

**ANALYSIS OF THE IMPACT OF WOMEN DEVELOPMENT
FUND ON HOUSEHOLD'S WELFARE. THE CASE OF KITETO
DISTRICT, MANYARA REGION, TANZANIA**

By

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**A Dissertation Submitted in Partial Fulfillment of the Requirements for the
Degree of Master of Science in Economics - Project Planning and Management
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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for the acceptance by the Mzumbe University, a dissertation entitled **Analysis of the impact of women development fund on household's welfare: The case of Kiteto district council**, in partial/fulfillment of the requirements for award of the degree of Master of Science in Project Planning and Management.

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DEDICATION

I dedicate this dissertation to my beloved wife Marry Daniel Kanjila and our children Herry and Paul for their tolerance of missing me during my absence. I also dedicate this work to my father (Paul M. Kavenuke) and mother (Julieth Mtavangu) for their moral upbringing and guidance which through it made me who I am today

ABBREVIATIONS

AC	-	Average Cost
BMI	-	Body Mass Index
ADB	-	African Development Bank
ANOVA	-	Analysis of Variance
BANCOSOL	-	Banco Solidario
BRAC	-	Bangladesh Rural Advancement Committee
BRI	-	Bank Rakyat Indonesia
CRDB	-	Co - operative Rural Development Bank
DED	-	District Executive Director
FGD	-	Focus Group Discussion
FINCA	-	Foundation for International Community Assistance
GDP	-	Gross Domestic Product
GOT	-	Government of Tanzania
IGAs	-	Income Generating Activities
KDC	-	Kiteto District Council
LGAs	-	Local Government Authorities
MCDGC	-	Ministry of Community Development Gender and Children
MCDWAC	-	Ministry of Community Development Women Affairs and Children
MDG	-	Millennium Development Goal
MFI	-	Micro finance Institutions
MPC	-	Marginal Propensity to Consume
MPS	-	Marginal Propensity to Save
MSE	-	Micro and Small Enterprises
MSWC	-	Ministry of State for Women's and Children
MTEF	-	Medium Term Expenditure Framework
NBC	-	National Bank of Commerce
NGOs	-	Non – Governmental Organizations
OLS	-	Ordinary Least Square
PHC	-	Population and Housing Census

PMO	-	Prime Minister's Office
PMO-RALG	-	Prime Minister's Office Regional Administration and Local Government
PRIDE	-	Promotion of Rural Initiatives and Development of Enterprises
SACCOS	-	Savings and Credit Co - operatives
SIDO	-	Small Industries Development Organization
SMEs	-	Small and Medium Enterprises
SPSS	-	Statistical Package for Social Science
SUR	-	Seemingly Unrelated Regression
SURE	-	Seemingly Unrelated Regression Equation
TUCTA	-	Trade Union Congress of Tanzania
UNIDO	-	United Nations Industrial Organization
URT	-	United Republic of Tanzania
VIF	-	Variance Inflation Factor
WED	-	Women Entrepreneurship Development Programme

ABSTRACT

The study analysed the impact of women development fund (WDF) on welfare of household's in Kiteto district. The study specifically focused on analysing the contribution of Women Development fund loan on household's welfare, to evaluate the contribution of education on household's welfare, and to investigate the contribution of employment on household's welfare. Self administered questionnaire were employed in data collection from 105 respondents who were obtained by simple random sampling technique. Seemingly unrelated regression equation (SURE) model was used to determine the magnitude of change of income, ownership of assets, and nutritional status as response variables. Excel computer software was used for data entries and STATA for analysis. The results were: WDF contributed on household's welfare by 99% because it was significant on income, ownership of assets, and nutrition. Assets that were owned by women were televisions, cellular phones, bicycles, motorcycles, while few women owned houses. Education contributed household's welfare by 66.7% whereby 33.33% in income, and 11.11%, and 22.22% on ownership of assets, and nutrition respectively. Self employment contributed ownership of assets by 33.33%. The findings were; the WDF loan size is good strategy for reduction of income poverty in the country. There is low understanding of women on policy and laws governing equal rights on ownership of assets. However borrowers sustained an increased income by ensuring that the economies of scale from their firms were optimally attained by increasing production as average cost falls up to the point where optimally output was produced. Investing in secondary education is good strategy for increasing income and improving nutritional status, while increasing self employment is a good strategy for ownership of assets on women.

The study recommends the government to provide adequate loan size and to impart knowledge to women about policy and laws governing equal rights on ownership of assets.

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CHAPTER ONE

INTRODUCTION

1.1 Background information

Gender inequality is one of the underlying cause of poverty because deprive women from equal rights in ownership of assets, access to finance, and other development opportunities, hence leads to poor welfare and poverty (URT, 2012). However, micro credits as strategy resulted from past experience to curb the problem.

Several researches in mid 1970s focused in making Microfinance work for the poor and the findings indicated that, lack of access to credit on the part of the poor was one of the key constraints on their economic progress (Todaro and Smith, 2011). According to findings of those researches it was found that lending to poor households and to the groups of borrowers is more powerful in bringing economic progress than lending to individuals (Todaro and Smith, 2011). The central feature of lending the group was that, in the event of default in loan payment by one member, no group member is allowed to borrow again. This means that a group has to be formed very carefully by the individuals so that they can produce more output and generate high profit that can help them to pay back the loan and interest rate (Ray, 1998).

There are many examples of micro credit finance globally; the Grameen Bank in Bangladesh that was developed by Dr. Mohamed Yunus disbursed loan to landless people, which now serves more than 2.4 million clients in which 94 percent of them are women and is a model for many countries (Ledgerwood, 1999). However other most prominent ones include Bangladesh Rural Advancement Committee (BRAC), Banco Solidario (BANCOSOL) of Bolivia, and Bank Rakyat Indonesia (BRI). Injection of micro loans to address poverty and gender inequality has become a common solution globally. Micro credit schemes come as a reaction strategy to the failure by many development intervention strategies to include women in planning and implementation with the aim of enabling women to earn direct income, by giving

them a voice in the community and enabling them to participate in the public sphere and in decision making. Furthermore they portrayed that, the success of Muhammad Yunus model of Grameen Bank in Bangladesh has been replicated not only in Bangladesh but in many countries across the globe including Zimbabwe (Tshuma and Selome, 2014). The experience on loan provided by BRAC had shown a positive impact in improving women social welfare and poverty reduction (Tshuma and Selome, 2014)

In line with the millennium development goal number three, the government of Zimbabwe, through the ministry of Woman Affairs, set up a Women Development Fund (WDF). This fund was set up to assist women who were already entrepreneurs and those who wanted to start income generating projects. The objective of the fund was to empower and capacitate disadvantaged women by providing collateral free loans. The provision of such credit schemes by the government of Zimbabwe is in line with the global practice. Gender dimension of poverty focuses on the dilemma of women, their numerous roles as women and their role in dealing with poverty (Tshuma and Selome, 2014).

In Zimbabwe, like in many developing countries, empowering women through micro-credit finance is viewed a strategy of attaining a better well-being especially in the rural areas. The government of Zimbabwe has been empowering rural women through the introduction of WDF and 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 there is a need to have complementary initiatives such as capacity building, market networking to mention just a few (Tshuma and Selome, 2014).

Women represent 70% of the world's poor due to unequal access to economic opportunities in both developed and developing countries (Tshuma and Selome, 2014). Internationally, there is a link between poverty alleviation in countries and the development of their female human capital. Although economic progress can improve the status of women, it is also true that a country cannot sustainably develop

if its women are left behind. Focusing on women in the provision of credit assistance can achieve more rapid pro-poor economic growth than gender neutral policies. Investing in women and girls, in their education, health and access to assets and jobs has a multiplier effect on productivity, efficiency and sustained economic growth in developing countries (Tshuma and Selome, 2014). The commitment by the world to empower women and end gender inequalities is explicit in Millennium Development Goal 3 (Willis, 2011).

In Tanzania, the WDF was established by the government in 1992, approved by the National Assembly in 1993, and administered through the Ministry of Community Development, Women Affairs and Children (MCDWAC) recently called Ministry of Community Development, Gender and Children (Kihombo, Makombe and Temba, 1999).

WDF enables them to become entrepreneurs and significantly changes in women's property and inheritance rights are associated with women's employment outside the home, self-employment and earnings (Peterman, 2011).

1.2 Statement of the problem

Gender inequality is still a major challenge to social-economic and political development in Tanzania. However, women constitute over 50 percent of the country's population. About 90 percent of women living in rural areas engage in agriculture and livestock keeping for their livelihood and economic prosperity, and hence are vulnerable to poverty (URT, 2012). Many studies have shown that gender inequality is one of the underlying causes of poverty, as most women do not have equal rights to assets (including land) and have limited access to finance and education. Sustainable social and economic development cannot be realized without ensuring gender equality (URT, 2012).

URT (2013a) indicated that, the government will continue to support economic empowerment initiatives through Economic Empowerment Fund, Youth Development Fund and WDF so as to provide capital for citizens. These lead to establishment of more micro- enterprises to generate their incomes and job creations.

The women who have empowered with WDF are 3,119 groups with a total of 23,769 women, the number of women acquired WDF loan has increased from 3,008 in year 2005 to 23,769 in year 2014. The loan size disbursed has increased from 260million in 2005 to 1.9 billion in 2014, and a total of 25 regions in Mainland Tanzania received fund for women empowerment (URT, 2015a). According to 2012 Population and Housing Census (PHC), Tanzania has a total population of 44,928,923 whereby 21,869,990 are male and 23,058,933 are female (URT, 2013b). Thus, 23769 women who received WDF loan from the government are just 0.1 percent of the total women in the country.

Despite the efforts of the Government in empowering women through WDF loan provision, the impact of WDF on household's welfare is still not known, It was under this base that the researcher decided to undertake this study to analyze the impact of WDF on household's welfare.

1.3 General objective

The general objective of the study was to evaluate the impact of Women Development Fund loan provision on household's welfare.

1.3.1 Specific objectives

- (i) To analyze the contribution of WDF loan size on household's income
- (ii) To evaluate the contribution of education on ownership of assets in the household
- (iii) To investigate the contribution of employment on nutritional status in the household

1.4 Research hypotheses

- 1.4.1 WDF loan size has not contributed on household's income.
- 1.4.2 Education has not contributed on ownership of assets in the household
- 1.4.3 Employment has not contributed on nutritional status in the household

1.5 Scope of the study

The study was based on the analysis of the impact of WDF on household's welfare in Kiteto District with objective limits aimed at analyzing the contribution of WDF loan size on household's welfare, evaluation of the contribution of education on household's welfare, and investigation of the contribution of employment on household's welfare. The study thus focused women groups who received WDF loan in the financial year 2011/2012 and 2014/2015 in which there was 36 women groups each with 5 members forming a total of 180 target population whereby 105 women were selected thorough simple random sampling to form a sample.

1.6 Significance/Rationale/Justification of the study

Analysis of the impact of WDF on household's welfare will help to understand the extent of contribution of loan size, education, and employment to the household's welfare by taking into account variables income, ownership of assets, and nutritional status as measures of welfare, and if are contributive, strategies for sustainability and to increase productivity will be developed like entrepreneurship trainings. Through trainings, women will acquire skills and knowledge on how to calculate profit and loss account and business records keeping and management.

Policy makers and practitioners in relevant ministries, NGOs and other development bodies who are interested in women empowerment and poverty reduction at household level can use the findings obtained from the study to improve the existing policy or to establish the new policy that will be useful to get rid of poverty particularly to women group.

It is also a stepping stone for other researchers to conduct research; the execution of development plans and strategies that bears a fruitful outcomes depends upon the researchers who conducts research by observing the research gap that have already been conducted, thus this study will act as a base for other researchers.

The study will also help a researcher to acquire an award of master degree in Project Planning and Management.

1.7 Organization of the dissertation

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

The chapter two is about literature review. It covers definition of various key terms related to the study. It narrates about review of extracted information especially primary sources from recent empirical including scholarly journals, publications, and secondary sources. Synthesizes various findings across studies and compares and contrasts different research outcomes. However, it identifies gaps and gives rationale for study. The chapter also has conceptual framework that provides relationships between response and explanatory variables, thus, it clearly draws on theory and methodological bases for development of the study analysis of findings. Nevertheless, it comprises a summary which is a comprehensive synthesis of literature review that completes the section.

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

Chapter four is about presentation of findings. In this section, the findings of the study are reported basing upon the problem, research hypotheses and methodology employed in gathering information. It simply states the findings arranged logically and sequential way without bias or interpretation.

Chapter five is about discussion of the findings. It provides deeply interpretation, investigates, and explains the relevance or importance of the results/findings in light of what was already known concerning the research issue being investigated, and describes any new understanding about the problem after taking the findings into consideration. The discussion connects the introduction through research hypotheses posed and literature that was reviewed without rescheduling the introduction.

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

CHAPTER TWO

LITERATURE REVIEW

2.1 Definition of key terms

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

2.1.1 Household and family

A household is defined as one or more persons, who occupy a single housing unit, households consist of unrelated persons or persons related by birth, marriage, or adoption. By knowing the number of people who live in households and the number of households, the average size of households can be calculated by dividing the number of persons living in households by total households, while a family refers to a group of two or more persons residing together and related by birth, marriage, or adoption (Haupt and Kane, 1998).

2.1.2 Employment

Employment is the situation whereby the able bodied people get job opportunities and can be official or self employment in different activities such as in agriculture, mining and trade so as to get his/her basic needs (Nyangwine, Zombwe and Mshiu, 2007). This study defines employment as the situation whereby women who received loan service from the government are engaged in production in the form of self employee, government employee or private employee.

2.1.3 Welfare

Welfare is the evaluation assigned by the individual to income, or more generally, to the contribution to our wellbeing from those goods and services that we can buy with money, but in economics, welfare is connected to individual's perception and utility of the use of income, this also makes very difficult to measure welfare at the macro level as individual's evaluation of the utility gained from income will differ, but often the consumer's choice as reflected by market has been used as a proxy and this

explains why Gross Domestic Product (GDP) per capital is seen as a good indicator (Greve, 2008). Vulnerability as dimension of well-fare refers to the state of susceptibility to harm from exposure to stresses associated with environmental and social change and from the absence of capacity to adapt (Adger, 2006).

Vulnerability is a state of inability to take advantage of profitable opportunities so that without substantial support they may end up in severe and persistent poverty. The vulnerable group includes elderly, orphans, widows, landless or low paid workers (Dercon, 2006).

2.2 Women development fund in Tanzania

Through the Women and Gender Development Goals, the Tanzanian government recognizes that economic empowerment and especially that of women, is important for sustainable development and poverty eradication because women's contributions as workers and as managers of human welfare are central to the ability of households, communities, and nations to tackle the current crisis of survival (Sen and Grown, 2013)

The policy statements indicates that a suitable environment be put in place to ensure that women and men are economically empowered and have access to capital markets (Kabeer, 2012). Greater opportunities for women to participate in economic activities either as well- paid employees or a successful entrepreneurship certainly will help much in poverty reduction since entrepreneurship development is usually associated with SME development. With women comprising over 50 percent of the country's population and a majority of them living in rural areas engaging in agriculture and livestock keeping, there are abundant opportunities to alleviate them from poverty through economic empowerment and thus WDF is a facility that will assist to deliver this policy statement (URT, 1992).

In 1992 the Ministry of Community Development, Gender and Children (MCDGC) formulated Women and Development policy which among other things emphasized the need to create credit facilities which will enable women to get soft loans, the government established WDF in 1993 by the parliament resolution as per Exchequer

and Audit Ordinance of 1961 which was amended in 2001 and 2004 under public finance act (MCDWAC, 1992).

2.2.1 Objectives of WDF

The goal of the fund is to provide soft loans to women entrepreneurs as a means of empowering them economically and build the habits to saving and credit, establish and expand their projects and raise the living standards of their families because majority of the indigenous entrepreneurs in Tanzania operate in the SME sector (Nkya, 2007). Other objectives are: to provide soft loans to women with low income so as to enable them to start small scale income generating venture, to create empowerment opportunities among women especially those in the informal sector, to encourage women to save their income in order to increase their capital so as to invest in other business interventions, and to be a collateral fund as it has been insisted by the third Millennium Development Goal (MDG3) – gender equality and women’s empowerment (Ferguson, 2011).

2.2.2 Sources of fund

The funding sources are from the Central Government (The Ministry of Finance and Economic Affairs) and the Local government authorities in which through the MCDGC contributes Tshs 4,000,000 or Tshs 8,000,000 and in the course of strengthening the fund, the government in 1995 ordered each local government authority to contribute 5 percent of its annual income to the fund (Ndaskoi, 2012). The importance of small enterprises to our economy is rising, but one of the critical problems an entrepreneur faces is how to raise sufficient funds to start, run or expand business but one of the common sources of capital is through debt or borrowed fund including WDF (Msirikale, 1996).

2.2.3 Beneficiaries of the fund

The WDF was established specifically to provide loans to women aged 18 years and above or below 18 years for those who are mothers, loans are issued to women who have organized themselves voluntarily in a group of 5 members who do not come

from the same family/household, the Community development officer is the coordinator of the fund at the council level, provide guidance and directive to the group about the loan (URT, 1992). Lending to individuals within the group occurs in sequence, the average loan size should be around 100 dollar, no collateral is required and the nominal rate of interest should be around 20 percent (roughly 12 percent real) and 90 percent of borrowers are women and average repayment rate are over 97 percent (Ray, 1998). Furthermore, Kabeer (2012) described that, the Millennium Development Goals on gender equality and women's empowerment adopted an increase in women's share of non-agricultural employment as one of its indicators of women's empowerment. Moreover, full and productive employment and decent work for all, including for women and young people' were later added as a target in relation to the overarching MDG on halving extreme poverty.

Msirikale (1996) explained that, WDF is disbursed basing on group of women that acts as partnership that prepares agreement (deed) which spells out the rights and duties of the partners, and partnership several advantages; provides a convenient way of introducing "new blood" in the business such that the new members bring in the variety of abilities, talents, skills and ideas, Additional capital may be easily obtained from members, Some degree of specialization is possible since ordinary partners with different skills take part in the management of the business. In a limited partnership, partners are protected by the firm for liabilities which may occur in the business, profits and losses are shared equally, even if the capital contributed by partners may be different unless otherwise stated in the deed, There is greater continuity in a partnership (compared with sole trader) in case one of the partners dies or retires, and risks affecting the business are shared among partners.

2.2.4 Operation of the fund

The interest of 10 percent charged to the loan by the councils are retained and being used for training and monitoring operations, the LGAs provide loan direct to women groups who have submitted their request and approved by the council's loan committee (URT,1992). However the government has contributed to the fund more than Tshs 2,005,234,000 from 2001/2002 to 2010/2011 while the local government

authorities combined contributed to the fund more than Tshs 2,441,575,529 from 1995 to 2006, and since its establishment in 1993 more than 500,000 women have benefited from the fund in LGAs.

2.2.5 Challenges of the fund

Liquidity is the problem due to inadequate capital coupled with slow speed of loan recovery by Local Government Authorities (LGAs) makes difficult to process and approves fresh loans immediately. For example 28 LGAs have repaid the loan issued to them in 2009/2010, and the current amount of Tshs 4,000,000 and Tshs 8,000,000 being disbursed to LGAs by Central government is not enough due to the growing loan demand among women and inadequate fund for training and follow up, the 10 percent of the loan interests retained by LGAs is not enough to train all beneficiaries of the fund and make follow up (Ndaskoi, 2012).

The 5 percent contributions from the LGAs annual incomes are not forthcoming, the Prime Minister's Office Regional Administration and Local Government (PMO-RALG) has taken various steps including holding meetings with council's directors on July 3, 2014 in Tanga, in which the directors were reminded and ordered to make sure that they set aside funds for empowering women in their regions and they legally bounded to implement. Furthermore, for the year 2012/2013 and 2013/2014, district councils contributed only 3.2 billion for women whereas the required contribution was supposed to be 50.7 billion (Andrew, 2015).

2.2.6 The Central role of women

Todaro and Smith (2012) described that, development scholars generally view women as playing the central role in the development drama. However, globally, women tend to be poorer than men because they lack support for fundamental functions of human life, they are less nourished, less healthy, and more vulnerable to physical violence and sexual abuse. Thus, women are not treated as ends in their own right, persons with a dignity that deserves respect from laws and instructions; instead they are treated as mere instruments of the ends of others – reproducers, caregivers, sexual outlets, agents of family's general prosperity (Nussbaum, 2001).

Moreover they are deprived in health and education and in freedoms in all its forms, and they have primary responsibility for child rearing, and the resources that they are able to bring to this task will determine whether the cycle of transmission of poverty from generation to generation will be broken. If compared the lives of the inhabitants of the poorest communities throughout the developing world, the situation is that virtually everywhere, women and children experience the harshest deprivation, to make the biggest impact on development, the government must empower and invest in its women because the concept of women in development is viewed from the totality of the basis and wider meaning of Community development, for the simple reason that women are very important component of the society in bringing about societal development (URT, 1992). In the Third world countries various approaches, policies and strategies are being adopted to reduce poverty (Yanagihara, 2001). However African Development Bank (ADB) (1996) asserted that poverty reduction can be attained by improving women's situation as they are the majority of the poor, and this will have an impact on the various segments of the economy.

URT (1997/98-2003) indicated that, national efforts in empowering women economically have constituted some core activities of the MCDWAC and the Ministry of State for Women's and Children (MSWC) in Tanzania Mainland and Zanzibar respectively. For instance in 1993, the MCDWAC facilitated the set up of WDF with a government seed capital of 500million Tshs, the Ministry also issued guidelines on credit delivery and recovery for women entrepreneurs, this measure was to complement the ongoing credit schemes in Tanga and Zanzibar, and those initiated by the state owned banking and other financial institutions such as National Bank of Commerce (NBC), Small Industries Development Organization (SIDO) and Co-operative and Rural Development Bank (CRDB).

2.3 Theoretical literature

This review intends to gather general or theoretical knowledge about loans provision to women by reading various books and other materials that provide general knowledge. Thus various concepts, arguments of different theorists will be discussed in relation to women empowerment (Msabila and Nalaila, 2013).

2.3.1 Permanent income hypothesis theory

The permanent income hypothesis (PIH) is an economic theory developed by American economist, professor Milton Friedman in 1957, and it states that person's consumption at a point in time is determined not just by their current but also by their expected income in future years (Davidson, 2011). The reason for initiating the theory is due to the fact that, classical Keynesian consumption theory failed to explain the constancy of savings rate in the face of rising real incomes in the United States, hence a number of new theories of consumer behavior emerged meanwhile permanent income theory is concentrated mainly on long-run dynamics and relations, while Keynes focused primarily on short-run considerations.

Jappelli and Pistaferri (2010) described that, consumption responds to income changes. Friedman argued that any change in permanent income will affect consumption, while changes in transitory income will have little or no effect on consumption (Davidson, 2011). Technically this implies that the Marginal Propensity to Consume (MPC) out of permanent income is less than, but close to one. The MPC out of temporary income is approximately zero as almost all transitory income increments are saved. The hypothesis implies that changes in consumption behavior are not predictable, because they are based on individual expectations (Carroll, 2001).

Under this theory, even if economic policies are successful in increasing income in the economy, the policies may not stop a from increased consumer spending in long run time series, rather, the theory predicts there will not be an in consumer spending until workers reform expectations about their future incomes (Palley, 2010). A growing body of evidence suggests that rich households save a higher proportion of their permanent income than poor households, thus it is proposed to have an overlapping generation's economy where households care about relative consumption; as a result, an individual's consumption is driven by the comparison of his lifetime income and the lifetime income of his reference group (Cuadrado and Long, 2011).

The linkage between economic growth and welfare exist if the economic transformation works for human development that goes hand in hand with the creation of employment opportunities, income growth, as well as social provisions characterized by widespread poverty reduction and improvement in living standards, while ends in themselves, providing quality social services such as healthcare, education and water, ensures that Tanzanians are fit to participate in economic activities (URT, 2015b).

Despite high GDP growth rate of over 6 percent during the last decade, the poverty rate has only marginally declined from 33.3 percent in 2007 to 28.2 percent in 2012 and it is a rural phenomenon where living standards are worse off compared to those of urban households. For instance while the use of electricity for lighting has doubled from 10 percent in 2002 to 21 percent in 2012, usage in rural areas is still only at 8 percent compared to 49 percent in urban areas, moreover, 67 percent of households in Tanzania live in dwellings with floor made of earth, sand, or dung, while 63 percent of households have no access to piped water, while with regard to health, Tanzania has made significant progress whereby life expectance rose from 51 years in 2002 to 61years in 2012, and infant mortality declined from 68 deaths per 1000 live births in 2005 to 45 in 2010, thus the MDG of reducing infant mortality down to 38 deaths per 1000 live births by 2015 seems achievable (URT, 2015b).

The link between the theory and variables that appear in the model is that, the theory insists savings from the households level to the national level which facilitates investments that creates employment opportunities whereby large number of people will get income that further help them to acquire basic needs and social amenities like safe and clean water, education, health and they can expand their existing business hence the state of household's welfare is improved, thus for productivity growth to be translated into improvements in living standards, it needs to go hand in hand with employment growth, for instance, given Tanzania's rapid population of about 1.2 million people annually, the importance of job creation rises, and the labour force has increased from 15.5 million people in 2001 to 24.1 million people in 2012, growing at an annual rate of 2.3 percent, thus far, the demographic change

forming part of economic transformation, that is declining mortality and fertility rates, has not materialized (URT, 2015b).

Greve (2008) indicated that, welfare in its core has something to do with fulfilling the essential needs of the individuals and families with the implication that, welfare can change over time and to a certain degree, be dependent on the level of income or having a job, and an indication of how welfare can be measured by this is that a clear relation can be found, for example, between objective poverty and those who find that having a good job is the most important necessity for having a good life, therefore in this sense, welfare and a good life are connected to having a job. However, in Countries with higher levels of income, a good relation with a partner is more important and raising income does not necessarily imply increased happiness.

Field (2009) lamented that; economic factors such as income and employment play an important part in well – being although the relationship between income and wellbeing is not linear. There are nevertheless clear connection between the two such that, having a comparative low income is often associated with low levels of life satisfaction as well as with higher rates of mental illness while unemployment also removes people from an important social network, and harms their sense of worth and self- esteem.

2.4 Empirical literature review

A researcher read thoroughly reports of other relevant studies conducted by different researchers, hence a researcher got knowledge and experiences that were established by other researchers when conducting their studies, and thereafter the researcher critically looked at variables, theories used, type of data collected, research objectives, questions, hypotheses, methods applied, the findings, conclusion and recommendations that were made, thus, such analytical and critical review lead to establishing the flaws in the previous researches and hence devised better ways of addressing the research gaps so established an idea which is also supported by Msabila and Nalaila (2013).

In Spain, Perez and Canino (2009) conducted a study about the analysis of the relationship between how entrepreneurs supported by credits understand the success and performance of their business in poverty reduction by increasing job creation, income and the decision making on the use of generated income. Logit regression model was employed and research data were analyzed using a sample of 98 entrepreneurs. The findings indicated that there was relationship between the credit disbursed and the increase in income for those who are working in the business as self employees. Part of the income generated used for consumption and other was saved for further investment. The way in which the entrepreneur measured how the business is doing and the performance of that business, more specifically, the research revealed that it is not the use of a greater number of indicators to measure the success that identifies the successful newly-created business from the unsuccessful, but the fact that those indicators are from different perspectives. Moreover, the results show that customer-related indicators are more effective than financial indicators to distinguish between successful and unsuccessful organizations.

A study conducted by Owusu, Akanbasiam, and Anyesepari (2013) titled Microfinance schemes and poverty reduction among women in the Northern region of Ghana. Qualitative methodologies were used to collect the primary data from about 29 informants recruited from the Micro finance institutions (MFIs) and data was analyzed by SPSS computer software. The findings indicated that MFIs give credits with conditions that are not favorable to the needs of the women. It was also found out that, the dependency burdens on women coupled with the low credit that the women access from the MFIs for productive activities leads the women to deploy the credit to meet the demand of both the business and household, hence income, consumption expenditure, and employment decrease.

Tshuma and Selome (2014) in a study titled Microfinance and women empowerment in Zimbabwe: A case of women development fund in Umguza district. The study employed mainly purposive sampling and data was collected using questionnaire, key informant interviews, focus group discussion observation and oral history. SPSS computer software was used to analyze data. In Zimbabwe, like in many developing

countries, empowering women through micro-credit finance is viewed as a means of reducing women poverty, empowering them, reducing their vulnerability and improving their well-being especially in the rural areas. The findings revealed that WDF as a strategy has made a difference in the livelihoods of the recipients through initiation of income generating projects, increasing consumption, employment and ownership of assets in the household.

Owino (2014) in the study of determinants of women nutritional status in Kenya used econometric techniques that were guided by probit model. The findings indicated that, employment and education status were significant on the influence of nutritional status because employed women increases purchasing power. The theory of permanent income hypothesis theory is realized that ensures permanent consumption expenditure that further ensures nutrition at household's level.

In Tanzania several studies were conducted including Tundui and Mgonja (2010) in the study titled Microcredit and poverty alleviation through the labour market: Evidence from women microcredit clients in Tanzania. The study focused to explore whether or not there are significant mean differences between new and mature enterprises supported by Promotion of Rural Initiatives and Development of Enterprises (PRIDE) Tanzania loans in terms of their ability to create jobs. They used Analysis of Variance (ANOVA) as method of analysis which is an important statistical measure and is described as the mean of the square of deviation taken from the mean of the given series of data, it is frequently used to measure variation, and its square root is known as standard deviation (Kothari, 2004). The ANOVA results of 159 surveyed microcredit clients in Iringa town show that credit access does not seem to have enabled them to achieve job creation to any substantial level, but found that much of a PRIDE-supported enterprise's ability to create jobs seems to be related to other factors, such as duration of membership in the PRIDE program, although credit aimed to increase enterprise's ability to generate jobs and income (Temu, 2000). Development of human capital is important to allow poor individuals to have skills and knowledge of entrepreneurship that will lead to permanent income and consumption (Swain, 2004).

According to the study conducted by Nandonde and Liana (2013) on the analysis of women small scale entrepreneurs practices during business negotiations in Tanzania agribusiness, it was revealed that there is a growing interest in the women participation in business ventures in Africa aimed to generate permanent income that facilitates consumption expenditure in household's level and to ensure that employment is increased by either expanding the existing business or starting new business through saving of the part of income generated. Purposive sampling technique was used to get the sample size of 131 respondents (women small scale entrepreneurs involved in selling agric-food). The study employed administered questionnaire technique for data collection while Statistical Package for Social Sciences (SPSS) computer software was used for analysis of data. In general the study indicates that women lack soft skills during business negotiations the situation that reduces the efficiency of the business that reduces income, consumption and employment.

Makombe, Temba, and Kihombo (1999) with the study titled Credit schemes and women's empowerment for poverty alleviation: The case of Tanga region, Tanzania. The study was conducted in Handeni, Korogwe, Lushoto and Muheza districts in Tanga region using documentary review and interviews. Both purposive and random sampling was used to select respondents. The target population was households with clients of the credit scheme (clients and their husbands where applicable). Community development Assistants/Officers (CDAs/CDOs) at village level in the four districts were also included in the target population.

The findings show that women's efforts in alleviating poverty through the credit scheme are affected by various factors such as imperfect markets, stiff competition, inadequate loans, and poor weather conditions. The effect of these problems is that about three-fifths of the women's Income Generating Activities (IGAs) are not sustainable. In spite of the problems, the analysis of the credit scheme based on six indicators: participation in decision making, control over resources, acquisition of skills, decision on money use from IGAs, freedom to use own time and standard of living showed positive impact in bringing about improved gender relations and

poverty alleviation. However, these positive gains are likely to be eroded as a result of women's increased expenditure in the households due to higher incomes.

Tundui and Tundui (2013) in the study titled *Microcredit, micro enterprising and repayment myth: The case of micro and small women business entrepreneurs in Tanzania*. Loan repayment difficulties were reported among 19.6 per cent of borrowers. The implication is that, it is possibly the income generated from their business is low such that even the consumption expenditure in the household's level is very low and eventually the ability of job creation in the business is low. Logistic regression results have shown that loan size, interest rate and duration of membership in the programme do not predict loan repayment, instead the results have demonstrated that business skills and management practices play a very significant role, it was also found household size, the number of household members with fixed salaries and decision making regarding loan use to have a significant influence on loan repayment. From the results, it is established that the factors that limit growth of women businesses are also liable for their repayment difficulties.

Kuzilwa (2005) conducted a study to examine the role of credit in generating entrepreneurial activities. The design used was combined case studies with a sample survey of businesses that gained access to credit from a Tanzanian government financial source. A substantially increased output is observed following access to credit. The findings revealed that the enterprises whose owners received business training and extension advice performed better than those that did not, and this helped to ensure sustainable enterprise and permanent income that ensure sustainable consumption expenditure and increase in job creation. The study further shows that many of the problems faced by the entrepreneurs are not related to capital, but rather arise as a result of macroeconomic and institutional constraints. Examples of the reported business barriers are poor infrastructural support and stiff competition amongst the micro and small – scale producers.

Makombe (2006) in the study titled *Women entrepreneurship development and empowerment in Tanzania: the case of SIDO/UNIDO-supported women micro entrepreneurs in the food processing sector*. The study used a cross-sectional and

causal - comparative research design. The sample comprised 78 women micro entrepreneurs: 39 programme-supported and 39 others constituted a control group. Data analysis was conducted by the use of descriptive statistical procedures involving cross tabulations and frequency distributions. Then chi-square tests and bivariate correlation analysis were performed. The findings indicated that WED Programme-supported women had become empowered in almost all indicators. However, they lacked control over their assets like their counterparts in the control group. The findings on women's freedom of movement show that it is an area where traditional ideologies, as structural factors, are resistant to changes normally influenced by women's income.

The study conducted Marijani (2008) titled contribution of micro-finance institutions in poverty alleviation through women income generating activities in Kilosa district, Morogoro Tanzania. The methodology used was Cross-sectional research design with structured questionnaire to collect primary information from 100 respondents. MFIs found were Foundation for International Community Assistance (FINCA), WDF and National Microfinance Bank (NMB). The results indicated that 78% of borrowers and 56% of non-borrowers started IGAs to supplement family income and source of employment respectively. About 54 % of borrowers and 68% non-borrowers used less than Tshs 100 000 as capital to start IGAs from MFIs whereas non-borrowers from own savings and relatives. Gross Margin analysis showed that, incomes earned by 40 % of borrowers and 56% of non-borrowers range between Tshs 50 000 – 100 000. T-test analysis indicated that, borrowers' income was significantly higher than the non-borrowers ($p < 0.05$). On average borrowers spent T.shs 63 620; 17 801 and 3 715.33 per month to purchase family food; pay school fees and health services respectively. Non-borrowers spent Tshs 34 020, 8 280 and 1 980 per month for the same items.

Banzi (2012) in the study about assessment of the impact of village micro financing in poverty reduction among women at Arumeru district; the methodology used was the case study design based on survey and experimental. Simple random sampling was used in which a sample size of 80 (20 leaders and 60 women who received loan)

was selected, while the targeted population was women who received loan and leaders of the group. The findings indicated that, women used loan in investments and productive activities to generate sustainable income and consumption expenditure and job creation, thus micro-finance contributed in poverty reduction among women at a significant level.

Mgalula (2012) in his study about the assessment of contribution of Micro-finance institutions on poverty reduction in Tanzania, the case of Dar es Salaam region, focused enterprise level in increasing income, employment opportunities and investment: Random sampling method used to get 40 respondents and data was collected by using questionnaire and analyzed by using SPSS software. A researcher compared the situation before and after the loan for those MFIs members and by assessing the amount of daily income generated before and after entering the scheme, the findings indicated that the income has increased that ensures consumption expenditure at household's level, expansion of the business and introduction of new investment that facilitates increasing rate of employment. The amount of investment was analyzed by looking at the value of the assets obtained before and after entering the scheme for MFI where the findings detected the increase in the value of assets, and hence MFIs had contributed in poverty reduction at a significant level.

A study conducted by Dimoso and Masanyiwa (2008) titled a critical look at the role of micro finance banks in poverty reduction in Tanzania: A case of Akiba Commercial Bank Limited. The study aimed to understand the level of improvements achieved in the reduction of poverty in the fields of income, employment, education and housing. Simple random and purposive sampling techniques were used to get a total of 120 study respondents. Data was collected through questionnaires, semi structured interviews, observations and documentary reviews while SPSS computer software was used for data analysis based on descriptive statistics.

Study findings show that majority of the poor do not access bank loans because they lack guarantors, assets, businesses, salaried employment, savings account in banks, ability to make pre-loan weekly deposit on special savings account which are

required as collaterals. Majority of respondents have indicated that credits do not make them successful in their undertakings as they make them to become more dependants on them, hence income, employment and consumption expenditure is still major problems. The findings also concluded that, the effectiveness of Micro-finance banks in poverty reduction is minimal because the banks are not pro-poor. Banks should encourage poor to borrow by revisiting the collateral conditions and reducing interest rates. The government also should consider establishment of an independent funds to help poor.

Magali (2013) in the study of impacts of Savings and Credits Cooperative Societies (SACCOS) on loan borrowers, used t-test and logistic regression model, the findings revealed that, 73.5% of borrowers attained better livelihood on household level because nutritional status (food intake) had significance on the social economic well being.

Kinyashi, Hawasi, and Mmari (2010) in the study of food security in Dodoma Municipality, used structured questionnaire to collect data from 97 respondents and employed ordinary least regression model. The findings portrayed that, nutritional aspects were relatively better in household level due to adequate credits they get from financial institutions.

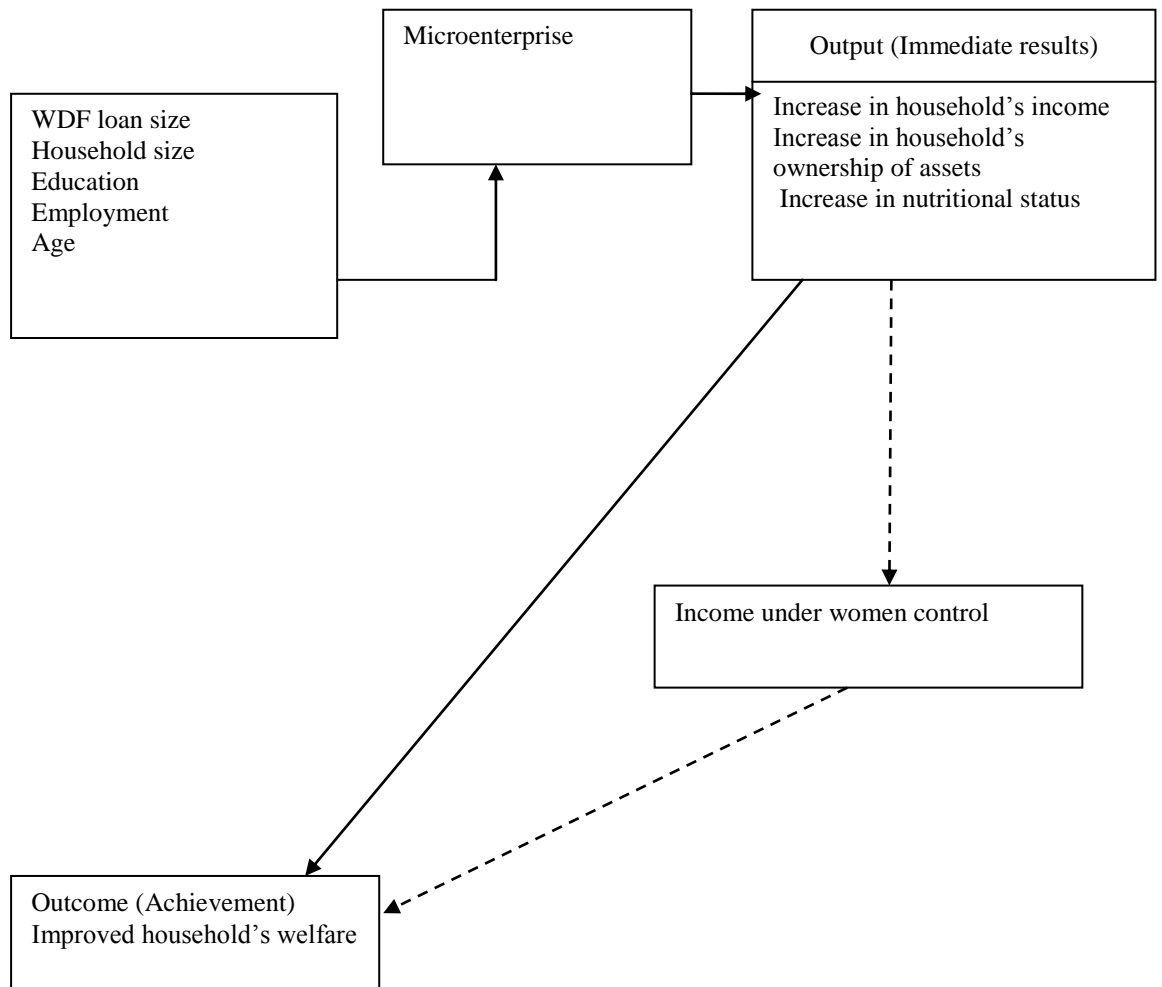
Burch (2012) in the study of fundamental contribution of education of members of household on nutritional status, a researcher used OLS regression model to estimate an economic model that determined nutritional status of children in household level by means of SURE. The analysis was conducted by Stata software version 11. The findings indicated that, as one year increase of education to the mother, the height for age and weight for age increased by 0.025 and 0.015, thus the literate household member had a significant.

2.5 Research gap

The study employed Seemingly unrelated regression (SUR) model unlike Ordinary Least Square (OLS) and logit model used by other scholars because the nature of the study itself contains more than two quantitative response variables forming several equations which appear to be unrelated, and is more efficient as it estimates parameters of different equations simultaneously than OLS that estimates the model through equation by equation (Takala, Ullah, and Chen, 1995). The OLS method has weakness of biases due to possibility of endogeneity of some independent variables, while logit model deals with single qualitative response variable and probability of particular outcomes.

2.6 Conceptual framework

Figure 2.1 Conceptual framework



Source: Mushumbusi and Kratzer (2013)

Key:

————> Relation of variables to be studied and analyzed

- - - - -> Relation of variables that will not be studied and analyzed

2.7 Hypotheses

2.7.1 WDF loan size on household's welfare

2.7.1.1 WDF size has not contributed to household's income

In order to improve household's welfare among poor women is to provide them with resources which will remove them from state of disempowerment as shown in Figure 1, women will move from the state of disempowerment to an empowered position through access to WDF. Access to loan services will enhance the ability of poor women to exercise choice and take strategic decision that affect their lives (Kabeer, 1999). When poor women access the loan services which provide them with start-up and working capital, it is expected that women will engage themselves in income generating activities where they will experience increased in productivity which will lead to a positive outcome as shown in figure 1. The achievements expected to be gained by women as a result of participating in WDF used to form the hypotheses of this study. Mayoux (1999) argued that sustainable loan services alone might lead to women's individual economic empowerment through stimulating women's micro - enterprise development, leading to increased income under women's control. This study assumes that microfinance services empower women by enabling them to earn cash income through various types of entrepreneurial activities, thus the study analyzed the contribution of WDF loan on income.

2.7.1.2 WDF loan provided has not contributed on household's ownership of assets

It is believed that an increased income from women business activities will help women to buy and own things which they were not able to own before because of either poverty or not allowed by the tradition in the society. Thus women will own their own properties and assets (Chen, 1997) and also because of their access to finance and business activities might lead to the increase of household ownership of assets and properties (Malhotra and Schuler, 2005; Schuler and Hashemi, 1993; Schuler et al., 1995). A household economic portfolio approach to impact assessment suggests that there may be observable, positive changes to the accumulation of

household durable assets by women clients using the benefits of their access to microenterprise credit (Barnes, Gaile and Kibombo, 2001a). Credits provide a lump sum of money that women tend to use for their enterprise. The generation of profits from the use of the credits and better management of financial resources are likely to explain the ability of women households to make big expenditures that have an impact on women households acquiring assets (Barnes, Keogh and Nemarundwe, 2001b). An increase in the value of durable assets purchased for the household, oneself, or an enterprise is regarded as a potentially strong indicator of the impact of WDF programs on their clients (Barnes, Gaile and Kibombo, 2001a). It serves as an indicator of an increase in the household's asset base, which in turn is a proxy measure of the wealth level of a household (Barnes, Morris and Gaile, 1999).

2.7.1.3 WDF size has not contributed to household's nutritional status

Nutrition is the outcome of various processes from when food is eaten and nutrients are absorbed in the body for better health outcome. Good nutrition results from eating adequate food in terms of quality, quantity, safety and absence of diseases which cause poor absorption and utilization of nutrients in the body. Furthermore, good nutrition is essential for survival, growth, mental and physical development of human beings. Likewise, good nutrition is essential for enhancing immunity and hence reducing morbidity and mortality. Furthermore, good nutrition contributes to increased educatability, productivity, household and national income (URT, 2011/12-2015/16)

According to the National Food and Nutrition Policy endorsed in 1992 by the Government of Tanzania (GOT) the nutritionally (most) vulnerable groups include children, pregnant and lactating women, the elderly, the sick, people with disabilities, people in institutions, people in disaster situations and the overweight (URT, 2013c).

2.7.3 Education on household's welfare.

2.7.3.1 Education has not contributed on household's income.

Human capital development, especially higher educational attainment, attaches high premium to its expected economic benefits, in form of better welfare. The effect of educational attainment of household head manifested by indicators of household welfare, namely labour market earnings and household per capita total expenditure on food and non-food items (Ogundari and Aromolaran, 2014). Educated mothers tend to have fewer children, and to have children who are healthier and better educated. This relationship has received much attention in policy circles, and has led many to advocate an expansion of female education as a way to reduce fertility, improve human capital and, ultimately, foster long-term growth (Mason and King, 2001; World Bank, 2012a and 2012b).

2.7.4 Employment on household's welfare

2.7.4.1 Employment has not contributed on household's income

Through WDF loan services, it is now increasingly recognized that the SMEs play a crucial role in employment and income generation in Tanzania (URT, 2003). Some people are needed to be employed in the micro enterprise as laborer and they will be paid wages and salaries hence even their household's welfare will be improved. Business startups resulted from loan service play a very important role in job creation, but have a more limited effect on net job creation over time because fewer than half of all startups are still in business after five years, however, the influence of small business startups on net job creation varies by firm size (Dilger, 2013).

2.7.5 Other hypotheses

2.7.5.1 Household size has not contributed on household's welfare.

URT (2013b) indicates that, according to the population and housing census held in the year 2012, the 19 wards of Kiteto District had a total population of 244,669 (120,233 Males and 124,436 Females) with an average household's size of 4.5 people.

2.7.5.2 High frequency of WDF loan taken has not contributed on household's welfare.

Households and groups are less likely to get a new loan when they have problems in repaying their loan (Campbell, 2006). The implication is that, the frequency of loan taken affect household's welfare.

Home owners are more likely than renters to borrow (Bridges and Disney, 2004; Bridges et al., 2004). The household's loan amount increases with net wealth (Magri, 2002). Household's income increases with the number of working per members on household (Magri, 2002). The implication is that, WDF loan is accompanied with conditions such as activeness of the group (Presence of women group who works), the assets owned by the group as collateral, presence of viable business undertaken by women group, legibility of each member in the group, and the group must have registered bank account.

CHAPTER THREE

METHODOLOGY

3.1 Type of the study

A researcher employed a Cross - sectional study whereby a researcher carried out observation of all population, or a representative subset, at one specific point in time (Msabila and Nalaila, 2013). This research design was used because of being economical in terms of scheduled resources (time and money) as it encompasses studies that are not repetitive in nature and it provides a chance to examine more than two variables to detect the pattern of association/relationship (Adam and Kamuzora, 2008).

3.2 Study area

The study was conducted in Kiteto district which lies between latitude 40° 31 and 6° 03's and longitudes 36° 15' and 37° 25'E. The district covers an area of 16,685 square Kilometers, which is about 34.1% of the whole area of Manyara region, the district is bounded by Simanjiro district in the north, Kilindi district in the east, Gairo and Kongwa districts in the south, Chamwino and Kondoa districts in the west (KDC, 2014a).

The district administratively is divided into 7 divisions, 19 wards, 58 villages and 210 sub villages. According to the population and housing census held in the year 2012, the 19 wards of Kiteto district has a total population of 244,669 whereby 120,233 are males and 124,436 females (URT, 2013b).

The economy of the district is natural resources based, and the main source of livelihood is Agriculture and Livestock keeping (About 90% of the total populations are engaged in these economic activities), the crops grown are sunflowers, finger millet, pigeon peas and groundnuts; maize is produced both as cash and food crop. Forestry, beekeeping and mining are other sectors. In addition, people (10% of the total population) find employment in small scale industries such as metal works, in lumbering transportation and in social and administrative services. Different

Commercial activities such as shops and restaurants are also important sources of livelihood (KDC, 2014a). Livestock keeping is the first most important activity which contributes about 52% of the total income in the district (KDC, 2014a). The district has been selected for this study because of the following reasons: It is among the district councils that put aside 5 per cent of revenue per annum for women empowerment (KDC, 2014b), thus it concurs with the goals and objectives of the research study. It is also because of resources availability, research timeframe and data accessibility.

3.3 Study population

A researcher focused on 180 households as target population that constitutes women who obtained WDF loan in groups of 5 people and each group funded a total amount of 500,000 Tshs at financial year 2011/2012 and 2014/2015 (URT, 2014b). It is a population from which the sample size was drawn and its findings were generalized or for which information is desired, and sometimes referred to as target population/universe (Rwegoshora, 2006).

3.4 Units of analysis

A researcher used households as unit of analysis, and the study focused those households with women who received WDF loan from the district council.

3.5 Variables and their measurements

Table 3.1 Illustration of type of variables and their measurements

S/n	Type of variable	Measurements of variables	Variable name
1	Household's income:	It is measured in Tanzania shillings that a clients get per monthly or amount of money spent per day and multiplied by 30 days	y_1
2	Ownership of assets	The value of assets purchased through income generated from WDF loan service in Tshs.	y_2
3	Nutritional status	By looking at the number of meals affordable after receiving WDF loan service.	y_3
4	WDF loan size	Is measured by the amount of money in Tanzania shillings in which a woman received as loan	x_1
5	Household's size	Is measured by the number of people living together in the household.	x_2
6	Primary education	Is measured by 7 years	x_3
7	Secondary education	Is measured by 4 years	x_4
8	College education	Is measured by 4 years	x_5
9	Self employment	It is measured by looking the number of people who are self employed	x_6
10	Age	Is measured by the number of years that an individual has	x_7
11	Married	Number of women who are married	x_8
12	Widow	Number of women who are widow	x_9
13	Separated	Number of women who are separated	x_{10}

Source: Mushumbusi and Kratzer (2013).

3.6 Sample size and sampling techniques

A study used 105 respondents as a sample size; the composition is made up of only women because the strategy and plan of the government focused to empower women by insisting local governments to put aside 5 per cent of their internal revenue per annum for economic empowerment of women (Andrew, 2015). According to Msabila and Nalaila (2013), the size of the sample to be selected has to be justified, thus a researcher selected such sample because it is optimum as it fulfills the requirements of efficiency, representativeness, reliability and flexibility.

The study comprised of finite population, thus according to Kothari (2004) the following formula employed to obtain the sample size:

$$n = \frac{Z^2 \cdot N \cdot \delta_p^2}{(N-1)e^2 + Z^2 \cdot \delta_p^2}$$

Whereby:

n = Size of the sample

N = Size of population (Sampling frame)

Z = A value of the Standard variate at a given confidence level (to be read from the table giving the areas under normal curve and it is 1.96 for a 95 per cent confidence level)

δ_p = Standard deviation of the population (to be estimated from past experience or on the basis of a trial sample)

e = Acceptable error (The precision)

It follows that let:

Z = 1.96 with confidence level 95%

δ_p = 1.62

e = 0.2

$$N = 180$$

$$n = \frac{(1.96)^2 \cdot 180 \cdot (1.62)^2}{(180-1) \cdot (0.2)^2 + (1.96)^2 \cdot (1.62)^2}$$

$$n = 105$$

3.6.1 Sampling techniques

Simple random sampling technique was employed to get the sample respondents, wards, and villages that contained women groups acquired WDF loan service. The method was chosen because it reduces biasness in the sense that every individual, in the defined population have had an equal and independent chance of being selected as a member of the sample (Kombo and Tromp, 2006). The technique was also appropriate in this study because the sampling frame was not too large and was made up of members with similar characteristics as the size of a random sample depends on the homogeneity (variability) of the population (Adam and Kamuzora, 2008). Purposive sampling was also employed whereby a researcher purposely chose a person who, in his judgment about some appropriate characteristics required of the sample members (Rwegoshora, 2006).

Table 3.2 Distribution of sample size by wards and villages

S/n	Ward	Sample village	Number of households
1	Kibaya	Kibaya	10
2	Bwagamoyo	Bwagamoyo	10
		Kaloleni	15
3	Njoro	Ndaleta	10
		Njoro	5
4	Kiperesa	Kiperesa	10
5	Matui	Soweto	5
6	Chapakazi	Chapakazi	5
7	Engusero	Engusero	5
		Ngipa	5
		Orgine	5
8	Partimbo	Mbigiri	5
9	Nomeclock	Nomeclock	5
10	Kijungu	Kijungu	5
11	Dosidosi	Dosidosi	5
	TOTAL		105

Source: KDC (2014a).

From the table 3.2, the sample size by wards and villages accounted 57.9% and 25.9% respectively.

3.7 Types and sources of data

Secondary and primary data were collected. Secondary data obtained from various documents including books, journals, newspapers, and by reading monthly and annual activity reports undertaken by the department of Community development while primary data were collected by the researcher at the field through self administered questionnaire.

3.8 Data collection methods

Primary data were collected directly from the respondents through self administered questionnaire as a tool. The reasons for choosing and making use of self administered questionnaire were: It was possible to study a large population out of which a bigger sample may be collected, and it was possible to study a group of respondents scattered in a wide geographical area, was also an economical method (the study is possible without spending much time, money or energy), and provides true and unbiased answer (in this technique, the informants are free to give answers as they feel and what they think is correct) (Rwegoshora, 2006).

3.9 validity issues

The data collected were tested for multicollinearity and other Ordinary Least Square (OLS) properties whereby the value of variance inflation factors (VIF) greater than 10 regarded to contain collinearity problems, thus, by testing the multicollinearity problems using VIF helped to attain the correct estimated model that led to validity issues (Shewhart and Wilks, 2006). Focus group discussion (FGD) was also employed for triangulation since applying more than one instrument ensured the validity issues (Msabila and Nalaila, 2013).

3.10 Data analysis methods

The quantitative method of data analysis was employed in the study. Excel software was used for data entries and transferred into STATA version 12 where they analyzed and obtained an estimated model. STATA computer software was used due to its effectiveness and efficiency in producing meaningful information than SPSS computer software that is concerned for data entries and management (Reyna, 2007).

3.11 Research model

3.11.1 General model

The study employed Seemingly Unrelated Regression Equation (SURE) model that was proposed by Arnold Zellner in 1962, and other scholars call it as multiple

design multivariate (MDM) models, which is a generalization of a linear regression model that comprise of various regression equations, each with its own dependent variable and potentially different sets of exogenous variables (Takala, Ullah, and Cheni, 1995). It is unrelated because it deals with more than one dependent variable, and meanwhile each equation has its own vector B_n . Furthermore, correlation across the errors in different equations provided links that were exploited in estimation (Wooldridge, 2010). The model has an advantage of being less cluttered when focusing attention on the population.

$$y_i = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + \beta_6x_6 + \beta_nx_n + \mu_i \dots\dots\dots (3.11.2)$$

For $i = 1,2,3$

3.12 Specific model

The dependent variables in the study were specifically represented a set of demand functions for the population of families in Kiteto district:

$$\begin{aligned} \text{Income} = & \beta_{10} + \beta_{11}\text{Loansize} + \beta_{12}\text{Householdsize} + \beta_{13}\text{Primary} + \beta_{14}\text{Secondary} \\ & + \beta_{15}\text{College} + \beta_{16}\text{Selfemployed} + \beta_{17}\text{age} + \beta_{18}\text{Married} + \beta_{19}\text{Widow} \\ & + \beta_{20}\text{Separated} + \mu_1 \dots\dots\dots (3.12.1) \end{aligned}$$

$$\begin{aligned} \text{Ownershipassets} = & \beta_{21} + \beta_{22}\text{Loansize} + \beta_{23}\text{Householdsize} + \beta_{24}\text{Primary} \\ & + \beta_{25}\text{Secondary} + \beta_{26}\text{Collage} + \beta_{27}\text{Selfemployed} + \beta_{28}\text{age} + \beta_{29}\text{Married} \\ & + \beta_{30}\text{Widow} + \beta_{31}\text{Separated} + \mu_2 \dots\dots\dots (3.12.2) \end{aligned}$$

$$\begin{aligned} \text{Nutrition} = & \beta_{32} + \beta_{33}\text{Loansize} + \beta_{34}\text{Householdsize} + \beta_{35}\text{Primary} + \beta_{36}\text{Secondary} \\ & + \beta_{37}\text{College} + \beta_{39}\text{Selfemployed} + \beta_{40}\text{age} + \beta_{41}\text{Married} + \beta_{42}\text{Widow} \\ & + \beta_{43}\text{Separated} + \mu_3 \dots\dots\dots (3.12.3) \end{aligned}$$

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.1 Descriptive statistics

Variables used in the study are expressed in terms of mean, standard deviation, minimum and maximum as indicated in table 4.1

Table 4.1 Descriptive statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
Ownership of assets	105	480952.4	1279950	0	5500000
Nutrition	105	2.590476	0.6308608	1	3
Loan size	105	100000	11484.1	60000	130000
Household size	105	5.628571	2.215579	3	13
Primary	105	0.5428571	0.5005491	0	1
Secondary	105	0.2857143	0.4539206	0	1
College	105	0.0190476	0.137348	0	1
Self employed	105	0.9904762	0.09759	0	1
age	105	33	6.555972	24	65
Married	105	0.8285714	0.3786906	0	1
Widow	105	0.0952381	0.2949514	0	1
Separated	105	0.0761905	0.2665751	0	1

Source: (Researcher own analysis, 2016)

The table 4.1 indicates that, borrowers accounted an average income of 226,952.40 Tzs per month which falls between minimum and maximum incomes of 90,000.00 and 450,000.00 Tzs respectively. This implies that, there is a range of 360,000.00 Tzs which is income inequality. The average value of assets owned by women borrowers worth 480,952.40 Tzs, this represents assets including televisions, cellular phones, bicycles, motorcycles, and houses, while the minimum and maximum value was 0 and 5,500,000.00 Tzs respectively. The average number of meals taken by household per day was 2.6, while the minimum and maximum number of meals was 1 and 3 respectively.

The average loan size received by borrowers was 100,000.00 Tshs while the minimum and maximum amount was 60,000.00 and 130,000.00 Tshs respectively.

The average household size was 5.6 while the minimum and maximum household size was 3 and 13 people respectively. The average size of the household differs from that of national population and settlement census of 2012 which revealed an average of 4.5 people.

Primary education, secondary, and college education accounted an average of 54%, 29%, and 2% of people respectively. Self employed were 99%, the average age of borrowers was 33 years with minimum and maximum years of 24 and 65 respectively. Married, widow, and separated women accounted an average of 83%, 10%, and 8% respectively.

4.2 Analysis of the contribution of WDF loan size on household's income

Household's welfare was measured using income of the household as indicated in table 4.2

Table 4.2 Fitted model for income by seemingly unrelated regression

Income	Coef.	Std. Err.	z	P>z
Loan size	1.784216	0.5744467	3.11	0.002
Household size	3357.407	3203.545	1.05	0.295
Primary	36559.54	18354.9	1.99	0.046
Secondary	57873.02	21027.03	2.75	0.006
College	180387.2	69990.82	2.58	0.01
Self employed	4421.471	90416.67	0.05	0.961
age	1878.449	1014.37	1.85	0.064
Married	-9022.817	26827.7	-0.34	0.737
Widow	18004.09	33655.3	0.53	0.593
_cons	-70791.1	121941.1	-0.58	0.562
R-squared = 0.2099				

Source: (Researcher own analysis, 2016)

The table 4.2 regression results; the fitted model comprises the constant and coefficients of their respective variables:-

$$\begin{aligned} \text{Income} = & -70,791.1 + 1.78\text{Loansize} + 3,357.4\text{Householdsize} + 36,559.5\text{Primary} \\ & + 57,873.02\text{Secondary} + 180,387.2\text{College} + 4,421.47\text{Selfemployed} + 1,878.45\text{Age} \\ & - 9,022.82\text{Married} + 18,004.09\text{Widow} \dots\dots\dots (4.2.1) \end{aligned}$$

The value of R-square is 0.2 which implies that, 20% of the proportion variation of dependent variable explained jointly by independent variables.

The model shows that loan size is statistically significant at 1% level of significance. This reveals that the variable contributed positively on income in household's welfare provided that other factors remained constant.

Primary and college education variables are statistically significant at 5% level of significance while secondary education as variables is also statistically significant at 1% level of significance, thus reject the null hypothesis. This reveals that households with primary, secondary and college education have high incomes compared to households with illiterate.

However age is age variable is statistically significant at 10% level of significance and therefore contributed in household's income, but household size, self employed, married, and widow women are statistically insignificant since their p-values 0.295, 0.737, and 0.593 respectively are greater than 10% level of significance, thus not contributed in household's income, while separated women as variable was automatically omitted by stata software.

4.3 Evaluation of the contribution of education on ownership of assets in the household

Household's welfare was also measured using ownership of assets in the household as indicated in table 4.3

Table 4.3 Fitted model for ownership of assets by seemingly unrelated regression

Lownership	Coef.	Std. Err.	z	P>z
Lnloansize	11.96811	4.715912	2.54	0.011
Lnhouseholdsize	0.0671413	1.636603	0.04	0.967
Primary	0.6718336	1.547212	0.43	0.664
Secondary	3.99005	1.769716	2.25	0.024
College	5.049109	5.939499	0.85	0.395
Self employed	17.27999	7.542184	2.29	0.022
Lnage	1.787748	3.125449	0.57	0.567
Married	-155.3092	57.97	-2.68	0.007
Widow	-153.357	58.04926	-2.64	0.008
Separated	-151.9565	57.90544	-2.62	0.009
R - squared = 0.2019				

Source: (Researcher own analysis, 2016)

From table 4.3; the estimated regression equation is:

$$Lownership = 11.97Loansize + 0.067Householdsize + 0.67Primary + 3.99Sec + 5.049College + 17.279Selfemployment + 1.787Age_i - 155Married - 153Widow - 151.95Separated.....(4.3.1)$$

R-square has 0.2 which implies that, the proportion variation of dependent variable is 20% explained jointly by independent variables.

Secondary education as a variable is statistically significant at 5% level of significance, thus reject the null hypothesis. This reveals that households with secondary education own more assets than households with illiterate people provided that other factors remained constant.

The model shows that loan size is statistically significant at 5% level of significance; this reveals that the variable contributed positively on household's welfare

particularly in ownership of assets to women, provided that other factors remained constant.

Self employed as a variable is statistically significant at 5% level of significance thus rejects the null hypothesis, and hence the variable contributed on household's welfare particularly in ownership of assets to women, provided that other factors held constant.

Independent variables household size and age are statistically insignificant since their p-values 0.967 and 0.567 respectively are greater than 10%. Married, widow and separated women are statistically significant at 1% level of significance since their p-values 0.007, 0.008, and 0.009 respectively are less than 1% level of significance. This reveals that, households with married, widow, and separated own more assets than those who are single. The constant number was automatically omitted by stata software.

4.4 Investigation of employment on nutritional status in the household

Household's welfare was also measured using nutrition status in the household as shown in table 4.4

Table 4.4 Fitted model for nutritional status by seeming unrelated regression

Nutrition	Coef.	Std. Err.	z	P>z
Loan size	0.0000115	5.11E-06	2.26	0.024
Household size	0.0265302	0.0284842	0.93	0.352
Primary	0.2747203	0.1632386	1.68	0.092
Secondary	0.6468395	0.1870015	3.46	0.001
College	0.3262518	0.6224622	0.52	0.6
Self employed	0.3495379	0.8041142	0.43	0.664
age	0.004365	0.00902	0.48	0.628
Married	0.4448973	1.08476	0.41	0.682
Widow	0.3364512	1.111504	0.3	0.762
Separated	0.7536221	1.084441	0.69	0.487
R-squared = 0.2224				

Source (Researcher Analysis, 2016)

From table 4.4; the estimated regression equation is:-

$$\begin{aligned} \text{Nutrition} = & 0.0000115\text{Loansize} + 0.0265\text{Householdsize} + 0.2747\text{Primary} \\ & + 0.6468\text{Secondary} + 0.3262\text{College} + 0.3495\text{Selfemployed} + 0.0044\text{Age} \\ & + 0.4449\text{Married} + 0.3365\text{Widow} + 0.7536\text{Separated} \dots\dots\dots (4.4.1) \end{aligned}$$

The R-squared 0.2224 implies that, the proportion variation of dependent variable is 22% explained jointly by independent variables.

Self employed variable is statistically insignificant hence fails to reject null hypothesis. The implication is that, the variable has not contributed positively on nutritional status in household's welfare.

Loan size variable is statistically significant at 5% level of significance since its p-value 0.024 is less than 0.05, hence null hypothesis is rejected. The implication is that, the variable contributed positively on nutritional status on household's welfare.

Primary and secondary education variables are statistically significant at 10% and 1% significance level respectively since their p-values 0.092 and 0.001 are less than 0.1 and 0.01 respectively, hence null hypothesis is rejected. The implication is that, households with people that have primary and secondary education are better off in nutritional status than households with illiterate people.

Household size, college education, age, married, widow, and separated variables are statistically insignificant since their p-values 0.352, 0.6, 0.628, 0.682, 0.762, and 0.487 respectively are greater than 10% level of significance, thus fail to reject null hypothesis, hence variables have not contributed in nutrition status on household's welfare.

4.5 Post estimation

The collected data were tested for multicollinearity and heteroscedasticity by regressing variables through OLS method and appropriate commands in stata software. The fundamental base for test was to ensure that the collected data meet the assumption of homoscedasticity in which the variances along the line of best fit remain constant as one move along the line.

4.5.1 Test for multicollinearity

Variance inflating factor (VIF) as command in STATA software was used to test the problem of collinearity among explanatory variables. The variable with VIF greater than 10 or when VIF mean is greater than 5 indicated presence of multicollinearity. To solve the problem was by dropping one variable that correlated with another.

4.5.2 Test for heteroscedasticity

Breusch – Pagan /Cook-Weisberg method was used for test by applying the hettest command in STATA software. The determinant factor was focused in probability of Chi2, such that if it is significant then heteroscedasticity existed, and if insignificant then homoscedasticity existed. The problem was observed in ownership of assets in table 4.3 and the issue was solved by applying natural logarithm, while in nutritional status issue was solved by robust standard error method.

Table 4.5 Test for multicollinearity

Variable	VIF	1/VIF
Married	2.77	0.360693
Widow	2.65	0.377647
College	2.48	0.402901
Secondary	2.45	0.408473
Primary	2.27	0.441032
Self employed	2.09	0.478056
Household size	1.37	0.730545
age	1.2	0.835713
Loan size	1.17	0.852658
Mean VIF	2.05	

Source: (Researcher own analysis, 2016)

The table 4.5 depicts that there is no multicollinearity problem in independent variables because there is no any variable with VIF above 10.

Table 4.6 Test for heteroscedasticity problem

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity	
Ho: Constant variance	
Variables: fitted values of ownersh	
chi2(1)	= 7.13
Prob > chi2	= 0.0076

Source: (Researcher own analysis, 2016)

The table 4.6 indicates that, probability of Chi2 is statistically significant at 10% significance level; this implies that, null hypothesis is rejected; hence the data contained heteroscedasticity that was solved by the application of natural logarithm.

Table 4.7 Testing multicollinearity after introducing natural logarithm

Variable	VIF	1/VIF
Married	2.77	0.361168
Widow	2.64	0.379466
College	2.49	0.401468
Secondary	2.42	0.413754
Primary	2.25	0.445427
Self employed	2.03	0.493187
Lnhousehold size	1.34	0.744488
Lnage	1.27	0.787586
Lnloansize	1.18	0.84764
Mean VIF	2.04	

Source: (Researcher own analysis, 2016)

The table 4.7 depicts that there is no multicollinearity problem in independent variables because there is no any variable with VIF above 10.

Table 4.8 Testing heteroscedasticity after introducing natural logarithm

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity	
Ho: Constant variance	
Variables: fitted values of Lownership	
chi2(1)	= 2.35
Prob > chi2	= 0.1254

Source: (Researcher own analysis, 2016)

The table 4.8 indicates that, probability of Chi2 is statistically insignificant; thus fail to reject null hypothesis, hence it is homoscedasticity.

CHAPTER FIVE

DISCUSSION OF THE FINDINGS

5.1 Analysis of the contribution of WDF loan size on household's income

Based on the fitted model which provided the relationship between income as response variable that measured household's welfare, and WDF loan size, education and employment as explanatory variables associated with identified parameters, facilitated to interpret the magnitude of change of income in the households.

From table 4.2 the results depicted that, the variable loan size is statistically significant at 1% level of significant as its p-value 0.002 is less than 1%, thus rejects null hypothesis. This reveals that the variable contributed positively on income in household's welfare justified by the fact that, as WDF loan size increased by 1 unit, the household's income increased by 1.78 Tanzania shillings provided that other predictor variables held constant. Increase in income ensures the permanent income that sustains consumption expenditure as permanent income hypothesis theory advocated.

In spite of the positive relationship between loan size and income, the finding drawn was; WDF loan size is a good strategy for reduction of income poverty in the country because it helped household to generate an average income of 226,952.00 Tanzania shillings from IGAs per month which sustain 5.6 people as an average household size in the district, and 4.5 nationally compared to public servants who earn a minimum wage of 310,777.00 Tanzania shillings per month, the amount that was reached consensus after the discussion between Trade Union Congress of Tanzania (TUCTA) and government in financial year 2015/16.

This findings from the study is similar to findings by Tshuma and Selome (2014), Kuzilwa (2005), Marijani (2008), Banzi (2012), Mgalula (2012), and Perez and Canino (2009) that loan service provided ensures sustainable consumption expenditure at household's level and improve household's welfare. The validity of this findings in real environment in Kiteto district and government in general is that,

women in groups and individually have initiated IGAs that support them in groups and individually to acquire permanent income in which part of it is consumed as marginal propensity to consume (MPC) and another is saved as marginal propensity to save (MPS) that in turn helps to initiate new micro enterprises or expand the existing micro enterprises. Some of the micro enterprises initiated as a result from loan support are food vendors, purchasing and selling maize, purchasing and selling clothes, and tailoring as mentioned few.

The other finding is that, women borrowers sustain and enjoy the 1.78 Tanzania shillings of an increased income by ensuring that the economies of scale from their firms are optimally attained by increasing production as average cost (AC) falls up to the point where optimally output was produced, and they should not produce beyond optimum output because the AC will be increasing while output will be declining. Resources especially raw materials, time, land business experts, and labour should also be used optimally and directed to those productive IGAs.

Based on the fitted model which provided the relationship between ownership of assets as response variable that measured household's welfare, and WDF loan size, education, and employment as explanatory variables associated with identified parameters, facilitated to interpret the magnitude of change of ownership in the households.

From the table 4.3 the results indicated that, loan size as variable is statistically significant at 5% level of significance since its p-value 0.011 is less than 5%, thus rejected null hypothesis. This reveals that the variable contributed positively on household's welfare particularly in ownership of assets to women substantiated by the fitted model that shows that, as WDF loan size increased by 1 unit, the ownership of assets increased by value of 11.97 Tanzania shillings provided that other predictor variables remained constant. The finding drawn is that, increasing WDF loan size is a good strategy for increasing ownership of assets to women.

The findings is similar to findings by Tshuma and Selome (2014) in a study of microfinance and women empowerment through WDF in Umguza district in

Zimbabwe whereby the findings depicted that, WDF as a strategy made a difference in the livelihoods of the recipients by initiation of income generating projects, and ownership of assets in the household. In real situation especially in Tanzania and other countries, ownership of assets by women is still a problem; this may be due to culture, low income, and even the dictatorship life style of some husbands in some households. This needs awareness creation to women so that they can be free and participate in decision making in their households and development issues to their areas of jurisdiction.

The findings contradict from the findings by Makombe (2006) in which in the study of women entrepreneurship development and empowerment in Tanzania, it was found that, in spite of women support from WED Programme, they lacked control over their assets like their counterparts in the control group.

Based on the fitted model which provided the relationship between nutritional status as response variable that measured household's welfare, and WDF loan size, education, and employment as explanatory variables associated with identified parameters, facilitated to interpret the magnitude of change of nutrition in the households.

The table 4.4 indicated that, loan size variable is statistically significant at 5% level of significance since its p-value 0.024 is less than 0.05, thus rejected null hypothesis. This reveals that the variable contributed positively on nutritional status justified by the fitted model for nutrition that depicts that, as loan size increased by 1 unit, nutritional status increased from 0.0000115 meals provided that other predictor variables remained constant. The finding obtained shows that, increasing WDF loan size is a good strategy for the improvement of nutritional status at the household's level.

This findings concurs with the findings by Marijani (2008) in the study of micro-finance institutions in poverty alleviation through women income generating activities in Kilosa district, the findings indicated that, on average borrowers spent 63 620Tshs per month to purchase family food, this indicates the extent at which loan

contributes to nutritional status in household's level. The findings is also similar to the findings by Magali (2013) in the study of impacts of Savings and Credits Cooperative Societies (SACCOS) on loan borrowers in which t-test and logistic regression model revealed that, 73.5% of borrowers attained better livelihood on household level because nutritional status (food intake) had significance on the social economic well being.

However, the findings by Kinyashi, Hawasi, and Mmari (2010) in the study of food security in Dodoma Municipality portrayed that, nutritional aspects were relatively better in household level due to adequate credits they get from financial institutions.

Therefore, on average, WDF loan size contributed on household's welfare by 99% because it covered all three perspectives; income, ownership of assets, and nutritional status.

5.2 Evaluation of the contribution of education on ownership of assets in the household

Based on the fitted model which provided the relationship between income as response variable that measured household's welfare, and WDF loan size, education and employment as explanatory variables associated with identified parameters, facilitated to interpret the magnitude of change of income in the households.

From table 4.2 the study indicates that; primary, secondary and college education variables results were statistically significant at 5%, 1% and 5% level of significance since their p-values 0.046, 0.006, and 0.01 are less than 0.05, 0.01 and 0.05 respectively; thus rejects null hypothesis. Thus, the variables contributed in income justified by the fitted model that, as investing in primary, secondary, and college education increased by 1 year, the household's income increased by 36,559.00, 57,873.02 and 180,387.2 Tanzania shillings respectively provided that other predictor variables remained constant. This implies that households with primary, secondary and college education have high incomes compared to households with illiterate people. The finding drawn is that, increasing investing in primary,

secondary, and college education is a good strategy for increasing income as contributed by 33.33%.

This finding is similar to findings by Kuzilwa (2005), Tundui and Tundui (2013) indicated that, there was an increase in income from enterprises whose owners received business training than those who did not receive business training. The findings also by Nandonde and Liana (2013) revealed that lack of soft skills during business negotiations reduces the efficiency of the business that reduces income. Thus education is very important for sustainable enterprise and increase in profit that facilitates permanent income earnings, and eventually ensures sustainable consumption expenditure at household's level.

In normal life especially in Tanzania it is expected for the educated person to have high income than non educated person because can have ability to plan and initiate income generating activities by accessing the opportunities and sometimes they take challenges as opportunities because it gives room to think and judge and find proper ways to overcome them. On other hand there are some few people who are non educated but have high income than educated ones, this can be because they are risk taker while educated ones are risk averse.

Based on the fitted model which provided the relationship between ownership of assets as response variable that measured household's welfare, and WDF loan size, education, and employment as regressors associated with identified parameters, facilitated to interpret the extent of change of ownership of assets in the households.

The table 4.3 indicated that, secondary education variable is statistically significant at 5% level of significance since its p-value 0.024 is less than 5%, thus rejects null hypothesis, hence the variable contributed on household's welfare particularly in ownership of assets to women as substantiated by the fitted model that indicates that, as borrowers increased investing in secondary education by 1 year, ownership of assets increased by value of 3.99 Tzs provided that other factors remained constant.

Most of women own assets television, cellular phones, bicycle, motorcycle, while few of them own house. The finding drawn is that, education on understanding of

women on policy and law governing equal rights of ownership of assets between women and men is low as contributed by 11.11%. The findings are similar to the findings by Tshuma and Selome (2014) in a study about microfinance and women empowerment in Zimbabwe whereby the findings revealed that WDF as a strategy increased ownership of assets to women in the household level, this is due knowledge and skills from education such that people understand and practice an equal right between women and men in matters of ownership. The findings contradict from findings by Makombe (2006) in which in the study of women entrepreneurship development and empowerment in Tanzania, the findings indicated that, they lacked control over their assets. This is true because of low education of some people and low enforcement of laws governing the policy on equal rights on ownership of assets between women and men.

Based on the fitted model which provided the relationship between nutritional status as response variable that measured household's welfare, and WDF loan size, education, and employment as covariate variables associated with identified parameters, facilitated to interpret the magnitude of change of nutrition in the households.

The table 4.4 indicated that, primary and secondary education variables are statistically significant at 10% and 1% level of significance since their p-values 0.092 and 0.001 are less than 0.1 and 0.01 respectively thus rejects null hypothesis. This reveals that, the variables contributed positively on nutritional status justified by the fitted model that depicts that, as borrowers increased in investing in primary and secondary education by 1 year, nutritional status increased by 0.2747 and 0.6468 meals respectively at the household's level compared to households with illiterate people provided that other predictor variables remained constant. The finding drawn is that, increasing investing in primary and secondary education is a good strategy for improving nutritional status as contributed by 22.22%.

The findings is similar to the findings by Burch (2012) in the study of fundamental contribution of education of members of household on nutritional status in developing countries, whereby the estimation model depicted that, as 1 year increase

of education to the mother, the height for age and weight for age increased by 0.025 and 0.015, thus the literate household member had a significant. Therefore, on average, education contributed on household's welfare by 66.7%

5.3 Investigation of the contribution of employment on nutritional status in the household

Based on the fitted model which provided the relationship between income as response variable that measured household's welfare, and WDF loan size, education and employment as explanatory variables associated with identified parameters, facilitated to interpret the magnitude of change of income in the households.

From table 4.2 result revealed that self employed as variable is statistically insignificant because its p-value 0.961 is greater than 10% level of significance, thus fails to reject null hypothesis, hence the variable has not contributed on household's welfare particularly in increasing income. Similar findings found by Tundui and Mgonja (2010) in Iringa town show that credit access to borrowers did not enable to increase their income as they expected to achieve job creation/employment that in turn could have an impact on income at substantial level.

In normal circumstances it was highly expected that women who received loans increase income through income generating activities, but in this area, employment failed to make people increase their income, this is caused by number of factors including persistence rise in price level (inflation) associated with increase in cost of production, hence producers resort to combat inflation problem by reducing the number of labourers, thus those expelled from the employment suffers from lacking income. Lack of entrepreneurship knowledge and skills that lead them injection of WDF loan to unproductive IGAs and cause them to generate low profit that deprive people from employment and income.

The findings contradict with findings obtained in Spain by Perez and Canino (2009) which indicated that there exist a relationship between the credit provided and the increase in income for those who were working in the business as self employees. Nevertheless, the findings by Tshuma and Selome (2014) in Zimbabwe at Umguza

district indicated that employment had an impact on income and livelihoods of the recipients.

Achievements attained by loan borrowers in Zimbabwe and Spain may be due to high accountability of their government to the people by close monitoring, giving entrepreneurial trainings, controlling inflation, assurance of adequate loan and proper utilization of resources like money, time, land and labour and machines that increase productivity, contrary to Tanzania that once borrowers receive loans from the government there is minimal monitoring and sometimes borrowers inject the loan to unintended activities, therefore the probability of not increasing income becomes high.

Based on the fitted model which provided the relationship between ownership of assets as response variable that measured household's welfare, and WDF loan size, education, and employment as regressors associated with identified parameters, facilitated to interpret the extent of change of ownership of assets in the households.

Table 4.3 portrayed that, self employed as variable is statistically significant at 5% level of significance since its p-value 0.022 is less than 5%, thus rejected the null hypothesis. This implies that, the variable contributed on household's welfare particularly in ownership of assets to women as justified by the fitted model that shows that, as self employed increased by 1 unit, ownership of assets to women increased by value of 17.27 Tanzania shillings compared to non self employed provided that other factors held constant. The finding obtained is that, increasing self employment is a good strategy of increasing ownership of assets to women as contributed by 33.33%. The study also reveals that, on average 99% of women borrowers were self employed and most of them are living in rural areas whereby the major activity is agriculture for their livelihood, thus there is need for the government to increase support on this group by increasing loan service such that they increase production for consumption and surplus for income generation and increase ownership of assets.

Based on the fitted model which provided the relationship between nutritional status as response variable that measured household's welfare, and WDF loan size, education, and employment as covariate variables associated with identified parameters, facilitated to interpret the magnitude of change of nutrition in the households.

Table 4.4 result indicated that, employment (Self employment) variable found statistically insignificant since its p-value 0.664 is greater than 10% level of significance, hence not contributed positively on nutritional status in household's welfare. Thus, permanent income hypothesis theory not realized because no positive relationship between employment as independent variable and nutritional status as response variable.

The findings contradict from the findings by Owino (2014) in the study of determinants of women nutritional status in Kenya where the findings obtained from the estimated model indicated that, employment variable was significant on the influence of nutritional status because employed women increased purchasing power. On average, employment contributed on household's welfare by 33.33%

CHAPTER SIX

SUMMARY, CONCLUSIONS, AND POLICY IMPLICATIONS

6.1 Summary of the study

The study was about analysis of the impact of WDF on household's welfare in which the problem was examined by three specific objectives; to analyze the contribution of WDF loan size on household's welfare, to evaluate the contribution of education on household's welfare, and to investigate the contribution of employment on household's welfare. The hypotheses used were: WDF loan size has not contributed on household's welfare, education has not contributed on household's welfare, and employment has not contributed on household's welfare.

The rationale of the study are; will help to understand the extent of contribution of loan size, education, and employment to the household's welfare by taking into account three dependent variables; income, ownership of assets, and nutritional status as measures of welfare, and if are contributive, strategies for sustainability and to increase productivity will be developed like entrepreneurship trainings that will women to acquire knowledge and skills on how to calculate profit and loss account and business records keeping and management.

Policy makers and practitioners in relevant ministries, NGOs and other development bodies who are interested in women empowerment and poverty reduction at household level can use the findings obtained from the study to improve the existing policy or to establish the new policy that will be useful in income poverty reduction particularly to women group.

It is also a stepping stone for other researchers to conduct research; the execution of development plans and strategies that bears a fruitful outcomes depends upon the researchers who conducts research by observing the research gap that have already been conducted, thus this study will act as a base for other researchers.

The researcher predicted to see that household's welfare improved in terms of increase in income, ownership of assets to women borrowers, and increase in nutrition status (number of meals per day) resulted from WDF loan service disbursed by the government.

Structured questionnaire and focus group discussion were used in data collection from 105 respondents who were obtained by simple random sampling, while excel computer software was used for data entries that were imported in STATA software where they were analyzed. SUR model was employed after testing multicollinearity and heteroscedasticity by using commands through OLS regression method.

The results were: WDF contributed on household's welfare by 99% because it was significant on income, ownership of assets, and nutrition. The results also indicated that, education contributed household's welfare by 66.7% whereby 33.33% in income, and 11.11%, and 22.22% on ownership of assets, and nutrition respectively. However the results indicated that, self employment contributed ownership of assets by 33.33%.

The findings obtained were: Women borrowers should maintain economies of scale from firms by increasing production as average cost falls up to the point whereby optimally output is produced, and should not produce beyond optimum point because average cost (AC) will be rising while output will be decreasing. This will help women borrowers to acquire profit and benefits from the IGAs because as WDF loan size increased by 1 unit, income increased by 1.78 Tshs. Furthermore, other finding is that, WDF loan service provision is a good strategy for increasing ownership of assets to women and improving nutritional status at household's level, this was justified by the fact that, as loan size increased by 1 unit, ownership of assets increased by 11.97 Tshs while nutritional status increased by 0.0000115 meals. Increasing investing in primary and secondary education is a good strategy for increasing income as contributed by 33.33%. Moreover, increasing investing in primary and secondary education is a good strategy for improving nutritional status as contributed by 22.22%, while increasing investing in self employment is good strategy of increasing ownership of assets to women as contributed by 33.33%.

6.2 Conclusions

Basing on the study which was to analyze the impact of WDF on household's welfare, some issues were noted including inadequate loan size, low entrepreneurial knowledge and skills on women, There is no record keeping of cash flows generated from micro-enterprises, women do not have power on ownership of assets, and information asymmetry.

Inadequate loan size; despite positive relationship between loan size and income, the average amount of 100,000.00 Tzs disbursed as loan to women borrowers was inadequate for expansion of the existing IGAs and to initiate new micro-enterprises. This resulted to small changes in magnitude of household's income, such that an average income of 226,952.00 Tzs generated by household per month is very minimal to sustain 5.6 people as an average household size in the district, and 4.5 nationally compared to public servants who earn a minimum wage of 310,777.00 Tzs per month, the amount that was reached consensus between TUCTA and government in financial year 2015/16.

The present situation of low entrepreneurial knowledge and skills in women borrowers made them fail to plan, monitor and evaluate for productive income generating micro-enterprises, as a result micro-enterprises generated income that is not optimally, the situation that deprived them from achieving permanent income which is governed by permanent income hypothesis theory.

The situation of poor or no record keeping of cash flows generated from micro-enterprises make them fail to prepare financial statement such as profit and loss, or cash flow projection. It also make them unable to quickly and easily identify income and expenditure, fail to have reliable information that help them in everyday business decision making, and can cause them to underpay or overpay taxes.

Women do not have power on ownership of assets: This deprive them to have an equal right to possess assets such as land contrary to land policy of 1995 and land act of 1999 which insist on equal rights on ownership of land both women and men.

There is information asymmetry; this is a problem that deprives them from accessing various development opportunities. This is sometimes caused by poor accountability of community development officers who are responsible in awareness creation to people in all development matters.

6.3 Policy implications

The study realized several problems that faced women in their activities; hence policy makers could make interventions in various areas to support women in improving their household's welfare:

To provide adequate loan size to women that can facilitate to expand their micro-enterprises because the findings indicated that for every increase of loan size by 1 unit, income increased by 1.78 Tzs which ensures the permanent income and sustainable consumption expenditure. This implies that, increasing WDF loan size to women borrowers is a good strategy for economic growth and development because it is associated with income poverty reduction at the household's level.

Imparting entrepreneurial knowledge and skills to women and their husbands, this will lead them to be able to plan, implement, monitor, and evaluate micro-enterprises and hence this helps to improve and acquire optimally income that will lead to permanent income that sustains consumption expenditure and savings for further investments.

Keeping records of revenues in terms cash flow generated from IGAs is very important because it determines whether the micro-enterprise is viable or not, facilitates them to prepare financial statement such as profit and loss, or cash flow projection. It also make them be able to quickly and easily identify income and expenditure, to have reliable information that help them in everyday business decision making, and can cause them not to underpay or overpay taxes.

Laws governing the policy that provides equal right of ownership of assets should be respected and enforced, this will help women to participate in decision making and to have an equal chance in ownership of assets.

There is a need of the government to develop a mechanism to ensure that information asymmetry problem do not exist, this will enable borrowers to access development opportunities provided by the government.

Continue harmonizing women to formulate and join in groups by using community development officers, this will help them to be registered and legally known for credit service provision.

There should be special secondary education program for all which intends to impart knowledge and skills to improve the ownership of assets.

6.4 Limitation of the study

A researcher used a cross - sectional study design whereby a respondent contacted only once a situation that could not provide chance to observe changes, but if longitudinal study design were used could have come up with something new.

6.5 Areas for further study

Further research is required to study in more depth the various variables in this case study. It is interesting to understand the nature and characteristics of micro-enterprises developed by women borrowers in poverty reduction. There also a need to examine the performance of micro-enterprises developed by women borrowers in income poverty reduction. To conduct a study about the effects of WDF loans on children's body mass index (BMI) at household's level.

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APPENDICES

APPENDIX I: QUESTIONNAIRE FOR EMPLOYEES OF WDF

My name is Edgar Paul Kavenuke, a student of Mzumbe University pursuing a research for fulfillment of the requirements for degree of Master in Project Planning and Management (MPPM). I am now conducting a research report that aims at analysis of the impact of women development fund (WDF) on household's welfare, the case of Kiteto district, Manyara region, Tanzania. Please fill the questionnaire, the inputs and feedback for this questionnaire are greatly considered, appreciated, and will remain strictly confidential.

Date

Starting time

A: DEMOGRAPHIC DATA

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

1. Name of respondent (optional)

2. Name of the village.....

3. Sex (please indicate your sex)

(1) Male

(2) Female

4. Age (please put the actual number of age at the given age category)

(1) 0 – 14 years

(2) 15 – 24 years

(3) 25 – 34 years

(4) 35 – 54 years

(5) 55 – 64 years

(6) 65 and above years

5. Please indicate your education level

(1) Illiterate

(2) Primary

(3) Secondary

(4) Collage

6. Please indicate your marital status

(1) Single

(2) Married

(3) Widow

(4) Separated

7. What is your household's size? (Please put the actual number of people at the given category)

(1) 1 – 4 People

(2) 5 – 8 People

(3) 9 – 12 People

(4) 13 and above people

8. Please indicate your occupation

(1) Self employed

(2) Non self employed

9. If self employed, indicate the type of employment

- (1) Crop production
- (2) Livestock production
- (3) Food vender business

B: KNOWLEDGE ABOUT WOMEN DEVELOPMENT FUND (WDF)

10. Do you know about WDF?

- (1) Yes
- (2) No

11. If the answer is yes, in what capacity?

- (1) 1 year since it started providing loan services in Kiteto District
- (2) 2 years since it started providing loan service in Kiteto District
- (3) 3 years since it started providing loan service in Kiteto District
- (4) 4 years since it started providing loan service in Kiteto District
- (5) 5 years since it started providing loan service in Kiteto District

12. Who is the major stakeholder for WDF loan provision at Kiteto district?

- (1) District Council
- (2) NGO's
- (3) Private sector

C: FIRST OBJECTIVE (TO ANALYZE THE CONTRIBUTION OF WDF LOAN SIZE ON HOUSEHOLD'S INCOME)

13. What was the amount of loan taken? (Please put the actual amount of money at the given category)

- (1) 500,000 – 1,000,000 Tshs
- (2) 2,000,000 – 2,500,000 Tshs
- (3) 3,500,000 – 4,000,000 Tshs
- (4) 5,000,000 and above

14. What was the monthly income status at your household's level before WDF loan provision? (Put the actual amount at the given category)

- (1) Below 200,000 Tshs
- (2) 200,000 – 300, 000Tshs
- (3) 400,000 – 500,000 Tshs
- (4) 600,000 – 700,000 Tshs
- (5) 800,000 and above

15. What was the daily expenditure at your household's level before WDF loan provision? (Put the actual amount at the given category)

- (1) 1000 – 4000 Tshs
- (2) 5000 – 8000 Tshs
- (3) 9000 – 12,000 Tshs

16. Has the monthly income status increased at household's level after WDF loan provision?

(1) Yes

(2) No

17. What is the current monthly income status? (Please put the actual amount at the given category)

(1) Below 200,000 Tshs

(2) 200,000 – 300, 000Tshs

(3) 400,000 – 500,000 Tshs

(4) 600,000 – 700,000 Tshs

(5) 800,000 and above

18. Has the daily expenditure at household's level increased after WDF loan provision?

(1) Yes

(2) No

19. If yes, at what capacity the daily expenditure has increased? (Please put the actual amount at the given category)

(1) 1000 – 4000 Tshs

(2) 5,000 – 8,000 Tshs

(3) 9,000 – 12,000 Tshs

(4) 13,000 and above

20. What is interest rate? (Please put the actual rate at the given category)

(1) 10 – 20 percent

(2) 30 – 40 percent

(3) 50 – 60 percent

21. Has WDF improved your household's welfare?

(1) Yes

(2) No

22. If yes, how has it improved? (Multiple answers are allowed)

(1) Sending children to school

(2) Opening up business

(2) Meeting health costs

(3) Construction of better house

(4) Insurance of food security

(5) Transport facilities

(5) Others specify.....

**D: SECOND OBJECTIVE (TO ASSESS THE CONTRIBUTION OF WDF
LOAN ON HOUSEHOLD'S OWNERSHIP OF ASSETS)**

23. Has WDF loan provision contributed to women ownership of assets at household's level?

(1) Yes

(2) No

24. If yes, which assets purchased from income generated from WDF loan service (Please put the actual value of money used to purchase the asset) -Multiple answers are allowed

- (1) House
- (2) Television
- (3) Cellular phone
- (4) Vehicle/Car
- (5) Bicycle
- (6) Motorcycle
- (7)Others specify

25. What assets purchased from other income sources? (Multiple answers are allowed)

- (1) House
- (2) Television
- (3) Cellular phone
- (4) Vehicle/Car
- (5) Bicycle
- (6) Motorcycle
- (7) Others specify.....

E: FIFTH OBJECTIVE (TO INVESTIGATE THE CONTRIBUTION OF WDF LOAN ON NUTRITION STATUS IN HOUSEHOLD)

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

(1) Yes

(2) No

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

(1) 1 Meal

(2) 2 Meals

(3) 3 Meals

28. What number of meals was taken per day after WDF loan service?

(1) 1 Meal

(2) 2 Meals

(3) 3 Meals

29. Have you taken WDF loan more than one times?

(1) Yes

(2) No

30. If yes, how many times have you taken WDF loan?

(1) 2 times

(2) 3 times

(3) 4 times

(4) 5 and above

THE END

THANK YOU FOR YOUR COOPERATION

APPENDIX II:

QUESTIONNAIRE FOR FOCUS GROUP DISCUSSION

A: KNOWLEDGE ABOUT WOMEN DEVELOPMENT FUND (WDF)

1. Do you know about WDF?

(1) Yes

(2) No

2. If the answer is yes, in what capacity?

(1) 1 year since it started providing loan services in Kiteto District

(2) 2 years since it started providing loan service in Kiteto District

(3) 3 years since it started providing loan service in Kiteto District

(4) 4 years since it started providing loan service in Kiteto District

(5) 5 years since it started providing loan service in Kiteto District

3. Who is the major stakeholder for WDF loan provision at Kiteto district?

(1) District Council

(2) NGO's

(3) Private sector

**B: FIRST OBJECTIVE (TO ANALYZE THE CONTRIBUTION OF WDF
LOAN SIZE ON HOUSEHOLD'S INCOME)**

4. What was the amount of loan taken (Indicate the actual amount at the given category)

- (1) 500,000 – 1,000,000 Tshs
- (2) 2,000,000 – 2,500,000 Tshs
- (3) 3,500,000 – 4,000,000 Tshs
- (4) 5,000,000 and above

5. What was the monthly income status at your household's level before WDF loan provision (Indicate the actual amount at the given category)

- (1) Below 200,000 Tshs
- (2) 200,000 – 300, 000Tshs
- (3) 400,000 – 500,000 Tshs
- (4) 600,000 – 700,000 Tshs
- (5) 800,000 and above

6. What was the daily expenditure at your household's level before WDF loan provision? (Indicate the actual amount at the given category)

- (1) 1000 – 4000 Tshs
- (2) 5000 – 8000 Tshs
- (3) 9000 – 12,000 Tshs

7. Has the monthly income status increased at household's level after WDF loan provision?

(1) Yes

(2) No

8. What is the current monthly income status (Please indicate the actual amount at the given category)

(1) Below 200,000 Tshs

(2) 200,000 – 300, 000Tshs

(3) 400,000 – 500,000 Tshs

(4) 600,000 – 700,000 Tshs

(5) 800,000 and above

9. Has the daily expenditure at household's level increased after WDF loan provision?

(1) Yes

(2) No

10. If yes, at what capacity the daily expenditure has increased? (Please indicate the actual amount at the given category)

(1) 1000 – 4000 Tshs

(2) 5,000 – 8,000 Tshs

(3) 9,000 – 12,000 Tshs

(4) 13,000 and above

11. What is interest rate (Please Indicate the actual tare amount at the given category)

(1) 10 – 20 percent

(2) 30 – 40 percent

(3) 50 – 60 percent

12. Has WDF improved your household's welfare?

(1) Yes

(2) No

13. If yes, how has it improved? (Multiple answers are allowed)

(1) Sending children to school

(2) Opening up business

(2) Meeting health costs

(3) Construction of better house

(4) Insurance of food security

(5) Transport facilities

(5) Others specify.....

C: SECOND OBJECTIVE (TO ASSESS THE CONTRIBUTION OF WDF LOAN ON HOUSEHOLD'S OWNERSHIP OF ASSETS)

14. Has WDF loan provision contributed to women ownership of assets at household's level?

(1) Yes

(2) No

15. If yes, which assets purchased from income generated from WDF loan service (Please indicate the actual amount of money used to purchase the assets -Multiple answers are allowed)

(1) House

(2) Television

(3) Cellular phone

(4) Vehicle/Car

(5) Bicycle

(6) Motorcycle

(7)Others specify

16. What assets purchased from other income sources? (Multiple answers are allowed)

(1) House

(2) Television

(3) Cellular phone

(4) Vehicle/Car

(5) Bicycle

(6) Motorcycle

(7) Others specify.....

D: FIFTH OBJECTIVE (TO INVESTIGATE THE CONTRIBUTION OF WDF LOAN ON NUTRITION STATUS IN HOUSEHOLD)

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

(1) Yes

(2) No

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

(1) 1 Meal

(2) 2 Meals

(3) 3 Meals

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

(1) 1 Meal

(2) 2 Meals

(3) 3 Meals

20. Have you taken WDF loan more than one times?

(1) Yes

(2) No

21. If yes, how many times have you taken WDF loan?

(1) 2 times

(2) 3 times

(3) 4 times

(4) 5 and above

THE END

THANK YOU FOR YOUR COOPERATION

APPENDEX III: CURRICULUM VITAE (CV)

1. PERSONAL PROFILE

Name - Edgar Paul Kavenuke
Sex - Male
Date of Birth - 23rd May, 1976
Place of Birth - Mafinga, Mufindi District, Iringa Region
Nationality - Tanzanian
Marital Status - Married
Languages - English, Swahili
Contacts - P.O.BOX 98,KIBAYA/KITETO

PHONE: 0757303790

Email : kavenukeedgar@yahoo.com

2. (a) ACADEMIC/PROFESSIONAL QUALIFICATION

DATE	NAME OF SCHOOL/INSTITUTION	COURSE	AWARD
2014 – 2016	Mzumbe University	Msc. Project Planning and Management	Certificate for Msc. Degree
2008 - 2010	IRDP -DODOMA	Bachelor Degree in Population and Development Planning	Certificate for Bachelor Degree
2007	IRDP -DODOMA	Diploma in Rural Development Planning	Certificate for Diploma in Rural Development Planning

DATE	NAME OF SCHOOL/INSTITUTION	COURSE	AWARD
2003-2004	IRDP -DODOMA	Certificate in Rural Development Planning	Certificate for Rural Development Planning
2000-2001	Mazengo centre	EGM	Advanced level certificate
1993- 1996	Malangali Secondary School	-	Secondary Education Certificate
1986 - 1992	Malangali Primary School	-	Primary Education Certificate

2. (b) Experience

Period/Date	Particulars	Place
2006	Ward Executive Officer	Kiteto District Council, P.O. BOX, 98, KIBAYA
2011 - 2016	Planning Officer	Kiteto District Council, P.O. BOX, 98, KIBAYA

3. HOBBIES - Reading books and News Papers, Watching football match, and playing football

4. REFEREES - MS. LIHOYA CHAMWALI, P.O.Box 1,
MZUMBE UNIVERSITY
PHONE: 0686712258

Bosco Ndunguru
Municipal Executive Director
TABORA
PHONE: 0754013734

John T. Malle
District Planning Officer
KITETO DISTRICT COUNCIL
PHONE: 0784625140/0769625140

I certified that the above information is correct to the best of my knowledge

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Signature

Date