



## SUCCESS STORY

### Resilience and Zanzibari Cassava Chips on Young Woman's Journey to Self-Reliance

**Young Zanzibari woman goes from being unemployed to owning a small business packing and selling cassava chips on the island**



Ummi produces different styles of cassava chips and sells them at her office and at the food market in Zanzibar

*“Seeing the growth of my own small business, I am now an evangelist for entrepreneurship to other Zanzibari youth. We need more young entrepreneurs. I had wasted three years looking for a job, while by starting a business, I provide employment to others and an income for myself and my family.”*

“After three years of unemployment following university, my family and I decided it was best for me to be married off so I could at least have a husband to depend on,” says Ummi Shaib, 28, from Zanzibar. Ummi was a top student at university and expected her Community Development degree would translate to a career in social work soon after graduating. However, after a long string of rejections following job interviews and with mounting family pressure, she began to see marriage as her only option to build a decent life. A year after her wedding, she became a mother and now her husband’s salary was itself barely enough to provide three meals a day for the young family.

Like Ummi, more Tanzanian youth enroll in higher education than ever before — but for the 800,000 young people who enter the Tanzanian workforce each year, low employment remains a challenge as the economy only creates 100,000 jobs each year.

Ummi volunteered without pay as a community mobilizer at a youth center to put her evident charisma and grassroots organization skills to use. In May 2018, the Feed the Future Tanzania Advancing Youth activity hosted a five-day training in Zanzibar on entrepreneurship and establishing youth savings groups. Ummi was one of 21 youth trained on the isles. These community mobilizers were trained to establish and manage savings groups while training other youth to do the same. They were also trained on life skills for healthy living with topics around sexual reproductive health and family planning, and on leadership topics such as negotiation, strategic planning and problem solving. These skills have changed the way she viewed herself and her world.

“Before the Feed the Future Advancing Youth entrepreneurship trainings, I had hundreds of business ideas but did not know which one to pursue and did not feel I had the capacity to run a successful business. The training enabled me to realize what resources I already had, and how to connect those resources with market demand to build a business and make a living,” says Ummi.

The trainings were the eye-opening catalyst she needed. Saving the modest travel allowance she had received over the five-day training, she bought cassava, some cooking oil, and packing paper to make her first packets of cassava chips. She brought 10 packets with her to the office the next day, which sold out within an hour proving the demand for her product. Ummi now employs her sister in frying and packing the cassava chips, while she sells them at her office and to street food vendors at the main market in Zanzibar.

And the fruits of the training don’t stop with Ummi. Her and the rest of the trained mobilizers have already established 22 youth savings groups across the isles since May, comprising a total of 329 youth. The groups hold regular meetings, save together, and issue loans to members from these savings. The loans are offered at an agreed, low-risk interest rate and this interest provides a return on members’ savings which is shared among the group. Trained group leaders, such as Ummi, also connect them to basic business development services such as training, marketing, consultancy and business formalization support through the Feed the Future Tanzania Advancing Youth activity. For Ummi and many of the youth in the groups, this is their first experience with saving and borrowing money: a first step towards financial inclusion but a leap on the journey to self-reliance.

Ummi adds, “The mix of skills you receive from this program are useful beyond starting a business, and even help you navigate family issues. The lessons on negotiation and family planning were immediately useful to me in persuading my husband for us to plan our family. Soon after the training, I got a birth control implant, and feel more in control of my future.”