

Role of Women Development Fund on Growth of Women Owned Businesses

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Abstract—The study intended to assess the role of Women Development Fund (WDF) on growth of women owned business in Tanzania. The study specifically assessed business activities of women funded through the WDF, WDF challenges, and examined the procedures used by women owning Business to access WDF. The study adopted a case study design, collected primary and secondary data through questionnaire, interviews and document review. SPSS v.20 was used for data analysis, where both the descriptive and inferential statistics methods were used to present the findings. Spearman correlation analysis was used to measure significance variables relationships between the dependent and independent across the women development fund if any. The study revealed a number of findings including that a large number of women are obstructed by social, family, and work challenges due to traditional values which limit their business growth and mobility. There were reported existence of unwarranted bureaucracy, inadequate understanding of the WDF policy difficulties in getting trustworthy members to join their groups, trust worthless of some beneficiaries to ensure monies land into safe hands. The WDF application processes are reported to be obscure, with several criticisms by many beneficiaries such failure to disburse the loans on time and at the applied amount to some groups, it has however not affected their business growth negatively. The identified success in WDF reported to be business expansion, growth and acquired ability to source abroad markets of their businesses, job creation, improved the individual life standards, increased their ability to pay for family necessities and construct their homes.

Keywords—Development, fund, growth, business.

I. INTRODUCTION

Since the Tanzanian independence in 1961, the concern on the plight of women in Tanzania has led to the formulation of development policies designed to ensure equity and full participation of women in society. Government of Tanzania has increased emphasis on the position of women in development of the nation and emphasize equality between the two genders, provide preferential treatment in access to social and economic activities for girls and women, clear formation and implementation of government policies (Kabeer, 2015).

Such women empowerment policies aimed at giving priority to raising the social and economic status of

women, including protecting and enhancing women's income earning capacity. With all the effort in place, the extent to which it has led to empowerment was not clear as women continue lagging behind their male counterparts in terms of access to and control over resources (Prina, 2015).

The establishment of the Policy of Women Development in 1992 by the Government of Tanzania with the objectives of providing women socio-economic infrastructures and grants from National to District level, many groups have been formed and many of them have collapsed due to lack of knowledge of managerial skills among women, lack of information sharing, and lack of capital. But the problems are not uniform in the whole

country. They differ from district to district and perhaps ward to ward, village to village, and individuals (Mtenga, 2018).

Globally, Women Development Fund provided via women groups, have contributed a significant role in ensuring women's economic empowerment. In the study in Narathiwat, a province in Southern Thailand which illustrated women's empowerment both within the household and at the community level, findings showed that when women come together for a common purpose, they were able to achieve social and economic empowerment (Bill & Melinda Gates Foundation, 2019)

Women have also social economic responsibilities in their societies which to some extent differ from those of men. This implies that due to their number and position they constitute a work force that implements most of the nation's development policies and programmes. This was also revealed at the 4th Beijing Conference which was held in China in September 1995 that resulted in the formation of Beijing Platform of action with emphasis on improvement of women's welfare especially in the third world countries (URT, 2015).

In Africa, different studies have shown that collective action, through women development fund, could empower women. Countries such as Zambia showed that, Empowerment, Respect and Equality sought to significantly improve the well-being of girls and women through academic scholarships, business training and small loans; indicated that the lives of women were being transformed together with those of their families (World Bank, 2018). The lives of women involved were transformed as they saved money with the groups, borrowed from the group, started new businesses and improved existing businesses. According to World Bank (2018) the Global Findex Database of 2017 showed that women empowerment through involvement of women in income generating activities had enabled a transformation on the women's livelihood together with those of their families.

In Tanzania, women being obliged by gender division of labour to work in the subsistence sector in order to feed their families but also engage in informal sectors dealing with small scale activities, most of them have no access to credit due to lack of awareness and confidence as well as inhibiting cultural attitudes and societal norms that govern the division of resources in the society (Mtenga, 2018). While the populations of Women are said to constitute over 50% of the Tanzania population, but they are found at the bottom level of poverty, illiteracy, landlessness and concentrated in rural areas where facilities and services are scarce (NBS Report 2017). The

WDF as an effective policy instrument in the fight against poverty was introduced to raise the living standards of the beneficiaries, their families and their communities. Getting part of these funds through Women Development Funds, Women groups have been used to equip them with some productive resources and their numbers has increased tremendously (Holloway et al., 2017).

There is a general assumption that the women have been neglected in business activities within communities, and that neglect could be remedied by integrating them into the economy through well-established development programs and sustainable projects. By doing so, it was and still is expected that situation of women in Tanzania would improve significantly (Prina, 2015). It is for this reason that women in Tanzania have for quite a long time now been encouraged to undertake women development fund and generate income for managing or supplementing of their own improved household standards of living. However, women development strategies should be noted that stated globally early in 1980's where the attention concentrated on long-term welfare solutions to minimize the gap as a result of depth analysis to address the root causes of women's oppression (World Bank 2018).

One of the given to the root causes of women's oppression is the family, class or an individual from poverty life. Poverty is pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes earning, the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of access to health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life (World Bank, 2018). According to country report (URT, 2015), women comprise of 51.08% of the population of Tanzania as compared to men, however women have low status in the Tanzanian's society compared to men. In order to uplift the lives standards of women in Tanzania, the Government established Women Development Fund (WDF), conducted regular review of legislation affecting negatively women conditions and continued with mass campaign to educate the society about the need for status change.

WDF has been supporting women income generating activity (IGAs) to ensure have been empowered economically and grow their businesses. It provides loans to finance women IGAs of different aspects to enable them improve their livelihood through their owned business. The Women Development Fund (WDF) is managed through group, ward and District committees. The district loan committee is chaired by District Executive Director and it is the highest loan committee and it has final

decision on loan approval (URT 2015). Terms and conditions to access WDF is free to a group of five women who are 18 years old and above, with low incomes with self-employed or in the informal sector. Types of activities such as funded business are production of various food and cash crops, small agro industries, poultry and piggery and diary keeping, tailoring, farming activities and other small business such as kiosk, wood, charcoal selling, food vendors (URT 2015).

There were previous efforts done by the Government of Tanzania to improve the situation of women by the actions of legislation review and enactments such as the Law of Marriage Act 1971, The Maternity Law (Amendment) Act 1975, The Musoma Resolution Act 1976, The Land Act 1999 and Village Land Act 1999. One of the developments observed in Sections 3 of The Village Land Act which provide for women the right to acquire, to hold, to use and to deal with land. This provided an enabling environment for them to own land as it is applicable to men and forgo what had been the traditional practice (Mtenga, 2018).

After enacting various legislations to uplift the status of women, most of women hoped that the situation will change drastically. However, slowly and inadequate ground changes in the society explain why despite efforts made to improve the women in the country, still there are characterized positions and levels of oppression in gender in relation to different places and some of these reasons are well documented (UNHLP, 2016). The main theories used in this study include the Loan Fund theory of capital, Entrepreneurship Innovation theory and Institutional theory as discussed below.

1.1 The loan fund theory of capital

The loan fund theory of capital was developed by the American economist, Herbert J. Davenport (1861-1931). According to Brune et al (2015) who support the theory, stands to that factor which distinguishes the loan fund theory is that it takes the entrepreneur as a characteristic of all decision-making under the conditions of the market economy. The approach to economic theory is known to be the Modern Approach. The demand for loanable funds is derived from Investments, Hoarding and Dissaving while the supply of loanable funds on another hand is derived from the Savings, Dishoarding, Disinvestments and Credit money. Loanable funds theory differs from the classical theory in the explanation of demand for loanable funds i.e. Investments, Hoarding and Dissaving (Brune, et al. 2015).

1.2 Entrepreneurship Innovation theory

According to Pina (2015) who concurs with the Entrepreneurship innovation theory developed by Schumpeter in 1911, the theory believes an entrepreneur helps the process of empowerment in an economy. The

theory emphasizes on innovation, risk taking to some extent and organizing abilities of an entrepreneur. The entrepreneurship innovative theory is one of the famous theories which advocates the needed skills and traits for entrepreneurs. The theory states the key factor in any entrepreneur's all around the world to be innovation and/or creativity. The development of business women could consist of a process which involved reformation of their knowledge on various areas of production, personnel, outputs, marketing and financial management. The entrepreneurship knowledge can only be the best solutions in helping an entrepreneur especially women to become successful (Kabeer, 2015).

In this theory, the main catalysts of successful entrepreneurship are the knowledge coupled by innovation. Creativity was a necessary factor to an entrepreneur, only if she accumulates a lot of profits in a heavily competitive market (Gates, 2014). The concept of innovation development includes elements of risk taking, supervision and co-ordination to cover its five functions which include carrying of a new good, a new method of production, a new market, a new source of supply of raw materials and a new organization. The development is not usually an automatic process, but must be actively promoted by committed people within the system. The committed agent who is needed to initiate actively and deliberately innovations is an entrepreneur. This person will be to provide economic leadership that changes the initial conditions of the economy to the higher level (Klapper, 2015). The main features of this theory include the high degree of risk in world economy, with being highly motivated entrepreneurs and include sometimes talented ones, profit being the main objectives and where the better leadership matters most rather than ownership (Mtenga, 2018).

1.3 Institutional Theory

As institutional theory, some considered its factors moved closer to behavioural theory. The organization whose change processes is examined by behavioural theory might have influenced by the institutional factors as noted in institution-based researches. The institutional theory is resulted from institutional logics, while institutional logics is a source of managerial decision-making theory which are broadly shared in its action patterns and assumptions but non-universal (Karlan, et al. 2016). Institutional theory possesses questions about the key sources of organization founding activities such as institutional features. The institutional features include the social group to which entrepreneurs belong or the symbolic environment they face. This concern in institutional theory leads for rationality and decision-making processes to the stage of

effective organizational formulation. In reality, the theory has moved above into examining only the founding conditions for new firms to locate opportunities but also look into the conventional question assuming entrepreneurs are rationally (Holloway, et al. 2016).

According to Schaner (2016), supports the ideas of Institutional theory developed by Talcott based on regulative factors, cognitive factors and normative factors. Regulative factors consider Government rules that facilitate the development of entrepreneurship with effective supervision, clear demands and significant business sanctions. (Klapper, 2015). Normative factors includes both values and norms whereby these normative factors could be viewed as limiting on social behaviour and at the same time they promote social action (UNHLP, 2016).

A cognition factor includes all act of knowing an item of information to affect the behaviour resulted from the person's thinking, problem solving, perception and information processing (Field et al. 2016). All three theories discussed above have been applied to guide this study i.e the loan fund theory of capital, Entrepreneurship Innovation Theory and Institution Theory. The loan fund theory is considered relevance such that the WDF have made available the sum of money that the women micro entrepreneurs have lenders to invest in different socio-economic activities such as food vending, farming, poultry farming, tailoring and other economic activities which in one way or another are the source of income which in return they can be used to repay the loan (Schaner, 2016). Therefore, Entrepreneurship Innovation Theory is considered relevance such that women as part of the society are encouraged to be innovative so that they can alleviate poverty surrounding them by engaging themselves in entrepreneurship activities (Gates, 2014)

In the study Institution Theory, the interactions of women life and their business is a key whereby its business knowledge, risk assessment capacity and invisible culture. The women are said to lack adequate knowledge about accounting and records keeping, costing, taxation and

business management which adversely affect their business operations due to inadequate decision making (Mtenga, 2018).

1.4 Economic achievement and growth after receiving Women Development Fund

Once the fund is received, it is expected an increase in business activities and changes in economics and quality of life of women from the small business or income generating activities which they conduct through an increase in revenue, profit, customers, stock, discount in bulk purchase (Kabeer, 2015). The growth of women owned business will indicated by acquisitions and ownership of assets, access to social services, ability to saving, capital expansion and similar indicators. Women have achieved a lot due to their involvement in entrepreneurship. For example, women are owners of business assets, as well opening new business branches, acquiring more assets, employing more staff, additional of capital and more other assets (Karlán, el 2016).

Women are able to pay for their electricity bills, pay for school fees for their children education and other school requirements, pay for their medical expenses when required, assurance of daily food and able to dress well (Schaner, 2016). Other women are able to save their income in different financial institution. The saving may help them later to tackle different problems or to meet other consumption when required .Through that the women have expanded their business after they got enough income from their business. Capital expansion helps their business to reach more people and offer their services which in return generate more profit (Mtenga, 2018). Micro financing involves a process for lending of small loans to low-income earner entrepreneurs. The target group of entrepreneurs are those lack the quality to fulfil conditions and collateral requirements by banks and other funding institutions. The purpose of microfinance is to give the low-income earner people with the opportunity to become self-sufficient such as women by providing them an affordable window for savings, borrowing, insurance and fund transfers (UNHLP, 2016).

1.5 Conceptual Framework

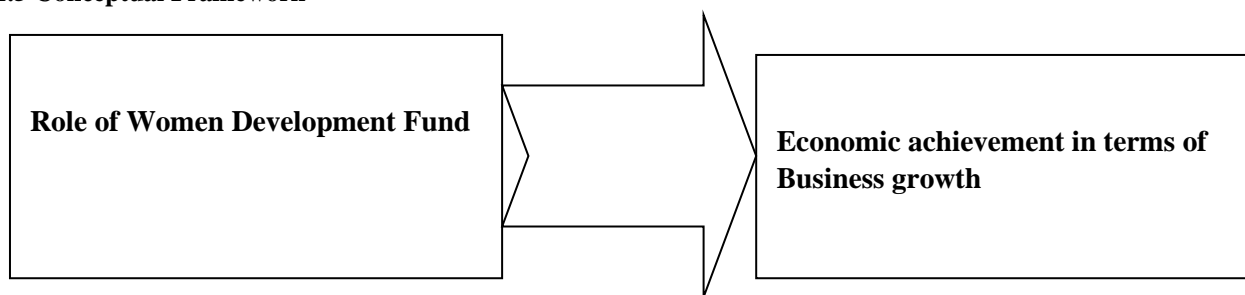


Fig.1.1 Conceptual Framework

Source: *Researcher 2021*

The conceptual framework presented in figure 1.1, explain the relationship between the dependent variable (Role of Women Development Fund) and independent variable (Business growth) in a simple way. The dependent variable is items to improve the business growth. In order to accelerate business growth among women, there should have appropriate incentive to deal with. So, the study attempted to explain the independent variable used that is women development fund access procedures, business activities and economic achievement.

II. MATERIALS AND METHODS

The study employed purposive and stratified random sampling procedures. Purposive sampling was applied to the key informants because they have full information about women development fund. In stratified randomly sampling, the researcher used different business activities for selecting women who benefited from WDF. The selection of the number of women owned business was based to the research methodology strategy set by the researcher and found beneficiaries selected are appropriate to respond through questionnaires and WDF leaders to be interviewed in their thematic research area based to the nature of the research. From the women owned business around in Mwanza City Council, a sample size of 80 businesses was picked randomly from 4 wards.

The sample size comprised of respondents who are business owner and the beneficiary of WDF from either of the four wards namely Pamba, Isamilo, Milongo and Mkuyuni. In addition to that the sample included the 8 key informants from Mwanza City Council. Therefore, the sample size for this study was made of 88 respondents which included 8 key informants and 80 women benefited from WDF. The use of two Glenn tables for selection of sample on a number of obtained responses and not necessary the number of questionnaires' respondents or interviews planned. Glenn tables provided a useful guide necessary for determining different sample size as calculated for different combination of different levels of precision, variability and confidence. For this study where the size population is between 450-500 and using $\pm 10\%$ margin of error gave the sample size of between 80-83 respondents. Primary data is data that is collected by researcher from first source and with original character because they were collected by the researcher herself or himself from studies and since the study required the first-hand information from the respondents' understudy, primary method of collecting data was used. This included

conducting interviews, and administering questionnaires. The respondents answered the questions on their own using questionnaires prepared for this study. The study also used different manuals, articles, text books, previous research reports including loan reports available in Mwanza City Council and MCC website which contains information which was accessed via the internet. For this study, a measure as it had predictive validity that intended to predict to the extent of that success (Prina, 2015).

III. DATA FINDINGS AND DISCUSSION

The study intended to assess the role of Women Development Fund (WDF) on growth of women owned business in Tanzania. The study specifically assessed business activities of women funded through the WDF, and challenges of WDF in provision of funds to women. Also, the study examined the procedures used by women owning Business to access WDF and assessed the economic achievements as a result of using WDF. The study adopted a case study design and collected primary and secondary data through questionnaire, interview and document review. SPSS v.20 was used for data analysis, where both the descriptive and inferential statistics methods were used to present the findings. This chapter presents the demographic information, research findings and analysis based on specific objectives.

1.1 Demographic Information and Data analysis strategy

Data from findings was collected from a sample of 88 respondents from the questionnaires. 81 questionnaires were filled and returned, which is a response rate of 92 percent. The study identified various businesses funded by WDF owned by the women in different women groups. These businesses included Food vending, Petty trade and other business. The other business category included selling agriculture products (such as selling tomatoes and onions, selling fruits, maize, cabbages, potatoes and vegetables). engaged in fishing and animal husbandry products (fishing and selling fish; rearing of poultry, pigs and goat farming) and running shops and small-scale productions (solar system shops, saloon, soap making, selling batik, chairs and drums) as indicated in Table 4.3 below.

Respondent Business

The study collected data from businesses whose ownership was mainly (66.7%) partnership and sole proprietor (33.3%) as indicated in Table 4.1 below:-

Table 4.1: Respondent business

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sole Proprietor	27	33.3	33.3	33.3
	Partnership	54	66.7	66.7	100.0
	Total	81	100.0	100.0	

Source: Research data, 2021

Number of Business Owners

Also, the number of business owners was important given that WDF was mainly to help the women in groups and to a small extent individual as indicated in Table 4.2 below.

Table 4.2: Number of Business owners

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	One	27	33.3	33.3	33.3
	Over Five	54	66.7	66.7	100.0
	Total	81	100.0	100.0	

Source: Research data, 2021

The respondents were drawn from businesses managed in groups and individually in order to obtain the challenges and successes from both types of businesses. The majority of sampled women amounted to 54 (66.7%) were business women running and owning their business as a group of over five individuals and those owning individually were 27 (33.3%) as indicated above in Table 4.2.

Business category

The business activities found in the study confirm to those stated in the Mwanza City Council reports that most women in the area are engaged in different income generating activities like Livestock keeping, Poultry farming, Tailoring, Food vending, Petty trade, Farming, Charcoal retailing, Beauty salons as indicated in Table 4.3 below.

Table 4.3: Business Category

Type of Business		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Food Vending	18	22.2	22.2	22.2
	Petty trade	9	11.1	11.1	33.3
	Other	54	66.7	66.7	100.0
	Total	81	100.0	100.0	

Source: Research data, 2021

The 54 (66.7%) respondents in which the WDF was invested were mainly in other business categories which included solar system shops, selling tomatoes and onions, saloon, soap making, selling Batiki, chairs and drums, selling fruits, fishing, and selling fish. Other respondents included in the research (22.2%) were in food vending and

(11.1%) operating in petty trade as indicated in Table 4.3 above.

Age of Business Operation

Table 4.4 below showed presence of varying time spans in terms of Age of business operations in the women owned business.

Table 4.4: Age of business operation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 1 Year	9	11.1	11.1	11.1
	2 - 3 Years	18	22.2	22.2	33.3
	3 years and above	54	66.7	66.7	100.0
	Total	81	100.0	100.0	

Source: Research data, 2021

The majority (66.7%) of respondents had been operating their business for three years and more, thus they are experienced respondents. Therefore, data were collected from respondent with broad experienced and from respondent with low experience. The mix of both experienced and non-experienced respondents captured the observations of WDF over a duration the fund has been in operation (Table 4.4).

As evident in the Table 4.4 above that, 11.1% of the respondent’s business had been in operations for less than a year while, 22.2% had been in business operations for a period of between 1-3 years. Majority of the respondents (66.7%) had been in operations for a period for over 3 years. Those few respondents (11.1%) had low experience

as compared to other respondents as indicated in Table 4.4 above. This showed that the respondents who started up business activities also have been able to access the fund and those they get fund as the years progressed, they tended not to walk out of the WDF beneficiaries’ groups, notably as the lengths of time increased. This study agreed with previous empirical findings, that performance of a group is determined by a groups’ cohesion which is achieved through time and a process (Table 4.4). There is an increasing number year after year of many groups which benefited from WDF in Mwanza City Council since 2014 when this fund begun its operations .Women have respondent positively to the WDF in increasing amounts and groups yearly as indicated in Table 4.5 below.

Table 4.5: WDF Amount given and Beneficiary Groups

YEAR	Total amount given	Number of Women Beneficiary Groups	Number of Total Beneficiary Groups
2016/2017	TZS 99, 000,000	50	97
2017/2018	TZS 86,000,000	28	58
2018/2019	TZS 419,500,000	65	190

Source: Mwanza City Council, 2020

The WDF credit officers reported that WDF identifies business growth by looking at indicators such as timely loan repayment, increase of income, increase of businesses (capital), increase of the number of women employed or doing business, improvement of life standard, and increase of credit or debit (Mwanza City Council 2021).

In view of these indicators, the credit officer in an interview was quoted saying;

“Some women have achieved economic and business growth due to WDF, some women groups have employed more women in their projects, have increased their income, have increased or improved in terms of business skills, have grown in terms of confidence, have improved their capital and life standard, expanded their businesses, and some have started to export goods abroad...” unquote.

Table 4.6 : Business Growth as a result of WDF

	Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree	
	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %
I had an economic achievement as a result of WDF loans	6	7.4%	12	14.8%	26	32.1%	19	23.5%	18	22.2%

I had changes in my life quality due to increased income after WDF loans	7	8.6%	11	13.6%	22	27.2%	32	39.5%	9	11.1%
I had increase in revenue, profit, customer care and satisfaction through WDF	10	12.3%	8	9.9%	27	33.3%	27	33.3%	9	11.1%
I acquired more assets and employed more staff through WDF acquisition	9	11.1%	9	11.1%	22	27.2%	31	38.3%	10	12.3%
I was able to pay for my electricity bills, school fees, medical expenses	6	7.4%	12	14.8%	21	25.9%	37	45.7%	5	6.2%
I was able to save part of my income to financial institutions	5	6.2%	13	16.0%	20	24.7%	34	42.0%	9	11.1%
I was able to reach more customers and thus generate more profit	6	7.4%	12	14.8%	21	25.9%	33	40.7%	9	11.1%
I was able to expand my business after growth of my income	4	4.9%	14	17.3%	23	28.4%	31	38.3%	9	11.1%

Source: Research data, 2021

The credit officer response was supported by group women (50% and above) who acknowledged (Table 4.6) that due to WDF their businesses have grown and have improved in a number of ways; have purchased land and constructed their houses and thus moved out of rental housing, have been able to pay for school fees for their children, are able to cater for the family necessities, have employed more youth and more women, have acquired more business skills, have expanded their businesses, and invested in other businesses than they previously had. The research findings showed that 45.7 percent (agreed and strongly agreed) had an economic achievement as a result of WDF loans while 32.1% are not sure if the economic achievement had resulted from WDF loan obtained or other factors such as support from their husbands (Table 4.6). Still the study showed that 50.6 percent of women reported (agreed and strongly agreed) had changes in their life quality due to increased income after WDF loans while 27.2% are not sure (Table 4.6). The study confirms what was observed in literature review that once the fund is received by the beneficiaries, then it is expected an increase in economic activities and changes in quality of life of women from the small business or income generating activities

The research showed that (44.4%) had increase in revenue, profit, customer care and satisfaction through WDF while

33.3% are not sure (Table 4.15). The study confirms what was observed in literature review that once the fund is received by the beneficiaries, also it is expected an increase in all or either of revenue, profit, customers, stock, discount in bulk purchase. In addition to the above, 50.6 percent women acquired more assets and employed more staff through WDF acquisition while 22.2% in average disagreed (Table 4.6). The study confirms what was observed in literature review that through WDF funding, they can be able to increase and buy business assets, be able to open new business branches, acquiring more assets, employing more staff, additional of capital and more other assets. The study findings noted that woman owned business' s (51.8%) of them was able to pay for their electricity bills, school fees, medical expenses while 25.9% are not sure (Table 4.6). The study confirms what was observed in literature review on through WDF, women are able to pay for their various family and business expenses timely and when required.

The study noted that woman owned businesses 53.1% (agreed and strongly agreed) of them have proved they was able to save part of their income to financial institutions. While 18.2 % disagree (Table 4.6). The study confirms what was observed in literature review on Karlan, et al. (2016). That when women are effectively empowered will be able to save their income in different financial

institution where their saving may help them later to tackle different challenges and business consumptions when required. The study noted that woman owned businesses 51.8 % (agreed and strongly agreed) of them was able to reach more customers and thus generate more profit. While 25.9% are not sure (Table 4.6). The study confirms what was observed in literature review that through Capital expansion, their business could reach more people and offer their services which in return generate more profit

. The study noted that woman owned businesses 49.4 % (agreed and strongly agreed) of them have was able to expand their business after growth of their income. While 22.2 % disagree (Table 4.6). The study confirms what was observed in literature review explained by the phenomena that the women business gets expanded after they got enough income from their business.

The above quote on growth of the credit officer confirm that the growth of women owned business will indicated by acquisitions and ownership of assets, access to social services, ability to saving, capital expansion and similar indicators. Furthermore, the WDF' s lending small credit facilities to women entrepreneur who lack the conditions and collateral demanded by funding institutions give the low-income business women the platform to become self-independent in terms of being able to save, borrow, cover with insurance and involve in business activities. They are now able to get financial assistance such as saving facilities, credit facilities, insurance facilities, group formation, business trainings and group management summarized as financial and social services. In other hand, the study noted also noted that beneficiaries are limited to access WDF through the following issues.

a) Those Institution-related constraints

The study noted that majority of the WDF beneficiaries thought that although group lending but when one of the group members failed to pay; the whole group is obliged to pay for her and those groups failed by among of their non-trustful members then in turn, this act demoralized the group members to a large extent as they expressed it as major setback to grow in their businesses and family welfare. The study noted also that beside the set time for finishing for the WDF loan repayment of the whole group but WDF beneficiaries feels that waiting the whole group to finish repayment of the loan before accessing a new loan as a serious obstacle to the development of the individuals' businesses within group as the nature and types of activities that are performed by the group members are not the same.

The study noted that since WDF is a revolving fund, the government, City Council and WDF expected that as more women will be able to repay their loans to support the big

number of applicants who want to be involved in the program. The study shows that still there is a concern from WDF Leaders that some women do not pay on time while others do fail to pay back their loans and this limit to those applied not all will be able to get loan from WDF.

b) Those Business-Related Constraints

The study noted that on constraint pertaining to WDF beneficiaries were customer- related complaints. This is probably due to the nature of the businesses which the WDF beneficiaries conducted as analyzed in the analysis of business above such as food vendor, petty traders and other business. Problems encountered included complaints from customers on quality of service, goods and quantity of goods and/services.

The study noted that such case where the WDF women respondents who were in food vendor business claimed their customers wanted to be served with big portions of food with more meat pieces for a small amount of money. Other findings were that the WDF beneficiaries allowed the largest part of their customers to buy from them on credit where brought collecting money from customers is a big challenge since customers do not pay at the agreed time and amounts. This is a result to failure to recover their amounts dues. However, it will be noted that the WDF beneficiaries complains about the delay of getting the loan applied from the City Council level will fall to this category.

c) Those Government Policies Related Constraints

The findings discussed to what extent Beneficiaries know WDF Lending policy. This is very important to such that affects women. The aim was to evaluate level of people' s awareness and understanding about WDF policy as one of Government policies specifically related to women and their development. The study noted that because most of businesses which are operated by women are home based enterprises mainly informal sector ends on consumption while the government of Tanzania is advocating a support for small enterprises especially developed of women activities not to remain vulnerable.

d) Those related to Family Constraints

The study assessed the assertion that *My Family affects positively my business growth* and that *I face family, societal and work challenges as a result of owning a business*. This indicated that there is significant percentage of women confessed that the family constraints affected their business. But this requires further research on those were denied access to loans from WDF by their spouses. The WDF beneficiaries said that by accessing loans they had increased heavy burdens on top of traditional multiple

roles they had in the society because they had to work hard to balance family responsibilities and business activities as it needs the reversed gender roles action within households.

IV. CONCLUSIONS & RECOMMENDATIONS

The study generally assessed the role of Women Development Fund (WDF) on growth of women owned business in Mwanza. The summaries of the study identified success in businesses funded by WDF. In terms of women's business, beneficiaries reported business expansion, growth and acquired ability to source abroad markets of their businesses. In terms of social life, their businesses have employed more youth and women, improved the individual life standards, increased their ability to pay for family necessities and construct their homes.

Besides the noted economic achievements, the findings revealed that a large number of women are obstructed by social, family, and work challenges as a result of owning businesses and they have failed to concentrate and run their businesses successfully hence limit their business growth including other women who have limited mobility destabilizing their businesses due to traditional values. Furthermore women faced challenges included inability to bear business significant risk essential for running their businesses was found to be weakly, negatively but significantly related to economic achievement, increase in revenue, profit, customer care, ability to pay for electrical bills, school fees and medical expenses. Other women lack entrepreneurial, aptitude and trainings besides doing their businesses and many have not fulfilled the legal formalities required to run their businesses.

4.1 Conclusion

The study concludes that, WDF has recorded significant improvement to support growth of women's owned business. After analysing the findings, the study showed that WDF had positively influenced the growth of their businesses and assisted them to participate effectively to run their businesses. The results brought in after the financial assistance given to WDF beneficiaries has helped increasing economies of scales and improved profits. However, the study established that WDF still could influence positively and better growth of women businesses by increasing the disbursement amount, easing the application process, increasing number of trainings and its frequency; and assisting the women to access easily markets for their commodities.

4.2 Recommendations

The study recommends that Government's primary objective on empowering women businesses should not be just dishing funds but also improve its WDF Policy on the repayment duration, increase amounts of funding, provide technical assistance and support plus other intervention schemes which touches political, social, cultural and economic activities. This will expand the number of women entrepreneurs increase on apply from WDF. The study recommends Government should continue to provide business trainings and capacity building programs. Basic business skill and knowledge are very much needed to ensure a viable business venture in the financial support provided by the WDF, and must also be complemented with the technical support to the recipient. Indirectly, this will ensure close supervision of the women business at every stage. The government should ensure they have adequate business development support staff to take care of its beneficiaries who have acquired a strong and intensive business advisory training system. It is important to note that all the technical supports needed require that the field workers of WDF to be well-equipped with the skills and knowledge to convey effective advice to the recipients. The study recommends training should be done frequently and on various techniques based on skill gaps to expose women to various business techniques, help them apply the skills directly into their businesses as they learn and therefore can increase their business productivity such as customer relations, marketing, accessing information and networking in order to acquire knowledge, skills and attitudes. This will provide women with unlimited access to opportunities, allocation and use of resources in most sectors.

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