

**Women development fund (WDF) and women economic empowerment in Tanzania:
a case of Tanga city council**

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This study aimed at assessing the performance of Women Development Fund (WDF) in empowering of women in the Tanga City Council. Specifically, the study has focused on; examine types of income generating activities funded by WDF, compare the performance of income generating activities between women entrepreneurs who are beneficiaries of WDF and who are non-beneficiaries, determine the uses of loans provided by WDF, and identify challenges facing women's income generating activities (IGAs). To achieve these ends, the study has employed cross sectional survey with stratified, purposive and simple random sampling designs. The study has revealed that WDF program in the Tanga City Council had slightly contributed to economic empowering of women as the study found that, there was an improvement in the performance of women's IGAs after securing the loan. There was increased women's involvement in decision making, control over household resources, and acquisition of business skills and training. Further, the study has identified a number of challenges facing women IGAs. The challenges include; lack of market and the existing stiff competition, bad/unpredictable weather to those who highly depends on agriculture; the small loans provided which cannot cover their plans, high running costs, pregnancy and child caring responsibilities for the majority of women as well as high interest rate charges. Moreover, husbands squandering credit money, small WDF seed capital, women using credit money for family needs, and the interference of the politicians (councilors) who tells the beneficiaries that WDF loans are for free and they don't need to repay were other challenges facing women IGAs. From the study findings, it is therefore recommended that, the government should provide more loans, improve lending policies, provide assistance in securing markets for women IGAs products, and increase training in the relevant fields.