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Private Sector Partnerships for Women's Economic Independence:

SARAH'S JOURNEY TO SUCCESS

CARE Tanzania Success Stories

Sarah Ruben is a mother of five, a wife, and a spice farmer from the northeastern Usambara mountains in Tanzania. Sarah's story demonstrates how market connections can change the lives of rural women. Despite the region's ideal weather conditions for spice growth, Sarah and other local small scale spice farmers faced barriers such as poor self-confidence, lack of enterprise skills, and inadequate knowledge of good agricultural practices (GAP). These hurdles, compounded by the absence of a sustainable market for small-scale spice farmers, cast a shadow on their aspirations.

Before the project intervention, Sarah used to produce cardamom and other spices using traditional methods that resulted in low yields. Moreover, the prices and sales of organic fresh cardamom were very low. Most buyers (small vendors) bought dried cardamom for 6,500 TZS (2.8 USD) per kilo in small quantities, especially during dry seasons, resulting in poor incomes for Sarah and other small-scale spice farmers in Bumbuli.

Sarah says, *"In 2021, my total harvest was only 339 kgs of fresh cardamom, giving me 78 kgs of dry cardamom per year. Since there was no potential market for fresh cardamom, I sold 1kg of dry cardamom at 7,000 TZS (2.8 USD), earning a total of 546,000 TZS (218.4 USD).... Prices were unstable, and we were not able to negotiate prices with the brokers".*



Seeing these challenges, CARE Tanzania and its partner Kazi Yetu through the “Her Money, Her Life” project forged a strong partnership in 2022 with Viridium Company (a private sector company providing organic spices GAP training and off-taking from farmers), which has a processing facility for cardamom, cloves, and vanilla in the Morogoro region of Tanzania. Through this partnership, 156 small scale women spice farmers, including Sarah, were linked with Viridium as spice suppliers. Alongside this, and as part of CARE’s VSLA mobilization process through the “Her Money, Her Life” project, the same farmers were encouraged to form a Village Savings and Loans Association (VSLA).



With encouragement and guidance from Neema Lweeka, CARE’s Project Coordinator, Sarah quickly saw the potential benefits of belonging to a savings group and mobilized 30 other farmers to form the Mshikamano VSLA in March 2023. Sarah was elected as the group’s treasurer.

All members of the group received financial literacy and digital VSLA (Chomoka) training from CARE. They were also trained in entrepreneurship and collective investment and incentivized to start collective ventures after the training phase. As part of CARE’s programming and VSLA integration, members and their families, including Sarah and her husband, were additionally engaged in training to shift social norms and prevent violence against women and girls.

Alongside this, the Mshikamano group initiated a collective investment venture to produce and sell spices to Viridium Company. To support this visionary initiative, Kazi Yetu provided the group with a solar dryer to dry the harvested spices more efficiently and effectively. As this was the first time this technology was being used in Bumbuli District for organic spice farming, Viridium and Kazi Yetu provided training on organic GAP training to group members to encourage high quantity and quality yields.



Seeing the opportunity beyond collective investment, Sarah's husband – who has since become a male champion – helped her turn her three hectares of land into a lucrative spice farm.

Sarah says, “CARE’s interventions brought me and my husband closer through the sessions. Now, after selling the harvests, my husband and I make joint decisions on household expenditures. In all three hectares farm, we currently get around 3,510kg of fresh cardamom with annual earnings of 10,530,000 (4,212 USD), the price for one kg of organic cardamom is 40% more than one kg of non-organic cardamom. From the income I receive, I pay school fees for my children, provide my family with nutritious meals, buy VSLA shares, and cover my family’s medical expenses”.



Sarah’s increased earnings have enabled her to grow her VSLA shares by 50%.

“I expect even better results in the years to come as I have added some shade trees around my farm after receiving good agricultural practice training from Viridium. Moreover, Viridium offers farmers interest-free loans, and I hope to receive around 3,000,000 TZS (USD 1,200) to improve my farm fields,” **She says**

Beyond benefiting herself and her family, Sarah has also been able to employ other VSLA members on her expanded farm. Her activism in her VSLA and the community has made her very popular earning her a position in the village council and the name “Mwalimu” (teacher in Kiswahili).

According to Neema, Sarah is a shining example for the entire community.

“Our objective is to increase economic independence to women farmers, like Sarah who are engaged in tea, herbs, and spice value chains. We are very proud to work with Viridium and Kazi Yetu private sector companies who provide training and technical support on sustainable agricultural practices and markets to VSLA members in our project. We shall continue to work with Sarah and other women farmers to help them achieve their dreams”.



Looking ahead, Sarah envisions a future where women are in control of their own resources, incomes, and destinies. Each harvest, each partnership forged, paves the way for a brighter tomorrow, where empowerment knows no bounds



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