

**The role of village community banks (VICOBA) in improving women's livelihoods: a case of VICOBA sustainable development agency in Dar es Salaam region**

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**Master of Research and Public Policy**

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This study analysed the role of Village Community Banks (VICOBA) in improving women's livelihoods using VICOBA Sustainable Development Agency which is based in Dar es Salaam Region as a case study. Specifically, the study examined the participation of women in VICOBA; assessed the extent to which VICOBA improves women's livelihoods and identified challenges women involved in VICOBA face. A total of 150 respondents took part in the study. Data were collected, coded and analysed using Statistical Package for Social Sciences (SPSS) version 23. Descriptive, correlation, regression analysis and mean employed to analyse the data in this largely quantitative study. Five (5) likert scale models were used. This ranged from (1-5 scales) strongly agree, Agree, Neutral, Satisfied and disagree were used during the analysis. Survey results reveal that, VICOBA has significantly improved women's livelihoods such as facilitating and supporting access to health services, education to their children, expansion of business, ability to pay rent and meeting their daily basic needs. The respondents acknowledged that there was a big change in their lives before and after joining VICOBA. Despite of significant achievements by women joining VICOBA, the study found that, a number of challenges stood in the way. These include failure/late repayment of loans, high interest rates and lack of training in entrepreneurship skills. Thus the study recommends that, there is a need to develop a policy framework that will help address the challenges women members of VICOBA faces in the Country and enhance entrepreneurship skills for VICOBA members.