

**IMPACT OF WOMEN DEVELOPMENT FUND ON LIVELIHOOD  
IMPROVEMENT AMONG WOMEN IN GEITA TOWN COUNCIL**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE  
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**2024**

**CERTIFICATION**

The undersigned certifies that she has read and hereby recommends for acceptance by the Open University, a dissertation titled; ***“Impact of Women Development Fund (WDF) on Livelihood Improvement among Women in Geita Town Council ”*** in partial fulfillment of the requirements for the Degree of Master of Project Management (MPM)

.....

Dr. Janeth N. Isanzu  
(Supervisor)

.....

Date

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**DEDICATION**

I dedicate this dissertation to my lovely family. This dissertation is the fruit of their sacrifice and dedication to supporting my studies and career.

## **ACKNOWLEDGEMENTS**

I would like to thank the almighty God for enabling me to reach this important stage/point. Furthermore, I am grateful to all of those with whom I have had the pleasure to work during this and other related projects. Each of the members of my Dissertation Committee has provided me extensive personal and professional guidance and taught me a great deal about both research and life in general.

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## ABSTRACT

Women Development Fund is the programme established by the Government of Tanzania and its objective is to support the economic improvement of women especially rural women. Women Development Fund supports women in setting up small income-generating businesses, which in turn are seen as a means to contribute to lifting their household out of poverty. The research was conducted in Geita Town Council. The study objectives were to identify the income generating activities performed by women under Women Development Fund, to examine the effect on extent to which WDF has really helped women to improve their livelihood and to examine the effect on challenges associated with Women Development Fund. The study addressed the Impact of WDF on the livelihood improvement among Women. The research adopted cross-section design while simple random sampling was used to obtain suitable respondents. Both descriptive and inferential statistics were used to analyze on the objectives of the study. Both primary and secondary data were collected while questionnaires tool were used for data collection. The findings shows that the income generating activities conducted by women were grain trading, food vending, tailoring, poultry keeping and hand craft. Furthermore the findings revealed that average annual household income before WDF was significantly different from that after WDF and challenges associated with WDF were note as bureaucracy system, poor planning for fund uses, community misleading/perception and insufficient fund provided. The researcher recommended that trainings should be facilitated to the Women under WDF concerning business management.

**Keywords:** *Women Development Fund, Livelihood Improvement, Impact, Geita.*

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### **LIST OF ABBREVIATIONS**

BRAC	Bangladesh Rural Advancement Committee
IGAs	Income Generating Activities
LGAs	Local Government Authorities
SACCOS	Saving and Credit Co-operative Societies
SDGs	Sustainable Development Goal
SMEs	Small and Medium-sized Enterprises
SPSS	Statistical Package for Social Sciences
URT	United Republic of Tanzania
WDF	Women Development Fund
WOEs	Women Owned Enterprises

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Chapter Overview**

This chapter presents background of the study, statement of the problem, objectives, research questions, scope, and significance of the study. In this case, the chapter presents issues related to Impact of women development fund (WDF) on livelihood improvement among women.

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

According to the World Bank (2019), women make up 40% of the world's workforce. It is noted that many of the sectors that are critical for economic growth in some of the developing countries depend heavily on women. Small and medium-sized enterprises (SMEs) with female ownership represent 30% to 37 % of all SMEs (8 million to 10 million women-owned firms) in emerging markets (Manwari, 2021). Women livelihoods in the World are dynamic, involving switches among various strategies depending on time and place. Women livelihoods in developing countries have been undergoing rapid change in recent decades (Berdegue, 2018). According to the World Development Report (2018), Women use the following livelihood strategies, smallholder entrepreneurship, participation in agricultural and non-farm labor market, and migration.

In many countries, participation of women in the small business sector is no longer a novelty because they are now seen as playing a major role in the economy's growth and development by promoting prosperity and reducing poverty (Klapper and Parker, 2020; Nukpezah and Blankson, 2019).

Worldwide, gender inequality stands as one of the underlying causes of poverty because deprive women from equal rights in ownership of assets, access to finance, and other development opportunities, hence leads to poor welfare and poverty (URT, 2022). Several researches in the mid-2000s focused in making Microfinance work for the poor and the findings indicated that, lack of access to credit on the part of the poor was one of the key constraints on their economic progress. Furthermore the commitment by the world to improve women and end gender inequalities is explicit in Sustainable Development Goal number five (SDGs 5).

In line with the Sustainable Development Goal (SDGs) number five, the government of Tanzania, through the Ministry of Health, Community Development, Women Affairs and Children (MCDWAC) set up a Women Development Fund (WDF) in the year 1992. The WDF was set up to assist women who were already entrepreneurs and those who wanted to start income generating projects (Zambelli and Müller, 2017). The objective of the fund is to improve and capacitate disadvantaged women by providing collateral free loans. The provision of such credit schemes by the government of Tanzania 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.

Women Development Fund (WDF) in Tanzania supports the economic improvement of women, and especially rural women, by providing them with loans that they can use to start/scale up a wide range of income-generating activities, including agriculture and livestock rearing, sale of processed food, and petty trade (Zambelli and Müller, 2017). The programme does not directly create jobs for women, but



supports them in setting up small, income-generating businesses, which in turn are seen as a means to contribute to lifting their household out of poverty. Loans can be accessed via group membership, which creates collective responsibility for meeting the repayment deadlines (Zambelli and Müller, 2017). The central feature of lending 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. However, from 2018/19 the interest has been removed from the loan by enacted loan law of United Republic of Tanzania 2018/19.

Moreover, the study on impact of women development fund (WDF) on livelihood improvement among women in Geita Town Council were tested and guided by a Micro Credit theory, basing on financial resources, management and women improvement.

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

Tanzania, like any other developing countries is insisting on improving women economically as one of the development strategies for raising socio economic status of women in the country particularly in the rural areas (Mongi, 2019). The argument behind this is when women are provided with credit it is expected that the credit will enable them to take part in economic activities efficiently and effectively and it will reduce poverty to a great extent. Access to financial services is assumed to contribute to increased income generating and thus achievement of higher standard of living at household level (Temu 2019).

Among of the initiatives taken by Tanzania government to improved women economically is 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 and (URT, 2018). Other government initiatives have been the initiation of different improvement funds including Credit for Women Tanzania (Crew Tanzania), Women and Development Fund (WDF) which is the main core of this study.

Among the economic problems facing women in Tanzania in general and Geita in particular is the inaccessibility to resources such as credit for their livelihood improvement. It is not easy for the rural women to get credit from formal financial institutions like banks due to lack of information, long procedures and collateral requirements. To minimize the economic constraints, the government established Women Development Fund (WDF), which is supported by the government through the national gender machinery and complimented by the local councils.

The fund provides credit to women in all the 114 Local Councils of mainland Tanzania .WDF essence first to enable women to access micro credit facilities and second to improved women economically. The idea was to establish economic projects from which they could generate income for their savings and consumption purpose. As such the Women Development Fund was considered to be more appropriate for large number of women living in rural areas and who receive low income from their activities as compared to state owned banks and other Microfinance Institutions which offer credits to women (Zambelli 2017).

However, the effort done by government for more than 25 years since 1998, different research's such as (Zambelli, 2018) (Müller, 2017) and (Tairo, 2019) among others reported that there is a little significant change reported among women beneficiaries under WDF in Tanzania main Land. Therefore this study explores the extent to which WDF have truly contributed in improving women livelihood among women in Tanzania. The study uses Geita Town Council as its case study.

#### **1.4 Research Objectives**

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

The Impact of women development fund (WDF) on livelihood improvement among women in Geita Town Council.

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

- i) To examine the effect on income generating activities performed by Women supported by WDF in Geita Town Council
- ii) To examine the effect on extent to which WDF has really helped women to improve their livelihood
- iii) To examine the effect on challenges associated with WDF in Geita Town Council

#### **1.5 Research Questions**

- i) What are the incomes generating activities performed by Women supported by WDF in Geita Town Council?
- ii) To what extent WDF has really helped Women to improve their livelihood economic status?

iii) What are the challenges allied with WDF process?

### **1.6 Scope of the Study**

The study was carried out in Geita Town Council. The study focused in exploring information on issues relating to Women Development Fund among beneficiaries. Also, data for this study was collected from three Wards, namely Kalangalala, Bombambili and Nyankumbu. Furthermore the study measured the impact of WDF on women livelihood improvement indicators such as food security, income level, health improvement, reduced women violence, access to basic needs, consumption ability and others.

### **1.7 Significant of the Study**

The study contributes to set appropriate policies and strategies related to the provision of financial services. The results may further increase knowledge among women on how to make use of financial services gained from credit institutions like WDF through proper savings and investment. A finding obtained provides a clear picture to WDF, on how best to deal with its clients with the aim of raising income and improve their economic status. Also the generated knowledge will be useful for development planners, policy makers in government sectors, NGOs and other bodies interested in promoting women's social-economic development.

### **1.8 Organization of the Study**

A dissertation were organized into five chapters in which, chapter one introduces the introduction of the study, and covers areas such as statement of the problem, research objectives, and research questions, scope of the study and significance of

the study. Furthermore, chapter two of this study proposal explained about literature review which covers theoretical literature review and empirical literature that guide this study. Moreover, the chapter provides a conceptual framework and research gap for the study. Chapter three explained about research methodology while chapter four describes results and discussion and chapter five researcher conclusion and recommendations.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Chapter Overview**

A literature review Refers to the research techniques where by surveys books, scholarly articles, and any other sources relevant to a particular issue, area of research, or theory, and by so doing, provides a description, summary, and critical evaluation of these works in relation to the research problem being investigated (Aveyard, 2010). The section involving the main two parts, theoretical literature review and empirical literature review.

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

The study is comprised of various concepts as key terms that help readers to understand the study in deeply.

##### **2.2.1 Women Development Fund (WDF)**

According to URT (2018) Women Development Fund is the programme established by the Government of Tanzania, and is administered through the Ministry of Community Development, Gender and Special groups, its objective is to support the economic improvement of women especially rural women. WDF does not directly create jobs for women, but supports them in setting up small, income-generating businesses, which in turn are seen as a means to contribute to lifting their household out of poverty (ibid).

Zambelli and Müller (2017), defined Women Development Fund refers to the financial improvement and support provided to women initiated by the local,

national or international government or private sector for the sake of improvement women through loan or grant accessibility. Moreover; Action Aid, and Oxfam (2019), defined WDF as program established by Central Government to an economic improvement and support to women, especially rural women, by providing them with loans that they can use to start/scale up a wide range of income-generating activities, including agriculture and livestock rearing, sale of processed food, and petty trade (Action Aid, and Oxfam, 2019). Therefore, this study the term WDF considered as defined by URT (2018), hence it covers' the demand contents by the study objectives.

### **2.2.2 Livelihood**

Olivier, (2018) describe livelihood as the capabilities/affordability and access to assets, and activities required for a means of living. It is deemed sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities, assets, and activities both now and in the future, while not undermining the natural resource base (ibid).

According to UNDP (2017) livelihood refers to an arranged strategies and implementation of plans which involves various activities and endeavors. These strategies and plans aim at increased household food security, increased production and value addition processes, increased household income level, increased household coping capacity, increased local employment opportunities, enhanced social and human capital, ensured social inclusion mainstreaming, increased equal access to information, communication and education (UNDP, 2017). International Center for Research on Women [ICRW], (2011) defines livelihood as consideration of human

capital that represents the abilities, experience, work skills and the physical state of good health which, when combined, allow populations to engage with different strategies and fulfill their own objectives for their livelihoods.

For this study, Livelihood was regarded, addressed as defined by UNDP (2017), hence it shows clearly the aspects and indicators measurement of livelihood.

### **2.3 Theoretical Literature Review**

This study were supported by a theory and an approach namely, Micro Credit. This theory and explain in detail the basis of financial resources, management and women improvement.

#### **2.3.1 Micro Credit Theory**

Mayoux (1998) provides three complimenting and contrasting paradigms of micro-finance includes; financial self-sustainability, poverty alleviation, and feminist improvement. It is assumed that in the financial self-sustainability paradigm that by contracting micro-finance programmes women will automatically be improved economically. In the poverty alleviation paradigm micro-credit is viewed as a means to improve well being by reducing household poverty and vulnerability. Women are the target group because they are considered to be poorer than men, and women are more likely to spend earned income on family welfare. As a feminist improvement paradigm micro-credit is seen to promote women's social and economic issues (Lairap-Fonderson, 2017).

The idea of micro-finance programs in organizing group loans is to make each member of a group responsible for repayments and it is widely assumed that groups.



The rationale behind targeting women is not only to enable them equal access to financial services (Muhammad, 2018).

### **2.3.2 Strengths of Micro Credit Theory**

The strengths of Micro Credit Theory as described by Mayoux (1998) is that, the theory shows that micro-credit programs assume that the provision of credit for women's development is a set of mutually reinforcing virtuous spirals. And it provides evidence that by improve women economically; it will automatically improve their well-being and social economic developments of their families. Furthermore the theory is very simple to understand hence it can be applied easily in different areas/ perspectives.

### **2.3.3 The weakness of Micro Credit Theory**

An important point to note is that although this theory of Micro Credit Theory has been challenged with evidence that most founders start new ventures without much capital, and that financial capital is not significantly related to the probability of being nascent entrepreneurs (Hurst and Lusardi, 2019), still in the context of Tanzania microcredit including Women Development Fund is a common source of capital to women owners of microenterprises. This is evidenced by the fact that more than 80% of MFI clients are women (Mixmarket, 2021).

### **2.3.4 Justification for Choosing a Selected Micro Credit Theory**

The micro credit theory argues that, in the process of accessing micro-credit to women, it influences women to operate more as a disciplinary power. Women's participation in micro-finance programmes places them in the market economy

turning them to be competent producers regardless of their poor skills in marketing (Mayoux, 1998). Moreover the theory stresses the importance of financial, social and human resources (Mixmarket, 2021). According to this theory, access to resources enhances the individual's ability to detect and act upon discovered opportunities (Davidson and Honing, 2003). Thus, three types of resources including financial capital, human capital and social capital have been advanced in the micro credit theory.

## **2.4 Empirical Literature Review**

### **2.4.1 Income Generating Activities Performed by Women under WDF**

In Spain, Perez and Canino (2017) 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 by increasing job creation, income and the decision making on the use of generated income. Logit regression model was employed and research data were analyzed using a sample of 98 entrepreneurs. The findings indicated that there was relationship between the credit disbursed and the increase in income for those who are working in the business as self-employees (Perez and Canino, 2017).

Part of the income generated 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 organizations (Perez and Canino, 2017).

According to the study conducted by Nandonde and Liana (2013) on the analysis of women small scale entrepreneurs practices during business negotiations in Tanzania agribusiness, it was 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. Purposive sampling technique was used to get the sample size of 131 respondents (women small scale entrepreneurs involved in selling agric-food (Nandonde and Liana, 2013).

Lugeye and Bashagi (2018) who found that, most women entrepreneurs engage in simple trading, food processing, textile and clothing, and service businesses. They further noted that, women tend to undertake activities that are in harmony with their traditional roles and the choice of business activities is dedicated by their reproductive roles. Furthermore Eudosia (2018) argued that the determination on what activities should be implemented by the beneficiaries is differ from one area to another by focusing on the nature of community surrounding, the culture and climatical condition, for instant in west part of Tanzania majority of the WDF beneficiaries are engaged in the farming activities, food vending businesses, shops, charcoal and grocery and animal husbandry (Eudosia, 2018).

According to Bashagi (2018), show that a possible explanation for why women are concentrated in farming activities could be it needed low capital to start up. That means women can easily secure initial capital from personal savings, husbands, friends and relatives. Additionally, women want to involve themselves in business ventures such as home-based enterprises, which will allow them enough time to attend to other household activities. Therefore, an activity of women conducted under WDF differs from on community to another (Bashagi, 2018).

#### **2.4.2 Extent to Which WDF has Helped Women to Improve Their Livelihood**

In Kenya, a study by Gedion *et al.* (2018) on “*Women Enterprise Fund Loan on Women Entrepreneurs*” found that, women’s income together with households’ incomes has improved with credit. Women enterprise fund has a positive effect on women incomes and house hold incomes. The social welfare of women and their households in general improved. The study recommended that; Women enterprise fund should reduce processing time as well as need to lower interest rates on the loans and need to consider changing loan repayment terms from weekly to monthly repayment (Gedion, 2018).

In Tanzania, a study conducted by Mtenga (2018) evidenced that Tanzania Women Development Fund (WDF) has been supporting women Income Generating Activity (IGAs) since 1995, it provides loan to finance Women IGAs of different aspects to enable them improve their livelihood. Through this fund many women have been improved economically. The study found, through WDF loans, beneficiaries attained economic improvement due to the fact that, some had attained; access to resource and ownership, improvement of income which ultimately improve household

livelihood.

Tshuma and Selome (2020) in a study of microfinance and women improvement through WDF in Umguza district in Zimbabwe whereby the findings depicted that, WDF as a strategy made a difference in the livelihoods of the recipients by initiation of income generating projects, and ownership of assets in the household. In real situation especially in Tanzania and other countries, ownership of assets by women is still a problem; this may be due to culture, low income, and even the dictatorship life style of some husbands in some households.

Hashem (2017) argues that credits that are extended to women provide access to important economic resource which enables them to bargain gender barriers and increases control over their own lives, access to credit through WDF leads to empowerment as empower women to put capital in their hands and allow them to earn an independent income and contribute financially to their households and community and hence increased self-esteem, respect and other forms of empowerment for women beneficiaries (Hashem , 2017).

According to Women Entrepreneurship Development Trust Fund (WEDTF) Report in Zanzibar Tanzania show that Women development Fund has increased women's income benefits their children particularly in education, diet, health care and clothing". The report further reveals that 55% of women's increased income is used to purchase household items, 18% goes to school and 15% is spent in clothing. Within this context therefore assisting women generates a multiplier effects that enlarges the impact of the institution activities.

Furthermore Makombe, *et al.*, (2018) on his study conducted in Tanga region on “*credit schemes and women’s empowerment under WDF*” researchers’ assessed six (6) indicators to ascertain the potential opportunities on WDF issued to women. These include participation in decision making, Acquisition of skills, control over resources, decision on money use, standard of living and freedom to use own time. However, the findings revealed positive achievements in terms of the indicators and that that access to credit contributes to credit has improved gender relation and poverty alleviation.

Golla (2011), propound that WDF in Tanzania mainland is essential both to realize women’s rights and achieve broader development goal such as economic growth poverty reduction, health education and welfare. Therefore, the government of Tanzania has committed itself to the goal of economic empowerment by providing fund to women through WDF program. Empowered women have a wide benefit to her, family and the nation at large as supported by Golla (2011), that Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development.

Kavenuke (2018) on “Analysis of the effect of women development fund on household’s welfare, The case of Kiteto district, Manyara region, Tanzania” The findings were discussed as WDF contributed on household’s welfare by 99% because it was significant on ownership of assets, and nutrition. Assets that were owned by women were televisions, cellular phones, bicycles, motorcycles, while few

women owned land and house (Kavenuke, 2018).

### **2.4.3 Challenges Associated With WDF**

Terry (2020) in her study to analyze the impact of micro-finance on women micro entrepreneurs in Temeke District, Dar-es-Salaam revealed that, some of the factors that contributed to women's improvement were: an increase in income, ability to save and accumulate savings, and contribution towards their children's education. Additionally, women felt improved because they acquired an ability to purchase household assets and were able to improve their household diet. As a result, women improved their economic status, self-esteem and they gained more confidence (Terry, 2020).

The study conducted by Kavenuke titled analysis of the impact of women development fund on household's welfare the case of Kiteto district, Manyara Region. The results found that Challenges of the fund Liquidity is the problem due to inadequate capital coupled with slow speed of loan recovery by Local Government Authorities (LGAs) makes difficult to process and approves fresh loans immediately.

Makombe (2018) on his study titled women entrepreneurship development and improvement in Uganda, it was found that, in spite of women support from WED Program, they lacked control over their assets like their counterparts in the control group. Mtawa (2017) who found that, 20% of the WDF beneficiaries in Tanzania mainland used their loan into other unplanned purposes. Under these circumstances'

money was diverted to unproductive activities. For example, through focus group discussions it was found that, some of beneficiaries spent their loan on inappropriate activities such as covering wedding costs, travelling and buying clothes instead of investing into activities for income generation. This could be due to the fact that some women lacked knowledge and skills on loan management for better results. The implication was that; some women took loans without a clear idea of what to do with the money (Mtawa, 2017).

Moreover, Eudasia, (2018) found that some women took loans and kept the money in their homes without investing it to IGAs and some other women used the loans for leisure, for example to cover wedding expenses. Misuse of loan can also be caused by inadequate loan management training, improper use of loans on the side of beneficiaries and lack of supervision of loan on the side of the loan provider. According to him, he obvious that some women do not have focus for big business and that is reason misuse of loan can occur. In this case women remain with the same small business for long time, and this led to miner increase of income. This is might be one of the reasons which make many women lag behind with regard to resource ownership. Generally, there is no clear laws and monitoring mechanism that has imposed to make follow up on the effective uses of fund (Eudasia, 2018).



**Table 2.1: Summary of the Previous Related Studies**

S/N	Author (year)	Title	Country	Methodology (Data analysis)	Main findings
1	Perez and Canino (2017)	Analysis of the relationship between how entrepreneurs supported by credits understand the success and performance of their business in poverty reduction	Spain	Logit regression model	The results show that customer-related indicators are more effective than financial indicators to distinguish between successful and unsuccessful organizations.
2	Nandonde and Liana (2017)	The analysis of women small scale entrepreneurs practices during business negotiations in Tanzania agribusiness	Tanzania	Descriptive and Content Analysis	In general the study indicates that women lack soft skills during business negotiations the situation that reduces the efficiency of the business that reduces income, consumption and employment.
3	Gedion (2018)	Women Enterprise Fund Loan on Women Entrepreneurs	Kenya	Descriptive Analysis and inferential analysis (regression model)	Women's income together with households' incomes has improved with credit. Women enterprise fund has a positive effect on women incomes and household incomes. The social welfare of women and their households in general improved
4	Mtenga (2018)	Evidenced that Tanzania Women Development Fund (WDF) has been supporting women Income Generating Activity (IGAs) since 1995	Tanzania	Descriptive Analysis	The study found, through WDF loans, beneficiaries attained economic improvement due to the fact that, some had attained; access to resource and ownership, improvement of income which ultimately improve household livelihood.
5	Tshuma and Selome (2020)	Microfinance and women improvement through WDF in Umguza district in Zimbabwe	Zimbabwe	Descriptive and Content Analysis	WDF as a strategy made a difference in the livelihoods of the recipients by initiation of income generating projects, and ownership of assets in the household
6	Terry (2020)	Impact of micro-finance on women micro entrepreneurs in Temeke District, Dar-es-Salaam	Tanzania	Descriptive Analysis	The factors that contributed to women's improvement were: an increase in income, ability to save and accumulate savings, and contribution towards their children's education..
7	Makombe (2018)	Women entrepreneurship development and improvement in Uganda	Uganda	Descriptive Analysis	It was found that, in spite of women support from WED Program, they lacked control over their assets like their counterparts in the control group.

**Source:** Researcher Own Construct (2023)

## **2.5 Research Gap**

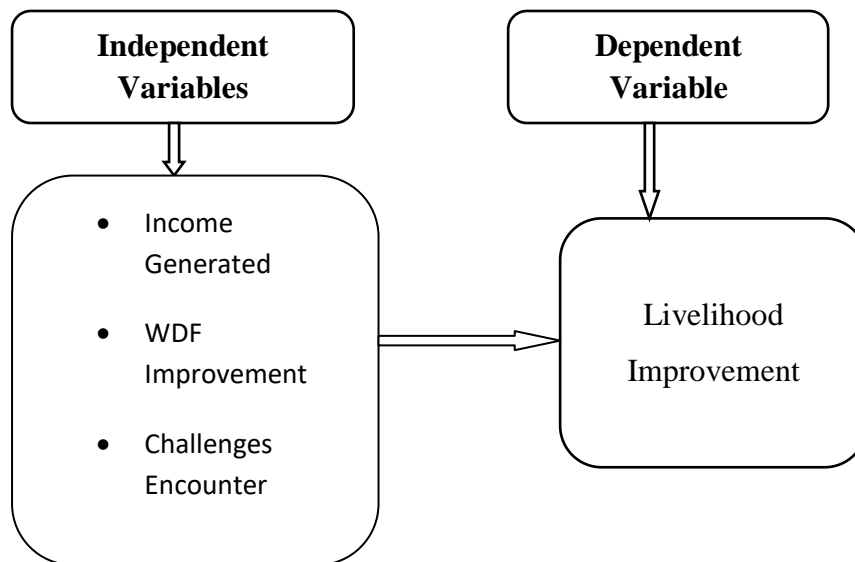
Most of the reviewed researches have little coverage the gap on the magnitude of the effect of women development fund (WDF) on livelihood improvement among women through the assessment on the situation before and after. For instance Mtenga (2018) showed that, through WDF loans, beneficiaries attained economic improvement. The author concluded that, women with access to WDF loans perform different income generating activities thus the loans were contributing to their improved livelihoods. While Gedion (2018), Tshuma and Selome (2020) and Makombe (2018) generally, among others summarized that access to micro-credits can positively contribute both economic and non-economic changes in rural women's lives.

Therefore the gap existed, because most of the reviewed literatures summarized of the general outcomes/ importance of WDF to women, without showing the extent to which WDF has impacted women livelihoods individual. This research shows the really change and the magnitude change occurred among women after WDF intervention, moreover this study will going further by assessing their situation before and after, therefore to note the really change occurred among women groups under WDF. Moreover the study methodology, theory applied and study area are all different from the previewed literature. Thus the study will generate unique findings based on nature of the targeted sample size.

## **2.6 Conceptual Framework**

Conceptual framework helps to show the connectivity of the independent and dependent variables as it supported by Shields *et al.* (2022) that conceptual

framework shows the way ideas are organized to achieve a research project's purpose. For the purposes of this study, independent and dependent variables were involved in relation to the theory adopted and literature review



**Figure 2.1: Conceptual Framework**

**Source:** Researcher Own Construct (2023)

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Chapter Overview**

The research will adopt positivism research philosophy as described by Howell, (2012). The positivism philosophy was used due to its ability of showing relationship between the study variables (ibid). Therefore in this study will describe the link between various independent variables to dependent variable.

#### **3.2 Research Approach**

This study will use qualitative approach. Basing on the nature of this study, cross-sectional research design was applied (Kothari, 2014). Qualitative approach is adopted in this study because it is the most appropriate design for descriptive studies like this one that determines magnitude effect of WDF process on women's livelihood.

#### **3.3 Research Design and Strategy**

The study will adopt survey design where by cross-sectional were applied. The cross-sectional research design is the approach that involves asking questions to respondents at one point at a time. This design allows an in-depth data collection on different groups of respondents at a single point in time (Kothari, 2014).

#### **3.4 Area of the Study**

The study was conducted in Geita Town Council, from selected three wards Kalangalala, Bombambili and Nyankumbu. The study will focus in exploring information on issues relating to Women Development Fund among beneficiaries.

The study will focus mostly on areas of income generating activities performed by Women under WDF, outcomes of women development fund on the livelihood improvement and factors affecting women in accessing WDF in Geita Town Council.

### 3.5 Population of the Study

According to Geita Town Council report (2021-2022), there is a total of 80 Women's in selected three wards (Kalangalala ward, Bombambili ward and Nyankumbu ward) who have received loan under WDF (URT, 2022). Moreover 80 Women's were categorized into 16 groups.

**Table 3.1: Population Distribution**

S/n	Geographical Coverage	Target Group	Population
1	Kalangalala Ward	5 Women Groups	25
2	Bombambili Ward	6 Women Groups	30
3	Nyankumbu Ward	5 Women Groups	25
<b>Total</b>			<b>80</b>

**Source:** Geita Town Council report (2021-2022)

### 3.6 Sample Size

Since the sample population is known, the study will use Yamane formula for calculating known sample population as illustrated below, (Yamane, 2008).

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

Where n = Sample size, N = Population (80) and e = Probability of error (0.05), assuming 95% confidence level, and with a precision of 5%.

$$\text{sample size (n)} = \frac{80}{1 + 80(0.05)^2}$$

$$\text{sample size (n)} = \frac{80}{1.2}$$

Therefore, sample size (n) = 66.6667

Therefore; According to the given Yamane formula, the sample size for this study was 66 respondents.

**Table 3.2: Distribution of the Study Sample**

S/n	Geographical Area	Target Group	Population	Sample Size
1	Kalangalala Ward	5 Women Groups	25	21
2	Bombambili Ward	6 Women Groups	30	24
3	Nyankumbu Ward	5 Women Groups	25	21
<b>Total</b>			<b>80</b>	<b>66</b>

**Source:** Researcher Own Construct (2023)

### 3.7 Sample and Sampling Techniques

The study will use probability sampling techniques where Simple random sampling was used to select the study the respondents. The sampling is more usefully hence is it's easier to make generalizations about the sample compared to, other technique including random sample where not all participants have the characteristic you are studying (Saunders et al., 2019).

### 3.8 Data Collection

According to the nature of the study, only primary data were used to gather the required information for objective one, two and three.

#### 3.8.1 Primary Data

Primary data used to obtain data direct (fist hand data) from the study respondents (McLeod, 2014). Therefore primary data were collected from the study key

informants and study respondents

### **3.9.2 Tool used to Collect Data**

According to Kothari (2014) Research tools referred to specific methods or plans that researchers employ to collect and interpret data. Therefore the study will use two data collection tools namely questionnaire tool, and observation. It is believed that, there might be application of more than one research tools for effective data collection on exacting problem (ibid).

### **5.9 Data Analysis**

The collected data were analysed by using Statistical Product for Service solution (SPSS). The study objective one and three was analyzed through descriptive statistics where by data were summarized and presented in tables, graphs and charts of frequencies and percentages to interpretation and discussion. Furthermore, objective two of the study were analyzed through the use of Paired samples t-test to find/compare the extent to which WDF has really helped women to improve their livelihood before and after the intervention (Saunders et al., 2019). The obtained findings are expected to find/test positive and significant effect ( $p > 0.05$ ) of WDF on women livelihoods.

### **3.9.1 Variables and Measurement Procedures**

In this study, three independent variables (Income generated, WDF outcomes, and access to basic needs) were measured differently. Income generated; was measured through the use of paired sample T-test, which to determine whether the mean difference of two sets of observation (Arnaiz, 2012). Hence the study will apply and

assume, the mean income level generated by WDF beneficiaries before the project as (Paired set 1) and mean income generated after WDF intervention as (Paired set 2). The general result will test on whether there is positive and significant effect ( $p > 0.05$ ) of WDF on income generation, among women.

WDF outcomes and access to basic needs as independent variable was measured through descriptive analytics (Norman, 2014). WDF outcomes will involve indicators, such as food security status, asset ownership, and social welfare and knowledge. While access to basic needs will involve indicators such as ability to get water services, electricity, health services, school payments for the children's and sewage service. The variables were measured by descriptive percentage.

### **3.10 Validity**

The study will use KMO to measure and determine the suitability of data for analysis. According to Kulshreshtha (2015) the KMO test for validity determines the adequacy and validity of data and the test ensures that the data we have are suitable to run analysis and therefore determine whether or not there is a set out what intended to measure (ibid).

### **3.11 Reliability**

The study will use Cronbach's alpha to test reliability. Cronbach's alpha test it takes the values from 0 to 1, with one (1) the highest value, meaning perfect consistency (Babbie, 2010). Therefore a Cronbach's Alpha with value higher than 0.7 is considered as reliable in comparison values lower than 0.7, this means Reliability coefficient of  $\alpha \geq 0.7$  is considered acceptable (Babbie, 2010).



### **3.12 Ethical Consideration**

The researcher will observe all the research procedures to ensure that ethical matters are adhered by The Open University will review the proposal for ethical issues and for approval before data collection. The all collected data was confidential and was used only for the sake of this study only. Furthermore respondent's views were presented without showing their real names.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.1 Introduction**

This chapter aims at presenting the findings of the study, which are in line with the general objective of the study. The findings are presented in the sub-sections. The chapter consists of four main sections. Section one present on the Demographic characteristics of respondents, section two present on types of income generation activities performed by Women under WDF, while section three is presenting extent to which WDF has really helped women to improve their livelihood. Section four present effects on challenges associated with WDF

#### **4.2 Demographic Characteristics of Respondents**

##### **4.2.1 Education Level of Respondents**

The findings in Table 4.1 show that the majority of respondents were attaining primary education (48.1%) followed by secondary education (25.3%) while (24.0%) of respondents attaining non- formal education and minority (2.6%) attaining the higher learning education. This implies that the Women are now more aware on the important of education for social economic development and gender equality. The result were discussed further by Ngowi (2017) in Singida who revealed that (18.5%) of women under WDF in Singida had no formal education. A high proportion of women 70.3% had primary education while a smaller proportion, about (11.1%) had secondary and tertiary education.

##### **4.2.2 Age of Respondents**

The findings in Table 4.1 on the age variation of women beneficiaries of WDF from

three selected ward show that the majority of respondents were aged between 26-35, (72.7%) followed by the women aged below 25, (14.9%) while the less were aged between 36 -45, (10.4%) and more less were the women aged 46-55, (6 %) followed by aged above 55, (1.3%). The findings provide evidence that the women aged between 26- 35 years are more active and flexible on finding the better way of living to attain different social- economic benefits and opportunities that are surrounding their area. They dominate the majority of beneficiaries of WDF in Geita Town Council.

#### **4.2.3 Respondent's Marital Status**

The distinct options that describe a person's relationship with a significant other, Married, single, divorced, and widowed are examples of marital status. The result in Table 4.1 shows that the majority of respondents (48.7%) were married, that means having husbands, while (18.2%) were single, that mean unmarried or not involved in a stable sexual relationship, and (18.2%) of respondents were separate that can be defined as stop living together without getting divorced. Minority of respondents were (8.4%) for widowed, that defines as lose husband through death and (6.7%) of respondents were divorced, no longer married because the marriage has been legally dissolved.

Generally, the findings show that the women under the Women Development Fund (groups) can have other support rather than Loans obtained from WDF to improve social-economic status and livelihood. Furthermore, the findings were related to the Study conducted in Rombo District, by Eudosia (2018) on *“The Role of Women Development Fund in improving the economic status of Women in Tanzania”* The

study discovered that (35%) of beneficiaries were married followed by (27.5%) who were single and (20%) were divorced. This shows that women with household responsibilities were most likely to secure loans. It also goes with the belief that married women are considered to be more responsible and are more unlikely to break a promise on their loans than younger women who have never been married.

This was pointed out by some of the members during interviews when they were complaining about the default rates on their loans. Some of these members pointed out that unmarried and single woman can just pack overnight and leave the area without anybody noticing. The proportion of married women is comparable with Kibas' (2001) study of women micro-entrepreneurs in Uasin Gishu district in Kenya, which shows that married women form a large share of micro-credit borrowers. The findings demonstrated in Table 4.1.

**Table 4.1: Demographic Characteristics of Respondents**

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
<b>Education Level</b>		
No formal education	16	24.0
Primary education	31	48.1
Secondary education	17	25.3
High Learning	2	2.6
<b>Total</b>	<b>66</b>	<b>100</b>
<b>Age of Respondents</b>		
Below 25	9	14.7
26-35	44	67.5
36-45	7	10.4
46-55	4	6.1
55+	2	1.3
<b>Total</b>	<b>66</b>	<b>100</b>
<b>Marital Status</b>		
Single	12	18.2
Married	32	48.7
Separate	12	18.2
Divorced	4	6.7
Widowed	6	8.4
<b>Total</b>	<b>66</b>	<b>100</b>

**Source:** Field Data (2023)

#### 4.2.4 Years WDF Beneficiaries Joined the Groups

This part describes how long the women (beneficiaries) have been in the project, this shows a picture of the time period and how their success can be achieved quickly. The findings in Table 4.2 revealed that the majority of respondents (66.9%) were involving in WDF for more the one year and less than three years, while (28.6%) were connecting for only one year and minority (4.5%) were connecting for more than three years.

The results were confirmed by a community development officer, who noted that;

*“Many women have been unable to stay in their groups due to failure to repay their original loans, so legally in order to be re-lent you must have completed all the initial repayments, so most last a short time. Only and this is the biggest challenge that has arisen for many years”.*

The findings revealed that the women groups are not sustainable for more than two year, in which the group objectives cannot be reached and the probability of default is large to the Majorities. This depicts that only few groups do exist for a long time and probably most groups are formulated in order to get loan and they ceases soon after they repay back their loan. The findings demonstrated in Table 4.2.

**Table 4.2: Years Respondents Joined in the Groups**

<b>Time (in year)</b>	<b>Frequency</b>	<b>Percentage</b>
Less than one year	19	28.6
1-2 years	44	66.9
3-5 years	3	4.8
<b>Total</b>	<b>66</b>	<b>100</b>

**Source:** Field Data (2023)

### **4.3. Types of Income Generating Activities (IGA) Performed by Women in Geita Town Council**

The study finding from Table 4.3, show that the majority of beneficiaries (30.3%) are involving in Grain trading, followed by (24.4%) who are engaging in tailoring and (15.2%) of beneficiaries were poultry keepers and minority by (7.5%) were food venders, (7.5%) cattle ranchers and (7.5%) were engaged in hand craft activities, while less were vegetable growers (7.5%). Therefore WDF beneficiaries in Geita Town Council were engaged in several incomes generating activities like grain trading, livestock keeping, handcraft and culture activities such as painting, drawing, tie and dye and batik. Other activities were food vending known in local name “mama Ntilie”, small shops, and fruits and vegetables vending. Also, few beneficiaries were involved in small farming activities such as vegetable garden and crop farming.

From the results above it is obvious that women engage themselves in simple activities as supported by research conducted by Lugeye and Bashagi (2018) who found that, most women entrepreneurs engage in simple trading, food processing, textile and clothing, and service businesses. They further noted that, women tend to undertake activities that are in harmony with their traditional roles and the choice of business activities is dedicated by their reproductive roles.

One of the beneficiaries from Nyankumbu Ward said;

*"the economic activities we undertake are highly dependent on the needs of the community and the resources available; we strive to use the resources and opportunities available to run our lives and the family as a whole."*

**Table 4.3: Types of Income Generating Activities Performed by Women**

<b>Variable</b>	<b>Frequency</b>	<b>Percentage</b>
Grain traders	20	30.3
Food Vending	5	7.5
Poultry keeping	10	15.2
Vegetable growers	5	7.5
Tailoring	16	24.4
Cattle ranchers	5	7.5
Hand craft	5	7.5
<b>Total</b>	<b>66</b>	<b>100</b>

**Source:** Field Data (2023).

The findings from other studies argued that the determination on what activities should be implemented by the beneficiaries is differ from one area to another by focusing on the nature of community surrounding, the culture and climatical condition, for instant the similar study conducted in Rombo by Eudosia (2018) shows that majority of the WDF beneficiaries are engaged in the farming activities, food vending businesses, shops, charcoal and grocery and animal husbandry.

According to Bashagi (2018), show that a possible explanation for why women are concentrated in farming activities could be it needed low capital to start up. That means women can easily secure initial capital from personal savings, husbands, friends and relatives. Additionally, women want to involve themselves in business ventures such as home-based enterprises, which will allow them enough time to attend to other household activities.

Therefore, activities of women conducted under WDF differs from on community to another, while in Geita most of women involved in Grain trading, compared to other area because the town area is enable the operation of business and there is high demand of food goods/products and services from mining workers and public

servants. Some of women incomes generating activities in the study areas are shown in the plate below;



**Figure 4.1: Women Incomes Generating Activities Such as Tailoring and Handcrafting that are Performed by WDF Beneficiaries in Geita Town Council**  
**Source:** Field Data (2023).

#### **4.3.1 Women's Benefits Obtained from Being Member of WDF**

The opportunity obtained by the women by been the member of WDF in Geita Town Council were discussed in Table 4.4. The results show that (25.3%) of respondents identifies that the Women Development Fund is an opportunity to them hence it offers financial support, it promoted Women Trainings on entrepreneurship (20.9%) while (19.3%) of beneficiaries argue that they are now able to overcoming business competition. Furthermore (18.8%) revealed that by being a member of WDF it increases entrepreneurs networking among women, while the minority by (15.6%) argue that likelihood of being landed to other local financial institutions increased, which secures the financial stability and minimizing business risk.

The finding was in line and discussed from the study by Hashem (2017) who argues that credits that are extended to women provide access to important economic



resource which enables them to bargain gender barriers and increases control over their own lives, access to credit through WDF leads to empowerment as empower women to put capital in their hands and allow them to earn an independent income and contribute financially to their households and community and hence increased self-esteem, respect and other forms of empowerment for women beneficiaries (Hashem , 2017).

**Table 4.4: Women’s Benefits Obtained from being Member of WDF**

<b>Variable</b>	<b>Frequency</b>	<b>Percentage</b>
Financial support	17	25.3
Entrepreneurs Networking	13	19.3
Overcoming business competition	12	18.8
Women Trainings	14	20.9
Upsurge Likelihood of being landed by other Micro-institutions	10	15.6
<b>Total</b>	<b>66</b>	<b>100</b>

**Source:** Field Data (2023).

Furthermore Makombe *et al.* (2018) on his study conducted in Tanga region on “*credit schemes and women’s empowerment under WDF*” researchers’ assessed six (6) indicators to ascertain the potential opportunities on WDF issued to women. These include participation in decision making, Acquisition of skills, control over resources, decision on money use, standard of living and freedom to use own time. However, the findings revealed positive achievements in terms of the indicators and that that access to credit contributes to credit has improved gender relation and poverty alleviation.

#### **4.3.2 Activities Performed by Women Development Fund Program**

The achievements of WDF cannot be measured without knowing the exactly responsiveness and activities performed by the program itself to the beneficiaries,

therefore the respondents were asked to identify the knowing activities performed by WDF in Geita Town Council, the findings as shown in Table 4.5 revealed (100%) of respondents argue that WDF program aimed at providing fund with low/zero interest rate and (69.6 %) shown that WDF providing entrepreneurship skills for beneficiaries and (63.6%) identifies that WDF program supporting women business grows and less by (15.4%) argue that WDF conducting monitoring and evaluation of fund that are given to the beneficiaries.

Qualitative evidence from Community Development Office, as the key informant during interview identifies that,

*“Women Development Fund is given in groups of registered community-based organization (CBOs) that have a well-established economic activity. This is to say fund is given to women entrepreneurs but in form of groups purposely directed to improve their existing business and other related activities. The purpose for group lending is to enhance loan recovering and for easy communication and monitoring of activities”.*

Furthermore, CCDO argue that;

*“responsibilities that WDF program, is to provide loan in groups, education on the use of the given loan (capacity building) and monitoring the loan for sustainability of the program”.*

**Table 4.5: Activities Performed by Women Development Fund Program**

<b>Activity Performed</b>	<b>Frequency</b>	<b>Percentage</b>
Providing fund with low interest rate	66	100
Providing entrepreneurship skills	42	69.6
Supporting Women business	10	63.6
Monitoring and Evolution of the fund	10	15.4

**Source:** Field Data (2023).

**\*The percentages exceeds 100 due to multiple response effect**

Golla (2011), propound that empowering women economically is essential both to realize women’s rights and achieve broader development goal such as economic growth poverty reduction, health education and welfare. Therefore, the government

of Tanzania has committed itself to the goal of economic empowerment by providing fund to women through WDF program. Empowered women have a wide benefit to her, family and the nation at large as supported by Golla (2011), that Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development.

In connection to this, women economic empowerment through WDF have become popular in many countries of the world since 1990s. Therefore the involvement of Government in delivering service and support in various social economic activities are more effective (Mayoux, 2015).

#### **4.4 Extent to which WDF has Helped Women to Improve Livelihood status**

The effect of WDF on livelihood among women were identified by respondents through different livelihood indicators include assert ownership, food security/status, income and Access to basic services. The findings from all indicators have shown below;

##### **4.4.1 Assets Purchased from Income Generated from WDF**

The findings from Table 4.6 revealed that the majority of respondents owned television (71.2%), cellular phone (43.9%), Bicycle (15.1%). While few of respondents owned Land (10.6%) from the profit generated from WDF program. The findings implied that WDF has increased chance among women to own assets for domestic and business uses. The findings were in line with the study conducted by Kavenuke (2018) on *“Analysis of the effect of women development fund on*

*household's welfare. The case of Kiteto district, Manyara region, Tanzania''* The findings were discussed as WDF contributed on household's welfare by 99% because it was significant on ownership of assets, and nutrition. Assets that were owned by women were televisions, cellular phones, bicycles, motorcycles, while few women owned land and house (Kavenuke, 2018).

Therefore, WDF is more powerfully tool for women development and poverty reduction it should be implemented accordingly, to reach even for the poor communities in rural areas to capacitate on the women development.

**Table 4.6: Assets Purchased from Income Generated from WDF**

<b>Type of Asset</b>	<b>Frequency</b>	<b>Percentage</b>
Television	47	71.2
Bicycle	10	15.1
Cellular phone	29	43.9%
Land	7	10.6
House	0	00
Car/ Vehicle	0	00
Motorcycle	6	9.2

**Source:** Field Data (2023)

**\*The percentages exceeds 100 due to multiple response effect**

#### **4.4.2\_ Number of Meals Taken per Day Before and After WDF Loan Service**

The findings in Table 4.7 showed that before WDF the majority of respondents were taken 2 meals per day (74.2%), while others were taken 1 meal per day (14.0%) and few 3 meals per day (11.9%). Furthermore, the finding revealed that after WDF majority of respondents were taken 3 meals (69.9%) and 2 meals (27.6%) while few were taken one meal (2.4%). The finding implies that WDF has improved number of meals among the beneficiaries and improving food security among Women in the Geita. The findings are presented below;

**Table 4.7: Number of Meals before WDF**

<b>Number of Meals</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Number of Meals before WDF</b>		
1 Meal per day	9	14.0
2 Meals per day	49	74.2
3 Meals per day	8	11.9
<b>Total</b>	<b>66</b>	<b>100</b>
<b>Number of Meals</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Number of Meals after WDF</b>		
1 Meal per day	2	2.4
2 Meals per day	18	27.6
3 Meals per day	46	69.9
<b>Total</b>	<b>66</b>	<b>100</b>

**Source:** Field Data (2023).

Furthermore, evidence from a widowed mother with five children in Bombambili ward said that;

*“At first, I was unable to get three meals a day but now thank God I can eat whatever I like with my family, ask the government to continue this project and for our fellow women in the villages.”*

#### **4.4.3 Paired Samples T-Test Comparing Average Household Income Before and After WDF Among Women in Geita Town Council**

The findings in Table 4.8 revealed that average annual household income before WDF was significantly different from that after WDF, hence ( $t = -11.94$ ,  $P < 0.001$ ).

While average annual household income before WDF was 1,889,000 Tsh, with the corresponding average annual household income after WDF was 3,248,000 Tsh.

This implies that income after WDF was significantly higher than income before among beneficiaries, income improved significantly after WDF among Women in Geita town Council. The Findings was supported one of the beneficiaries from

Nyankumbu Ward explained that;

*“I have been living and relying on my relatives for more than five years now due to low income obtained, but now I can support myself. I live in a rented house and am able to pay rent at the end of each month from my food business, income level has raised since I joined WDF.”*

Furthermore Qualitative evidence from beneficiary in Kalangalala ward, argue that;

*“Before receiving a loan from WDF I had no ability to adequately sustain my projects. Example in case of emergence such as outbreak of disease I had to sell some of livestock unintentionally to meet the need. But the loan from WDF enhanced my ability to keep the stock of animal feeds and keep aside some money for emergence cases such as disease outbreak. This enables me to sell the products when they mature for sell”.* Average annual household income before and after WDF are summarized in Table 4.8.

**Table 4.8: Paired Samples T-Test Comparing Average Household Income Before and After WDF**

Period	N	Mean	SD
Before Project	66	1,889,000 Tsh	859.2
After Project	66	3,248,000 Tsh	868.4

t- Value = -11.942, Significance = 0.000 (or P< 0.001).

Source: Field Data (2023).

## 4.5 Challenges Associated with Women Development Fund

### 4.5.1 Magnitude of Challenges Associated with WDF

The results in Table 4.9 show that majority (66.0%) of respondents, disclose the magnitude of challenges encounter with Women Development Fund (WDF) was almost moderate, followed by those who disclose the magnitude of challenges was low (19.3%) and very low (13.9%). Furthermore few (1.2%) of them indicated that the magnitude of challenges encounter with WDF was high. This implies that in generally the challenges encounter with Women Development Fund (WDF) in Geita Town Council was in a moderate way that cannot cause serious negative effect among beneficiaries.

**Table 4.9: Magnitude of Challenges**

Variables	Frequency	Percentage
High	1	1.2
Moderate	43	66.0
Low	13	19.3
Very Low	9	13.9
<b>Total</b>	<b>66</b>	<b>100</b>

Source: Field Data (2023).

#### 4.5.2 Challenges Observed

The challenges were identified from the beneficiaries, the findings from the Table 4.10 revealed that (80.3%) of respondents complained that the common challenge occurred during WDF process was bureaucratic system, while (50.0%) argue that the challenge they face is diversification of fund uses by group members and (39.3%) insufficient fund , that the money they have been received is not enough to operate the planned matter of concern, (31.8%) or respondents, indicate that poor planning of fund uses that leads to business lose, while (25.7%) argue that favoritism of WDF officers to some groups were also the challenge , and others by (13.6%) indicate that business competition among other private companies were challenge, hence they failed to win the market due to low capital obtained and given by WDF. Furthermore the findings from Key informant, Community development Officer, she revealed that;

*“The main challenge from WDF beneficiaries is the delaying on repayment of loans to some groups, which leads to a decrease in the trust of some groups and the inability to support them for another term and eventually the groups die, There has also been a serious challenges among many women using the loans we give them for non-productive activities, thus making them unable to achieve their goals”.*

During the interview in Kalangalala ward one of the beneficiary, says that;

*“There has been a constant debate in our groups over the proper use of the money we are receiving from WDF, some groups just after receiving money, they are separated from groups and everyone becoming busy with his own affairs”*

**Table 4.10: Challenges Observed**

Variables	Frequency	Percentage
Bureaucracy system	53	80.3
Diversification of fund uses	33	50.0
Poor planning for fund uses	21	31.8
Favoritism by WFD offices to some groups	17	25.7
Community misleading/perception	13	19.6
Business competition	9	13.6
Insufficient fund	26	39.3

**Source:** Field Data (2023).

**\*The percentages exceeds 100 due to multiple response effect**

The results are in line with observation by Hashemi (2017) who found that, 20% of the WDF beneficiaries in Tanzania mainland used their loan into other unplanned purposes. Under these circumstances' money was diverted to unproductive activities. For example, through focus group discussions it was found that, some of beneficiaries spent their loan on inappropriate activities such as covering wedding costs, travelling and buying clothes instead of investing into activities for income generation. This could be due to the fact that some women lacked knowledge and skills on loan management for better results. The implication was that; some women took loans without a clear idea of what to do with the money (Hashemi 2017).

Moreover, Eudosia, (2018) found that some women took loans and kept the money in their homes without investing it to IGAs and some other women used the loans for leisure, for example to cover wedding expenses. Misuse of loan can also be caused by inadequate loan management training, improper use of loans on the side of beneficiaries and lack of supervision of loan on the side of the loan provider. According to him, he obvious that some women do not have focus for big business and that is reason misuse of loan can occur. In this case women remain with the same small business for long time, and this led to miner increase of income. This is might be one of the reasons which make many women lag behind with regard to resource ownership. Generally, there is no clear laws and monitoring mechanism that has imposed to make follow up on the effective uses of fund (Eudosia, 2018).

During the interview it was found that, one of the women group under WDF dealing with poultry keeping, has failed to manage their project due to poor planning for fund uses, hence they establish the activities which they are not aware and they



haven't receive any knowledge concerned with poultry keeping. Therefore their project was total failed and they fund received was over, due to pre-preparation of project need. The plate below shows the situation of chicken coops



**Figure 4.2: Chicken Coops, Showed as an Evident that Poor Planning for Fund Uses Causing Project Failing Among Beneficiaries**  
Source: Field Data (2023).

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

The overall objective of this study was to assess the impact of Women Development Fund (WDF) on the livelihood improvement among Women in Geita Town Council, the study conducted in Kalangalala, Bombambili and Nyankumbu wards in Geita. This chapter composes the summary of the entire study which exemplify in a short, key findings of the study objectives, conclusions in brief of what was the study about, recommendations based on the lesson learned and proposes area for further study.

#### **5.2 Summary of Study**

This study was guided by the general objective which was the Impact of women development fund (WDF) on livelihood improvement among women in Geita Town Council. In reference with this general objective, the study specific objective was to identify the income generating activities performed by Women under WDF, to examine the effect on extent to which WDF has really helped women to improve their livelihood and to examine the effect on challenges associated with WDF. The research was conducted in three Wards, namely; Kalangalala, Bombambili and Nyankumbu from 66 Women who are beneficiaries of WDF.

Furthermore; the research adopted cross-section design while simple random sampling was used to obtain suitable respondents. Both descriptive and inferential statistics were used to analyze on the objectives of the study. Both primary and secondary data were collection from respondents and key informants while

questionnaires tool were used for data collection. The findings shows that the income generating activities conducted my women were grain trading, food vending, tailoring, poultry keeping and hand craft.

The results identifies that the Women Development Fund is an it offers financial support among women and it promoted Women Trainings on entrepreneurship, it increases entrepreneurs networking among women, as well as increasing likelihood of being landed to other local financial institutions which secures the financial stability and minimizing business risk. Moreover the findings revealed that average annual household income before WDF was significantly different from that after WDF, hence ( $t = -11.94$ ,  $P < 0.001$ ). While average annual household income before WDF was 1,889,000 Tsh, with the corresponding average annual household income after WDF was 3,248,000 Tsh.

While the challenges associated with WDF were noted as bureaucracy system, poor planning for fund uses, community misleading/perception and insufficient fund provided

### **5.3 Implication of the Study**

#### **5.3.1 Implication to the Beneficiaries**

The findings imply that Women Development Fund (WDF) has generally helped Women to attain better livelihood and has improving life living standard among Women in Geita Town Council. However in other hand the findings implies that, the fund obtained by beneficiaries should be used accordingly to the planned project under supervision from Community Development Officers, to avoid miss- use of

fund and fund diversification.

### **5.3.2 Implication to the Government**

Findings imply that the Government should give more emphasis on Women Development Fund by support the women economic groups on time, because the delay of fund can cause to them a lot of problems together with the delay of repaying the loan. Furthermore, the findings implies that the community development officers should make a regular visit to the women economic groups for education, monitoring their activities and advise them accordingly in supervision of their activities.

### **5.3.3 Implication to the Women Groups**

Findings imply that the formulation of Women group should be establishing by select themselves according to the interest, mission and vision so that their groups could be strong by knowing well each other with the same willing, to avoid unnecessary miss- understandings and diversification of fund.

## **5.4 Conclusion**

Women Development Fund has a massive contribution on the livelihood improvement among women. The research found that women with access to WDF loans performed different income generating activities thus the loans were contributing to their improved livelihoods. Many beneficiaries from the study area invest the fund from WDF according to the purpose of the loan hence improvement in their economic status due to the increase of the level of income. This also enabled them to attain economic empowerment indicator such as access and control over household resources, ability to make own decision with regard to their income and

acquisition of business skills.

It was found that most of the beneficiaries from the study area were involving in grain business, food venting, tailoring, and minority were engaging in poetry keeping, vegetable growers and hand craft. The study revealed that the fund is benefiting only the women who are aware of the existence of WDF and who know the procedure of accessing the loan. Women who succeeded in securing loans from WDF have used their fund to tackle family obligation and family responsibilities.

Women Development Fund supported women to achieve their future because through that fund women are engaged in economic activities and the income which they produce is mostly for family consumption, such as to pay school fees for their children, to buy food, clothes, pay medical expenses. Therefore WDF has been a back bone for women economic empowerment to reach their plans and achievements. Despite the effectiveness of WDF Women are still facing many challenges during and after the process of accessing the loan from WDF, the challenges are insufficient fund, diversification of fund uses, poor planning's and favoritism from some of loan officers who sometimes may ask for bribe in order to consider their application of loan. Therefore, Women Development Fund is worth to be supported by different stakeholders as they have great impact to the community and the nation at larger.

### **5.5 Recommendations**

In view of the major findings of the study and the conclusion, the following recommendations should be considered,

- i. The community development officers should make a regular visit to the women economic groups for education, monitoring their activities and advise them accordingly in supervision of their activities.
- ii. Women should be establishing their groups by select themselves according to the interest, mission and vision so that their groups could be strong by knowing well each other with the same willing, to avoid unnecessary miss- understandings and diversification of Fund.
- iii. Trainings should be facilitated to the women micro entrepreneurs concerning entrepreneurship skills, business management and how to keep proper records of their business, with the interest of ensuring sustainability on use of obtained fund.
- iv. Trainings should be facilitated to the women micro entrepreneurs concerning entrepreneurship skills, business management and how to keep proper records of their business, with the interest of ensuring sustainability on use of obtained fund

### **5.6 Limitation of the Study**

The major limitation of this research is that it covers only a small area due to shortage of time. Another limitation is that, some of the respondents were not ready to disclose their full information concerned with Women Development Fund.

### **5.7 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, the researcher is more interested to find out further related studies based on assessing the Community awareness on Women (WDF in Rural Areas, the reason of selecting the topic is that, there is low community understanding on WDF among women in Tanzania Rural areas.

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## APPENDICES

### Appendix 1: Questionnaire Tool

*(To be filled by Beneficiaries of WDF in Kalangalala, Bombambili and Nyankumbu wards).* The given research questions are based on the {Effect of Women Development Fund (WDF) On Livelihood Improvement among Women in Geita Town Council}

#### SECTION A: DEMOGRAPHIC CHARACTERISTICS

- 1 Name of Ward/Village .....
- 2 Age of respondents
  1. below 25 years ( )
  2. 26-35 years ( )
  3. 36-45 years ( )
  4. 46-55 years ( )
  5. 55 above ( )
- 3 Education level
  1. No formal education ( )
  2. Primary education ( )
  3. Secondary education ( )
  4. Higher learning ( )
  5. Others. Specify.....
- 4 Marital status of respondents
  1. Single ( )
  2. Married ( )
  3. Separated ( )
  4. Divorced ( )
  5. Widowed ( )
- 5 For how long did you involved in WDF?
  1. Less than 1 year ( )
  2. 1-2 years ( )
  3. 3-5 years ( )
  4. More than five years ( )

**SECTION B: INCOME GENERATING ACTIVITIES PERFORMED  
BY WOMEN SUPPORTED BY WDF IN GEITA TOWN COUNCIL**

- 6 Are you aware with Women Development Fund (WDF)?  
i) Yes ( ) ii) No ( )  
If **Yes, in question above** what do you know about Women Development  
7 Fund and/or what do they do for women?  
i) .....  
ii) .....  
iii) .....
- 8 Are you the member of WDF  
i) Yes ( ) ii) No ( )
- 10 Does Women Development Fund help beneficiaries on conducting Income  
Generating Activities?  
i) Yes ( ) ii) No ( )
- 11 If *Yes* , in question above please mention some of the Income Generating  
Activities performs by women through the support of WDF in Geita Town  
Council  
i) .....  
ii) .....  
iii) .....  
iv) .....
- 12 What are the Activities Performed by Women Development Fund Program  
in your area  
1.....  
2.....  
3.....  
4.....  
5.....

**SECTION C: EXTENT WDF HAS REALLY HELPED WOMEN TO IMPROVE THEIR LIVELIHOOD ECONOMIC STATUS**

- 13 In what aspect does WDF focus mostly in Your area?
- a) Management of the fund (    )
  - b) Education (Knowledge and Skills) to beneficiaries (    )
  - c) Loan provision (    )
  - d) Monitoring and Evolution of the fund (    )
- 14 **Asset Ownership** (Livelihood aspect 1)
1. Has WDF loan provision contributed to women ownership of assets at household's level?
- (1) Yes
  - (2) No
- 15 If yes, which assets purchased from income generated from WDF loan service (Please put the actual value of money used to purchase the asset) -Multiple answers are allowed
- (1) House
  - (2) Television
  - (3) Cellular phone
  - (4) Vehicle/Car
  - (5) Bicycle
  - (6) Motorcycle
  - (7) Others (specify) .....
- 16 What assets purchased from other income sources? (Multiple answers are allowed)
- (1) House
  - (2) Television
  - (3) Cellular phone
  - (4) Vehicle/Car
  - (5) Bicycle
  - (6) Motorcycle
  - (7) Others (specify).....

17 **Food Security/Nutrition Status (livelihood aspect 2)**

4. Has WDF loan service contributed in improving nutrition status in the household?

(1) Yes

(2) No

## 18 If yes, what number of meals was taken per day before WDF loan service?

(1) 1 Meal

(2) 2 Meals

(3) 3 Meals

## 19 What number of meals was taken per day after WDF loan service?

(1) 1 Meal

(2) 2 Meals

(3) 3 Meals

20 **Income Status/Improvement.(Livelihood aspect 3) Were analyzed by T-test/ income before and after**

7. Has WDF loan provision contributed to improvement on women income at household's level?

(1) Yes

(2) No

21 If yes, show the income obtained/ generated before and after joining the WDF loan/ Fund (*Please put the actual value of Income obtained in a day, week, Month, Year*)**Years before joining WDF fund 2021-2022**

<b>2021-2022</b>	<b>Mean Average income per day</b>	<b>Mean Average income per week</b>	<b>Mean Average Income per Month</b>
<b>2021</b>			
<b>2022</b>			

**Years After joining WDF fund 2021-2022**

<b>2021-2022</b>	<b>Mean average income per day</b>	<b>Mean average income per week</b>	<b>Mean average Income per Month</b>
<b>2021</b>			
<b>2022</b>			



**SECTION D: CHALLENGES ASSOCIATED WITH WDF**

Rate the magnitude of the challenges?

- 22 i) High ( ) Low ( ) Moderate ( ) Very Low ( )
- 23 If yes What are the challenges facing Women Development Fund on women livelihood improvement in your area?
  - i) .....
  - ii) .....
  - iii) .....
  - iv) .....
- 24 What cause the mentioned challenges to occur?
  - i) .....
  - ii) .....
  - iii) .....
  - iv) .....
- 26 For your own view, What should be done to enhance women's access to WDF and other Microcredit services in Geita Town Council?
  - i) .....
  - ii) .....
  - iii) .....

*Thank you for your cooperation*

**Appendix 2: Research Timeline**

Activity	2022	2023									
	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct
Development of concept note											
Development of research proposal											
Submission and review by a supervisor											
Proposal review and submission											
Ethical clearance											
Data collection											
Data analysis											
Dissertation write up											
Dissertation submission for review											
Final submission of dissertation											

**Appendix 3: Budget**

<b>S/N</b>	<b>Item</b>	<b>Description of activity</b>	<b>Amount Requested</b>
1.	Stationeries	Stationeries materials/activities	150,000
2.	Printing and Binding	Printing	300,000
3.	Transport	Data collection travel expenses	300,000
4.	Library	Books, journals and internet	1,000,000
5	Contingence fee	Recovery	500,000
	<b>TOTAL COST</b>		<b>2,250,000/-</b>

## Appendix 4: Research Clearance Letter



Ref. No OUT/PG202001612

18<sup>th</sup> October, 2023

Town Director,  
Geita Town Council,  
P.O.Box. 384,  
**GEITA.**

Dear Director,

**RE: RESEARCH CLEARANCE FOR MS. UPENDO OVIN KILONGE, REG NO: PG202001612**

2. The Open University of Tanzania was established by an Act of Parliament No. 17 of 1992, which became operational on the 1<sup>st</sup> March 1993 by public notice No.55 in the official Gazette. The Act was however replaced by the Open University of Tanzania Charter of 2005, which became operational on 1<sup>st</sup> January 2007. In line with the Charter, the Open University of Tanzania mission is to generate and apply knowledge through research.

3. To facilitate and to simplify research process therefore, the act empowers the Vice Chancellor of the Open University of Tanzania to issue research clearance, on behalf of the Government of Tanzania and Tanzania Commission for Science and Technology, to both its staff and students who are doing research in Tanzania. With this brief background, the purpose of this letter is to introduce to you **Ms. Upendo Ovin Kilonge**,

**Evaluation (MAME)**. We here by grant this clearance to conduct a research titled "**Factors Associated with Uptake of Voluntary Medical Male Circumcision among Male Adults in Maswa District**". She will collect her data at your office from 16<sup>th</sup> June to 30<sup>th</sup> July 2023.

4. In case you need any further information, kindly do not hesitate to contact the Deputy Vice Chancellor (Academic) of the Open University of Tanzania, P.O.Box 23409, Dar es Salaam. Tel: 022-2-2668820. We lastly thank you in advance for your assumed cooperation and facilitation of this research academic activity.

Yours sincerely,

**THE OPEN UNIVERSITY OF TANZANIA**

Prof. Magreth S. Bushesha

For: **VICE CHANCELLOR**



THE UNITED REPUBLIC OF TANZANIA  
PRESIDENT'S OFFICE  
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT  
GEITA TOWN COUNCIL



23<sup>rd</sup> October, 2023

Ref. No. AB 279/477/01A/014

Upendo Ovin Kilongo  
The Open University of Tanzania,  
P. O. Box 23409,  
DAR ES SALAAM - TANZANIA

**RE: RESEARCH PERMIT FOR UPENDO OVIN KILONGE.**

Kindly, refer to the letter dated 18<sup>th</sup> October, 2023 concerning the research permit.

2. The permit is granted for you to conduct a research in Geita Town Council with a title "Impact of Women Development Fund (WDF) on Livelihood Improvement among Women in Geita Town Council." A case study at Nyankumbu Ward, Kalangalala Ward and Bombambili Ward at Geita Town Council.
3. However, be informed that the Council shall not be responsible for any expenses during exercise of Data Collection. This permit will be conducted from 20<sup>th</sup> October, 2023 to 30<sup>th</sup> November, 2023.

Yours,

*Lee Joshua,*

**ACTING TOWN DIRECTOR.**

Copy to: Ward Executive Officer,  
Nyankumbu Ward,  
GEITA.

Ward Executive Officer,  
Kalangalala Ward,  
GEITA

Ward Executive Officer,  
Bombambili Ward,  
GEITA

Vice Chancellor,  
The Open University of Tanzania,  
P. O. Box 23409,  
DAR ES SALAAM - TANZANIA

TOWN DIRECTOR  
GEITA TOWN COUNCIL