



The Contribution of VICOBA to the Improvement of Food Accessibility among Maasai Women Pastoralists in Chalinze District Council

Nai Lucas Kotoroi ^{a*}

^a *Department of Community Development, Faculty of Arts and Social Sciences, University of Iringa, P.O.Box 200, Iringa, Tanzania.*

Author's contribution

The sole author designed, analyzed, interpreted and prepared the manuscript.

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ABSTRACT

The study was conducted to examine the contribution of Village Community Bank (VICOBA) to the improvement of food accessibility of Maasai Pastoralist Women in Chalinze District Council. The study employed a cross sectional research design and qualitative research approach in data collection. Simple random and purposive sampling techniques were used to select 60 respondents from Maasai pastoralist women and key-informants 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. Having observed that 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 emancipating 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. 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 (Mhijida, 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 [1].

Village Community Banks (VICOBA) plays 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 [2]. VICOBA, like other micro-finance institutions, help in improving the livelihoods of the poor in rural and urban areas [3], 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 [4].

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 [3]. 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 [5,6].

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 [7,8]. Moreover, a survey conducted by Taylor [9] 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 in the long term. In addition, a report by Ngalemwa [10] of a study conducted in Morogoro Tanzania, using cross-sectional research analysis, 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 [11] 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 [10] 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 [12] 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 [13] who assessed the increasing Women's Access to Credit through establishment of a VICOBA among 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 [14]. 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. According to Rutenge, [3], basic determinants of people's incapability in utilizing other productive forces such as financial, land, labour and entrepreneurial skills. In the light of this result the 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 better ways that can help women to benefit 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 to suggest 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. MATERIALS 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. The study area was selected because of the presence of the Maasai pastoralist women who are the key respondents of the study who are engaging with VICOBA activities.

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 [15]. 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

Krysiak and Finn [16], defines the term population in research as the totality of persons, events or organizational units which the research problem is dealing with. This study targeted the social-economic wellbeing of Maasai women pastoralists in Chalinze District Council.

2.3.2 Sample size and techniques

For the purpose of this study, a sample size of 60 respondents from approximately 70 members of VICOBA (the population of the study) from two wards of Pera and Vigwaza was selected. As Payne & Payne [17], recommend that... whenever there is approximately 70 universe of

Table 1. Distribution of sample size in villages

SN	Villages	Study Population (Maasai women pastoralist who are the members of VICOBA)	Formula	Sample size
1	Pingo	30	86% x study population= sample size	26
2	Chamakweza	23	86% x study population= sample size	20
3	Mbala	17	86% x study population= sample size	14
Total		70		60

the study, the sample size can be 59 respondents which is equal to 86% of the universe. Therefore, the study opted 60 Maasai women pastoralist' respondents from the three villages of *Pingo*, *Chamakweza* and *Mbala* to be involved. The sample also included three (3) village leaders from each village, the Ward Councillor, the Ward Executive Officer, and the Chalinze District Social Welfare Officer and Community Development Officer as key informants. The Table 1 shows the formula of the distribution of sample size in relation to the population of the study.

2.4 Data Collection Methods and Instruments

Both qualitative and quantitative data was 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

To ensure the validity of the proposed research instruments, a researcher applied different data collection tools to get enough information, the tools included questionnaires, key-informant interviews and Focus Group Discussions. To control the reliability of the study pre-testing of questionnaires, key-informant interviews guide and Focus Group topic were considered to check their comprehensiveness on collecting data required for this study.

3. RESULTS AND DISCUSSION

3.1 Demographic Characteristics of the Respondents

This part analyses the distribution of respondents according to their personal characteristics of residence area of respondent's age, marital status, education level and household size. The demographic variables are a primary basis for demographic classification in vital statistics, censuses and surveys [5].

3.1.1 Age of the respondents

Table 2 shows that 46% of the respondents were aged between 29-39 years, 23% were between 18-28 years, 18% were aged between 40-50 years and 11% were elders above 50 years. This may be due to the fact most the old people are inactive in production compared to the youth [18] as cited in Ollotu, [19], moreover the laws of the country require the VICOBA members to be above 18 years.

These results imply that the majority of VICOBA members were middle aged, because most the old people are inactive in production compared to the youth group whereas on the other side they

face family responsibilities that encouraged them to engage in VICOBA as a means of increasing their income and family livelihood. In those areas as it found that VICOBA activities helped the Maasai women to manage their own means of increasing income. Thus, VICOBA helped the women to engage in different economic activities for the aim of improving their income. A situation that increases confidence to run the families even without support from their husbands. It is worth repeating that Maasai women were dependent on their husbands to make decisions in everything, especially when it comes to the income of the family and this was a big burden for them. Table 2 shows the distribution of age of respondents.

3.1.2 Education level of the respondents

The results on (Table 3) reveals that about 66% of the respondents had only informal education, 20% indicated that they had primary education and 13% of the respondents had secondary education. Education is the most important factor for the development of any country, providing access to information, services. This suggests that most of respondents had enough level of education to making them knowledgeable on the influence of VICOBA and, how it contributed to improving their social economic well-being. According to Fry [20], 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 levels of education in order to get different information regarding the results of VICOBA in improving social economic well-being among the Maasai pastoralist women in a study area.

3.1.3 Marital status

Results (Table 4) show that most of the respondents (75%) were married, whereas 10% were single, 8% were separated while 6% were widows. This implies that most VICOBA members were married and therefore, Maasai women in these societies have huge family responsibilities. In this regard family responsibilities included taking care of children, ensuring food accessibility, education and health care services. This study also shows that in Maasai communities divorce is not mentioned at all by the members and this is because of the Maasai culture. These findings concur with the study by Katunzi [21] who found that marriage patterns in Maasai communities play an important role in shaping social organizations as they associate with many socioeconomic, cultural and demographic variables; hence it was very rare to find divorce in Maasai women. Moreover, Phillip and Abdillahi [2] 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. In this concept there

Table 2. Distribution of age of respondents (n=60)

Age of the respondents	Frequency	Percent (%)
18-28	14	23.3
29-39	28	46.7
40-50	11	18.3
Above 50	7	11.7
Total	60	100

Source: Field data, 2022

Table 3. Distribution of education level of the respondents (n=60)

Respondent's level of education	Frequency	Percent (%)
Informal education	40	66.7
Primary education	12	20.0
Secondary education	8	13.3
Total	60	100

Source: Field data, 2022

Is the relationship between marital status and its contribution to the social economic wellbeing, Cronin [22], affirm that diversity of respondents in the study area can help to get diverse information from people of different life experiences and knowledge. Furthermore, 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 [10].

According to 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 anthropology 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. No 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, a 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. In maasai society marriage is not seen as a matter between two individuals it cannot be dissolved by these two partners” Thirdly, a wife (unless breastfeeding) is unable to take her

children with her permanently, as children are regarded as belong to the partial line [18,23-25].

3.1.4 Size of household members

Results (Table 5) show that most of the respondents (20%) had between 4 and 6house hold members, (37%) were from families between 7 -9 members, (12%) were from families between 10 and above members while 8% were between 1 and 3 members. Normally, family size has an impact on decisional making among Maasai women of Chalinze district when it comes to VICOBA repayment performance. The findings relate to a study by Ugbohem et al. [5] on VICOBA performance among women self-help groups in Nigeria which found that most of the members had large size of households.

3.1.5 Residence area of respondents

The study was conducted in Chalinze district involving two wards whereby three villages were selected from the two wards. (Table 6) results shos that most of respondents (57%) were from Vigwaza wards and (43%) were from Pera ward. Moreover, on aspect of village’s representation, 43% were from Pingo village, (33%) were from Chamakweza village and(24%) were from Mbala village. This was chosen by the researcher because of the presence of Maasai residence and VICOBA activities.

Table 4. Distribution of marital status of the respondents (n=60)

Marital status of the respondents	Frequency	Percent (%)
Single	6	10
Married	45	75
Separated	5	8.3
Widow	4	6.7
Total	60	100

Source: Field data, 2022

Table 5. Distribution household size of respondents (n=60)

Household size	Frequency	Percent (%)
1-3 family members	5	8
4 - 6 family members	26	43
7-9 family members	22	37
10 and above	7	12
Total	60	100

Source: Researcher, 2022

Table 6. Distribution of residence are of respondents (n=60)

Wards	Frequency	Percent (%)
Pera	26	43
Vigwaza	34	57
Total	60	100
Villages	Frequency	Percent (%)
Pingo	26	43
Chamakweza	20	33
Mbala	14	24
Total	60	100

3.2 Contribution of VICOBA on Food Accessibility

The study sought to determine 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.

3.2.1 Types of food mostly consumed in a household mostly

The study findings (Table 7) revealed that the majority of respondents (65%) consume all types of food in the household mostly, (13%) consume dairy, (8%) consume protein and others (6%) consume fat and starch food. This is because the Maasai community in the study area they use to meet with different people with different cultures and this is why they are able to access different types of food. The study tallies with Lennox, Petručka & Bassendowski (2017) who found that there is an imperative to address nutrition throughout the perinatal period within the Maasai

population and for the women recognize how important nutrition is for them and their babies. The study highlighted that opportunities to incorporate cultural values and practices must be addressed to achieve success and sustainability. Therefore, VICOBA is very important on ensuring food accessibility among Maasai women pastoralists in Tanzania.

3.2.2 Ways of accessing food among the VICOBA members

Findings of the study (Table 8) indicate that most 76% of the respondent's access food through purchasing and this is because Maasai do not participate much on agricultural activities, (21%) of respondent's access food through remittance and 1.7% access food through production. Yanda & Williams (2020) revealed that as a new activity, settled pastoralists during seasons of reliable rainfall. When rainfall is unreliable and the yields are poor the household's resort to selling cattle, income from selling cattle and from other activities supplement food shortage.

Table 7. Distribution of types of food consumed in a household mostly (n=60)

Response	Frequency	Percent (%)
Dairy	8	13.3
Starchy food	4	6.7
Protein	5	8.3
Fat	4	6.7
All of the above	39	65.0
Total	60	100

Source: Field Data, 2022

Table 8. Distribution of Food Accessibility to food among VICOBA Members (n=60)

Means to accessibility	Frequency	Percent (%)
Through production	1	1.7
Purchasing	46	76.7
Remittance	13	21.7
Total	60	100

Source: Field Data 2022

3.2.3 Food intake among household member per day

Findings from the study (Table 9) indicate that for most of the respondents (63%) food intake was two times, for (28 %) it was three times per day and for (8%) the food intake was once per day.

3.2.4 Contribution of VICOBA to Household Food Accessibility

The study sought to determine the contribution of VICOBA to 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 in Chalinze District.

Findings (Table 10) show that majority (90%) agreed Yes, and (10%) said no. Those who agreed said that since their families joined VICOBA there has been a huge contribution to household food accessibility. Lennox, Petrucka & Bassendowski (2017) found the same response among Maasai society in the Northern part of Tanzania. According to that study, the few women not involving in VICOBA were not stable when it comes to food security in their households. This signifies that there is a need to influence some reluctant Maasai pastoralist women to join this self-help group to ensure food accessibility for their families.

3.2.5 Number of meals taken by household

Results (Table 11) revealed that before VICOBA most of (63%) of the respondents were able to acquire two meals times per day, (27%) were able to take three times meals per day and (10%) were able to eat one meal per day. In comparison to meals taken by households after VICOBA it shows that there is some improvement on meals taken per household.

After VICOBA most of respondents (55%) were able to get two-time meals per day, (38%) were able to acquire three meals per day, and only (7%) had to manage with one meal per day. These findings showed an improvement on the increase of household acquire three times meals per day by (9%) in household having three meals per day (3%) in households take one meal per day the drop and 8% drop of families takes two meals per day. That means the number of one meal per day has moved into two or three meals per day and those dropped from two meals per day have improved into three times meals per day.

Therefore, results further show that most respondents were more able to access food since the introduction of 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 whenever needed. Through the introduction of VICOBA in their community, during focus group discussion, Ward Executive Officer remarked....

“The introduction of VICOBA has enabled the members of VICOBA to access 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 conclude that majority of the Maasai pastoralist women of 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 thus leading an improved of number of meals.

Table 9. Food intake among household member per day (n=60)

Number of meals per day	Frequency	Percent (%)
One time per day	5	9
Two times per day	38	63
Three times per day	17	28
Total	60	100

Table 10. Distribution on Contribution of VICOBA to Household Food Accessibility (n=60)

Response	Frequency	Percent (%)
Yes	54	90
No	6	10
Total	60	100

Source: Field data, 2022

Table 11. Distribution on number of meals taken by household per day (n=60)

Meals taken before VICOBA			Meals taken after VICOBA		
Meals times	Frequency	Percent (%)	Meals times	Frequency	Percent (%)
One time per day	6	10.0	One time per day	4	7
Two times per day	38	63.3	Two times per day	33	55
Three times per day	16	26.7	Three times per day	23	38
Total	60	100	Total	60	100

Source: Field Data 2022

3.2.6 Contribution of VICOBA on household food storage

Results (Table 12) revealed that before VICOBA majority of the respondents (47%) were able to store 3 - 5 bags of cereals per year, (25%) were able to store 1-2 bags of cereals per year, (16.7%) were stored 5-8 bags of cereals per year, 11.7 stored 9-17 bags of cereals per year. After VICOBA, findings show that a majority (43%) acquired 3-5 bags per year which is a drop of (4%), (25%) stored 8-10bags per year which is an increase of (98%), 195 stored between 9-12 bags which is an improvement of the increase of 8% and lastly, (13%) were stored between 1-2 bags per year which is an improvement of the decrease of low storage by 12% compared to before VICOBA. This imply that after VICOBA Maasai women pastoralists were able to ensure food security by increasing of food storage by approximately (15%0) when compared to the time before VICOBA was established in their communities in Chalinze District.

These results are supported by Katondo, Jeru (2013) farmers put their money in the Village Community Bank (VICOBA); they secured their livelihoods and established a supportive system with each other. Specifically, the study sought to determine participation in Village Community Bank (VICOBA), major services offered by VICOBA, the likelihood of farmers using their credit for agricultural food production, mitigating

the food price fluctuations, buying extra food during harvest, and finally, to evaluate the credit use in maintaining food storage means to enhance household food security. When farmers put their money in the Village Community Bank (VICOBA), Specifically, the study sought to determine participation in Village Community Bank (VICOBA), major services offered by VICOBA.

The target of VICOBA services in the community is to provide micro-loans especially to the marginalized poor people to improve their livelihood by enabling them to start small income generating activities. VICOBA loans had facilitated borrowers to invest in profitable activities which generated sufficient income to finance household consumption. As a result, income has been generated from business and other activities like farming that has made it easier for VICOBA members to increase the rate of food storage within the community. Thus, VICOBA has helped to raise their food production and ensure sustainability of food storage. Respondents agreed that VICOBA service contributed in highly increasing food storage among their families, through education of investment given by VICOBA the service enables the majority of members to understand the value of keeping food in the various seasons of the year so as to ensure food access within their community. When they were asked about

Table 12. Distribution of food storage before and after VICOBA (n=60)

Food storage before VICOBA			Food storage after VICOBA		
	Frequency	Percent (%)		Frequency	Percent (%)
1 - 2 bags	15	25.0	2 - 4 bags	8	13
3 - 5 bags	28	47.0	4 - 8 bags	26	43
5 - 8 bags	10	16.7	8 - 10 bags	15	25
9 - 12 bags	7	11.7	12 - 14 bags	11	19
Total	60	100	Total	60	100

Source: Field data 2022

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 on 28-6-2022)

Furthermore, it was revealed that the rate number of food storage among Maasai pastoralist women had increased due to the impact of support from VICOBA service upgrading 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. CONCLUSION AND RECOMMENDATIONS

4.1 Conclusion

This study aimed at assessing the contribution of VICOBA towards food accessibility of Maasai Pastoralist Women in Chalinze District Council. The study adopted a mixed research approach using both qualitative and quantitative approaches in obtaining information, on investigating the contribution of VICOBA on food accessibility among 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 food accessibility among Maasai pastoralist Women in Chalinze District Council is immense.

From the findings therefore, it is concluded that the study has met its main objective. Having observed that contribution of VICOBA on food accessibility among Maasai pastoralist women in Chalinze District Council is real, now women can increase their productivity are assured of food accessibility and the improvement of social services based on education and health services.

The finding showed that the contribution of VICOBA on the improvement of food accessibility was well improved rather than how it was before the women joining VICOBA activities because

they can now have the required datary intake per day, also they can even store the food for the long term use rather than buying when they need it and even the assurance of food through agriculture and buying for their use and all of this is because of the initiatives which are under taken by the initiations of VICOBA to the group members.

The findings showed that there was improvement of household ability to access education services particularly school enrolment and ability to pay school needs. Also, the study found that there is much improvement of household ability to access health services through medical assurance card through the improvement of VICOBA activities. The majority of households owned medical assurance ability to access health services when they need it cards they have been able to accesses the health services than those who do not have.

It is also concluded that, despite the fact that the socio-economic well-being of the Maasai pastoralist women in Chalinze District Council has been enhanced by VICOBA, yet the contribution is too meagre as to completely improve their social economic wellbeing. This is partly due to lack of knowledge of most of members on VICOBA and how it operates. Furthermore, the success of VICOBA depends mainly on factors such as length of repayment periods, levels of members income, economic conditions, financial literacy among members, availability of markets, economic conditions, pests and climatic change, and others. The findings indicate that these factors can pose either a threat or favour their operations. The former may lead to challenges which pose threat to operation of the VICOBA. The existing challengers are 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 members.

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 in Maasai society; should encourage local leaders in the Maasai

community should inflect change in the community to promote changers 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 on 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 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.

ETHICAL APPROVAL AND CONSENT

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.

COMPETING INTERESTS

Author has declared that no competing interests exist.

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