

**Village Community Banks and Growth of Women Owned Enterprises**  
**A Case of Moshi Municipality Tanzania**  
**By**

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Village Community Banks (VICOBA) plays an important role in enabling the poor to save and access credit. This study aimed to examine services offered by VICOBA in respect to women enterprises growth, examine the performance of women entrepreneurial activities before and after joining VICOBA, assess women's' perception toward VICOBA services in relation to enterprise growth. The study used a cross-sectional research design whereby 96 respondents were randomly selected. Primary data was collected using a questionnaire, focus group discussions and key informant interviews. Quantitative data was analyzed using SPSS where means, frequencies and percentages were determined. The findings show that most of VICOBA members joined the scheme in order to access credit and they acknowledged to have benefited as per their expectations in relation to enterprise growth. The findings also show that members had positive attitude concerning other services offered by VICOBA. Based on these findings it is recommended that mobilization intervention should be initiated to empower women owning business to join VICOBA so as to improve their business performance hence observed that the businesses of women who joined VICOBA have high performance compared to those who are not VICOBA members.