WOMEN WHO DARED
PHOTO BOOK

Supporting the Equitable Growth of Tanzanian Businesses and Small Entrepreneurs
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**Strengthening Small Business Value Chains (SSBVC) project clients’ locations, Tanzania**
About MEDA
Since 1953, MEDA has been designing and implementing market-driven economic development programs that improve the welfare of millions of people around the world. As a technical innovator with expertise in inclusive financial services, sector development, impact investing, and climate-smart agriculture, MEDA works collaboratively with private and public sector partners to improve livelihoods for low-income and disadvantaged communities.

About SSBVC
The Strengthening Small Business Value Chains (SSBVC) project is a six-year value chain development initiative implemented by MEDA Tanzania and funded by Global Affairs Canada (GAC). The project’s objective is to strengthen existing small business value chains led by Lead Firms (LFs). LFs are ‘market makers’ creating new and expanding business opportunities for small and growing businesses (SGBs) and small entrepreneurs (SEs) participating in their supply chains. The ultimate outcome of the project is to facilitate an increased contribution by female and male SEs and SGBs to Tanzania’s economic growth.

Why Women?
Women are key drivers of economic growth, engaging in business as consumers, employees, leaders, suppliers and community stakeholders. Yet, women are frequently overlooked and under-represented in the private sector globally. If women participated in the economy at the same level as men, USD 28 trillion could be added to annual global GDP by 2025 (McKinsey, 2015).

Eliminating barriers to equality and helping to create better economic opportunities for women and girls enables them to be powerful agents of change in their own lives and in society at large. In order to develop prosperous communities worldwide, GAC focuses on the promotion of gender equality, rights and empowerment of women and girls. MEDA has maintained a strong commitment to gender equality for many years, and its SSBVC program aligns with GAC’s focus to promote greater equality and opportunities for women in business. Enclosed are stories that showcase Tanzanian women who dared to challenge traditional gender norms and become leaders in business and their communities. Each story echoes the challenges that women entrepreneurs face in Tanzania as well as their resilience, perseverance and ultimate success.

The Feminist International Assistance Policy (FIAP) of Global Affairs Canada seeks to ‘eradicate poverty and build a more peaceful, more inclusive and more prosperous world’. The Policy recognizes that, while there have been dramatic reductions in global poverty over the last three decades, not everyone has benefited equally.
Name: Sarah William Kessy  
Lead Firm: Halisi Products  
Value Chain: Flour & Food Products  
Sector: Agri-Food  
Location: Arusha

Determined | Innovative | Passionate

These are all adjectives to describe Sarah William Kessy, an inspirational business woman who has been producing nutritious flour, soy drinks, dried spices and honey for thirty years despite ongoing barriers. Sarah has inspired and motivated hundreds of women in her community, as well as her own children to challenge gender norms, run their own businesses and have a positive impact on their communities.

After working for the Tanzanian government for eight years, Sarah made the bold decision to quit her job and pursue a career in business. Despite questions and doubts from friends and peers, she has never looked back. Her first business was teaching women to tailor out of her home, which she did for a number of years. However, keen to learn new skills, she soon joined a three-month food processing course through Small Industries Development Organization (SIDO) and began to create her own food products. She found local store owners to sell her products in their dukas (shops) and her products quickly sold out. Thirty years later, Halisi products can be found in over 200 stores throughout Tanzania.
However, Sarah's impact on the community doesn't stop there. She is also passionate about helping women and youth, particularly those who have dropped out of school or struggle to generate income for their families. To help these individuals, she offers business and hands-on skills training for women to start their own businesses. She also mobilizes women’s prayer groups to seek out women who want to grow maize for Halisi. One such maize farmer is Judith Laizer, another inspirational woman profiled in the Women who Dared Photobook. Now, Sarah has built a network of over 800 women in the community who meet, learn and grow together as business owners.

Starting her own food processing business was not easy. Sarah faced many challenges including a lack of working capital, customary gendered land-ownership and government regulations. Determined to overcome these challenges, she worked hard, persevered, continually adapted and sought innovative ways to run her business more efficiently. One particular innovation was the creation of her own structural design for cleaning and de-stoning raw grains. “Halisi” in Kiswahili means natural and pure; this is their product guarantee. With support from MEDA as a lead firm with the SSBVC project, Halisi Products continues to grow, but its focus remains the same: to produce healthy and affordable food options for families.
My advice to all women is that if they work hard enough, nothing is impossible.
Judith is a trailblazer within her Masai community. The Masai are traditionally known for being semi-nomadic, cattle-rearing warriors, but Judith decided to sow roots in Arusha and cultivate maize to help support her family. Today, she is a successful farmer, business woman and source of inspiration to others in her community. However, cultivating maize has not always been profitable for her. Judith began farming maize 23 years ago when the maize market was completely stagnant and saturated. At the time, the majority of farmers were producing maize for home consumption. For many years, Judith harvested roughly 600 kgs of maize from her two-acre plot which was mainly used for the household with little remaining to be sold in the local market. Without a reliable market to sell maize, expanding production seemed futile.

“There are so many challenges in this business. Sometimes you are able to harvest more but don’t have a place to store or sell it. Other times the rains are unreliable. There were times when I wanted to quit, but I knew I couldn’t give up on my family! Instead, I persevered.”

Several years ago, Judith met Sarah Kessy, owner of Halisi Products, an SSBVC-supported lead firm in Arusha. Sarah was addressing a group of female entrepreneurs that had gathered and announced she was looking for new, high-quality maize suppliers, offering them an assured market.

That day, Judith sold Sarah 100 kgs of maize, marking the beginning of their mutually-beneficial business relationship. Through trainings and support from Halisi Products, Judith learned about good agricultural practices (GAP), record keeping and other important business principles.

With the assurance of a reliable market and training on best practices, Judith made the calculated risk to rent additional land and cultivate ten additional acres of maize, a five-fold increase from her previous two-acre production. Her endeavours paid off, and Judith managed to harvest 8.6 metric tonnes (8,600 kgs) of maize, with net profits of TZS 1.6 million (equiv. USD 700). She supplied Halisi Products with 8,000 kgs of maize and was the only woman in her village with this level of production.

The biggest change for Judith was the shift in mindset from subsistence farming to farming as a profitable business. The following season, many women came to seek her advice. She has learned how to farm for profit and now wants to share what she has learned with other women in her community.
Merry grew up in Uswaa village, a traditional Chagga community in the Kilimanjaro region of Tanzania and has settled there with her husband and four daughters. Unable to pay for secondary education herself, Merry was determined that her daughters would go to school. In order to pay their school fees, she decided to cultivate bananas as a cash crop. Though she continued to expand her farm as her family grew, the income was still insufficient to pay for all her daughters’ school fees. Being a mother to four daughters, she was considered “cursed” by her community. The Chagga people, who live on the slopes of Mount Kilimanjaro, follow a patrilineal system of descent and inheritance. “In my husband’s land, people value male children more than female children. No one would respect or listen to a woman who gave birth only to females.”

In 2014, banana producers were invited to attend a meeting with Natural Extract Industries Limited (NEI), a lead firm supported by MEDA’s SSBVC project. NEI introduced vanilla to the farmers and explained that banana plantations provided the perfect growing environment for vanilla, producing the necessary shade needed for growth. As a perennial crop, it takes 3-4 years before farmers can reap the benefits. Despite the time and dedication required to see results from this new crop, Merry jumped at the opportunity. To her surprise, she was selected by her peers to be a Farmer Champion representative, an elected farmer leader. She received a one-week Training of Trainers (ToT) course conducted by NEI on best practices.
Merry began with 300 vines, subsidized through the SSBVC project, and in her first year of harvest (2017), she managed to sell 3 kgs of vanilla and 300 vanilla cuttings to other farmers. The following year, she harvested 13.5 kgs and, with an increase in the price of vanilla, her profits more than doubled to TZS 1,920,000 (equiv. USD 830).

Through vanilla production, she has become a successful business woman and her enterprise continues to grow. She is planting an additional 200 vines this year, with plans to plant another 500 in the near future. She is a well-respected farmer and business owner in Uswaa and has become an inspiration to other entrepreneurs in the community. She is the leader of a group of 150 vanilla growers, providing training and mentorship to other women on best environmental practices and also how to mitigate the environmental challenges faced by farmers in the Kilimanjaro area.

Vanilla production is now a family business, bringing hope and opportunity for all members. Merry’s eldest daughter, Upendo, which is the Swahili word for love, recently graduated from high school – something Merry didn’t have the chance to do herself.
Managing a business has never been an easy feat for Hadija Jabiri, who is also the mother of two small children. However, the joy and satisfaction she gets from running GBRI Business Solutions and being a role model for young female entrepreneurs across Tanzania, makes the effort worth it. GBRI is one of the lead firms which MEDA has chosen to partner with as part of the SSBVC project.

At only 28 years old, Hadija has a degree in Business Administration and Accounting, owns her own business and is recognized as a successful entrepreneur in Tanzania and beyond. Hadija started GBRI Business Solutions with the desire to make a profitable business selling fresh fruits and vegetables to make a positive impact in her community by creating jobs and increasing revenue for smallholder farmers, especially women. Today, 80% of GBRI employees and women, and the company engages over 200 smallholder farmers, with the majority of the farmers being women. Hadija is considered a role model for other women and youth in her community. Nevertheless, she faced challenges in her company including finding start-up financing as well as substantial post-harvest losses due to a lack of cold chain infrastructure and adequate training for staff.

As a young, female entrepreneur, she has been confronted with additional hurdles, such as sexism, discriminatory cultural norms and gender stereotyping. “As an African woman, it is difficult to earn people’s respect and trust in business, because many people look at me and say that I cannot manage this. Tanzanians are used to listening to older people and men - it is very rare to find a young woman owning a firm.”

She began working with the SSBVC project one year ago and, as a result of the partnership, has increased her volume of exports from 4 metric tonnes to 8 metric tonnes per week, reduced her post-harvest losses, received support to ensure compliance with regulatory authorities (TFDA, OSHA, etc.) and built capacity of staff and smallholder farmers through training.
I love my job even though running a business as a female entrepreneur can be very challenging at times. Some still doubt women’s ability to negotiate deals. Being a young woman in a predominantly male business environment can pose various challenges. But I am determined to succeed and to continue to challenge gender norms and stereotypes against women, and to encourage other women to pursue their own business ventures.
Life has not been easy for Maisha, now 31 years old and a single mother of two. However, through perseverance and determination, she has proven that it is possible to be a successful and independent business woman.

After her divorce, providing for her children as well as her parents was incredibly difficult. After encouragement from one of the owners of Bhavik Construction Company, an SSBVC-supported lead firm, Maisha decided to enter the construction industry. At the company’s suggestion, Maisha joined a local group of women operating at the district level in the community to create building material aggregates. By joining the group, Maisha has access to a collectively-shared crushing machine and her own tools.

Since joining the industry three years ago, Maisha continues to work closely with Bhavik Construction, as they are one of the major clients in her area purchasing building aggregates. When she first began, she was only making a yearly profit of TZS 100,000 (eqv. USD 45), but despite the challenges in the construction industry, she has been able to grow her business.
She received training on various themes including health and safety in the workplace through Bhavik and has increased her yearly profits to TZS 1,500,000 (USD 650). Through her connection with Bhavik, she now has access to a readily available market and networks within the industry.

Maisha is now a role model in her community. She encourages other women to implement their own business ideas and provides advice whenever they face obstacles. She meets with women on a regular basis to demonstrate how she runs her business with good record-keeping practices, and to share stories about her successes and lessons learned. She is proud that, even as a divorced woman in a conservative culture, she is able to support her family through her business ventures as well as inspire other women and youth to become entrepreneurs.

Maisha encourages youth to pursue their own business ideas and tells them to “never give up and be attentive to the business opportunities around you!” Her dream for the future is to own a medium-sized business that will provide a market for other small entrepreneurs who deal with aggregate production. She sees many women and youth in the community who are underprivileged and lack employment. Her goal is to be part of the solution to provide jobs that will eradicate poverty in the community.

Never give up and be attentive to the business opportunities around you.
FROM FAMILY TRADITION TO THRIVING BUSINESS

Name: Jacqueline Titus Mtui
Lead Firm: TanFeeds
Value Chain: Poultry
Sector: Agri-Food
Location: Kwembe, Dar es Salaam
Now, Jacqueline runs two thriving businesses. While this is a lot of hard work, it has provided both her and her family with many opportunities. In 2016, she was the only woman selected by GRAIN, as part of a project funded by United States Agency for International Development (USAID) to attend poultry keeping trainings at KwaZulu Natal Poultry Institute in South Africa. There, she learned about the importance of quality control, standard methods of raising chickens, and how to ensure their health. In 2017, Jacqueline received discounted fumigation equipment through MEDA’s support of TanFeeds and, as a result, saw the mortality rate of her chicks decrease significantly. Jacqueline continues to grow her networks and influence in the industry and is now a local poultry trainer. As a successful business owner, she has earned the trust of the Kwembe community and is viewed as a leader and motivator for many female business owners. She has also become one of the leaders of the Tanzanian Broiler Farmers Association (TABROFA) and helps to connect those raising chickens to new markets.

Growing up in a poultry-raising family, Jacqueline was used to having 300-500 chicks under her care. Her father was a veterinary doctor while her mother took care of the children and the household. As a female child, it fell to Jacqueline to walk several miles each day to fetch water for the household in addition to caring for the chickens. These responsibilities instilled in her ethics of hard work, perseverance and diligence.

After graduating from college, Jacqueline worked as a primary school teacher in Moshi. She remained close to her aging parents in order to care for them and began to raise her own chickens. A year and a half later she married a man who was working in Tanga. She decided to stay in Moshi and divide her income from poultry and teaching between her parent’s household, her husband’s and her own.

She soon realized that her poultry business was three times more profitable than her teaching salary and decided to resign from teaching to pursue business full time. She moved to Kwembe and set up an animal feed distribution point for TanFeeds, an animal feed company supported by the SSBVC project.

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We need more women in management to introduce various management styles, which are more efficient and productive for the companies.

THE POWER OF WOMEN IN LEADERSHIP

Name: Annadomana William Nyanga
Lead Firm: Tanga Fresh
Value Chain: Dairy
Sector: Agri-Food
Location: Tanga
Annadomana, known as ‘Anna’, is an ambitious and resolute businesswoman working for one of the largest dairy production companies in Tanzania. Anna is one of five members on the senior management team at Tanga Fresh. She proudly bears the title of Senior Manager of the Milk Sourcing Department, but also acknowledges with sadness that she is the only female on the team. Anna strongly believes that there are many business opportunities for women in Tanzania, and that women can achieve their goals through hard work and persistence. After obtaining a Master’s degree in Agriculture from Wageningen Agricultural University in the Netherlands, Anna returned to Tanzania to use her knowledge for greater prosperity and a better life for herself, her family and her Tanzanians compatriots.

Anna feels comfortable in management and thinks that there should be space in management for both men and women to work together and independently. According to Anna, men and women bring different skills to the workplace and if used wisely, these differences can be very beneficial to the success of a business. “Men tend to focus on one task at a time, preferring to finish it completely before moving on to handle a second task. Women, on the other hand, tend to juggle multiple tasks skillfully. We need more women in management to introduce various management styles, which are more efficient and productive for the companies.” Anna works hard to ensure that targets are met, but also to encourage more women to be business-oriented, empowering and inspiring them through informal mentorship and coaching. She strives to inspire her daughter and believes it is important to encourage young women to expand their mindset to consider new business opportunities and fulfill their dreams.

As a coordinator for Tanga Fresh’s partnership with the MEDA SSBVC project, Anna manages their 7,000+ farmers and small entrepreneurs (SEs) that supply milk to the company. She is also responsible for identifying and training an additional 1,500 SEs from which the company aims to source milk from in the coming years. Anna ensures that SEs supply quality milk through the provision of trainings such as animal husbandry, proper handling of milk and supply chain management. She also helps to manage and build the capacity of 50 small and growing businesses (SGBs) and 25 alliance groups that Tanga Fresh works with in the community. Anna’s dream for the future of her business, family and community is simply this: to see all Tanzanians out of poverty! To achieve this, Anna will continue to do her part encouraging women and youth to become entrepreneurs and to seize opportunities to create sustainable and profitable business ventures.
The Value of Dairy

Name: Elizabeth Shangwe
Lead Firm: Tanga Fresh
Value Chain: Dairy
Sector: Agri - Food
Location: Tanga

My dream for the future is to continue to grow my business and encourage other women and youth so that the community will come to recognize the value and potential of entrepreneurship in the dairy industry.
After only three years in the dairy industry, Elizabeth has expanded her business as a smallholder farmer to employ four others in her growing enterprises. She encourages other women to do the same. Elizabeth began working in the dairy husbandry business after connecting with the SSBVC-supported lead firm, Tanga Fresh. Previously, she raised pigs and milled flour for sale, however she found it difficult to continue with this type of employment as she aged. With little support for seniors in Tanzania, Elizabeth needed to find a means of supporting herself and her family including her mother and two grandchildren. Realizing the benefits of having a consistent market for her product through Tanga Fresh, Elizabeth sold her pigs and purchased cows instead.

Through regular trainings from Tanga Fresh technical experts, Elizabeth learned how to reduce high mortality rates for dairy cows, increase her productivity and knowledge about proper animal husbandry practices. As a female entrepreneur, however, she faced particular challenges raising cows. For example, as an older woman, she feared taking the cows to graze on her own due to theft and threats to her safety. Her hired help was also unreliable. However, trainings from Tanga Fresh gave Elizabeth confidence and enabled her to expand her business and become more profitable. As a result, she was able to hire men to graze her cattle, and offer a competitive salary, ensuring less turnover for her hired help. Currently she employs three people in her dairy enterprise, one in her poultry business and an additional employee to help with household activities. Elizabeth’s main responsibility is to supervise her two small enterprises to ensure that business runs smoothly and profitably. Because of her success, Elizabeth is recognized as a leader in her community for animal husbandry. She is part of the alliance group, UWAPOMA, with Tanga Fresh and conducts practical trainings for women on business ownership and animal husbandry. Now, individuals ranging from unemployed youth to elderly women retiring from white collar jobs come to learn from Elizabeth and are inspired to support themselves through dairy production.
Today, a 57-year-old mother of five, she has been in business for over twenty-five years. Union Service Stores Limited was officially registered with the Tanzania government in 2000 and has grown exponentially. Febronia remains the owner and director of the company but has since recruited her husband for the role of Managing Director as well as three of her children as part of the Operations team.

Despite the success of Union Stores, starting her own business was not without challenges. She initially faced issues of land ownership as a woman and was forced to register the land under her husband’s name. Because the land was not in her name, she was unable to use it as collateral when approaching banks for business loans. Without a loan for working capital, she struggled to maintain a consistent supply of raw materials. Always a dreamer, Febronia refused to give up. Her husband also encouraged her to continue to pursue her dream of running a successful business and eventually joined her on the management team.

In 2018, Union Services obtained a matching grant from MEDA’s SSBVC project which enabled her to purchase driers and sorting machines and increase her production capacity. With the new machines, her profits increased by 23% or TZS 25,000,000 per month (eqv. USD 10,825). The company’s increased profits also created multiple benefits for other value chain actors. For example, SEs supplying the company are now earning above market price for their harvest. The company also supplies farmer groups with subsidized inputs and post-harvest bags so that they can increase the quantity and quality of their products.

Febronia is an inspiration to many women in her community, embodying perseverance and patience and overcoming the multitude of challenges that come from running her own business for 25 years.
She strongly encourages other women to seek leadership roles throughout the maize value chain. In fact, half of her managers and supervisors are women. She also worked to increase the number of women SEs by supporting the creation of women’s farming groups. She meets with them on weekends and encourages them to bring a business mentality to farming.
Meet Christina. She holds a nursing and midwifery certificate, a law degree, and now runs her own shoe-making business in Manzese, Dar es Salaam. After changes in government regulations forced Christina to shut down her midwife practice and pharmaceutical shop, Christina returned to school to earn a law degree. However, due to the challenging job market, she was unable to find a job working for a law firm. In January 2018, she decided to seize the opportunity to start her own shoe-making business with assistance from Woiso, a Tanzanian shoe manufacturing company supported by MEDA's SSBVC project. Her plan was to earn an income while continuing her search for a job in law. To her surprise, Christina fell in love with her work and her vision for her future changed.

Name: Christina Ngole
Lead Firm: Woiso
Value Chain: Manufacturing
Sector: Leather Shoe Making
Location: Manzese, Dar es Salaam
As a result, they have formed a Village Savings and Loans Association (VSLA) group for women in Manzese. They work together to save money and share ideas to help improve their businesses. She has grown from having one employee to four and is currently making a profit of TZS 1,500,000 - 2,000,000 (eqv. USD 625 to USD 830) per month. She now has enough money to ensure that her children remain in school and to retile the floor in her home. Her new dream is to take what she has learned and become a trainer to empower other women to become entrepreneurs in the shoe-making industry.
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Creating business solutions to poverty