



# Catalyzing Productivity for Small Holder Farmers

## CARE Tanzania and MyAgro

CARE10x: Partnerships for Accelerating Impact  
August 2023

# Introduction

Through an uncommon collaboration running from November 2022 – May 2023, CARE and MyAgro came together to promote sustainable agricultural practices and financial inclusion in Tanzania. This partnership aimed to support smallholder farmers, increase their yields and income, and improve their productivity and resilience against climate change impacts.

This partnership sought to address three key challenges that smallholder farmers face: **access to inputs, access to agronomic training, and linkage to markets.**

Armed with their unique product offerings, the partnership aimed to meet Tanzanian smallholder farmers' needs and to demonstrate how an innovative social enterprise can scale its products and solutions through the platform of a large INGO.

*As a farmer, I was used to the traditional farming methods. I thank MyAgro/CARE for coming to Ruhuhu village, empowering farmers, providing inputs, and teaching us about planting techniques, modern fertilizers, etc. I now know I can plan for two seasons in a year, and I am confident our VSLA group is going to increase their productivity."*

**Ludewa VSLA Member, Ruhuhu Village**

## What's the innovation?

MyAgro is a social enterprise that empowers smallholder farmers by providing them with the resources and training they need to increase their crop yields and income. MyAgro's approach is based on a unique savings model that enables farmers to prepay for seeds and fertilizer in small increments throughout a farming season, making it easier for them to access the resources they need to grow their crops.

CARE Tanzania's unique offering was providing access at the last mile for MyAgro; specifically, CARE has a network of 26,000+ members who were already organized in village savings and loans associations (VSLAs) as well as farmers participating in the Farmer Field Business Schools (FFBS). The end goal of this partnership was to provide smallholder food producers with access to quality inputs, site-specific agronomic information (SSI), as well as market linkage training.

As a proof-of-concept, CARE and MyAgro implemented a pilot project in Tanzania's Ludewa District for a duration of 4 months. The project reached 1700+ farmers with different interventions.

## What changed?

Through this partnership there has been:

- **Increased farmer productivity** for the smallholder farmers through last-mile access to inputs, access to MyAgro's mobile layaway saving platform, and agronomic education to over 1700 smallholder farmers (57% of whom are women) in the Ludewa region of Tanzania. Out of the 344 farmers interviewed at the end of the project, 73% indicated that the project had solved the challenge around access to quality seeds and 72% reported great benefit from the agricultural training.
- **Increased household income** for farmers and Community Based Trainers (CBTs) who were recruited as MyAgro Village Entrepreneurs. Typically, the CBTs worked on a volunteer basis with an average weekly stipend of TSH 20,000 (USD 8), monthly transport and airtime support during the farmer enrollment phase, and a lump sum payment of TSH 150,000 (USD 63) during the input's delivery phase given via grant funding. This partnership provided an opportunity for them to receive a meaningful wage.

- **Successfully demonstrated proof of concept** for scaling innovative partnerships between an INGO and social enterprises. A total of 1546 (154.60%) smallholder farmers that participated in the pilot were successfully onboarded on the MyAgro layaway platform, meeting the minimum saving requirement of TSH 5000 (USD 2).

## How did we get there?

1. **Access to Inputs and value chain strengthening.** During the implementation of the project, 1546 smallholder farmers signed up for different value chains, including sunflower, okra, and groundnuts, and were provided with various packages to increase their access to inputs. The endline survey revealed that out of the 344 smallholder farmers interviewed at the end of the project, 81% (277 farmers) received inputs (seeds and/or fertilizer) before planting time, while 21% (67 farmers) received them during the planting season. The evaluation of the project's impact focused on the willingness of farmers to continue signing up for these packages. 95% of those interviewed, indicated that they have signed up or are expected to sign up for the packages provided in the future, indicating a high level of demand for the services. In addition, the partnership worked to improve the value chain by strengthening the market linkages between farmers, buyers, and processors and helped to decrease the cost of production for smallholder farmers, which can have a significant impact on their livelihoods.
2. **Agronomic training on best practices.** A total of 1546 smallholder farmers received both FFBS and agronomic training. The training sessions, led by government extension agents, emphasized key subjects such as field selection, preparation, and measurement; MyAgro planting techniques; diseases and pest management; post-harvest management; market access; soil conservation; and seed conservation. The completion of this pilot project has created 102 demonstration plots in 17 communities.

## What have we learned?

- The partnership between CARE and MyAgro in Tanzania represents an **innovative and effective approach to promoting sustainable agriculture and economic development.** By combining technical expertise and financial support, the two organizations are helping smallholder farmers improve their crop yields, increase their income, and build a better future for themselves and their families.
- There is a great need to reach more farmers who may not have had access to the training due to a lack of extension workers or information. By **expanding the program and reaching more farmers,** the project has the potential to bring significant benefits to smallholder farmers in the region.

*"This has been one of the best projects I have worked on in my career. Working with the VSLAs has not only eased my work, but it has also made it exciting. I am proud of the impact we have delivered for the farmers especially in the Southern Highlands of Tanzania, especially on malnutrition and we look forward to such projects which also stimulate their income, yield, and nutrition factors."*

**Ibrahim Islam, Innovation Associate and Project Lead, MyAgro**

## What's next?

Following the successful pilot partnership between CARE Tanzania and MyAgro, CARE is working on scaling this partnership model within the existing Cote d'Ivoire cocoa project. Findings from the initial pilot illustrate that MyAgro's digital layaway platform is a proven solution for advancing 'last mile' smallholder farmers' access to quality inputs and agronomic trainings, and in doing so, can promote cocoa small-holder farmers crop diversification in Cote d'Ivoire. At the same time, MyAgro builds capacity and provides supplemental income for CARE's community-based trainers (CBTs), who are otherwise volunteers.

We are also looking to partner with value-add teams to scale our network of CARE-social enterprises and foster partnerships that will lead to accelerated impact.

---

*CARE10x is bringing best-in-class innovations to our global network of smallholder producers. We are partnering with social enterprises—a growing source of innovative solutions to today's most pressing global development challenges. These social enterprises often struggle to access the networks, resources, and technical expertise necessary to scale their solutions to 'last mile' communities where their solutions are most needed. CARE is uniquely positioned to address this challenge. By leveraging CARE's last mile access in 100+ countries, technical expertise in gender-transformative humanitarian and development assistance, and global reputation for excellence, we are helping proven social enterprises tackle global problems at scale.*

For further information contact [Christabell.Makokha@care.org](mailto:Christabell.Makokha@care.org) and [Anita.Akella@care.org](mailto:Anita.Akella@care.org)

