



Program Overview

Program Regions:

Tanga, Iringa,
Njombe, Mbeya
regions across
Tanzania

Implementation Dates: 2021-2024

Partners: Tea Board of Tanzania, Tea
Research Institute of Tanzania,
Tanzania Smallholders Tea-
Development Agency, Kazi Yetu

Donor: Bloomberg Philanthropies

The *Her Money, Her Life* project employs **Village Savings and Loan Associations (VSLAs)** and works across CARE's **Empowering Women and Girls Framework** to support women in improving their income, leading change in their communities, and challenging traditional roles in the tea value chain.

Within **communities**, VSLAs are strengthening women's entrepreneurship while addressing the power dynamics and social norms holding women back. With **markets**, *Her Money, Her Life* is building connections and addressing systemic inequities.



546%

Income increase for one
smallholder cooperative
through selling processed tea
instead of green leaves



17%

Increase in the official price of
green-leaf tea in Tanzania



82%

ROI for the partnership with
Kazi Yetu to add value and
promote market linkages for
women tea farmers

Impact Highlights

- 95% members reported an increase in individual savings due to their participation in VSLAs in the past 12 months.*
- 98% participants reported improvements in their household income.*
- 82% women reported active engagement in economic decision-making in their households, cooperatives and communities.*



2042 **VSLA groups**
with 41,000+
members



570+ groups established
AgriFunds & 650+ groups
engaging in **collective investment** to improve their
business enterprises and
connect with value chains,
such as tea or spices.

Advocacy Wins

- Government commitment to scale up the women-led tea factory by constructing five additional factories.
- Establishment of the Dar es Salaam Tea Auction, which offers potential for women to have a greater role in selling tea.
- Collaboration with the Tea Research Institute of Tanzania to develop a manual on Good Agricultural Practices (GAP) for tea cultivation accessible to those with low literacy.

How did Her Money, Her Life achieve these results? By intentionally addressing root causes of inequality faced by women and girls alongside savings groups & women's entrepreneurship. [Learn more in this VSLA spotlight brief >](#)

*Source: [HMHL Impact Study](#), 2023

For more information contact

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