

Challenges experienced by women in accessing loan from women development fund in Arusha: A case of Arusha district council.

ABSTRACT: Various economic empowerment programs and strategies have been introduced to improve the welfare of marginalized groups, particularly women. One such initiative is the Women Development Fund (WDF) in the Arusha District Council, Tanzania, which was established to provide financial support to women in the region. However, despite its aims, women often face significant challenges when trying to access loans from the fund. This study aims to explore the specific challenges women encounter when seeking loans from the WDF in Arusha District Council. A sample of 60 women beneficiaries was selected as respondents for this study. Data collection methods included household surveys, with community development officers serving as key informants through interviews. Both qualitative and quantitative data were gathered and analyzed, with findings presented in frequency tables and percentages. The results revealed that women beneficiaries faced multiple challenges in accessing loans. Loan delays were the most frequently reported issue, followed by other obstacles such as excessive bureaucracy, low risk-bearing capacity, sexual harassment, financial bribery, and erotic bribery. These barriers hinder women's ability to secure the financial resources needed to improve their economic standing. Based on these findings, the study recommends that local government authorities, including the Arusha City Council, implement feedback mechanisms to address loan processing issues and support women beneficiaries more effectively. Additionally, women themselves are encouraged to improve their financial literacy and understanding of financial products and services, particularly those related to WDF loans, to increase their access to and success with such programs.

Keywords: Challenges, women, Women Development Fund and Loan

1. Introduction

Women benefit significantly from strategies that promote economic empowerment. These strategies provide protection from social and economic injustices, amplify women's voices, ensure their meaningful participation in economic decision-making at all levels—from the household to the global stage—and support them in meeting basic needs and expanding their businesses. However, approximately 780 million women globally still lack access to formal financial services, such as loans (Kueredza, 2023). Women face numerous barriers when applying for loans, including social and cultural norms, lack of collateral, financial illiteracy, poor delivery methods, limited access to information about financial products, and a lack of gender-sensitive financial services (UN, 2024; WEF, 2024; UNWOMEN, 2024; FAO, 2019).

In Asia, for instance, women are 11.1% less likely than men to borrow money (Lyons et al., 2022). In response, the government of Thailand, in collaboration with UN Women, launched the WeEmpower program to support women's economic and livelihood initiatives. This program increased private sector engagement to promote women's economic opportunities and leadership in Asia. According to Okoi et al. (2022) empowering women economically not only advances gender equality but also fosters social cohesion by providing financial independence and decision-making power, enabling women to challenge stereotypes and traditional gender norms. Despite these gains, women in

various regions continue to face significant obstacles to accessing credit, including limited land and property rights (Lyons et al., 2024; Mulla, 2024; UN, 2022).

Economic empowerment is also a priority in the European Union, where both financial and non-financial support is provided to women. This includes credit, insurance, technology, energy, and health services, alongside efforts to improve business and regulatory environments. The European Union's "EU 4 Gender Equality" initiative is one such effort aimed at advancing women's economic empowerment and gender equality (Lwamba et al., 2022; Mergaert et al., 2022). In 2023, the European Investment Bank (EIB) allocated £650.8 million to support female entrepreneurs, female-led businesses, and companies providing employment opportunities and services for women. These funds are distributed via regional banks, microfinance institutions, and private equity funds beyond the EU's borders. Despite these initiatives, women still represent only 51% of employees in formal financial institutions (EIB, 2024; UN, 2024; Hasan et al., 2023; ICAEW, 2019).

In Africa, women constitute half of the population and are considered key drivers of economic growth (Al-Qahtani et al., 2022; Williams et al., 2022). Yet, women's economic empowerment remains low, with Africa averaging 3 out of 9 on empowerment metrics, and North Africa having the largest gender gap in access to finance globally at 18%. Women in Africa face several barriers to accessing loans, including high interest rates, lack of collateral, stringent loan conditions, low financial literacy, and risk aversion. Many women are discouraged from seeking loans due to fears of failure or their own negative perceptions (Okunade et al., 2024; Williams, 2022; Klaa, 2020; Morsy, 2020).

In Tanzania, 30.3% of women are financially excluded, while 9.0% rely on informal financial services (Kilamlyya et al., 2024). To address these challenges, the government launched the Women's Development Fund in 1995, aimed at supporting women's income-generating activities through loans. This fund has helped women improve their standard of living, gain economic empowerment, diversify their income sources, and increase their self-confidence. Nevertheless, Tanzanian women still face significant barriers to economic empowerment, including limited funding, lack of financial literacy, collateral requirements, insufficient documentation, and social and cultural constraints (IFC, 2022; Nafziger, 2020; Were et al., 2021; Mtenga, 2018).

One successful initiative in Tanzania is the Hand-in-Hand program, which provided business skills, training, mentoring, and support to help women access credit. This program increased women's income by an average of 117%, equating to USD 59.72 per month. However, challenges such as customary laws, high interest rates, low financial literacy, marital status, and family obligations continue to prevent many women from achieving economic success. In Arusha, various women's empowerment programs have supported women in meeting their basic needs and significantly contributed to household decision-making, particularly regarding personal needs, healthcare, and recreation (Mchembe et al., 2023; ICRW, 2023; Aunga, 2019).

Several studies have investigated the barriers women encounter when seeking access to credit, highlighting significant challenges in various contexts. For instance, Rathirane and

Semasinghe (2016) focused on the difficulties women face in obtaining loans from microfinance institutions, emphasizing issues such as lack of collateral, high interest rates, and limited financial literacy. Similarly, Kabukuru and Afande (2016) analyzed the challenges faced by female entrepreneurs in Kenya, revealing how social and cultural barriers, limited access to financial resources, and discriminatory lending practices hinder women's ability to secure loans.

Despite these valuable insights, there has been relatively little research addressing the specific challenges women face when attempting to access loans through local government authorities. This gap is particularly important, as government-backed funds, such as the Women Development Fund (WDF), are designed to support marginalized women by providing more accessible financial resources. However, the effectiveness of these programs and the obstacles women encounter within them have not been adequately explored.

This study seeks to fill this gap by evaluating the challenges faced by women in Arusha when accessing loans from the Women Development Fund, with a specific focus on the Arusha District Council. By examining the barriers encountered in this local context, such as bureaucratic hurdles, delays in loan processing, and the socio-cultural factors that limit women's participation, the study aims to provide a comprehensive understanding of the effectiveness of WDF and contribute to the broader discourse on women's financial inclusion and empowerment.

2. Research Methodology

2.1 Research Design

The study utilized a cross-sectional research design, incorporating both quantitative and qualitative approaches, commonly referred to as a mixed-methods approach. Data were collected through a structured questionnaire survey, as well as in-depth interviews. This combination of methods allowed for a more comprehensive understanding of the challenges women face when accessing loans.

A cross-sectional research design was chosen primarily because it enables the collection of data at a single point in time, offering a snapshot of the current situation. This design is particularly advantageous for studies with time and resource constraints, as it is cost-effective and efficient. By gathering data once, the study could cover a broad range of variables without requiring extensive follow-up, making it an ideal choice for evaluating the experiences of women beneficiaries of the Women Development Fund in the Arusha District Council.

The use of both qualitative and quantitative methods ensured that the study not only captured numerical data regarding the prevalence of challenges but also explored the deeper, nuanced experiences of women through personal narratives gathered during interviews. This holistic approach provided richer insights, allowing for a more thorough analysis of the systemic and personal barriers women encounter in accessing financial resources. Ultimately, this methodological approach enhanced the study's ability to present well-rounded findings and offer actionable recommendations.

2.2 Description of the Study Area

The study was conducted in the Arusha District Council, one of the seven councils that make up the Arusha Region in Northern Tanzania. The Arusha District Council consists of 27 wards, 67 villages, and 256 suburbs. According to the 2022 Census, the district has a total population of 449,518, with 211,650 males and 237,868 females. This area was selected for the study due to its notable role in empowering women through the Women Development Fund (WDF). Compared to other councils within the Arusha Region, the Arusha District Council has been particularly effective in facilitating access to funding for women (URT, 2022; Arusha District Council, 2017).

2.3 Sample size and Sampling techniques

2.3.1 Study population

The target population for this study comprised women at the household level who benefited from the Women Development Fund (WDF) through groups in various wards of the Arusha District Council. According to available data from the Arusha District Council, a total of 175 women have benefited from the WDF, forming the population for this study.

2.3.2 Sample selection

This study attained a sample size of 60 respondents who are the beneficiaries' women of WDF. Thus, Taro Yamane (1967) was employed to determine the sample size of women in this study.

Now, the Taro Yamane formula is written as:

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

Where;

“n” represents sample size

“N” represents the total population of the target population while “e” stands for margin of error

That means in relation to our study, N = 175 and e = 0.1

Thus, as determined using Yamane (1967), the study sample were 60 **women** accessing funds from the WDF.

2.3.2 Sampling techniques

The study utilized both probability and non-probability sampling techniques to gather data. For the probability sampling method, cluster sampling was applied to ensure a representative selection of women from various groups who had benefited from the Women Development Fund (WDF). This approach allowed for the random inclusion of women from different wards in the study, ensuring diversity among participants. On the other hand, non-probability sampling, specifically purposive sampling, was employed to select key informants for the study. These key informants, primarily community development officers, were chosen based on their expertise and direct involvement with WDF operations, as well as their insights into the challenges faced by women beneficiaries. This combination of sampling methods ensured both a broad representation of beneficiaries and the inclusion of expert perspectives.

2.4 Methods of data collection

2.4.1 Household survey

One of the data collection methods used in this study was a questionnaire, which served as the primary tool for gathering information. The questionnaire was designed with closed-ended questions to save time and ensure that the responses remained focused on the specific information required by the study. This method was employed to collect data from the women beneficiaries of the Women Development Fund (WDF).

2.4.2 Interview

In this study, structured interviews featuring open-ended questions were conducted with community development officers in the targeted area. The structured interviews were designed to keep the focus on the relevant variables of the study, while the open-ended questions were utilized to minimize interviewer bias by avoiding leading questions. The data collected through this method were analyzed using thematic analysis.

3.0 Results and Discussions

3.1 Demographic and Socioeconomic Characteristics of Respondents

3.1.1 Education level of the respondents

It was the intention of this study to obtain information on the level of education attained by a beneficiary's women of WDF. Thus, education was grouped into three portions namely primary level, secondary level and tertiary level.

Table 1: Education level of the respondents

Levels of education	Frequency	Percent
Primary level	13	21.7
Secondary level	41	68.3
Tertiary level	6	10.0
Total	60	100.0

The findings presented in Table 1 indicate that 68.3 percent of women beneficiaries of the Women Development Fund (WDF) have attained a secondary level of education, while only 10 percent have reached the tertiary level. This suggests that the majority of women accessing WDF loans possess at least a secondary education, which equips them with the ability to make informed decisions regarding both WDF loans and their income-generating activities.

In contrast, a study by Ijaza et al. (2014) conducted in Vihiga County, Kenya, revealed that most women borrowers had only completed primary education. This disparity highlights the varying levels of educational attainment among women across different regions and programs. The findings underscore the responsibility of initiatives like the Women Enterprise Fund (WEF) to enhance the financial literacy of their female borrowers. By improving financial literacy, WEF can significantly increase the economic potential of these women, empowering them to better manage loans and invest wisely in their businesses.

Overall, the educational background of WDF beneficiaries plays a crucial role in shaping their financial literacy and their ability to utilize credit effectively. This suggests that targeted educational programs and workshops could further strengthen the impact of the WDF, ultimately leading to improved economic outcomes for women in the region.

Table 2: Respondents’ marital status

Marital status	Frequency	Percent
Married	48	80.0
Single	12	20.0
Total	60	100.0

The findings presented in Table 2 reveal that only 20 percent of the women reported being single, while a significant 80 percent identified as married. This indicates that the majority of Women Development Fund (WDF) beneficiaries are married, suggesting they bear family responsibilities that could impact their ability to utilize loans effectively and influence their overall business performance.

This observation aligns with a study conducted by Malamsha (2023) in Tanga City, which also focused on women respondents. Malamsha’s research found that a similar majority of participants were married, underscoring the substantial family responsibilities these women face. The implications of such responsibilities can be profound, as they may lead to increased pressure on women to balance family obligations with their business pursuits, potentially affecting their access to resources and decision-making regarding loan usage.

Furthermore, the study explored whether these women encountered difficulties in accessing loans, offering them a binary choice of “yes” or “no.” Table 3 below presents these findings, shedding light on the specific challenges faced by WDF beneficiaries during

the loan application process. Understanding these challenges is essential for developing targeted interventions that can enhance access to financial resources and improve the economic empowerment of married women in the region.

Table 3. Women confession on the existence of challenges

Measured variable	Frequency	Percent
Yes	40	66.7
No	20	33.3
Total	60	100.0

The respondents were selected from various groups to ensure that the feedback came from appropriate loan beneficiaries. The majority of the sampled women beneficiaries, comprising 66.7 percent, reported encountering challenges in accessing loans from the Women Development Fund (WDF), while only 33.3 percent stated that they did not face any difficulties, as indicated in Table 3. This finding confirms the researcher's suspicion regarding the diverse obstacles experienced by women beneficiaries in the loan application process, particularly in relation to the WDF. The acknowledgment of these challenges highlights the need for targeted interventions to improve access to financial resources for women in the community.

3.2 Difficulties women experienced in accessing WDF loan

The main focus of this study was on the difficulties women faced in accessing loans from the Women Development Fund (WDF). The study categorizes the potential challenges encountered by women into six areas: excessive bureaucracy, delays, sexual bribery, financial corruption, sexual harassment, and low risk-bearing capacity, as indicated in Table 4.

Table 4: Difficulties women experience in accessing WDF loan

Difficulties experienced	Frequency	Percent
Too much Bureaucracy	11	11.7
Loan delay	28	46.7
Erotic bribery	4	6.7
Financial bribery	5	18.3
Sexual harassment	5	8.3
Low risk bearing capacity	7	8.3
Total	60	100.0

Among the respondents, 46.7 percent identified "loan delays" as a significant challenge they faced while accessing Women Development Fund (WDF) loans, whereas only 6.7 percent cited erotic bribery as a difficulty in this process, as illustrated in Table 4. These findings align with a study conducted by Ngoyo et al. (2023) in Dodoma City Council, which examined the performance of WDF among women small-scale entrepreneurs. Their research highlighted similar challenges, including delays in loan disbursement, insufficient entrepreneurship training for beneficiary groups, and limited supportive supervision for credit recipients.

In Kenya, Ijaza et al. (2014); Musiega et al. (2022) and Onyango et al.(2024) found that delays in fund disbursement by the Ministry of Finance contributed to setbacks for women borrowers. Fund managers often had to wait for repayments from other beneficiaries before distributing loans, given that WDF operates as a revolving fund. Additionally, Kilonge (2024) investigated the impact of the Women Development Fund on improving livelihoods among women in Geita Town Council. This study also identified bureaucratic hurdles as a key challenge associated with WDF. The commonality of these findings indicates that bureaucratic inefficiencies remain a significant barrier for women accessing loans in various contexts, including the specific study area examined here. Overall, these challenges highlight the need for targeted interventions to streamline processes and enhance support for women seeking financial assistance.

Furthermore, the qualitative information complements the quantitative findings, where the first interviewee responded to the above question by saying;

"In the process of accessing a loan from WDF, women experience different challenges where most of them are associated with their knowledge on the procedures to be followed and required criteria." RP₁. Another interviewee responded to that:

"For the Women Development Fund, loan applicants, namely women, experience very few challenges compared to the private sector only because it is the government fund. However, the major challenges are connected to the lack of knowledge and the capacity of the fund to meet the demand of the targeted applicants." RP₂.

The results of this study resonate with findings from Paya (2021), which examined the experiences of women fashion entrepreneurs benefiting from Botswana's Youth Development Fund (YDF). This research aimed to amplify the authentic voices of female youth entrepreneurs by identifying the challenges they encounter while seeking financial assistance through the YDF. One significant difficulty highlighted by the participants was the inadequate funding available to them, compounded by the burden of navigating numerous strict application requirements.

Such stringent guidelines can often deter potential borrowers, particularly those who may lack familiarity with the specific conditions and regulations governing loan applications. This gap in understanding may lead to frustration and a sense of alienation from the funding

process. Furthermore, it raises concerns about the inclusivity of funding programs designed for women entrepreneurs, suggesting that a more accessible and transparent approach is necessary.

Overall, the challenges faced by women in both Botswana and the current study area underline the importance of tailoring financial support mechanisms to meet the unique needs of female entrepreneurs. By simplifying application processes and enhancing awareness of funding criteria, organizations can empower women to more effectively utilize available resources, ultimately fostering greater entrepreneurial success and economic independence.

3.3 Association between marital status and education level and difficulty in accessing loan

The findings in Table 5 indicate that out of 48 married respondents, 37 reported difficulties in accessing loans (approximately 77%) while out of 12 single respondents, 11 reported difficulties (about 92%). Similarly, the findings (Table 5) show that out of 13 respondents with primary education level, 11 faced difficulties (about 85%), among 41 respondents with secondary education level, 32 reported difficulties (approximately 78%) and out of 6 respondents with college level of education, 5 experienced difficulties (about 83%).

Table 5: Cross tabulation between marital status, education level and difficulty in accessing loan

Marital status	Difficulty in accessing loan		P-value
	Yes	No	
Married	37	11	0.44
Single	11	1	
Education level			0.855
Primary	11	2	
Secondary	32	9	
College	5	1	

For marital status and difficulty in accessing loan (Table 5), the p-value of 0.44 suggests that there is no statistically significant difference between the two groups regarding difficulties in accessing loans. Typically, a p-value below 0.05 indicates significance, meaning we cannot conclude that marital status impacts loan accessibility in this sample. Likewise, for education level and difficulty in accessing loan (Table 5), the p-value of 0.855 indicates that the differences among the educational levels regarding loan accessibility are not statistically significant. This means that education level does not appear to have a meaningful impact on the ability to access loans in this sample.

These results imply that both marital status and education level do not significantly affect difficulties in accessing loans in this dataset. The high percentages of difficulties across categories suggest that loan accessibility issues are widespread, but the lack of significant differences indicates that other factors might be influencing these challenges. Further research could explore additional variables or qualitative factors affecting loan access.

4.0 Conclusion and Recommendations

4.1. Conclusion

The study was conducted in the Arusha region, specifically within the Arusha District Council, and aimed to explore the challenges women face when accessing loans from the Women Development Fund (WDF). Women encounter a range of obstacles in their pursuit of various opportunities, including WDF loans, which significantly impact their ability to achieve economic empowerment.

A prominent challenge identified is the delay in loan disbursement, which consistently frustrates women seeking financial support. This delay not only hinders their immediate financial needs but also affects their long-term planning and investment in income-generating activities. In addition to loan delays, women in the Arusha District Council face an array of other difficulties, including excessive bureaucracy that complicates the application process, and instances of erotic bribery and sexual harassment, which create a hostile environment for female borrowers.

Furthermore, financial bribery adds another layer of complexity, as some women may feel pressured to engage in unethical practices to secure loans. Lastly, the issue of low risk-bearing capacity among women restricts their ability to take on loans, limiting their entrepreneurial ambitions. Together, these challenges underscore the need for more supportive policies and mechanisms that can facilitate easier access to financial resources for women, ultimately fostering their empowerment and contribution to local economies.

4.2. Recommendations

4.2.1 To local government authorities

Local government authorities serve as key platforms for implementing various government economic empowerment initiatives. Their primary focus is on promoting economic growth and enhancing service delivery to local communities, including women. To effectively address the challenges that women borrowers face in accessing loans from the Women Development Fund (WDF), local government authorities, such as the Arusha District Council, should establish robust feedback mechanisms.

Regular training sessions for community development officers and women at all levels are essential to empower both groups. This training should cover financial literacy, loan application processes, and awareness of women's rights within the financial system. Additionally, creating a more inclusive and supportive environment for women seeking loans will be crucial. By fostering collaboration between government agencies and women's groups, local authorities can ensure that women receive the necessary support and resources to navigate the loan process successfully. This comprehensive approach

will not only alleviate the existing challenges but also promote greater economic empowerment among women in the community.

4.2.2 To women's beneficiaries

Women beneficiaries, as well as those seeking loan services from local government authorities across the country, should feel empowered to voice their concerns in order to improve services and ensure timely, high-quality assistance. At an individual level, women should enhance their financial literacy and deepen their understanding of financial products and services. This proactive approach will not only enable them to make informed decisions but also foster greater confidence in navigating the financial landscape. By actively engaging with local authorities and seeking out educational resources, women can advocate for their needs while also equipping themselves with the knowledge necessary to maximize their opportunities for economic empowerment.

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6.0 Area for further study

The paper suggest area for further research could be effectiveness of women development fund on improved household income

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