funds.

#### **5.2 Conclusion**

The study concludes that economic activities catalyzed by government funds were petty trade, tailoring, and poultry keeping. Furthermore the study conclude that government funds had socioeconomic impacts to the women group members, this include assets ownership, provision of quality education to the children, improve meal taken by family (balance diet), lead easy to access health services and help members of the groups to do rational decision making. In spite of those socioeconomic impacts still more effort is needed to increase contribution of government funds on the women welfare.

#### **5.3 Recommendations**

##### **5.3.1 Recommendation for Policy**

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 easily support of women

groups by financial institutions and creating good environment for women groups to perform their daily activities so as to improve socioeconomic welfare, to individual and community .

### **5.3.2 Recommendation for Local Government**

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.

### **5.3.3 Recommendations for Women Groups**

Women groups should stand to the objectives of their constitutions it's and stick to the agreed goals. Women groups' leaders should ensure that they avoid unnecessary conflicts which will lead absence of harmony and peace to the groups as well as set strategies which will increase the incomes of their members.

### **5.3.4 Suggestions for Further Research**

The observed the contribution of government funds provided to women groups on their welfare does not match with effort done by government. Therefore, further research should be conducted to find out more what is needed in order to ensure that the contribution of government fund to the women welfare is improved so as to improve the welfare of the community at all.

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## APPENDICES

### APPENDIX 1: QUESTIONNAIRE FOR WOMEN GROUPS MEMBERS

Dear respondents,

My Name is Swalehe Martha L. from the Open University of Tanzania. I am conducting a study on “*Contribution of Government Funds Provided to Women Groups on Their Welfare in Kati Ward, Arusha City*”

The aim of this study isto assess the contribution of government funds provided to women groups on their welfare: a case of Kati ward, Arusha city in Tanzania.

All the information is for research purpose only and will be treated in confidential. I will appreciate so much if you can spare sometimes to answer the entire question provided.

Kindly answer all questions as complete as possible

Thank you in advance.

#### SECTION A: GENERAL DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

1. Age (Tick the appropriate age in the box)

18-27

28-37

38-47

48-57

58+

2. Sex

Male



Female

3. Marital Status

Single

Married

Divorced

Widow /Widower

Other (Please specify) .....

4. How many are you in the family?

1-3

4-6

7-10

10+

5. Education level

Non-elementary education

Elementary/primary education

Secondary education

Above secondary

6. What is your occupation?

Petty trade

Tailoring

Poultry keeping

Vegetable cultivations

Others (Please specify).....

7. For how long have you been a member of women group?

	<input type="checkbox"/>
Less than a year	<input type="checkbox"/>
1-3 years	
	<input type="checkbox"/>
4-6 years	<input type="checkbox"/>
7-9 years	
Above 10 years	<input type="checkbox"/>

**SECTION B: QUESTION RELATED TO ECONOMIC ACTIVITIES  
CATALYSED BY GOVERNMENT FUNDS PROVIDED TO THE WOMEN  
GROUPS**

9. What are economic activates you are doing before get government development fund?

Petty trade	<input type="checkbox"/>
Tailoring	<input type="checkbox"/>
Poultry keeping	<input type="checkbox"/>
Vegetable cultivations	<input type="checkbox"/>
Others	<input type="checkbox"/>

(Please specify).....

10. What are the economic activities catalyzed by government development funds in your life?

Petty trade	<input type="checkbox"/>
-------------	--------------------------

Tailoring

Poultry keeping

Vegetable cultivations

Establish food vendor

Others

(Please specify).....

**SECTION C: QUESTION RELATED TO FACTORS WHICH INFLUENCE PERFORMANCE OF WOMEN DEVELOPMENT FUND ON THEIR WELFARE**

11. Do you get support from government on how to use development fund which provided to your groups?

Yes

No

12. What kind of support you get from government to use fund which provided to you groups?

Entrepreneur education

Technical skills on economic activity conducted

Follow up and advice on the ongoing economic activity

Others

(Please specify).....

13. Is the support you get from government help you to improve your welfare?

Yes

No

14. How supports you get from government on the uses of fund provided to you help you?

- Establishment of new business
- Improve the existed business
- Improve poultry keeping activities
- Add skills on entrepreneur
- Help me to produce quality products
- Others

(Please specify).....

15. The support you get from government is the kind of support which you need?

- Yes
- No

16. If not what kind of support you prefer to get from the government on the uses of fund provided to you?

- i. ....
- ii. ....
- iii. ....

**SECTION D: QUESTION RELATED TO RELATIONSHIP BETWEEN GOVERNMENTS FUNDS AND IMPROVEMENT OF LIVING STANDARD OF WOMEN**

13. What are the benefits brought to you through government fund provided to the Women groups?

- Improve meal taken by family (balance diet)

Help me to access health services easily

Provision of quality education to my children

Help me to own assets

Help me to do rational decision making

Others

(Please specify).....

## **APPENDIX II: QUESTIONNAIRE FOR NON-WOMEN GROUPS**

### **MEMBERS**

Dear respondents,

My Name is Swalehe Martha L. from the Open University of Tanzania. I am conducting a study on “*Contribution of Government Funds Provided to Women Groups on Their Welfare in Kati Ward, Arusha City*”

The aim of this study is to assess the contribution of government funds provided to women groups on their welfare: a case of Kati ward, Arusha city in Tanzania.

All the information is for research purpose only and will be treated in confidential. I will appreciate so much if you can spare sometimes to answer the entire question provided.

Kindly answer all questions as complete as possible

Thank you in advance.

### **SECTION A: GENERAL DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS**

1. Age (Tick the appropriate age in the box)

18-27

28-37

38-47

48-57

58+

2. Sex

Male

Female

3. Marital Status

Single

Married

Divorced

Widow /Widower

Other (Please specify) .....

4. How many are you in the family?

1-3

4-6

7-10

10

5. Education level

Non-elementary education

Elementary/primary education

Secondary education

Above secondary

6. What is your occupation?

Petty trade

Tailoring

Poultry keeping

Vegetable cultivations

Others

(Please specify).....

**SECTION B: QUESTION RELATED TO ECONOMIC ACTIVITIES  
CATALYSED BY GOVERNMENT FUNDS PROVIDED TO THE WOMEN  
GROUPS**

7. What are the economic activities conducted by women groups members catalyzed by government development funds?

Petty trade

Tailoring

Poultry keeping

Vegetable cultivations

Establish food vendor

Others

(Please specify).....

8. Do government funds have any contribution to the economic welfare for their members?

Yes

No

9. Mention contribution of government funds to the economic welfare for their members?

Improve meal taken by family (balance diet)



Help me to access health services easily

Provision of quality education to my children

Help me to own

Help me to do rational decision making

Others

(Please specify).....

**SECTION C: QUESTION RELATED TO FACTORS WHICH INFLUENCE PERFORMANCE OF WOMEN DEVELOPMENT FUND ON THEIR WELFARE**

9. How governments assist women groups when they provided fund to them?

Provision of entrepreneur education

Providing Technical skills on economic activity conducted

To do follow up and advice on the ongoing economic activity

Others

(Please specify).....

10. Do you think the kind of support which women groups get from government on the uses of fund provided to them is the kind of support which they need?

Yes

No

11. If not what kind of support do you think will be relevant to women groups members from the government on the uses of fund provided to them?

- i. ....
- ii. ....
- iii. ....

**SECTION D: QUESTION RELATED TO SOCIOECONOMIC IMPACTS OF GOVERNMENT FUNDS TO WOMEN GROUPS**

12. What are the benefits brought to you through government fund provided to the Women groups?

Increase income of women

Increase number balance diet taken in the family

Help them to provide quality education to their children

Help women to own assets

Others

(Please specify).....

**THANK YOU FOR COOPERATION**

**APPENDIX III: INTERVIEW GUIDE FOR KEY INFORMANTS (WOMEN  
GROUP LEADERS AND COMMUNITY DEVELOPMENT OFFICER)**

Dear respondents,

My Name is Swalehe Martha L. from the Open University of Tanzania. I am conducting a study on *“Contribution of Government Funds Provided to Women Groups on Their Welfare in Kati Ward, Arusha City”*

The aim of this study isto assess the contribution of government funds provided to women groups on their welfare: a case of Kati ward, Arusha city in Tanzania.

All the information is for research purpose only and will be treated in confidential. I will appreciate so much if you can spare sometimes to answer the entire question provided.

Kindly answer all questions as complete as possible

Thank you in advance.

1.Age (Tick the appropriate age in the box)

18-27

28-37

38-47

48-57

58+

2. Sex

Male

Female

3. Marital Status

Single

Married	<input type="checkbox"/>
Divorced	<input type="checkbox"/>
Widow /Widower	<input type="checkbox"/>
Other (Please specify) .....	

4. How many are you in the family?

1-3	<input type="checkbox"/>
4-6	<input type="checkbox"/>
7-10	<input type="checkbox"/>
10+	<input type="checkbox"/>

5. Education level

Non-elementary education	<input type="checkbox"/>
Elementary/primary education	<input type="checkbox"/>
Secondary education	<input type="checkbox"/>
Above secondary	<input type="checkbox"/>

6. What is your occupation?

Petty trade	<input type="checkbox"/>
	<input type="checkbox"/>
Tailoring	<input type="checkbox"/>
	<input type="checkbox"/>
Poultry keeping	<input type="checkbox"/>
	<input type="checkbox"/>
Vegetable cultivations	
Others	

(Please specify).....

**PART II INTERVIEW QUESTIONS**

7. What are the economic activities conducted by women group members?
8. What are women group economic activities catalyzed by government fund in your area?
9. How government assist women group in the uses of fund which they provided to them?
10. How government ensure that the fund they provided to the women groups are used wisely for improvement of their welfare?
11. How government fund contribute in improvement of economic welfare of their members?
12. What are positive and negative changes brought by government development funds to individual and community in general?
13. Finally, is there anything else we have not touched regarding government funds provided to the women groups that you would like to share with me?

**THANK YOU FOR YOUR COOPERATION**

#### **APPENDIX IV: INTERVIEW GUIDE FOR FOCUS GROUP DISCUSSION**

Dear respondents,

My Name is Swalehe Martha L. from the Open University of Tanzania. I am conducting a study on **“To Assess the Contribution of Government Funds Provided to Women Groups on Their Welfare: A case of Kati Ward, Arusha City”** The aim of this study is to assess the contribution of government funds provided to women groups on their welfare: a case of Kati ward, Arusha city in Tanzania.

All the information is for research purpose only and will be treated in confidential. I will appreciate so much if you can spare sometimes to answer the entire question provided.

Kindly answer all questions as complete as possible

Thank you in advance.

#### **Questions**

- 1 What are the economic activities conducted by women group members?
- 2 What are women group economic activities catalyzed by government fund in your area?
- 3 How government assist women group in the uses of fund which they provided to them?
- 4 How government ensure that the fund they provided to the women groups are used wisely for improvement of their welfare?
- 5 How government fund contribute in improvement of economic welfare of their members?
- 6 What are positive and negative changes brought by government development funds to individual and community in general?

- 7 Finally, is there anything else we have not touched regarding government funds provided to the women groups that you would like to share with me?

**THANK YOU FOR YOUR COOPERATION**