Effectiveness of Local Government Financial Policy Implementation in Reducing Poverty Among Women: A case of Dodoma City Council-Tanzania

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A Master′s Thesis

Submitted to the Master′s Degree Program in Gender and Rural Community

Development and the Graduate School of Government and Business

Yonsei University

in partial fulfillment of the

requirements for the degree of

Master of Public Policy

Lydia Alphonce Mahela

August 2023

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August 2023

Acknowledgments

Words cannot express my appreciation and gratitude to God almighty for his love, kindness and grace bestowed on me. Forever am humbled for his favor.

To my supervisor Professor Moo Kwon Chung, I express my profound gratitude and appreciation for the steadfast assistance and considerate directions you provided during the course of my work. This study would have been in vain without your guided support and your rich experience. Even in this difficult time of COVID 19, your office doors were always welcoming. Am very humble and very much appreciate you.

To my other distinguished committee members - Professor Youn Suk Leen, and Professor Eun Ho Ha, am very honored to have learn from your deep and rich experience. I am very thankful for your constructive comments and suggestion you provided for the completion of this work.

I am much grateful to KOICA and Yonsei University for granting me this opportunity to acquire knowledge and supporting me financially in undertaking my Master's degree program. To the program director Professor Hyunok Lee and former director Professor Chung Sik Yoo, and all faculty professors who committed themselves to impact their rich experience to achieve the height, am most grateful.

Dedication

I dedicate this work to my beloved father, the late Alphonce Gamaya Mahella, mother Mwl. Esther Mushwaimi Mahella, brother Eng. Edward Alphonce Mahella and son Christopher Edes Melly for moral encouragement, prayers and sacrifices, and continuous love and support.

"Daddy, Mom, I will make you Proud before 40"

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Abbreviations

ABD	Africa Development Bank
G2P	Government to Person
ILO	International Labor Organization
KOICA	Korea International Cooperation Agency
MFI	Microfinance Institutions
MoGWCSG	Ministry of Gender, Women, Children, and Special Groups.
NBS	National Bureau of Statistics
NGO	Non- Governmental Organization
NSGD	National Strategy for Gender and Development
PCCB	Prevention and Combating of Corruption Bureau
SPSS	Statistical Package for Social Sciences
SDG	Sustainable development goals
REPOA	Research on Poverty Alleviation
UNCTAD	United Nations Conference On Trade And Development
URT	United Republic of Tanzania
USAID	United States Agency for International Development
WB	World Bank

Abstract

**Effectiveness of Local Government Financial Policy
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This study examines local government financial policy's effectiveness in reducing poverty among women- A case of Dodoma city council, Tanzania. The main purpose of the research is to find out the factors hindering women's accessibility to financial services as well as to examine the impacts of local government financial policy in reducing poverty among women.

The study adopted a quantitative research methodology to assess the perception of 300 women registered under the community development department

who have access to local government financial services. The findings of this study revealed that organizational effects are positive and significantly related to enabling women the financial service accessed to meet their demands. Further, the study revealed that corruption has a negative significant on loan accessibility and loan meeting demand which is caused by asking for benefits and demands from government officials.

Therefore, unnecessary bureaucratic by local government officials should be reduced to enable effective implementation of the financial policy. It is recommended that the Prevention and Combating of Corruption Bureau (PCCB) should work effectively at the district level and have a third eye in the implementation of local government financial policy. Also, the study proposes policymakers amend the loan percentage of the local government's own-source collection from 10% to 20% to enable many women to have access to financial services offered by the local government.

Chapter 1. Introduction

1.1 Background

Across the world, poverty reduction among women through accessing financial services has generated enormous passion among policymakers, development practitioners, donors, and Non–Governmental Organizations (NGOs).

Financial services are seen as an instrument for empowering women in a way that is self-sustaining and exposes to economic opportunities. Women's inclusion in accessing financial services has been increasing from time to time in several developing economies Sam (2002). Also, Women's inclusion in accessing financial services gained worldwide acceptance in improving access to financial services among women and contributing to family incomes, by supplying basic goods and services for local consumption (ILO, 2008; Kidie, 2013).

In Africa increasing women's access to a range of financial services is a consideration of significant importance in the African development agenda., the Africa Development Bank is engaged in reducing poverty through promoting best practices in the financial services industry and funding selected institutions to bring financial services to poor women Abebe (2006). The provision of financial services has been recognized as an instrumental tool for eradicating and /or reducing poverty in many developing countries, including Tanzania. Park and Ren (2001)

summarized that financial services programs have increased incomes and had other positive effects such as gender empowerment, higher educational attainment, and reduced consumption variability

There has been a lot of discussion about financial inclusion in Tanzania and the considerable progress that has been made over the last decade. New thinking and technological innovation have brought about a wide range of new products and services that are accessible via mobile phones from anywhere in the country, resulting in a fourfold increase in the numbers of people accessing formal financial services.

The government of Tanzania has enacted financial policies for vulnerable groups including, women, youth and people with disabilities under the Ministry of Community Development, Gender and Children, which was formed in 2003 and being restructured into the Ministry of Gender, Women, Children, and Special groups in 2021. The Ministry plays a important role in increasing women accessibility to financial services MoGWCSG (2021). But where do women stand in this new era of improved financial inclusion? The Tanzania Vision 2025 document recognizes access to financial services as a powerful instrument to alleviate poverty and empower women UTR (2010).

In 1980 the government of Tanzania has established the local government financial policy, which demands every, city, municipal and district set 10% from their own source collection to issue loans to, women, youth, and people with disabilities 0 interest. The major objective of local government financial policy is to enable poor people to have accessibility to financial services from local government with conducive conditions to enable them to establish income generation activities towards reduction of poverty Gogadi (2010).

Over the past decade, there has been great progress in improving local government policy on financial inclusion for women. In Tanzania, there has considerable rise in the proportion of the adult population using financial services from 44% in 2009 to 65% in 2017, as reported by FinScope Tanzania. However, like in many developing countries across the world, there is still a gender gap of 10% between men and women accessing formal financial services, especially in loans offered by local government authorities.

Women's access to financial services is a global challenge since traditionally women have been marginalized and subjected to the control of men. About 70 percent of the worth is poor are women (Khan & Noreen, 2012) and about 60 percent of women in Tanzania live in absolute poverty. They have no access to credit and other financial services. Due to their low education level, their

knowledge and skills on how to manage their work are generally low. Furthermore, traditionally the position of women in Tanzania has been low compared to men. Women are not expected to influence the decision-making processes from the domestic level to the national level URT (2011).

Strategies to address poverty among women in Tanzania have been linked to women's empowerment. Many poverty reduction programs specifically targeting women who have access to financial services have been extensively promoted as a way of alleviating poverty among women (Wrigley-Asante, 2011). This is because access to commercial banks is still a major challenge for many women as they do not have the required collateral. In Tanzania, it is estimated that only 5 percent of women are banked (Ellis, Blackden, Cutura, MacCulloch, & Seebens, 2007).

As in many developing countries addressing the problem of access to credit by women, many Tanzanian poverty reduction programs adopted the Muhammad Yunus and Grameen Bank model and associated solidarity groups to address this problem. It is widely assumed that financial services has a positive impact on women's livelihood in leading to higher income that helps women to better perform their reproductive role as brokers of the health, nutritional, and educational status of other household members; increasing women's employment in micro-enterprises and in improving the productivity of women's income-generating activities; and enhancing their self-confidence and self-esteem, and status within the family as

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independent producers and providers of valuable cash resources to the household economy ILO (1998).

In Tanzania, few studies investigated the impact of policies for credit and women empowerment (Kuzilwa, 2005; Makombe, 2006). Furthermore, no study is known in Tanzania that investigates on the effectiveness of local government financial policies as a way forward for poverty reduction among women or not. This limited insight, calls for research to be done to understand the role of local government financial policy. Therefore, this study investigates the effectiveness of local government policy on poverty reduction among women in Tanzania.

1.2 Problem Definition

One of the factors contributing to poverty among women is poor or lack of access to financial services. Lack of access to financial services is readily understandable in terms of the absence of collateral that the poor women can offer conventional financial institutions. Culture and norms, lower levels of education, and lack of employment opportunities are also among the factors ADB (2012).

Tanzania, like other African countries, has implemented several policies to enable women to have access to financial services. The policy was designed to enable beneficiaries such as women, youth, and people with disabilities to have

accessibility to local government financial services. Among the 3 groups of beneficiaries, women are not able to have full access to financial services due to different barriers facing them compared to youth and people with disabilities.

Local Government financial policy was initiated by the Government in the financial year 1993/94 to provide loans to women groups with no interest rate. The Local Governments Act of 1982 as amended in 2018, section 37A (4) requires Local Government Authorities (LGAs) through the department of community development to Provide 10% of its sources of revenues as loans to women groups with zero interest. Provision of the loans by LGAs is geared to empower women to have access to financial services, and to carry out income-generating activities to improve their livelihood out of poverty (Agenda & Producers, 2019).

Through the Development Vision 2025 and the National Strategy for Growth and Poverty Reduction (URT 2014; Aduda and Kalunda, 2012), Local government financial services has been and increasingly become a popular intervention against poverty, generally targeting poor women. It has been considered an effective vehicle for women's empowerment (Leach & Sitaram 2002). The argument behind targeting women is that, women are at good credit risk, are less likely to misuse the loan, and are more likely to share the benefits with others in their household, especially their children (Garikipati, 2008; Swain & Wallentin 2009). Furthermore, it is argued that women's increasing role in the

household economy will lead to their struggle toward poverty reduction (Hunt & Kasynathan 2002).

According to the 2009 Finscope survey, just 12.4% of Tanzanian women depend on formal service providers for financial services, such as microcredit, while 4.6% receive semi-formal services and 27.3% depend on informal service providers (Triodos 2019:9). Women make up over 50% of the population and workforce in Tanzania and own over half (54%) of the country's micro and small enterprises, but their contribution to economic activity, growth, and financial well-being are far below their potential. It is also presented that many rural women use semi-formal financial institutions compared to women in urban areas (ibid).

Despite of its importance, the local government financial policy received little empirical attention in Tanzania, and there are some barriers hinders its effective implementation. Most previous studies have focused on the effect of microfinance programmes on the welfare of women's households, job creation, and women empowerment Rooyen (2012). In the developed and developing economies, some evidence has been documented on the relationship between financial inclusion and poverty reduction (Aportela 1999: Burges and Pande 2005: Honohan 2007 and Beck, Levine and Levkov 2007).

Therefore, this study examines the effectiveness of local government financial policy and finds the barriers that hinder women to have access to financial services for poverty reduction among women in Dodoma City Council.

In light of the above, this study, therefore, raises the following research questions regarding the effectiveness of local government financial policy in poverty reduction among women:

- What are the factors hindering women's accessibility to financial services in Dodoma City Council?
- What are the impacts of local government financial policy on women in Dodoma city council?

The implication of this study seeks to form a good basis for referral for future research on the different dimensions of this study and fill out the existing gap on;

Theoretically**;** this research will enlighten the scope and implementation of local government financial policy as well as revise and extend the knowledge on effective implementation of local government financial policy.

Practically; the findings from the study and it and recommendations made will help in influencing on the amendment of different policies regarding financial accessibility among women toward poverty reduction.

1.3 Structure of Thesis

Above the chapter above, Chapter two of the research discussed financial accessibility in Tanzania context, an overview of women's access to financial services, and its impacts will provide in detail the concept of financial accessibility.

Chapter 3 will review different previous research on the concept and assess the various dimension used in financial accessibility. The independent variables were also explored to analyse it's influence on accessibility and the challenges of its impacts on financial accessibility Chapter 4 is focusing on analytical framework and research methodology, how the research was carried out as well as statistical package used in analysing accordingly.

Chapter 5 disclosed the key findings and results of the data analysis of the research. Chapter 6 as last one focused on conclusion based on major findings as well as policy implications.

Chapter 2 Contextualizing Financial Accessibility in Tanzania

2.1 Introduction

This chapter if focusing on contextualizing financial accessibility in Tanzania, on how women can access financial services as well as its impacts on towards poverty reduction among women. Also, the chapter will show the statistical data of the women who have accessed to financial services in Tanzania. The accessibility of financial servicers will be explored from different liteture, also it review the poverty level among women in Tanzania.

2.2 Women and Access to financial services in Tanzania

Between 1961 and 1985, financial service programs in Tanzania gained popularity. Government actions led to the establishment of such programs Kashuliza (1995). Recent data indicates that the development impacts of these financial services facilities may also be seriously restricted. Small money and inadequate loans are one barrier preventing women from accessing financial services and reducing poverty (Makombe, Temba and Kihambo, 2001). According to (Sigalla, 2007), the main reason why women in Tanzania don't have access to credit is because of the requirements associated to receiving credit from the government, financial services, or commercial enterprises. Commercial banks in particular have more or less comparable standards as conditions for granting credits. Due to societal social and economic realities, these requirements and laws do not apply equally to men and women.

If women had more access to property ownership, they would have the security required to obtain loans, and if they were able to do so, they would be able to increase the size of their enterprises and the standard of their lives and livelihoods. The general requirements and application processes to get loans and/or financial aid from the government are onerous.. They include membership in the registered group. The person concerned must be a registered or paid-up member of the

institution. This entails some initial charges, for example, passport size photos, identification cards, registration fees, minimum initial deposit, fiscal stamp duty and even a handwritten application (ibid). Despite the fact that there is no interest charged, the loans were issued slowly. High interest rates in commercial and microfinance banks are one of the main reasons why women have been and continue to be hesitant to contact financial institutions for loans, even though there are certain specific lending programs for women. Sigalla (2007).

2.3 Financial Services and Women's Poverty Alleviation in Tanzania

Financial Services can provide the economic opportunities that women need to control their lives. Poverty alleviation strategies that focus on empowering women not only improve the lives of women, but also positively affect entire families and communities. Study done by (Cheston and Kuhn 2002) shows that when women are given greater autonomy over their lives and the lives of their children, living conditions tend to improve this is mostly due to the fact that women are most opt to use household income to better the nutrition, health and educational opportunities of their children. Societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth and lower living standard

of their people. Evidence is mounting that improved gender equality is a critical component of any development strategy.

Since they give women more autonomy and control over their financial well-being, financial services are a crucial part of contemporary development plans. According to a study by Kazi (2007), having a successful business not only improves the wellbeing of women but also empowers them both directly and indirectly. For women to be empowered, access to start-up and working capital increases is especially crucial. It has been determined through this research that women's access to financing and business training have aided them in growing and improving their enterprises, resulting in a rise in respect and enhanced authority in the family and community. Women have managed their triple jobs as moms, wives, and businesswomen with the assistance of peer support and advice. Women have become more capable and self-assured leaders because to education and experience in the field (Cheston and Kuhn, 2002). A REPOA study from 2005 in northern Tanzania revealed that microcredit programs have a positive impact on a woman's ability to make decisions, the stability of her marriage, and her control over resources and mobility. The study's conclusions show that a woman's contribution to household income is a key element in her economic empowerment.

Financial services have a definite and striking effect on women's empowerment. Given that women's economic empowerment is essential to

reducing poverty, it follows that having access to financial services is essential to ending poverty as well. Due to a lack of economic opportunities and control over the generating of revenue, women are typically viewed as being less valuable than men. REPOA (2005).

2.4 Impact of financial services accessed by women in Tanzania

Financial services clearly contribute to greater economic stability and well-being of women through increase in income, health, nutrition, education, and empowerment. REPOA (2005) reports that 58% of women borrowers had crossed over the extreme poverty line.

A different study by Sata (2008) examined the proportion of women who were able to escape poverty by gaining access to microcredit and discovered that financial services lessen poverty by raising per capita consumption. Based on consumption consequences of credit, estimates of poverty reduction reveal that roughly 5% of participants can help their families escape poverty by taking out loans from financial services organizations. Sata (2008) claims that when clients first enrolled in the microcredit program, 64% of them were deemed "extremely poor" and 36% "moderately poor."

However, 56.8% of clients were labeled as "moderately poor," 36% as "no longer poor," and 7.2% of clients were still considered to be "extremely poor." Additionally, two thirds of the women who take part in financial services programs were able to escape poverty. There is growing evidence that financial services can be used to entirely lift disadvantaged families out of poverty as well as improve household income. Approximately 30 million families are thought to be involved in MFI programs now, and they gain advantages including higher income and lowered sensitivity to economic shock. Each year, UNDP (2009) reports that 5% of financial services users are lifted out of poverty.

2.5 Accessibility to financial services in Tanzania

Accessibility to financial services can represent a major impediment to income opportunities and economic welfare of individuals, particularly for the poor, women and youth, rural populations, migrants and those engaged in the informal economy.

The studies done by Bank of Tanzania (2014) for monetary policy and financial stability statement stated that access to finance refers to the possibility that individuals or enterprise have to access financial services including credit, deposit, payment, insurance and other risk management services. Securing access to finance

for all, including the most vulnerable parts of the population and small entrepreneurs, accelerate inclusive growth.

Governments can play an important role in financial inclusion by developing sound policies and institutional framework that envisages efficient, equitable and affordable access to financial services, and moving from principles to specific actions. A tailored and comprehensive policy mix towards financial inclusion should include building a robust institutional environment. Governments can also consider direct measures, such as subsidies and mandatory requirements, particularly towards universal access. These may encompass the obligation to offer basic or low-fee accounts such as the no-frills, exemptions from some onerous documentation requirements and other universal services obligations. Applying regulation in a proportionate manner by defining differentiated requirements to attend different needs, whenever feasible, is central to support many of these financial inclusion initiatives.

2.6 Access to Financial Services as a Driver for Development Agenda 2025

Financial inclusion, the effective access to and use of available, affordable, convenient, quality and sustainable financial services – central to poverty reduction and to inclusive and sustainable development, is an enabler of the 2025

development agenda. Still, many remained without a bank account in 2014. This policy brief aims to highlight several components of a best-fit policy mix to expand financial inclusion. New technologies and innovative business models exhibit great potential to overcome access barriers. Governments have an important role in setting up sound regulatory frameworks and conditions to expand the supply and affordability of financial services, ensure that such services remain supportive of the real economy, and to create an expanded demand for them, such as through financial education and empowerment. Actions towards financial inclusion could contribute to facilitated, speedier, safer and less costly transfer of remittances, the importance of which is also recognized within the sustainable development goals URT (2021).

2.7 Poverty reduction in Tanzania

The poverty is a complex phenomenon with its monetary and non-monetary definition: Monetary - it implies the one-dollar a day poverty line introduced by the World Bank in the 1980s, Peter-Townsend (2006, p.5); Nonmonetary – underlies the importance of social capital. Day poverty line was introduced by the World Bank (1980). Some authors: Susan Johnson and Ben Regally (1997); Susan Holcombe (1995) have pointed out three definitions of poverty with two common denominators - income and empowerment. Empowerment is used as criteria for

determining the desirability of a development intervention. As cultures and class very much differ, it becomes a highly difficult concept to measure but, the importance of addressing women's empowerment even if the desired outcomes and goals of empowerment are culturally relative is very important. Besides that, the gender inequalities and discrimination against women as contributing directly to the perpetuation of poverty has been more and more recognized among theorists as well as world organizations concerning research on poverty of women.

2.8 Statistical data of Women Accessing Financial Services in Tanzania

Early in the 1990s, as financial sector reforms started, efforts were made to close Tanzania's access gap in the financial system. These changes ushered in the financial industry's private actors, boosting competition in the banking, microfinance, pension, and insurance sectors. Capital markets is one of the newly introduced areas. As a result of the changes, there are now more and different kinds of official financial institutions.

Additionally, regulatory bodies have been established in the capital markets, insurance, and pensions sectors. Additionally, community-based financial institutions have begun to form. 5 559 Savings and Credit Cooperatives Society

(SACCOS) and 170 credit-only Non-Governmental Organizations (NGOs) and businesses existed as of June 2013. In contrast, informal organizations offering lending and savings services have proliferated widely in both urban and rural regions to meet the shortcomings of a lack of financial institutions and suitable services.

Access to formal financial services is relatively limited in Tanzania despite a notable rise in the number and variety of financial institutions. Tanzanian financial service access is divided into the following categories: Formal: Utilizing and gaining access to financial services from institutions that are governed and registered. Banks, mobile money service providers, microfinance institutions, and SACCOS are some of these. Informal: Using and gaining access to non-formal financial institutions' services. These include Rotation Savings and Credit Associations, unofficial savings and lending organizations, and (ROSCAS).

Prior to the evolution of mobile financial services, the bleak picture seen with enterprises was a reflection of the general population. The number of total financially excluded adults increased from 53.7% in 2006 to 56% in 2009, which is 12.5 million out of 22.2 million adult women population Therefore, majority of Tanzanians women who use financial services use informal means to support their basic needs. Financial Services Access by Tanzania 16.7% 27.3% 56.0% BoT (2019).
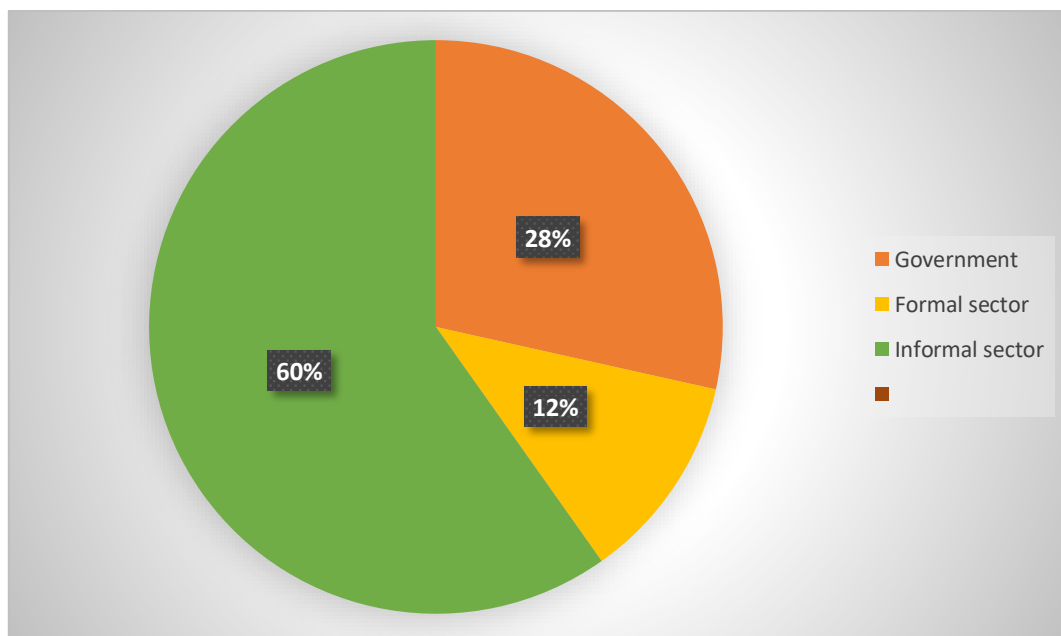
Figure 3.1: Women's Financial Services Access in Tanzania

(Source BoT2019)

In contrast to urban regions, where formal financial access is 23 percent higher, rural women have an 8.5% formal financial access level and a 60% fully excluded population. Furthermore, just 30% of women live and conduct business within a 5 km radius of a financial access point, according to a geospatial census of financial access sites conducted in 2019. Financial access points are places where transactions involving cash in and cash out can be made. These include ATMs, local government offices, mobile money agents, microfinance institutions (MFIs), and bank branches. The distribution of financial access points among the traditional .

financial institutions, by type and actual, is depicted in Table 1 and Figure below

Table 3.1 Distribution of financial access points among Women in Tanzania

Institutions	Number of Institutions	Number of Financial
Banks	52	609
Microfinances	170	486
Informal Sectors	5845	1620
Local Government	45	136

Source BoT 2019.
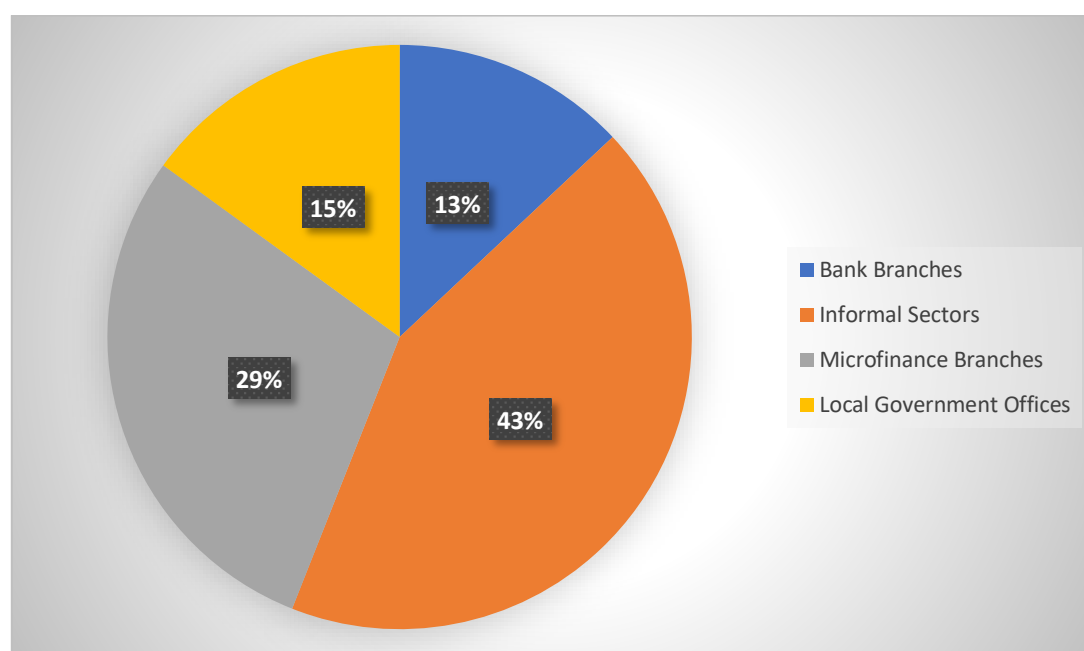
Figure 3.2 Table 3.1 Distribution of financial access points among Women in Tanzania (Source BoT 2019)

Chapter 3 Literature Review

3.1 Introduction

This chapter is focusing on review of other scholar's literature with regarding on undertaking the study. A summary and definition of the concept issues of accessibility and independent variables administrative bias of local government officers, Fairness, Corruption, Location of government officers, Documentation constraints.

Information dissemination, and Sufficiency of financial support. Also this chapter will bring out some critiques upon some dimensions which have not been used by scholars, while with the context of this study they will be adopted upon dependent and independent variables.

3.2 Concept of Financial Accessibility

Accessibility to financial refers to the possibility that individuals or enterprises have to access financial services including credit, deposit, payment, insurance and other risk management services. Securing access to finance for all, including the

most vulnerable parts of the population and small entrepreneurs, accelerate inclusive growth NBR (2015).

Financial accessibility is the use of financial services by individuals and firms. Financial accessibility allows individuals and firms to take advantage of business opportunities, invest in education, save for retirement, and insure against risks (Demirgüç-Kunt, Beck, and Honohan 2008).

Growing interest has been shown in the topic of financial inclusion and access around the world, but especially in emerging and developing nations. The benefits of financial intermediation and markets are not being distributed widely enough across the population and among economic sectors, which is causing policymakers growing concern. This might have adverse effects on growth, income distribution, and poverty levels, among other things. Additionally, they might worry about the potential harm to macro stability that could result from the concentration of financial system assets in a small number of people, businesses, or industries World Bank (2012).

3.2.1 Start-Up capital dimension

According to Fletschner and Kenny (2011), startup capital means business owners and entrepreneurs, though financial accessibility, the amount obtained serve as startup capital to most of entrepreneurs globally. Also, the study by The Global

Findex (2014) explains that access to the financial system, helps better to enable able to start and expand businesses, invests in education, manage risk, and absorb financial shocks. Wurgler (2000) who argues that financial accessibility is associated with more startup capital.

Due to a variety of discriminatory practices that are ingrained in lending models, women entrepreneurs do not have the same opportunities as men when it comes to getting start-up finance. This study uses a mixed-methods approach that includes semi-structured expert interviews and a survey of female entrepreneurs to better understand the gender-specific barriers to raising start-up finance Derera (2014).

With the use of findings from in-depth study in the East Midlands region, policy concerns concerning the creation, development, and implementation of the new program are addressed. The authors evaluate the support requirements for this type of business and how the new program might contribute to resolving these after providing a brief summary of the new enhanced support program for high-growth start-ups and the policy context in which it was created. Smallbone (2002).

3.2.2 Meet Financial Demand

Meeting financial demand is one of difficulty of obtaining financial services in African nations is mostly due to a number of reasons, including physical

accessibility, affordability, collateral eligibility, moral hazard, and discrimination (Batuo & Kupukile, 2010).Additionally, despite the African continent's two decades of development revival, the gap between the rich and the poor appears to remain wide, especially when it comes to accessing and financial services meeting their demands (Asongu, Batuo, Nwachukwu, & Tchamyou, 2018; Asongu, Le Roux, & Tchamyou, 2018; Kusi, Agbloyor, Ansah-Adu, & Gyeke-Dako, 2017; Kusi & Opoku-Mensah, 2018; Muazu & Alagidede, 2017). Therefore, officials in the area must enhance chances for financial inclusion, which will afterwards help to lower poverty and inequality.

The study's by T.G.A.H.C.Amarawansha et el. (2017) show that the firm's qualities, rules, and procedures have a significant impact on how financial sevices will not be able to meet the demand of women entrepreneurs. As a result, institutional finance institutions should be more accessible to the businesses owned by women entrepreneurs, streamline the processes and prerequisites for credit approval, and make it simple for these businesses to repay their loans.

Further, the use of formal financial institutions and farmer savings clubs to obtain financial services aids vulnerable farmers (mostly women). The parallel regression assumption of the model was not broken, according to the robustness test conducted using the Brant method. The poorest income quintile was also found to benefit from a policy scenario that seeks to increase the delivery of financial

services to rural farm households using community savings clubs and microfinance institution reforms for reaching the financially underserved, thereby lifting them out of poverty Abraham (2018).

Criticism: The proponent that supports this argument Asli and Klapper (2012) and Consultative Group to Assist the Poor report (2015) only support this by focusing on one major objective of access of financial services is startup capital and leaving out other factors. This limits factors which are crucial in financial accessibility. The why the study added loan mee demand as one of the dimensions of financial accessibility to poverty reduction especially the women in Dodoma city council.

3.3 Administrative Organization on Financial accessibility

According to Feiock R. et el (2000) administrative organization means to what extent government structures and the institutions and organizational arrangements of development administration. This suggests that the kind of government mediates the impacts of administrative structures and economic pressures on development policy, with the setting of this study placing particular emphasis on local government financial policy.

3.3.1 Administrative Organization Dimension

The study by (Peterson. P 1981; Clinger-mayer and Feiock 1990; Cable, Feiock, and Kim 1993). shows that role of government administrative structures, development organizations, and bureaucracies proved useful propositions based on institutional constraints and administrative arrangements to influence policy choices. This, means administrative bias of the local government officials as well as the strict organizational structure has negative impacts in the implementation of the development policies.

3.3.2 Gender Bias

According to Moss-Racusin et al. (2012), gender bias is the preference for or prejudice against one gender over the other. The training data, resources, pretrained models (such word embeddings), and algorithms themselves all exhibit gender bias in Natural Language Processing (NLP) systems (Zhao et al., 2018a; Bolukbasi et al., 2016; Caliskan et al., 2017; Garg et al., 2018). Any of these biases in NLP systems might result in gender-biased predictions and occasionally even increase biases existent in training sets (Zhao et al., 2017).

Gender stereotypes promote gender bias because of the negative performance expectations that result from the perception that there is a poor fit

between what women are like and the attributes believed necessary for successful performance in male gender-typed positions and roles. It also explores how prescriptive gender stereotypes encourage gender bias by establishing normative standards for behavior that, when broken directly or indirectly by a successful woman, result in societal fines and condemnation.

The study conducted Klein et.el (2021) to determine whether there was any concealed gender bias. The findings from the study suggested that female financial advisors do not experience gender discrimination from clients. This result is in line with the findings of the first quantitative analysis, which demonstrated that gender bias was latent and only manifested.

Criticism: previous studies only focus on administrative bias, organizational structure as well as strict and authoritative. But for the sake of this study no research has been included gender bias. regarding financial accessibility, administrative has negative in the implementation of local government financial policy. Therefore, this study has added gender bias to be on measurement in the administrative bias of local government officers.

3.4 Concept of Fairness

According to Rebert and Cropanzano (2002) on fairness theory focuses on the implication of accountability for fairness judgment, whereby the judgment based on existence of unfavorable condition, volitional, discretionary action to a given frame of refence and lastly harmful actions. Also Yuen and Tom (1993) shows that fairness is an injurious condition or state of affairs on circumstances or group consider disadvantageous.

3.4.1 Dimension of Fairness

According to many others focus In mainly made on Justine and management, Shapiro. And Kirkan (2005) focuses on favor, justice and accountability as measurements of fairness and their results injustice at the work place.

Inevitably, the specific social context in which they are entrenched shapes concerns of fairness. The broad generalizations made by the psychometric approaches discussed here may therefore differ when applied to other cultures and nations. Here, questions of fairness with regard to race and ethnicity are highlighted in particular. Due to space restrictions, many other subjects that are unquestionably equally crucial are not addressed, such as gender, special populations, licensure and certification, test accommodations, and language diversity. Many of the principles in this chapter are immediately applicable, however others of these are only

mentioned indirectly. The question of fairness in public high-stakes testing is the last one (Camili 2018).

Fairness in financing Equity, usually refers to receiving the services one needs in exchange for a contribution that is within one's means of payment, cannot be separated from fair finance. The fairness of financial contribution, ignoring access to health treatments. Along with disagreeing on the idea of fairness, the authors also cast doubt on the reliability of the statistical approach used. They note that Lebanon scored poorly despite the fact that there are no financial restrictions on access to healthcare. They assert that Lebanon's health system is really helping to correct the fiscal system's inequities Ammar and Kasparian (2001).

Criticism: previous studies mostly use Favor as a measurement for fairness. Regarding to study of challenges in the implementation of local government financial policy. The study added new measurements of equitable treatment by the government official.

3.5 Concept of Corruption

Corruption can be defined as breaking the rules pertaining to a certain office, it can be defined economically, and it can be defined as acting against the general interest Emannuel et el (2007). Again, Scott. has drawn up a slightly different

categorization: corruption is acting against the laws pertaining to it or acting against what the public opinion deems integrity, or, again, acting against general interest.

In a large portion of the developing world, corruption is regarded to be a serious issue. Public services and private sector activity are taxed by corruption, but it also has the potential to have very negative effects on efficiency (Krueger, 1974; Shleifer and Vishny, 1993; Bertrand et al., 2006). Nevertheless, despite the significance of the issue, all but a few developing nations have found it challenging to eradicate corruption.

3.5.1 Corruption in Financial Accessibility

The study by Wellalage .H.H et el, (2018), shows that corruption raises the likelihood of lending restrictions for SMEs by 7.63%. However, gender disparities show that bribery works a little bit better when employed by female SME owners. SMEs that are owned by men tend to have 0.61% higher credit restrictions than their female counterparts when bribes are paid. Compared to female SME owners who do not pay bribes, female-owned SMEs paying bribes are on average 0.78% more likely to be less credit-constrained. Overall, the bribing does not produce the desired results very well, and perceptions of bribery as unethical may have more to do with culture than with gender. On the other hand, Vu. H.V et el, show in their

study that; corruption has negative impacts on firms' financial performance, and suggest that anti-corruption measures are vital for development.

3.5.2 Dimension of Corruption

The level of corruption in any country can be determined by, the corruption Perceptions Index and Hofstede's model's cultural aspects. Whereby the dimension used are; power distance, individuality vs. collectivism, and long vs. short-term orientation. Also, Achie (2016) suggested that anti-corruption measures are vital for the development of any financial intermediaries worldwide.

Criticism: According to this study asking for benefits and demands from government officers can be termed as power distance, while alternative ways or preferential treatment can be regarded individuality vs collectivism as well. And they are both affecting the accessibility of financial services.

3.6 Concept of Documentation

Documentation is one of the essential requirements in expanding access to low-income individuals. Financial services providers encourage undocumented businesses to formalize by reducing the regulatory burden and costs of business

registration, and can further support access to finance, Bruhn and Love (2014). Screening entails gathering both "hard" information, like the credit score, and "soft" information, such a gauge of the borrower's potential job stability, in order to assess the quality of the loan applicant. Hard information is simple to agree upon and communicate, while gathering soft information requires the lender to make an invisible effort. Hard information is simple to contract for (and convey), whereas gathering soft information requires the lender to make an imperceptible effort. Stein (2002).

Criticism; previous literature shows that financial services providers focus on ass and scrutinizing the necessary documents before they provide loans to lenders. They will ensure the documents is available, well-filled and can be easily accessed by the lender. But they do ignore the fact that some lenders are not capable of filling out the documents due to different reasons such as age or illiteracy. That reason, this study has opted new dimension of filling out the loan form to see if the financial services providers do help the lender or not, and how it can affect the accessibility of financial services.

3.7 Concept of Location.

In the economies of developed countries, the financial services sector has grown in importance. Although there is a lot of literature on this subject, the

locational aspects of financial services have received relatively little attention, Parr and Budd (2000). For a range of credit products and transaction services, many low-to-moderate-income rely on financial service providers This area of the financial services sector has some debatable social welfare effects. The location choices made, are one component of the dispute. The study by Prager. R.A (2014) was only concerned about the number of Financial Services outlets per capita is highly correlated with the demographics of the county population, indicators of the population's creditworthiness, and the rigor of state rules and regulations governing Financial Services used.

Criticism: Previous studies concentrated on the locating of financial services and where there is a high population because the dimension used is obvious that the shorter the distance the easier accessibility of financial services and vice versa. But the previous researcher neglected the number of times a person visits officers to attain financial services, but for the sake of this study it is opted.

3.8 Vulnerable Group Theory of Financial Inclusion

The vulnerable group theory of financial inclusion contends that financial inclusion programs in a country should be tailored towards the most disadvantaged in society, such as the poor, youth, women, and the aged, who incur the most from

financial distress and shocks. According to the argument, disadvantaged people are the ones who are most affected by economic collapse and downturns, hence it makes sense to bring them into the formal financial sector. Government-to-person (G2P) social cash transfers into underprivileged people's formal accounts are one technique to do this Ozili (2020).

Making G2P unconditional cash transfer payments into the formal accounts of people living in poverty, youths, women, and the aged people could indeed motivate other disadvantaged populations – poor people, youths, women, and the aged people – to take part in the formal financial system and open a formal account to benefit from G2P social cash transfer gains, thereby speeding up the process of financial inclusion for these groups. The financial inclusion idea of vulnerable groups has several strengths. To begin, the idea sought to address the problem of financial exclusion by focusing on disadvantaged people and attempting to bring them into the official financial system. Second, Ozili (2020) claims that the theory makes it easier to notice those who are economically disadvantaged in society. The degree of vulnerability in terms of income level, gender, age, and other demographic variables can be used to identify vulnerable members of the population. Third, targeting only the most disadvantaged members of society for financial inclusion may be more cost-effective than achieving financial inclusion for the total society.

There are some flaws in the vulnerable group hypothesis of financial inclusion. To begin with, the idea does not place a high priority on financial inclusion for all members of the public. Second, it ignores non vulnerable people that are not involved in the formal financial sector. Non-vulnerable persons require formal financial services as well.

Finally, it suggests that women are a susceptible category, implying that men are not susceptible. Because women and men contend for equal chances in modern nations, classifying women as a vulnerable category to the exclusion of men could have unforeseen repercussions in terms of financial and social inclusion. It may result in cultural animosity of women among men. Finally, if social policies and financial regulations are designed to favor disadvantaged people over others, achieving financial inclusion by targeting exclusively disadvantaged people may worsen social inequality. If vulnerable people have better access to formal financial services for a longer length of time than others, it may contribute to income disparity Ozili (2020).

Chapter 4 Analytical Framework and Methodology

4.1 Introduction

The major of this purpose chapter is to explain the causal relationship between independent and dependent variables as they have been well illustrated in the diagram as well the definition of the variables according to the study, as well as the main hypothesis. Further, the chapter will also discuss the different methods used in the data collection, how they were analyzed, and the different tools used in analysis and checking of the reliability as well as how variables are rotating in their respective categories through factor analysis.

4.2 Analytical Framework

The analytical framework of this study explains the challenges in local government financial policy and how it is affecting the implementation of women's accessibility of financial services. Figure 4.1 shows the causal relationship between barriers of financial policy and accessibility of financial services.

The study presumes that challenges in the implementation local government financial policy has direct negative effects on financial accessibility to women in Tanzania context.

4.2.1 Independent Variables

Intuitively, the study presumes administrative bias of local government, Fairness, Corruption, location of government officers, document constrains, information dissemination, and sufficiency of financial support as independent variables. The study also took into consideration other socio-demographic characteristics of respondents such as age, marital status, size of the family, education, source of income, and income per month.

4.2.2 Dependent variables

The study has one dependent variable which is accessibility as shown in figure 4. 1 below accessibility has two measurements, start-up capital, and meets demand.

The study will adopt the model below the variables adopted are well explained literature review

Independent Variable	Dependent Variable

Independent Variable

- Administrative bias of local government officers
- Fairness
- Corruption
- Location of government officers
- Documentation constrains
- Information dissemination
- Sufficiency of financial support

Control Variables
- Age
- Marital status
- Size of the family
- Education
- Source of income
- Income per month.

Dependent Variable

Accessibility

Figure 4.1: Analytical Framework

4.3 Main Hypothesis

Based on the above analytical framework, this assessed the following hypothesis;

- H1a. For the dimension of administrative bias of local government officers, gender bias has a negative impact on enabling women to have access to loans.

- H1b. For the dimension of administrative bias of local government officers, gender bias has a negative impact on meeting the demand for loans.

- H2a. For the dimension of administrative bias of local government officers, the organizational effect has negative impacts on enabling women to access loans.

- H2b. For the dimension of administrative bias of local government officers, the organizational effect has negative impacts on meeting the demand for loans.

- H3a. For the dimension of administrative bias of local government officers, strict and Authoritative has a negative impact on enabling women to have access to loans.

- H3b. For the dimension of administrative bias of local government officers, strict and authority has a negative impact on meeting the demand for loans.

- H4a. For the dimension of Fairness of local government officers, equitable treatment by government officers has positive impacts on enabling women to have access to loans.

- H4b. For the dimension of Fairness of local government officers, equitable treatment by government officers has positive impacts on meeting the demand for loans.

- H5a. For the dimension of Fairness of local government officers, fair treatment by government officers has positive impacts on enabling women to have access to loans.

- H5b. For the dimension of Fairness of local government officers, fair treatment by government officers has positive impacts on meeting the demand for loans.

- H6a. For the dimension of corruption among government officers, asking for benefits has negative impacts on enabling women to have access to loans.

- H6b. For the dimension of corruption among government officers, asking for benefits has negative impacts on women meeting the demand for loans.

- H7a. For the dimension of corruption among government officers, demand from government officers has negative impacts on enabling women to have access to loans.

- H7b. For the dimension of corruption among government officers, demand from government officers has negative impacts on women meeting the demand for loans.

- H8a. For the dimension document constraints, required documents have negative impacts on enabling women to have access to loans.

- H8b. For the dimension document constraints, required documents have negative impacts on enabling women to meet the demand for loans.

- H9a. For the dimension document constraints, the content of the loan document has negative impacts on enabling women to have access to loans.

- H9b. For the dimension document constraints, the content of loan documents has negative impacts on enabling women to meet the demand for loans.

- H10a. For the dimension of information dissemination, posting financial information has positive impacts on enabling women to have access to loans.

- H10b. For the dimension of information dissemination, posting financial information has positive impacts on enabling women to meet the demand for loans.

- H11a. For the dimension of information dissemination, the provision of information has positive impacts on enabling women to have access to loans.

- H11b. For the dimension of information dissemination, the provision of information has positive impacts on enabling women to meet the demand for loans.

4.4 Measurement

A quantitative data was used in this research where structure questionnaire was used pertinent questions regarding to variables for study. More specifically 24 questions were asked regarding administrative bias of local government, Fairness, Corruption, location of government officers, document constrains, information dissemination and sufficiency of financial of financial support. These questions were adopted and modified to fit the study context. Also, 5 questions ascertaining participants perception on accessibility of financial services was asked.

Both questions regarding the independent and dependent variables and were structured in in 5 Likert scale which range from strongly agree (1) to strongly disagreed (5) and binary scale Yes (1) to No. (2) to some of dependent variables. For socio-demographic characteristics questions were asked to serve as control variables, such as age, marital status, size of the family, education, source of income and income per month. The utilization of the measurements items is shown below in <table 4.1, Table 4.2, table 4.3> below;

Table 4.1 Control variables operationalization

Variable	Dimension	Coding value
Control	Age	Young
		Old
	Marital status	Single
		Married
		Divorced
		Widow
	Size of the family	Small
		Large
	Education level	No education
		Vocational education
		Tertiary education
	Number of years attended school	Zero years
		One to fifteen years
		Above fifteen
	Source of income	Civil servant
		Entrepreneur/businesswoman
		Farmers
		Livestock keeping
		Others
	Monthly income	Low monthly income
		High monthly income

Table 4.2 Independent Variable Operationalization

Dimension	Measurement	Coding number Value
Administrative bias of local government officer	Gender bias	Strongly agree
	Organization effects	Agree
	Strict and authoritative	Neutral
		Disagree
		Strongly disagree
Fairness	Favor	Strongly agree
	Equitable treatment by government	Agree
	Fair treatment by government	Neutral
		Disagree
		Strongly disagree
Corruption	Ask for benefit	Strongly agree
	Alternative way	Agree
	Preferential treatment	Neutral
	Demand from the government officers	Disagree
		Strongly disagree
Location	Distance from the house	Strongly agree
		Agree
		Neutral
		Disagree
		Strongly disagree
	Distance to government office	Below 5km
		Above km 5
	Visit to local government	Once
		More than once
Document constrains	Required documents	Strongly agree
	Content of loan document	Agree
	Filling loan document	Neutral
	Accessing loan document	Disagree
		Strongly disagree
Information dissemination	Posting financial information	Strongly agree
	Provision of information	Agree
	Loan information awareness	Neutral
		Disagree
		Strongly disagree
	Loan information provision in locality	government officers

		non-government officers
Sufficiency of financial support	Meeting demand	Strongly agree
	Amount received	Agree
		Neutral
		Disagree
		Strongly disagree
	Why amount not received	Did not meet required condition
		Government budget not enough
		Government focus on certain projects
		Others.

Table 4.3 Dependent Variable Operationalization

Dimension	Measurement	Responces
Start-up capital	Loan accessibility	Yes
		No
	Number of trials	Once
		More than once
	Loan help as startup capital	Agree
		Disagree
Meet demand	Loan meets financial demand	Agree
		Disagree

4.5 Data Collection Strategy

The study used a quantitative research design in data collection through the administering of structured questionnaires with survey of a five likert scale and binary scale to female respondents to know their perception on challenges of local

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government financial policy towards accessibility of financial services. Quantitative research helps to Measure variables and describe frequencies, averages, and correlations, Test hypotheses about relationships between variables and test the effectiveness of a new treatment, program, or product

4.5.1 Description of Site

4.5.1.1 Geographical Location of the Study

Dodoma city council is located in the center of the country, the town is 453 kilometers (281 mi) east of the commercial city Dar es Salaam and 441 kilometers (274 mi) south of Arusha, the headquarters of the East African Community. It is 259 kilometers (161 miles) north of Iringa through Mtera. It is also 260 kilometers (160 miles) west of Morogoro. It covers an area of 2,669 square kilometers (1,031 sq mi) of which 625 square kilometers (241 sq mi) is urbanized. Dodoma city council is administratively divided into 41 wards. According to the 2012 Tanzania National Census, the population of Dodoma Urban District was 410,956. Where by the men counts 199,487 which is 48.5%, while women count 211,469 which is 51.55% with 2.4% Annual Population Change and 157.6/km² Population Density.

Figure 4. Map of Dodoma City (Source: www.dodomacc.go.tz)

4.5.2 Sample size and Technique

The sample of the study consisted of women who are in registered groups under the department of community development. The study adopted convenient sampling (probability sampling technique) to select who women have access to government loans in Dodoma City council. This technique was chosen to provide each member of the population an equal and independent chance of being selected to avoid being biased in the choosing of respondents. At the end, 300 respondent was selected from different registered group.

4.6 Data Analysis

Statistical Package for Social Science (SPSS) version 25 was used to code and analyze the acquired data. A descriptive analysis was carried out utilizing a frequency table to gain insight into the respondent's demographic features. Descriptive statistics, including means, standard deviations, and frequencies, were used to gain meaningful knowledge of the independent, dependent, and moderating variables. Validity and reliability tests were carried out using the Cronbach Alpha Reliability, Factor Analysis. The findings were analyzed by chi-square and binary regression.

4.6.1 Cronbach Alpha Reliability Analysis

<Table 4.4 > below, shows the results of the reliability analysis. According to Straub (1989) for a quantitative study to be regarded as realistic, a validation of measurement must be undertaken by taking into consideration three validity issues that is instrument, internal, and statistical conclusion validity. In this study, the internal consistency of the questionnaire, which contains many Likert-type scales and items, is evaluated using Cronbach's alpha. Internal reliability concerns the question of the dependability of the indications that make up the measuring scale.

As a rule of thumb figure of ≤ 0.90 is excellent reliability, 0.70 - 0.90 is high reliability, 0.50 - 0.70 is moderate reliability, and ≤ 0.50 is low reliability Hinton et al. (2004). Also, measurements with corrected item-total correlation lower than 0.30 are not acceptable in determining the reliability of measurement items according to Cristobal et al. (2007). Including the advantages of this measure is the possibility of assessing how accurate the test would improve (or worsen) if a particular elements were excluded.

Table 4.4 Results of Reliability Analysis on Independent Variables

Factor	Item	Factor loading	Explained variance %	Cronbach's alpha
Administrative Bias of Local Government officer	Gender bias	.739	17.60	.775
	Organization effects	.853		
	Strict and authoritative	.837		
Fairness	Equitable treatment by government	.867	34.04	.793
	Fair treatment by government	.862		
Corruption	Ask for benefit	.863	48.24	.630
	Alternative way	.175		
	Preferential treatment	.234		
	Demand from the government officers	.841		
Documents constrain	Required documents	.834	61.64	.664
	Content of loan document	.867		
	Filling loan document	.090		
	Accessing loan document	.468		
Information dissemination	Posting financial information	.776	74.71	.729
	Provision of information	.849		
	Loan information awareness	.723		

Extraction method is principal component analysis and rotation method is varimax.

   From the table 4.4 above, the reliability analysis carried out on independent variables. And according to Cristobal et al. (2007) corrected item-total correlation lower than 0.30 are not acceptable in determining the reliability of measurement. therefore, the following dimension were deleted favor, location, information dissemination and Sufficiency of financial support as shown in the table below.

Table 4. 5 Item deleted in reliability analysis.

Variable	Dimension	Measurement deleted.
Independent variable	Fairness	Favor
	Location	Distance from the house
		Distance to government office
		Visit to local government
	Information dissemination	Loan information provision in locality
	Sufficiency of financial support	Meet demand
		Amount received
		Why amount not received
Dependent	Startup capital	Number of trials
		Loan help start-up capital

4.7 Factor Analysis

   Table 6 below; displays the results for factor analysis. In social science, factor analysis is one of the main frequently used methods for data reduction and

summary to significant ones. Factor analysis is a broad term representing a variety of statistical techniques that allows, estimating the population-level structure underlying the variations of observed variables and their interrelationships (Gorsuch, 1983; Kim & Mueller, 1978). In addition, this study also performed the "varimax" rotation method, which classifies item into components in such a way that the resultant components are orthogonal to each other. (Petty, Lackey & Sullivan,2003). As the rule of thumb, .5/2 or 6/3 constitute good varimax rotation because it considers the lager pattern of factor loadings and partly addresses the issue of cross-loading (Henson & Roberts, 2006; Park et al. 2002). To test for the validity of the observed variable before conducting the main analysis, this study performed the Exploratory Factor Analysis (EFA). EFA helps to determine the number of factors underlying the variation in and the correlations among the items. It also identifies the items that load onto particular factors and also remove items that do not load onto the any of the extracted factors Thompson (2004)

The measurement of five items administrative bias of local government officers, fairness, corruption, document constrain and information dissemination, The results obtained after conducting EFA revealed that administrative bias of local government officers, has three measuring scale with no reduction and the factor was range from 0.853 to 0.739 with the variance ratio of 17.06%. fairness was reduced

to two dimensions after deleting the factor loading smaller than 0.5 with the rotated factor ranging from 0.867 to 0.862, with variance ration of 34.04%. corruption was also reduced to two factors with rotated factor range from 0.863 to 0.841., with variance ratio of 48.2%, document constrain also reduced to two measuring scale, with the rotated factor loading range between 0.867 to 0.834 with variance ratio of 61.64%. lastly is information dissemination was reduced from for measurement to their measurement with factor rotated loading range from 0.849 to 0.772 with the variance ratio of 74.71%. The KMO value of the independent variables 0.675 with a very high statistical significance value of ($p=0.000 < 0.001$) indicating that the degree to which each construct in the set is predicted without error by the other variables since they are above 0.5

Table 4. 6 Factor analysis for independent variables.

Dimension	Factor Variable	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
		Administrative bias of local government	Fairness	Corruption	Documents constrain	Information dissemination
Administrative bias of local government officer	Gender bias	**.739**	-.044	-.295	.082	.209
	Organization effects	**.853**	-.066	-.140	.057	.040
	Strict and authoritative	**.837**	.112	-.030	.022	-.069
Fairness	Equitable treatment by government	.176	**.867**	-.143	.076	-.199
	Fair treatment by government	-.025	**.862**	.132	.086	-.199

Corruption	Ask for benefit	-.025	.052	**.863**	-.031	.102
	Demand from the government officers	.001	-.069	**.841**	-.071	.029
Document constrains	Required documents	.138	.110	-.175	**.834**	.144
	Content of loan document	.190	.039	.046	**.867**	-.024
Information dissemination	Posting financial information	-0.18	-.126	.148	.131	**.776**
	Provision of information	.200	-.076	.091	.000	**.849**
	Loan information awareness	.202	.232	.146	-.147	**.723**
Variance ratio		17.60%	34.04%	48.24%	61.64%	**74.71%**
KMO				.675***		

Table 4.7 Items Deleted after Factor Analysis

Variable	Dimension	Measurement item deleted
Independent Dependent	Corruption	Alternative ways
	Document constrains	Filling loan document
		Accessing loan documents

After testing internal reliability and validity of construct, a final analytical framework was obtained which is used for further analysis.

Independent Variable

Dependent Variable

Administrative
Bias of local

Fairness

Corruption

Accessibility

Document Constraint

Information
Dissemination

Figure 4.3 Final Research Framework Author 2022

Chapter 5. Results and Discussion

5.1 Socio-Demographic Characteristics of Respondent

Table 5.1 Indicates the frequency distribution of respondents socio-demographic characteristics. The table indicates that the majority of the respondent (64.0%) are old age above 35 years, while (36.4%) indicates young age below 35 years. Also, the results show that majority of the respondents are married (78.2%) while the minority are single (18.5%), followed by the widow (2.6%), and lastly are divorced (0.7%).

Again, table 5.1 indicated majority of respondents who had one member to 6 members of the family were regarded as small family size (93.4%), while a minority (23.4%) have a large family size, above 7 family members.

Furthermore, the results reveal that majority of respondents have vocational education which is (78.5%), followed by tertiary education which is (20.8%), and lastly not attend school (0.7%).

In a similar manner, the majority (77.3%) of respondents attended school between 1 to 15 years, while the minority attended school above 15 years which is (22.1%) and the rest did not attend school (0.7%). This means that majority of

respondent knows to read and write and can understand the content and procedures for accessing financial services.

Furthermore, the majority of the respondent (66.7%) their source of income is entrepreneurs/businesswomen, followed by others who did not reveal their income source (20.8%), farmers (4.0%), lastly livestock keepers (0.3%).

Lastly, according to NBS, the average income is divided between low and high-income earners; high-income per month earners is above 500,000 Tanzania Shillings (equivalent to 250$) and low-income earners are below 500,000 Tanzania Shillings per month. Thus, the study reveals that the majority of respondents are low-income (63.7%) while high-income earners are (36.7%).

Table 5.1 Descriptive Statistics for Respondents Characteristics

Dimension	Variable	Frequency	Percentage %	N
Age	Young	109	36.0	303
	Old	194	64.0	
Marital status	Single	56	18.5	
	Married	237	78.2	
	Divorced	2	.7	
	Widow	8	2.6	
Size of the family	Small	283	93.4	303
	Large	20	6.6	
Education level	No education	2	.7	303
	Vocational education	238	78.5	
	Tertiary education	63	20.8	
Number of years attended school	Zero years	2	.7	303
	One to fifteen years	234	77.3	
	Above fifteen	67	22.1	
Source of income	Civil servant	25	8.3	
	Entrepreneur/businesswoman	202	66.7	
	Farmers	12	4.0	
	Livestock keeping	1	.3	
	Others	63	20.8	
Monthly income	Low monthly income	223	73.6	303
	High monthly income	80	26.4	

N= 303   Source: Field Data, 2021

5.2 Descriptive statistics

Table 5.2 below, explains on descriptive analysis of the independent variable which considers the Means and Standard Deviation (SD) of each of the independent variables. The responses were based on 5 Likert scales with a minimum of 1(Strongly agree) and a maximum of 5 (Strongly disagree). Dimension examined were administrative bias of the local government officers, Fairness, Corruption, Document constraints, and Information dissemination

With regards to the administrative bias of local government officers, gender bias shows a high mean of 2.45 with SD of .958, response from the survey indicates the majority of respondent 53.5 % agreed, 9.8% were neutral, 12.9% disagreed, 10.6% strongly agreed and 3.3% strongly disagreed. Also, organization effects had relative mean of 2.17, with SD of.837, whereby the majority of respondents 64.7% agreed, followed by 15.8% strongly agreed and minority of respondents 8.8% were neutral and disagreed and only 2.3% strongly disagreed. With strict and authoritative, the mean was 2.11 while SD was .837. Majority of respondents, 63.0%, agreed, followed by 18.5% strongly agreed, 9.6% disagreed, 8.6 were neutral and 2.3% strongly disagree.

With regards to fairness, the results show that equitable treatment by government officer was having 2.84 mean, and SD of 0.961. The majority of respondent 63.0% agreed with the measurement, 18.5% strongly agreed, 9.6% disagreed, 8.3% were neutral and 0.7% strongly disagreed. On fair treatment by the government, the mean was 3.01, while SD was 0.997. 38.3% of respondents disagree, 35.6% agreed, 19.8% were neutral, 3.6% Strongly agreed and 2.6% strongly disagreed with the measurement.

For the dimension corruption, the results revealed that ask for benefit, had a mean of 2.84 and SD 0.870, on which 36.6% of respondents were neutral, 34.0% agreed, 24.8% disagreed, 3.3% agreed and 1.3% strongly disagreed. Concerning Demand from government officers, the mean was 2.53, SD .923, and the majority of respondents agreed 49.5%, 22.4% were neutral, 18.2% disagreed, 8.9% strongly disagreed and 1.0% strongly disagreed with the measurement.

Furthermore, relating to the dimension document constraints; required document was having a mean of 2.55 and SD of .973. The majority of respondent 61.4% agreed, followed by 19.21% disagreed, 12.2% neutral, 4.3% strongly agreed and 3.0% strongly disagreed. For the content of the loan form, the mean was 2.77 and SD was .951, where 49.8% of respondents agreed, 30.0% disagreed, 15.2% neutral, 3.3% strongly agreed and 1.7% strongly disagreed.

Lastly, with regards to the dimension of information dissemination, posting of financial demand had a mean of 2.86 and an SD of 0.95. The majority of respondents 43.6% agreed, 29.7% disagreed, 22.1% were neutral, 2.6 % strongly disagreed and 2.0% strongly agreed. Provision of information has a relative high mean of 3.13, and SD of 0.952. The majority of respondent 39.35% disagreed, 31.7% agreed, 23.8% neutral, 4.0% strongly disagree and 1.3% strongly agreed. Also, the majority respondents 46.5% agreed that they were aware of loan information, while 27.7% disagreed, 20.1% were neutral and 4.3% strongly disagreed and 1.3% strongly agreed with a high mean of 4.51 and SD of .942

Table 5.2 Descriptive Statistics for Independent Variable

Dimension	Measurement	Min.	Max.	Mean	Std. deviation	N
Administrative bias of local government officer	Gender bias	1	5	2.45	.958	303
	Organization effects	1	5	2.17	.877	303
	Strict and authoritative	1	5	2.11	.837	303
Fairness	Equitable treatment by government	1	5	2.84	.961	303
	Fair treatment by government	1	5	3.01	.997	303
Corruption	Ask for benefit	1	5	2.87	.870	303
	Demand from the government officers	1	5	2.53	.923	303
Document constrains	Required documents	1	5	2.55	.947	303
	Content of loan document	1	5	2.77	.973	303
Information dissemination	Posting financial information	1	5	2.87	.951	303
	Provision of information	1	5	3.13	.952	303
	Loan information awareness	1	5	3.25	.953	303

N=303   Source: Field Data, 2021

With regards to the dependent variables, two dimensions of startup capital and meet financial demand, were measured on a binary 1. Yes, 2. No for loan accessibility and 1. Agree, 2. Disagree for Loan meet financial demand.

For loan accessibility, the mean was 1.30 while SD was 0.459. The majority of the respondent (70%) agreed that they were able to access the loan, while 30% were not able to access the loan. With regards to the dimension meet demand, the

measurement of loan meet financial demand revealed that the majority of the respondent 83.2% disagreed that the loan did not meet their financial demand while 16.8% agreed that the loan met their financial demand with a relative mean of 3.69 and SD of 1.024.

Table 5.3 Descriptive statistics for Dependent Variables

Dimension	Measurement	Response	Frequency	Percentage	N
Startup Capital	Loan Accessibility	Yes	211	69.97%	303
		No	92	30.07%	
Meet Demand	Loan meet financial demand	Agree	50	16.83%	303
		Disagree	253	83.17%	

N=303   Source: Field Data, 2021

Below is a graphical presentation of descriptive analysis of Dependent Variables.

Figure 5.1Descriptive Statistics for Loan Accessibility

Figure 5.2 Descriptive Statistics for Loan Meet Financial Demand.

5.3 Chi-square Analysis

A further analysis was performed using chi-square analysis chi-square test is performed to compare observed results with expected results. It is performed to determine if a difference between observed data and expected data is due to chance or if it is due to a relationship between the variables.

<Table 5.4> below shows the results of the chi-square on the control variable against the dependent variable which is accessibility with two measurement variables; loan accessibility and loan meet the financial demand. With Age, the majority of the respondent (64.0%) shows a significant impact on loan accessibility (pa= 0.031) and loan meet financial demand (pm= 0.000).

On the other hand, the majority of respondents are married women (78.2%) the results shows there is no significant impact on loan accessibility (p_a= 0.830) while (p_m= 0.000) loan meet financial demand is statistically significant. Family size, majority of the respondent (93.4%) small size has a strongly significant in loan accessibility ($p_{a=}$ 0.000), and not statistically significant (p_m=0.695) loan meet financial demand. Also, the study finds that education level majority of respondents (78.5%) and school year attended (77.2%) are strongly statistically significant in loan accessibility (p_a=0.000), and not loans meet financial demand (p_m= 0.369, p_m = 0.677). Lastly, source and monthly income are strongly significant in loan accessibility (p_a=0.000) and not in loan meet financial demand (p_a=0.230, p_a= 0.427).

The following graphs give a pictorial representation of the control variables on loan accessibility.

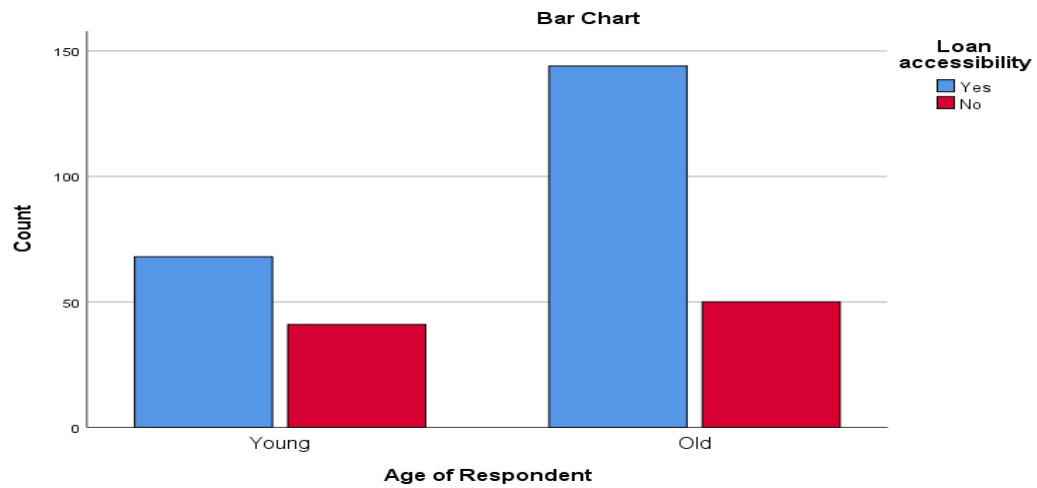**Figure 5.3 Age of respondent on Loan Accessibility**

Figure 5.4 Martial status of respondent on Loan Accessibility

Figure 5.5 Family size of respondent on Loan Accessibility

Figure 5.6 Level of education of respondent on Loan Accessibility

Figure 5.7 Source of Income of respondent on Loan Accessibility

Figure 5.8 income per month respondent on Loan Accessibility

Table 5.4 Chi-Square Analysis Of Control Variables

VARIABLE	CATEGORY	F (%) (N=303)	Loan Accessibility (p-value) (N=303)	Loan Meet Financial Demand (p-value) (N= 303)
Age	Young	36.0	0.031	0.000
	Old	64.0		
Marital Status	Single	18.5	0.830	0.000
	Married	78.2		
	Divorced	0.7		
	Widow	2.6		
Family Size	Small	93.4	0.000	0.695
	Large	6.6		
Educational Level	No Education	0.7	0.000	0.369
	Vocational Education	78.5		
	Tertiary Education	20.8		
School Year Attended	Zero Years	0.7	0.000	0.677
	One to Fifteen Years	77.2		
	Above Fifteen	22.1		
Source of Income	Civil Servant	8.3	0.000	0.230
	Entrepreneur/Businesswoman	66.7		
	Farmer	4.0		
	Livestock Keeping	0.3		
	Others	20.8		
Monthly Income	Low monthly Income	63.7	0.000	0.427
	High Monthly Income	36.3		

Note: P_a = value for loan accessibility, p_m = value of meet financial demand. N= 303 Source: Filed Data 2021.

Table 5.5 shows chi-square shows the results of independent variables, administrative bias of local government officers, fairness, corruption, document constrain, and information dissemination against accessibility which has two measurement

The study finds that on administrative bias of local government officer, the majority of respondent agreed gender bias (53.5%), organization effect (64.7%), strict and authoritative (63.0%) (p_a=0.0000), and (p_m =0.0001) significantly affects loan accessibility and loan meet financial demand.

Fairness, majority of respondents agreed (42.6%) with the statement equitable treatment by the government officers (p_a= 0.356, p_m= 0.136), on the other hand, majority (38.3%) disagree with the statement fair treatment (p_a =0.439, p_m= 0.199) hence not statistically significant on loan accessibility and loan meet financial demand.

Also, on corruption majority of respondents were neutral (36.6%) on asking for benefits (p_a =0.008, p_m= 0.568) this means corruption is sensitive many respondents were hesitant to respond to it, hence significantly influencing loan accessibility, and not in loan meet financial demand. Meanwhile, the majority of respondents agreed (49.5%) demand from government officers (p_a= 0.000, p_m =0.453) significantly influenced loan accessibility but not loan meet financial demand.

Again, regarding document constrain, majority of respondents agreed required document (61.4%), contents of loan document (p_a = 0.000) significantly influenced loan accessibility, while (p_m= 0.193, p_m= 0183) respectively, were not statically significant in loan meet financial demand.

Lastly, regarding information dissemination, majority of respondents agreed (49.8%) posting financial information (p_a= 0.004, p_m= 0.185) significantly influenced loan accessibility, not loan meet financial demand, provision of information (p_a= 0.0004, p_m= 0.0007) both are statistically significant in loan accessibility and loan meet financial demand, loan information awareness (p_a = 0.000, p_m = 0.000) significantly influenced both loan accessibility and loan meet financial demand.

The following bar chart gives a pictorial representation of the independent variables on loan accessibility and loan meet financial demand.

Figure 5.9 Gender bias on Loan Accessibility

Figure 5.10 Gender Bias on Loan Meet Financial Demand

Figure 5.11 Organization Effects on Loan Accessibility

Figure 5.12 Organizational effects on Loan Meet Financial Demand

Figure 5.13 Strict and Authoritative on Loan Accessibility

Figure 5.14 Strict and Authoritative on Loan Meet Financial Demand

Figure 5.15 Equatable Treatment on Loan Accessibility

Figure 5.16 Equitable Treatment on Loan Meet Financial Demand

Figure 5.17 Fair Treatment by Government Officer on Loan Accessibility

Figure 5.18 Fair Treatment by Government Officer on Loan Meet Financial

Demand.

Figure 5.19 Ask for Benefits by Government on Loan Accessibility

Figure 5.20Ask for Benefit on Loan Meet Financial Demand

Figure 5.21 Demand from Government Officer on Loan Accessibility

Figure 5.22Demand from Government Officer on Loan Meet

Financial Demand.

Figure 5.23 Require Document on Loan Accessibility.

Figure 5.24 Required Document on Loan Meet Financial Demand

Figure 5.25 Content of Loan Document on Loan Accessibility

Figure 5.26 Content of Loan Document on Loan Meet Financial Demand

Figure 5.27 Posting Financial Information by Government Officers on Loan

Accessibility

Figure 5.28 Posting Financial Information on Loan Meet Financial Demand

Figure 5.29 Provision of Information By Government Officer on Loan

Accessibility

Figure 5.30 Provision of Information by Government Officer on Loan Meet Financial Demand

Figure 5.31 Loan Infrrmation Awarness on Loan Accessibility

Figure 3.32 Loan Information Awareness on Loan Meet Financial Demand

Table 5.5 Chi-Square Analysis On Independent Variable

DIMENSION	VARIABLE	CATEGORY	F (%) (N=303)	Loan Accessibility (p-value) (N=303)	Loan Meet Financial Demand (p-value) (N= 303)
Administrative Bias of Local	Gender Bias	Strongly Agree	10.6	0.000	0.001
		Agree	53.5		
		Neutral	19.8		
		Disagree	12.9		

Government Officers		Strongly Disagree	3.3		
	Organizational Effect	Strongly Agree	15.8	0.000	0.000
		Agree	64.7		
		Neutral	8.6		
		Disagree	8.6		
		Strongly Disagree	2.3		
	Strict and Authoritative	Strongly Agree	18.5	0.000	0.001
		Agree	63.0		
		Neutral	8.3		
		Disagree	9.6		
		Strongly Disagree	0.7		
Fairness	Equitable Treatment by Government Officers	Strongly Agree	3.3	0.356	0.136
		Agree	42.6		
		Neutral	24.1		
		Disagree	27.1		
		Strongly Disagree	3.0		
	Fair Treatment	Strongly Agree	3.6	0.439	0.199
		Agree	35.6		
		Neutral	19.8		
		Disagree	38.3		
		Strongly Disagree	2.6		
Corruption	Ask for Benefit	Strongly Agree	3.3	0.008	0.568
		Agree	34.0		
		Neutral	36.6		
		Disagree	24.8		
		Strongly Disagree	1.3		
	Demand from Government Officers	Strongly Agree	8.9	0.000	0.453
		Agree	49.5		
		Neutral	22.4		
		Disagree	18.2		
		Strongly Disagree	1.0		
Document Constraints	Required Document	Strongly Agree	4.3	0.000	0.193
		Agree	61.4		
		Neutral	12.2		
		Disagree	19.1		
		Strongly Disagree	3.0		
	Content of the Loan Document	Strongly Agree	3.3	0.000	0.183
		Agree	49.8		
		Neutral	15.2		
		Disagree	30.0		
		Strongly Disagree	1.7		

		Strongly Agree	2.0		
	Posting Financial information	Agree	43.6	0.001	0.185
		Neutral	22.1		
		Disagree	29.7		
		Strongly Disagree	2.6		
Information Dissemination	Provision of Information	Strongly Agree	1.3	0.004	0.007
		Agree	31.7		
		Neutral	23.8		
		Disagree	39.3		
		Strongly Disagree	4.0		
	Loan Information Awareness	Strongly Agree	1.3	0.000	0.000
		Agree	27.7		
		Neutral	20.1		
		Disagree	46.5		
		Strongly Disagree	4.3		

P_a = value for loan accessibility,   Source: Filed Data 2021
P_m = value of meet financial demand
N= 303

5.4 Binary Logistic Analysis

Binary Logistic regression measures the relationship between the categorical target variable and one or more independent variables. It also allows one to assess how well one set of variables predicts its categorical dependent variable, where by two model was built using binary logit regression table 5.6.

Marital status significantly is statistically significant by 0.522, where by 1 unit has positive increase of 2.314 of a woman in loan meet financial demand. Moreover, school years is statistically significant by 0.524 as 1 unit it increases the chance of accessing loan by 1.179. On the other hand, source of income has negative significant of 0.163 of the women to have access to loan, where by 1 unit

reduces / decreased -0. 446 of the chance of the woman on loan accessibility. Where's monthly income has positive significant on loan accessibility by 0.545 with the increase of 2.556 by 1 unit.

On Administrative Bias of Local Government Officers, strict and authoritative is negatively significant to loan meet financial demand by 0.340 as 1 unit reduces -0.940 chance of loan meeting financial demand of the women. And the rest were not statistically significant in loan accessibility and loan meet financial demand.

Fairness was not statistically significant in loan accessibility and loan meet financial demand.

Also, corruption on ask of benefit is statistically significant by 0.316 as 1 unit increases 0.628 chance of women for loan meet their demand. Meanwhile demand from government officer is negatively significant by 0.274 where by 1 unit reduces the chance of -0.599 of the loan to meet women's financial demand.

Lastly, document constrain and information dissemination both were not statically significant on loan accessibility and loan meet financial demand.

Table 5.6 Binary Logistic Regression

DIMENSION	VARIABLE	Model I (N=303)	Model II (N= 303)
Control	Age	-.189	.817
		(.492)	(.463)
	Marital Status	-.169	2.314
		(.466)	(.522) ***
	Family Size	.543	-.220
		(.730)	(.806)
	Educational Level	.548	-.101
		(.529)	(.613)
	School Year Attended	1.179	.288
		(.524) *	(.620)
	Source of Income	-.446	.152
		(.163) **	(.188)
	Monthly Income	2.556	1.155
		(.545) ***	(.620)
Administrative Bias of Local Government Officers	Gender Bias	-.159	-.002
		(.309)	.305
	Organizational Effect	.094	-.940
		(.295)	(.340) **
	Strict and Authoritative	.515	-.595
		(.275)	(.307)
Fairness	Equitable Treatment by Government Officers	-.196	.188
		(.308)	(.303)
	Fair Treatment	.259	-.255
		(.301)	(.290)
Corruption	Ask for Benefit	.091	.628
		(.266)	(.316) *
	Demand from Government Officers	-1.227	-.599
		(.299) ***	(.274) *
Document Constraints	Required Document	.091	.010
		(.266)	(.308)
	Content of the Loan Document	.308	-.249
		(.274)	(.306)
Information Dissemination	Posting Financial information	.259	.338

		(.271)	(.265)
	Provision of Information	.205	.427
		(.312)	(.3.11)
	Loan Information Awareness	-.068	.509
		.265	(.281)
Number of Observation			
Cox and Snell R^2		0.467	.279
Nagelkerke R^2		0.662	.469
X^2 Prob>X^2		0.000	0.000

Note: N= 303   Source: Field
Data 2021.
*= p<0.05, **=P<0.01, ***=p<0.001

5.5 Results of Hypothesis Test

Hypothesis 1 (H1a): Gender bias has a negative impact on enabling women to have access to loans.

The question regarding gender bias having a negative impact on enabling

women to have access to loans is answered by the binary regression. It is evident

that there is no statistical relationship between gender bias and access to loans,

therefore the hypothesis is rejected.

Hypothesis 1 (H1b): Gender bias has a negative impact on meeting the demand for loans.

In relation to the question, of whether gender bias has a negative impact on

meeting the demand for loans, the results from the binary regression indicate that

there is no statistical relationship between gender bias and loan-meeting demand. Therefore, this hypothesis is rejected

Hypothesis 2 (H2a): Organizational effect has negative impacts on enabling women to access loans.

The question concerning organizational effect having a negative impact on enabling women to access loans can be answered by the positive nonstatistical relationship with access to loans. Based on the empirical findings, this hypothesis is rejected.

Hypothesis 2 (H2b): Organizational effect has negative impacts on meeting the demand for loans.

Answering the question organizational effect has a negative impact on meeting the demand for loans, it is evident in the binary regression that there is a negative statistical relationship between organizational effects and meeting loan demand. Therefore, this hypothesis is accepted

Hypothesis 3 (H3a): Strict and Authoritative have a negative impact on enabling women to have access to loans.

The question regarding strict and authoritative having a negative impact on enabling women to have access to loans indicates that there is no statistical relationship between strict and authoritative and access to loans. Therefore, this hypothesis is rejected.

Hypothesis 3 (H3b): Strict and Authority have a negative impact on meeting the demand for loans.

Regarding the question of strict and authoritative having a negative impact on meeting loan demand, the binary regression indicates that there is no statistical relationship between strict and authoritative and meeting the demand for loans. Therefore, this hypothesis is rejected

Hypothesis 4 (H4a): Equitable treatment by government officers has positive impacts on enabling women to have access to loans.

Answering the question of equitable treatment by the government has a positive impact on enabling women to have access to loans. The binary regression indicates that there is no statistical relationship between equitable treatment by government officers and access to loans. Therefore, this hypothesis is rejected.

Hypothesis 4 (H4b): Equitable treatment by government officers has positive impacts on meeting the demand for loans.

The question of equitable treatment by government officers having a positive impact on meeting the demand for loans can be answered by binary regression. It is evident that there is no statistical relationship between equitable treatment by government officers and meeting loan demand. Therefore, this hypothesis is rejected.

Hypothesis 5 (H5a): Fair treatment by government officers has positive impacts on enabling women to have access to loans.

The question of fair treatment by government officers having a positive impact on enabling women to have access to loans can be answered by binary

regression. It is evident that there is no statistical treatment between fair treatment and having access to loans. Therefore, the hypothesis is rejected.

Hypothesis 5 (H5b): Fair treatment by government officers has positive impacts on meeting the demand for loans.

Regarding the question of fair treatment by government officers having a positive impact on meeting the demand for loans, the binary regression indicates that there is no statistical relationship between fair treatment and meeting loan demand. Therefore, the hypothesis is rejected.

Hypothesis 6 (H6a): Asking for benefits influences women to have access to loans.

Answering the question of asking for benefits has a negative impact on enabling women to access loans, it is evident from the binary regression that there is no statistical relationship between asking for benefits and accessing loans. Therefore, the hypothesis is rejected.

Hypothesis 6 (H6a): Asking for benefits influences women to have access to loans.

The question of asking for benefits having a negative impact on meeting the demand for loans can be answered by binary regression. It is evident that there is a statistically significant relationship between asking for benefits and meeting loan demand. Therefore, this hypothesis is accepted.

Hypothesis 7 (H7a): Demand from government officers has negative impacts on enabling women to have access to loans.

Answering the question demand from government officers having a negative impact on enabling women to have access to loans. The binary regression indicates that there is a statistical relationship between demand from government officers and access to loans. Therefore, this hypothesis is accepted.

Hypothesis 7 (H7b): Demand from government officers has negative impacts on meeting the demand for loans.

The question concerning demand from government officers having a negative impact on loan meeting women's demand, it is evident from the binary regression that there is a statistically significant relationship between demand from officers and loan meeting demand. Therefore, the hypothesis is accepted.

Hypothesis 8 (H8a): Required documents have positive impacts on enabling women to have access to loans.

Answering the question required documents have a positive impact on access to loans, it is evident in the binary regression that there is no statistical relationship between required documents and access to loans. Therefore, this hypothesis is rejected.

Hypothesis 8 (H8b): Required documents have negative impacts on meeting the demand for loans.

The question of required documents has a negative impact on enabling loans to meet women's demand, the binary regression indicates that there is no

statistically significant relationship between required documents and loan meeting demand.

Hypothesis 9 (H9a): The content of the loan document has negative impacts on enabling women to have access to loans.

With regards to the question content of loan documents having a negative impact on loan meeting women's demand, this can be answered by the binary regression which indicates that the content of loan documents has no statistically significant relationship with access to loans. Therefore, from the empirical evidence, this hypothesis is rejected.

Hypothesis 9 (H9b): The content of loan documents has negative impacts on meeting the demand for loans.

Concerning the question of the content of loan documents having a negative impact on loan meeting women's demand, this question can be answered by the binary regression which indicates that there is no statistical relationship between the content of loan documents and loan meeting demand. Therefore, the empirical finding is rejected.

Hypothesis 10 (H10a): Posting financial information has positive impacts on enabling women to have access to loans.

In answering the question of posting financial information having a positive impact on enabling women to have access to loans, the answer can be attained in the binary regression which is evident that posting financial information has a

positive relationship with access to loans however, there is no statistical relationship between posting financial information and access to loans, therefore, from the empirical evidence, the hypothesis is rejected.

Hypothesis 10 (H10b): Posting financial information has a positive impact on meeting the demand for loans.

The question regarding posting financial information having a positive impact on loans meeting women's demand can be answered by binary regression. It is evident that there is a positive relationship however, it is not statistically significant. Therefore, the hypothesis is rejected.

Hypothesis 11 (H11a): The provision of information has positive impacts on enabling women to have access to loans.

Relating to the question provision of information having a positive impact on women having access to loans can be answered by the regression analysis. It is evident from the binary regression that there is a positive relationship, however, it is not statistically significant. Therefore, the hypothesis is rejected.

Hypothesis 11 (H11b): The provision of information has positive impacts on meeting the demand for loans.

Answering the question of whether the provision of information has a positive impact on enabling loans to meet women's demand, it is evident from the binary regression that there is no statistically significant relationship between the

provision of information and loan-meeting demand. Based on the empirical findings, the alternative hypothesis is rejected.

5.6 Summary of key research findings and discussion

The notion behind this research was to find out the effectiveness of local government financial policy in terms of five dimensions on the barriers of financial policy; the administrative bias of local government officers, fairness, corruption, document constrain, and information dissemination as well as examine their impacts on the accessibility of financial services to women. From these dimensions, two research questions were developed to achieve the objectives.

To add this, socio-demographics were analyzed as control variables. Majority of respondents representing old age is 64.0% and the remaining proportion is young age, on the other hand majority of respondents, 93.4% have a small size the remaining is large. This portrays the broader sense that married, old women with small family size have a great chance of having access to financial services.

Another interesting aspect of socio-demographic factors is the analysis of the education level, the number of years attended school, and source of income and monthly income. From table 5. and table 5.2 above most of the respondents, 78.5% have vacation education with one to fifteen years attended in school that is 77.3%

the means the respondents are able to understand required documents, (2.55) the content of loan documents(2.77), filling loan documents (3.13) thus respondent be able to access loan though it was not a guarantee for the loan to meet their financial demand. As the findings show that 80.27% of adult population (aged 15 years and above) in Tanzania are able to read and write, the literacy rate for adult female population is 75.87% NBS (2022).

On the other hand majority of respondents, 66.7% are entrepreneurs, and 63.7% are low-income earners, which are the main target of local government financial policy the findings are consistent with the local government financial policy that each local government authority is responsible to set 10% of it own source and issue loan with zero interest to the registered group of entrepreneurs with low income which meets required criteria set government gazette no .289 of May, 4th, 2019 URT (2019).

Specifically, to answer the research questions of this study used binary logistics with two different predictors models. One was performed on loan accessibility and loan meet financial demand also control variables were used. Model one Loan accessibility – years attended school is highly significant (p<0.000) with (r= *0.524), this indicates that unit increase in school years attended level of loan accessibility is increased by 1.179. the particular findings go a long way to prove the findings of Ogubazghi and Muturi (2014) educational level of the owner

have significant effect on access to bank loan. Both the variables have positive effect on access to bank loan. Musingila. (2018) insisted that education has significant impact in women access loan in microfinance in Kikuyu count in Kenya.

Again on the source of income in <table 5.4> above, results shows that 66.7% of respondent are entrepreneurs (p<0.0000,) which is not statically significant. The table 5.6 above shows there is no significant correlation between income source and loan accessibility (r = -0.163*) as one unity decreases -0.446 of respondent chance to have access the loan. This means when respondents income increases are not qualified to access loan as the respondent will move from low-income earners to high-income earners which is not the target of the policy However, the findings are also consistent with Owoeye and Toluwase (2020) study on Assessment of the Effect of Bank of Agriculture Loan on Female Farmers' Agricultural Production in Ekiti State, Nigeria, and results show income, is inversely correlated with loan accessibility in Nigeria. This finding is consistent with Adedej and Abiodun (2012) conducted the study on An Evaluation of the Accessibility of Low-Income Earners to Housing Finance in Nigeria and the findings show that the level of accessibility of low-income earners to housing finance in Nigeria is still very low despite the intermediation of private developers and cooperative societies in sourcing housing finance.

Moreover, analysis of corruption in terms of demand from government officers (0.299*), indicates that one unit increase on loan accessibility, while one unit causes -1.227 decrease in loan accessibility. So the higher the demand from government officers the lower accessibility which is consistent with Pal. S (2002) results in Household sectoral choice and elective demand for rural credit in India. Khemaise (2016) also founds that there is a robust positive relationship between corruption and access to loan and loan portfolios.

Irrespective of this, the rest of the results in model I <table 5.6> revealed that none of loan accessibility dimensions, apart from age, school year attended, source of income and monthly income and corruption has significant impact on loan accessibility. This argument is consistent with Leora (2019). To buttress this argument, just other women worldwide, Tanzanian women face a lot of challenges in accessing loans from both commercial and microfinance. This implies that their I need for the government ensures they highly recognize the contribution of financial providers as argued by Melania and Urassa (2015).

For model II, binary logistics was conducted on loan meet financial demand. It was witnessed that marital status has a positively significant (p= <0.000) also one unit increase in marital status will cause a 2.314 increase in loan meeting financial demand (r= 0.522***) this finding is consistent with the study by Owoeye and Toluwase (2020) that marital status, ownership of land, awareness, past and current

credit use, and collateral had positive effects on loan meeting demand as the spouses helping their partners in collateral. However, the study is inconsistent with Rarthiranee Y & Semaingghe as well as Leora (2015) both insisted marital status is a guarantee of females have access to the loan and meet demand as male relatives are not able to share their collateral.

Further, administrative bias of the local government officers on strict and authoritative shows a negative significant (r= 0.340***) whereby one increase will cause a -0.940 decrease in loan meet the financial demand. This finding is also consistent with Feiock and Kim (2011), who highlighted that government structure mediates the effects of administrative arrangements and economic forces on developmental policies, stressing that commitments to take certain actions and not others that are embodied in strategic play may be less credible in the context of strong electoral incentives.

Lastly, corruption on demand from government officers has a negative significant in loan meet financial demand (r = 0.274*) which means unit decreases -0.599 chance of the loan meeting demand of the applicant. These findings are consistent with Kebete .J et el (2022) on the effects of corruption and the results show that corruption is negatively associated with the loan portfolio. Also, study by Ashforth and Anand (2002) the normalization of corruption in organization, argued that three mutually reinforcing processes underlie normalization:

institutionalization, where an initial corrupt decision or act becomes embedded in structures and processes and thereby routinized; rationalization, where self-serving ideologies develop to justify and perhaps even valorize corruption leads the induvial not reaching their targeted expectations in the organization.

Chapter 6. Conclusion and Policy Implications

6.1 Conclusion

The main objective of this research was to examine the effectiveness of local government financial policy in terms of the barriers or challenges that hinder the implementation of the policy by the local government officers in terms of administrative bias of the local government officers, fairness, corruption, document constrain and information dissemination to the accessibility of financial services. The empirical results is discussed in the previous chapter shows significant findings.

The study exhibited that local government financial policy in Tanzania is not well implemented by the local government officer with to regard to different challenges faced. The administrative bias of the local government officer has shown a significant impact on the accessibility of financial services. Whereby organizational effects and strict authority of local government officers are very significant in the accessibility of financial in terms of loan accessibility and loan meet financial demand. But on other hand the gender bias is a barrier as some male government officers may tend to act negatively when providing financial services and its affects the policy implementation to attain its goal.

Furthermore, fairness has is not statistically significant in terms of accessibility of financial services. Whereas women are not fairly treated by the local government officers, as they may favor some friends, relative or some of school mate in favoritism was, thus it affects the loan accessibility also the loan will not demand of the women.

Corruption within the Tanzanian, public sector should checked be through whistleblowing and proper organizational discipline as corruption is seen in this study as barrier in accessibility of financial services. As local government officer may demand or ask for it from women. And because corruption is a sensitive issue, most women were neutral when asked about it. And its decreases the chance of women having access to loan if she will not give out corruption, and she does the loan will not meet her financial demand, hence having negative evidence in the accessibility of financial services.

Also, document constraints as another challenge is the implementation of the local government financial policy. The study finds women are not aware of the required documents that are required during application process, and others were not able to understand the content of loan documents. As if the women will not be able to understand well its will automatically fail to submit the necessary and document and this affect loan accessibility and will not meet their demand.

Lastly, the study finds that information was also a challenge in the implementation of local government financial policy, the study revealed that the local government officers are not posting important information on public notes board so the community can be aware on the different information about financial services, this lead the community to be unfamiliar also unaware of loan awareness. Therefore, it causes women not be aware of information hence it make not access loan in time.

6.2 Policy Implication

From the findings, the study recommended different actions can be taken in terms on the policy also to the implementors of the policy which are local government officials.

The Ministry of Finance and the Ministry of Gender, children, and special groups should ensure the online loan application works effectively as other e-government systems. This will reduce unnecessary bureaucratic systems, as women will submit the necessary document, and document screening will be done online. Also, the system will be linked to the bank account.

Similarly, the policy should make some amendments in the policy about group lending as well as increase the percentage of own source collection for

financial services to special groups, especially women. The amendment of the policy will allow individual lending instead of group lending, will enable women to have access and the loan might meet her instead of sharing. Because running group projects has proven failure in different projects. Also, the percentage of own source collection should increase from 10 to 20%, this will at increase the amount of money women can be able to assess. Because one the challenge in loan meet financial demand was the government budget was not enough.

Further, the study recommends that local government, especially the department of community development, should incorporate men so as to improve men support for women and reduce gender inequalities in the community. This will make financial accessibility easy and more social networks will be created to achieve high level of women empowerment.

Training institutions should design and plan training programmes to match women entrepreneurs' work schedules. This will go a long way in providing sufficient time to women in order to acquire pre-requisite skills from the training programmes. ii. Training materials need to be designed to suit the content of training programmes in order to enhance faster understanding of concepts to be learnt. iii. Trainers should update their skills to match the changing times. This will

go a long way in helping train on concepts based on modern market demands and provide skills to match the changing times.

Notwithstanding this, fight against corruption, the responsible agency Prevention and Combating of Corruption Bureau (PCCB), which was established in 2007, Under the ministry of Home Affairs, suppose to ensure they are working effectively especially at the district level to probe employees and department who indulge into corruption. Also, honesty is fundamentally a behavior of the mind and a way of life which means that people can be taught to be honest in as much as they can be taught to be dishonest. This teaching should begin with the religious education of moral behavior. Furthermore, education on corruption should start at the most basic level of the Tanzanian education system to nurture and change the mindset of individuals at young stage. Sensitization of citizens on the right and liberties they should expect in transacting with local government officials.

Community development at the district level should be encouraged to concentrate on multi-sectoral policy planning, co-ordination, monitoring and evaluation and implementation of projects funded by local government. Also, all the department should be tasked to implement approved district projects together and report to the ministerial level who is the political head will influence to the parliament. to push things up.

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Appendix

Questionnaire Survey

Effectiveness Of Local Government Financial Policy in Reducing Poverty Among Women- Case of Dodoma City Council.

Dear Respondent

I am **Lydia Alphonce Mahela**, a graduate student currently studying a Master's Degree Program in Gender and Rural Community Development at Yonsei University, South Korea with the Graduate School of Government, Business and Entrepreneur. This is in partial fulfillment of the award of Master's Degree Program in Community Development (Master's in Public Administration)

Consent and Confidentiality: You were selected based on your knowledge and experience which is very important to this study. I will want to assure you that this is strictly and exclusively for academic use and confidentiality is assured regarding your responses. It is also vital to state that you're not obliged in any way to answer a question you feel displeased about. However, your sincere and honest answers are highly important for the success of this study.

Thank you very much for accepting to be part of this study

Sincerely yours;

Lydia Alphonce Mahela
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Department of Global Public Administration
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PART I: SOCIO-DEMOGRAPHIC DATA

Please fill in your personal information to the question below. Please tick into the box the answer you choose the most.

1. Please indicate your age [   ]

2. Marital status
    1. Single   [   ]
    2. Married   [   ]
    3. Divorced   [   ]
    4. Widow   [   ]

3. Please indicate the size of your family.
    1. 1-2   [   ]
    2. 3-5   [   ]
    3. 6-7   [   ]
    4. Above 7   [   ]

4. Please indicate your level of education
    1. Not attended,   [   ]
    2. Primary education,   [   ]
    3. Secondary/ High school education   [   ]
    4. Collage/Vocational education   [   ]
    5. University education   [   ]

5. Please indicate the number of years you attend school. [   ]
    Example; Class 1 to form 2 (in case you dropped out) …. [9 years]

6. Please indicate your source of income
   1. Farmers   [   ]
   2. Entrepreneur/Businessman   [   ]
   3. Livestock keeping   [   ]
   4. Civil servant   [   ]
   5. Others………………………………………….

7. Please indicate your monthly income
   1. Less than 100,000   [   ]
   2. 101,000 – 250,000   [   ]
   3. 251,000-350,000,   [   ]
   4. 351,000-500,000   [   ]
   5. Above 500,000   [   ]

Part II: Challenges/barriers in the implementation of local government financial policy. This section explains the challenges women face in accessing financial services offered by local government. Explanation: Please tick the correct answer based on your opinion

How well do you agree with following statement on Administrative Bias of local government officers?	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
8.Local government officers (such as male officers) have a gender bias in the providing local government financial services to women					
9.Organization's culture affects the provision of local government financial services to women					

10. Local government officers very strict and authoritative in provision of local government financial services.					

How well do you agree to the following statements on Fairness?	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
11. Government officers give special favors to their friends or relatives from the same village, school, or kingship when offering financial service					
12. Government officers treating women equitably and without discrimination					
13. Local government official treats women fairly in term of economic status,					

How well do you agree to the following statements on Corruption?	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
14. Government officers asks for monetary or fringe benefit from women when providing financial services.					

15. Government officers use an alternative way to provide financial service to women.					
16. I use personal connections to get preferential treatment in accessing financial services.					
17. Government officers do not demand directly but show that they expect a cash or a favor					

How well do you agree to the following statements on Location of the Government officers?	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
18. Distance from house to the local office affects the accessibility to financial services					

19. Please indicate the distance from your place to the government office

        1. Less than 500m   [   ]
        2. 501m- 1km   [   ]
        3. 1.1km-2km   [   ]
        4. 2.1km-4km   [   ]
        5. Above 5km   [   ]

20. Please indicate how many times do you visit local government to access financial services.

        1. Every day   [   ]
        2. Once per week [   ]

3. Twice per week   [   ]
4. Once per month   [   ]
5. Twice per month   [   ]

How well do you agree to the following statements on Document Constrain?	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
21. I know the required document for application of financial services at local government					
22. I understand the content in loan documents for loan application					
23. Local government officers help to fill the application form to reduce rejection in application.					
24. I easily access the Document used in application easily at the local government office.					

How well do you agree to the following statements on Information dissemination?	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
25. Government officers post the information about the financial services provided by the local government in the public notice boards					

26. Government officers provide enough information on the types of financial services.					
27. I am aware of loans provided by the local government is free interest, having 3 month of grace period and issued 4 time in a year.					

28. Who mostly provides the information about the local government financial services in your areas?
   1. Government officers   [ ]
   2. Civic Organisation   [ ]
   3. Family   [ ]
   4. Friends   [ ]
   5. Colleagues   [ ]

How well do you agree to the following statements on sufficiency financial support?	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
29. Amount given sufficiently meet the demand					
30. I received the amount applied for from the local government.					

31. If you have not received the exact amount of money you applied for explain why?
   1. Did not meet the required condition   [ ]
   2. Government budget was not enough/limited   [ ]

3. Government focuses in certain valuable project   [   ]
4. Others………………………….

PART III: ACCESSIBILITY.

This section explains the how the accessibility of financial services offered by local government help women in reducing poverty.

32. Did you succeed to get the loan Loans from the local government?
    1. Yes [   ]
    2. No   [   ]

33. If the answer to question 32 is No, how many times did you try again to get your loans?
    1. Once   [   ]
    2. Twice   [   ]
    3. Three times   [   ]
    4. Four times   [   ]
    5. More than five times   [   ]

How well do you agree to the following statements on sufficiency financial support?	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
34. Loan obtained helped as a startup capital for establishing Income generating activities					
35. Loan obtained Meet the financial Demand					

PART IV. RECOMMENDATION.

What is your opinion concerning improving Local government financial policy in enabling women to have access to financial service?

Recommendation	1 Strongly Agree	2 Agree	3 Neutral	4 Disagree	5 Strongly Disagree
36. Individual access to financial services is good					
37. Training on entrepreneurial skills skill is mandatory for successful of IGA.					
38. Online application of the financial services instead of the manual application.					

39. Kindly write down other 3 recommendations that you think it can help improve the provision of financial services in the local government.
   1. …………………
   2. …………………

40. Kindly give 3 recommendations on improving policy implementation for provision of financial services.
   1. ………………………….
   2. …………………………

Thank you for your sincere cooperation

Swahili Questionnaire

Dodoso

Ufanisi na sera ya mikopo ya serikali za mitaa katika kupunguza umasikini kwa wanawake.

Stadi ya Halmahsauri ya Jiji la Dodoma

Habari,

Naitwa **Lydia Alphonce Mahela**, mwanafunzi wa shahada ya uzamili katika masuala ya Jinsia na maendeleo ya Jamii vijijini, chini ya idara ya Biashara na Ujasiriamali katika chou cha Yonsei, Korea Kusini.

Usiri wa taarifa. Wewe ni mmoa wa wadodoswaji ambao wamechagulia kulingana na uzoefu na uwezo katika stadi hii. Nakuhakikishia taarifa utakozotoa ni kwa malengo mahususi ya kimaso tu, usiri mkubwa unazingatiwa katika utoa wa wataarifa kulingana na majibu utakayo toa.

Tafadhali unaombwa kujaza dodoso hili kwa uaminifu ili kufanikisha ukamilifu wa stadi hii.

Asante sana.

Wako,

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</div>

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Korea Kusini.

SEHEMU YA KWANZA; TAARIFA MUHIMU
Tafadhali jaza taarifa binafsi kwa kila swali hapo chini. Jaza kiboksi wazi kwa sehemu za kuchagua.

1. Tafadhali jaza umri wako   [   ]

2. Hali ya ndoa
   i.   Sijaolewa   [ ]
   ii. Nimeolewa   [ ]
   iii. Mtakala   [ ]
   I.   Mjane   [ ]

3. Tafadhali jaza namba ya idadi ya wanakaya.
   i.   1-2   [   ]
   ii. 3-5   [.]
   iii. 6-7   [.]
   iv. Zaidi ya 7   [.]

4. Tafadhali jaza kiwango cha elimu.
   i.   Sijasoma   [ ]
   ii. Darasa la saba   [ ]
   iii. Kidato cha nne/sita   [ ]
   iv. Elimu ya ufundi   [ ]
   v.   Chuo kikuu   [ ]

5. tafadhali taja idadi ya miaka uliyotuma shule   [.]
   mfano; darasa la kwanza hadi kidato cha pili (kama uliacha masomo)
   {miaka 9}

6. tafadhali jaza chanzo cha mapato
   i.   mkulima   [ ]

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ii.   mjasiriamali/mfanyabishara   [   ]
iii.   mfugaji   [   ]
iv.   mtumishi wa umma   [   ]
v.   nyinginezo………………………….

7. tafadhali jaza kipato chako kwa mwezi
   i.   chini ya 100,000   [   ]
   ii.   101,000 – 250,000   [   ]
   iii.   251,000 – 350,000   [   ]
   iv.   351,000 – 500,000   [   ]
   v.   Zaidi ya 500,000   **[   ]**

SEHEMU YA PILI. Changamoto katika uteleleza wa sera ya mikopo katika serikali za mitaa. Sehemu hii inaelezea sera ambazo wanawake wanakumbana nazo katika kujipatia huduma za kifedha zinazotelewa na serikali za mitaa.

Tadhali chagua jibu sahihi kulingana na maoni yako.

Ni kwa kiwango gani unakubaliana na sensentesi ifuatayo Urasimu ya maafisa wa serikali za mitaa	1 Haki ka Naku bali	2 Nakub ali	3 Sina Uhaki ka	4 Siku bali	5 Haki ka Siku bali
8.Maofisa wa serikali za mataa (hususani waume) wamekua na urasimu katika kutoa huduma za kifedha kwa wanawake					
9.Mfumo wa oganaizesheni una athara katika utoaji wa huduma za kifedha kwa wanawake					
10.Maofisa wa serikali za mitaa wana urasimu na wanafasheria kali					

katika kutoa huduma za kifedha kwa wanawake					

Ni kwa kiwango gani unakubaliana na sensentesi ifuatayo Upendelo maalum unaofanywa na maafisa wa serikali za mitaa	1 Hakika Nakubali	2 Nakubali	3 Sina Uhakika	4 Sikubali	5 Hakika Sikubali
11.Maofisa wa serikali za mataa wanatoa upendeleo maalum kwa ndugu, jamaa, marafiki waliosoma pamoja katika utoaaji wa huduma za kifedha kwa wanawake					
12.maofisa wa serikali wanatoa huduma kwa haki na usawa bila ubaguzi kwa wanawake					
13.Maofisa wa serikali za mitaa wanahudumia wanawake kwa usawa bila kuangalia hali zao za kiuchumi					

Ni kwa kiwango gani unakubaliana na sensentesi ifuatayo Rushwa	1 **Hakika Nakubali**	2 **Nakubali**	3 **Sina Uhakika**	4 **Sikubali**	5 **Hakika Sikubali**
14.Maofisa wa serikali za mataa wanaomba rushwa au zawadi ndogondogo katika kutoa huduma za kifedha kwa wanawake					
15.Maofisa wa serikali za mitaa wanatumua njia mbala katika kutoa kuduma za kifedha kwa wanawake					
16. Natumia njia binafsi katika kupata huduma za kifedha					
17. maofisa wa serikali waonesha kutaka kupokea rushwa katika kutoa huduma za kifedha.					

Ni kwa kiwango gani unakubaliana na sensentesi ifuatayo eneo wanapokatikana maafisa wa serikali za mitaa	1 Hakika Nakubali	2 Nakubali	3 Sina Uhakika	4 Sikubali	5 Hakika Sikubali

18. Umbali kutoka eneo unaloishi hadi ofisi ya serikali za mitaa una athiri upatikani wa huduma za kifedha.					

19. Ni umbali gani kutoka eneo unalo ishi hadi serikali za mitaa

1. Chini ya 500m   [   ]
2. 501m – 1km   [   ]
3. 1.1km – 2km   [   ]
4. 2.1km – 4km   [   ]
5. Zaidi ya 5km   [   ]

20. Ni mara ngapi unatembelea ofisi ya serikali za mitaa kupata huduma za kifedha

1. Kila siku   [   ]
2. Mara mbili kwa wiki   [   ]
3. Mara tatu kwa wiki   [   ]
4. Mara moja kwa mwezi   [   ]
5. Mara mbili kwa mwezi   [   ]

Ni kwa kiwango gani unakubaliana na sensentesi ifuatayo Upatikanaji wa Nyaraka	1 Hakika Nakubali	2 Nakubali	3 Sina Uhakika	4 Sikubali	5 Hakika Sikubali
21.Nina zifahamu nyaraka zinazohitaji wakati wa maombi ya mkopo kupitia serikali za mitaa					
22. Nina elewa dhana ziliandikwa katika fomu					

ya maombi ya mkopo katika serikali za mitaa					
23.Maofisa wa serikali za mitaa wana wanasaidia katika ujazaji wa fomu za maombi ya mkopo					
24. Ninaweza kupata kwa uharaka nyaraka na fomu za maombi ya mkopo katika serikali za mitaa					

Ni kwa kiwango gani unakubaliana na sensentesi ifuatayo Upatikani wa Taarifa.	1 Hakika Nakubali	2 Nakubali	3 Sina Uhakika	4 Sikubali	5 Hakika Sikubali
25. Maofisi wa serikali wanabandika taarifa za huduma za kifedha katika mbao ya matangazo za umma					
26.Maofisa wa serikali wanatoa taarifa muhimu za aina za huduma za kifedha zinatolewa na serikali za mitaa					
27.Ninafamu mikopo inayotelewa na					

serikali za mitaa, hazina riba, una neema ya miezi 3 kabla ya kuanza kulipa, na iatolewa mara 4 kwa mwaka					

28. Nani anaetoa taarifa za upatikanaji za huduma za kifedha za serikali za mitaa katika eneo lako?

    1. Maofisa wa serikali   [ ]
    2. Taasisi za kiraia   [.]
    3. Wanafamilia   [.]
    4. Marafiki   [.]
    5. Jamaa   [ ]

Ni kwa kiwango gani unakubaliana na sensentesi ifuatayo utoshelevu wa huduma za kifedha	1 Hakika Nakubali	2 Nakubali	3 Sina Uhakika	4 Sikubali	5 Hakika Sikubali
29. Fedha ulipoewa ilitosheleza mahitaji					
30.Nilipokea fedha niliyoomba kama mkopo katika serikali za mitaa.					

31. Kama hukupata uliyoomba kama mkopo katika serikali za mitaa, eleza kwa nini?

1. Sikutimiza vigezo   [   ]
2. Bajeti ya serikali ilikua ndogo/haikutosheleza   [   ]
3. Serikali inalenga baadhi ya miradi maalumu   [   ]
4. Mengineyo………………………………………….

PART TATU: UTAPIKANI WA HUDUMA ZA KIFEDHA.

Sehemu hii inaeleza namna upatikani wa huduma za kifedha katika kuwasidaia wanawake kuondokana na umaisikini.

32. Je ulifanikiwa kupata mkopo kutoka serikali za mitaa.

    1. Ndio   [   ]
    2. Hapana   [   ]

33. kama jibu katika swali la 32 ni Hapana, Ni mara ngapi umejaribu tena kuomba mkopo?

    1. Mara 1   [   ]
    2. Mara mbili   [   ]
    3. Mara tatu   [.   ]
    4. Mara nne   [.   ]
    5. Zaidi ya mara tano   [.   ]

Ni kwa kiwango gani unakubaliana na sensentesi ifuatayo upatikani wa huduma za kifedha	1 Hakika Nakubali	2 Nakubali	3 Sina Uhakika	4 Sikubali	5 Hakika Sikubali
34.Mkopo uliopata ulikusaidia kama mtaji wa kuanzisha bishara					
35. Mkopo ulipo pata ulikidhi matitaji yako ya kifedha					

SEHEMU NNE; MAPENDEKEZO

Nini maoni yako katika kuboresha sera ya serikali za mitaa katika kuwawezesha wanawake kupata huduma wa kifedha kutoka serikali za mitaa

Mapendekezo	1 Hakika Nakubali	2 Nakubali	3 Sina Uhakika	4 Sikubali	5 Hakika Sikubali
36. Mkopo wa mtu mmoja ni bora					
37. Mafunzo ya ujasiriamali ni muhimu katika kuborea biashara					
38. maombi ya mkopo kwa njia ya mtandani ni bora.					

39. tafadhali toa maoni yako unaodhani yatasaidia kuboresha upatikani wa huduma za kifedha katika serikali za mitaa.

1. …………………………………………
2. …………………………………………

40. Tafadhali toa maoni yako yatakayo saidia kuboresha utekelezeja wa sera ya mikopo ya serikali za mitaa.

1. ………………………………………….
2. …………………………………………

Abstract in Korean

빈곤감소를 위한 지방정부 재정정책의 효과성
여성들 사이에서- 탄자니아 도도마 시의회의 사례

연세대학교 정경대학원

여성농촌지역개발 석사학위과정

Lydia Alphonce Mahela

본 연구는 여성의 빈곤감소를 위한 지방정부의 재정정책 집행의 효과성을 검토한다. 연구의 주요 목적은 여성의 금융 서비스 접근성을 저해하는 요인을 파악하고 지방 정부의 재정 정책이 여성의 빈곤을 줄이는 데 미치는 영향을 조사하는 것이다.

이 연구는 지방 정부 금융 서비스에 접근할 수 있는 커뮤니티 개발 부서에 등록된 300명의 여성에 대한 인식을 평가하기 위해 정량적 연구 방법론을 채택하였다. 이 연구의 결과는 조직적 효과가 긍정적이었고, 이는

여성이 자신의 요구를 충족하기 위해 접근할 수 있는 금융 서비스를 가능하게 하는 것과 상당한 관련이 있음을 보여주었습니다. 또한 이 연구에서 부패가 대출 접근성과 대출 수요 충족에 부정적인 영향을 미쳤고, 이는 공무원들이 특혜를 요구하면서 발생하다고 분석되어졌다.

따라서 재정정책을 효율적으로 추진하기 위해서는 지방공무원의 불필요한 관료주의를 줄여야 한다. 가 지역 차원에서 효과적으로 활동하고 지방 정부 재정 정책의 시행에 제3의 눈을 가질 것을 권고한다. 또한 이 연구는 많은 여성들이 지방 정부가 제공하는 금융 서비스를 이용할 수 있도록 정책 입안자들이 지방 정부 자체 자금 조달의 대출 비율을 10%에서 20%로 상향 조정할 것을 제안한다.

핵심 단어: 여성; 빈곤감소; 관료주의; 자금조달