



Integration for Success

Impacts from the CARE–WWF
Alliance SAGCOT program



Alliance

Addressing Environmental, Social, and Economic Challenges

The flow of Tanzania's Great Ruaha River, which winds through Southern Agricultural Growth Corridor of Tanzania (SAGCOT), has been decreasing since 1990, threatening the lives of millions of people and wildlife. Unsustainable farming and the expansion of agricultural farms into forest and watershed areas are among the main drivers of this decreased flow. Lack of land use plans exacerbates loss of key ecosystem services, such as adequate flows of clean water for wildlife and people; this disproportionately affects small-scale farming communities, particularly women and girls, who are reliant on this water access for their lives and livelihoods.

The CARE-WWF Alliance worked with communities in 21 villages in Mufundi and Iringa districts from 2015 through 2023 to address these environmental, social, and economic challenges through initiatives that promote financial independence, community-led resource management, and climate awareness, and programming that teaches financial literacy, women's leadership, and sustainable farming practices.

This brief covers phase 2 of the project, which ran from 2021 through 2023 with the following objectives:

- 1 Financial stability:** Many rural communities have little to no access to financial services and education programs that increase business growth. The project aimed to extend informal savings groups and collective access to financial services to 5,000 households (22,500 individuals), especially women.
- 2 Sustainable production:** By investing in the land through education and restoration, the project supported agriculture-dependent communities to increase sustainable investment and production to improve small-scale farmer income by 60% and enhance food security by 20%.
- 3 Resilient ecosystems:** Conservation efforts help both the land and the people who live on it. The project aimed to improve ecosystem resilience and functions in production landscapes in the target area.
- 4 Stronger public and private partnerships:** Collaborative engagement in agricultural value chains and collective investments strengthen market positions and reduce transaction costs and risks to small-scale producers. The project focused on partnerships with local government offices and financial institutions to give small-scale producers larger access to extensions, inputs, markets, and financial services to promote long-term financial viability.



The Alliance supported the construction of gauging stations for community members to check and document the water flow data to see the results of their efforts. © WideAngle Media/WWF Switzerland

Implementation of Models

To achieve the objectives of this project, the Alliance led an integration of several tried-and-true models and two new, innovative approaches to bring transformational change to community and environmental well-being by supporting inclusive green growth.

Village Savings and Loan Associations (VSLAs), a signature CARE approach, are community-based saving models designed primarily for women and used around the world. VSLA loans promote financial stability and support sustainable farming practices. Community lending fosters collaboration and trust, facilitating projects such as tree planting and strengthening gender participation on water source management.

Farmer Field and Business Schools (FFBS), another CARE approach, are focused on sustainable agriculture by establishing a thorough understanding of agro-ecosystems and the importance of conserving the ecosystems they depend on for sustainable production. The Alliance has also emphasized female leadership within FFBS by training women as paraprofessionals and offering women-focused extension approaches that help farmers build skills to increase production and compete in markets.

Integrated Land and Water Management (ILWM) practices, including an innovative approach to Village Land Use Plans (VLUP), helped local farmers and local institutions manage, conserve, and restore the ecosystems and ecosystem services in an inclusive and sustainable way. The Alliance worked to increase the number of villages with VLUPs by more efficiently delivering land use agreements and improving connectivity in critical watersheds through high resolution satellite imagery and efficient mapping technology, and the promotion of VLUP across multiple villages simultaneously. The innovative Alliance approach to VLUP also addressed multiple dimensions of environmental

Key impacts from three-year program

The overarching objective of the second phase was that 5,000 farming families (at least 60% women) in the project area would increase their household incomes by at least 60%, while improving the ecosystem services in production landscapes. These targets were met, as shown in the end-of-project metrics below:

14,727

Individuals impacted

(58% women, 36% youth)

102%

Income increase — average household

(US \$1,012 or 2,559,543 TZS at endline, up from US \$500 or 1,265,658 TZS at baseline)

9,597

Households impacted

(52% female-headed)

157%

Income increase — female-headed household

(relative to male-headed households at 145%—contributing to closing the income gender gap by 3%)

Ecosystem services improved:

Water flows in the Mkikifu river (which collect water from over 80 water sources under community-led restoration and management) show an upward trend during both wet and dry seasons.

105%

Water flow increase — dry season

0.50 m³S⁻¹ from July–Nov 2023 relative to the same period during the 2021 baseline (0.24 m³S⁻¹)

178%

Water flow increase — wet season

1.85 m³S⁻¹ from Dec–June 2023 relative to the same period during the 2021 baseline (0.67 m³S⁻¹)

Impact numbers are based on the endline evaluation conducted with a sample of 263 households in 10 out of 21 villages. Seventy-three of the households had participated in the baseline evaluation. An additional 190 households were part of the program but not part of the baseline data.

justice by emphasizing the equitable participation of women, youth, small-scale farmers, and water users; recognizing the needs and priorities of different groups; equitably distributing natural resources and their benefits; and improving capabilities at all levels so communities have the capacities and institutional support to realize their goals. More information on the Alliance's VLUP approach in SAGCOT is available [online](#).

In addition to these three established approaches, the CARE-WWF Alliance piloted the **Collective and Sustainable Investment** (CSI) model, an innovative approach to support small-scale farmers and other marginalized groups, particularly women and youth, by accelerating access to finance and driving sustainable economic growth. Building on the proven success of VSLAs, the CSI model introduces an integration of collective investments and sustainable practices as a strategy to create enterprises that protect and restore ecosystems while strengthening livelihoods and community resilience. Together with other interventions, positive findings of the pilot include a 102% increase in household income, strengthened biodiversity and water resource management, and increased leadership and decision-making roles for women in their households and communities.

Additional impacts, unintended consequences, and recommendations can be found in the [CSI impact report](#).



Lydia Kivinge, a participant in the SAGCOT program, works in her field following sustainable agricultural methods learned through FFBS. © WideAngle Media/WWF Switzerland

Conclusion

Working with the CARE-WWF Alliance team, local governments, and partners, the communities in these 21 villages made significant strides in addressing both environmental and socio-economic challenges through innovative, community-driven solutions. The integration of financial literacy, women's leadership, sustainable farming practices, and conservation efforts has yielded notable outcomes, including increased household incomes, enhanced water resource management, and strengthened community resilience.

Although the formal project has ended, the lasting impacts are evident as Village Savings and Loan Associations (VSLAs) and conservation groups continue to operate and small-scale farmers apply the lessons learned to foster ongoing sustainable development. The lessons are also being expanded through Alliance initiatives like Sowing Change and through CARE and WWF networks, ensuring that the momentum for positive change continues.



For more information about the CARE-WWF Alliance visit [WWF](#) or [CARE](#).
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Cover image: Magreth Kewe, Lugodalutali Village VSLA member, tending to plants in the native species nursery she owns with other members. © WideAngle Media/WWF Switzerland | Image above: Community members in the Alliance SAGCOT program gather before a Conservation VSLA meeting. © WideAngle Media/WWF Switzerland
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