



Techniques Used by Women Members of Village Community Banks towards Attaining Their Economic Wellbeing in Dodoma City, Tanzania

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Abstract: *The study was conducted in three Wards that included Makulu, Nghong'ona and Kikuyu North, in Dodoma City, Tanzania. The study aimed at identifying the techniques used by women members of Village Community Banks in the whole process of attaining their economic wellbeing in Dodoma city. This study employed descriptive research design to collect data from 89 respondents who were selected randomly from different groups of women of Village Community Banks in the above study Wards. Primary data for this study was gathered through interviews and focus group discussion and observations. Secondary data was obtained through documentary reviews. The findings of this study revealed that women in Village Community Banks used different techniques in improving their economic wellbeing. Such techniques are like dealing with entrepreneurship activities, Seriousness for group members in VICOBA activities, working hard for women members and borrowing loans from the Government, abiding by the rules, regulations and by-laws, which are formulated by the group members as well as the Government and attending entrepreneurship workshops or training.*

Keywords: *Techniques, Wellbeing, VICOBA, Entrepreneurship, Economic*

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1. Introduction

Village Community Banks is a grassroots group based microfinance model for the poor, especially women who excluded from the formal sector. The VICOBA model does not only facilitate access to savings and credit services, but also provides the members with resources which are required to improve the economic wellbeing and social networks. However, VICOBA model also fosters the clients' capacity to innovate and manage viable income generating activities (Pipek, Altvater, Fuglesang, Helgesson & Mashauri, Geissler & Letherman, 2015).

Village Community Banks, like other micro-finance institutions, is considered to be 'bankable' micro-financial institutions for improving livelihoods of the poor both in

rural and urban areas (Rutenge, 2016). They operate worldwide through in different names. In Asia, India and Bangladesh they are known as Self Help Groups (SHGs). In Mozambique they are known as OPHIVELLA; in Uganda and Zanzibar they are known as JENGA and JOSACA respectively; Khandker *et al.*, 2016). Moreover, VICOBA have proved to be the most effective lending model in Niger where they were established in 1991 under the name of MMD model (*Mata Masu Dubara*) which is literally translated as 'women on the move', founded by CARE International Niger (Mathenge and Mathenge, 2016).

In addition, VICOBA in Rwanda and Uganda are viewed as an antipoverty, inclusive financial programme because they target and reach the poor, both men and women who often have limited access to formal financial institutions

(Kitomari and Abwe, 2016). However, micro-finance industry including VICOBA in Tanzania is still at the evolution stage. In recognition of microfinance to the overall development, Microfinance policy (2000) was established as basis for the evolution of an efficient, effective and inclusive micro financial system in the country, hence more opportunities for the financial services especially provision of micro credit to the community, promote equal opportunities, equal access, control over productive assets, social resources and essential services for all Tanzanians, especially women.

Furthermore, VICOBA play a great role of enabling the poor people to save and access credit, on the other hand, microfinance has become a buzz word in credit markets as an effective tool for poverty reduction and socio-economic development; yet the impact is still questioned and varies from urban, peri-urban to rural areas (Salum, 2017).

Lushakuzi, Killagane and Killagane (2017) postulated that VICOBA scheme emphasizes on capacity building of its members in order to improve performance of their activities. Normally, before the onset of the VICOBA business operations, there are some services that are offered to the members including; members attend capacity building training courses on basic savings and credit skills; business Selection; Planning and Management (SPM); Proportional sharing of revenue generated from loan interests and other group activities encourages further investment among the individual members. The scheme can be operated at very low cost. It only involves purchases of credit kits, writing materials and members' contributions for training costs where applicable and can easily be replicated in other areas.

VICOBA is structured in such a way that, poor people, especially those in the rural areas are organized in groups and trained in various skills so as to build up their capacity to fight against poverty (URT, 2017). VICOBA hold strong beliefs that, even poor people have skills, capacities, and abilities which when unleashed and utilized effectively can help them to attain and improve their economic development and social welfare (Masawe, 2020).

Also Kitomari and Abwe (2016) in their study on failure and collapse of Village Community Banks in Tanzania: Some Findings from Meru District in Arusha Region reported that, it is true that VICOBA have changed the lives of many people, the following factors are the basis of failure and collapse of case studies: group members' status of income poverty, late repayments and loan default, lack of business education and entrepreneurship skills both for group leadership and group members, wrong start by choosing or selecting, wrong or uncommitted members, mistrust and mismanagement of funds, multiple group membership, loan repayment failures, which result in, members running away or migrating to other places. Muganda (2016) also argues that lack of entrepreneurship

skills, lack of organizational management skills, low financial literacy and loan and financial assistance needs, caused the VICOBA members fail to attain their economic wellbeing.

Village Community Banks have been reported to benefit the poor men and women in developing countries since their establishment in Tanzania. VICOBA and other informal financial institutions have reached 27.9% of rural communities who were initially unsaved (Haule, 2015). VICOBA is among of cooperative financial sector in Tanzania; however, Tanzania has played various efforts in supporting the small business in the country, through the establishment of Small Industries Development Organization (SIDO) and Vocational Education Training Authority. The establishment of the Small Industries Development Organization (SIDO) in 1974, whose mission was to empower entrepreneurs (women entrepreneurs inclusive) through training, credit, advocacy and market information. Another efforts for empowering women like, the initiation of institutions of Women Development Fund (WDF), Tanzania Women's Bank (TWB), and VICOBA that are promoted at local levels. In considering the above issues, the government also increased the empowerment of women commencement of National Strategy for Growth and Poverty reduction (URT, 2017).

Regardless of benefits from VICOBA, in many developing countries, especially in Dodoma Tanzania, women are deprived socially and economically compared to men (Msoka & Muya, 2019). Women lack economic opportunities and autonomy, lack access to economic resources, including credit, land ownership, inheritance, and limited access to education and support services as well as minimal participation in the decision-making process. Tanzania is among the developing countries, it is said to be among 10 poorest countries in the world. The situation is even worse in rural areas whereby more than 80% of Tanzania live. Although both women and men are victims to poverty, it has been revealed that the situation is worse for women compared to men. Women have limited access to income, resources, education, health, as well as nutrition (Ilona & Chediell, (2021).

Although many people have done researches on Village Community Banks, but, there is still a gap in Dodoma City on emphasizing for women members to use different techniques in improving their economic wellbeing. For example, when a woman receives her loan, she is required to know different techniques on how to multiply her loan for the betterment of her economic wellbeing.

Therefore, it is imperative for the researcher to identify the techniques used by women members of Village community Banks in the whole process of attaining their economic wellbeing in Dodoma City, Tanzania.

2. Literature Review

2.1 Theoretical Review

This study was guided by the Equilibrium Theory of wellbeing. The theory built on the view that individuals tend to return to a baseline of happiness even after a major life events, it proposes that a change in wellbeing occurs due to external forces (Dodge, *et al*, 2012). This theory lies in the fact that, the individuals (women) who deal with Village Community Banks (VICOBA) will tend to return to normal happiness as a result of external intervention that are advocated by the stakeholders.

The relevance of this theory in this study is based on the fact that, since the Government and other Non-Governmental Organization have been providing social services to the women with low income. It is expected that, the wellbeing of these women will be improved in both economic and social level. It is logical to use this theory in the study area to examine whether social services concerning with Village Community Banks (VICOBA) provided by the Government and Non-Governmental Organization have impact to the women with low income or not.

However, different researchers around the world have questioned how far micro credit services benefit women in generating their income. Others conclude that women participation provides a way to greater opportunities in the economy. On the same note, Haule (2015) in his study on contribution of village community banks in household rice production: A case of Morogoro District indicated that agriculture development especially household rice production was supported by VICOBA where they accessed training and the loans. Small rice farming households need continuous training on saving, participation in training and on how to use better farming methods, improved seeds and other agricultural inputs such as fertilizer, pesticides and insecticides.

Chipindula and Mwangi (2015), also indicated that VICOBA saving and lending model is a unique and most effective tool for development of rural communities because rural people are engaging much in agricultural development.

However, institutions that provide micro credit like VICOBA have succeeded to reach the poor by devising innovative strategies. These include the provision of small loans to poor people, especially women. Many micro-credit programs have targeted one of the most vulnerable groups in society, women who live in households that own little or no assets, by providing opportunities for self-employment. Studies have concluded that these programs have significantly increased women's security, autonomy, self-confidence and status within the households (Mbarouk, 2015).

The financial sector reform (1991) shifted to liberalized sector allowing entry of local and private institutions into the financial service provision. In recognition of microfinance to the overall development; microfinance policy (2000) was established as a basis for the evolution of an efficient, effective and inclusive micro financial system in the country, hence more opportunities for the financial services, especially provision of micro credit to the community, promote equal opportunities, equal access, control over productive assets, social resources and essential services for all Tanzanians, especially women.

Generally, VICOBA is a concept that empowers the vulnerable members of the community with knowledge and skills to fight against poverty through mobilization of their own resources (i.e., savings) and utilization of loans to improve household livelihoods in terms of capabilities, assets, and activities required for a means of living.

Furthermore, several studies have concluded and shown that VICOBA have significantly increased women's security, autonomy, and self-confidence (Rutenge, 2016, Ollotu, 2017, Kinisa, 2019).

Although many people have researched on Village Community Banks, but there is still a gap for those women members of Village Community Banks not to attain their economic wellbeing because of failure of using different techniques. Therefore, due to the above factors, African countries, including Tanzania, came out with different efforts in order to overcome such kind of a gap between women and men. In considering of the above sensitive issue, since the independence in Tanzania, the social and economic wellbeing of women became a major concern (Mazike *et al*, 2014). The social welfare department was commenced in 1967 so as to improve the status of women and other vulnerable groups (Msoka, 2013).

Stella (2011) showed that the income from Village Community Banks by women does not impact the economic change of women because of entrepreneur skills shortage. Tshuma and Salome (2014) came out with startling results which showed that despite of microcredit from Village Community Banks being perceived as powerful instruments for generating their income, the situation is different to low-income women because they face challenges that make them not to attain their economic wellbeing. Tanzania has played various efforts in supporting the small businesses in the country; through the establishment of Small Industries Development Organization (SIDO) and Vocational Education Training Authority (URT, 2017). Many VICOBA were established to enable small business traders become accessible on how to get funds so as to run their businesses. VICOBA have important roles of reducing poverty among its members and the general public in Dodoma District. Therefore, many VICOBA have been established to rescue the problem of poverty (Sizya 2018).

Despite the initiatives taken by the Government and other Non-Governmental Organizations, but low income earners are still poor and their businesses are not growing as they were expected, low income earners face a challenge of lack of access to credit and this situation hinder their growth and sustenance, and also lack of finance is the challenge facing entrepreneurs especially women (Lyimo, 2018).

The role of VICOBA in serving low and middle income earners in Tanzania cannot be emphasized. VICOBA are organized as key players in combating poverty, as result its roles and functions draw attention of several researchers who then conducted studies on the contribution of VICOBA microfinance to poverty reduction in the country.

Kihongo (2015), Savings services are among the most beneficial financial services for low-income people. A number of Micro-Financial Institutions (MFIs) and Village Community Banks (VICOBA) have been working in Dodoma District in providing financial services to support people's efforts to improve their livelihoods.

In Tanzania, the following researchers have investigated on VICOBA, including; Chipindula and Mwanga, (2015), Salum (2017), Ngalemwa (2013), Jasson (2014), Kinisa (2019), Lushakuzi, Killagane and Killagane (2017), Haule (2015) and). But, most of those surveyed literatures have mainly focused on the influence of VICOBA on improving the livelihood in general and forget the area of techniques used by women members to attain their economic wellbeing. This reveals a gap in the literature and shows the need for a researcher to conduct a study on techniques used by women members of Village Community Banks towards attaining their economic wellbeing in Dodoma City, Tanzania.

Therefore, according to the above situation, it was the imperative for a researcher to study on techniques used by women members of Village Community Banks towards attaining their economic wellbeing in Dodoma City, Tanzania.

3. Methodology

3.1 Study Design

Pelham & Blanton (2006) define descriptive research design as the design that involves gathering data that describes events and then organizes, tabulates, depicts and describes the data collected. It is also useful in describing characteristics of a phenomenon being studied (Williams, 2006). This gives an opportunity to fuse both qualitative and quantitative data as to answer the research problem. It also, offers an opportunity for the researcher to look into every form of data that is possible as well as providing a number of answers to various aspects being studied (Creswell, 2014). Therefore, descriptive research design is

used to answer research questions and describe variables under the study.

In other words, in identifying the techniques or methods used by women members of Village Community Banks in the whole process of attaining their wellbeing at Dodoma city, the descriptive research design was applied which involved gathering data through interviews, focus group discussion and documentary reviews.

3.2 Sample Size and Sample Techniques

Saunders (2003) suggests that, sampling is one of the best systematic techniques in choosing group of individuals being a small but enough to represent the population from which it derived. In simple words, sample size is the elements selected from the targeted group of a certain population that represents the entire group as whole. This study involved a sample of 89 respondents that was randomly selected from a population of 356 women participating in Village Community Banks in Dodoma City.

Due to the time limit and finance, the researcher could not interview every respondent. In this study the women respondents were selected using purposive sampling. The aim of using it was to enable the researcher to get the most relevant respondents who were identified by the group leaders. In this area of selecting respondents for the interview, 17 women were selected for semi-structured interviews in relevance of this study, and the same technique was used to select 72 women purposively for focus group discussion to fulfil the total number of 89 respondents. The formula developed by Ariola (2007) was used to determine sample size for this study: $n = 1 + \frac{N}{E}$

Where: n = Sample size
N = Population size

$$\begin{aligned} E &= \text{Level of confidence desired (5 - 10\%)} \\ &= 1 + \frac{356(5 - 10\%)^2}{2} \\ &= 1 + \frac{356 \times 25}{100} \\ &= 1 + 356 \times 0.25 \\ \text{Sample size} &= 89.25 = 89 \text{ respondents.} \end{aligned}$$

The 89 women using Village Community Banks were used in this study.

4. Results and Discussion

4.1 Demographic information

The demographic variables are primary basis for demographic classification in vital statistics censuses and surveys (URT, 2005b). This area covered the distribution of respondents according to their personal characteristics of sex, age, marital status, education level, and occupation.

However, for the side of sex, the researcher dealt with only women members of Village Community Banks in Dodoma City.

4.1.2 Age of Women Members of VICOBA

Age structure of a population is a reflection of population dynamics in the past. Age affects the future growth of the population and its structure changes in the future (URT, 2006). The age of respondents is important to be considered for women members of Village Community Banks. The research found that, 20% of respondents were between 18 and 29 years, 21% of respondents were between 30-41 years, 35% of respondents were between

42-53 years, 14% of respondents were between 54-65 years, 10% of respondents were between 66-77 years. This shows that, all the respondents in this study were above 18 years; therefore, it was possible to answer questions clearly. On the other hand, the findings denote that, 21% and 35% of respondents were between 30-53 years; this implied that, they were matured enough and were able to make decision concerning their development. For example, if the women members of Village Community Banks are mature enough, it is possible to attain their goals because as we know that the mature people can simply make decision concerning their production. Figure 1 below summarizes findings in relation to the age of respondents of women members of Village Community Banks at a study area.

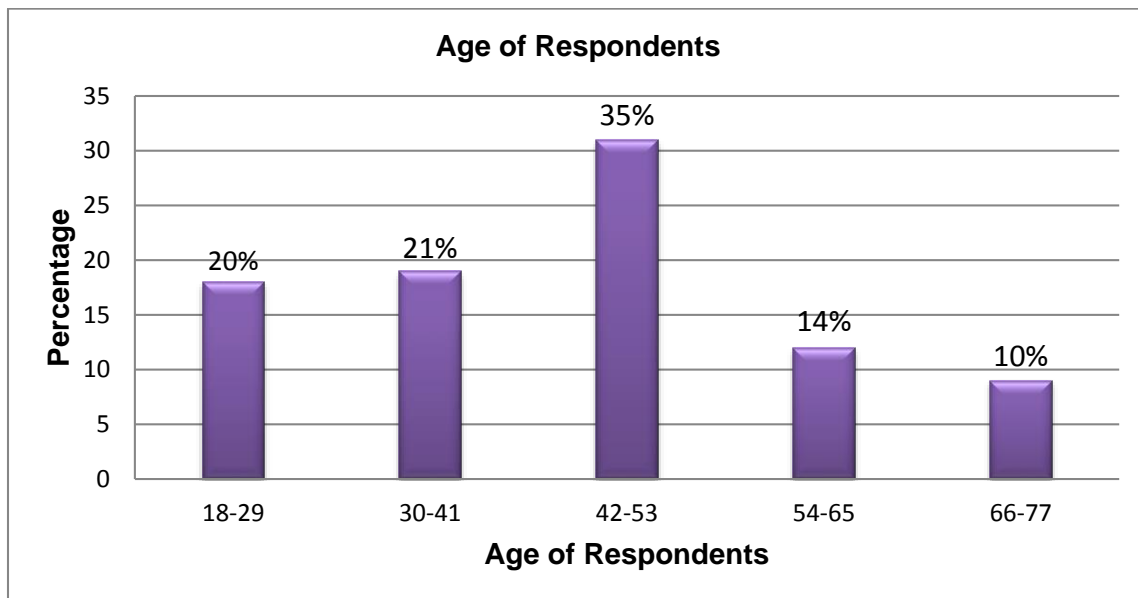


Figure 1: shows Age of Respondents

Source: (Interview and Focus Group Discussion, 2021).

4.2.2 Education Level of Respondents

Education is a significant tool for human beings. Education is the key of life, in this part; the researcher observed that, there are different levels of education among women members of VICOBA, especially among those that the researcher interviewed. In referring to figure 2 below the researcher observed that, 75.3% of

respondents attended primary school, 15.7% of respondents attended secondary schools, 6.7% of respondents attended colleges and 2.2% of respondents had not attended even to primary school education. Logically, this can be a big challenge in improving women's wellbeing because some of them fail to keep records, and some fail to multiply their loan by doing small businesses.

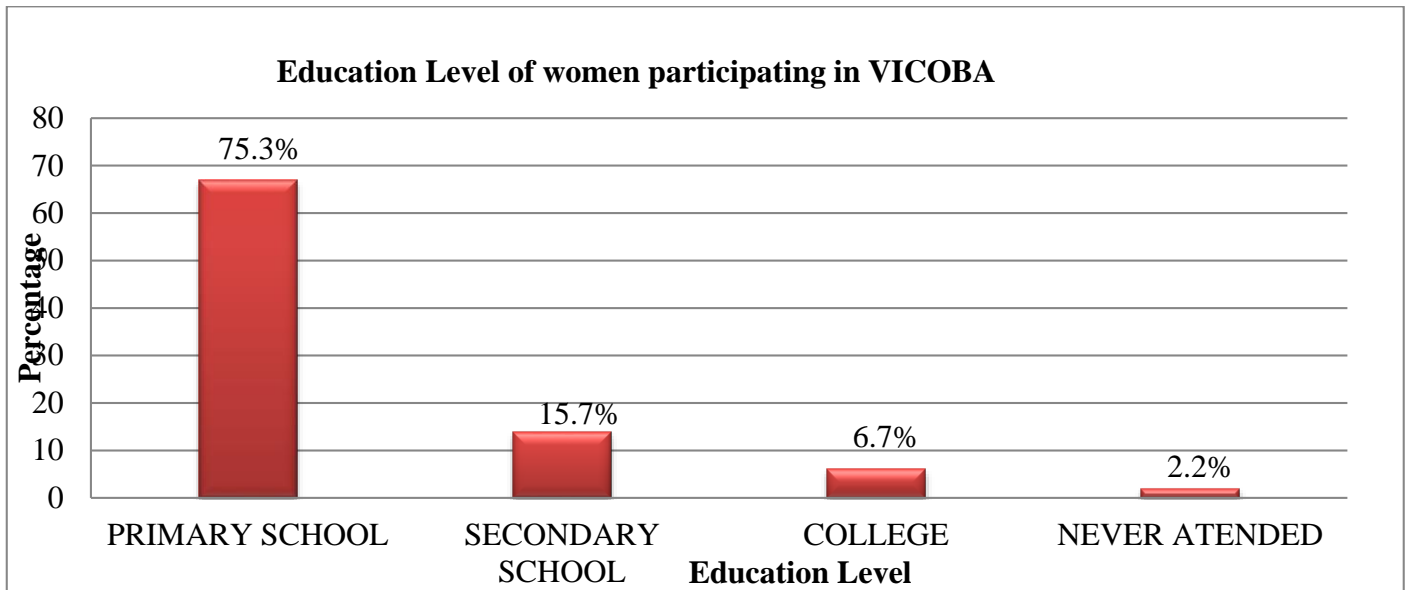


Figure 2: shows Education Level of Respondents participating in VICOBA

Source: (Interview and Focus Group Discussion, 2021).

4.2.3 Marital Status of Respondents participating in VICOBA

In this study, the research found that, 68% of respondents were married, 15% of respondents were single, 6% of respondents were divorced, 8% of respondents were separated, and 3% of respondents were widow. The above, findings are supported by different arguments of the scholars who state that, marriage is a factor which is closely related either to poverty or welfare of household (Massele, 2009). Katunzi (1999) reported that, marriage patterns play such a great role in shaping social organizations as they associate with socio-economic, cultural, and demographic variables. On the other hand,

Philip and Abdillahi (2003) observe that, married couples show a high level of participation in community development activities; this is because of the unity and cooperation amongst them in marriage institutions as well as in the society.

Therefore, in this study, the married Respondents who participated in VICOBA seemed to be the highest with 68% compared to other marital status' percentages, due to the reason that, the marriage institution is an area whereby lots of responsibilities that need money take place, such as payments of school fees, access of quality health, building house, payments of electricity and water bills and other family expenses. Figure 3 summaries the findings

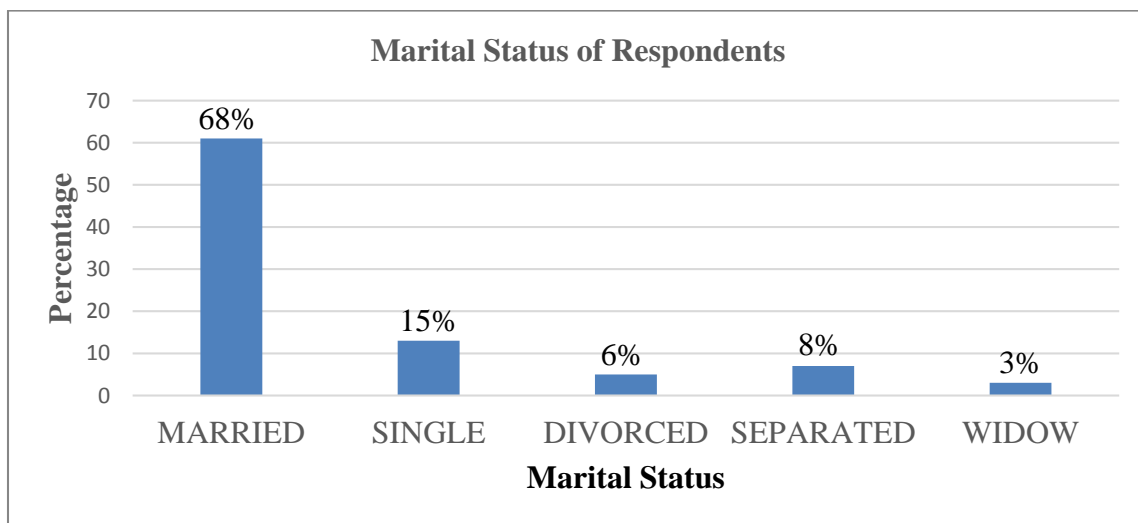


Figure 3: Shows: Marital Status of women participating in VICOBA

4.2 Techniques used by women members of VICOBA to increase capital

The techniques in this study are all processes and ways or methods which are used by women members of Village Community Banks to increase their capital for the purposes of attaining their economic wellbeing. In this study, the researcher observed that, there are differences of success for some women members of Village Community Banks due to the methods or techniques used by individual and group, member within a group. For example, 41.6% of respondents dealt with selling buns and rice cakes, 28.1% of respondents dealt with selling stiff porridge and rice, 13.5% of respondents were labourers, 3.4% of respondents were employed, 3.4% of respondents

dealt with selling juice, and 10.1% of respondents dealt with selling vegetables. The logic here is that, the more you invest your money in different small businesses the more you receive profit and at the end of the year and your income become high. As we have seen above, those women who were not employed, decided to find other way of source of income by doing small businesses which affected them positively their economic wellbeing.

The above point supported by Masood, (2011), who said that, the increased participation of women in the small business scale enterprises has not only affected household economies and division of labour but also has contributed significantly to fight against unemployment among women and bears significant impact on African economies. The figure below summarizes findings in relation to this aspect.

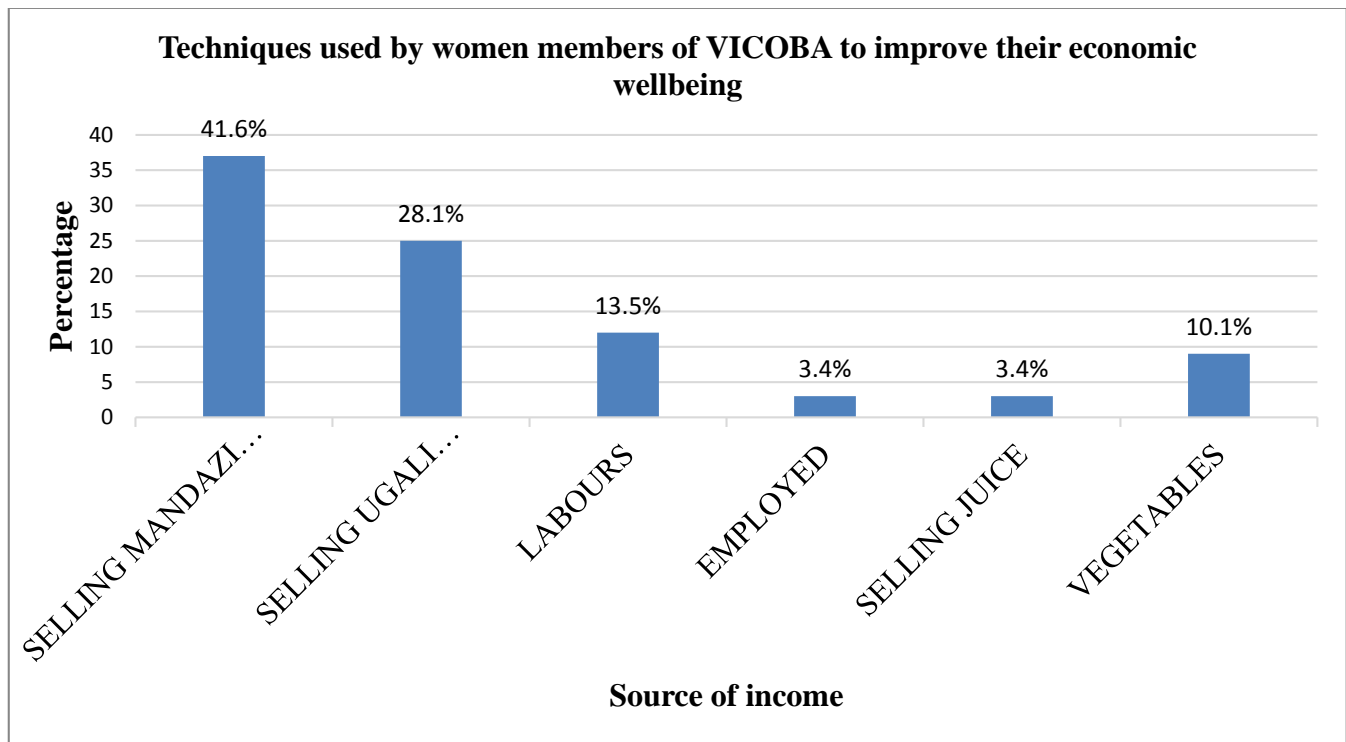


Figure 4: Shows Techniques (source of income) used by women members of VICOBA

Source (Interview & Focus Group Discussion 2021).

4.2.1 Seriousness for group members in VICOBA activities

In this area, serious women members put consideration in Village Community Banks as their first priority and source of income earning them more money compared to other women members at the end of the year.

Therefore, it is important for the women members of Village Community Banks to consider VICOBA activities as their first priority to attain their goals.

“There are some members within the group who are not serious with VICOBA activities, but all who are serious and put the Village Community Banks (VICOBA) to be the

first priority, their economic wellbeing has changed positively”, said one woman, (Interviewed on 16th June 2021).

4.2.2 Working hard for women members and asking loans to the Government

In these areas the researcher observed that, all women who have attained their economic wellbeing was because of working hard, for example, when a woman receives loans, plans how to multiply her loans by doing different entrepreneurship activities.

This fact is supported by (ILO, 2008), in Africa, many women have achieved financial and personal independence as they are actively hard. All across Tanzania, women entrepreneurs are proving that they have a driving business spirit and that they are part of solution to achieving economic growth and pulling people out of poverty.

“When I receive my loan, I share it with my son who helps me multiply the money by doing small businesses like selling rice cakes and buns, selling ice cream, sugar cane and this helped me to attain my wellbeing, said one woman (Interviewed on 14th June 2021).”

4.2.3 Obey rules, regulations and by-laws formulated by women members of VICOBA

In this study, the researcher observed that those women members who follow rules, regulations and by-laws which are formulated by the group members their wellbeing were improved because they take the loan on time and multiply it by doing entrepreneurship activities and also after multiplying it, they repay loan on time.

“When we meet every week we have rules, regulations and by-laws which guide us in order to attain our planned goals as a group, but once you come late or delay to attend the meeting or delay to bring back the loans, the person concern is required to pay a penalty of Tsh 1,000/- or 5,000/- per day depending on the situation, said one woman (Interviewed on 19th June, 2021).

4.2.4 Attend entrepreneurship workshops or training

In Tanzania context, all entrepreneurs succeed because of attending the training and workshops, in these workshops or training the individual member of Village Community Banks learn all issues concerning businesses, like, the financial regulations, book keeping, bank regulations, customer care in different businesses, creativity in producing goods or products, for example, they can learn how to add value to their goods or products, this convinces the customers and make their products to be marketable.

5. Conclusion and Recommendations

5.1 Conclusion

In concluding, this study found that Village Community Banks play a great role in improving the economic wellbeing of the poor and vulnerable people. In addition to the above, the study revealed that the use of Village Community Banks is a very unique and powerful tool for improving the economic wellbeing of low-income families, especially women in Dodoma City. Village Community Banks is an emerging model that improves the economic wellbeing of women and other groups within a family. The women who participated in VICOBA improved their finances and social benefits and also gained both financial and social support networks, like savings, accumulation of assets, social services, access to education, access to health, and decision making. In addition to the above, VICOBA model should be integrated with knowledge and competence building skills that strengthening the members of Village Community Banks to improve their economic wellbeing.

However, there is still need to improve the techniques or methods used by women members of Village Community Banks and the fully participation of individual member in order to strengthen the use of these methods or techniques used by women members of Village Community Banks in communities as a way of empowering them to attain their economic wellbeing.

5.2 Recommendations for Action

In this study, the researcher came up with the following recommendations directed to Government and Non-Governmental Organizations, to Members of Village Community Banks and to the society.

5.2.1 Recommendations to the Government and Non-Governmental Organizations

- i. The Government, through their Development Officers from village level to national level should make a follow up to all Groups of Village Community Banks. This follow-up will enable women members of Village Community Banks to use different methods or techniques in order to achieve their goals. For example, other techniques which can be used by the Government to assist the women, is through training to enable them to be creative and innovative.
- ii. The Government and Non-Governmental Organization should consider increasing the amount of loans to groups of Village Community Banks.

- iii. The Government and Non-Governmental Organizations should consider providing entrepreneurship workshops and seminars three times a year to all members of Village Community Banks and Ward Development Officers. This is because the researcher observed that those who underwent through entrepreneurship workshops and seminars were performing very well compared to those who had not attended such entrepreneurship workshops and seminars.

5.2.2 Recommendations for Members of Village Community Banks

- i. The members of Village Community Banks and the Development Officers are required to remove the barrier between them. As we may know, the big numbers of members of Village Community Banks are those who are not educated enough, have no employment, and have low income compare to Development Officers who have education concerning their field of Development. Here the status quo and education level are not the priority for the society, but the priority for the society is how these professionals can apply it into People's context and support them in order to attain their economic wellbeing.
- ii. All members of Village Community Banks are required to be serious, follow all rules, regulations and by-laws which are formulated either by the Government or by the group concern, and finally put Village Community

Banks process and activities as their first priority in the whole process concerning the upgrading of their economic wellbeing.

- iii. The members of Village Community Banks are required to cope with modern technologies, for example to use Electronic Businesses to advertize their businesses for the purposes of achieving their planned goals.
- iv. The members of Village Community Banks should be very creative, for example, adding value for their products for the purposes of multiplying the received loans for the betterment of their economic wellbeing.

5.2.3 Recommendations to the Society

- i. All the families (both men and women) with low income are required to participate fully for the purposes of improving their economic wellbeing. It observed that, there is a negative perception that, Village Community Banks is for women only.
- ii. The society is required to encourage those members of Village Community Banks, because when a large number of members of Village Community Banks attain their economic wellbeing, it is possible for the rest of the families to learn through and automatic development changes may occur within the society.
- iii. The Society is required to receive positively the plan of the Government which aims to support low-income families financially and reduce poverty through VICOBA Groups.

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