



## 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 **Gender Equality 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 gender inequality alongside savings groups & women's entrepreneurship.

[Learn more in this VSLA spotlight brief >](#)

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

### For more information contact

**Barnabas Mtelevu** | Sr. Project  
Manager, Her Money, Her Life |  
CARE Tanzania  
email: [Barnabas.Mtelevu@care.org](mailto:Barnabas.Mtelevu@care.org)

**Vidhya Sriram** | Senior Director,  
Global VSLA | CARE  
email: [vsriram@care.org](mailto:vsriram@care.org)