

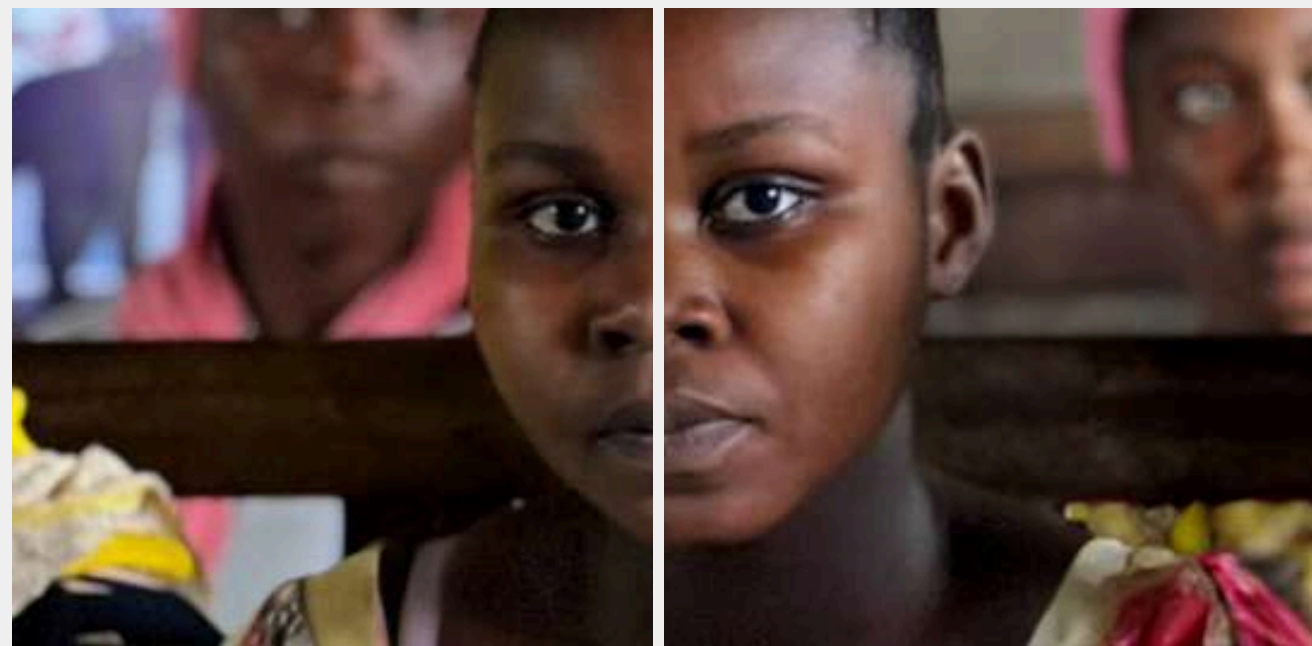


PLAN B

PHASE 2

IMPACT REPORT

“When Plan A fails, Plan B succeeds.”



Yes! To Financial Freedom





Leah's Story: From Limited Choices to Leading Change

When we first met Leah, a young woman from Kisarawe District, she was facing a difficult chapter in her life. Having dropped out of school and with limited economic opportunities, Leah felt stuck, pressured to contribute to her family's well-being but without the tools or support to do so. The cycle of dependence and low self-worth seemed unbreakable.

Through the Plan B Project, Leah found more than just training; she found a path forward. The program equipped her with practical skills in entrepreneurship, financial literacy, digital marketing, and business management. Just as importantly, she was connected to seed funding and mentorship, which gave her the resources and confidence to bring her ideas to life.

With renewed hope and a sense of agency, Leah launched her own small business, a retail shop where she now sells *vitenge* (African fabrics). She named her business **“Leah Can Dream Again,”** a reflection of the hope she rediscovered. The shop not only sustains her household but has also boosted her monthly income to around 100,000 Tanzanian Shillings, increasing her financial independence and lifting a weight off her shoulders.

What truly made Leah's transformation possible was an enabling environment. She became part of a community that believed in her, learned in safe and supportive spaces, and received guidance from mentors who understood her journey. She also participated in sessions on GBV prevention and legal rights, which gave her the knowledge and courage to challenge harmful norms and protect herself.

Leah's journey reached a powerful milestone when she was selected to represent the voices of out-of-school girls and young mothers. She had the opportunity to meet and present the challenges they face directly to **Hon. Dr. Dorothy Gwajima, Minister for Community Development, Gender, Women and Special Groups**. Her courage and advocacy highlighted the lived realities of many girls in Kisarawe and beyond.

Today, in 2025, Leah is a confident young entrepreneur and a role model in her community. She makes informed decisions, experiences less economic stress, and uses her voice to uplift and inspire other young women in Kisarawe facing similar challenges.

Leah's story shows the power of financial access, community support, and a nurturing environment in unlocking the leadership and potential of young women.



Introduction

In Tanzania, out-of-school adolescent girls and young mothers encounter a multitude of interlinked challenges that significantly hinder their ability to lead independent and dignified lives. These include economic marginalization, heightened exposure to gender-based violence (GBV), and a lack of access to critical skills, resources, and opportunities necessary for self-sufficiency. These young women are often excluded from formal education and economic systems, placing them at risk of dependency, exploitation, and continued poverty. Recognizing these urgent needs, the Plan B Phase 2 project was developed by Her Initiative as a strategic response to dismantle these barriers and create pathways for empowerment and resilience.

Targeting girls and young women aged **15 to 24** who had dropped out of school in Kisarawe District, the project provided training in business development, financial literacy, life skills, and GBV awareness. The program aimed not only to equip participants with knowledge and tools for entrepreneurship but also to strengthen their confidence, decision-making abilities, and agency to stand up for their rights. By focusing on economic empowerment and protection, Plan B Phase 2 sought to foster both individual transformation and broader community change.

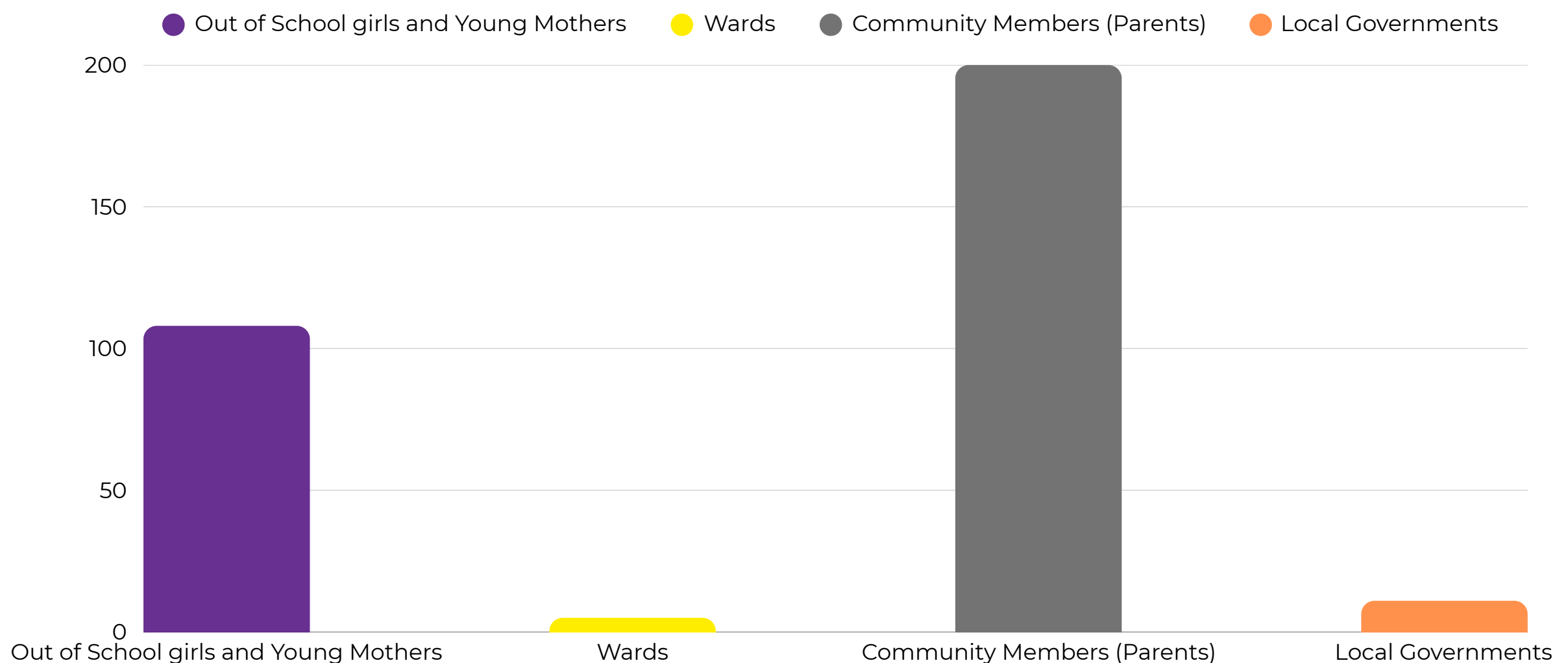
*This impact report documents the outcomes of the project, drawing on data from an end-of-project evaluation conducted with all **30 participants**.*

The findings highlight how the skills gained were applied in real-world settings, the extent to which participants were able to establish and sustain businesses, their progress toward financial autonomy, and their capacity to recognize and respond to GBV.

The report also provides insights into the challenges encountered and offers recommendations for enhancing future program design and delivery.

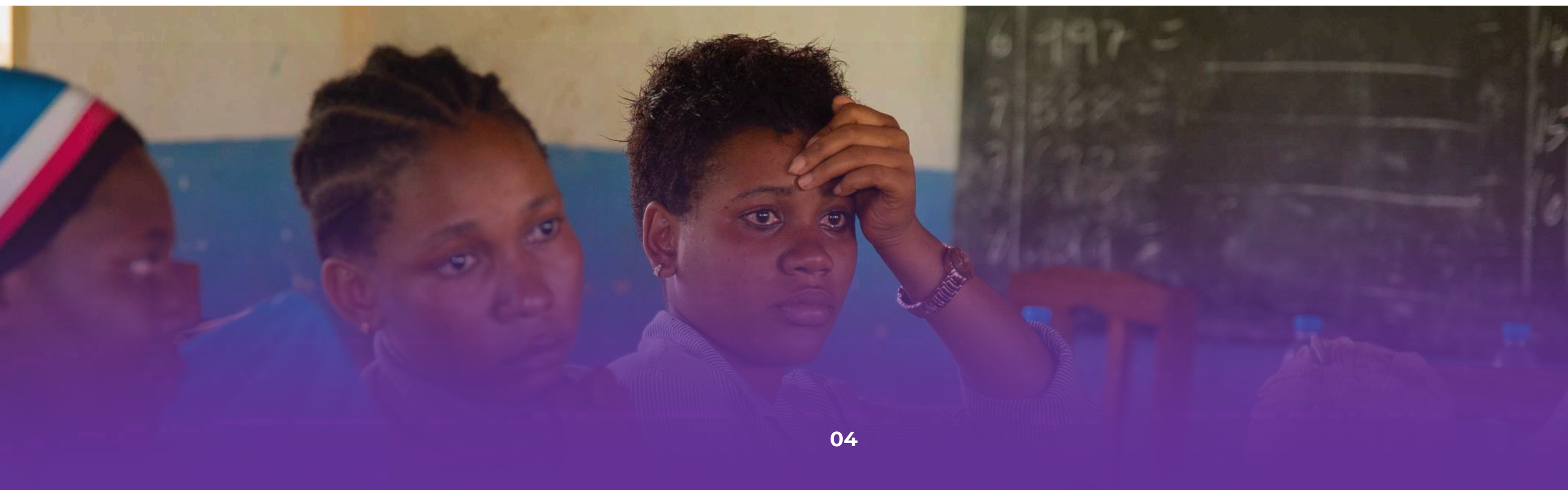


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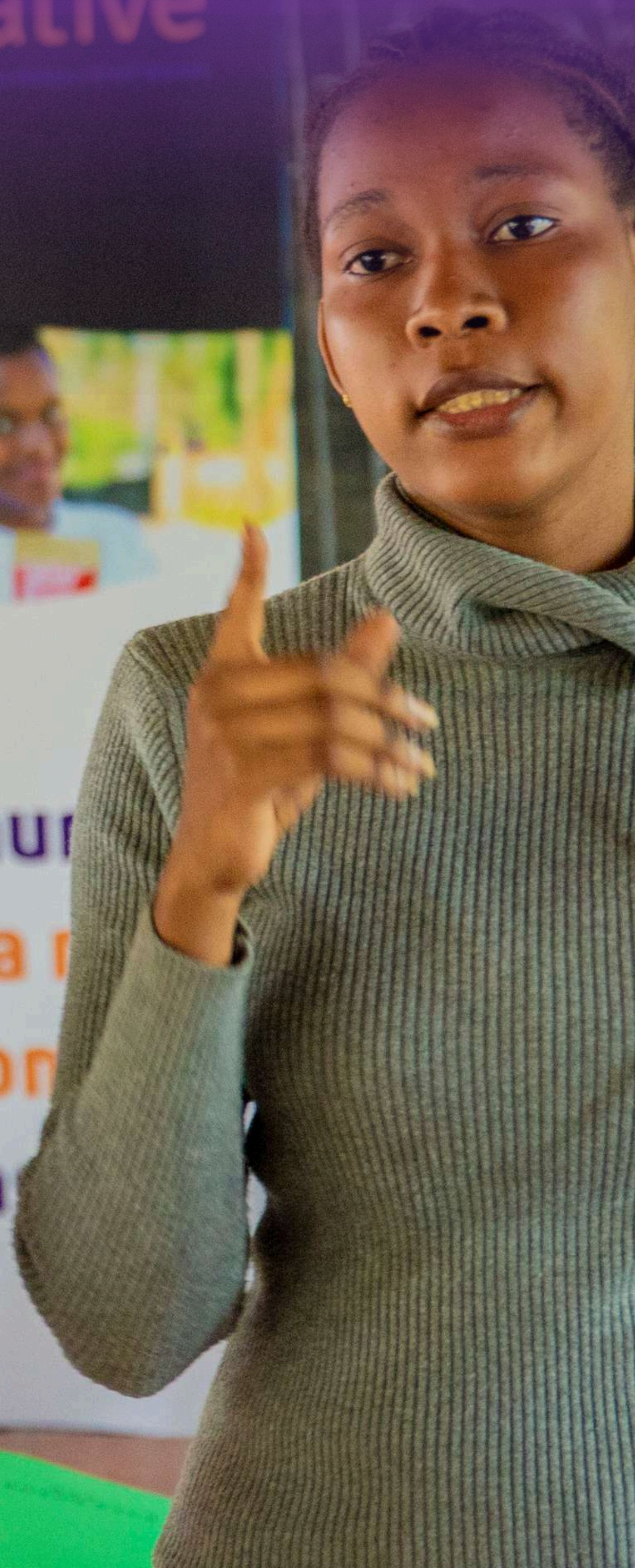
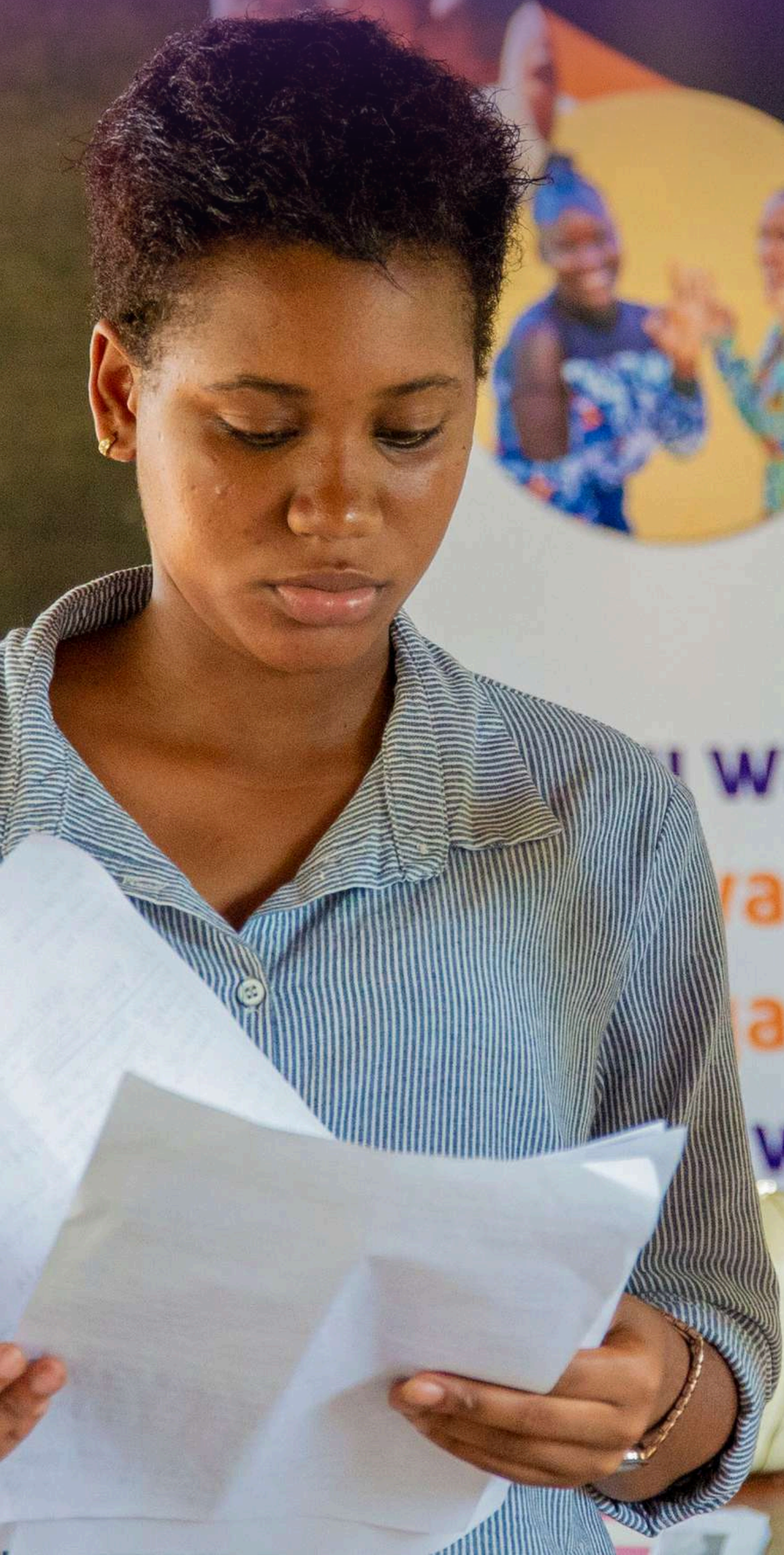


As of now, the Plan B Project in Kisarawe District Council (DC) has made significant strides in reaching key community stakeholders:

- **108 out-of-school girls and young mothers** have been directly engaged, empowering them with knowledge and tools to improve their well-being and agency.
- The program has reached **5 wards** within Kisarawe, indicating a focused yet meaningful geographical spread.
- **200 community members**, including parents and guardians, have participated in the initiative—demonstrating strong community involvement and support.
- Additionally, **11 representatives from Local Government Authorities (LGAs)** have been involved, strengthening the program's alignment with local structures and sustainability efforts.



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Initiative

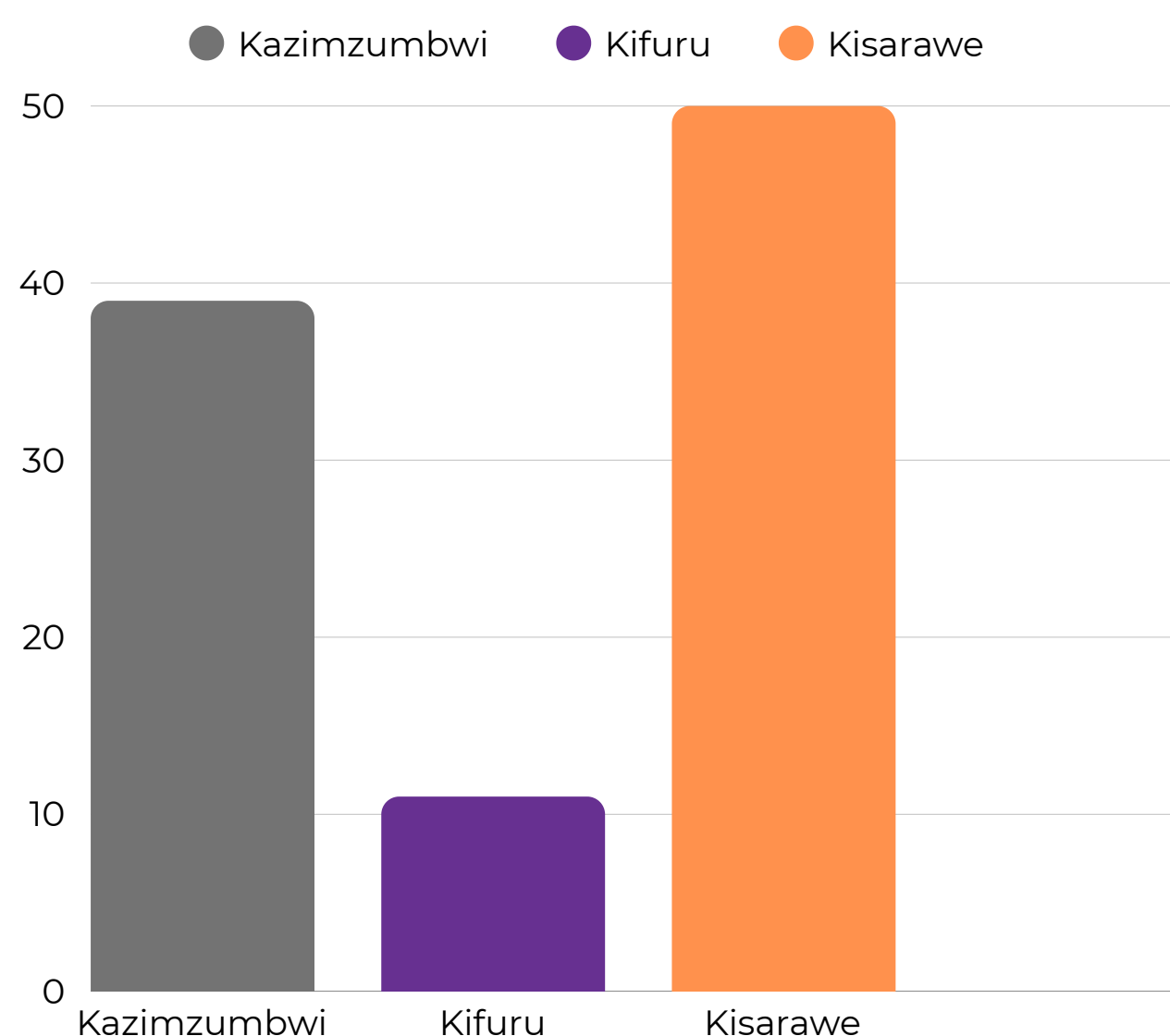
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Methodology

To assess the outcomes and impact of the **Plan B** Phase 2 project, a comprehensive end-line evaluation survey was conducted involving all 18 project participants. The evaluation employed a mixed-method approach, combining both in-person and digital data collection methods to ensure inclusivity and full representation of the target group. This hybrid approach was particularly important to accommodate the varying levels of access to technology and mobility among participants. Confidentiality was prioritized throughout the process, and responses were anonymized to encourage honest, uninfluenced feedback and to safeguard participants' privacy and dignity.

The survey captured both quantitative and qualitative data related to participants' experiences, skill acquisition, business development, financial practices, and gender-based violence awareness. This allowed for a holistic understanding of the project's effectiveness and the personal and social changes experienced by the girls and young mothers involved.

In terms of demographics, the participants reflected a diverse cross-section of out-of-school young women in **Kisarawe District**. The majority of respondents (33%) were **20 years** old, indicating a strong representation of youth in their early twenties. Geographically, participants were drawn from three key wards: Kisarawe, which accounted for **50%** of the participants; Kazimzumbwi, with **39%**; and Kifuru, with 11%. This distribution ensured that insights from different local contexts within the district were included in the evaluation findings



Key Impact Areas

A. Skills Development and Training

The Plan B Phase 2 project went beyond knowledge transfer; it created tangible shifts in how out-of-school girls and young mothers in Kisarawe perceive themselves, engage with their communities, and take charge of their futures.

The training covered four key areas: entrepreneurship, life skills, financial literacy, and gender-based violence (GBV) awareness. The following sections outline the impact observed after each intervention.

I. Entrepreneurship: From Business Ideas to Action

Training on the Business Model Canvas had a transformational effect on participants. **94.1%** rated it as highly useful, and more importantly, **89%** of participants generated new or refined business ideas following the sessions. These ideas quickly moved from paper to practice: girls started small ventures in food vending, batiki-making, secondhand clothing, and mobile money services. This shows a clear transition from abstract learning to entrepreneurial action.

Additionally, **39%** of participants were able to establish businesses, and many reported increased confidence in identifying markets, calculating profits, and planning for growth. This entrepreneurial awakening directly contributed to greater financial independence and self-reliance among the young women.

94.1%

Found the Training highly useful

89%

Generated new/ refined business ideas



Ventures started



Food Vending



Batiki making



Secondhand clothing



Mobile Services

39%

Increased confidence in identifying markets, calculating profits, and planning for growth.



II. Life Skills: Strengthening Agency and Decision-Making

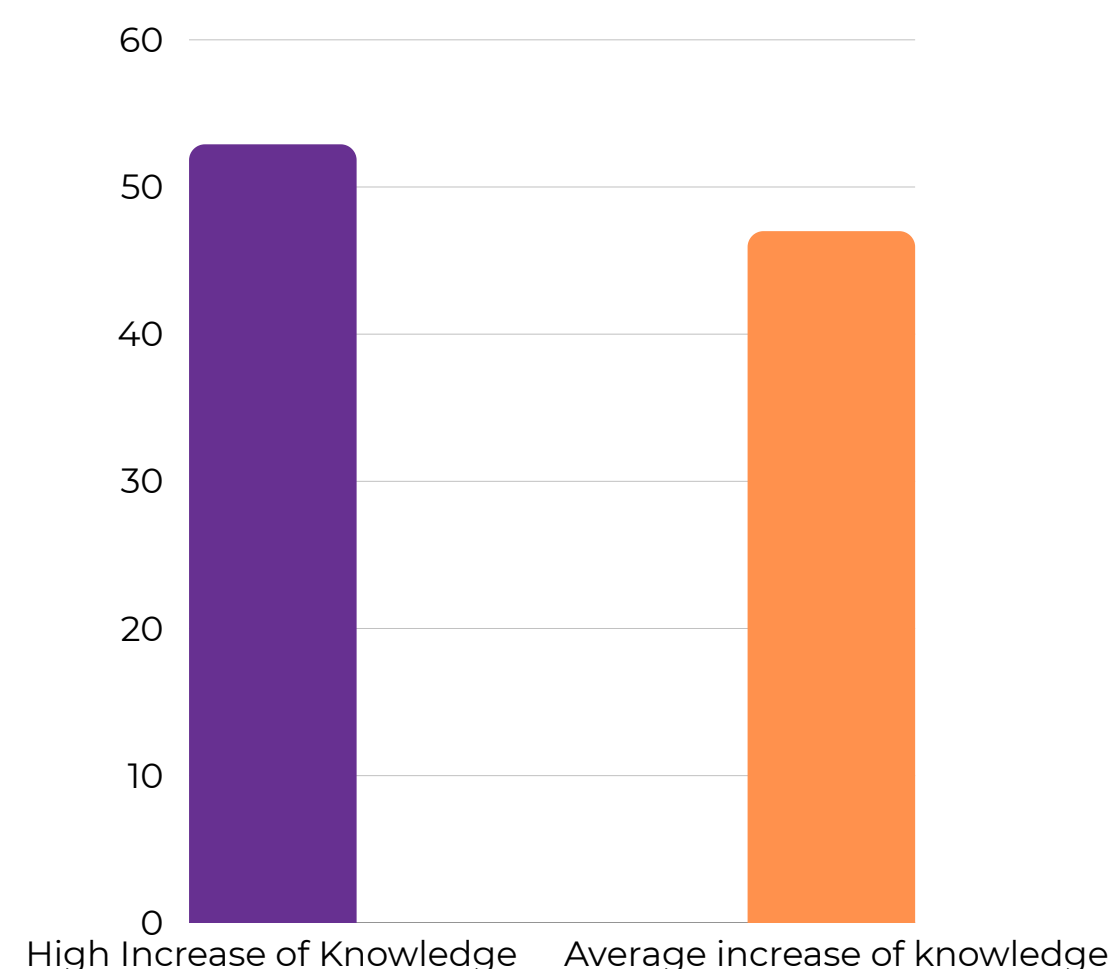
Life skills training was another core pillar of the program, designed to help participants navigate both business and personal life with clarity and confidence. **52.9%** of participants reported benefiting from these modules, which focused on communication, critical thinking, and problem-solving.

These skills translated into behavioral changes: girls used improved communication techniques to negotiate better prices in business, make informed financial decisions, and manage conflict within group savings teams. Several also reported increased confidence in expressing themselves to family members or community leaders, a significant shift for those who previously felt voiceless.

III. Financial Literacy: Foundations for Sustainability

While **35.3%** of participants demonstrated increased financial literacy, the real change came in how they applied these skills to manage their finances. Participants began tracking business income, budgeting for savings, and recording sales. For some, this led to the formation of group savings structures, one of the clearest signs that they were beginning to think long-term about financial growth.

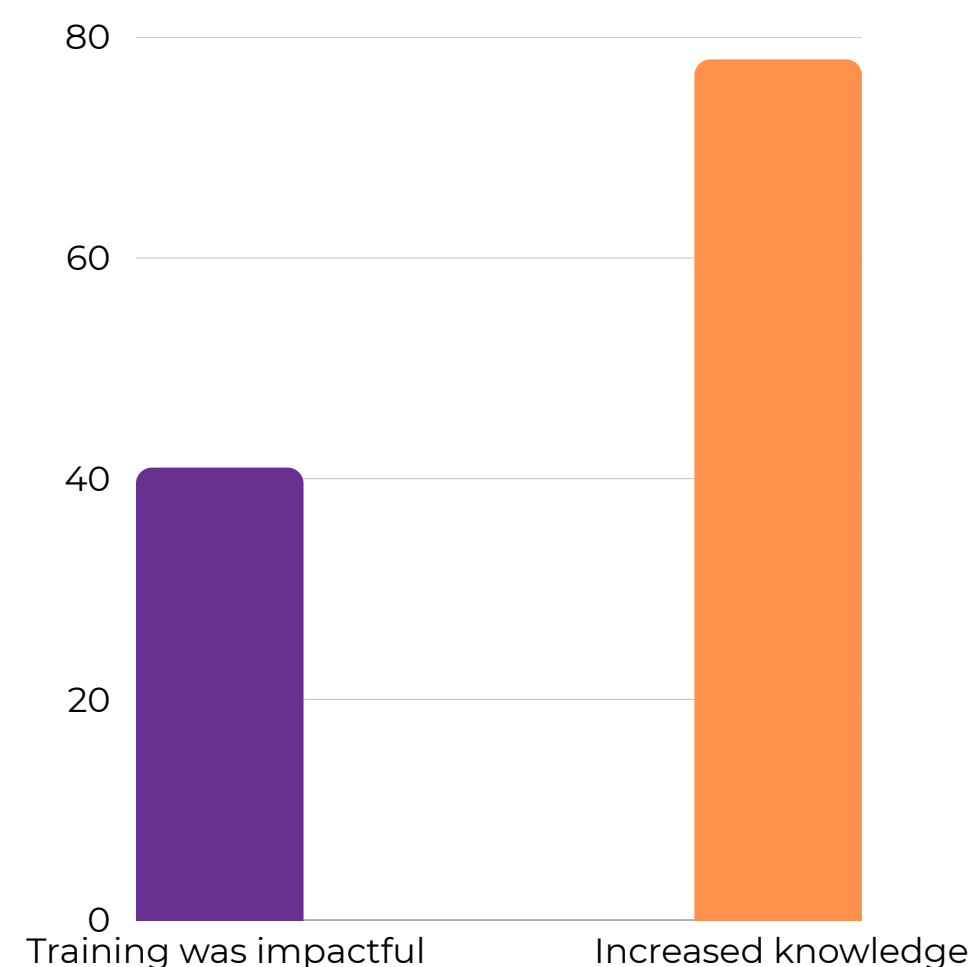
Although financial literacy ranks lower in perceived usefulness, the practical outcomes (like budgeting, savings, and group contributions) reflect steady progress in participants' ability to manage money, an essential foundation for sustaining businesses beyond the life of the project.



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IV. GBV Awareness: From Knowledge to Community Action

GBV training led to both internal empowerment and external advocacy. 41.2% of participants cited GBV training as impactful, and 77.8% reported that they can now identify GBV and know how to seek help. Even more notably, over three-quarters of participants took action in their communities, including speaking out, guiding peers, or helping others seek services. This shift demonstrates the program's success in not only raising awareness but also equipping participants with the confidence and tools to respond to violence, both for themselves and others. It reflects a move from silence to strength, from fear to leadership.



B. Entrepreneurship and Economic Empowerment

The Plan B Phase 2 project created a pathway for young women to move from economic exclusion to self-reliance by equipping them with the knowledge, tools, and support to launch and sustain their own businesses. Beyond simply providing business skills, the project enabled participants to apply these skills in tangible ways, leading to income generation and improved financial autonomy.



Business Start-up and Sustainability

One of the most visible outcomes of the program was the emergence of young female entrepreneurs in Kisarawe. Out of the 30 participants, 39% successfully established businesses shortly after the training. These ventures were diverse, responding to local market needs and personal interests. Participants launched food vending services, began tailoring and sewing businesses, and entered the retail space by selling items such as soap, batiki, and secondhand shoes.

Increase in Income and Access to Capital

The businesses established by participants were modest in scale but meaningful in impact. On average, participants used TZS 150,000 (approximately USD 60) as startup capital. Despite the small investment, these businesses generated income that made a difference in their daily lives. Those who sustained their businesses reported an average monthly income of TZS 100,000 (about USD 40).

While these income levels are modest, they represent a critical shift from dependency to agency. For participants who had no prior source of income, this was a foundational step toward financial independence, improved self-esteem, and the ability to contribute to household needs or save for the future.

Savings and Group Models

To promote financial inclusion and longer-term security, the project encouraged participants to form group savings accounts. 25% of participants successfully organized themselves into savings groups, creating a system of mutual accountability and financial discipline.

Among those who participated, 75% found the savings group model to be effective in helping them reach their financial goals. These groups enabled members to pool resources, set goals, and, in some cases, reinvest earnings into their businesses.

39%

Have established new Businesses

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C. Gender-Based Violence (GBV) Awareness and Action

Plan B Phase 2 approached gender-based violence (GBV) not only as a safety issue but as a critical barrier to the empowerment and autonomy of adolescent girls and young mothers. Through targeted GBV awareness sessions and Psychological support the project aimed to increase participants' knowledge, build their confidence to speak out, and equip them with practical tools to recognize and respond to abuse. The results demonstrate that the intervention went beyond raising awareness, it shifted behavior, strengthened agency, and sparked community-level action.

Knowledge and Action: From Silence to Advocacy

The GBV training component had a significant impact on participants' awareness and ability to respond to violence. 77.8% of participants reported an improved ability to identify GBV and seek help, marking a key step in reducing vulnerability and increasing personal safety.

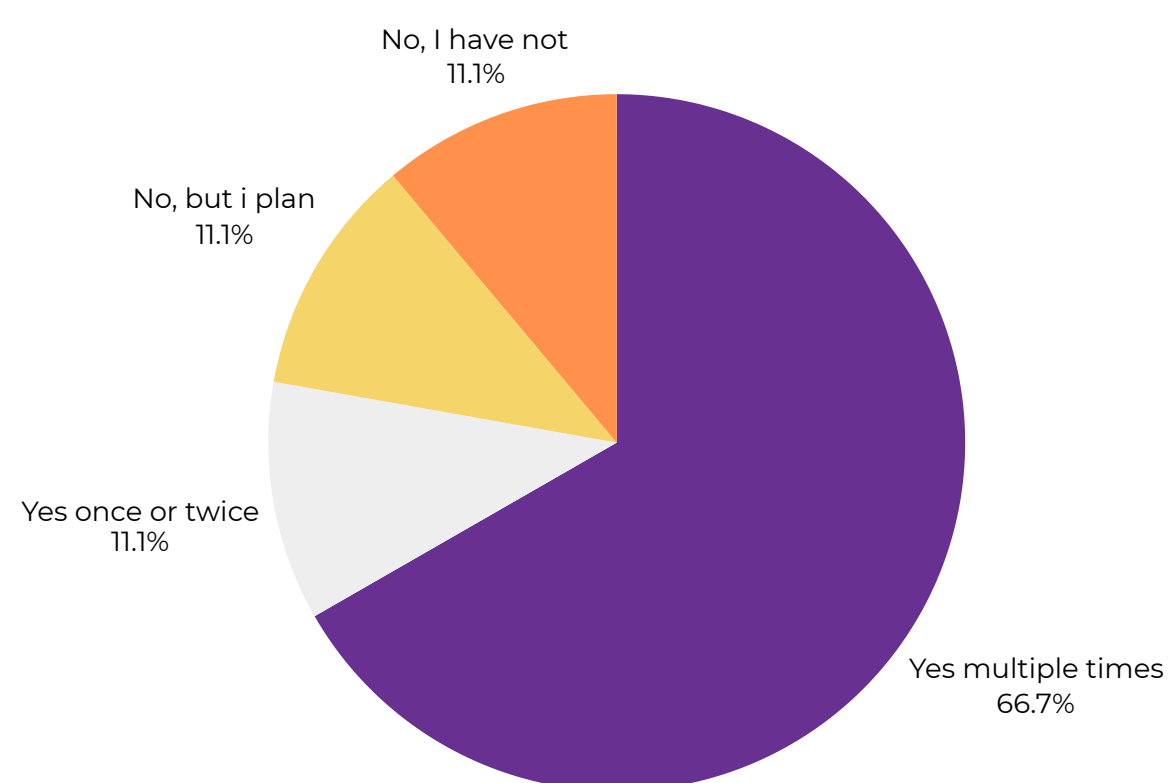
This shift in knowledge was accompanied by a deeper sense of empowerment: 100% of the participants expressed that they now feel more empowered to speak out against GBV in their homes, peer groups, and communities.

More importantly, this newfound empowerment translated into action. 77.8% of the girls took tangible steps to prevent or address GBV in their communities.

This included reporting incidents, supporting peers experiencing violence, and advocating for respectful relationships among young people. These actions reflect a powerful transition from awareness to leadership, where young women are not just recipients of support but also drivers of change.

Furthermore, 55.6% of participants reported a decrease in GBV incidents in their surroundings, either through personal experiences or observations within their households and communities.

This signals the beginning of cultural shifts influenced by the girls' voices and visibility.



77.8%

Took tangible steps to prevent or address GBV in their communities



Knowledge Sharing: Building Community Awareness

The ripple effect of GBV education was evident in how participants shared their knowledge. 33.3% of participants actively disseminated what they learned to many members of their communities, including peers, siblings, and even parents. These acts of peer education suggest that the training extended beyond the classroom and into the broader community, sparking dialogue, disrupting harmful norms, and encouraging others to recognize and challenge GBV.

33%



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Key Impact Areas

Beyond measurable business and training outcomes, the project brought about deep personal transformation. 55.6% of participants reported a significant increase in financial independence, allowing them to contribute to household needs and reduce dependency. This economic shift was also accompanied by stronger social ties, 64.7% of participants experienced improved relationships with their families and communities.

55.6%

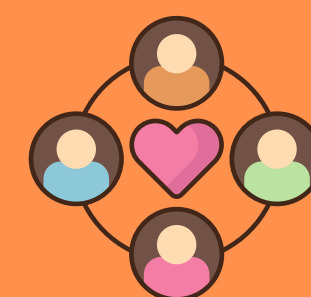


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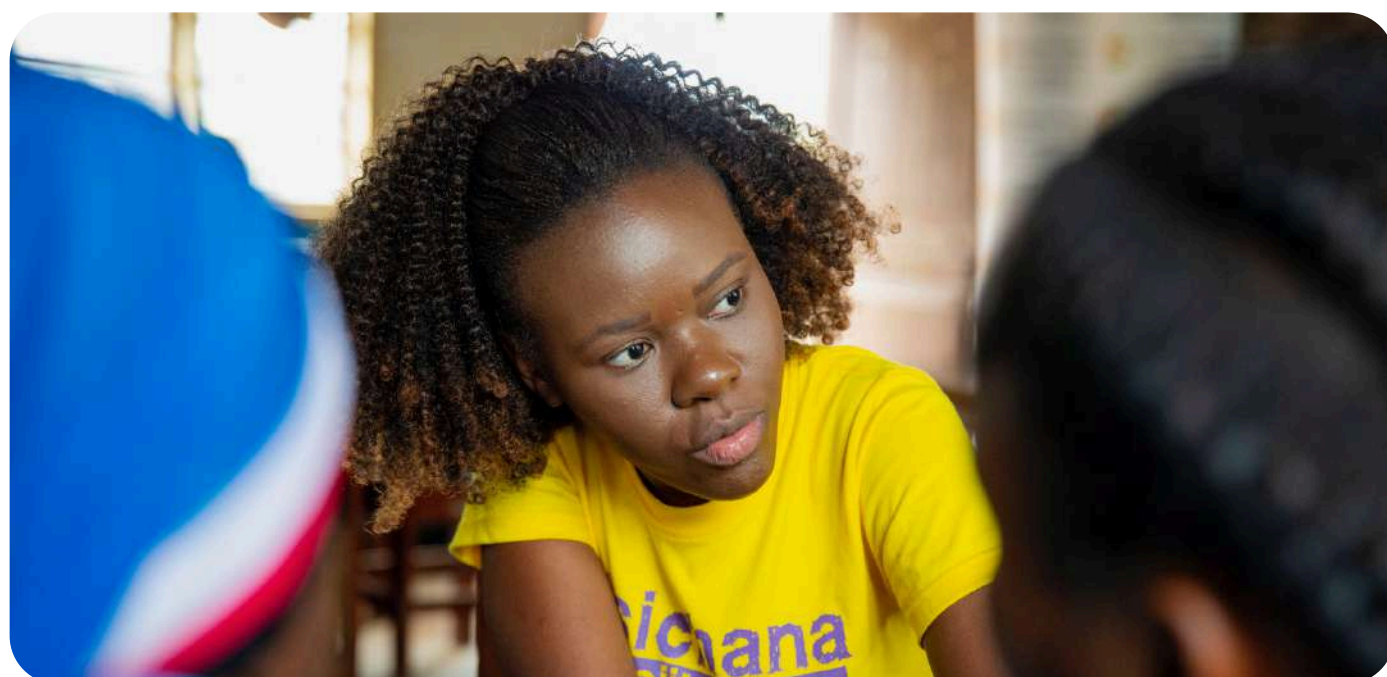
Equipped with new skills and a sense of purpose, participants reported notable gains in confidence, decision-making, and agency. Many became more vocal in family settings, more strategic in their choices, and more determined to pursue a better future. These changes reflect a shift from vulnerability to empowerment, and from isolation to inclusion, the core vision of Plan B Phase 2.

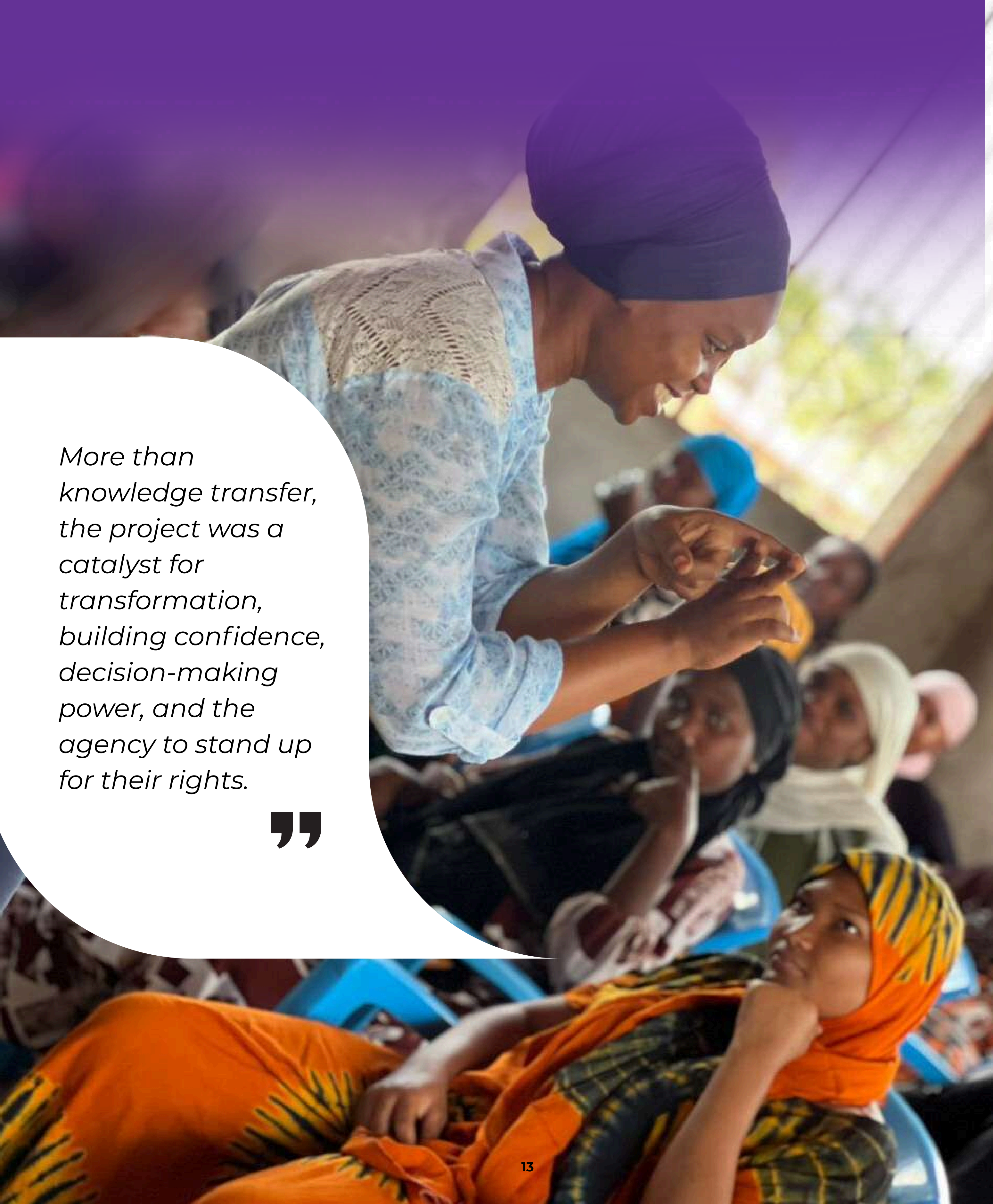
Stronger Ties

64.7%



Experienced improved relationships with their families and communities.





More than knowledge transfer, the project was a catalyst for transformation, building confidence, decision-making power, and the agency to stand up for their rights.

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Challenges and Lessons Learned

While the outcomes of Plan B Phase 2 were overwhelmingly positive, the project also revealed several challenges that limited participants' ability to fully sustain their progress. These challenges offer critical lessons for future design, implementation, and scaling of similar initiatives.

Limited Access to Capital

The most frequently reported challenge across all components of the project was the lack of sufficient financial resources, both for starting and sustaining businesses. Although participants received initial support in the form of materials or small in-kind grants, many indicated that this was not enough to scale their ventures or respond to operational setbacks. Without access to flexible and sustained capital, several businesses closed shortly after launch.

However, the journey from start-up to sustainability revealed both successes and challenges. By the time of the evaluation, only 31.3% of participants were still actively running their businesses. This indicates that while many girls were able to start a venture, sustaining operations in the face of ongoing challenges, particularly financial ones, remained difficult for some. This underscores the importance of not just initiating business activities but also ensuring long-term support systems are in place to foster resilience and sustainability.

Group Savings Difficulties

The group model also came with its own set of challenges. **42.9%** of participants reported that low levels of individual savings limited the impact of the groups, while **35.7%** experienced interpersonal conflicts that affected cohesion and trust within the teams.

Additionally, **21.4% struggled with limited financial management skills, highlighting the need for continued support and training in how to manage collective financial systems.** While the group savings approach holds promise, it requires ongoing facilitation, strong peer accountability, and conflict-resolution mechanisms to function effectively.



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Social Barriers to GBV Action

Despite the strong empowerment outcomes around GBV, many participants faced persistent social stigma, fear of retaliation, and lack of community or family support when trying to act on what they had learned. This limited their ability to engage fully in advocacy or support others facing violence. In some cases, girls knew but felt isolated or unsafe using it.

Digital and Resource Gaps

A portion of participants reported difficulties accessing internet and digital tools for follow-up learning and engagement. Others cited challenges with time management due to domestic responsibilities, which made full participation in training sessions difficult. These accessibility issues must be considered in the design of future phases.

Literacy barrier among out-of-school girls.

Some participants, especially those who dropped out of school 3-4 years ago due to early pregnancy and child marriage, struggle with reading or writing. This low literacy level has made it difficult for them to fully engage in the training. As a result, we learned the importance of integrating foundational literacy at the start of our program so they can have confidence during the training sessions.

Low Agency among out of school girls.

Many out-of-school girls displayed low confidence, limited participation, and a lack of decision-making power. This affects their ability to express themselves during the session. It became evident that economic empowerment, life skills education, financial skills, and GBV sessions are not enough. As a lesson, we integrated self-esteem building and a safe space approach at the beginning of our programs to gradually enhance their confidence and voice, enabling their participation and long-term impact.

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Limited Community Support to Out of school girls.

Limited understanding among community allies, especially some local government authorities leaders, of the importance of supporting out-of-school girls. This is due to lower prioritization of supporting girls' needs, with the tendency to encourage programs for out-of-school boys, with a question of **“Why girls?”**. This posed a barrier to gaining full community support out of school, which resulted in conducting a session on the importance of supporting out-of-school girls, grounded in a feminist approach.

This session helped unpack the root causes of gender inequality, highlighting why girls in our program face greater marginalization. By engaging stakeholders in this dialogue, we were able to build empathy, shift perspectives, and foster stronger support for the inclusion and empowerment of out-of-school girls.

Transportation Challenges During Implementation.

One of the significant challenges we faced during the implementation of the *Plan B* project was related to transportation infrastructure and costs. The budget allocated for transportation was limited, which posed difficulties in timely movement for both trainers and beneficiaries. Many of the training sessions required participants and facilitators to travel from remote or underserved areas, where access to reliable transportation is already a persistent issue.

Due to these constraints, some beneficiaries faced delays potentially limiting the overall impact of the program. Similarly, trainers experienced logistical difficulties reaching certain locations, which affected the follow-up support. This challenge highlighted the critical need for dedicated and flexible transportation to ensure full participation and equitable access to program resources, especially when working in rural communities.

Community Engagement & Advocacy

As part of our approach, we launched awareness campaigns targeting parents and community influencers to advocate for increased support for out-of-school girls. However, one of the key challenges we encountered was low participation from male community members.

Most of the attendees during these sessions were women, while men who often hold influential roles in household and community decision-making contributed minimally to the discussions.



Conclusion

Plan B Phase 2 has demonstrated that with the right mix of training, support, and opportunity, out-of-school adolescent girls and young mothers can transform their lives and communities. The project empowered participants to not only start businesses but also reclaim agency, navigate social challenges, and lead with confidence.

Key changes included increased financial independence, stronger family and community relationships, enhanced confidence, and bold action against gender-based violence. While challenges remain, particularly around financial sustainability, stigma, and access to resources the groundwork has been laid for long-term impact.

Moving forward, the next phase of Plan B must build on this momentum by addressing the structural and contextual barriers that limit girls' progress. This means deeper investments in financial support, extended timelines for training and mentorship, and greater community engagement. Her Initiative remains committed to championing the rights, voices, and potential of adolescent girls and young women, ensuring that no girl is left behind in the pursuit of economic and personal freedom.



Recommendations

To build a stronger, more enabling ecosystem for out-of-school girls and young mothers, we propose the following targeted actions:

For Government:

- Integrate economic empowerment programs for out-of-school girls into national and local development agendas, ensuring they receive the same priority as in-school youth initiatives.
- Support childcare services during youth training programs to remove barriers to participation for young mothers.
- Strengthen GBV prevention efforts by enforcing laws, training local leaders, and creating safe reporting mechanisms that are adolescent-friendly.
- To improve technology systems especially in rural areas where internet connectivity is difficult.
- To incorporate community savings groups into national economic inclusion and youth empowerment strategies for out of school girls aged from 15 .
- To strengthen implementation of policy awareness in areas of accessing micro-finance , Gender based violence, supporting of childcare services for young mothers and economic empowerment programs ensuring out of school girls also benefit

For Funders:

- Provide flexible, long-term funding that allows grassroots organizations to design adaptive and girl-centered solutions.
- Invest in programs that prioritize economic justice, agency-building, and safeguarding, with special attention to rural and underserved areas like Kisarawe.
- Fund holistic models that include seed funding, mentorship, mental health support, and community engagement as part of the empowerment package.
- Allocate specific funding for digital inclusion and literacy programs targeting marginalized adolescent girls, especially in rural and underserved areas.
- To ensure support for provisions for digital tools, internet access to the participants.

For Peer Organizations:

- Collaborate across sectors to offer wrap-around support, including psychosocial care, legal aid, and market linkages, for vulnerable girls and young mothers.
- Share evidence and lessons learned to build a stronger case for scale-up and policy influence.
- Actively include young women in program design, implementation, and advocacy efforts, recognizing them not just as beneficiaries but as change agents.
- Partner with local organizations to scale up inclusive training models that consider time, domestic responsibilities, and access to digital tools.
- Banks, and Microfinance Institutions-To design financial products specifically for adolescent girls and young women, with flexible repayment terms and little to no collateral.
- Organizations working directly with girls and women-To facilitate access to microgrants or microloans as part of their empowerment programs.And advocate for inclusive finance and connect girls to available resources.
- Creating revolving funds or seed grants within programs that support girls' business ideas and encourage reinvestment into peer-led enterprises.

Voices from the Field



Najma Salumu Abdalah

“The training changed how I think. I can now save money, plan my business, and I’ve started teaching my friends what I learned. We can all rise together.”

Latifa Selemani Mzindu

“I need more funds to succeed and grow my business.”

Winifrida Mzava Zuberi

“I am no longer afraid to speak when I see violence in my community. The GBV training made me strong, not just for myself, but for others too.”

Monica Teodori Kitega

“I used to be shy and unsure. After the life skills sessions, I now talk to customers confidently and make decisions without waiting for others to decide for me.”

Jesca Joseph Maganga

“Being part of the savings group helped me buy more stock for my soap business. Even small amounts, when saved together, can make a big difference.”

Neema Pius Lihemla

“My family used to discourage me from running a business. But after I started earning, their respect for me grew. I feel like I have a voice now.”

Aikudhani Ally Mshamu

“What I loved most is the way we were supported step by step. From learning to acting, I opened my small business and I know I can grow it.”

Radhia Athumani Msemberu

“I need financial assistance after starting my business so that I can go further.”

Husna Hamisi Korogelo

“More education should be provided to reach remote people so they can also access funds.”



Gallery





her Initiative

Knowledge and Awareness Makes a Great Woman

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