

LIVELIHOOD & ECONOMIC EMPOWERMENT – LIFE TRANSFORMATION STORIES

INTRODUCTION

The Livelihood and Economic Empowerment Program, implemented by Okoa New Generation (ONG) and partners, has touched the lives of youth, adolescent girls and young women (AGYW), and persons with disabilities (PWDs) across Tanzania. Through entrepreneurship training, access to finance, and disability inclusion, beneficiaries have not only grown businesses but also strengthened their households, enhanced dignity, and secured better futures. The following stories highlight how improved skills and opportunities have translated into tangible changes in daily life and wellbeing.

A. SUCCESS STORY 1 -ARUSHA CITY COUNCIL

A Young Woman's Rise from Modest Beginnings to Entrepreneurial Success

Sharifa Mbwambo, a spirited 25-year-old from Sanawari in Arusha, Tanzania, is rewriting her story, one



egg tray at a time. Living with her parents, Sharifa once relied on them for daily needs. Today, she stands as a beacon of youth empowerment and financial independence, thanks to her involvement in the Sauti ya Mabinti Project under ONG.

In 2022, Sharifa took her first bold step into entrepreneurship with just TZS 50,000 in capital. She began by sourcing eggs from Usa River and Simanjiro, selling a modest 5 to 10 trays per week. Her business was informal, lacking structure and long-term vision. But everything changed when she received

entrepreneurship and digital marketing training through the project.

“Before the project, I used to operate without any plan. After the training, I learned record-keeping, customer care, and advertising. Now, I don’t have to ask my parents for small needs like airtime or transport money. I can handle myself,” she shares proudly.

Armed with new skills and confidence, Sharifa transformed her business model. She now sells 45 to 50 trays weekly, and her capital has grown to TZS 400,000, a remarkable eightfold increase. But her success isn’t just measured in numbers.

Impact Beyond Business

- Household Support: Sharifa now contributes to her family's daily food needs, easing the financial burden on her parents.
- Personal Independence: Her profits cover personal expenses such as transport and mobile airtime, giving her autonomy and dignity.
- Digital Presence: Through strategic use of digital marketing, she's built a loyal customer base and established herself as a confident young entrepreneur.
- Sharifa's journey is a testament to the power of opportunity, education, and determination. Her story reflects the broader impact of youth-focused initiatives like Sauti ya Mabinti, which equip young women with the tools to thrive economically and socially.

B. SUCCESS STORY 2 -

Rehema's Business Journey Sparks Financial Freedom and Self-Worth

At 21, Rehema Mzirai from Sanawari (Arusha CC) relied on occasional event catering income that



came in bursts and then went quiet. Living next to her parents' shop, she wanted something steadier that could cover daily needs without waiting for the next wedding or graduation party. Through Okoa New Generation's *Sauti ya Mabinti* training, Rehema learned basic business planning, hygiene and food safety, simple record-keeping, and digital marketing (WhatsApp Status, Facebook Marketplace, mobile money). She launched a fish-selling micro-enterprise beside her parents' shop and differentiated it by; Marinating and lightly

spicing the fish (ready-to-cook packs), offering pre-orders and doorstep pickups coordinated via phone/WhatsApp, Packaging in clean, labeled packs to build trust and repeat purchase.

The shift from seasonal gigs to daily sales created stability at home: Rehema now reliably covers her **personal expenses** (transport, data, toiletries) and contributes to small household items when needed. She maintains simple records, which helps her restock on time and avoid losses. With

predictable cash flow, she has reduced downtime and the pressure to accept risky or late-night catering jobs, improving her safety and wellbeing. Her confidence has grown; she actively promotes online and negotiates with suppliers, strengthening her role as a provider within her family.

*“Before I started this business, I depended on seasonal catering. ONG’s training helped me stand out spiced, ready-to-cook fish and online pre-orders. Now I meet my daily needs without relying on events or asking my parents.” **Rehema Mzirai***

C. SUCCESS STORY 3 - ARUSHA CC

A Young Stylist Gains Financial Independence and Household Stability

Elizabeth Lukindo, a young woman from Arusha City, initially managed a small and struggling salon in a cramped space that barely generated enough income to meet her needs. This financial dependency placed



pressure on her household and limited her contribution to family responsibilities.

Through the *EpiC Project* under Okoa New Generation (ONG), she received practical training in financial literacy, customer care, and business planning, which enabled her to better manage her income, improve service quality, and use social media for promotion. With these skills, Elizabeth reinvested her earnings to expand her services adding braiding, treatments, and manicure/pedicure and moved into a more suitable working space.

Today, she no longer relies on her partner for daily expenses; instead, she contributes to household needs and supports her family with confidence. Her business growth has not only improved her financial independence but also elevated her self-esteem and respect within the community. *“The knowledge I received helped me improve my services, and now my customers keep coming back. I am more financially independent, able to support my household, and proud of standing on my own,”* says Elizabeth with pride.

D. SUCCESS STORY 4 -MONDULI, ARUSHA

Tailoring Skills Turn Stigma into Strength for a Determined Entrepreneur, Transforming His Life and Community

He Khalfan Sabuni, a young man with disability from Monduli, endured years of stigma and exclusion. With support from ONG under the YEDI project, he received training in tailoring and business management. He established his own sewing business, producing school uniforms and



community garments.

With improved skills and access to a 2% loan for persons with disabilities, Khalfan expanded his business, acquiring modern sewing machines

and hiring two assistants. His monthly income now sustains his personal needs and has enabled him to build a **five-room family**

house, a symbol of dignity and resilience.

- ✓ Khalfan is no longer seen as dependent; instead, he is a trusted service provider in his community.
- ✓ His workshop has created employment for other young people with disabilities.
- ✓ He is saving towards opening a tailoring training center for youth.

“I am very grateful to Okoa New Generation for the training and for bringing persons with disabilities together. We used to be locked indoors because society thought we were nothing. People never trusted me to sew their clothes, believing I would spoil them. Today, I am trusted and I receive tenders. This has restored my dignity.” Khalfan Sabuni

E. SUCCESS STORY 5 - MONDULI, ARUSHA

Agribusiness Skills Help Martha Bahati Turn Financial Pressure into Household Prosperity

At 29, Martha Bahati from Engutoto, Monduli, transformed her family’s livelihood with support from the YEDI project. She struggled to balance family responsibilities while depending entirely on her husband’s

income. Through the Project, Martha attended entrepreneurship training and later invested in poultry farming.

Starting with **15 local chickens**, she grew her flock to **over 100 layers** within a year. With support from the 2% youth loan and business mentoring, her poultry project now provides both eggs and chicken meat for sale, creating a reliable household income.

Impact at family level has been remarkable:

- ✓ Martha now covers small but essential expenses such as food items, transport, and school needs.
- ✓ She has reduced financial pressure on her husband, creating harmony at home.
- ✓ Her story inspires other young women in the estate to engage in small agribusiness ventures.

Martha confidently shared that:

“Thanks to Okoa New Generation for the training. I have made real progress. Honestly, I can now handle small daily needs without bothering my husband for money for salt or sugar.” Martha Bahati

F. SUCCESS STORY 6 - MONDULI, ARUSHA

How LGA Loan Transformed the Life of Mshikamano Youth Group in Monduli

Mshikamano Youth Group, made up of 14 energetic young members from Monduli, began their journey in traditional livestock keeping, raising 10 cows and 25 goats. While passionate about their work, they faced growing challenges with grazing land and sustainability. Recognizing their potential, **ONG**, in collaboration with agricultural experts, encouraged the group to shift toward crop farming.

With technical guidance and access to a **Local Government Authority (LGA) youth loan of TZS 7 million at just 4% interest**, Mshikamano made a bold move: transitioning from livestock to **barley and beans farming**. Initially cultivating 20 rented acres, they expanded to an impressive **100 acres**, producing **360 tons of harvest per season**.

This transformation has not only improved their livelihoods but also created ripple effects across



the community.

Key Impacts of the LGA Loan:

- **Employment Creation:** Over **20 local youth** now benefit from seasonal jobs during planting and harvesting.
- **Improved Living Standards:** Group members have invested in building homes and supporting their siblings' education.
- **Community Inspiration:** Mshikamano has become a **model for youth-led agribusiness**, inspiring other groups to shift from livestock to commercial farming.

Their story is a powerful example of how strategic support and vision can unlock opportunity. As their group leader shared:

“Before, we thought only of herding goats. Now, we run 100 acres of productive land and sell in bulk. We not only feed our families but also employ other young people. This gives us pride as a youth group.” — *Mshikamano Group Leader*

G. SUCCESS STORY 5 - ARUSHA CITY COUNCIL

Fanikiwa Group: Turning Disability into Community Health Impact

Fanikiwa Group, made up of five determined young people with disabilities (1 male and 4 females), is rewriting the narrative of inclusion and impact in Monduli. With support from the YEDI project, implemented by ONG and funded the Foundation for Civil Society (FCS), the group received entrepreneurship training and access to the 2% disability loan, totaling TZS 2.5 million.

Rather than pursuing individual ventures, they chose to invest collectively in a community dispensary, a bold move rooted in their desire to serve others while building sustainable livelihoods. What began as a modest clinic has now evolved into a recognized health service point, especially for women, children, and persons with disabilities who often face barriers to affordable care.

Today, the Fanikiwa members are not only entrepreneurs but also health providers, offering essential services with compassion and professionalism.

Impact Highlights:

- All five members are employed at the dispensary, earning stable income to support their families.
- The clinic delivers affordable and accessible healthcare, especially to marginalized groups.
- Fanikiwa has earned community respect as trailblazers, proving that disability is not inability.

Their journey is a powerful testament to resilience, collaboration, and purpose. As one group representative shared:

“We used to feel invisible, but today, we run a dispensary that serves our own community. Through this, we are not only earning but also saving lives.” — *Fanikiwa Group Representative*

