

Assessing the Effectiveness of Women
Development Fund at Kibaha Town Council -
Tanzania

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Abbreviations

ADB	African Development Bank
CDO	Community development officers
CDTF	Community Development Trust Fund
CREW	Credit for Rural Enterprises for Women
DANIDA	Danish International Development Agency
DFID	Development for International Development
EOTF	Equal Opportunities for all Trust Fund
IDR	Income Driven Repayment plans
IDRC	International Development Research Center
IGAs	Income generated Activities
ILO	International Labor Organization
KTC	Kibaha Town Council
MCDWAC	Ministry of Community Development, Women Affairs and Children
NEP	National Empowerment Policy
NBS	National Bureau of Statistics
NGOs	Non-government Organizations
PPE	Perceived Policy Effectiveness

PTFSR	Presidential Trust Fund for Self-Reliance
SACCOS	Saving and Credit Cooperative Society
SEWA	Self Employed Women’s Association
SIDO	Small Industries Development Organization
SPSS	Statistical Package for Social Sciences
UN	United Nations
UNDP	United Nations Development Program
UNICEF	United Nations International Children Emergency Fund.
URT	United Republic of Tanzania
WDF	Women Development Fund
YDF	Youth Development Fund

Abstract

Assessing the Effectiveness of Women Development Fund at Kibaha Town Council - Tanzania

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The main objective of this study was to find out the perceived effectiveness of Women Development Fund (WDF) in empowering women economically at Kibaha Town Council because there have been variations of perceptions from beneficiaries on the effectiveness of fund to women.

The study has taken place at Kibaha Town Council, which comprises 14 wards, located in coast region, Tanzania. The target population were women beneficiaries of the loan, So through this study has come up with answers from 319 respondents women beneficiaries of the loan based on their perceptions using questionnaire of 5 point Likert scale as a response format for different variables with the assigned

values ranging from 1= Strongly Disagree to 5 = Strongly Agree, and other quantitative measures.

The results have revealed the most significant predictors influencing the perceived effectiveness of the Women Development Fund were amount of loan, time of loan approval, assistance to address challenges, political influence loan requirements, personal characteristics, and training were more likely to influence the perceived effectiveness. Also, Sociodemographic factors Age, Marital status, income, education and family size had no bias in perceived effectiveness. Where intention for loan, Grace period and Relationship with institution loan officers did not show a unique contribution. On the other hand the results shows that political influence (misguided conceptions) has negative significance, this mean that women are misguided by the politicians because they strongly agreed, and had higher expectation on the effectiveness of the program but their perceived effectiveness is low.

Knowing the beneficiaries' perceptions has helped to come up with policy implications and recommendations on how to improve the Program and attain economic empowerment to women at Kibaha Town Council.

Keywords: Women Development Fund (WDF); Effectiveness; perceived effectiveness.

CHAPTER 1. INTRODUCTION

1.1. RESEARCH BACKGROUND

In mid 1970s the most developing countries focused on microfinance initiatives for the underprivileged, and the results showed One of the key issues was a shortage of credit as an obstacle to their economic development of the majority poor. Various tactics, policies, and strategies are being developed to eliminate poverty, including helping poor households, lending in groups found to be more effective than individual lending towards economic development. (Kasali T.A., et al. 2015). (Yanagihara, 2001). However, African Development Bank (ADB) (1996) argued that because women make up the majority of the poor, reducing poverty can be accomplished by improving women's conditions, which will have an effect on numerous economic sectors. The UN Secretary General's High Level Panel on Women's Economic Empowerment is focused on creating practical policies and initiatives that have been proven effective and will benefit low-income, disadvantaged, and marginalized women. IDS, IDRC, and Oxfam organized a joint statement through a call for action that uses data from initiatives

and programs to demonstrate what is effective in tackling issues relating to the care economy. I. D. S. ActionAid and G. B. Oxfam (2015).

Since the mid-1990s, a number of important Donors and organizations, including the World Bank, USAID, Department for international development, and the current UNDP Micro-Start Initiative, have funded various kinds of microfinance, which are anchored by the financial self-sustainability paradigm. Furthermore, it was the primary source of inspiration for the February 1997 Micro-Credit Summit in Washington, DC. It is an attempt to include problems of empowerment and poverty reduction within the neoliberal agenda. It is the product of sustained lobbying by a variety of large group-based financing initiatives aimed at poverty, such as the Grameen Bank of Bangladesh, FINCA, ACCION, Opportunity Trust, and village banks programs. These organizations, together with SEWA, played an important role in organizing the Micro-credit Summit and serve on the Policy Committee of CGAP. Additionally, it is the outcome of persistent campaigning by gender equality supporters. Mayoux, L. (1998).

Therefore, regardless of all the strategies and policies within the countries there are some obstacles and reasons oh how they implemented to meet the expectations, evaluating these policies by engaging women themselves is very necessary.

Particularly in the untapped growth potential of its women, Africa has huge untapped potential. African women need to participate more actively and successfully in political, social, and economic life. Gender-sensitive economic governance, more effective international assistance for gender equality, and increased access to investment and trade opportunities are the major pillars for economically empowering African women and thereby enhancing their contributions to the continent's growth, development, and poverty reduction.

Tanzania is expanding quite quickly. 63,820,913 people call the United Republic of Tanzania home as of Sunday, November 27, 2022, according to Worldometer's analysis of the United Nations data. The population of the nation was projected to be 59.73 million at the end of 2020 and 282.67 million at the end of the century. (www.Worldometers.info).The population of Tanzania is currently expanding at a pace of 2.98% with a high birth rate of 36.2 births per 1,000 people and a high fertility rate of 4.8 births per woman. Unfortunately, Tanzania's fast expanding population has resulted in higher rates of poverty and income disparity (NBS2020) Tanzania's population has 99.9 men for every 100 females as of the year 2020.

In order to empower women economically, the National Micro-Finance Policy (2000) offers principles for achieving gender equity in access to financial services.

By enabling their access to financial resources in the form of loans, education in entrepreneurship and groups management, and market access, women in small and medium firms have gained economic power. There are initiatives to help women reach internal and external markets and obtain standards certification for their products. There are now many financial facilities specifically for women. The Women Development Fund (WDF), among others, is aided by the local councils and funded by the government via the National Gender Machinery. In Zanzibar, a comparable Fund is active. There are other Funds that were created by various partners that focus on helping impoverished women.

Under the National Gender Machinery, the local councils, In all the 185 Local Councils of mainland Tanzania Women Development Fund (WDF), is generated from 4 % of total collection of own source, The goal is to lift women out of a fragile economic situation and raise their level of living by forming or strengthening women's groups, providing them with loans and technology, improving their marketing abilities, and therefore increasing their revenue generating capacity. Blackden, C. M, Rwebangira, M., & Region, A. (2004).

Kibaha Town Council is among the 9 councils of Coast Region which was established on 17th September, 2004 under Act 7 & 8 of 1982 Section 8&9 of the Regional Administration and Local Government (Urban/District Authorities)

Under the Ministerial establishment GN No.352 dated 19/04/2004 and the certificate of establishment was issued by Clerk of the National assembly on 17th October, 2007. Kibaha Town council's population projected to 128,488 people, with 65,835 females and 62,653 males, 17,788 households, and an average household size of 4.1 people. Males make up 49% of the Kibaha Town Council population, while females make up 51%. (2012 census). Councils is under the supervision of the President's Office, Regional Administration and Local Government. However, the running of the Council is vested to 19 Councilors 14 of them being representatives from 14 wards of the council and the rest 5 from special seat. All of them are either elected or nominated in accordance with the section 19 of the Act.

The economic and social growth of coastal towns and coastal regions has a great deal of promise for empowering and expanding the role of women. In labor-intensive industries like weaving, tailoring, ceramics, beach seining, clam excavation, salt production, farming, food preparation and sales, and beverage brewing and sales, women predominate. Depending on their socioeconomic level, as well as their age, tribe, religion, occupation, and education, women engage in a variety of initiatives and activities. Women with middle- and upper-class incomes

can run quarries, export/import companies, cattle and poultry operations, etc. Wagner (1991),

In order to increase the confidence, voices and economic empowerment of women, youth and people with disabilities having high dependency and poverty rate among these groups, the councils including KIBAHA TC council in Pwani (Coast Region), Tanzania, has to allocated 10% of their budget revenues, which is given to vulnerable groups as interest-free loans in the ratio of 4:4:2 women, youth and disabled respectively through two development of funds; Women Development Fund (WDF), Youth Development Fund (YDF) and that of disabled people to empower them economically, since 2015 to 2021, using Women Development Fund, Total Shillings 1452680,000 equals (623113.6788USD) is provided to 554 women economic groups engaging in Production of a variety of small agro industries of food crops , cash crops, diary keeping , poultry and piggery, , tailoring, farming operations, and other small businesses such as kiosks, wood and charcoal sales, food sellers, and so on. The majority of loans given to women are medium-term loans with a one-year repayment period. (www.kibahatc.go.tz).

1.2 PROBLEM STATEMENT

Women's work outside the house, including self-employment, and incomes are highly correlated with changes in property and inheritance rights. thanks to the Women Development Fund. According to the empowerment policy statements, a favorable environment must be created to guarantee that both men and women have access to capital markets and are economically empowered (Kabeer N,1994) According to URT (NEP,2013a), in order to provide funding for citizens, the government was expected to promote economic empowerment projects using the Economic Empowerment Fund, Youth Development Fund, and WDF. The government and the community have high hopes for the implementation's success, however after a few years of operation, several unanticipated effects have emerged that run counter to initial goals as some recipients suggest that the WDF is helpful, some say its not. Therefore Assessing perceived effectiveness and Identifying what factors influences the perceived effectiveness of the program was a motivation , Considering references from the institution's reports there are many challenges depicted including low repayment of loans, majority of beneficiaries complain on the amount of loan given in comparison with the budget submitted during loan application, Sustainability of women economic activities registered has been a challenge , level of project diversification after loan is high, level of founder projects improvement within the groups is low, level of entrepreneurial skills is still low because training women before loan is mandatory but some

groups do not get the training and level of women accessing loan from other small institutions with more difficult conditions is high(www.kibahatc.go.tz) ,So the Women Development Fund can be effective to some recipients and not effective to others in relation to women empowerment and improvement of living standard. So, it was very important to know the perceived effectiveness of this loan from the beneficiaries themselves, to make a difference.

1.3 OBJECTIVES OF THE RESEARCH

1.3.1 MAIN OBJECTIVE

To assess the perceived effectiveness of women development fund at Kibaha town council.

1.3.2 SPECIFIC OBJECTIVES

To identify the factors influencing the perceived effectiveness of women development fund.

To analyze factors influencing the perceived effectiveness of women development fund.

To propose policy implications for effective women development fund program.

1.4. RESEARCH QUESTIONS

1.4.1 MAIN QUESTION:

What are the determinants of perceived effectiveness of women development fund?

1.4.2 SPECIFIC QUESTIONS.

1.What are the factors influencing the perceived effectiveness of women development Fund?

2.What are policy implications for the effective women development fund program?

1.5. RESEARCH HYPOTHESIS

1.Positive personal characteristics positively influence perceived effectiveness of WDF

2. Non investing intention for loan negatively influences perceived effectiveness of WDF
3. Sufficient amount of loan positively influence the effectiveness of WDF.
4. Shorter time for approval of loan has a positive relationship with the effectiveness of WDF.
5. High level of assistance in addressing challenges will affect positively the perceived effectiveness of WDF.
6. Training before and after loan has positive influence on the effectiveness of WDF.
7. Negative political influence has negative relationship with the perceived effectiveness of WDF.
8. Easy application has positive impact on the perceived effectiveness of WDF.

1.6 SIGNIFICANCE OF THE STUDY

The existing literature focus on the factors influencing the effectiveness of WDF, looking also on socio economic factors , but this study got information on beneficiaries perceptions in assessing the effectiveness of WDF on women and their families in understanding if the Economic status ,social status and living condition has improved by taking into account variables income generation (new

business startup),nutritional status and peace in the families as measures of welfare in the community. The study contributed to strategies on where to make improvement in the policy and institution performance.

An assessment of what the beneficiaries knew and thought has worked to shift perceptions, norms and gender roles about economy and development to achieve women's economic empowerment which will be passed down through families and generations as a whole.

By doing so this study has identified the challenges faced by women ,the policy implication and strategies to add value to the national efforts and to women being specific, increase, convenient budget reallocation, put effort on financial inclusion, and entrepreneurial skills ,Increase women control over productive and financial assets and Enact gender sensitive macroeconomic policies while other regulations like tax, and procedures therefore effectiveness of government funded initiative are necessary to shift the burden away from women.

CHAPTER 2. LITERATURE REVIEW

This part presents a review of literature that is relevant to this study, previous summary of studies on the concept of perceived effectiveness and women Development funds. It identifies and discusses the theoretical and conceptual underpinnings that support this research.

2.1 CONCEPTS

2.1.1 WOMEN ECONOMIC EMPOWERMENT

Empowerment theory as defined by Robbins, S.P., Chatterjee, P., & Canda, E.R. (1998) “is a process by which individuals or groups have control over their own lives, gain power, and access to resources. through that they gain the ability to accomplish their maximum personal and general aspiration and goals” (Robbins et. Al. 1998: 91). Empowerment is closely linked to the internal transformation process (Mayoux 1998), as well as the ability and freedom to act (Kabeer N, 1994). (Malhotra, et al2005) According to another perspective on women's empowerment, it must take place in a variety of contexts, including the economic, political, socio-cultural, legal, interpersonal, and psychological. It is critical to distinguish

between the guiding principles of an empowerment approach to social change and empowerment philosophy. The value orientation of empowerment presents objectives, methods, and techniques for achieving change. The empowerment concept provides criteria and a framework for classifying our knowledge... Additionally, the growth of empowerment theory contributes to the advancement of the idea beyond fads and political games (Zimmerman MA 2000)

Women's empowerment is a process that changes the lives of women and girls from one in which they have little power to one in which their power is increased, according to VeneKlasen and Miller (2002), changes in a woman's perspective of herself, her place in society and that of other women, her view of her place in the economy, and her confidence in making decisions and acting in ways that affect both herself and other women. this will result in changes to the ecosystem as a whole, affecting social norms and possibly changing the political landscape (environmental change). Changes in social norms and the larger society (environmental change) may also have an adverse impact on how women connect with one another (relational change) and how they view and perceive themselves in society (personal change).

Effectiveness Reviews conducted by Bucckey M,1996 highlighted characteristics of empowerment. The main components of women empowerment

are access of resources and power where women are able to get training, money, work options, make decision, have self confidence and manages her time.

Effective Economic empowerment for women happens when women use their rights to control and profit from resources, assets, income, their own time, the capacity to manage risk, and the ability to enhance their economic standing and well-being. To make this a reality, women should also have the self-confidence and autonomy to bring improvements in their own lives, including the ability to organize and influence decision-making while having equal rights as men. (Börjeson, S. (2019).) from these concept that is what Tanzanian government expect when the introduced WOMEN DEVELOPMENT FUND FOR WOMEN EMPOWERMENT.

2.1.2 EFFECTIVENESS

Effectiveness is the practice of actions that result in the accomplishment of goals. (Robbins & Coulter, 2018) Effectiveness measures how well the project's goals were met or were anticipated to be met and identifies the elements that contribute to goals being met or not being met (Beck, 2006 and Chianca, 2008). A system's capacity to satisfy its stated needs (or requirements) from a certain angle is measured by its effectiveness. The problem-space defines these effectiveness

measures. Threshold values must be exceeded in order for the problem requirements to be satisfied. Smith, N., & Clark, T. (2004,)

Using Sadler's "effectiveness triangle" theory as a foundation, an enlarged framework that emphasizes policy as a result of the various dimensions of efficient that related to the policy was proposed. A normative (purpose) aspect was added after the procedural (practice), substantive (performance), and transactive (proficiency) aspects were established. In order to examine the success of policies, the extended framework constituted a "circular effectiveness cycle" integrating all four characteristics. By comprehending how a specific policy used and what processes undertaken, the framework was utilized to track the application of that policy in practice. Understanding how the policy goals were fulfilled and how resources were utilized to meet the goals may be clearly understood by looking at the performance and competence involved in the process of implementation. Analyzing the normative aspect involved a search whether the policy's intended goals were attained. The degree to which a policy operates from all parts of the circular cycle of effectiveness was expressed through this in terms of overall policy effectiveness. (Pradhan, N. S.,2017)

2.1.3 PERCEIVED EFFECTIVENESS

Perceived policy effectiveness (PPE) is defined as an individual's positive or negative assessment of the impact of the policies, if the policies are clear and appropriate, and whether they enable accomplishing the goal. (Cheng, P. Y. et al2013)

The perceived effectiveness of the women's development fund will largely depend on beneficiaries' perceptions of its effectiveness, which should be demonstrated by the community's satisfaction with its well-being in terms of improved household income, the availability of employment opportunities, and increased business activities. Stakeholders' perceptions are shaped by their own experiences as well as by socio-cultural factors. Finding out whether the Women Development Fund has resulted in any outputs, outcomes, or societal advantages in terms of employment possibilities, improved business operations, or household income is therefore considered effective in this study. All of these instruments serve this purpose because the primary unit of analysis needed is simply a measure of outputs (or outcomes and impact), which will mostly be based on perceptions of effectiveness.

The question here is why WDF may not be effective or not effective. Many scholars came with different responds to this question by doing the research on performance of Women Development Fund, access of the fund and others being

very specific on the outcomes. The cause for ineffective WDF can be technical, or non-technical. (Rademan & Vos, 2001) (Furnham, 2004). Also, there is a possibility of improper implementation of the system (Glendinning, 2002 and Hazard, 2004) that is why this study want to find out what beneficiaries themselves see on the program considering their experiences. Therefore, variables to be discussed may reveal the the effectiveness of WDF.

2.1.4 WOMEN DEVELOPMENT FUND

Government funding, like the Youth Development Fund and the Women Development Fund (WDF), are made available to promote projects for economic empowerment and to offer capital to individuals (URT 2013).

Growth organizations still strongly believe that women's entrepreneurship is a major initiative for economic growth in the East African region, and therefore in Tanzania. Despite numerous programs encouraging female entrepreneurship and market-driven growth, women who work for themselves are disproportionately among the disadvantaged. There were many different credit schemes offered to women to support them in generating income. The impact of the gender calls for women with self-earning income and career choices is neither unknown nor adequately addressed in incorporating entrepreneurship studies in policy making

(Tillmar, 2021). Credit for Rural Enterprises for Women (CREW), SIDO, and other programs were operating in some parts of Tanzania while others had only chosen a few.

Under the auspices of the United Nations Women's Fund, CTDT, or the Community Development Trust Fund, had as its principal goal the empowerment of women via access to economic and educational possibilities. The Equal Opportunities for all Trust Fund (EOTF), an NGO founded in 1997 by the then first lady Mama Anna Mkapa, and the Presidential Trust Fund for Self Reliance (PTFSR) are both receiving funding assistance from the Danish International Development Agency (DANIDA). The ILO and UNICEF have previously given grants for income-generating projects but have decided that these are not self-sustaining and have instead turned to credit as the mechanism for greater viability. SACCOS are additional programs empowering women because they understand that credit is necessary for women to participate in income-generating activities.

Therefore, Women Development Fund (WDF) founded by the Tanzanian government in 1992 and is managed by the Ministry of Community Development, Gender, and Children. The program's goal is to aid in the economic empowerment of women, particularly rural women. Situation of Women Borrowers since they started getting loan delay in getting loans disbursed. (Makombe, kihombo and

Temba, 1999) The women, however, wanted even larger loans and entrepreneurship programs in agricultural, livestock, finance, and other areas related to women income generation activities. Most women said the loans had been very useful and had increased their incomes, but also there are problems which are experienced in most of group projects where members were aware with the project when started to get loan but in the end failed to engage in the actual implementation of the projects because of different reasons.

2.1.5 CONTRIBUTION OF WDF TO WOMEN

Women Development Fund has made contributions to several recipients about the utilization of loans, it has expanded access to and control over assets, expanded domestic harmony, increased confidence and self-confidence, role in household decision-making, improved household and community perceptions of women's role, access to networks, expanded political activity, lowered household economic vulnerability for women, improvement in women's and family health and nutrition, increased women's and children's literacy, etc. Pokhriyal, A. K, et al (2014).

Women's empowerment through microcredit funding is seen as a way to improve their well-being, reduce their vulnerability, and end poverty in Zimbabwe, as it is in many developing nations. This is especially true in rural regions. This essay examines how Zimbabwe's government has empowered rural women with Women Development Fund (WDF). The study was conducted in Zimbabwe's Matabeleland North province's Umguza district.

Another study conducted by Chikanyambidze, G (2015) The purpose of this study was to determine if the government program Women Development Fund (WDF) had helped to women's empowerment. Sara Longwe's Women Empowerment Framework served as the study's guidance. According to research, WDF, as a tool for women's empowerment, has helped to improve the beneficiaries' livelihoods by initiating income-generating enterprises, which has resulted in economic, social, political, psychological, and legal empowerment of women. However, the key disadvantage with WDF is that the quantity of money supplied is insufficient, the fund took a long time to be paid, and it is done in isolation; hence, complementing programs that include capacity development to improve entrepreneurial abilities are required.

The money gained through women's organizations, according to Swalehe, M. L. (2020). , had allowed beneficiaries to better their financial situation, buy

assets and own houses, while others has purchased a buildings for business. Following the receipt of funds from their organizations, the majority of women's group members used those funds to buy food and clothing for their family, among other necessities. Additionally, they used the money to pay for their children's school fees as well as the purchase of household items like cutlery.

2.1.6 CHALLENGES RELATED TO ASSESSING ROLE OF WDF TO WOMEN

It is challenging to determine how much any increases in incomes or consumption which are inherently hard to define or measured attributable to microfinance services than other sources of income or other external considerations. the biggest challenge of WDF is that, the amount given are tiny and that it was used in isolation of supplementary programs such as capacity development and market networking, among others, are required.

General measurable variables can be statistically modified to investigate relationship between them and the influence of the Fund on the women and their economic status. The evaluation of socio, political and cultural aspects of empowerment raise a variety of challenges within the household (Hashemi et al, 1996).

The distinction between productivity and consumption is typically blurred among really poor women, because sometimes the loan provided cannot always be used for targeted goals, other life amenities like sickness, food can be much more important at that time more than investment and so affects production

Many programs specifically omit the expected vulnerable women basing on established women groups with a track record of success, notwithstanding the emphasis on poverty-reach in advertising materials and grant applications. Mayoux, L. (1999).

Group lending system contribute members to concentrate on who can be a member regardless of the prior goal of the fund, this is to simplify savings and loan repayment but also untargeted members may join and never meet the goals of the Fund.

Form filling takes time and requires certain abilities, the time, mobility, and money needed to make several trips to institution to the time the loan can be disbursed, this cause even divert the use of loan because of long waiting.

Instead, then increasing the incomes accessible to women, higher household incomes might be used to make men more comfortable with their incomes for their own use. Additionally, even gains in income access could result in higher

work burdens. Study conducted by (Tairo, 2013) evaluated the contribution of the Women Development Fund to raising the economic standing of Rombo district women. The study identified factors that made it easier for women to access the WDF, including the lending model, the free interest rate, the presence of training programs, and external support. Institutional, corporate, family, and government policy-related restrictions all served as barriers to accessing WDF. According to the study, loans should be disbursed promptly and the amount given to groups should be convenient to their demand in order to allow WDF beneficiaries to grow their commercial endeavors. The WDF guidelines should be reviewed by the Central Government and Local Government to increase the economic situation of women in Tanzania by effectively meeting the demands of the targeted population.

2.2 INDEPENDENT VARIABLES.

2.2.1 SOCIO DEMOGRAPHIC CHARACTERISTICS (OF WOMEN WDF BENEFICIARIES)

AGE.

People between the ages of 25 and 44 are more likely to be entrepreneurs than people younger than 25 and older than 44 Casson, M. et al (2008). with this fact the perceived opinion on the effectiveness of women development fund can be

influenced by the age of respondent for the program to be effective or not. Samuelson (1969) listed several reasons commonly given why " ... a young businesspeople can take more risk in the financial market than an old widow..." :

- 1) The "businessman" is more affluent than the widow;
- 2) expects higher earnings in the future;
- 3) can "recoup "any current losses in the future;
- 4) has a much longer investment horizon.

MARITAL STATUS

According to Chiodo AJ,2003. Asked "are women wage and their marital status correlate?" From his results found that marriage has little effect on women wage after accounting for personal traits like education and experience, but also for indirect factors like domestic work and children from a previous marriage that do have an impact on a woman's lifetime earnings. But Only two criteria, a woman's age and marital status, have the capacity to influence her earnings, this is according to Tim Chandler, Yoshinori Kano, and James Werbel conducted a study in 1994 that demonstrated how postponing marriage considerably raises women's earnings. Although they came to the conclusion that a woman's lifetime earnings boost linked with delaying marriage diminishes, this association may show that a woman's salary profile depends heavily on her early professional development.

This could mean that young, single women are easier for businesses to hire since they are easier to acquire human capital (education, training, etc.) early in life will be more committed to their careers over their lifetimes. Therefore, in one way or another the issue of marriage can bring different perceptions in the perceived effectiveness of women development fund.

According to a 2013 study by Tairo R, women who were responsible for the household were more likely to obtain loans. It also aligns with the notion that married women are seen as being more responsible and less likely to default on their loans than younger, unmarried women.

EDUCATION.

The level of education can influence the women perceived opinion on the effectiveness of women development. according to the study conducted by Yusuf 1995 that education level influences the performance of an entrepreneur. Also, Nkurunziza J, 2006 suggest that better career prospects, access to information and services, and the ability to take independent decisions and take precise actions are all made possible by education

FAMILY SIZE

Most of the women in those groups uses loan from to contribute to household expenses. However, in some instances the loan became available just in time to meet some pressing family financial need, thus diverting the loan to a non-business activity. Also, Hiromi Taniguchi, a sociologist, investigated whether the timing of childbirth influences salaries in 1999 research. compared groups of women who had their first kid between the ages of 20 and 27, inclusive, (who referred as early child bearers) to those who had their first child at the age of 28 or older (termed late child bearers). Taniguchi discovered that the negative impact of children on salaries is greater for early child carriers than for late child bearers. Early child bearers' salaries are expected to be reduced by 3.7 to 4.2 percent, whereas late child bearers' wages are reduced by less than 1%. Taniguchi also discovered that experience earned before to a woman's first child adds more to wages than experience gained after her first child.

INCOME

Individuals' income may have an impact on how they respond to policy effectiveness. Cruces, G et al. (2013). Women's level of income can affect the perceived effectiveness of Women Development Fund

2.2.2 ENTERPRISE CHARACTERISTICS

Enterprise characteristics in this research means the women development Fund regulations and its requirement until it meets the objectives including their personal characters.

PERSONAL CHARACTERISTICS

Personal characteristics Is one of the key ideas in motivation theories, which are thought to be a crucial predictor of behavior Mohedano Suanes, A., & Bentez, D. G. (2018).. Attitudes are also influenced by normative views about action. Attitude is described by Collins English Dictionary (2009) as "the way a person perceives something or tends to act toward it; generally, in an evaluative manner." A person's attitude is their favorable or negative judgment of a particular conduct. Attitude may be described as the proclivity to respond in a generally positive or

negative manner to the attitude's aim (Ajzen I, 1991) (Robinson, 1991). In Ajzen's approach, intentions emerge from attitudes and become the primary predictor of conduct. An intention is founded on one's attitude, which may be anticipated by one's own ideas about significant persons (social norms) and relates to the impression of pressure to do the activity. Along with this notion, it is proposed that attitudes have a significant impact on one's actions. In the subject of entrepreneurship, attitude has gotten a lot of attention, and academics believe that attitude is significantly less constant over time than personality. They go on to state that individuals are more likely to act according to their attitudes in specific situations since attitude is defined as a learned tendency to assess things in a certain way, which includes evaluation of people, topics, objects, or events. Among these instances are when one expects a positive outcome and when one expects to lose or gain anything as a consequence of the outcome. (Robinson,1991; Kirby, 2003). The individual attitudes and subjective norms influence a person's behavioral intention which in turn, influences the actual behavior. People with a strong moral basis for their attitude on a social issue were keener to engage in public (but not private) collective action Hornsey, M. J et al (2003).

In this study the focus in describing personal characteristics were in the following categories

Optimism

According to Puri & Robinson, (2007). Optimism might shed light on consumers' and businesses' unreasonable debt-related behavior or extreme might make a person less sensible. Optimism can have a major impact on the level of decision-making. On the other hand, medium optimism can actually lead to more effective decision-making in general. Extreme optimism may result in optimism bias, which can affect cognition and forecasting accuracy, that may also influence perceived effectiveness

Risk tolerance

Risk tolerance has the potential to affect how much debt people feel comfortable taking on, and also whether they might be willing to enter into an enterprise loan agreement and take risks as entrepreneurs. Clearly, the amount of risk and uncertainty that a person is willing to tolerate will affect his or her behavior as a borrower. (Yang et al, 2007, p.182) It is interesting to note that

female headed households have been found to have reduced risk tolerance compared with male headed households. (Hanna, 1989) The effect of subjective risk tolerance is investigated based on the investor's relative risk aversion. Low subjective risk tolerance is considered equivalent to relative risk aversion levels of 10 or more (Hanna, S. D., & Chen, P. (1998).; Barsky, et al., 1997). Moderate subjective risk tolerance is considered equivalent to relative risk aversion levels of 3 to 9. High subjective risk tolerance is considered equivalent to relative risk aversion levels under 3. The purpose of this part is to help beneficiaries understand their own take on risk and how willing are they to take greater risks for investments. Unless they are sure about the risk they want to take, they will not be able to plan ahead

Self-control

A constant struggle between the parts of the self that want "immediate" pleasures and those that want "future" rewards has been characterized as self-control. 1977's Shefrin & Thaler, Additionally, there is a connection between optimism and self control, with moderate optimists maybe having less trouble with self control than severe optimists, it might cause borrowers to forgo safer and more affordable alternatives in favor of accepting the first loan product they are

presented with. Affected borrowers should be effectively informed of these alternatives' availability.

Irrational behavior

Borrowers may make decisions which can objectively be categorized as illogical or irrational (Gross & Souless, 2002, p.345), and the extent to which enterprise borrowers may evince imperfect rationality has implications for the design of credit regulation.

INTENTION FOR LOAN

Intention is the state of awareness right before the act (Krueger Jr, 2003). Entrepreneurial intention refers to a person's future business goals as well as their conviction, ambition, and resolve to launch a new social company. The perceived success of the women development fund may vary depending on the women's intentions. The attitude is distinct from the qualities connected to the type of assessment by a specific goal (Armitage C. J., & Christian, J. (2003). The pull/push paradigm can be utilized to illuminate the driving forces behind female entrepreneurs. According to Hashemi (1996), some women took out loans and

kept the money in their homes instead of investing it in IGAs, while other women used the loans for leisure purposes, such as paying for wedding costs.

Some women lack the attention necessary for large businesses, which is why loan abuse can happen. In this instance, ladies stay with the same small firm for an extended period of time, which increased income for the workers. This could be one of the factors keeping many women behind in terms of resource ownership (Mtenga D 2018)

AMOUNT OF LOAN

Government-funded programs which give credits are said to provide insufficient credits to absorb the risk expected because the amounts of loans disbursed to the women organizations are significantly below what they require to expand their income-generating activities. (Ramaswamy et al 2015) Selome & Tshuma, 2014) conducted the study on accessing the involvement of the Zimbabwean government in strengthening rural women through the establishment of the Women Development Fund (WDF). Purposive sampling was used in the study, and data was obtained using a questionnaire, with other methods observation, and oral history. According to research, WDF as a strategy has improved the recipients' livelihoods by launching income-generating enterprises. The main disadvantage of

WDF is the quantity of money. given are small and that it was employed in isolate hence the need to have complementary initiatives such as capacity building, market networking among others.

EASY APPLICATION.

Loan conditions, together with the procedure as a whole and the documentation needs, might affect how women perceive the success of women development funds. While cooperative lending may be beneficial to some, Ledger Wood (1999) stated that some people view joint liability as the requirement that group members pay for insolvent members as a punishment. Additionally, if one person defaults on a loan, no other members of the group are permitted to borrow. In order to produce more production and make a high profit that will enable them to repay the loan and interest rate, the individuals must carefully organize a group (Field, E., & Pande, R. (2008).).Collaterals like machines, land and other procedures including a project track record of at least 3month, having a bank account , and having a viable business plan that women groups has to undergo, Individual loan applications are not accepted, However, many of the groups have accessed these loans, they were able to considerably expand and innovate, yet some did not because For the most part, organizations with 5 to 10 members

were created with the intention of obtaining loans. Many women's organizations expressed concern about the disputes and disagreements among the group members, saying that this had an impact on the dynamics of the group and its ability to survive, which in turn made it less effective in its income-generating activities and negatively impacted WDF as a whole.

Since loans are only available to groups, everyone in the group is responsible for adhering to the repayment terms. Officers in charge of community development (CDOs) serve as the program's focal point. They help women organize into a structured and long-lasting group by first mobilizing the community. Together with the female participants, they come up with ideas for how to choose, organize, and manage potential small businesses for women or how to grow an already existing business or project. They also discuss and analyze loan issues at ward development committee meetings and provide ongoing support to the group while application procedures progress. The CDOs with other departments of finance and business offer the women members basic financial and entrepreneurship skills training after the group obtains its loan following clearance from the credit committee at council level (URT 2013).

TIME OF LOAN APPROVAL

The time taken to approve loan for women groups in relation to the time applied can influence positive or negative perceived effectiveness of the Fund program.

GRACE PERIOD

The women's groups should have a month's grace period allowed in the WDF stream to stabilize their income-generating operations before beginning repayments. Otherwise, women's groups might have to start paying back their loan installments using the money they actually received as a loan. According to the institution, a one-month grace period was adequate, but the beneficiary may feel differently about the effectiveness of the loan and believe that one month is insufficient.

2.2.3 INSTITUTIONAL CHARACTERISTICS

TRAINING

The competencies that an organization's management believes its members (beneficiaries) must develop are referred to as training (Tai, 2006). These

competences will raise the possibility that the company will achieve its goals. The Kibaha Town Council highlighted that the training they provided to some women group members who met the loan requirements and the monitoring of their enterprises throughout the post-loan period contributed to the WDF's effectiveness. They used extension officers to provide advice to the women engaged in income-generating activities when it was necessary, but not every group that benefited from the loan did so for a variety of reasons, such as the extension officers' lack of motivation to reach all the groups. However, a lot of groups lack the business knowledge and abilities necessary for their income-generating endeavors, making it difficult for them to keep proper records and careless with how they use loans and handle repayment. According to research, professional leaders who have received more education or training may respond to institutional risks by embracing innovations more consistently than organizational leaders who have received less training. J. E. Mosley et al. (2012).

POLITICAL INFLUENCE

Many borrowers have misconceptions regarding the loan as a result of local politicians misleading them. Such political intervention hampered both repayment and uptake. Community development workers and women themselves have

opinions that run counter to the institution's assertion that they should invest and repay government funds so that others might benefit. "The politicians have presented us with difficulties". The women are informed that this is "their money" and that the government is providing it for free. The WDF and repayment efficacy are at jeopardy as a result of these misconceptions. Citizens may support the conclusion that is actually less desirable because they have incomplete information about the advantages of the proposed policy. Romer, D. (2003).

In politics, there is the interaction between the protesters), opponent and relevant third parties In many circumstances, group members may want to move far from the power struggle among their groups and the out-group. This persuade third parties that they are one of a big society of power struggle, which has ramifications for what are considered effective collective action techniques. In this situation, efficacy may be judged not by the number of concessions obtained from the appropriate outgroup (e.g., policymakers), but by the amount to which the rally affects the feelings and ideologies of neutral participants. The apparent influence of protestors or opponents can be used to assess efficacy. Simon 1996, Klandermans (2001)

ASSISTANCE TO ADDRESS CHALLENGES

The provision of meaningful complementary assistance follows up and supervision provide women groups with opportunities to market their products and services through exhibitions, product certification and export promotion can affect the perceived effectiveness of WDF to the women groups beneficiaries if it is rarely done or not meeting their satisfaction level. The structure of complex governance systems evolves through time as institutions change, dissolve, and reappear in response to various collective action challenges. (Lubell, M et al 2017)

RELATIONSHIP

Employee-employer interactions include official, informal, social, and psychological ties in the form of the employer's expectations regarding particular contributions from workers and the inducements supplied to influence their contributions. (Tsui et al., 1995, 1997) this can influence the perceived effectiveness positively or negatively. Other literature assumes that on collaborative governance that fostering cooperation is connected to policy effectiveness. (Lubell, M et al 2017)

CHAPTER 3. METHODOLOGY

3.1 CONCEPTUAL FRAMEWORK

Through the conceptual this study has linked variables to see how the women development fund is effective or not using independent variables and dependent variables. Independent variables explained beneficiaries' perceptions through questions on the fund effectiveness. These includes Socio demographic characteristics, Enterprise characteristics and Institutional support while The dependent variable was the perceived effectiveness of women development fund measured by using Likert scale of 5(1=Strongly disagree, 5=Strongly agree) variables. The relationship is shown in the figure 1 below,

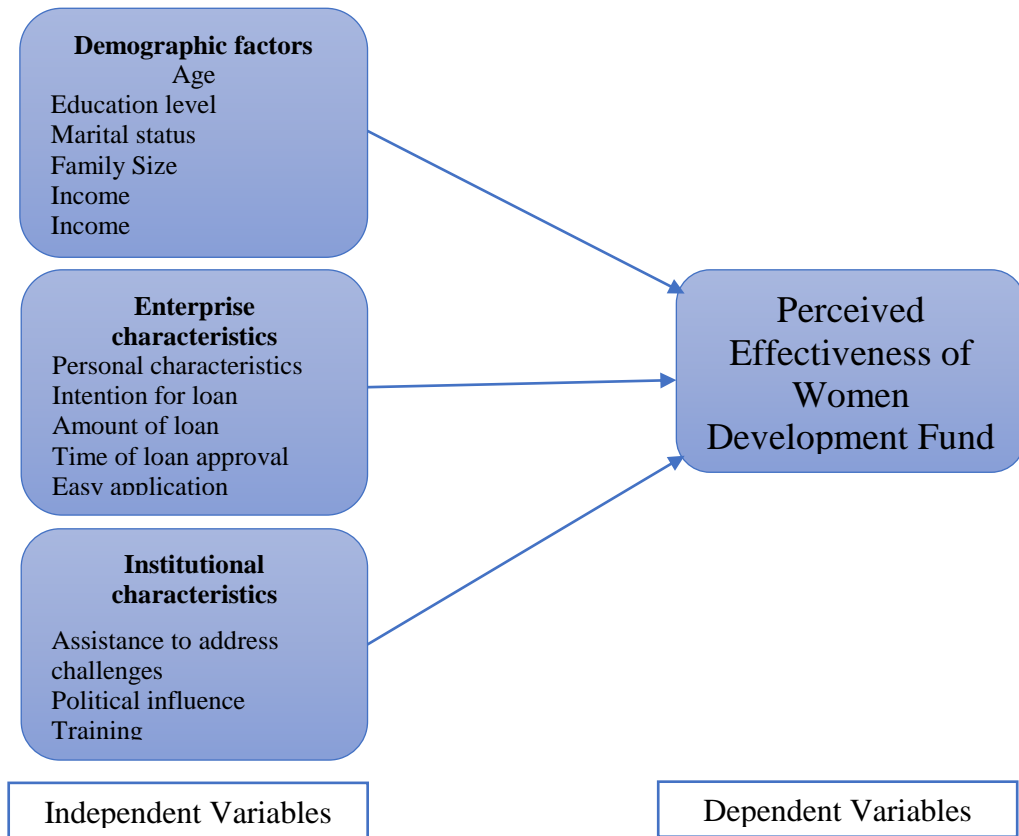


Figure 1: Conceptual Framework

3.2 VARIABLE OPERATIONALIZATION

In this part, the abstract concepts are turned to observable measurements. Items used to measure both independent and dependent variables are shown below, with a 5-point Likert scale ranging from (1) Strongly disagree to (5) Strongly agree was used. Intervals will be formed to measure continuous variables, and values will be assigned to categorical components.

Table 1: Variable Operationalization

Variable	Type of Variable	Values
Independent Variables		
Demographic characteristics		
Age	Categorical	1.Less than 25 2.25-34 3.35-44 4.45-54 5.55 and above
Marital Status	Categorical	1.Single 2.Married 3.Divorced 4.Separated 5.Widowed
Education Level	Categorical	1.Never studied 2.Simple Literate 3.Primary 4.Secondary 5.University
Family Size	Categorical	1. only me 2. 2-5

		<ul style="list-style-type: none"> 3. 6-9 4. 10-13 5. 14 and above
Income	Categorical	<ul style="list-style-type: none"> 1. less than 100000 2. 100001-200000 3. 200001-300000 4. 300001-400000 5. Above 400000
Personal Characteristics Intention for Loan Amount of Loan Easy Application Time of Loan Approval Grace Period Assistance to Address Challenges Political Influence Relationship Training	Categorical	<ul style="list-style-type: none"> 1.Strongly Disagree 2.Disagree 3.Neutral 4.Agree 5.Strongly Agree

Dependent Variable

Perceived Effectiveness	Categorical	1.Strongly Disagree 2.Disagree 3.Neutral 4.Agree 5.Strongly Agree
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3.3 RESEARCH DESIGN

A descriptive research design using the quantitative approach was used to assess the perceived effectiveness of Women Development Fund in Kibaha Town Council, Tanzania. A structured questionnaire was used in this research study to investigate the relationship between the independent variable and the perceived effectiveness using quantitative research to measure relationship between variable statistically and systematically in order to reject or support some pre-defined hypotheses and becomes more appropriate where there are no secondary data (Barker, 2003)

3.4 STUDY AREA

Kibaha Town Council (KTC) is located at 40 Kms away from Dar es Salaam City and borders Ubungo Municipal to the East, Bagamoyo to the North, Kisarawe South and the Small Town of Mlandizi North. It falls under the jurisdiction of Coast Region as one Council out of nine (9) councils. The council lies between $.8^{\circ}$ South and longitude 38.2° and 38.5° East and directly linked with Bagamoyo Town by seasonal road. Kibaha town s under the jurisdiction of one administrative body but divided into two (2) Divisions which are Kibaha and Kongowe, fourteen

14) wards namely Tumbi, Mailimoja, Kibaha, Visiga, Mkuza, Kongowe, Misugusugu, Picha ya Ndege, Msangani, Mbwawa, Pangani, Viziwaziwa, Tangini and Sofu with seventy-three (73) streets (Mitaa

Table 2. Kibaha population

Age group	Male	Female	Total	% of total
0-14	22,30	22537	44842	34.9
5				
15-29	18684	21743	40427	31.5
30-49	14586	14453	29039	22.6
50-64	4639	4209	8848	6.9
65+	2439	2893	5332	4.2
	62653	65835	12848	100.0
		8		

Source: The 2012 population and Housing Census Report Volume II

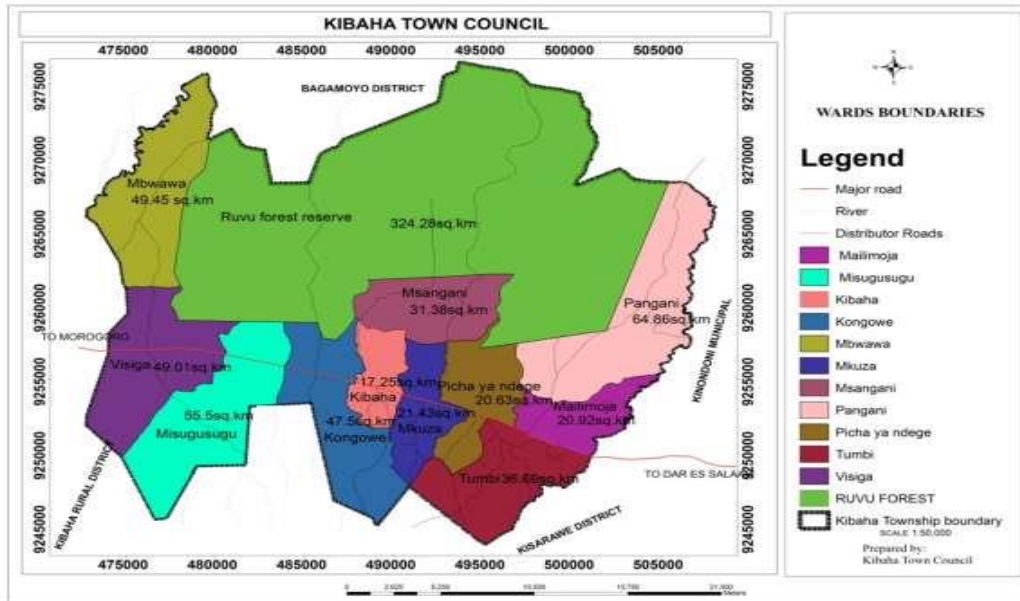


Figure 2: Kibaha Town Council Map

Kibaha Town Council, Ward Boundaries based on 2012 Census

3.5 STUDY POPULATION

Considering the objective of this study, which is to assess the effectiveness of women development fund, the target group will be the loan beneficiaries who are women benefited by the loan in Kibaha Town Council. According to Kibaha town council report 2021/2022 there are 554 groups of women benefited by the loan each group comprising 5 women each making total of 2770 women until by 2022.

3.6 SAMPLING TECHNIQUE AND ANALYSIS METHOD

The registered benefited women groups from the council were purposively and conveniently sampled. Using Slovincs (Simamora 2014) Formula $n = \frac{N}{1+N*e^2}$, where n is the number of respondents, N is the total number of women benefited from the loan, and e is the margin of error which is 5% due to time constrains and resources only 319 respondents were used as a sufficient sample. For analysis, data collected were coded and analyzed using Statistical Package for Social Science version 26.0 IBM, Proportions were calculated to describe the characteristics of the study population. Independent sample t-test was computed to find out the association of dependent and independent variables and sociodemographic factors. Level of significance was fixed at 5%. All tests were two- tailed test, Pearson correlation and to find out the perceived effectiveness of women development fund in at Kibaha Town Council, multiple regression analysis was done adjusting with the socio demographic characteristics. Standardized Coefficients (Beta), t value and p value were used.

3.7 DATA COLLECTION METHODS

In this study, primary data was the most used through Likert scale of 5 points questionnaire survey to get responses through the use of google form in assessing the effectiveness of women development fund in Kibaha Town Council. Also, documentary review to get secondary data from various sources, public reports, magazine journals, files, websites etc.

3.8 RELIABILITY TEST.

The measurement was done through the application of Alpha Cronbach and all the questions were in form of Likert scale. The dependent variable Perceived Effectiveness was measured by four questioned listed below in table 3, and the possible options strongly disagree (SD), disagree (D), neutral (N), agree (A), and strongly agree (SA), which were coded 1 to 5, 5 indicating highest performance. The consistency of perceived effectiveness was good ($\alpha = 0.823$). Likewise for independent variables Likert scale was used for measurement with the possible option strongly disagree, disagree, neutral, agree, strongly agree which were coded 1 to 5 respectively. As shown in table 3, the independent variables, personal characteristics was measured by four questionnaires with 5-point scale (1=SD to 5

SA). The consistency of the personal characteristics was good ($\alpha = .889$), intention for loan was also measured by five questionnaires, and consistency was with alpha value ($\alpha = .945$), amount of loan was measured by four questions and consistency was good ($\alpha = .941$), five questions with Likert scale were used to measure Easy Application, and the consistency was good with alpha value ($\alpha = .861$), Time taken for loan approval and disbursement was measured by five questions and alpha value was good ($\alpha = .841$). Same measurement scale was used for all variables (1=SD, 2=D, 3=N, 4=A, and 5=SA) and the results proved reliability.

Table 3. Measurement of Factors (Reliability Test)

Factors	Items	Mean	Standard deviation	Cronbach's alpha
Personal characteristics	I am a person who can tolerate risk	4.05	1.272	.889
	Although there are challenges but I always focus on opportunities	4.15	1.129	
	I see myself growing economically over next few years because of Women Development Fund	4.05	1.190	
	I will borrow money from Women Development Fund as long as I qualify	4.15	1.136	
Intention for Loan	Women Development Fund loan is easy to get	3.87	1.321	.945
	Women Development Fund will help me to invest in my business	3.92	1.260	
	To solve social issues like paying fees, ceremonies, etc	3.98	1.423	
	To pay another loan	3.85	1.375	
	To buy some assets like land, motorbike and others.	3.88	1.348	
Amount of loan	The amount of the loan provided is sufficient	2.22	1.557	.941
	The amount of loan provided from Women Development Fund is according to our demand	2.34	1.472	
	If not provided according to my demand I go for other money lenders	2.33	1.450	
	Money lenders provide	2.53	1.521	

	sufficient amount of loan.			
Easy Application.	I have clear knowledge on the loan requirements.	3.96	1.317	.861
	The requirements needed are convenient to the loan applied.	4.09	1.084	
	The group lending is convenient	3.95	1.212	
	The conditions for collateral are reasonable	4.17	1.040	
	Women Development Fund is better than other micro credits	3.91	1.308	
Time of loan approval	The loan is given soon after approval	2.52	1.523	.841
	The time taken for the approval is reasonable	2.51	1.427	
	There is specific time given to wait for approval and loan disbursement.	2.48	1.466	
	I am totally satisfied with the time taken to approve the loan and disbursement	2.47	1.411	
Grace Period	I was given some time after taking the loan.	2.53	1.560	.955
	I decide when to start paying the loan.	2.64	1.523	
	I started paying once after receiving it.	2.66	1.489	
	Women Development Fund offer flexible loan repayment terms.	2.71	1.571	
	I am satisfied with the period given for loan repayment.	2.99	1.529	
Assistance to Address challenges	The institution provides effective assistance in addressing challenges	3.80	1.488	.880
	The extension services are provided.	4.10	1.107	

	Regular visits are done to help the groups and their activities	4.01	1.141	
	The institution provides information on markets and other opportunities to the women	4.12	1.088	
	I have regular communication with the institution's staff for loan repayment and advice	4.02	1.189	
Political Influence	I knew about the loan through my political leader	2.58	1.527	.939
	My political leader made me realize the fund is free money from the government to help women economically	2.68	1.595	
	Political leaders are so helpful in Women Development Fund effectiveness	2.57	1.482	
Training	The institution provides effective training on Women Development Fund to women groups.	3.55	1.522	.899
	I have obtained new valuable knowledge through Women Development Fund training	4.00	1.167	
	Through training I have knowledge on financial management and the effective use of loan	3.95	1.196	
	The knowledge I got from the training helps me to understand entrepreneurial skills.	3.98	1.199	
	Training helped me to increase productivity in my income generating activities.	3.98	1.201	
Relationship	I have good relationship with our officers which helps during loan application	1.81	1.088	.823

	After loan disbursement it is good to share some amount with loan officer to maintain good relationship	1.88	1.250	
Dependent Variable				
Perceived effectiveness	House hold income has been improved due to Women Development Fund.	3.90	1.395	.823
	Women Development Fund has improved my business revenue.	4.17	1.110	
	WDF has helped me to Employ myself and others	4.12	1.134	
	I am satisfied with the Women Development Fund program	4.16	1.077	

CHAPTER 4. EMPIRICAL RESULTS AND ANALYSIS

4.1 DESCRIPTION OF RESPONDENTS.

Table 4. Characteristics of Respondents

Source : Field Data 2022.

.	Categories	Frequency	percentage
Age	less than 25	60	18.8
	25-34	64	20.1
	35-44	78	24.5
	45-54	70	21.9
	55 and above	47	14.7
	Total	319	100.0
Family size	only me	28	8.8
	2-5	134	42.0
	6-9	122	38.2
	10-13	35	11.0
	total	319	100.0
Marital status	single	71	22.3
	married	106	33.2
	divorced	65	20.4
	separated	36	11.3
	widow	41	12.9
	total	319	100.0
Income	less than 100000	52	16.3
	100000-200000	64	20.1
	200001-300000	93	29.2
	300001-400000	83	26.0
	above 400000	27	8.5
	Total	319	100.0
Education level	never studied	32	10.0
	simple literate	54	16.9
	primary	128	40.1
	secondary	75	23.5
	university	30	9.4
	Total	319	100.0

The above table shows the descriptive characteristics of 319 women entrepreneurs who were respondents in this study. Demographic characteristics were the basic descriptive analysis on the sampled 319 respondents during the survey. The results shows that the Mean age is around 39.5 years. Majority of respondents (24.5%) are within the age group of 35-44 years. Second highest percent of respondents (21.9%) are between 45-54 years. The third highest category of respondents represent (20.1%) of women who are between 25- 34 years, followed by respondents within the age category less than 25 years stands at (18.8%). While among all the respondents (14.7%) is 55 and above years old. Survey result shows that almost all groups of the respondents participated in the survey.

Also, the table shows that out of 319 respondents 233 the majority (73%) of the respondents were educated up to university level. The majority have attended primary school (40.1%) Likewise, the second highest percent (23.5%) of respondents were educated up to secondary education. followed by (16.9%) of respondents who can read and write, while (9.4%) of respondents were educated up to university level and only (10%) of the respondents never studied. This indicated that the majority of the study sample were adequately educated.

For the marital status, the majority of the study respondents (33.2%) are married, followed by (22.3%) single (20.4%) divorced, (12.9%) widow and (11.3%) separated. Generally majority of respondents were single. This indicates that a lot

of women are dependent and single mothers with lots of responsibilities and that is why they are beneficiaries of Women Development Fund.

Majority of the respondents earn income per month between 200001 to 300000 Tanzanian Shillings by (29.2%) followed by those who can earn between 300001 to 400000tshs per month by (26.0%), (20.1%) of respondents earn between 100000 to 200000tshs while (16.3%) earn less than 100000 While (8.5%) earn above 400000.this indicates that majority are in poor state of economy regardless of what they got from the Women Development Fund.

For the case of Family size majority has between 2 to 5 members by(42.0%), followed by 6 to 9 by (38.2%) and from 10 to13 members by 11.0%) with (8.8% of respondents who are alone in the house While there were no respondents with 14 and above members in the family. majority has large number of family to take care and joined in the program because they had a lot of issues that need money, like feeding the members of the family and other house hold needs (Haule, 2015)

4.2 DESCRIPTIVE STATISTICS

Table 5. Descriptive

Variables	N	Min	Max	Mean	SD
Personal characteristics	319	1	5	4.10	1.025
Intention for loan	319	1	5	3.90	1.218
Amount of loan	319	1	5	2.35	1.383
Easy application	319	1	4	3.20	0.792
Time for approval	319	1	5	2.49	1.199
Grace period	319	1	5	2.71	1.412
Assistance to address challenges	319	1	5	4.01	0.995
Political influence	319	1	5	2.61	1.449
Relationship	319	1	5	1.85	1.0071
Training	319	1	5	3.89	1.066
Perceived effectiveness	319	1	4	3.27	0.766

Source: Field Data 2022.

The researcher can get a comprehensive perspective of the research data by using descriptive statistics, which condense quantitative data into a digestible and user-friendly format. Personal characteristics had the highest mean of (4.10) out of the 10 independent factors in the table above, followed by assistance to address challenges (4.01), intention for loan (3.90), training (3.89.), loan requirement (3.20), grace period (2.71), political influence (2.61), time of approval (2.49), amount of loan (2.35) and least mean was of relationship (1.85) respectively highest to lowest mean value. In this research, perceived effectiveness is the dependent variable, its mean was found (3.27).

4.3 MEAN COMPARISON

The results from the independent sample t-test analysis provides the understanding on the relationship between demographic characteristics, the independent, and dependent variable. The socio demographic characteristics variables were regrouped and examined into two groups each as depicted in the following tables below for each demographic variable, Independent, and Dependent variable.

Table 6. Mean Comparison (Marital status & Variable)

Variables	Mean		Std. Deviation		Sig. Value	P value
	Single	Married	Single	Married		
Personal characteristics	4.09	4.12	1.085	.897	.004	.829**
Intention for loan	3.96	3.78	1.233	1.185	.945	.206
Amount of loan	2.35	2.37	1.417	1.319	.413	.521
Assistance to address challenges	4.03	3.97	1.039	.905	.001	.628**
Political influence	2.38	3.06	1.411	1.424	.403	.000
relationship	1.85	1.84	1.101	1.013	.341	.966
Training	3.87	3.94	1.115	.963	.003	.561**
Perceived effectiveness	3.27	3.28	.791	.718	.014	.923*

*<0.1 **<0.05 ***<0.01

Source: Field Data, 2022.

Independent sample t-test is used to compare means across Marital status, independent, and dependent variables. Here the variables compared exclude easy application, time of loan approval and grace period because is not necessarily to be single or married to perceive the effectiveness on those variables. between (N=213 single) and (N=106)Married The results revealed a statistically significant difference ($p < 0.05$) was depicted in terms of personal characteristics, where married had higher mean compared to single, also statistical significant difference in terms of training ($p < 0.05$) , In terms of assistance to address challenges to single having higher mean than married ($p < 0.05$) , and married women had higher scores in dependent variable than single with a statistically significant difference ($p < 0.1$). Intention for loan, ,Political influence, and relationship were all not statistically significant , This indicates that married women are the most vulnerable towards Women Development Fund and can perceive differently the effectiveness of the program than single in terms of personal characteristics, loan requirement, training except for assistance to address challenges single women get more assistance and find the program to be effective.

Table 7. Mean comparison (age & variables)

	Mean		Std. Deviation		Sig. Value	P value
	Young	Old	Young	Old		
Personal characteristics	3.77	4.31	1.064	.945	.000	.000***
Intention for loan	3.83	3.94	1.199	1.232	.649	.456
Amount of loan	2.63	2.18	1.369	1.365	.026	.603
Easy application	2.91	3.38	.770	.752	.565	.000
Time for approval	2.93	2.22	1.039	1.213	.001	.704**
Grace period	2.83	2.63	1.377	1.431	.858	.212
Assistance to address challenges	3.58	4.28	.956	.924	.627	.000
Political influence	2.87	2.44	1.290	1.521	.000	.009***
Relationship	2.06	1.71	1.089	1.040	.520	.005
Training	3.47	4.16	1.009	1.017	.201	.000
Perceived effectiveness	2.95	3.47	.772	.690	.302	.000

*<0.1

**<0.05

***<0.01

Source: Field Data, 2022.

The mean comparison on age regrouped in young(N=124) and old (N=195) for all variables, the Amount of loan, Intention for loan, Easy application, Grace period, Assistance to address challenges, Relationship, training was not statistically significant, however their mean comparison indicates variations between young and old. Personal characteristics for old women mean was high compared to young women found to be statistically significant at ($p<0.01$), This indicates old women to be more tolerant and opportunistic than younger women, Time for approval also was statistically significant at ($p<0.05$) while Political influence was found to be statistically significant at ($p<0.01$) both indicating young to have high mean scores than old , This result indicates that young women to be more influenced by politicians than old .

Table 8. Mean comparison (education & variables)

Variables	Mean		Std. Deviation		Sig. Value	P value
	Non-Educated	Educated	Not Educated	Educated		
Personal characteristics	3.79	4.21	1.185	.937	.000	.001***
Intention for loan	3.94	3.88	1.156	1.242	.107	.695
Amount of loan	2.59	2.27	1.471	1.341	.264	.121
Easy application	2.99	3.27	1.341	.848	.080	.005*
Time for approval	2.54	2.48	1.111	1.232	.304	.109
Grace period	2.70	2.71	1.372	1.429	.292	.962
Assistance to address challenges	3.90	4.05	1.027	.983	.370	.239
Political influence	2.50	2.65	1.337	1.489	.004	.410**
Relationship	2.01	1.79	1.114	1.051	.843	.097
Training	3.60	4.00	1.092	1.038	.150	.003
Perceived effectiveness	3.17	3.30	.763	.766	.885	.178

*<0.1

**<0.05

***<0.01

Source: Field Data, 2022.

The educational level was regrouped into not educated N=86 N=233 and educated as shown in Table 8 above. It was evident that a statistically significant difference ($p < 0.01$) exists between respondents' education with respect to personal characteristics, political influence statistically significant difference ($p < 0.05$), Easy application was statistically significant difference ($p < 0.1$) However, there was no statistically significant difference between intention for loan, amount of loan, time of approval, grace period, assistance to address challenges, relationship and training towards the effectiveness of Women Development Fund .For both variables which are statically significant educated women are more optimistic and opportunistic to the extent that they can be easily influenced by politicians.

Considering the number of respondents N=162 small and N=157) large, the results revealed for intention for loan, amount of loan, Easy application, assistance to address challenges were statistically significance difference ($p < 0.05$) between respondents who have small number of family members and those who have large number of family members, training was high ($\mu = 3.91$), this indicates that those with small number of family members are more likely to perceive WDF to be effective because their expenditure is less compared to those with large number of family members and more likely to be satisfied with the application process, training and assistance provided.

Furthermore a statistically significant difference ($p < 0.1$) was found in terms of personal characteristics between respondents with large and small family size, those with Large family size was found to be high ($\mu = 4.14$) when contrasted with respondents with small family size ($\mu = 4.06$), this results indicate that the women with large number of family members were more opportunistic and ready to take risk.

Table 10: Mean comparison (Income & Variables)

Variables	Mean		Std. Deviation		Sig. Value	P value
	Low	High	Low	High		
Personal characteristics	4.16	3.99	1.091	.881	.001	.167**
Intention for loan	4.08	3.55	1.122	1.319	.000	.000***
Amount of loan	2.33	2.40	1.429	1.295	.932	.000
Easy application	3.24	3.11	.824	.723	.024	.140*
Time for approval	2.26	2.95	1.158	1.151	.000	.000***
Grace period	2.68	2.76	1.429	1.384	.455	.649
Assistance to address challenges	4.08	3.88	1.060	.849	.000	.086***
Political influence	2.30	3.21	1.414	1.326	.394	.000
relationship	1.88	1.79	1.157	.887	.005	.457**
Training	3.91	3.87	1.142	.908	.001	.745**
Perceived effectiveness	3.32	3.18	.806	.680	.001	.138**
	*<0.1		**<0.05			***<0.01

Source: Field Data, 2022.

N=209 low N=110 high, The results showed a statistical significant difference ($p < 0.01$) for intention for loan ,Time of loan approval and assistance to address challenges all higher mean for respondents with lower income, except the mean of time of approval was high for those with high income .A statistical significant difference ($p < 0.05$) for personal characteristics, relationship, training and dependent variable was revealed between respondents with lower income, and the results indicates that the respondents with lower income per month to be more risk tolerant and opportunistic and have good relationship with workers than those with higher income . Also, a statistically significant difference ($p < 0.1$) was revealed in terms of Easy application, higher for low income respondents ($\mu = 3.24$) than high income respondents. Conclusively low income earners are mostly likely to perceive the Women Development Fund being effective than high income earners However, there was no statistical difference between high and low income in terms of amount of loan, grace period and political influence.

4.4 CORRELATION

Correlation analysis between dependent, independent and demographic variables. The correlation Analysis was performed on dependent, independent and demographic variables. The correlation showed the association among dependent variable (perceived effectiveness) independent variables (personal characteristics, intention of loan, amount of loan, lending requirement, time of loan approval, grace period, assistance to address challenges, relationship, political influence) and demographic characteristics (age, education, family size, marital status, and income).

Table 11. Correlation analysis between dependent, and independent variables

	1	2	3	4	5	6	7	8	9	10	11
1.Perceived effectiveness	1										
2.Personal characteristics	.620**	1									
3.Intention for loan	.185**	.134*	1								
4.Amount of loan	.275**	.214**	.287**	1							
5.Easy application	.614**	.640**	.113*	0.093	1						
6.Time of loan approval	0.080	-.118*	-.223**	-.346**	-0.103	1					
7.Grace period	0.083	0.012	0.097	-0.100	0.001	.129*	1				
8.Assistance to address challenges	.697**	.656**	.123*	.199**	.694**	-0.089	0.046	1			
9.Political influence (Misguided conceptions)	-.337**	-.305**	-.168**	-0.078	-.290**	.307**	-0.049	-.298**	1		
10.Relationship	-0.097	-0.077	-.0024	.174**	-0.090	-0.012	-0.076	-.114*	0.042	1	
11.Training	.598**	.505**	.121*	0.081	.602**	0.015	0.062	.641**	-.236**	-.121*	1

** . Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 12. Correlation analysis between dependent, independent and demographic variables

	Correlations															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1. Perceived effectiveness	1															
2. Intention for loan	.185**	1														
3. Amount of loan	.275**	.287**	1													
4. Easy application	.614**	.113*	.093	1												
5. Time of loan approval	.080	.223**	.346**	-.103	1											
6. Grace period	.083	.097	-.1	.001	.129*	1										
7. Assistance to address challenges	.697**	.123*	.199**	.694**	-.09	0.046	1									
8. Personal characteristics	.620**	.134*	.214**	.640**	-.118*	.012	.656**	1								
9. Political influence	-.337**	-.168**	-.078	-.290**	.307**	-.05	-.298**	-.305**	1							
10. Relationship	-.097	-.024	.174**	-.090	-.010	-.08	-.114*	-.077	.042	1						
11. Training	.598**	.121*	.081	.602**	.015	.062	.641**	.505**	-.236**	-.121*	1					
12. Age	.336**	.042	.029	.290**	-.020	-.007	.343*	.254**	-.145*	-.158**	.315**	1				
13. Education	.076	-.022	-.087	.157**	.09	.003	.066	.182**	.046	-.093	.167**	-.021	.174**	1		
14. Family size	.051	-.07	.185**	-.005	.032	-.140*	-.009	.043	-.142*	-.092	.017	.283**	-.033	.033	1	
15. Income	-.083	-.207**	.210**	-.083	.333**	.026	-.096	-.078	.300**	-.042	.018	.01	.146**	.188**	.089	1

** Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).

Source: Field Data, 2022.

The tables 11 and 12 above shows the results of Pearson correlation analysis which was performed to find out the level of association between

dependent and independent variables in this research model, from the results summary above portrayed the positive correlation between the independent variables namely, personal characteristics, intention of loan, amount of loan, Easy application, time of loan approval, political influence, training and the dependent variable (perceived effectiveness). Our results revealed that the correlation between assistance to address challenges and perceived effectiveness was the highest ($R = .697$; $P < 0.01$), followed by personal characteristics ($R = .620$; $P < 0.01$) likewise, the correlation between Easy application ($R = .614$; $P < 0.01$), training ($R = .598$; $P < 0.01$) intention of loan ($R = 0.185$, $P < 0.01$), and amount of loan ($R = 0.275$, $P < 0.01$). No statistically significant relationship was found between Time of loan approval, Relationship, grace period with perceived effectiveness. A negative correlation of perceived effectiveness in terms of political influence ($R = -.337$; $P < 0.01$). For demographic variable age had positive correlation ($R = .336$; $P < 0.01$)

4.5 MULTIPLE REGRESSION ANALYSIS

Multiple Regression Analysis was performed to test linear relationship between independent variables (personal characteristics, intention of loan, amount of loan, Easy application, time of loan approval, grace period, assistance to address challenges, relationship, political influence) on the dependent variable (perceived effectiveness). To explain the variations in the dependent variable, control variables, were introduced,

4.5.1 MULTICOLLINEARITY TEST

In this analysis, the results obtained indicated that multicollinearity did not exist as tolerance values for all independent variables were between 0.379 and 0.950 (Tolerance > 0.1), VIF = 1.0353 < 5 or 10. This was also supported by the (VIF < 5 or 10 values) which stood between 1.053 and 2.636 which were less than 10. Therefore, from the result shown in Table 4.5.1 below, this current study did not have any problem with multicollinearity.

Table 13. Multicollinearity Test

Model 1	Collinearity Statistics	
	Tolerance	VIF
personal characteristics	.491	2.036
intention for loan	.868	1.152
amount of loan	.749	1.335
Easy application	.420	2.382
time of loan approval	.833	1.200
grace period	.950	1.053
assistance to address challenges	.379	2.636
political influence	.935	1.069
relationship	.527	1.897
Training	.491	2.036

a. Dependent Variable: perceived effectiveness

Table 14. Multiple Regression Analysis on Main Independent Variables & perceived effectiveness

Variable	Model 1		Model 2		Model 3	
	Perceived effectiveness					
	B (SE)	β	B (SE)	β	B (SE)	β
Personal characteristics	.127(.036)	.170***	.150(.037)	.201***	.127(.036)	.170**
Intention for loan	.033(.023)	.053	.041(.023)	.065 *	.032(.023)	.052
Amount of loan	.151(.025)	.233***	.139(.026)	.213***	.156(.026)	.240***
Easy application	.152(.050)	.157**	.161(.051)	.167**	.156(.050)	.161 **
Time of loan approval	.199(.027)	.281***	.163(.027)	.231***	.200(.027)	.282***
Grace period	.015(.019)	.028	.025(.019)	.046	.022(.019)	.043
Assistance to address challenges	.225(.042)	.292***	.220(.043)	.286***	.212(.042)	.276***
Political influence	-.091(.020)	- .173***			-.082(.021)	- .155***
Relationship	-.032(.025)	-.045	-.025(.026)	-.035	-.026(.025)	-.036
Training	.110(.033)	.153**	.113(.034)	.157**	.106(.033)	.148**
Years (Age)	-	-	.129(.059)	.082*	.099(.059)	.063
Education	-	-	-.060(.062)	-.035	-.035(.061)	-.020
Family size	-	-	-	-	.075(.056)	.049
Income	-	-	-	-	-.029(.060)	-.018
Constant	-.259 (.191)		-.237(191)		.011(.208)	
R2	.658		.642		.666	
R2 Adjusted	.647		.629		.650	
F	59.295***		50.009***		43.272***	

p* < 0.1 ** < 0.05 *** < 0.01

The results from Table 14. above, showed that the model 1 had the goodness of fit-test ($F= 59.295^{***}$) and R^2 adjusted (0.647), which implies that the main independent variables could explain 64.7% variations in the dependent variable. The result above revealed that personal characteristics, amount of loan, time of loan approval, assistance to address challenges and political influence had a statistically significant positive effect ($p<0.01$) ($\beta=0.170$), ($p<0.01$) ($\beta=0.233$) , ($p<0.01$) ($\beta=0.281$), ($p<0.01$) ($\beta=0.292$), and ($p<0.01$) ($\beta=-0.173$), respectively on the dependent variable, demonstrating that a standard unit increase in Amount of loan increases perceived effectiveness by 64.7%. Likewise, affect personal characteristics, Easy application ($p<0.05$) and ($\beta=0.050$) and training ($p<0.05$) and ($\beta=0.033$) was found to have a statistically significant positively effect on the dependent variable. However, intention for loan, grace period, and relationship were found to be statistically insignificant with perceived effectiveness.

For model 2 sociodemographic variables, dependent variable and some main independent variables; The result showed the goodness of fit-test ($F= 50.009^{***}$) and R^2 adjusted (0.629), revealed that personal characteristics had a statistically significant positive effect ($p<0.01$) and ($\beta=0.201$) on the dependent variable, demonstrating that a standard unit increase in personal characteristics increases perceived effectiveness by 62.8%. Likewise, assistance to address challenges was

found to have a statistically significant positive effect ($p < 0.01$) and ($\beta = 0.286$) on the dependent variable. Similarly, a statistically significant positive effect ($p < 0.01$) and ($\beta = 0.213$) was found between amount of loan and ($p < 0.01$) and ($\beta = 0.231$) time of loan approval, ($p < 0.05$) ($\beta = 0.167$) Easy application and ($p < 0.1$) ($\beta = 0.157$) training while intention for loan was statistically positively significant at ($p < 0.1$) and ($\beta = 0.065$). However, grace period, and relationship were found to be statistically insignificant with perceived effectiveness. Also, in this model age as control variable seem to be significant among beneficiaries.

Model 3, socio demographic variables, dependent variable and all independent variables the result showed the goodness of fit-test ($F = 43.272^{***}$) and R^2 adjusted (0.650), revealed that amount of loan, time of approval, assistance to address challenges had a statistically significant positive effect ($p < 0.01$) ($\beta = 0.240$), ($p < 0.01$) ($\beta = 0.282$) ($p < 0.01$) ($\beta = 0.276$) on the dependent variable, demonstrating that a standard unit increases perceived effectiveness by 65%. Likewise, political influence was found to have a statistically significant negative effect ($p < 0.01$) and ($\beta = -0.155$) on the dependent variable. Similarly, a statistically significant positive effect ($p < 0.05$) and ($\beta = 0.170$) was found between personal characteristics, ($p < 0.05$) and ($\beta = 0.161$) Easy application, ($p < 0.05$) and ($\beta = 0.148$) training. However, intention for loan, grace period, and relationship were found to be statistically insignificant with perceived effectiveness.

For Socio demographic factors the results revealed that they have no bias to the perceived effectiveness of the Women Development Fund.

CHAPTER 5. KEY FINDINGS AND DISCUSSION

The objective of this study was to assess the perceived effectiveness of Women Development Fund at Kibaha Town Council by analyzing how Personal characteristics, Intention for loan, Amount of loan, Easy application, Time for approval, Grace period, Assistance to address challenges Political influence, relationship and training were measured to affect the perceived effectiveness as dependent variable, age, education, marital status, income as control variables. to achieve these 52 questions were asked, the independent t-test, Pearson correlation and multiple analyses were performed. With variables.

5.1 Socio Demographic Characteristics Influencing Perceived Effectiveness of Women Development Fund

During the analysis the socio demographic factors of the respondents revealed that majority of respondents 24.5% aged between 35 to 44 years. This indicates middle aged women are the one who have accessed the loan than old women above 55 years.

Women who were married accounted for 33.2% while single 66.8% including those divorced, separated and widowed, all these women having 2 to 5 members in the family 42% dominantly but more for 38.2%. again only 29.2% can afford the income of 200001 to 300000 Tanzanian shillings ,26% 300001 to 400000tshs and most of them 26% never went to school while 40.1% have attended primary school education. This observation implies that majority of women at Kibaha Town Council are still poor economically and having a lot of responsibilities with low level of education on how to improve the economic situation.

The descriptive statistics for independent variable indicates that personal characteristics and assistance to address challenges had a relative high mean above 4 which indicates that most respondents are in support that can affect the perceived effectiveness),also intention for loan , training , loan requirement had high relative mean above 3,meaning majority were in agreement as a measure of perceived effectiveness, perceived effectiveness is the dependent variable, its mean was found above 3 which is also high.

To ascertain the variations, basic descriptive statistics was conducted to compare means, the independent t-test across socio demographic variables was done, mean comparison across Marital status, independent, and dependent variables. The results revealed a statistically significant difference ($p < 0.05$) between (N=213 single) and (N=106) Married was depicted in terms of personal

characteristics, where married had higher mean compared to single, also statistically significant difference in training ($p < 0.05$), In terms of assistance to address challenges to single having higher mean than married ($p < 0.05$), and married women had higher scores in dependent variable than single with a statistically significant difference ($p < 0.1$).

Intention for loan, Political influence, and relationship were all not statistically significant, this indicates that married women perceive the Women Development Fund to be effectiveness more than single in terms of personal characteristics, training except for assistance to address challenges single women get more assistance and find the program to be effective.

For all variables in comparing mean between age, dependent and independent variables, the Amount of loan, Intention for loan, Easy application, Grace period, Assistance to address challenges, Relationship, training was not statistically significant, however their mean comparison indicates variations between young and old. Personal characteristics for old women mean was high compared to young women found to be statistically significant at ($p < 0.1$), This indicates old women to be more tolerant and opportunistic than younger women, Time for approval also was statistically significant at ($p < 0.05$) while Political influence was found to be statistically significant at ($p < 0.01$) both indicating young to have

high mean scores than old , This result indicates that young women to be more influenced by politicians than old in respect to perceived effectiveness.

It was evident that a statistically significant difference ($p < 0.01$) exists between respondents' education with respect to personal characteristics, political influence statistically significant difference ($p < 0.05$), same applies to time for loan approval while Easy application and amount of loan were statistically significant difference ($p < 0.1$). However, there was no statistically significant difference between grace period, assistance to address challenges, relationship and training towards the effectiveness of Women Development Fund. Women who are educated are mostly likely to perceive the effectiveness of WDF.

The results revealed for intention for loan, Easy application, assistance to address challenges and training a statistically significance difference ($p < 0.05$) between respondents who have small number of family members and those who have large number of family members, intention for loan was high ($\mu = 3.98$) for those with small number of family members than those with large number of family members, which means those with small number of family members are more likely to perceive WDF to be effective because they can needed loan for different purposes ,know and satisfied with the requirement, assistance provided and training ($\mu = 3.91$) high for those with large number of family members than

those with small number of family members , this results indicate that the women with large number of family members were helped with the training provided.

In income mean comparison N=209 low income N=110 high income , The results showed a statistical significant difference ($p<0.01$) for intention for loan and assistance to address challenges both higher mean ($\mu=4.08$) for respondents with lower income, .A statistical significant difference ($p<0.05$) for personal characteristics, relationship, training and dependent variable was revealed between respondents with high income and lower income, and the results indicates that the respondents with lower income per month to be more risk tolerant and opportunistic than those with higher income . Also, a statistically significant difference ($p<0.1$) was reveled in terms of loan requirement, higher for low income respondents ($\mu= 3.24$) than high income respondents. This result indicates that low income earners are mostly likely to perceive the Women Development Fund being effective than high income earners However, there was no statistical difference between high and low income in terms of amount of loan, time for approval, grace period and political influence.

The results of Pearson correlation analysis which was performed to find out the level of association between dependent and independent variables in this research model, from the results summary above portrayed the positive correlation between the independent variables namely, personal characteristics, intention of

loan, amount of loan, Easy application, time of loan approval, political influence, training and the dependent variable (perceived effectiveness). Our results revealed that the correlation between assistance to address challenges and perceived effectiveness was the highest ($R = .697$; $P < 0.01$), followed by personal characteristics ($R = .620$; $P < 0.01$) likewise, the correlation between Easy application ($R = .614$; $P < 0.01$), training ($R = .598$; $P < 0.01$) intention of loan ($R = 0.185$, $P < 0.01$), and amount of loan ($R = 0.275$, $P < 0.01$). No statistically significant relationship was found between Time of loan approval, Relationship, grace period with perceived effectiveness. A negative correlation of perceived effectiveness in terms of political influence ($R = -.337$; $P < 0.01$). For demographic variable age had positive correlation ($R = .336$; $P < 0.01$)

The results from Regression showed that the model had the goodness of fit test ($F = 59.295^{***}$) and R^2 adjusted (0.647), which implies that the main independent variables could explain 64.7% variations in the dependent variable. The result above revealed that personal characteristics, amount of loan, time of loan approval, assistance to address challenges and political influence had a statistically significant positive effect ($p < 0.01$) ($\beta = 0.170$), ($p < 0.01$) ($\beta = 0.233$), ($p < 0.01$) ($\beta = 0.281$), ($p < 0.01$) ($\beta = 0.292$), and ($p < 0.01$) ($\beta = -0.173$), respectively on the dependent variable, demonstrating that a standard unit increase in Amount of loan increases perceived effectiveness by 64.7%.

Likewise, affect personal characteristics, Easy application ($p < 0.05$) and ($\beta = 0.050$) and training ($p < 0.05$) and ($\beta = 0.033$) was found to have a statistically significant positively effect on the dependent variable. However, intention for loan, grace period, and relationship were found to be statistically insignificant with perceived effectiveness.

For model 2 sociodemographic variables, dependent variable and some main independent variables; The result showed the goodness of fit-test ($F = 50.009^{***}$) and R^2 adjusted (0.629), revealed that personal characteristics had a statistically significant positive effect ($p < 0.01$) and ($\beta = 0.201$) on the dependent variable, demonstrating that a standard unit increase in personal characteristics increases perceived effectiveness by 62.8%. Likewise, assistance to address challenges was found to have a statistically significant positively effect ($p < 0.01$) and ($\beta = 0.286$) on the depend variable. Similarly, a statistically significant positive effect ($p < 0.01$) and ($\beta = 0.213$) was found between amount of loan and ($p < 0.01$) and ($\beta = 0.231$) time of loan approval, ($p < 0.05$) ($\beta = 0.167$) Easy application and ($p < 0.1$) ($\beta = 0.157$) training while intention for loan was statistically positively significant at ($p < 0.1$) and ($\beta = 0.065$). However, grace period, and relationship were found to be statistically insignificant with perceived effectiveness. Also in this model age as control variable seem to be significant among beneficiaries.

Model 3, socio demographic variables, dependent variable and all independent variables the result showed the goodness of fit-test ($F= 43.272^{***}$) and R^2 adjusted (0.650), revealed that amount of loan, time of approval, assistance to address challenges had a statistically significant positive effect ($p<0.01$) ($\beta =0.240$), ($p<0.01$) ($\beta =0.282$) ($p<0.01$) ($\beta =0.276$) on the dependent variable, demonstrating that a standard unit increases perceived effectiveness by 65%. Likewise, political influence was found to have a statistically significant negatively affect ($p<0.01$) and ($\beta =-0.155$) on the depend variable. Similarly, a statistically significant positive effect ($p<0.05$) and ($\beta =0.170$) was found between personal characteristics, ($p<0.05$) and ($\beta =0.161$) Easy application, ($p<0.05$) and ($\beta =0.148$) training. However, intention for loan, grace period, and relationship were found to be statistically insignificant with perceived effectiveness. For Socio demographic factors the results revealed that they have no bias to the perceived effectiveness of the Women Development Fund. A Research by Tshuma and Salome, 2014 revealed that WDF as a strategy has made a difference in the livelihoods of the recipients through initiation of income generating projects. However, the major handicap with WDF is that the amount of money given are small and that it was employed in isolate hence the need to have complementary initiatives such as capacity building, market networking among others.

ACCEPTANCE OR REJECTION OF HYPOTHESIS

NO	Hypotheses	Result	Decision	Supporting literature
1.	Positive personal characteristics will influence positively the perceived effectiveness of WDF	It is evident from the linear regression that personal characteristics has positive statistical influence on perceived effectiveness,	based on the empirical finding the alternative hypothesis is accepted	attitudes have an expressive function in that they act as a marker of personal values (Anderson, D. S. et al.1990).
2	Non investing intention for loan will have negative influence on perceived effectiveness of WDF	evident from the linear regression that intention for loan has no statistical influence on perceived effectiveness,	based on the empirical finding the alternative hypothesis is rejected	(Isaga & Musabila, 2017)

3	Sufficient amount of loan will influence positively the perceived effectiveness of WDF	evident from the linear regression that amount of loan has positive statistical influence on perceived effectiveness	based on the empirical finding the alternative hypothesis is accepted	(Selome & Tshuma, 2014)
4	Shorter time for approval of loan has positive relationship with the effectiveness of WDF	From the linear regression the results shows that there was positive statistically significant relationship between time of loan and the effectiveness of women development fund	the alternative hypothesis is accepted.	

	<p>High level of assistance in addressing challenges will affect positively the perceived effectiveness of WDF</p>	<p>from the linear regression that assistance to address challenges has positive statistical influence on perceived effectiveness</p>	<p>based on the empirical finding the alternative hypothesis is accepted</p>	<p>Shamsuddin et al. (2017)</p>
	<p>Training before and after loan has positive influence on the effectiveness of WDF.</p>	<p>From the linear regression that Training has positive statistical influence on perceived effectiveness,</p>	<p>based on the empirical finding the alternative hypothesis is accepted</p>	<p>Chikanyambidze, G 2015)</p>

	<p>Negative political influence has negative relationship with the perceived effectiveness of WDF.</p>	<p>regression the results shows that there was negatively statistically significant relationship between political influence and the effectiveness of women development fund</p>	<p>the alternative hypothesis is accepted</p>	<p>Kiraka R.N et al 2013)</p>
	<p>Easy application has positive impact on the perceived effectiveness of WDF</p>	<p>loan requirement has positive statistical influence on perceived effectiveness,</p>	<p>evident from the linear regression on the empirical finding the alternative hypothesis is accepted</p>	<p>Naliaka JS 2015)</p>

CHAPTER 6. CONCLUSIONS, IMPLICATIONS AND LIMITATIONS

6.1. CONCLUSION

The objective of this study was to assess the perceived effectiveness of the Women Development Fund. The results have revealed the most significant predictors influencing the perceived effectiveness of the Women Development Fund were amount of loan, time of loan approval, assistance to address challenges, political influence easy application, personal characteristics, and training were more likely to influence the perceived effectiveness.

On the other hand, the results shows that political influence (misguided conceptions) has negative significance, this mean that women are misguided by the politicians because they strongly agreed, and had higher expectation on the effectiveness of the program but their perceived effectiveness is low. From other researches political influence or misguided conceptions of politicians has not discussed, rarely discussed as opportunity that politicians influence positively to most government programs. Also, Socio demographic factors Age, Marital status, income, education and family size had no bias in perceived effectiveness. Where intention for loan, Grace period and Relationship with institution loan officers did not show a unique contribution. They can be more important for further researches

6.2. IMPLICATIONS AND RECOMMENDATIONS

Regarding the major findings of the study and conclusion, this study contributes to previous literature through the evidence that the political influence to be negative but very significant statistically. Politicians are imparting misconceptions about the loan arising from misinformation to borrowers. Such political meddling interfered with both uptake and repayment and definitely affect the perceived effectiveness, as in this study political influence was one of the most significant predictors depicted those women were misguided by the politicians, they strongly agreed, and had higher expectation on the effectiveness of the program but their perceived effectiveness was low. This is contrary to other literatures which suggest political influence to be a strength to many government programs that they help the public positively,

The following recommendations are made to improve the Women Development Fund program at Kibaha Town Council , with the results Government should increase the amount money given to women apart from what the council can collect as revenue but also the council to create more project for income generation to increase revenue , so women also can get sufficient amount of fund during application to develop and increase income.

Training is very crucial in ensuring that women are empowered, as they need different kind of knowledge including business, entrepreneurial, financial management and all education bases on loan and its procedures, therefore the institution should provide training respectively to ensure the sustainability of the initiative and women owned business. On the other hand, it might also help boost women's confidence in their ability to have a say in decisions regarding the distribution of household income over the long run. The results show that women have moderate education so at least they can learn professional skills more quickly, might also be used by the Ministry of Community Development, Gender, and Children to advocate for legislation that would close the gender gap in educational achievement.

Promoting better governance, Politicians should be a motivating factor for sensitization, source of valuable information to women and not giving wrong information in the name of politics which in turn affects women to the extent that they can perceive government policies negatively. More ever the Institution should aim to comprehend how public political leaders use formal institutions or citizen for their own personal gain, and how unofficial power structures allow them to do so without repercussions. They need careful consideration and may be further research, but they can serve as a starting point for building governance reforms that are more in accordance with the realities in this aspect.

Institution (KTC) Workers should be accountable and responsible that they are willing to follow up, supervise the women and ready to offer official help and advice in times of need as all departments work to meet the needs of the community

Timely disbursement, Loan approval and disbursement should not take long, electronic loan application and all the procedures can reduce the inconveniences. Some of the issues which influence different perceived effectiveness of Women Development Fund and sometimes hindering the business activities of women entrepreneurs are the loan conditions of being in groups to access ,with the majority of women having wrangles and conflicts, often gives some women a lot of effort to pay debts that others have wasted

6.3. STUDY LIMITATIONS

Lack of enough data in the field targeted on Women Development Fund in the institution was the most sensitive limitation of this study. Stevenson and St-Onge (2005) suggested that there is still a great demand for research studies on women and their economic situation towards economic contribution to themselves and Tanzanian societies as a whole.

Time is another limitation and resources including fund, some of the respondents were not available at the time that were needed in alignment with time to gather data

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Appendix 1.

QUESTIONS TO WOMEN BENEFICIARIES ASSESSING THE EFFECTIVENESS OF WOMEN DEVELOPMENT FUND AT KIBAHA TOWN COUNCIL

SECTION A. DEMOGRAPHIC CHARACTERISTICS

Personal information					
AGE	1=less than 25	2=25-34	3=35-44	4=45-54	5=55and above
MARITAL STATUS	1=single	2=Married	3=Divorced	4=Separated	5=Widow
EDUCATION LEVEL	1=Never studied	2=Simple literate	3=Primary	4=secondarily	5=university
FAMILY SIZE	1=only me	2= 2 – 5	3=6-9	4=10-13	5=14 and above
INCOME/month	1=Less than10000 0tshs	2=100000-200000	3=200001-300000	4=300001-400000	5=above400000

Please rate the extent to which you agree or disagree with the statements below referring to your last or current Women Development Fund Loan by cycling a cycle with a number of your choice.

1.PERSONAL CHARACTERISTICS=PC

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PC1	I am a person who can tolerate risk	①	②	③	④	⑤
PC2	Although there are challenges but I always focus on opportunities	①	②	③	④	⑤

PC3	I see myself growing economically over next few years because of Women Development Fund	①	②	③	④	⑤
PC4	I will borrow money from Women Development Fund as long as I qualify	①	②	③	④	⑤

2.This part is to understand your INTENTION FOR APPLYING THE LOAN =IFL

SI No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
IFL1	Women Development Fund loan is easy to get	①	②	③	④	⑤
IFL2	Women Development Fund will help me to invest in my business	①	②	③	④	⑤
IFL3	To solve social issues like paying fees, ceremonies, etc.	①	②	③	④	⑤
IFL4	To pay another loan	①	②	③	④	⑤
IFL5	To buy some assets like land, motorbike and others.	①	②	③	④	⑤

**SECTION B: ENTERPRISE CHARACTERISTICS
2.AMOUNT OF LOAN/LOAN SIZE=A0L**

SI No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AOL1	The amount of the loan provided is sufficient	①	②	③	④	⑤
AOL2	The amount of loan provided from Women Development Fund is according to our demand	①	②	③	④	⑤
AOL3	If not provided according to my demand, I go for other money lenders.	①	②	③	④	⑤
AOL4	Money lenders provide sufficient amount of loan.	①	②	③	④	⑤

3.EASY APPLICATION

SI No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
EA1	I have clear knowledge on the loan requirements.	①	②	③	④	⑤
EA2	The requirements needed are convenient to the loan applied.	①	②	③	④	⑤
EA.3	The group lending is convenient	①	②	③	④	⑤
EA4	The conditions for collateral are reasonable	①	②	③	④	⑤
EA5	Women Development Fund is better than other micro credits	①	②	③	④	⑤

4.TIME TAKEN FOR LOAN APPROVAL=TOA

No	Descriptions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
TOA1	The loan is given soon after approval	①	②	③	④	⑤
TOA2	The time taken for the approval is reasonable	①	②	③	④	⑤
TOA3	There is specific time given to wait for approval and loan disbursement.	①	②	③	④	⑤
TOA4	I am totally satisfied with the time taken to approve the loan and disbursement	①	②	③	④	⑤

5.GRACE PERIOD (time before starting paying the loan)=GP

SI No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
GP1	I was given some time after taking the loan.	①	②	③	④	⑤
GP2	I decide when to start paying the loan.	①	②	③	④	⑤
GP3	I started paying once after receiving it.	①	②	③	④	⑤

GP4	Women Development Fund offer flexible loan repayment terms.	①	②	③	④	⑤
GP5	I am satisfied with the period given for loan repayment.	①	②	③	④	⑤

SECTION C: INSTITUTIONAL CHARACTERISTICS
6.. ASSISTANCE TO ADDRESS CHALLENGES=ATC

SI/No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
ATC1	The institution provides effective assistance in addressing challenges	①	②	③	④	⑤
ATC2	The extension services are provided.	①	②	③	④	⑤
ATC3	Regular visits are done to help the groups and their activities	①	②	③	④	⑤
ATC4	The institution provides information on markets and other opportunities to the women	①	②	③	④	⑤
ATC5	I have regular communication with the institution's staff for loan repayment and advice.	①	②	③	④	⑤

7.POLITICAL INFLUENCE=PI

SI.NO	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
PI1	I knew about the loan through my political leader	①	②	③	④	⑤
PI2	My political leader made me realize the fund is free money from the government to	①	②	③	④	⑤

	help women economically					
PI3	Political leaders are so helpful in Women Development Fund effectiveness	①	②	③	④	⑤

8. TRAINING = T

SI No	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
T1	The institution provide effective training on Women Development Fund to women groups.	①	②	③	④	⑤
T2	I have obtained new valuable knowledge through Women Development Fund training	①	②	③	④	⑤
T3	Through training I have knowledge on financial management and the effective use of loan	①	②	③	④	⑤
T4	The knowledge I got from the training helps me to understand entrepreneurial skills.	①	②	③	④	⑤
T5	Training helped me to increase productivity in my income generating activities.	①	②	③	④	⑤

9. RELATIONSHIP = R

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
R1	I have good relationship with our officers which helps during loan application	①	②	③	④	⑤

R2	After loan disbursement it s good to share some amount with loan officer to maintain good relationship	①	②	③	④	⑤
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How do you perceive effectiveness of Women Development Fund on the following areas?

S/N	Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.1	House hold income has been improved due to Women Development Fund	①	②	③	④	⑤
1.2	Women Development Fund has improved my business revenue	①	②	③	④	⑤
1.3	WDF has helped me to Employ myself and others	①	②	③	④	⑤
1.5	I am satisfied with the Women Development Fund program	①	②	③	④	⑤

- **Please give some suggestions on what can be the best option to increase the Women Development Fund effectiveness**

.....
.....

- **On your own views what should be improved for more Effective Women development Fund**

.....
.....

Thank you!

https://docs.google.com/forms/d/e/1FAIpQLScTO2zjp2Wqz98IuR0VCeUUMQuNsmCptBKwRm2w6I4f4ngjDQ/viewform?usp=pp_url

Abstract in Korean

키바하 마을 협의회에서 여성 개발 기금의 효과에 대한 평가 - 탄자니아

연세대학교 정경대학원

여성농촌지역개발 석사학위과정

Maria Jonas Nkangali

본 연구의 주요 목적은 여성에 대한 기금의 효과성에 대한 수혜자들의 인식 차이가 있기에 키바하 마을 협의회에서 여성에게 경제적 권한을 부여하는 것의 여성발전기금(WDF) 인식효과이다.

이 연구는 탄자니아 해안 지역에 위치한 14 개의 병동으로 구성된 키바하 마을 의회에서 진행되었다. 대상 인구는 여성 대출의 수혜자였다. 따라서 연구를 통해 여성대출의 수혜자 319 명의 응답자들은 1 점인 '매우 그렇지 않다'에서 5 점인 '매우 그렇다'까지,

5 점의 다양한 변수에서 선택하는 응답 형식인 리커트 척도를 사용하여 그들의 인식에 대한 답변을 도출했다.

그 결과, 여성발전기금의 인식효과에 영향을 미치는 가장 중요한 예측변수는 대출 금액, 대출승인 시기, 해결 지원, 정치적 영향력 대출 요건, 개인적 특성, 훈련 등이 인식효과에 영향을 미치는 것으로 나타났다. 또한, 사회인구학적 요인의 연령, 결혼 여부, 소득, 교육 및 가족 규모는 인식된 효과성에 편향이 없었다. 대출 의사, 유예 기간 및 기관 대출 담당자와의 관계는 특별한 기여를 보이지 않았다. 반면, 정치적 영향력(잘못된 개념)은 부정적인 의미를 가지고 있으며 이는 여성들이 정치인들에게 잘못 이해되고 있다는 것을 의미한다. 또한 이는 프로그램의 효과에 대한 기대가 높았지만 인식된 효과는 낮다는 것을 의미한다.

수혜자들의 인식을 아는 것은 키바하 마을 의회에서 프로그램을 개선하고 여성들에게 경제적 권한을 부여하는 방법에 대한 정책적 함의와 권고를 도출하는 데에 도움이 되었다.

핵심 단어: 여성 개발 기금(WDF); 효과 ; 인식된 효과