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# “Solidarity is everything.”

## Christina Kayala’s Story

**“Solidarity is everything.”** This is how Christina Kayala, a spice farmer from Lutindi, a tea growing area in northeastern Tanzania, summarizes the role that her group spice processing enterprise has played in her own life and livelihood. *“We’re able to do this whole business because we are together.”*

Through the *Her Money, Her Life* project, funded by Bloomberg Philanthropies, CARE has supported Christina along with 40,000 other female Tanzanian farmers in building livelihoods through village savings and lending associations (VSLAs) and collective investments. This brief tells the story of Christina and the Lutindi Tea, Herbs, and Spices group.

### Moving Home

Christina and her husband Frederick moved back to their village after Frederick retired from a career with the Tanzania Telecommunications Company. Christina recalls how, when they



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returned, neighbors assumed that they had failed to “make it” in the city: “People assumed we were bankrupt because we came back from the city to the village. We wanted to prove them wrong.” With no other source of income, Frederick went back to farming, and Christina began exploring different income generating activities.

“Five years ago, I was leading more of a traditional life, depending on my husband for everything,” recalls Christina. Much has changed in that period. Christina is now a member and former chairwoman of the Lutindi Tea, Herbs and Spices group, which was formed to engage in collective spice processing and orthodox tea production. CARE staff encountered the small group in 2022, after it had ceased its initial operations, and supported them in reorganizing, developing a group constitution, and operating as a village savings and lending association (VSLA). Group members began saving 3,000 Tanzanian Schillings (Tshs) (approximately \$1.20<sup>1</sup>) on a weekly basis, of which 2,000 Tshs is a share purchase and 1,000 Tshs is deposited into a community fund for members’ health and education, and to cover the association’s operational costs.

### Lutindi Tea, Herbs and Spices Group/VSLA Membership

The Lutindi Tea, Herbs, and Spices group manages its saving and lending operations alongside its collective spice processing enterprise.

As a VSLA member, Christina had the opportunity to take a loan for the first time in her life. Over the years, she had made two prior attempts to borrow from financial institutions, but both times she had been turned off by the collateral requirements. VSLA loans were offered to members even without collateral, which made Christina feel more comfortable taking credit. Christina took initial loans of 150,000 Tshs (\$65<sup>2</sup>) and 300,000 Tshs (\$123<sup>3</sup>) to invest in small business ventures (pig rearing and a stationary business). This year, she took a small loan from the VSLA’s *agri-fund*—a special fund into which group members set aside money for the purchase of agricultural inputs, and from which members can borrow at no interest for three months. She used the 60,000 Tshs (\$23<sup>4</sup>) loan to buy bean seeds, and within months had earned 740,000 Tshs (\$272<sup>5</sup>) from the sale of beans.

<sup>1</sup> Estimated average exchange rate 2022-2024: 2,500 Tshs = 1 USD

<sup>2</sup> Exchange rate from September 2022 (when loan was taken): 2,323 Tshs = 1 USD (oanda.com, Sept 15, 2022)

<sup>3</sup> Exchange rate from July 2023 (when loan was taken): 2,437 Tshs = 1 USD (oanda.com, July 15, 2023)

<sup>4</sup> Exchange rate from May 2024 (when loan was taken): 2,580 Tshs = 1 USD (oanda.com, May 15, 2024)

<sup>5</sup> Exchange rate from October 2024 (when beans were sold): 2,722 Tshs = 1 USD (oanda.com, Oct 15, 2024)



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The *Her Money, Her Life* project brought Christina and other members of the Lutindi Tea, Herbs and Spices group together with the local public and private sectors to build systems and relationships that would lead to long-term growth and resilience for farmers. Tanzania’s Small Industries Development Organization (SIDO) served as a key public sector partner, while *Kazi Yetu*, a Tanzanian specialty tea company, was engaged as an implementing partner as well as private sector partner in the project. Through *Her Money, Her Life*, farmers received direct training from project staff and community-based trainers (local volunteers who were trained and closely supported by the project), linkages to critical services (such as SIDO’s training and certification), and connections to the private sector for training, quality assurance, and market access.



Lutindi Tea, Herbs and Spices group members proudly displaying their packaged spice products. © Photo credit: CARE (2024)

As a member of the group, Christina received multiple trainings from SIDO, CARE staff, and *Kazi Yetu*. Training topics ranged from modern tea and spice processing and ratio calculation for spice mixing, to business management skills, including record-keeping and branding. Christina values the varied skill set she gained from these trainings: *“I will never forget about processing and about the ratios. But I wouldn’t be here if I hadn’t gotten the financial inclusion and record-keeping trainings.”*



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The Lutindi Tea, Herbs and Spices group purchases spices from its members and from neighboring farmers. Over the past two years, group members have invested 3.5 million Tshs (approximately \$1,400) into the group business, in share purchases and in spice contributions. As a result of this investment, they have earned 9.6 million Tshs (approximately \$3,840) in profits, and group members have benefited from higher prices for their spices.

### Dreaming Bigger

Members are proud of their knowledge and skills in spice mixing, and of the quality of their spices, but because the group does not have certification from the Tanzania Bureau of Standards (TBS), they cannot sell their spices in retail shops. To date, they have been selling semi-processed cloves and ginger to the *Kazi Yetu* specialty tea company, and selling their packaged ground spices to consumers in local markets and at community events. This informal marketing network for ground spices is fairly limited in scope.



Certification is challenging for small-scale rural processing groups, as it requires a standardized facility with separate rooms for spice processing and packing, and a high degree of hygiene and quality control throughout the spice drying, grinding, and packaging process. But the Lutindi group has experience with problem-solving and is not daunted by hard work. *“When you face a problem, first think and reflect on how to navigate challenges. There is no need to*

*panic,”* say the group members, when asked what advice they would give to other groups. *“Any success you see has a lot of struggle behind it.”*

After initially starting processing through low-budget, artisanal means—with a mortar and pestle—the group approached CARE for help in purchasing a larger processing machine. Group members contributed 40% of the capital in cash for the purchase of the machine, while CARE covered the remaining 60% of the total 2.4 million Tshs (\$960) investment. The group also obtained a plot of land from the village government and began constructing a small building, investing approximately 2.3 million Tshs (\$920) of their own funds and materials in its



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construction, and receiving material contributions from CARE to bring it to completion. Today, the building is complete and is awaiting an electric connection from a nearby power line. In the interim, the processing machine is being run at the house of a group member who has electricity.

The group hopes that once the machine is installed in the building, and a more standardized drying process is adopted, they will be able to obtain certification and sell in shops—perhaps even in the export market. *“I want to be a big entrepreneur who is known internationally,”* says Christina. *“Likewise with the group, we want to expand our markets beyond Tanzania. Those are our dreams.”*

### The Measure of Success

Christina’s entrepreneurship dreams have been built on a series of VSLA loans, the contributions of different family members as well as her group members, the skills gained from the project, and a commitment to careful record-keeping and business management. Christina keeps an accounting book in which she tracks her expenses and sales to calculate her profits. The group spice business is an important income source for her, but it is far from the only one. Like many



Christina holds one of her piglets, which she expects will bring significant income. © Photo credit: CARE (2024)

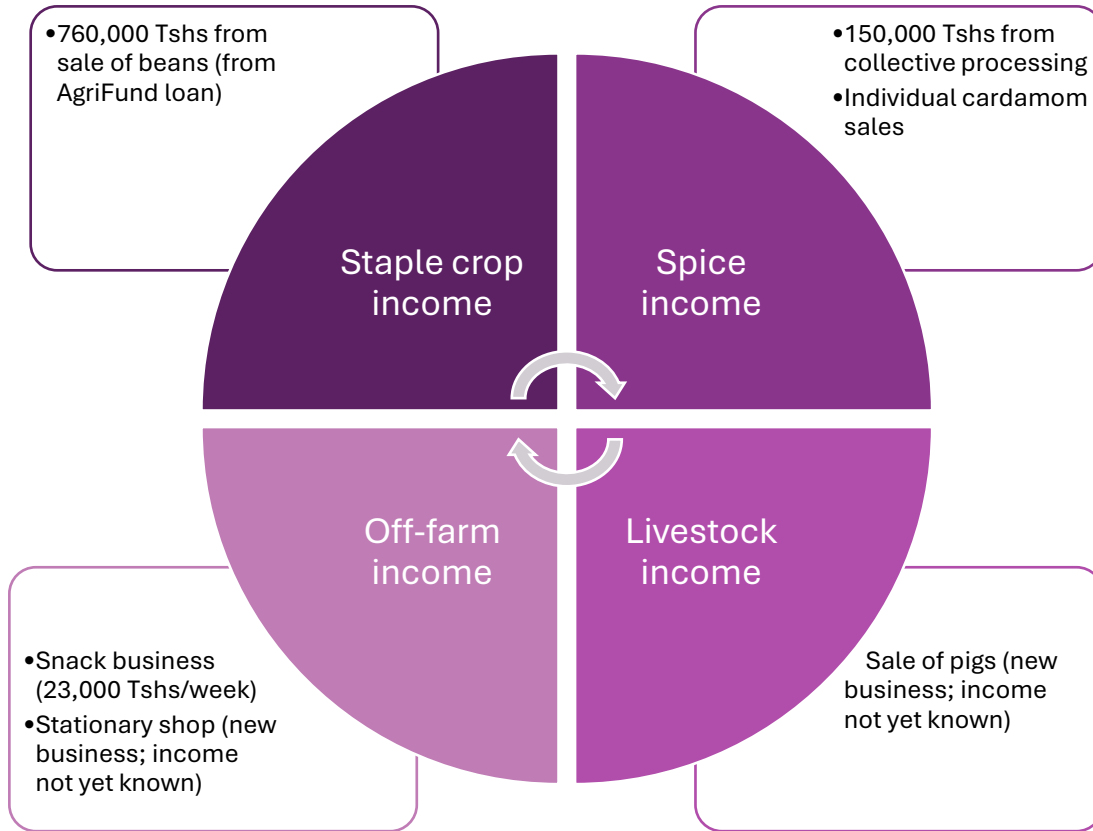
smallholder farmers, Christina understands the importance of diversifying her market channels and income streams. As her income has grown, she has invested in several other businesses, combining VSLA loans and her own capital to invest in a laptop, printer, and other materials for a small stationary shop; a traditional snack business; and livestock rearing, with two sows (female pigs) and eight piglets. She has plans to diversify into the buying and selling of used clothing next.

*“Right now I have 3 million Tanzanian Schillings [\$1,102<sup>6</sup>] in investment capital, and I want to grow to 30 million Tanzanian Schillings [\$11,021],”* Christina says.

<sup>6</sup> Exchange rate from October 2024 (when interview was conducted): 2,722 Tshs = 1 USD (oanda.com, Oct 15, 2024)



### Christina’s diversified investments and income streams



But when asked to describe the benefits from her successful business endeavors, she tells a story of success that is measured not just in Tanzanian schillings, but—perhaps most importantly—in the quality of her relationships with her husband and fellow community members, and her ability to help them.

Christina reflects with pride on her status as a significant financial provider for the family, and on how her relationship with her husband Frederick has evolved as a result. *“If my child calls from school needing something, my husband recommends calling me because he knows I have money. This makes me happy. Now I have my own income and I can contribute to the household finances, and this brings respect from my husband.”* This year, Christina’s income helped pay for her son’s college fees and transport expenses.



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When pressed for specific examples of how her relationship with Frederick has evolved in recent years, Christina describes the satisfaction that comes with being needed. *“Now, when I travel, my husband asks me to come back sooner because he’s struggling to manage the businesses. He even tells the kids!”* She hints, with some glee, that her business management and people management skills are superior to her husband’s: *“If I have laborers and I want to send them to my farm, I have a way of talking to them. My husband may speak to them in less friendly terms, and people feel like it would be better if I were there.”*

For Christina and other members of the Lutindi Spice Group, working as a group isn’t simply a means to pool resources for higher incomes, it’s also a way of building community: *“The advantage of working together is to know each other—we get more connected, so it’s easy to help each other because we have a strong connection.”* The ability to help others is considered the ultimate success, and one particularly satisfying opportunity for this arose when CARE brought another group of farmers—the Nitunze Spice Processing Group—to learn from and be mentored by the Lutindi group.

The Lutindi group summarized their advice for other groups as follows: *“Before they do any collective investments, they have to trust each other, to respect each other, to listen to each other, and to be committed. Every member of the group should love each other and carry the concern of other group members as their own.”*



Christina and Frederick share a laugh at their home © Photo credit CARE (2024)