



CARE Tanzania

Newsletter

New Issue. New Stories. Same Impact.

Issue 02



A Message of Gratitude to our Donors and Partners



Photo: InFocus Studio | CARE Tanzania

Dear Partners and Friends,

On behalf of CARE Tanzania, I extend our heartfelt gratitude to all our donors, partners, supporters, and stakeholders whose unwavering commitment continues to transform lives across the country. Your dedication enables us to empower women and young people, secure land rights for rural families, fight malnutrition, strengthen partnerships, and advance our collective journey toward resilience and addressing inequalities faced by women and girls.

Every story and milestone featured in this newsletter reflects your generosity, dedication, and belief in a more inclusive and sustainable Tanzania. As of June 2025, CARE Tanzania is implementing nine projects across the thematic areas of resilient livelihoods, women's economic empowerment, agriculture, nutrition, and education, as well as land use management. Together, these initiatives have reached over 158,000 people nationwide, providing vital services and building community resilience.

We are also proud of the more than 4,500 active Village Savings and Loan Associations (VSLAs) across regions, which continue to strengthen financial inclusion for women and youth. Farmers are improving productivity, income, and food security through our agricultural support programs, further contributing to long-term sustainability.

As we reflect on these milestones, we celebrate our donors, partners, supporters, allies, and friends. We look forward to even greater achievements ahead as we continue shaping a future of dignity, opportunity, and resilience for all Tanzanians.

With appreciation and Optimism.

Ms. Prudence Masako

Country Director,
CARE Tanzania



Photo: Edward Charles | CARE Tanzania

Feature Story

How Tanzanian Communities Are Fighting Back Against Elephant Conflict – Human Wildlife Conflict Project



Photo: Edward Charles | CARE Tanzania

In the remote districts of Namtumbo, Tunduru, and Liwale in Southern Tanzania, farmers don't just worry about drought or crop failure. They worry about elephants. Known locally as Ndovu, these majestic giant animals often leave a trail of destruction, trampling crops, destroying livelihoods, and sometimes taking lives. "It's like we're farming for the elephants," says one farmer from Machemba village, echoing a sentiment heard across the region.

Tanzania's elephant population, once decimated by poaching, is rebounding thanks to conservation efforts. However, that recovery comes with a rise in human-elephant conflict in settlements close to parks and wildlife corridors. Between 2018 and 2023 alone, elephants killed at least 260 people, injured 180 more, and ravaged over 78,000 acres of farmland. As elephants search for food beyond shrinking wildlife corridors, their paths now cross daily with the lives and lands of struggling smallholder farmers.

The result? Hunger, fear, and poverty, especially for women and children who bear the brunt of the economic fallout.

In the face of destruction, rural communities are fighting back, not with fences or weapons, but with innovative approaches like Village Savings and Loan Associations (VSLAs). Through CARE Tanzania's initiative, supported by GIZ, these small, community-led savings groups in Southern Tanzania are helping families build financial resilience and reduce their dependence on fragile farms. The project aligns with national and global goals, from Tanzania's Human-Wildlife Conflict Strategy to the Sustainable Development Goals.

The shift is transformative. In Mchemba village, the Upendo VSLA group started a fish and egg business. In Namtumbo, Tumaini VSLA members, mostly women, are running food stalls and paying school fees.

"Even if I lose on the farm, I have the group to support me. Now, at least our children can study." says Christafura Lukembo, a Tumaini member.

These aren't just economic wins, their lifelines. VSLAs have helped pay for medical emergencies, reduce risky trips to town markets, and restore a sense of security. In one village, a group is even building a restaurant; in another, women are breeding chickens. What started as survival has turned into strategy and solidarity.

As of May 2025, the project has sparked 46 collective businesses and over 1,400 individual enterprises. Launched across 30 villages in East and Southern Tanzania, the project supported 93 active VSLAs, with over 2,300 members, 70% of them women. Together, they've saved more than TZS 110 million (US\$42,000) and issued over TZS 70 million (US\$26,800) in loans to start businesses like fish farming, poultry keeping, grocery shops, and food vending, ventures that can be run safely, far from elephant zones. It's a model that turns fear into resilience and tragedy into opportunity.

The elephants haven't left. The risks haven't vanished. Now, the communities are no longer waiting helplessly. Through the power of saving and lending, the communities are reclaiming control, one loan, one business, one act of courage at a time.



All Photos: Edward Charles | CARE Tanzania



Stories From The Field



Photo: CARE Tanzania

Waste into Wealth: Young Women Leading Change in Unguja

In a quiet corner of Unguja, thirteen ambitious young women are redefining what it means to create opportunity. Through the Ujana Wangu, Tunu Yangu project, they have turned discarded vehicle tires into elegant handmade coffee tables — transforming waste into a source of income, pride, and environmental change for their community.

Their group, known as the Bluwudi Youth Savings and Loan Association (YSLA), is a shining example of how skills and determination can spark innovation. Their journey began with training from a Community-Based Trainer (CBT) empowered by the project.

“When I trained them (young women), I wasn’t just teaching them how to recycle tires — I was showing them how to see opportunity in waste. Watching them turn that knowledge into income and community change gives me hope that more youth will follow this path,” says Abdallah, Community Based Trainer from Kibweni, Unguja.

Before joining the project, most of the young women had no reliable source of income. Today, each coffee table they create sells for between TZS 60,000 and 70,000, helping them meet daily needs, support their families, and inspire other youth. Since launching their enterprise, the group has already sold six tables to local hotels and coffee shops — turning what was once waste into a pathway toward economic independence.

For the Bluwudi YSLA, the Ujana Wangu, Tunu Yangu project represents more than training — it’s a bridge to self-reliance. Their success is also reducing environmental waste in Zanzibar, showing that youth-led innovation can drive lasting change.

For these 13 young women, this is only the beginning. With additional financial support, they hope to scale production, improve their tools, and reach wider markets — creating a ripple effect of empowerment across the island.

“Before this project, my future felt uncertain. I had no income and no skills to rely on. Today, I’m proud to earn from my own hands. Each table we sell helps me support my younger siblings and shows my community that women can lead in business and innovation,” shares Asha, Kibweni, Project Participant.



All Photos: Wendyline Malawa | CARE Tanzania

Upendo VSLA: Rebuilding Livelihoods and Resilience in the Face of Elephant Conflict

After losing two community members in a single day due to elephant attacks, Machemba village was left traumatized and uncertain. The creation of Upendo VSLA group in December 2024 brought a turning point. Supported by CARE Tanzania and GIZ through the Human-Wildlife Conflict, this group of 19 members is investing in low-risk ventures like fish farming and eggs selling. Their story is one of deep resilience — proving that even after loss, communities can heal, adapt, and thrive when given the right tools and collective support.



[Read More](#)



A Bicycle Mechanic's Story

From childhood disability to becoming a respected mechanic and a farmer, Ramadhani Kingu's journey is one of quiet strength and transformation. Discover how joining a CARE VSLA group under DIAGEO project in Iguguno village is helping him rebuild his future.

[Read More](#)

All Photos: Edward Charles | CARE Tanzania



Photo: Edward Charles | CARE Tanzania

Projects Close-Out

Innovating the Cashew Value Chain Project in Tanzania

From July 1st, 2021, to June 31st, 2025, CARE Tanzania, in partnership with the Government, Biotan Group Limited and Duga Agricultural and Marketing Co-Operatives Society (AMCOS), implemented the Innovating the Cashew Value Chain Project in Mkinga District Council, Tanga Region. The project aimed to promote inclusive, and climate-resilient growth for smallholder cashew farmers.

The Key Achievements are:

- **Productivity Gains:** Average cashew yields increased by 79%, from 205 kgs to 367 kgs per acre. Women farmers improved from 150 kgs to 268 kgs, and men from 261 kgs to 467 kgs—driven by adoption of Good Agricultural Practices (GAP), VSLA-financed inputs, favorable weather, and stronger value-chain linkages.
- **Income and Market Access:** Average annual income rose by 82%, from TZS 252,279 (baseline level) to TZS 458,149 (at endline level). Prices improved from TZS 500 to TZS 2,680/kg due to better quality, GAP adoption, organic certification, and structured marketing through AMCOS and Biotan.
- **Women's Empowerment:** 79% of women participated in VSLAs, 56% adopted at least one GAP, and 36% engaged in collective investments. Women reported stronger roles in household decision-making and control over income, signaling a positive shift in gender norms.
- **Stronger Institutions:** Duga AMCOS evolved into a professional, year-round cooperative, expanding membership, strengthening governance, and offering more services to farmers, supported by CARE's partnership model.



Photo: Edward Charles | CARE Tanzania

[Download The Learning Brief](#)

Empowering the Community through VSLAs for Human Wildlife Conflict Mitigation in Tanzania

From August 8th, 2024, to June 30th, 2025, CARE Tanzania partnered with GIZ Tanzania to implement the “Empowering the community through Village Savings and Loan Associations (VSLAs) for Human Wildlife Conflict Mitigation in Tanzania. The project aimed to integrate the VSLAs as one of the key interventions for reducing the impact on households and household resilience due to wildlife damage in Namtumbo, Liwale and Tunduru districts.



Photo: Edward Charles | CARE Tanzania

Key Achievements

1. As of May 2025, the project had successfully engaged 93 active VSLA groups, including 47 women-led groups and 23 youth-focused groups. These groups have collectively saved more than TZS 110 million (US\$ 42,115.3), offering members a financial cushion and a place to turn to when their farms are destroyed or income is lost.
2. Over TZS 70 million (US\$ 26,800.6) has been issued in loans, empowering members to start or expand businesses in safer zones — like food vending, tailoring, fish farming, poultry keeping, grocery shops, etc. From these loans, TZS 17.2 million (US\$ 6,585.29) has already been repaid, demonstrating strong financial discipline and trust in the system.
3. Social funds — often used in times of illness, funerals, school needs, or emergencies — have also proven vital. Groups have raised over TZS 16.3 million (US\$ 6,240.72), with TZS 1.8 million (US\$ 689) already disbursed to help members navigate personal or family challenges.
4. The entrepreneurial spirit is growing too. So far, the project has supported the formation of 46 collective group businesses, and more than 1,400 individual enterprises have been established — with women leading the charge at 60% participation.
5. In total, 2,353 community members have been reached by the project, including 1,647 women (70%) and 705 men (30%).

Events Highlights



Photo: Kason - IROC Films | KAZI YETU | CARE Tanzania

Official Launch of Her Resilience, Our Planet: A Bold Step for Climate Action

On June 4, CARE Tanzania, alongside CARE Canada officially launched the Her Resilience, Our Planet (HROP) project, funded by Global Affairs Canada. HROP is a six-year project (Sept 2024– March 2030) aiming to benefit more than 175,000 smallholder farmers, agricultural entrepreneurs, and community members particularly women and youth who depend on the Great Ruaha River ecosystem.

The launch was officiated by Hon. David Silinde (MP), Deputy Minister of Agriculture, representing Hon. Hussein Bashe (MP), Minister of Agriculture. The event was honored by distinguished guests, including H.E Emily Burns, Canadian High Commissioner to Tanzania, and Dr. Stephen Nindi, Deputy Permanent Secretary-Ministry of Agriculture (Cooperatives and Irrigation).

CARE Canada and CARE Tanzania will implement the project in partnership with WWF Tanzania, AGCOT Centre Limited, Tanzania Gender Networking Programme (TGNP), Shahidi wa Maji, and Conservation Farming Unit (CFU) Tanzania.

The project will be implemented across five districts in two of SAGCOT's priority geographic clusters: Ihemi Cluster (Iringa, Kilolo, Mufindi, and Wanging'ombe) and Mbarali Cluster (Mbarali district). HROP directly responds to the disproportionate impacts of climate change on women and youth living within the Great Ruaha River ecosystem. By placing them at the heart of climate action, the project supports inclusive, locally driven solutions that strengthen communities and protect vital ecosystems.



Photo: KUMI Media | CARE Tanzania

[Watch The Highlight Video](#)

Land Rights Secured for Rural Families

Through the Her Money, Her Life project, 34 families in Bumbuli District received Certificates of Customary Rights of Occupancy (CCROs) the first ever issued in the district. Eight women received certificates in their own names, while 26 couples received joint ownership. With secure land rights, these families can now access credit, reduce disputes, and invest confidently in their farms and futures. Moreover, through these interventions, women in VSLAs are ensured with sole/joint land ownership of the productive resources and household decision making that flip the narrative to reduced GBV cases and SHEA at the household and community level.



Day of the African Child Celebrations

On June 13, 2025, CARE Tanzania proudly participated in the commemoration of the Day of the African Child (DAC), hosted by Iringa District Council in Isimani Village. In alignment with CARE's efforts to promote healthy dietary behaviors through the Healthy Plate initiative, the team also prepared and served soybean porridge to all children in attendance demonstrating our commitment to improving child nutrition at the grassroots level. A special moment of the day included the donation of 200 exercise books by CARE Tanzania, which were distributed to school-aged children as part of our ongoing support for education and child development.



Recognizing the Hidden Value of Unpaid Care Work

Through the Advancing Gender Equity Justice through CARE Inclusive Farmer Field and Business School (FFBS) Project, CARE Tanzania convened a validation workshop on the Unpaid Care and Household Work (UCHW) Module. The project is supported by the International Development Research Centre (IDRC). The validation workshop helped refine the module with input from various stakeholders. By incorporating care work into agriculture-focused development strategies, this work helps create more balanced farming systems where both women and men can thrive.



Farmers' Field Days - Empowering Farmers Through Hands-On Learning

From April 10th to May 17th, 2025, CARE Tanzania organized a series of Farmers' Field Days through its Scaling Up-FFBS and Shamba Darasa Imara na Ustadi (SADIFU) projects in Kilolo, Iringa, and Wanging'ombe districts. These events showcased farmer-led innovations and practical successes from project participants, including Ms. Anjenista Mhagala, Ms. Angelika Kitime and Ombeni Mwelange who expanded their soybean production. Ombeni, for example, used a small loan from Village Saving and Loan Association (VSLA) to improve agriculture activities on her farm and harvested 650kgs of soybeans from her one-acre farm.

Project participants explored improved farming practices, tasted nutritious soy products, and connected with experts, buyers, and government officials—demonstrating the power of knowledge, finance, and collaboration in strengthening smallholder livelihoods and agribusiness opportunities.

The Farmer Field Days show how hands-on learning and collaboration strengthen skills, value chains, and livelihoods, empowering smallholder farmers to innovate and succeed. They also bring together various actors of farm inputs to showcase and share live testimonials of the value of their products to the farmers.



CARE Tanzania at CSO Week 2025

From June 2–6, 2025, CARE Tanzania participated in CSO Week in Arusha, contributing to the session “Beyond Donor Dependency: Rethinking Sustainability Models for CSO Resilience in Access to Justice.”

Together with Legal Services Facility (LSF) and Legal and Human Rights Centre (LHRC), CARE explored sustainable funding solutions for legal aid, including how Village Savings and Loan Associations (VSLAs) can go beyond financial inclusion to support legal empowerment for women and farmers.

The discussion reaffirmed CARE's commitment to building resilient and inclusive civil society structures that ensure long-term access to justice for all.



Closing Note



This issue reminds us that change happens when compassion and commitment meet opportunity. Through your support, we have been able to secure land for farmers (mostly women); fuel youth innovation; boost women economic independence, empower women through building confidence and leadership, value addition through sustainable enterprises, and giving children healthier, brighter futures.

As we look ahead, we remain deeply committed to scaling impact and ensuring sustainability. Together, with your continued partnership, we will keep building resilience, advancing equality, and creating lasting change across Tanzania.

With gratitude,

CARE Tanzania Team

Follow us on



CARE Tanzania

CARE, ALWAYS THERE

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