

**The Role of Village Community Banks in Women's Micro-entreprises Growth
A Case of Magadu Ward, Morogoro Municipality, Tanzania**

By

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Village community banks have recently been considered to be a means of economic and social empowerment of women by increasing not only access to financial resources but also to acquire other assets hence has helped to transform women's lives and their families. The study was about the contribution of Village Community Banks (VICOBA) on women's microenterprises growth. It was conducted in Magadu Ward, Morogoro Municipality. The objectives of the study were to study the nature of VICOBA beneficiary women's microenterprises, examine services provided by VICOBA to women micro enterprises, and assess women's microenterprises benefits from VICOBA. The study used a cross section descriptive research design. The sample size for the study was 70 owners of microenterprises who were members of VICOBA groups. These were systematically selected. A variety of methods including questionnaire survey, in-depth interviews and observation were used to collect the data. Qualitative data were analysed using content analysis while quantitative data were analysed using descriptive statistics. The results indicated that the dominant types of microenterprises were food vending, retail shops, poultry, animal husbandry and tailoring. The main services accessed from VICOBA by women who ran the microenterprises were savings, loans and training. The findings further indicated that access to credit and other services provided by VICOBA had a positive impact on the growth of microenterprises; 85.7% of the microenterprises were reported to perform well compared to performance before becoming VICOBA beneficiaries. It is concluded that VICOBA contribute to growth of women's microenterprises and the microenterprises have potential to grow. The study recommends that women should be encouraged to join VICOBA as these financial institutions create opportunities that attract self-employment and personal development.