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RESEARCH ARTICLE

Impromptu Decisions: Tanzania's Local Government Authorities' challenge in Establishing and Managing the Women, Youth, and People with Disabilities Fund

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Abstract

The Women, Youth, and People with Disabilities Revolving Fund (WYDF) was established by the Tanzanian government for the Local Government Authorities (LGAs) to assist women, young people, and people with disabilities who are unable to obtain loans from financial institutions due to a lack of collateral. LGAs have been carrying out this legislative mandate since 1993. Despite implementation, LGAs continue to face difficulties. The study aimed to ascertain the causes of the WYDF difficulties encountered in Tanzania's LGAs. The qualitative content analysis approach was called upon. It evaluated research and government reports on WYDF. Google Scholar and public archives were among the sources of the data. The content analysis method was used to process the data. The fund implementation conundrum is the result of the centralization of decision-making on the fund, a lack of capacity, poor readiness/internalization by LGAs, including the absence of loan officers, a lack of transparent histories of the groups, inadequate monitoring and evaluation, and a lack of policy to deal with unrecoverable loans. The primary sources of challenges are institutional internalization deficiencies and decision-making centralization. It is necessary to effectively capacitate LGAs to implement the fund. Additionally, government-LGA consultations are required for the fund's implementation to be successful.

Keywords

Women, loans, Ttanzania, Kenya, local government authorities

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Introduction

Article 145 of the United Republic of Tanzania's Constitution from 1977 established LGAs. According to Article 146, the purpose of LGAs is to uphold and assist in maintaining peace, order, and good administration, fostering the social and economic well-being of the populace, and advancing social and economic growth. They are governed by a unitary system in which the national government has authority over them. Unitarianism has influenced the LGAs' governance, despite minor changes over time. They function as governmental political and administrative tiers (Association of Local Government Authorities of Tanzania [ALAT], 2020).

The central government's decision to eliminate LGAs in 1972, replace them with development committees, and reinstate them in 1982 was evidence of the control. In actuality, the central government's desire determines whether or not LGAs are independent. This impairs the LGAs' capacity to organize and carry out their duties (Tidemand & Msami, 2010).

The government has been working to find ways for the central government and LGAs to collaborate since its re-establishment in 1982. The Local Government Reform Programme (LGRP) under the Policy Paper on Local Government Reform (1998), which outlines central-local relations, takes note of the noteworthy change made. It advises that the central government's role be changed to include advisory, capacity-building, monitoring, regulating bodies, and supportive and supportive bodies. It does away with the previous command connections and puts dialogue and consultation in their stead. The LGAs will have power over their decisions (Mwasaga, 2021; The United Republic of Tanzania [URT], 1998).

Despite this, achieving effectiveness is incredibly challenging (Mdee & Thorley, 2016). The government, for instance, changed the Local Government Finance Act (Cap 290) of 1982, which mandates that LGAs set aside ten percent of their source income (OSR) as a loan fund for women, youths, and people with disabilities to help them rise economically. LGAs have had difficulties implementing the fund since its creation. This study examined the difficulties LGAs have in implementing funds and the cause of those difficulties.

The following presumptions serve as the study's guiding principles: First is whether LGAs participated completely in creating the fund; Second is whether LGAs were prepared enough to take on the job; Third is whether inadequate preparation and consultation contributed to the difficulties encountered.

Decision to Establish WYDF

The decision for LGAs to set aside ten percent of OSR for WYD can be traced back to 1993. At that particular time, the government introduced the Women's Development Fund (WDF) and Youth Development Fund (YDF) separately to provide soft loans for empowering these groups (United States Agency for International Development [USAID], 2020). The fund's distribution, under the council's management through the department of community

development, was in the ratio of 5 percent for women and 5 percent for youth. The loan funds were supposed to be distributed to registered groups. Arguably, the decision by the government to establish this system was based on the previous command relations (The Guardian, 2021, December 18).

The aim was to uplift economically disadvantaged women and youth with no access to loans issued by financial institutions due to a lack of collateral. The loan was to bear no interest (Controller and Auditor General [CAG], 2022). Arguably, this was a good move towards liberating these groups.

In 2019, the government amended the Local Government Finance Act, Cap 290 (R.E. 2019), by adding Section 37A specifically to facilitate loans to women, youth, and persons with disabilities by merging the former two. This amendment accommodated people with disabilities, although the percentage (10) remained the same. Since then, the fund has been known as the Women, Youth, and People with Disabilities Fund (WYDF). The Management of Credit manages the fund operations for Registered Groups of Women, Youth, and People with Disabilities, 2019 regulations (G.N. No. 286 of April 5, 2019).

Under Section 37A (2), the distribution is forty percent for women, forty percent for youth, and twenty percent for people with disabilities (Ministry of Finance and Planning, 2021, p. 54; United Republic of Tanzania, 2019, p. 26; United Nations Population Fund [UNFPA], 2022, p. 10). The logic behind setting aside twenty percent for people with disabilities while other groups enjoy forty percent is unclear.

Despite amalgamation, LGAs are still experiencing the same challenges related to fund operations. This is where skepticism arises about whether LGAs were effectively consulted for such decisions. Debatably, the decision was seemingly out of the blue for the LGAs.

Literature Review: Development Funds' Experience from Other Developing Countries

The issue of uplifting the economically left-out groups such as women, youth, and people with disabilities characterizes the economic efforts in developing countries. They establish social funds and are confronted with several challenges in their operations.

In Kenya, there are several efforts to uplift economically-vulnerable groups like women and youth. One of the notable ones is the National Government Affirmative Action Fund (NGAAF). The fund was established under the Public Finance Act of 2012 and its Regulations of 2016. The fund is operated under the Ministry of Public Service, Youth, and Gender Affairs. The fund operates in all 47 counties, coordinated by the county coordinators. The fund aims to provide grants for the socio-economic empowerment of affirmative action groups, which are women, youth, people

with disabilities, and needy children throughout all counties. The fund's primary source of income is the government's disbursement. However, the fund is reportedly confronted with sub-par contributions and delays in allocating the fund (Masime, 2015). This affects the fund's operation in the counties in ways such as low loan amounts, limited human resource capacity, the politicization of the fund, a lack of transparency and accountability, and low beneficiary repayment rates (Masime, 2015; Kiriti-Nganga & Mogeni, 2020).

Again, several anomalies have been revealed as far as the operation of the fund is concerned. For instance, in the Fiscal Year ending in 2019, the Auditor General announced the inconsistency of the financial statement of the fund, such that they did not report the number of meetings held and attendance by the board members, which is against the Public Sector Accounting Standards Board and the National Treasury Guidelines. Also, inaccuracies in financial statements were reported; for instance, the information on the fund's financial position shows cash and in-kind equivalents of Kshs. 951, 792, 041, while the cash flows showed a money and in-kind equivalent balance of Kshs. 955,911,652 resulting in an unexplained and unreconciled variance of Kshs. 4,119,611 (Office of the Auditor General, 2020).

Moreover, in that year (2019), the fund banked Kshs. 23,793,901, which was not later included in the financial statements. Moreover, irregular reallocation of the disbursed fund by the counties was reported. For instance, in Turkana County, for the fourth quarter, funds for the value addition projects (amounting to Kshs. 2,450,000) were reallocated to other unrelated projects for vehicle maintenance (Kshs. 500,000), fuel (Kshs. 200,000), the launch of sanitary towels expenses (Kshs 350,000), a sensitization and mentorship program for students (Kshs. 1,000,000), and committee allowances (Kshs. 400,000), all of which are not in the same sector (The Office of the Auditor General, 2020).

Looking at the above anomalies, two aspects are identified: (1) The fund is centralized in the sense that LGAs depend on the government's capacity to disburse funds, and (2) There is a tendency of LGAs to reallocate funds to other activities than those intended. Implicitly, there is no explicit coordination and monitoring of the fund between the government, NGAAF, and counties, which contradicts the fund's intention.

Regarding Uganda, the same characteristics were reported. For instance, the Youth Development Programme (YDP) is a governance-financed program designed as one of the government's interventions in response to high unemployment and poverty among youth and is implemented through LGAs. The fund offers revolving loans to unemployed and poor youth in groups of five, where 30% of the group must be female. The fund is confronted with several challenges: inadequate funds as it depends on government disbursement; low technical capacity in the LGAs; poor attitude among youth; internal conflicts in some youth; reallocation or use for unintended objectives; deliberate refusal to repay the loan to some youth groups; and refusal to recover repayment of the loan. For example, the 2021 Auditor General's Report showed that the

Ministry made a cumulative total disbursement of UGX 113.22 billion to the Youth Livelihood Programme (YLP) by June 30, 2021, for 13,095 youth groups. However, out of the expected recoverable funds of UGX.78.10Bn, only UGX.40.14Bn was recovered, leaving an outstanding amount of UGX.37.96Bn. The Ministry recovered UGX.40.14Bn in YLP funds from local governments, but only UGX.37.59Bn was transferred to the recovery account in BOU, leaving a balance of UGX.2.54Bn (Auditor General Uganda, 2021; Kisuule, 2021; The United Republic of Uganda, 2021).

Rwanda implemented the Vision 2020 Umurenge Program on Poverty Reduction as a fund to give grant support to poor households. Still, challenges, such as delays in payment, weak skills in monitoring and evaluation, and inadequate knowledge of the program implementers, were reported (Dorothee, 2017).

On the other hand, Kelvin-Iloafu et al. (2019) report that in Nigeria, social assistance funds face instability in government policies, failed health facilities, unexpected strikes, the Boko Haram and Fulani herders menace, kidnapping, and a lack of necessary infrastructure, all of which affect the women and youth empowerment programs.

Jaha and Sika-Bright (2016) reported that Ghana, which is implementing the Livelihood Empowerment against Poverty Programme, is confronted by administrative difficulties, irregular inflows of the fund, and perceived political interference.

Moreover, challenges related to social assistance funds, including lack of funds, lack of awareness, insufficient staff, and exclusion, are reported in countries like Lebanon (Bastagli et al., 2019; UNICEF, 2016; Child Frontiers, 2017) and Jamaica (Planning Institute of Jamaica, 2009).

Looking at the above-cited studies, most of the challenges for social assistance result from the centralization of funds and programs but are implemented locally. The decisions are made at the center with little involvement at the local level, which retards such efforts due to a lack of ownership and poor internalization.

Theory and Practice of Decentralization in Tanzania

The theory of decentralization entails the transfer of authority from the central government to the local government to speed up the delivery of social services to the people (Mudalige, 2019). The principal idea is to give power to local governments so they can function independently of the central government by developing and implementing plans that reflect their needs. It is intended to provide local authorities with political, administrative, and financial power to decide on matters concerning areas they see as significant for their development. In this regard, the central government acts as an advisor and partner in development (Mudalige, 2019; Wollmann, 2007).

The theory of decentralization requires the central government to grant or devolve full power to local authorities to be autonomous over their vested functions. In this regard, the central government will not decide for local authorities, but rather their relationship will be built through negotiation, dialogue, and partnership (Falleti, 2005). Most countries, both developed and developing, are implementing the idea of decentralization in different ways. Others are applying de-concentrations, delegation, and devolution, although devolution is seen as the most acceptable form of decentralization in many countries, including Tanzania (Escobar-Lemmon & Ross, 2013; Minas et al., 2012; Mugabi, 2005).

The practice of decentralization by devolution in Tanzania can be traced back to the Policy Paper on Local Government Reform in 1998 (URT, 1998). The aim was to make LGAs more autonomous by devolving political, administrative, and financial decision-making powers and duties from the central government. The principal objective of this devolution was to expand service delivery in the country (URT, 2009).

Decentralization in Tanzania is aimed at enabling councils to have the power to plan and implement their activities, ensure citizen participation, and improve service delivery. Under financial decentralization, LGAs could have the ability to develop their own budget based on their own priorities. In administrative decentralization, LGAs were to be empowered to employ their staff and develop codes to monitor their effectiveness. Again, political decentralization aimed to give local councils power to make decisions over the management of their areas of jurisdiction (Likwelile & Assey, 2018; URT, 1998).

This idea of decentralization is reflected in the following conceptual framework:

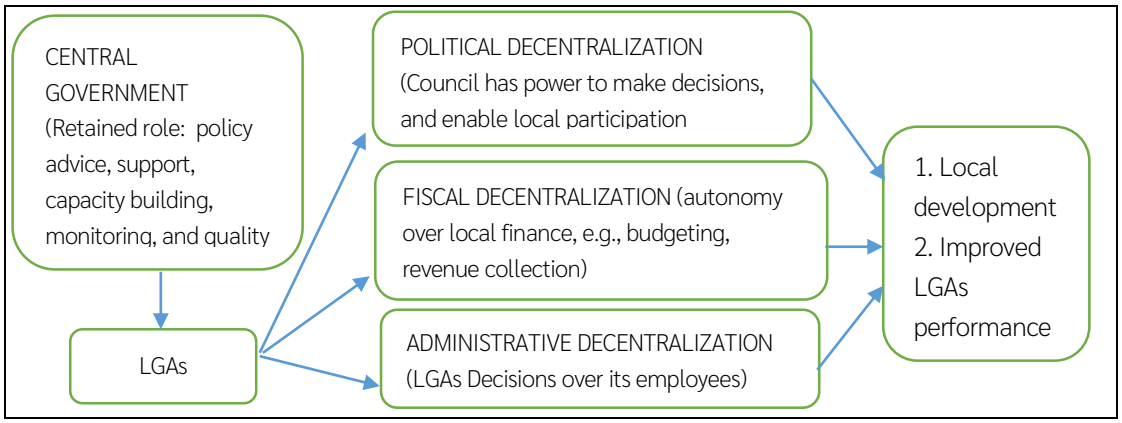


Figure 1. Conceptual Framework: Proposed Decentralization in Tanzania (Reflected in the Policy Paper, 1998)

Source: Author (2022)

Since 2000, the Government of Tanzania has been implementing decentralization by devolution. Although more studies are required to assess the effectiveness of decentralization in Tanzania for over 20 years, there is a discrepancy in success compared to its objectives. For success, there is evidence of greater participation of citizens in LGAs' decisions, especially in the planning process. Efforts are through O&OD, which requires LGAs to implement the bottom-up approach to decision-making in their localities, although more emphasis is needed. Also, the decentralization of schools and hospitals has improved service delivery in LGAs. (Fjeldstad et al, 2010; Rugeiyamu, 2021).

However, the evidence of administrative decentralization is less evident because most of their employees are paid by the central government, and the central government grants the permit to employ. Again, there is still limited power of the local councils. The involvement of citizens in decision-making is still a challenge, and the demand and supply of accountability are still weak (Saidi et al., 2019).

Under financial decentralization, the LGAs budget is embedded in the national budget, and the central government still has the power to take the sources of revenue from locally owned sources, such as the recent shift of the property tax to the central government. Indeed, over 90 percent of the LGA's budget is still financed by the central government (Fjeldstad & Katera, 2017; Kessy, 2018).

Moreover, the government amended the Local Government Finance Act of 1982 and directed LGAs to set aside 10% of their own-source revenue to fund the WYDF. As a result, each LGA started implementation when they still needed to prepare and with a low capacity to mobilize revenue. Studies like Research on Poverty Alleviation (REPOA, 2008) and Kunkuta (2011) provide evidence of tight control and non-consultative decision-making by the central government over LGAs. Hence, it is fair to question the first study's assumption that the LGAs' involvement in establishing the fund was minimal.

Study Methodology

This study applied the qualitative content analysis approach. Specifically, documentary analysis was used as a data collection method. Documentary analysis is a qualitative method that involves using existing data. It includes research that has been published as reports and other similar documents. The documents can be obtained through public libraries, websites, and government and non-government agencies. This approach has equal significance as collecting first-hand data because it helps increase research effectiveness (Martins, da Cunha & Serra, 2018; Tripathy, 2013).

The method was executed by reviewing several reports related to WYDF, including the CAG reports, ministry reports, research agency reports, and scholars' studies. The study focused

on LGAs in the Tanzanian mainland and centered on the operational performance of WYDF. Also, the study reviewed government reports, articles, and chapters on development funds from other countries for comparative purposes. The sources of data included Google Scholar and government repositories. The search keywords included "impromptu," "decisions," "WYDF," and "LGAs."

The data were processed using the content analysis approach. This qualitative data analysis approach is used to determine the presence of certain words, themes, and concepts within a given text. The process helps to analyze the presence, meanings, and relationships of specific themes or concepts (Neuendorf, 2017; Shava et al., 2021).

The approach involved identifying and selecting the contents of the data from the studied documents based on the research questions. Next, sub-themes were developed to organize the data. After that, data were interpreted and presented argumentatively.

Results and Discussion

Readiness of LGAs to Implement WYDF

Despite the lack of extensive studies of the fund, several anomalies have been unveiled concerning the operation of the fund. The critical assumption here is whether LGAs are ready to implement the fund. Readiness in this regard entails the capacity of LGAs to achieve the expected performance in implementing the fund. The WYDF is seen as a liability due to incompetence in implementing the fund. The proof of this statement can be seen by looking at factors like under-contribution, failure to recover the loaned monies, and unequal disbursement among groups characterizing the fund.

LGAs Failure to Recover Loan

For the Fiscal Year ending in 2020/21, the CAG report revealed that out of 185 tested LGAs, 155 (70%) had failed to recover most of the loans issued to WYPD groups. This challenge has prevailed even in previous fiscal years. For instance, the trend is as follows: in 2019/20, 130 LGAs (65%) of LGAs failed to recover the loan funds; in 2018/19, 111 LGAs (59%) were unable to recover the loan funds; in 2017/18, 90 LGAs (59%) were unable to recover the loan funds; and in 2016/17, 84 LGAs (63%) were unable to recover the loan funds from beneficiaries (Table 1).

Table 1. Status of the LGAs' Failure to Recover Loan Funds

Fiscal Year	No. of LGAs Tested	Un-recovered Amount (TZS)	Percentage
2020/21	155	47,006,024,260	70
2019/20	130	27,790,189,049	65
2018/19	111	13,794,359,981	59
2017/18	90	10,044,453,656	59
2016/17	84	5,809,326,477	63

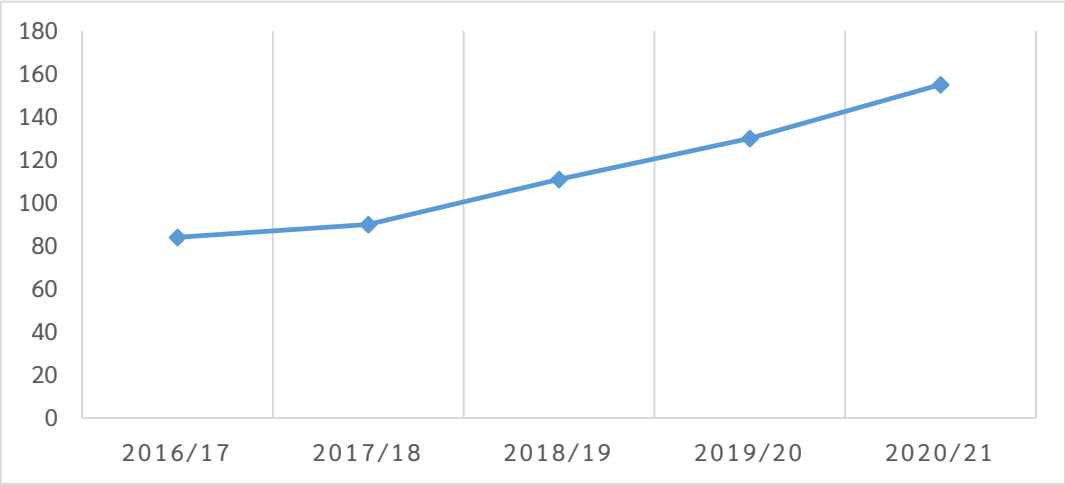


Figure 1. Trend of LGAs' Failure to Recover Loan Funds in the Past Five Years

Source: CAG Report (2022)

Looking closely at the data in Table 1, the percentage failure to recover the loan funds has grown from 59% in Fiscal Year (FY) 2016–17 to 70% in FY 2020–21. The liability is expanding, as shown in Graph 1 entails. This suggests that LGAs are not yet ready to assume such responsibility, which is why they are not recovering the loan funds. 'Readiness' entails the desire and capacity of LGAs to manage the fund responsibly. Again, the growing trend of unrecoverable loan funds is proof of the poor internalization of the assigned decision-making role of the LGAs. This challenge is also found in other countries like Kenya (Masime, 2015; Kiriti-Nganga & Mogeni, 2020) and Uganda (Kisuule, 2021).

Under Contribution and Delays in Disbursing the Funds

LGAs failed to disburse money to the WYDF accounts. For instance, the CAG report in the Fiscal Year ending 2020/21 reported that 11 LGAs still needed to transfer funds from various deposit accounts to special credit accounts for WYDF. This is contrary to Regulation 22 of the Regulation of Issuance and Management of Credit for Registered Groups of Women, Youth,

and People with Disability, 2019 (G.N. No. 286 of 05.04.2019). The tables below show how the LGAs failed to transfer the collected money to the fund account, resulting in delays in distributing the loan funds to entitled groups.

Table 2. LGAs that Failed to Contribute to the Loan Fund in FY2020/21

S/N	LGA	Amount (TZS)
1	Ushetu DC	308,528,550
2	Iringa DC	236,486,588
3	Nanyumbu DC	179,268,173
4	Kilolo DC	122,596,622
5	Rungwe DC	115,777,111
6	Sengerema DC	59,511,900
7	Bahi DC	54,222,488
8	Busega DC	49,090,000
9	Momba DC	41,795,000
10	Gairo DC	38,679,672
11	Ileje DC	32,043,700
	Total	1,237,999,804

Source: Extracted from CAG report (2022, p.113)

Table 3. Trend of LGAs' Failure to Contribute to the Loan Fund from FY 2012/13 to FY 2020/21

Fiscal Year	No of LGAs Tested	Amount (TZS) Outstanding
2020/21	83	6,857,306,654
2019/20	82	5,720,140,159
2018/19	115	9,930,902,514
2017/18	142	40,377,882,284
2016/17	143	53,222,719,138
2015/16	151	28,521,878,199
2014/15	112	17,690,754,651
2013/14	104	38,741,094,214
2012/13	68	10,905,858,533

Source: Extracted from CAG reports (2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020 & 2021)

The under-contribution to the loan fund has retarded the effort toward liberating the intended beneficiaries. For instance, looking at the CAG reports, the amount that was not contributed from FY2012/13 to 2020/21 was TZS 211,968,536,654. These are only nine years: What about 1993, when the decision was made to introduce the fund? Arguably, LGAs could have had a considerable amount of money if they had contributed effectively and recovered the loan funds.

The primary cause of this catastrophe is the limited sources of funds due to poor revenue mobilization by LGAs. Councils may view the contribution as weakening other plans,

forgetting that the WYDP is also an effort toward implementing their functions. Hence, LGAs consider the contribution as a liability. Limited funds for social action are also reported in countries like Jamaica (Bastagli et al., 2019; Child Frontiers, 2017) and Ghana (Jaha & Sika-Bright, 2016).

Unequal Disbursement among Targeted Groups

The legal decision under Section 37A (2) of the Local Government Finance Act, 1982, and Regulation 5(2)(a)-(c) on disbursing funds for women, youth, and people with disabilities requires LGAs to disburse in the ratios of 40%, 40%, and 20%, respectively. However, some LGAs still need to distribute funds according to the stipulated percentage. For instance, in the Fiscal Year ending in 2020/21, the CAG provides that 17 LGAs issued loans up to TZS 3.26 billion to groups without considering ratio compliance. Other LGAs are given in person for people with disabilities. This challenge was also highlighted by the Agricultural Non-State Actors Forum (2019), in that in the FY 2017/18, about 25 tested LGAs showed that women received nearly half the fund (49 percent), while youth received 41%, and people with disabilities received 10 percent (Rugeiyamu et al., 2022). Arguably, the primary reason for unequal distribution is little understanding of the fund requirements.

The way readiness status contributes to difficulties encountered

This part addresses the third assumption of whether a lack of significant consultation and readiness undermine the loan fund's effective implementation. The revealed issues below provide a clear answer to the belief.

Lack of adequate training/awareness for LGAs on the loan fund

LGAs needed to prepare better to assume their newly-imposed responsibilities. Continuous training is seen as lacking for both councilors and technocrats. This is caused by the absence of an effective plan to ensure that LGAs know and are updated on implementing the fund. This shortcoming was also found by Bastagli et al. (2019) and Child Frontiers (2017) in Lebanon and Rwanda (Dorothee, 2017).

On the other hand, loan recipients lacked training as well. Entrepreneurial skills needed to be improved among groups, especially in how to invest the loan funds. Additionally, groups need to gain knowledge of the significance of returning the loaned money so that other groups can benefit. This is a serious challenge because some groups also think that, since it is government money, there is no need to return it: "*It is government money, hence there is no need to repay the loan.*"

Moreover, LGAs and WYD have different perceptions of the intention of establishing the WYDF. This may be due to the centralization of decisions. This also persists in countries like Jamaica (Planning Institute of Jamaica, 2009). A common understanding is essential for the success of this program. Notably, the Local Government Training Institute (LGTI), a think tank for LGAs, should train LGA staff on the best methods of running and administering the fund.

Absence of Loan Officers

LGAs fail to properly run the fund because they lack loan officers (CAG, 2022). This is a big challenge because, currently, the responsibility is vested in community development officers or planning officers who are not loan experts. This poses difficulties for them, especially with the technicalities of recovering the loaned funds. Failure to recover the loans caused some LGAs to try extra-legal methods, but doing so contravenes the regulation establishing the fund (Rugeiyamu et al., 2022; USAID, 2020). Insufficient human resources for social action funds is also a challenge in countries like Lebanon (Bastagli et al., 2019) and Kenya (Masime, 2015).

Lack of Credit History of Borrowers

Most LGAs are failing to recover the loaned funds due to a lack of a clear history of the groups benefiting. This study argues that there is a need to peruse the group's history despite registration before approving the loan, which is merely done in LGAs. There is a need to know the history of the group's entrepreneurship or business engagement. This will inform LGAs on which skills groups need to receive before approving the loan.

Absence of Policy to Deal with Non-Performing Loans

The LGAs lack policies for dealing with non-performing loans. This is also addressed by Kelvin-Iloafu, Igwe, and Enemuo (2019) in Nigeria. The approach would have been helpful to the Tanzanian LGAs. Such a policy would help LGAs advise groups on how to restructure non-performing loans or develop other mechanisms for dealing with them. The lack of this important policy continues to make LGAs appear ineffective in administrating the fund.

Conclusions and Policy Implications

The centralization of decisions and poor internalization and readiness of the loan fund have posed challenges for LGAs in trying to implement the program. This is against the policy paper's aims for decentralization. Now is the right time for effective implementation of the policy paper with the 1998 Vision, which guarantees the LGAs autonomy over their affairs. Also, the government should continue to implement its anticipated role, including policy advice, support, capacity building, monitoring, and quality assurance to improve LGAs' efficiency.

Although it was a decision from above to establish WYDF in the local budget, now is the right time for LGAs to accept this role. Despite such turbulence, promoting local economic development is also the function of LGAs. Continuous assessment of the performance of loans is highly encouraged. The evaluation will inform loan success and their contribution to local economic development.

Moreover, the following actions are recommended: LGAs employing an adequate number of loan officers, providing continuous training to LGAs and groups on properly implementing the loan fund, and strengthening revenue collection. Additionally, other countries in the East African Community should change their decision-making systems and allow LGAs to effectively implement the established development funds.

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