Business Excellence and Management
Volume 14 Issue 2 / June 2024

ACCESS TO PUBLIC SOFT LOANS AND JOB CREATION AMONG MARGINALISED GROUPS IN TANZANIA

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Abstract
Access to soft loans is an important tool in the promotion of self-economic sustenance and job creation. Moreover, globally the rate of unemployment is on the rise and particularly so for the youth and women. Therefore, the study aimed at assessing how access to soft loans issued by local government authority (LGA) contribute to job creation among the marginalised groups in the city of Dodoma, Tanzania. A cross sectional research design was used whereby using a questionnaire, data was collected from 336 randomly selected respondents. The collected data was analyzed using SPSS and STATA whereby both descriptive and inferential statistics were determined. In addition, binomial regression analysis was used to determine factors associated with the marginalised groups' job creation following their access to LGA soft loans. Generally, findings from the study show that on average two jobs were created by the soft loan beneficiaries. In addition, findings show that the soft loan beneficiaries' education, soft loan duration and type of income generating activity on which the loans were used were significantly ($p \leq 0.001$) associated with job creation ($p<0.01$). In addition amount of loan received was negatively and significantly ($p \leq 0.05$) associated with the marginalised groups' job creation. Thus, it can be concluded that access to soft loan enables marginalised groups to create jobs. Therefore, it is recommended that Dodoma City Council should expand its provision of soft loans to marginalised groups so as to promote more job creation hence, reduce the rate of unemployment among the marginalised groups.

Keywords: Soft loans, job creation, local government authority, marginalised groups.
DOI: https://doi.org/10.24818/beman/2024.14.2-06

1. INTRODUCTION

Job creation is critical for countries' economic growth hence, their socio-economic development (Harvey, 2016). Moreover, with time, the natural endowed limited resources of most countries deplete while at the same time experiencing population growth (Ayeni, 2021). In addition, the number of people going to school has been increasing who, after completing their studies, need jobs. Consequently, the limited availability of jobs versus those seeking employment especially the youth has resulted into increase in crimes in the societies which then increases governments' overhead costs in fighting the same (Nazarali & Jonuzokova, 2022). For instance, it has been reported that in both developed and less developed countries many gangs involving the jobless youth have been emerging for example, the Zetas in Mexico, Primeiro Comando da Capital in Brazil, Young Street Gang in England, Werewolf Legion in Sweden, Yakuza in Japan, Panya road and Mbwa Mwitu in Tanzania (Mohamed & Mussa, 2019). Generally, the prevalence of crimes and emergence of criminal groups threatens a country's peace and stability and thereby affecting other people's involvement in economic activities.

Provision of soft loans is among the several measures adopted by countries worldwide in job creation. Generally, soft loans have been used as an important tool for promotion of self-economic sustenance (Dvouletý, 2017). Moreover, soft loans are issued to individuals or firms so as to support government efforts for job creation and ultimately reduction of unemployment rates. According to Uddin and Uddin (2013), soft loans have generally been offered to the youth to promote their engagement in economic activities so as to avoid wastage of the country's future manpower. Furthermore, access to soft loans by women and people living with disabilities has been advanced to promote their access to resources which are often times not available to them, thereby hindering their prospects of investing in income generating activities (IGAs) (Nestory et al., 2022). Literature (Fritz & Raza, 2014; Sigei, 2017) shows that soft loans have been critical when it comes to improving the livelihoods of marginalised groups/people. According to Sigei (2017), soft loans have been provided as a mitigation against the unemployment problem and that their access by individuals and firms (both public and non-government organizations) stimulates investments in the formal and non-formal sector. In addition, Fritz and Raza (2014) argue that provision of soft loans is considered as an empowerment strategy to promote job creation through involvement of small and medium enterprises (SMEs).

Furthermore, soft loans have been used in promoting access to funding by people or firms who have no/or limited access to loans issued by commercial banks (Shuaib, 2016). Therefore, the soft loans are important to people or firms who have low access to other forms of loans due to (i) lack of collaterals (ii) high interest rates (iii) limited access to information (iv) too long procedures in accessing loans (v) lack of knowledge on credit and (vi) fear of debts (Mohammed, 2016). Generally, a soft loan offers funding

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with minimal terms such as no or low interest rate, no need for physical collateral, grace period before repayments of the loan and flexibility to the loan. Therefore, the minimal terms while promoting access to soft loans they also reduce the debt burden amongst beneficiaries. However, literature (Rugeiyamu & Kashonda, 2021; Rugeiyamu, 2023) shows there have been some anomalies in provision of soft loans through unscrupulous behaviours of some soft loan officers who advance the same to non-qualifying groups, corruption, political interference and favouritism which often times discourages qualifying beneficiaries access to the soft loans (Rugeiyamu & Kashonda, 2021). Nonetheless, low awareness level of soft loan beneficiaries, lack of commitment, internal conflicts among groups, deviation of the accessed loans in to unintended projects has been reported to be among factors resulting into loan defaulting (Rugeiyamu, 2023).

In Tanzania, the central government has tasked the local government authorities (LGAs) to advance soft loans to marginalised groups in their jurisdiction: the LGAs are therefore supposed to set aside 10% of their total income as money to facilitate provision of soft loans to women, youth and people living with disabilities with the aim of promoting their engagement in income generating activities (Tegambwage & Kasoga, 2022). The loan is advanced through groups of marginalised people on the following criteria: 4%, 4% and 2% is offered to women, the youth and people living with disabilities, respectively (Rugeiyamu, 2023). Despite what has been reported in literature in relation to access to soft loans and job creation, there is a dearth of information as to what extent the beneficiaries of soft loans in the city of Dodoma city have created jobs. Therefore, it was the aim of this study to determine access to local government soft loans and job creation among marginalised groups.

1.1 Theoretical framework

The study was governed by the ‘Public Service Theory of Financial Inclusion (PSTFI)’.

The PSTFI theory argues that financial inclusion is a government’s responsibility to its people and that only a government can succeed in ensuring financial inclusion among all groups through its institutions (Ozili, 2021). The theory further emphasizes on the advantages at the disposal of the government in ensuring financial inclusion. The theory also suggests that financial inclusion can be achieved when a government takes responsibility for financial inclusion more so as the government has control over the financial system, economic and social structures in the country which can be used to achieve its financial inclusion objectives. Furthermore, the PSTFI fits in this study since Dodoma City Council is a Local Government Authority (LGA) entrusted with its residents’ socio-economic development. In addition, under the central government’s directives, the city is required to set aside 10% of its total earnings for soft loans to vulnerable groups i.e., the youths, women and people living with disability

(PLWD). Generally, the loans are used as capital for micro-enterprises hence possibility of job creation and ultimately financial inclusion of the beneficiaries.

1.2 Conceptual framework

The study's conceptual framework (Figure 1) shows the linkages between the background factors (age, sex, education and disability status) which set preliminary requirements for the soft loans. The background characteristics and compliance with the policies and guidelines enhance access to soft loans. The investment made from the accessed soft loans is assumed to promote job creation to the marginalised groups.

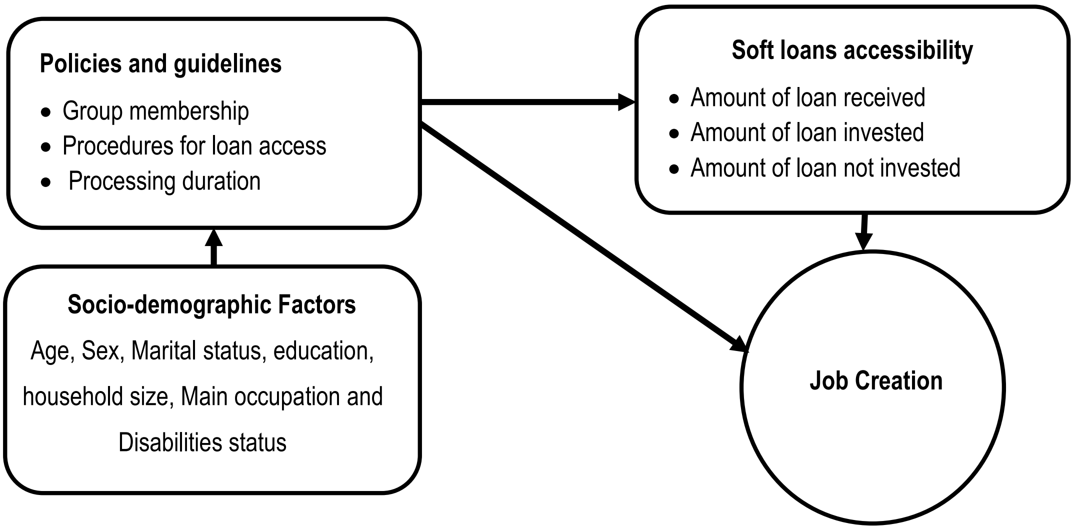

FIGURE 1. CONCEPTUAL FRAMEWORK
Source: Temu (2019) and Ozili (2020)

2. METHODOLOGY

2.1 Description of the study area

The study was conducted in seven wards (Ipagala, Majengo, Chamwino, Changómbe, Nkuhungu, Mnadani and Miyuji) of Dodoma City Council in Tanzania (Figure 2). The study area was selected based on the fact that the city of Dodoma is amongst the fast-growing urban areas of Tanzania, following the formal shift of all government activities from Dar es Salaam to Dodoma in 2016 (Kihamba, 2022). Furthermore, Dodoma City Council is amongst the highest performing LGAs when it comes to issuing soft loans to marginalised groups as per records of the financial year 2021/22 when the city issued soft loans amounting to Tanzania shillings (TZS) 3 428 950 000.00 to 237 groups (Dodoma City Council, 2022).

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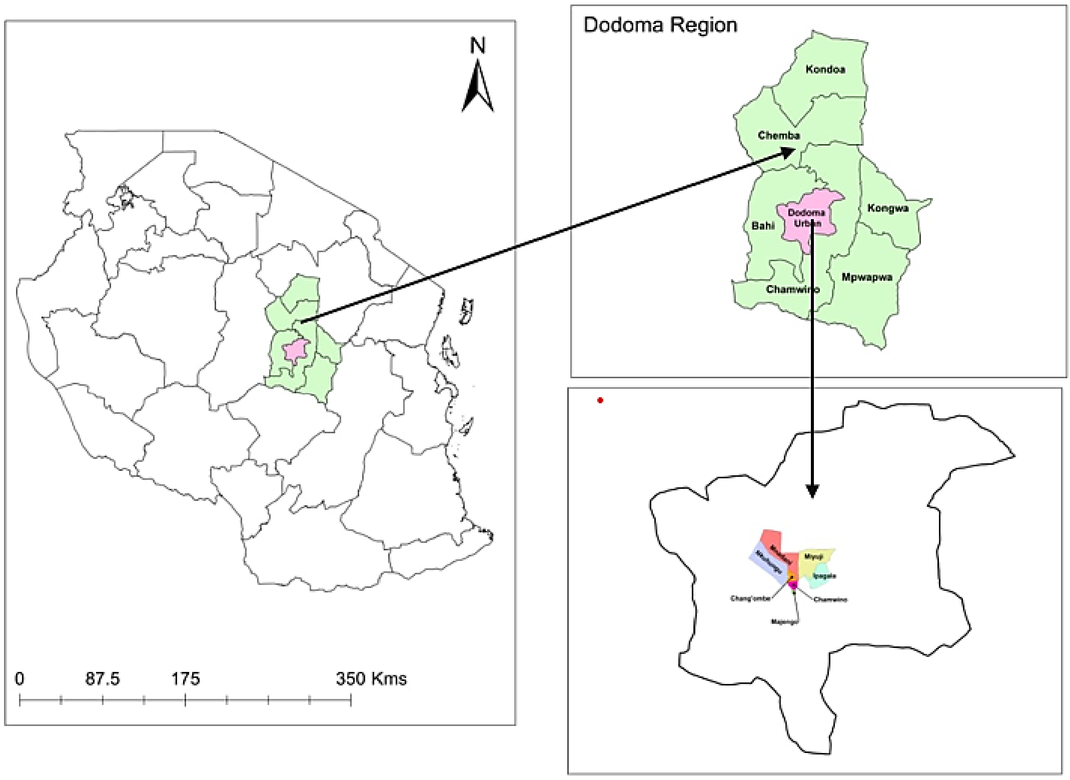

FIGURE 2. MAP SHOWING STUDY AREA
Source: URT (2023)

2.2 Sample size and selection procedures

The study used the Yamane (1967) formula to determine the sample size of 340 respondents. Then, both purposive and probability sampling techniques were used to select the respondents. The study used purposive sampling to select Dodoma City while proportionate stratified sampling was used to select respondents from the groups of women, youth and PLWD. Nonetheless, simple random sampling was used in the selection of respondents based on a sampling frame put in place in collaboration with Dodoma City Council's staff, based on their list of marginalised groups' soft loan beneficiaries (Table 1).

TABLE 1. NUMBER OF RESPONDENTS FROM THE THREE GROUPS OF BENEFICIARIES

Category	Total number	Sample fraction	Sub – sample
Women	1 595	0.5717	195
Youth	975	0.3495	118
PLWD	220	0.0788	27
Total	**2 790**	**1.0000**	**340**

Source: Field Data (2023)

2.3 Data collection

The study used the mixed methods approach whereby both qualitative and quantitative data were collected on the likelihood of jobs creation by LGA soft loans beneficiaries in the city of Dodoma. Primary data were collected using a structured questionnaire and a key informant interview checklist. The questionnaire contained open- and close -ended questions. The face-to-face key informant interviews (KIIs) were guided by an interview guide, and they aimed at collecting data from loan issuers/community development officers, the city's community development officer and group leaders. Use of the above-mentioned data collection methods aimed at allowing triangulation of the information generated.

2.4 Data analysis

The collected primary data were cleaned, coded and analysed using computer software Statistical Package for Social Sciences (SPSS) and STATA, results were presented in tables.

2.5 Analytical framework

The study used both descriptive and inferential statistics to analyse its results. The descriptive statistics used include frequencies, means, and standard deviations. In addition, t-test, and chi-square and zero inflated negative binomial regression model was used to determine factors determining job creation. Zero inflated negative binomial regression model was selected due to the nature of the data which contained several zeros and had excessive dispersion (large variance). The model is a modification of Poisson distribution which estimated the number of occurrence of outcomes (y) at conditional mean (λ), given set of independent variables (x). The model was specified as below;

$$logit\ (p_i) = Z_i'\boldsymbol{\gamma}$$
$$log\ (\lambda_i) = x_i'\boldsymbol{\beta} \qquad (i = 1, \dots \dots . n)$$

Where: $Y =$ Dependent variable (outcomes)

p_i = Chances of occurrence of an outcome

λ = Mean outcome ($\lambda = E(Y)$

$x_i'\ and\ Z_i'$= Covariate vectors

$\boldsymbol{\gamma}\ and\ \boldsymbol{\beta}$ = Regression coefficients

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3. FINDINGS AND DISCUSSION

3.1 Respondents socio-demographic characteristics

Table 2 shows that among male respondents, 40% were single; 56% were married; 2% were separated; and 2% were widowers. On the other hand, among the female respondents, 17.4% were single; 71.2% were married; 1.3% were divorced; 4.2% were separated; and 5.9% were widows. The chi-square test indicated a significant association between respondent's sex and marital status ($X^2 = 21.88$, $p < 0.001$), more women (71.2%) than men (56.0%) being married. This suggests that there was a statistically significant difference in marital status between male and female respondents. The differences between the two genders had significant effects on loan access and job creations which is in line with a results of previous studies by Kedir (2003) and Duy *et al*. (2012).

Table 2 shows male respondents two-fifths (40%), about a third (33%) and 26% had primary, secondary, and college/university level education, respectively. However, a few (1%) lacked formal education. As for the female respondents, over three-fifths (61.4%), a quarter (25.8%) and about a tenth (11.5%) had primary, secondary, and college/university level education, respectively. Only a few (1.3%) lacked formal education. The chi-square test showed a significant association between respondents' sex and education level ($X^2 = 17.74$, $p < 0.001$) suggesting that male respondents were significantly more educated than their female counterparts (Table 2). This result concurs with results of previous studies by Amari & Anis (2021), Sekyi (2017) and Widhiyanto *et al*. (2018) which showed education to be a significant factor in financial inclusion but differed across gender.

Table 2 further shows that the majority (87%), about a tenth (11%) and a few (2%) were engaged in business, livestock keeping, and artisanal activities, respectively. On the other hand, the majority (87.7%), under a tenth (8.9%), and a few (2.9%) were engaged in business, livestock keeping, and crop farming, respectively. A minority (0.4%) were in formal employment. Generally, chi-square test results showed a lack of significant association ($X^2 = 5.251$, $p = 0.263$) in relation to respondents' sex and their occupations. Furthermore, engagement in different activities is a pre-requisite on access to soft loans among marginalised groups (Rugeiyamu, 2022).

The study findings in Table 2 show that most of the surveyed households were male headed; there were 88% male-headed households and 28.4% female-headed households. Nonetheless, the majority (66.1%) of female respondents said their households were female headed. Table 2 also shows that 12% and 5.5% of the male respondents' and female respondents' households, respectively, were headed by sons and daughters of the household. Chi-square test results show that there was a significant association ($X^2 = 124.2$, $p < 0.001$) between household headship and sex of the respondents, aligning with findings of studies by Kedir (2003) and Ouattara *et al*. (2020).

For household size, the mean for males was 4, and the mean for females was 5 as was also shown by the work of Kedir (2003). The t-test results show a statistically significant ($p \le 0.05$) difference between the means (Table 2). Thus, suggesting that, on average, female headed households were larger than those of their male counterparts. Therefore, may be affected when it comes to resource allocation within households, as larger households generally require more resources to support (Duy *et al.*, 2012). Furthermore, literature has also shown that female headed households face several challenges including limited access to credit (Nwandu, 2021).

For age, the mean age for males was 34, and the mean for females was 43 in line with Ouattara *et al.* (2020) in . Test statistics showed that there was a significant difference between the means at p-value <0.001 (Table 2).

TABLE 2. GENDER DISPARITY ACROSS SELECTED SOCIO-DEMOGRAPHIC VARIABLES (N=336)

Variable		Male	Female	X^2-value	P-value
Marital status	Single	40 (40.0%)	41 (17.4%)	21.88	<0.001
	Married	56 (56.0%)	168 (71.2%)		
	Divorced	0 (0.0%)	3 (1.3%)		
	Separated	2 (2.0%)	10 (4.2%)		
	Widow/Widower	2 (2.0%)	14 (5.9%)		
Education level	No formal education	1 (1.0%)	3 (1.3%)	17.74	<0.001
	Primary	40 (40.0%)	145 (61.4%)		
	Secondary	33 (33.0%)	61 (25.8%)		
	College	15 (15.0%)	19 (8.1%)		
	University	11 (11.0%)	8 (3.4%)		
Occupation	Business	87 (87.0%)	207 (87.7%)	5.251	0.263
	Crop farming	0 (0.0%)	6 (2.5%)		
	Livestock keeping	11 (11.0%)	21 (8.9%)		
	Wage employment	0 (0.0%)	1 (0.4%)		
	Artisan	2 (2.0%)	1 (0.4%)		
Relationship with head of household	Head of household	88 (88.0%)	67 (28.4%)		
	Wife	0 (0.0%)	156 (66.1%)		
	Child	12 (12.0%)	13 (5.5%)		
Age	Mean age for male	34			
	Mean age for female	43			<0.001
Household size	Mean HHS for male	4			
	Mean HHS for female	5			0.002

Source: Field Data (2023)

3.2 Access and use of soft loans among marginalised groups

The study's results indicated that there was significance association between group type and number of times a group had access to soft loans at $P < .000$ ($X^2 = 22.86$). Results showed most of groups 78% accessed soft loans only once while 22% of respondents accessed soft loans twice (Table 3). Also results showed, there was a statistically association between type of groups and how soft loans were used at *P<0.011* (X^2 = 13.137). It was found that accessed soft loans were used by the groups 84.6% while about 13.7% distributed accessed loans to members and 1.8% of respondents used accessed soft loans in groups and partly distributed to members.

TABLE 3. ACCESS AND USE OF SOFT LOANS AMONG MARGINALISED GROUPS

Number of times accessed soft loans	The type of respondent's group			Chi - square	Sig.
	WOMEN	YOUTH	PLWD		
Once	136 (40.5)	104 (30.9)	22 (6.5)	22.86	.000
Twice	60 (17.8)	8 (2.4)	6 (1.8)		
Total	196 (58.3)	112 (33.3)	28 (8.3)		
How soft loans were used by group					
Used by the group	169 (50.3)	97 (28.9)	18 (5.4)	13.137	0.011
Distributed to the members	23 (6.8)	15 (4.5)	8 (2.4)		
Both	4 (1.2)	0 (0.0)	2 (0.6)		
Total	**196 (58.3)**	**112 (33.3)**	**28 (8.3)**		

Source: Field Data (2023)

3.2.1 Job creations from accessed soft loans among marginalised groups

The study used zero-inflated negative binomial regression model to determine number of jobs created by the beneficiaries' of LGA soft loans. The Chi-square test statistic was statistically significant ($p < 0.05$), indicating that the model fitted the data significantly better than a model with no predictors. The AIC value (1213.936) was used to compare the relative fit of this model to other potential models, with lower AIC values indicating better fit. The model also included an alpha parameter, which was estimated to be -2.372 (Table 4). This parameter represented the excess zeros and was significant, indicating that there was a separate process that generates the excess zeros in the data. This finding suggests that there may be factors other than the independent variables included in the model that affected job creation by the beneficiaries; these include macro-economic conditions, industry-specific factors, or individual characteristics that were not measured.

The coefficients for the personal characteristic variables (sex, age, marital status, education, occupation, household size) indicated the direction and strength of their association with the number of jobs created by the soft loans beneficiaries (Ayoade & Agwu, 2016). Among these variables, only education had a significant negative effect of -0.188 on the number of jobs created by the beneficiaries, indicating that beneficiaries with higher education levels created fewer jobs by 18.8% (Kipesha, 2014; Remilekun & Benjamin, 2019). The inflated variables, which captured the excess zeros in the data were loan duration, loan amount, and loan usage. The coefficients for these variables indicated that longer loan durations and higher loan amounts were associated with a higher number of jobs created ($p < 0.05$), while loan usage had a negative association with the number of jobs created ($p < 0.05$). This implies that longer loan durations and using the loan for business purposes increase the likelihood for the beneficiaries to create jobs. Loan amount, on the other hand, had a significant negative effect, suggesting that larger loans may not necessarily lead to more job creation (Khaleque *et al.*, 2021).

TABLE 4. MODELLING NUMBER OF JOBS CREATED BY SOFT LOANS BY ZERO-INFLATED NEGATIVE BINOMIAL REGRESSION (N=336)

Number of jobs created	Coeff.	St. Err.	t-value	p-value	[95% Conf	Interval]
Sex	0.156	.11	1.42	0.157	-.06	.371
Age	0.003	.006	0.57	0.566	-.008	.015
Marital status	-0.139	.071	-1.95	0.051	-.278	.001
Education	-0.188	.063	-2.98	0.003**	-.312	-.065
Occupation	-0.010	.064	-0.16	0.870	-.136	.115
Household size	0.008	.016	0.47	0.636	-.024	.039
Constant	1.553	.351	4.43	0.000***	.866	2.24
Inflated variables						
Loan duration	0.269	.129	2.09	0.037**	.017	.521
Loan amount (TZS)	-5.33e-08	1.73e-08	-3.09	0.002***	-8.71e-08	-1.95e-08
Loan usage	-0.863	.39	-2.21	0.027**	-1.627	-.099
Constant	1.427	.767	1.86	0.063	-.077	2.931
lnalpha	-2.372	.488	-4.86	0.000***	-3.328	-1.416
Zero observations		146	Nonzero observations			190
Number of observations		336	Chi-square			16.486
Prob > chi2		0.011	Akaike crit. (AIC)			1213.936
*** $p < 0.01$, ** $p < 0.05$						

Source: Field Data (2023)

3.2.2 Marginal effect of the model (Number of jobs created)

The study used the delta-method to estimate the margins for the number of jobs created by soft loans. The margins represent the average number of jobs created by the beneficiaries of the soft loans. According to the analysis, the mean estimate for the number of jobs created was 2.055, suggesting that, on average, each beneficiary of the soft loans in the study area had created approximately 2.055 jobs (Table 5). This is in line with a study by Mohammed *et al.* (2023) which reported that the mean jobs created from government support to marginalised groups were 2.32. Moreover, the standard error (Std.er) associated with the estimate was 0.128. The standard error was a measure of the variability or uncertainty in the estimate. The p-value (P > z) is reported as "< 0.001", indicating the probability of obtaining a mean estimate as extreme as 2.055, assuming the null hypothesis of zero jobs created is very low. This further supports the conclusion that the mean estimate was statistically significant. The confidence interval (CI) was reported as 1.804 to 2.306. This means that, with a certain level of confidence (usually 95%), we can be reasonably confident that the true population mean for the number

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of jobs created by soft loan beneficiaries fell within this interval. In this case, it suggests that the true population mean was likely to be between 1.804 and 2.306 jobs (Table 5).

TABLE 5. DELTA-METHOD ESTIMATING THE MARGINS FOR THE NUMBER OF JOBS CREATED

Margin	Mean	Std.er	z	P>z	LCL	UCL
Number of Jobs	2.055	0.128	16.05	<0.001	1.804	2.306

Source: Field Data (2023)

3.3 Discussion

The study aimed at determining how access to local government soft loans contributes to job creation among marginalised groups. It was found that demographic characteristics of the respondents such as marital status, education level and relations to the household head were significant factors in explaining the variations in access to soft loans amongst men and women. These factors were statistically significant at the $p < 0.001$ level, implying that these factors were important in explaining the differences in access to soft loans amongst male and female beneficiaries. As has been reported by studies by Amari & Anis (2021), Duy *et al*. (2012) and Ouattara *et al*. (2020); differences in education between male and female beneficiaries affect their access to soft loans, while the marital status of male and female also influences their access to soft loans as well as the status on headship of the household determine the level of access to soft loans amongst male and female beneficiaries (Wulandari & Kassim, 2019).

Also, results from binomial regression showed that education level of soft loans beneficiary had a significant effect on job creation such that the higher the education the lower was the number of jobs created. This is due to the fact that the majority of soft loan beneficiaries had primary education level with no formal employments. Therefore, most of them used accessed soft loans to establish new businesses and few used the loans to increase capitals of their businesses which further generated new jobs. The study's finding concur with findings of a study by Lembang (2019) on effect of government expenditures and banking loan distribution on the performance of human resource development in Papua Province. The study found that education level had both positive and negative effects on job creation. Higher level of education was significant on employability but on the other hand people with lower education level got easily self-employed.

Moreover, the study found that loan duration, loan amount and type of soft loan used were important factors influencing job creation. It was found that, when the duration of the soft loan was longer, the likelihood of borrowers creating more jobs increased. Furthermore, the results indicated that when soft loan beneficiaries were given larger loan amount, they had low chances of creating more jobs than those who were given smaller amount. This is due to the fact that the larger the loan amount the higher the loan burden to the beneficiaries resulting to failure to repay the loan. These results align with those of a study by Mohammed *et al*. (2023), titled "*Can government financial support enhance job creations: Insights from Oman*" whose results showed that government support on firms had a positive impact on job creation, especially by smaller firms. Also, the study's finding is in line with findings of a study by Muçollari (2012) on SMEs and enterprises from which it was reported that SMEs have a high likelihood of creating more jobs due to the presence of expansion potentials. In addition, the study found that the majority of soft loans beneficiaries created jobs from accessed soft loans whereby the mean number of jobs created was 2. This shows a good sign for the success of the programme that people are able to employ themselves and also employ others in investments made out of borrowed funds. The implication on job creation is that more access to soft loans increases the likelihood for the economy to absorb unemployment shocks among marginalised groups. The study' results align with results by Taleghani *et al*. (2012) who reported that access to loans is positively associated with job creation amongst beneficiaries.

4. CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusions

The study aimed at assessing how access to soft loans issued by local government authority (LGA) contributes to job creation among the marginalised groups in the city of Dodoma. Generally, it can be concluded that access to LGA soft loans contributes to job creation by beneficiaries from marginalised groups. It is also concluded that both male and female LGA soft loan beneficiaries are able to create employment from the accessed loans. It is further concluded that LGA soft loans beneficiaries' level of education can both be positively and negatively associated with job creation. Therefore, having a higher level of education does not always guarantee a higher likelihood for job creation from access to LGA soft loans. Lastly, it is concluded that the duration for servicing LGA soft loans is positively associated with the beneficiaries' ability to create jobs from the same.

4.2 Recommendations

Therefore, from the above conclusions, it is recommended that Dodoma City Council should expand its provision of soft loans to marginalised groups so as to promote more job creation, hence reduce the rate of unemployment among the marginalised groups. It is also recommended that loan repayment period should be extended so as to allow the beneficiaries more time to generate profit that can then be reinvested thereby increasing the likelihood of creating more jobs. Lastly, the current study was constrained by time and financial resources which hindered intensive investigation as to why soft loans beneficiaries fail to repay their accessed loans on time. Therefore, it is recommended that further research be conducted to establish the reasons for LGA soft loans beneficiaries' non-repayment of the loans the access. Findings from the proposed study could be useful in guiding LGAs and other stakeholders interested in providing soft loans to marginalised groups to come up with strategies that increase loan repayment thus, the possibility of reaching more beneficiaries. .

ACKNOWLEDGEMENTS

Acknowledgements go to the Institute of Rural Development Planning (IRDP - Dodoma) as a sponsor and Sokoine University of Agriculture as a learning institute. Additionally, the study acknowledges contributions of expertise from Dodoma City Council and surveyed marginalised groups.

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