



Impact of Women Development Fund in Generating Women Entrepreneurs: Evidence from Mbulu District Council

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Abstract

The purpose of the study was to assess the impact of women development fund in generating women entrepreneurs in Mbulu district. Specifically, the study assessed the extent to which WDF is facilitating women to exploit business opportunities, determined effects of WDF in supplying women entrepreneurial activities in the study area and assessed the challenges of WDF credit conditions to women. The study used cross sectional data obtained from 100 the targeted population of the study is women groups and respective members who get credit from WDF. The data was analysed using descriptive statistics to determine the extent to which WDF is facilitating women to exploit business opportunities and challenges of WDF credit conditions to women. Regression analysis was used to determine the effectiveness of WDF in supplying women entrepreneurial activities.

Results of analysis of the data on the extent to which WDF is facilitating women to exploit business opportunities revealed that to a large extent women entrepreneurs have failed to exploit business opportunities with WDF credits. The study revealed that, the amount of loans secured by women was not enough to the majority of them. Also results from regression have indicated that before credits from WDF, change in employment had significant effect, with coefficient value of 0.011, but after credits the correlation coefficient was 0.568. This indicates that with WDF credits women were able to employ more members in their businesses. Moreover, before WDF credits change in production had negative effects with coefficient value of -0.116. This implies that without WDF credits women failed to change their production, but the situation was different when they received WDF credits as the results indicated the correlation coefficient value of 0.214. Lastly women entrepreneurs were affected by climate change as well as price fluctuation. On Challenges, the majority of women entrepreneurs complained about inadequate market, inadequate capital and competition from other producers.

Keywords: Women Development Funds (WDF) and Entrepreneurs