

Empowering Women by Strengthening Women's Livelihoods through Development Funds: Hai District, Tanzania

Author

Elibariki Mbise^{ORCID}

Author Email: ellmbise@gmail.com

Tanzania Institute of Accountancy, Tanzania.

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Abstract

This paper examines the impact of the Women Development Fund (WDF) on the economic status of women in Tanzania. Primary information was gathered through structured questionnaires and detailed interviews, and secondary information was collected by reviewing existing documents. A sample of 383 individuals was selected using a finite population correction at a 95 per cent confidence level and a 5 per cent margin of error. Data were analysed using SPSS version 16, employing both descriptive and inferential statistics. Findings indicate that WDF loans have a statistically significant positive effect on participating women, improving their living conditions in Hai District. The study recommends a multi-faceted approach, including business training, larger loans with extended repayment terms, and a supportive business environment. Streamlining the loan process and providing financial management guidance are also essential for maximising benefits.

Keywords: Credit, entrepreneur, microfinance, skills, women.

INTRODUCTION

According to the Population and Housing Results (2022), the number of women in Tanzania was approximately 33.6 million (50.35%), while the number of men was 33.01 million (49.63%). The National Census therefore shows that women constitute the majority of the population in Tanzania and are also an important community to the economy, especially in agriculture. However, women continue to face disparities in formal and informal employment, leadership roles in public and private institutions, and ownership of property, including land, due to cultural norms that perpetuate patriarchy as well as systemic barriers.

Extensive research has explored gender, income generation, and entrepreneurship among women in developed countries (Said & Enslin, 2020). However, there is limited research in developing countries, especially regarding women's income-generating activities supported by development funds (Osunmuyiwa & Ahlborg, 2022). While educational equality has helped narrow the gender gap in entrepreneurship in developed nations, women in developing countries still face significant patriarchal barriers (Bradshaw et al., 2017).

Most nations recognise the importance of empowering women as a key driver of progress and development. Providing women with access to loans is widely accepted as an effective strategy to enhance their economic participation (Bualiay et al., 2022). The Women Development Fund (WDF) has emerged as a useful source of finance for low-income women in Africa, who, in most cases, face difficulty borrowing from formal financial institutions because they lack traditional collateral (Buvinic & Donnell, 2016). According to a study by Gupta and Mirchandani (2018), the improvement in women's living standards and their empowerment are essential to the nation's progress and development.

Women usually have the potential to launch their own businesses, but they simply cannot consider the opportunities presented by the society either because of the socio-cultural conditions, such as male dominance, or because of the lack of resources and opportunities, such as low levels of education, limited exposure, and poverty, as well as insufficient

institutional support, such as lack of proper government assistance (Jaiyeola & Adeyeye, 2021).

In 2000, the Tanzanian government, in partnership with donor organisations, launched rural financial programs and completed a microfinance policy (Mwita, 2021). This policy accepted microfinance as an important component of the broader financial sector, as per the government's 1991 policy statement on financial sector reform. The number of Micro Finance Institutions (MFIs) focused on serving underserved people, especially women, has risen significantly since that point (Kaseva, 2017).

However, despite the great efforts made by the Government of Tanzania over the past 25 years since the inception of the fund in 1998, studies conducted at different times, such as Zambelli and Müller (2017) and Tairo (2018), reported that there has been little change reported among women beneficiaries of the WDF in Tanzania. Women continue to face their fundamental needs, thereby exposing them to sexual harassment and other human rights abuses caused by poverty, despite the provision of other financial institutions like VICOBA and SACCOS (Mwaipopo & Dauda, 2020). Therefore, this study was conducted to examine the extent to which the WDF has contributed to improving the lives of women in Tanzania. This study uses Hai District, Kilimanjaro Region, as its case study.

In addition, a study on the impact of the Women's Development Fund (WDF) on the livelihoods of women in Hai District was piloted and guided by the Microfinance Theory, focusing on financial resources, human resources, management and women empowerment.

In Hai District, Tanzania, women constitute more than half of the total population in the district and are a significant part of the workforce, especially in the agricultural sector. In the 2022 Population and Housing Census, there were 123,776 women (51.36%) in Hai District, compared to 117,223 men (48.64%), out of a total population of 240,999. Of this number, the literacy rate of women is (79.5%) compared to men (86.8%).

LITERATURE REVIEW

Theoretical Literature Review

This study has been supported by a Micro Credit, which fully elaborates how the financial resources and management lead to women's life improvement.

Microcredit Theory

The microcredit theory that was developed by Muhammad Yunus in 1976 explains that the provision of financial services to women who always lack collateral to be pledged as assets for traditional bank loans assists them in starting or boosting income-generating activities (IGAs). In turn, this is expected to result in a number of positive outcomes.

Theoretical Frameworks

The link is often described through numerous intertwined theories:

Women's Empowerment Theory

This framework provides for eliminating inequalities between men and women by empowering women through the possession of income and real assets.

Poverty Alleviation Theory

This theory postulates that provision of loans and other financial assistance to women can help alleviate poverty among families by improving basic needs like food, education, healthcare, shelter, clothing and nutrition.

Financial Sustainability Paradigm

This approach emphasises that microfinance institutions (MFIs) can reach millions of women who are often the target group. This is because their loyalty in repaying loans makes them acceptable customers of these "banks", thus enabling financial institutions to have the financial capacity to lend to more women while still achieving the social objective.

Social Capital Theory

This theory explains how group members can trust each other to borrow money. Therefore, trust among group members is very important. Group meetings serve as a platform for exchanging various information related to education, health, and social sensitivity.

Empirical Framework

Financial organisations and donors have become actively involved in microfinance as one of the strategies aimed at involving women in the developmental process (Kinyondo & Magashi, 2019). However, this study's findings can be questioned in terms of research scope. A period of three years (that is, 2015 and 2017) is very short to justify the findings. The industry has gone far in uncovering challenges that women encounter in their bid to access financial services and devising ways of eliminating these challenges (Hyera, 2022). However, the study utilised a small sample of 150 respondents from a certain locality in the Shinyanga region, which cannot justify the research findings to the whole country, such as Tanzania, having a population of more than 60 million. Microfinance institutions around the world have been creative in the design of products and services to minimise barriers, including collateral, guarantor, and documentation requirements, and cultural constraints, limited mobility, and low literacy (Nathoo, 2022).

Sub-Saharan Africa is among the world regions where women are greatly supported by donors, non-profit organisations, and governments, which has become a trend perceived to positively influence economic development and empower women (Paul, 2017). However, this study was criticised based on methodological grounds as it is very difficult to establish the reliability and validity of the research findings. It is aptly thought that lending credit to women is a potent instrument of bringing families and communities out of poverty. By providing women with access to microfinance resources and services, such as those for their business start-ups, we can significantly increase the potential of women to work on their own and minimise their susceptibility to poverty (Neogi et al., 2017).

Tanzania created the Women Development Fund (WDF) in order to facilitate economic empowerment and entrepreneurship of women (Amos & Lutego, 2022). The WDF encourages agricultural activities, including food production and cash crops, small-scale agro-businesses, poultry, pigs, dairy production, tailoring, general farming, and small businesses (kiosks, wood and charcoal, food vending, etc.) (Laurent et al., 2023). WDF is controlled by groups,

ward and district committees. The district loan committee is chaired by the District Executive Director, and its mandate is to appraise and give loans and make a final decision on loans (Makungu, 2020).

An overview of the existing literature on the topic of women's economic empowerment through loans and credit (Huis et al., and Lensink, 2017; Swalehe, 2020; Welwel, 2022) has shown no studies that focus on the effect of the Women Development Fund on enhancing the lives of women and the well-being of their families. It is this lack of knowledge regarding the dynamics and problems of the WDF beneficiaries in their families and communities that led to the present study, which aims at exploring how the WDF can alleviate the status of women living in Tanzania, especially in the Hai district.

Comparing and Contrasting Findings

The results of various studies on women's empowerment through livelihood development funds (such as WDF) show generally positive results in women's economic independence and well-being, but vary significantly in their effectiveness in providing long-term sustainability of businesses run by women, especially in rural areas.

Areas of Agreement

In many studies (Kilonge, 2024; Lulu, 2024; Mlay, 2023; Welwel, 2022; Ikasu & Matimbwa, 2019), authors have agreed that access to WDF funds enables women to sell small businesses (tailoring, poultry farming, food retailing, animal husbandry) and increase purchasing power. Also, have agreed that the fund has also been able to change women's financial mindset and household records (better health services, better nutrition, and better school attendance of children).

Moreover, Mtenga (2018), Amos and Lutego (2022), and Gembe (2022) point out that women have increased their self-confidence and made productive income decisions for their households and thus made men begin to recognise the contribution of women in the lives of their households.

Areas where Authors Disagreed: Differences

While some studies (including Nkangali, 2023; Phillipo, 2022; Hyera, 2022) show that WDF funds directly empower women to challenge gender-based violence and eliminate patriarchy in decision-making, other

authors (e.g., Ngeme, 2014; Massawe & Mhina, 2024; Kilonge, 2024) focus on funding only "survival strategies" rather than true resource independence that is sustainable.

Many studies (e.g., Massawe & Mhina, 2024; Gembe, 2021; Kilonge, 2024; Amos & Lutego, 2022) highlight that the amounts provided by the fund are often insufficient to sustain long-term businesses. Conversely, some programs that include loans for skills training and entrepreneurship have higher success rates in transforming the lives of beneficiaries than those that provide capital alone. Thus, when funding ends, beneficiaries struggle and fail in their businesses, which makes them unable to make significant progress in their businesses.

Conceptual Framework

The theoretical basis of the current research, represented in Figure 1, is based on the work of Odhiambo (2014) and Asongu and Odhiambo (2020). It provides a systematic approach to the relationship and processes of accessing capital, successful business operations, and improving the living conditions of female business owners.

This model is based on a number of beliefs. First of all, it implies that women who form groups with the aim of obtaining financial loans and spending this money on pursuing entrepreneurial activities will generate revenues, and this, in turn, will improve their quality of life. The model further postulates that women willing to change their minds, perceptions and the way they conduct their businesses will be in a position to save the income they make.

The importance of skills development for business ownership is highlighted by the new model, so that women can obtain and apply the credit they receive. Such skills would be helpful in assisting women in accessing the support systems essential to running their businesses. This, in turn, will result in the development of sustainable and profitable businesses, higher profits, and, consequently, higher standards of living. This assumption is in line with the conclusions of Kriege et al. (2022), which indicate that women's participation in support networks is limited to family members in their households, whereas men prefer outside networks.

Finally, the model recognises the importance of giving female entrepreneurs the skills and chances they need to build their support groups beyond their homes. Through the use of professional networks and the creation of relationships beyond their immediate groups, women will be able to access resources, information and support that will help them to achieve and grow their businesses, hence making their personal lives and those of their families better.

The model's one major *independent variable* includes the Role of Women Development Fund (i.e., timely disbursement of loans, Supervision and follow-up of funds, adequate amount of loan provision, and stereotypical propositions pinning women to household chores). Furthermore, this study examines Economic achievement in relation to Business growth (i.e., women's capacity building in entrepreneurship enhanced, and Establishment and expansion of improved livelihood), which are the model's *dependent variables*.

Timely Disbursement of the Loan

Timely loan repayment means that the repayment process by the lender is done quickly. Lambert (2025) emphasises that loan repayment is an important step in the lending journey. Loan repayment has a direct impact on how customers use your service to start or grow their business.

Supervision and Follow-up of Funds

Financial and financial management is essential to ensure that funds are used as intended, risks are controlled, and objectives are met, involving cooperation from the financial institution, review of documents (such as financial statements, safeguards), safeguarding compliance, and taking corrective action, similar to the provision of loans, grants, and financial resources to all parties (Sheng, 1990).

An Adequate Amount of Loan Provision

Adequate credit provision refers to the funds set aside by financial institutions to cover potential losses due

to borrowers' defaults, ensuring that they remain solvent and comply with regulatory standards (Alpert, 2025). These requirements are essential for managing credit risk, especially when loans become non-performing loans (NPLs).

Stereotypical Propositions Pin Women to Household Chores

The common perception that women are forced to do domestic work instead of being employed or running a business has its roots in traditional patriarchal gender roles that define "feminine" roles as raising children and doing housework, while "masculine" roles focus on doing outside work (Kaul, 2025).

Women's Capacity Building in Entrepreneurship has been Enhanced

Efforts to empower women in entrepreneurship have increased worldwide, focusing on closing the gender gap in business ownership, improving access to finance, and providing training aimed at promoting economic growth and sustainability (NEPAD, 2024). Key initiatives often combine skills building with access to finance, technology, and networks to address the unique, "combined" barriers women face, such as low asset ownership, low digital literacy, and time constraints from unpaid care work.

Establishment and Expansion of Improved Livelihood

The establishment and expansion of improved livelihoods aims to strengthen the financial and other assets and activities that individuals and communities use to generate sustainable income and improve their livelihoods. This process involves diversifying income streams, improving agricultural productivity, and ensuring resilience to environmental and economic shocks. Improving people's living conditions means that the agriculture industry will keep growing in sub-Saharan Africa, including Tanzania, and that farmers and rural areas can enjoy the benefits of a strong economy (EAMCEF, 2021).

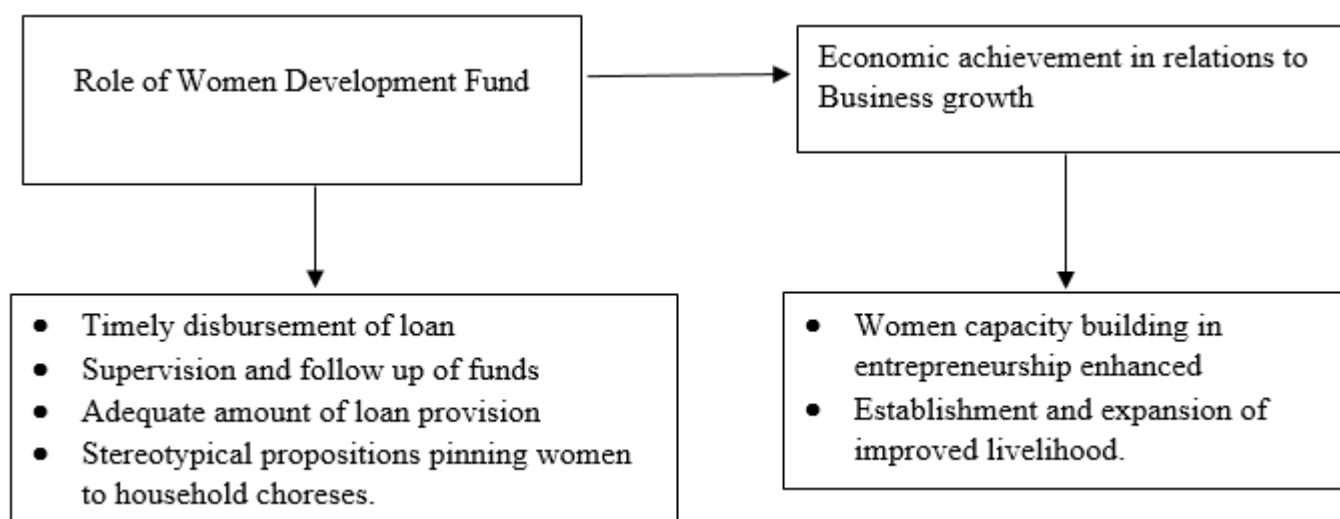


Figure 1: A Conceptual Framework of WDF Contribution in Improving Livelihoods (Modified from Odhiambo (2014) and Asongu and Odhiambo (2020)).

METHODOLOGY

This study adopted mixed methods comprising both qualitative and quantitative methodologies. A qualitative case study research, which was based on actual observation. In this way, the consideration of the issue of interest in various perspectives became possible. The research was conducted in four wards at South Masama, West Masama, East Masama and the middle of Masama in the Hai District of Kilimanjaro. These wards were chosen because of their women venturing into business. In addition, the district hosts many women's groups who are in the informal economy and are involved in income-generating activities, thus the targeted beneficiaries of loans provided by the Women's Development Fund (WDF). It is important to note that in their environments, most of these women lack access to loans and credit in other microfinance institutions that have complex processes and demand tangible collateral equivalents or a greater value of the loan requested, which they lack; hence, they are left out.

The target group of the study involved women groups, WDF loan recipients individually, and their beneficiaries in the study area, to give information. They participated in female business owners; four wards and two in-depth interviews were conducted with third-party beneficiaries related to this study, who were selected purposively, whereas women beneficiaries were selected randomly based on their availability at the business areas, owing to their

availability to participate in the study. The study sample comprised 383 people; two in-depth interviews were conducted with third-party beneficiaries who had firsthand experience with the intervention and the situation of its implementation. Calculated sample based on 123,776 females in the district of 123,776 equivalents, with 51.4 per cent of the total population of the district based on the census report of 2022 (URT, 2024). The formulae applied assume a finite population, with $Z = 1.06$, $P = 0.5$, and $e = 0.05$. To gather information, both primary and secondary sources were used. The research involved open-ended interviews conducted through Focus Group Discussions (FGDs) and in-depth interviews. It also included a review of various documents such as government reports, academic books, recent theses, journal articles, magazines, and newspapers that were relevant to the research topic. Both quantitative and qualitative methods were applied. For the quantitative part, statistical data were analysed using SPSS version 16 to create descriptive statistics like frequencies and percentages. For qualitative data, themes were identified and turned into clear, concise stories. Content analysis was used to examine the material and add more depth to the findings from the quantitative data.

Ethical Consideration

The researcher followed all research procedures to ensure that all ethical issues outlined by the Journal of Development Policy and Studies related to data

collection and analysis were followed. All data collected were confidential and used solely for this study. Furthermore, the respondents' opinions were presented anonymously.

FINDINGS AND DISCUSSION

Demographic and Socio-Economic Characteristics of the Respondents.

This paper examined factors that have affected women's participation in loan programs and their business success. Collins (2016) says that age and gender significantly influence a person's decision-making and independent action, and this is therefore crucial for understanding a population. The study established that most of the respondents (70.0%) were aged between 20 and 54, with 30.0 per cent aged over 55 years. This means that the older women would not be eager to participate in the loan schemes as compared to the middle-aged women. This indicates the necessity to make sure that younger, productive individuals enter the world of entrepreneurship to improve their life quality and to provide for their communities. It is consistent with the other studies by Munoz et al. (2018), who found that women are poorer than men during their best years of having children and are above 75 years old. Another issue that was investigated during the research was the education of the respondents, and the findings showed that experience and education play an important role in their businesses. A majority (56.0) of the respondents had a secondary school education, and 16 per cent had a bachelor's degree.

On the other hand, the percentage composition of 8.0 was found at the primary education level, and 20 per cent at the post-secondary vocational training level. This means that most participants had the skills and knowledge to exploit the economic benefits of loans and microfinance services. These findings align with previous research (Mahmood et al., 2021; Boldureanu et al., 2020), which found that an entrepreneur's level of education is related to business success.

Status was also examined. It was established that 75 per cent of the females surveyed were married and 12.0 per cent were widowed. The 10 per cent had divorced, and 3 per cent were single, respectively.

Interviews also revealed that married women were more assured and effective in their ventures and repayment of the loans as compared to other groups due to the support that they acquired through their partners. This aligns with the findings by Ravina-Ripoll, Foncubierta-Rodríguez, and Ahumada-Tello (2022), as it was stated that married individuals possess an increased feeling of business satisfaction compared to other marital statuses.

Interestingly, widowed women were also found to be good at business and loan repayment. This was attributed to the empowerment given to women by the Women Development Fund (WDF), which makes women financially active and empowers them to make decisions in the family. This is in line with the study conducted by Acheampong (2018) that discovered female-headed families tend to have a higher payoff of microfinance than male-headed families, indicating that when women are not dominated by men, they can plan and execute their priorities. Women in general can run businesses based on microfinance services, and this is resulting in positive business performances.

Lastly, the paper touched on family structure, size, and support, which indicated their high ramifications in terms of the growth of women in enterprises. Family members may be supportive and may help a woman stay motivated and succeed in the business, and conflicting work and family requirements may result in difficulties. This knowledge can help bring women entrepreneurship and economic empowerment (Said & Enslin, 2020). Most of the women surveyed 65.0 per cent had between 4 and 8 members in their families. About 21.0 per cent were families of 4-6, and 14.0 per cent were families of 4-10, with most of them being married. Respondents noted that their extended families contributed towards running their business.

This is in line with Shakeel et al. (2020), who reported that family support might positively influence the motivation and success of a woman in business. Women tend to keep up with the housekeeping roles as they reinforce spousal support in their business activities, complying with societal norms, and find support within their families to endure hardships.

Table 1: Respondents Demographic and Socio-economic Profiles

Variable	Description	Frequency	Percent
Age	20-34	103	27.0
	35-54	165	43.0
	55-64	65	17.0
	65+	50	13.0
Total		383	100
Marital status	Single	12	3.0
	Married	287	75.0
	Widowed	46	12.0
	Divorced	38	10.0
Total		383	100
Level of Education	Primary level	31	8.0
	Secondary level	214	56.0
	Post-secondary	77	20.0
	Bachelor degree	61	16.0
Total		383	100
Family size	4-6	80	21.0
	4-8	249	65.0
	4-10	54	14.0
Total		383	100.0

Source: Field study findings (2024)

Duration of Business Operations

Knowing the time span of businesses that are assisted by the Women Development Fund (WDF) is important in assessing the effectiveness of the fund in realising its objectives. The data shows that there is a significant difference in the duration that beneficiaries of WDF have been carrying on with their business activities. Some of the enterprises recorded sustained success and sustainability, whereas others experienced challenges and were not able to survive (Table 2). To be more precise, it is stated that about 48.0 per cent of the respondents had run their businesses for more than ten years, and 27.0 per cent had been running their businesses for five to ten years. However, on the other hand, 25.0 per cent were less than five years in business.

These results indicate that the group of beneficiaries that has longer operation periods has already overcome their first startup problems, found constant relationships with the customers and designed the appropriate strategies to follow for further growth and this, in itself, not only makes women self-reliant

but also leads to wider socio-economic growth in societies due to the creation of employment and the spurring of local economies. These findings align with prior empirical research to indicate that group performance depends on group cohesion, which builds up with time as a result of interaction and sharing experience (Forsyth, 2021).

Moreover, in-depth interviews clarified various other areas in which the beneficiaries were involved. The service industry, including food vending, hairdressing and grocery stores, was 32.0 per cent of the businesses. Horticulture, which is the activity of vegetable and gardening, had (31.0%) representation of sampled enterprises. Retail trade was 21.0 per cent of the businesses, and 15.0 per cent of the women surveyed were engaged in livestock and poultry husbandry. The manufacturing activities had a low percentage, 1.0 per cent (Table 2). When it comes to business, the results showed that, of the respondents who were initially financed by the WDF, 169 respondents (44.0%) reported positive developments. Another 149 respondents (39.0%) were just surviving

and not doing well, and 65 respondents (17.0%) had stopped their operations.

The non-performance of these respondents was ascribed to the interplay of various factors, such as the absence of required business skills, the level of cooperation, understanding, and participation among group members, which were cited to be factors that contributed to the failure of performance as well as dissolution of the business (Table 2). This is consistent

with the findings of other researchers such as Bui et al. (2021), who cite a number of challenges that impact the growth of small and medium-sized enterprises (SMEs) in Tanzania, such as lack of business training, lack of capital, a lack of competition, the poor entrepreneurial culture in that country, and bureaucratic practices in registering businesses in the country.

Table 2: Respondents' Business Characteristics

Variable	Description	Frequency	Percent
Business duration	Below 5 years	96	25.0
	5-10 years	103	27.0
	10 years and above	184	48.0
Type of business	Service sector	123	32.0
	Horticulture	119	31.0
	Retail trade	80	21.0
	Livestock and Poultry keeping	57	15.0
	Manufacturing	4	1.0
Status of the group	Doing well in business	169	44.0
	Only surviving but not doing well	149	39.0
	Collapsed	65	17.0

Source: Field study findings (2024)

Empowering Women Entrepreneurs through Skills Development Programmes

Another important contributor to the programme is the Women Development Fund (WDF), which helps women businesspeople to develop their entrepreneurial abilities. 3 shows that more than half (61.0) said they had attended WDF-based skill development programmes. These are basic accounting, budgetary, savings and entrepreneurial skills. Most of the respondents, comprising 33.0 per cent, confessed to having been provided savings

training to enhance their business development management. But four respondents, equivalent to 6.0 per cent surveyed, lacked business skills.

Overall, every individual who attended the training on business skills indicated that they made substantial accumulations in the different facets of business management, including financial literacy, marketing strategies, operational competence, and customer relationship (Table 3).

Table 3: Business Skill Development Programme by WDF

Variable	Frequency	Percent
Entrepreneurship skill development	234	61.0
Training on Savings	126	33.0
Not received any training	23	6.0
Total	383	100.0

Source: Field study findings (2024)

Fostering Women's Financial Resilience-The Transformative Impact of WDF Loans

Table 4 summarises that the respondents were divided into two categories, namely, with initial capital (88.0) and without (12.0) capital. The subgroups were formed based on those who did not have pre-existing capital, as well as those who had their pre-injection capital. The participants who had a starting capital of between 50,000 and 100,000 (12.0%). Granted a WDF loan of 35.0, increased their capital above Tsh 200,000. All with an initial starting capital of between 101,000 and 200,000, their capital increased to higher Tsh. 300,000, which was equivalent to 20.0 per cent of respondents. People who have a starting capital of 301000-400,000 Tsh. Their capital increased to Tsh 500,000, equivalent to 9.0 per cent of the

respondents, surpassing 500,000. Tsh. and, last but not least, persons with an initial investment of 400,000 (15.0%); Respondents whose own capital was Tsh. 400,000 and above Tsh. 500,000 (9.0%) and persons with an initial investment exceeding Tsh. 401,000 and above Tsh. 1,000,000 (9.0%) were able to take 1,000,000 Tsh. within a period.

The findings reflect that the loans provided through WDF (Women Development Fund) have been successful in enhancing the capital and business position. The loans allow female entrepreneurs to develop their business and capital on a larger scale. Individuals who have startup capital utilise the loan as a motivating factor to expand capital.

Table4.Capital Before and After Loan

Amount in Tsh	Description	Frequency	Percent
Capital before obtaining WDF loan Tsh.	Capital after obtaining WDF loan Tsh.		
No capital	50,000 -100,000	46	12.0
50,000 - 100,000	200,000 and above	134	35.0
101,000 - 200,000	300,000and above	77	20.0
201,000 - 300,000	400,000 and above	58	15.0
301,000 - 400,000	500,000 and above	34	9.0
401,000 and above	1,000,000 and above	34	9.0
Total		383	100.0

Source: Field study findings (2024)

The data provided in Table 4 indicates that loans taken out by the Women Development Fund (WDF) helped to augment capital among a large percentage of beneficiaries, including those who never had access to such resources. This shows that WDF loans have a positive impact on the way women live and, thus, the economic activities of women. The beneficiaries

indicated that they used business earnings to meet basic family needs, which comprised food, education, clothing, and health, which shows that they have a real change in their situation. The major themes in these positive outcomes, as centralised by the key informants, were the building of trust within and among the groups, which asserts the significance of

social capital. These findings can be compared with the works of Kirori (2015), who underlined the role of social capital in the improvement of wellbeing and livelihood and defined it as the overall networks, norms, and interpersonal trust in the community.

Moreover, these findings were supported by views obtained in the neighbourhood of the businesses of WDF beneficiaries. Such men realised the role played by women beneficiaries in their families, which they owed to the assistance provided by the WDF. Their observations highlighted how, when subjected to the same trust and cooperation among themselves, women can be effective in contributing more than their conventional roles.

One of the men who was the husband of one of the WDF beneficiaries said;

The Women development fund (WDF) has played a major role in supporting the entrepreneurial desires of my spouse and helped her to provide additional income to our family budget and improve our general quality of life. Her success has broken the traditional gender system and brought to focus the latent potential of women in the business world. I have gained a fair understanding of how much the gender parity is essential and how much value women add to their families and society. Through her participation in the WDF, I have observed the beneficial consequences of female collaboration and mutual support, which has motivated me to more actively participate in efforts to improve our family's economic well-being.

Improving Livelihoods of Beneficiaries through the Women Development Fund

The objective of the study was to ascertain whether the beneficiaries of the Women Development Fund (WDF) had an effect on their livelihoods. They

admitted to having gained and benefited from the loan/micro credit provided by the WDF scheme. The results indicate that 27.0 per cent acknowledged that the loan either boosted or encouraged their capital, leading to an increase in family food intake from 2 to 3 and better nutrition, including fruits/vegetables. Based on studies conducted by Welwel (2022) and Malamsha (2023), the results indicate that WDF loans to women improve household welfare by increasing their meals with some extra food. Additionally, WDF microcredits have a significant impact on household well-being, particularly in terms of settlement and children's education.

The findings revealed that 24.0 per cent of the beneficiaries had been working towards growing their business, getting more customers, and hiring additional employees. Most of them had their initial funds before the WDF loan and utilised them to replenish the existing capital for their business. Approximately 21.0 per cent of those surveyed were able to renovate and/or construct their homes, increase household assets such as furniture, and meet basic family needs. Those who were capable of raising their family income and other necessities made up 16.0 per cent. The business items/products/services were reported to have increased by 12.0 per cent. This finding suggests that the loans provided to beneficiaries had a moderate impact on family use, fixed asset dimensions, income levels, the types of products and services offered to customers and employees, profits, and saving rates. The results of the study align with the study reported by Fenton, Paavola, and Tallontire (2017), which states that microfinance is capable of improving the well-being of impoverished rural communities in spite of its limitations. A summarised list of findings is presented in Table 5.

Table5: Beneficiaries Livelihood Improvement through WDF

Item	Frequency	Percent
Boosted their capital and resulted to capital growth, increased their family food intake	103	27.0
Increased customers, expand business and employ more workers	92	24.0
Managed to rehabilitate/construct houses, increase household assets and able to meet basic family requirements	80	21.0
Increased household/family income, savings and basic needs	62	16.0
Increased the business items/ products/services	46	12.0
Total	383	100.0

Source: Field study findings, 2024

These results are also consistent with the testimony of the husband of a woman benefiting from the WDF program in the middle of Masama ward. His wife runs a small business where she sells different goods and food. He stated the following;

I have experienced the impact of WDF transformation on the entrepreneurship of my wife. We are now motivated by her success and her perseverance which she has attained with her business. It's a great blessing. Her participation in the WDF programmes has made her a successful businesswoman and her achievement has taught me to be thankful to the funds which allow nurturing her talents and give her a chance in our family and I can say that her gender roles have broken my own prejudices about this very issue

Implication of the Study

Implication to the Loan Beneficiaries

Overall, the results imply that the Women's Development Fund (WDF) has helped women improve their living conditions and thus helped them have a better life in Hai District. However, on the other hand, the results showed that, in order to continue to benefit more women, the fund will have to be used properly by being under the supervision of Community Development Officers, to avoid misuse of funds for unintended purposes.

Implication to the Government

The results imply that in order for the Women Development Fund to be able to support various women's economic groups in a timely manner, the

Government should place more emphasis on ensuring that borrowers repay loans on time. Furthermore, the results indicate the importance of community development officers visiting women's economic groups regularly to provide education, monitor their economic activities and advise them appropriately on how to manage their activities.

Implications for the Women's Groups

The results imply that in order for a Women's Group to be formed and established, group members should choose themselves based on how they know each other and their common interests. This will help create a group that will have the strength to fight for its interests and eliminate unnecessary conflicts.

CONCLUSION AND RECOMMENDATIONS

Conclusion: One study has revealed that there is a significant positive impact of the Women Development Fund on the lives of women and their families. The beneficiaries of the fund were mostly in a position to make more money, thus improving their living standards, and this enhanced a sense of independent living by the beneficiaries themselves, their families, and their communities. Others took advantage of the financial assistance to expand their ventures to increase their incomes, and others could afford the basic needs of the family. Interestingly, the perceptions of men towards women in businesses also changed as it became evident that women also have a role to play at home and to contribute towards the well-being of the family finances; it broke the tradition of gender roles.

Recommendations: The multi-pronged approach recommended in the research would help women be successful in the entrepreneurship world. These involve training them to have business know-how, providing them with bigger loans with longer terms of repayment and creating a good business environment. It is also important to streamline the loan process so that one can have easy access to funds, as well as offering advice in finance management and the general running of the business. Through these recommendations, it is hoped that women in business can be empowered, the success of their businesses increased, and finally, their quality of life and financial standing improved.

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