

Original Research Article

THE CONTRIBUTION OF VICOBA TO THE IMPROVEMENT OF FOOD ACCESSIBILITY AMONG MAASAI WOMEN PASTORALISTS IN CHALINZE DISTRICT COUNCIL

Abstract

This study aimed at assessing the contribution of VICOBA to the improvement of food accessibility of Maasai Pastoralists Women in Chalinze District Council. The study deployed cross sectional research design and a qualitative research approach in data collection. Purposive sampling technique and key-informant sampling were used to reach participants from whom relevant data were obtained through questionnaire, interview and Focused Group Discussions. The findings of this study revealed that VICOBA contributes greatly to the improvement of food accessibility as it has great impact on food storage, number of meals per day at household level and accessibility of food per year. From the findings therefore, it can be concluded that the study has met its main objective. Having observed the contribution of VICOBA on socio-economic well being of Maasai pastoralist women in Chalinze District Council is real, now women can increase their income, they are assured of food accessibility and the improvement of social services. It is also concluded that despite the fact that socio-economic well-being of the Maasai pastoralist women in Chalinze District Council has been enhanced by VICOBA yet the contribution is meager as to completely emancipate them from poverty. The study thus, recommends for better education on pastoralist activities, credit and savings so that they can effectively and efficiently perform their activities.

Keywords: VICOBA, Contribution, Food Accessibility, Maasai Women Pastoralists, Chalinze District

1.0 Background

The Maasai culture is predominantly patriarchal, with a council of elders overseeing the daily running of the village and administering matters on the basis of an oral body of law (Mhjida, 2019). Cattle herding is still the main activity of Maasai people and it is central to their lifestyle.

Wealth and wisdom are measured by the number of children and cattle one has. A man with less or no cattle is considered poor and therefore receives little respect in the society (Awoniyi, 2015).

Village Community Banks (VICOBA) play an important role in enabling the poor to save and access credit. Microfinance has become a buzz word in the credit markets as an effective tool for poverty reduction and socioeconomic development; yet the impact is still questioned and varies from one country to another and from urban, peri-urban to rural areas (Salum, 2017). VICOBA, like other micro-finance institutions, helps in improving the livelihoods of the poor in rural and urban areas (Rutenge, 2016), VICOBA have proved to be the most effective lending model in empowerment of poor people (exclusively rural poor) and to the creation of jobs, wealth and economic social sustainability. VICOBA are 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. VICOBA hold a strong belief that even poor people have skills, capabilities and abilities which, when unleashed and utilized effectively, can help them to attain and improve their economic development and social welfare (URT, 2017).

One of the aims of VICOBA is to unite the rural people by enabling them to save and share financial and technical resources to improve the social and economic status of their members.

VICOBA projects have been operating and expanding in terms of capital, activities and number of members, including pastoralist women interested in joining the project (Rutenge, 2016). VICOBA schemes are fully a bottom-up approach in terms of decision making, planning, implementation and ownership, which guarantees sustained economic evolution which is in line with the National Strategy for Growth and Reduction of Poverty (URT, 2005, URT, 2009).

Existing literature in Tanzania shows that in Babati and Arumeru districts, Village Community Banks (VICOBA) have contributed to the livelihood improvement of poorer communities. The results show that VICOBA help to meet consumption needs, pay school fees and run small businesses (Ahlen, 2012; Bakari *et al.*, 2014). Moreover, a survey conducted by Taylor (2014) and Donaldson (2014) in Mvomero District revealed that VICOBA, apart from adding positive community impact, there was a need for more impact survey in order to corroborate the findings on a long-term. In addition, a report by Ngalemwa (2013) of a study conducted a study in Morogoro Tanzania, using cross-sectional research analysis and found that 90% of members

in VICOBA had benefited as per their expectations and were improving their life standard. The study further revealed that members of VICOBA had acquired entrepreneurial knowledge and skills and were able to start Income Generating Activities (IGA) without having to rely on external support. In light of the similarly, Sulle *et al*, (2012) conducted a study in Serengeti Tanzania using descriptive analysis and revealed that 76% of women members had a higher participation in VICOBA and show a decrease in their level of poverty. Ngalemwa (2013) conducted a study on the contribution of VICOBA to Income Poverty Alleviation in Rufiji Delta, the research found that members of VICOBA joined the scheme in order to access credit and they acknowledged to have benefited as per their expectations, other studies are by Chipindula and Mwanga (2015) who assessed the role of Village Community Banks in Social Empowerment of Women within households in rural communities of Mtwara District in

Tanzania and Jasson (2014) who assessed the increasing Women Access to Credit through establishment of a VICOBA a case of Women at Makulu Ward Dodoma (R) District. In assessing the role of VICOBA to economic development, none of the study discuss especial on the contribution of VICOBA on socio-economic well-being of Maasai women pastoralist in Chalinze District Council. Maasai women pastoralists are financially dependent on men in almost everything, due to their lack of education, property rights and lack of access to income generating opportunities. This dependency only reinforces their marginalized role in society (Hauk & Rubenstein, 2017). The idea has been to enable an increase in income among pastoralist women as a way of raising economic independence. This, in turn, is intended to contribute to the socio-economic wellbeing of pastoralists women within the Maasai communities.

However, these schemes have not been active enough in improving household income hence, alleviating income poverty which is a major cause of other types of poverty, that include among others, food poverty, basic needs poverty, ill health and handicap poverty. Rutenge, 2016), basic determinants of people's incapability in utilizing other productive forces such as financial, land, labour and entrepreneurial skills. In the light of this, the result study assessed the extent and mechanism through which VICOBA members, especially leaders, can use to help to improve of Maasai women's income in Chalinze District, because VICOBA provide financial services mainly to women and recommend the better ways that can help the women to benefit it when

accessing financial services in the study area. Thus, there is a knowledge gap on whether VICOBA could equally give rise to social economic well-being among Maasai pastoralist women in Chalinze District where VICOBA schemes have been introduced. One of the areas where a VICOBA initiative has been introduced is Chamakweza and Pingo villages, Pera and Vigwaza Wards within Chalinze District Council, Coast Region.

The Maasai Pastoralist Women groups in these villages have been organized and trained for engagement in VICOBA activities particularly on access to micro-loans for their small enterprises. Thus, there is a need for research on the contribution of VICOBA to socio-economic wellbeing of Maasai pastoralist women in Chalinze District Council from the time the scheme was initiated to-date, and suggests the way forward by way of recommendations. The proposed study therefore, aims at assessing the contribution of VICOBA to socio-economic well-being of Maasai pastoralist women in Chalinze District Council, in order to fill the existing knowledge gap.

Based on this background, a knowledge gap is left about the effectiveness of VICOBA in contributing to the socio-economic wellbeing of women generally, and of Maasai women pastoralists in particular in the research area. This implies the probable differences in the awareness among Maasai pastoralist women, of the context or the methods adopted in the VICOBA schemes. Thus, there is still a knowledge gap on whether VICOBA could equally give rise to economic empowerment among Maasai pastoralist women societies in Tanzania.

2.0 Material and Methods

2.1 Description of the Study Area

This study was carried out in Chalinze District Council within Bagamoyo District. Bagamoyo district is one of the eight districts of the Coast Region, Tanzania. According to the 2012 census, the population of the Chalinze was 238,525. District Council officially began its operation in July 2016. The headquarters are in Chalinze town. The area of Chalinze Council is 8,042 km corresponding to 8,042,000 hectares. Approximately 404,859 hectares are used for agricultural and livestock activities and 51,127 hectares are village forest reserves. The district Council is bordered by Handeni and Pangani districts in the North and South and Bagamoyo and Kibaha

districts. To the west, there is Morogoro Rural and to the east the district borders the Indian Ocean.

2.2 Research Design

This study employed a cross-sectional research design to explore the contribution of VICOBA in socio-economic well-being among the Maasai Pastoralist women, specifically in Chalinze District Council. The cross-sectional design allows deep investigation of a problem or issue basing on multiple units (Goddard, 2006). Likewise, the cross-sectional design allowed the depth investigation of the phenomenon particularly the role of VICOBA on socio-economic well-being and this method enabled me to understand fully the contribution of VICOBA on socio-economic well-being.

2.3 Target Population, Sample Size and Sampling techniques

2.3.1 Target population

Krysik and Finn (2010), defines the term population in research as the totality of persons, events or organizational units to which the research problem is dealing with. This study targeted the Maasai women pastoralist on social-economic wellbeing in Chalinze District Council.

2.3.2 Sample size and techniques

For the purpose of this study, a sample of 60 Maasai Pastoralist Women respondents was taken. The sample also included three (3) village leaders from each village, the Ward Councillor, the Ward Executive Secretary and the Chalinze District Council Social Welfare Officer and Community Development Officer as key-informants. The Study employed a Simple Random Sampling technique to select the respondents and the unit of inquiry will be Maasai Pastoralist Women. The technique is selected due to the fact that, each unit in the population (women) had an equal chance to be chosen.

2.4 Data Collection Methods and Instruments

Both qualitative and quantitative data were collected. Quantitative data were collected by using questionnaires with both open and closed ended questions, whereas qualitative data was

collected using semi-structured interview and Focus Group Discussions (FGDs). The questionnaires that consisted of both close and open-ended questions were used to collect data from Maasai Pastoralist Women. Semi-structured interview method was used to obtain data from Ward Community Development Officers, Ward Executive Officers and VICOBA leaders (5). FGDs were used to get views of the VICOBA members and the government leaders in the study area. The researchers served as moderators of (FGDs). FGD involved 5-12 discussants. The data was recorded on a note book or a tape-recorder.

2.5 Data Analysis and Interpretation

A Statistical Product for Social Solutions (SPSS Version.25) was used to analyze quantitative data. The descriptive analysis involved calculation of percentages and frequencies. Findings were presented using tables in which frequencies and percentages were utilized whereas content analysis was used to analyze qualitative data in accordance to the study objectives.

2.6 Validity and Reliability of Research Instruments

Validity and Reliability of information provided was measured by comparing information from respondents by directly observing the operations and activities. The researcher developed a holistic view and understanding of the context within which the study was conducted. After obtaining data the information were critically viewed to test truthfulness of the data. A pilot study was done in which three selected members from the VICOBA groups were answering the questionnaire to test the validity and reliability of the obtained results, and this was helped to shape and improve the questionnaire.

2.7 Ethical Considerations

Ethical issues play a critical role in determining credibility and legitimacy of research in the social science disciplines like community development. In this study the researcher considered the following ethical issues:

The researcher sought an approval letter from Chalinze district council office and permission from the Maasai leader known as (*Olaigwanani*) for conducting the research before collecting data in the targeted area.

The researcher protected respondents in the manner that, there were no personal descriptions on the interview processes and also the information that collected was only used for the purpose of this study. Respondents were also informed on all issues relating to this study, and the possibility for them to access the findings and research report at the end of the study.

3.0 Results and Discussion

3.1 Demographic Characteristics of the Respondents

Results (Table 1) indicate that most of the respondents were between 30 (50%), were 31 to 40 years old, were majority of the respondents' are 20 (34%), followed by the age group of between 21 and 30 years were age group of between 41 and 50 years were 5 (8%) and age of 50 and above were about 5 (8%).

In these results implies that majority of VICOBA members were middle age, this may be due to the fact that most the old people were inactive in production compared to the youth and probably being having family responsibilities that encouraged them to engage in VICOBA as a means of increasing their income and family livelihood. And this is because VICOBA activities found as the activities which helped the Maasai women to be able to have their own means of income. Thus, VICOBA helped the women to engage in different economic activities for them to be able to improve their income and being confident that they can run the families even without their husbands help. It is worth refreshing that Maasai women were depending for their husbands to make decisions in everything especial when it comes to the income of the family and this was a big burden for them. According to (Nanai,1993), Cited by Edson Ollotu (2013) and also the law requires the VICOBA members should be above 18 years.

Results (Table 1) reveal that most of the respondents 42(68%) had informal education level, whereas 7(13%) had primary education level, and 4(6.6%) had adult education. Result also show that 4(6.6%) of the respondents had non-formal education and 3(5%) had secondary education, this suggests that most of respondents had enough level of education making them knowledgeable on the influence of VICOBA and, how it contributed on improving livelihood among low-income earners. According to Fry (2017) a person reacts to a specific scenario depending on his or her level of education. By understanding that, the researcher became interested in evaluating the respondents' education level. The idea behind education level in this study was to inquire different ideas from individuals with different level of education in order to

get different information regarding the results of VICOBA in improving social economic well being among the Maasai pastoralist women.

Results (Table 1) further reveal that most of the respondents 45 (71%) were married, 7(13%) of the respondents were single 3(6%) were separate 5(8%) were widow.

This implies that most of VICOBA members were married and therefore had big family responsibilities. It is noting that, in most cases, most of Maasai women were responsible with family responsibilities that included taking care of children, ensuring food accessibility, education and health care just a list. This study also shows that in maasai community divorce is not mentioned at all buy the members and this is because of the maasai cultural, and some of the scholar below tray to verify the statement.

Katunzi (1999) reported that marriage patterns play an important role in shaping social organizations as they associate with many socioeconomic, cultural and demographic variables. Phillip and Abdillahi (2003) observed that married couples show a high level of participation in community development activities probably due to cooperation amongst them in the marriage institution and in the society. According to Cronin (2002), the diversity of respondents in the study area can help to get diverse information from people of different life experiences and knowledge. The higher proportion of the married couples within VICOBA members may suggest that they have big responsibilities to their families therefore, the need to join VICOBA so as to overcome the situation,(Ngalemwa, 2013).

According to Bledsoe and Psion, 1994; Meekers, 1992; Van de Walle, 1968; Ware, 1977) cited by Coast, (2014), marriage is traditionally a process rather than an event for Maasai; the representation of marriage as a process rather than single event has long been recognized in studies of nuptiality in Sub-Saharan Africa formal marriage dissolution is very rare among the Maasai. It should be noted that there is no directly translated word in “Maa” for divorce. None of men were reported as divorced or separated in the current study. The reasons for this are threefold. Firstly, the wife’s parents may have to pay back all or part of the bride price. Secondly, given the strong final relationship those develop between the Maasai marriage: A comparative study of Kenya and Tanzania families (wife’s and husbands), such a break-up has ramifications far greater than the individual couple. This aspect is summarized by Mitzlaff, “as

marriage is not seen as a matter between two individuals it cannot be dissolved by these two partners” (1988:148). Thirdly, a wife (unless breastfeeding) is unable to take her children with her permanently, as children belong to the patriline. The divorcing of a wife by a husband has historically been referred to in the ethnographic literature in the cases of sterile women (Hollis, 1910; Jacobs, 1970; Lewelyn-Davis, 1974). Relative to national levels, polygamous marriages account for a significantly higher proportion of Maasai marriages, accounting for 32.4% and 28.7% of all Maasai marriages in Kenya and Tanzania,

Table 1: Respondents’ demographic Characteristics (n=60)

Characteristic	Category	Frequency(n=60)	Percent (%)
Respondents age group	21-30 years	30	50%
	31-40 years	20	34%
	41-50 years	5	8%
	Above 50 years	5	8%
	Total	<u>60</u>	<u>100</u>
Respondents’ education level	Informal education	42	68%
	Primary education	7	13 %
	Secondary education	3	5%
	Adult education	4	6%
	Others	4	6%
	Total	<u>60</u>	<u>100</u>
Respondents’ marital status	Married	45	71%
	Not married	7	13%
	widower	3	6%
	Separation	5	8%
	Total	<u>60</u>	<u>100</u>

Source Field data: 2022

3.2 Contribution of VICOBA on food Accessibility

The study sought to determines the contribution of VICOBA on food accessibility outcomes of services undertaken by VICOBA members in terms of ways of food accessibility, numbers of

meals per day, food storage, and food accessibility per year at Chalinze District. Statements were provided to respondents and they were asked to say whether they strongly disagree to them, disagree to them, they are neutral about those statement, they agree with them or they strongly agree to those statement.

Table 2: Contribution of VICOBA on food accessibility

Statement		SD	D	N	A	SA
Ways of food accessibility	F	0	8	10	30	12
	(%)	0	13	17	50	20
Number of meals	F	0	2	15	37	6
	(%)	0	3	25	62	10
Food Storage	F	0	2	20	24	12
	(%)	0	3	33	40	20
Accessibility of food per year	F	0	4	6	23	27
	(%)	0	7	10	38	45

Key: SD=strongly disagree D= Disagree N=Neutral A=Agree SA=strongly agree

Source: Field Data 2022

Results (Table 2) revealed that most of 30(50%) of the respondents agreed, 12(20%) were strong agreed, 10(17%) were not sure to this statement and 8 (13%) disagreed to this statement Therefore results further show that most respondents were able to access the food since the ignitions of the VICOBA activities in their community, enabled them to be engaged in different activities like selling of milk, raising of local chickens and even the increase of livestock, which led to an increase of income to ensure families access to food all the time needed. Through the introduction of VICOBA in their community. Through the introduction of VICOBA in their community, most of the respondents 37(62 %) agreed that VICOBA services lead into increasing number of meals, 15(25%) were not sure 6(10%) and 2(3% disagreed to this statement. The results further show that the number of meals per day was well improved since the VICOBA activities were introduced to them. reported regarding Results (Table 2) indicate that majority of the respondents 24(40%) agreed to the statement that VICOBA helps on the improvement of food storage, to most Maasai pastoralist women at Chalinze District are able to extend their food

storage, 20(33% were not sure, 12(20%) strongly agreed, and 2(3%) disagreed to this statement. This study findings reveal that VICOBA services lead into raises the food accessibility per year were by 27 (45%) majority of the respondent strong agreed, 23(38%) agreed, 6(10%) remained neutral while 4(7%) disagreed to the statement.

In an FGD session, one Ward Executive officer remarked that.

The introduction of vicoba enable the members of VICOBA able to accesses food, improve the storage and increase the number of meals more than how it was before where they use to get two meals per day

[Chamakweza 28-6-2022]

Therefore, findings reveal that majority of the Maasai women at Chalinze District have been benefited from VICOBA services in that they were engaged in different activities like business as well farming activities so as to raise food production and ensure enough accessibility of food to their families.

4.4. Major Sources of Livelihood

Results show that most of the respondents 40(80%) participated in small business while 20 (20%) participate on agricultural activities.

Tables 3: Major sources of livelihood

Major Source of Livelihood	Frequency (n=60)	Percent (%)
Agriculture	40	80
Small Business	20	20
Total	60	100

The results suggests that initiation of VICOBA at Chalinze Districts paved ways on encouragements to most pastoralist women on engaging in different activities through giving financial support, as well as provision of education for investment to the fellow members. This enabled them to extend various ways of improving food accessibility to their families that included cultivation of maize crops as well as to participate in small scale business. it also for enabled them on insurance of sources of livelihood, thus over 20% of Maasai women were engaged in agriculture while 80% were engage on small business so as to increasing earning

income for food accessibility., Thus now days, Maasai women start possessing cattle, goats, sheep and chicken. While others were engaged in other activities.

This finding is in line with the findings of Lwanga-Ntale (2018) who noted that despite the outlined challenges, VICOBA had proved an important instrument in promoting a savings and investment culture. The people-friendly banks are effective in mobilizing financial resources strategically by enabling members to engage in small-scale productive activities.

(Salum, 2017). Historically, the microfinance sector has evolved and developed according to different patterns and growth paths in various countries and regions. Village Community Banks (VICOBA), like other micro-finance institutions, is considered to be micro-financial institutions for improving livelihoods of the poor in rural and urban areas.

4.5 Number of Meals per Day of the Respondents

Results (Table 4) revealed that majority of the respondents 30(50%) had three meals per day, 20(33%) had two-time meals per day and 10 (17%) were able to acquire one time for meals.

Table 4: Number of meals per day of the respondents

Number of meals per day	Frequency (n=60)	Percent (%)
Once per day	10	17
Twice a day	20	33
Three times a day	30	50
Total	60	100

Field data 2022

From the findings, most of the respondents agreed that VICOBA contributed to raising the rate number of meals taken per day. Therefore, to most extents, majority member of Maasai society saw a positive contribution of VICOBA to their families on raise income which enabled them to afford number of meals per day. The objective of VICOBA services was to provide micro-loans to the marginalized poor people to improve their livelihoods which could enable them to start small income generating activities. In the study are with VICOBA loans had facilitated borrowers to invest in profitable activities which generated sufficient income enough to finance household consumptions. As a result of income that has been accrued out of business has made it easy for VICOBA members to increase the number of nutritive meals per day instead of

depending on milk only as the main food some of the women they are now prepare fish and small fish for the children even though the parents did not take it. Thus, it was revealed that VICOBA gave raise number of meals and consumption of other variety of food rather than it was before.

“Through VICOBA which enable them to participate in different activities, that they have access to different types of food and this is when they interact with different culture when they went to the market to do some small business they learn about different varieties of food which enable them to be able to prepare them

[One Village Executive Officer Remarkd That: 05-7-2022]

Therefore, it is affirmed that to most extents VICOBA service in most women pastoralists society had helping on raising the production in agriculture and small business enable to insurance the accessibility of food per day compared as it was before they engage in VICOBA groups, whereby some household they consume only two meals per day.

4.6 Improvement Food Storage to VICOBA

Results in (Table 5) revealed that majority of the respondents²⁴ (40%) agreed on increasing rate of food storage within their family hood per year, 21(35%) agreed the rate of food storage increase for sustain about a half of the year while 15 (25%) argued sustaining food storage enable them to use for quarter over year

Table 5: Improvement Food Storage to VICOBA

Food storage per year	Frequency (n=60)	Percent (%)
Quarter of the year	15	25
A Half of the year	21	35
Throughout the year	24	40
Total	60	100

As the target of VICOBA services in the community is to provide micro-loans especially to the marginalized poor people to improve their livelihood to enable them start small income generating activities. VICOBA loans had facilitated borrowers to invest in profitable activities

which generated sufficient income enough to finance household consumptions. As a result of income that has been generating from business and other activities like farming has made easier for VICOBA members to increase the rate of food storage within the community. Thus in VICOBA has helped to raise their food production and ensure sustainability to food storage. Respondents agreed that VICOBA service contributed in a highly way in increasing of food storage among their families, through education of investment given by VICOBA service enables majority members to know the value of keeping food in varieties season of the year so as to ensure food access within their community. When they were asked on the contribution of VICOBA to the improvement of food storage.

“VICOBA is one of the practical schemes which after its sensitization and implementation contribute to livelihood improvement of the respective community.” [One of the informants remarked that 28-6-2022]

Therefore; it was revealed that the rate number of food storage in Maasai pastoralist women had increased due to the impacts supported from VICOBA service upgrade the living standard of the members by increased household income resulting from doing various economic activities like agriculture as well as small- scale business in order to afford accessibility to their families ensure the food accessibility over a long period.

4.7 Food Accessibility Per Year

Results (Table 6) revealed that most of respondents 30(66%) have strong support on that they access food throughout the year, 20 (33%) they access food quarter of the year while 10(16%) access food half of the year.

Table 6: Food accessibility per year

Food accessibility per year	Frequency	Percent
Quarter of the year	20	33
Half of the year	10	17
Throughout the year	30	50

Source: field data 2022

From findings show that most members support the contribution of VICOBA service on the home hood which enable them having a sustainable food accessibility throughout the year, that is instead by VICOBA provide micro-credit loan only. It also provided them with education on increasing productivity. With regard to the nature of the Chalinze District, VICOBA also support various economic activities, which enabled women in Maasai society at Chalinze District to engage in small scale business as well as investing in farming activities, Through the income generating activities that they are engaging in helped them to be sure for food accessibility.

4.0 Conclusion and Recommendations

4.1 Conclusion

This study aimed at assessing the contribution of VICOBA to the socio- economic well-being of Maasai Pastoralist Women in Chalinze District Council. The study, which adopted a mixed research approach using both qualitative and quantitative approaches in obtaining information, was guided by three (3) research questions, which were all set to investigate the contribution of VICOBA to the socio- economic well-being of Maasai Pastoralist Women in Chalinze District Council. Using pastoralist villages where VICOBA initiative has already been introduced, namely; Chamakweza, mbala and Pingo villages, Pera and Vigwaza Wards within Chalinze District Council, Coast Region, the study concludes that the contribution of VICOBA on the socio-economic well-being of Maasai pastoralists Women in Chalinze District Council is immense.

From the findings therefore, it can be concluded that the study has met its main objective. Having observed the contribution of VICOBA on socio-economic well being of Maasai pastoralist women in Chalinze District Council is real, now women can increase their income, they are assured of food accessibility and the improvement of social services.

It is also concluded that despite the fact that socio-economic well-being of the Maasai pastoralist women in Chalinze District Council has been enhanced by VICOBA yet the

contribution is meager as to completely emancipate them from poverty. This is partly contributed by little knowledge of most of members on VICOBA and way it operates. Furthermore, the success in VICOBA depends mainly on certain factors such as length of repayment periods, levels of member's income, economic conditions, financial literacy among members, availability of markets, economic conditions, pests and climatic change, couple communication and others. The findings indicate that these factors can pose either a threat or favor their operations. The former may lead to challenges which pose threat to operation of the VICOBA. The challenges existing are but not limited to poor financial education, lack of markets for their product especially milk and other pastoral product, lack of transparency and feedback among VICOBA leaders, low loan repayment periods and low capital among VICOBA.

The study also showed that the members did not know how the systems work and so they did not formalize their group.

4.2 Recommendations

It is recommended that, first for the VICOBA to bring about positive changes to the Maasai society; the local leaders in the Maasai community should inflect change in the community. Second to ensure women support to have a conducive environment and freedom to participate fully in different socio-economic activities regardless of the Maasai cultural restrictions to women.

It is also recommended that the government should ensure that education is provided to the members so as to enable them to perform their VICOBA activities well and in a more efficient and sustainable ways.

District authorities should assign the responsibilities to the cooperatives, microfinance and community development officers to technically assist the VICOBA group members to properly manage their income generating activities. There should be legal registration of their groups, networks and properties so as to have a legal status that may later stand as collateral in the process of securing credit facilities from formal financial institutions.

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