

QUARTER I REPORT 2026



WORDS FROM THE EXECUTIVE DIRECTOR

The first quarter of 2026 has been a reminder that impact is not just about reach it is about what changes because of it. Across our work, we are seeing young women not only access opportunities but also begin to convert them into income, confidence, and influence in their communities.

This quarter, Panda Digital continued to expand access to digital skills and economic pathways. But more importantly, it pushed us to go deeper to focus on how access translates into real outcomes, where young women move from learning to earning and begin to participate meaningfully in the digital economy.

Through STAWI Lab, we witnessed the strength of collective voice. The #AidCuts movement brought youth-led organizations together to challenge funding inequities and reposition themselves not as beneficiaries, but as credible actors shaping the development ecosystem.

At the community level, programs such as Plan B, Mshiko Clubs, and Going Beyond continue to demonstrate what is possible when young women are supported holistically. We are seeing a shift from participation to ownership as young women build businesses, make decisions, and challenge the norms that have long limited their potential.

This quarter also came with its share of challenges, particularly in technical systems and program adjustments. Yet these moments strengthened our ability to adapt, refine, and build more resilient models for scale.

Join us in meaningfully investing in young and girls in Tanzania.



Lydia Charles Moyo

Founder and Executive Director, Her Initiative

*None of this would be possible without the commitment of our team, and the trust from our partners including **Masana wa Afrika, MADRE, Segal Family Foundation, Women First International Fund, Digital Opportunity Trust, King Baudouin Foundation** and **Myriad USA** and the determination of the young people we work with every day. As we move into the next quarter, we do so with greater clarity and a renewed focus on creating change that lasts.*



ABOUT HER INITIATIVE

Her Initiative is a young women-led nonprofit organization in Tanzania working to break cycles of poverty by enabling adolescent girls and young women to learn, earn, and lead with confidence.

We strengthen economic resilience by expanding access to practical entrepreneurship and digital skills, increasing pathways to safe income generation, and supporting young women to exercise agency in their households, businesses, and communities.

Our work is designed to be accessible and scalable combining rights-based programming, strong economic pathways, and real-time performance tracking to deliver measurable results. We also partner with peer youth-led organizations to replicate and scale proven solutions across regions, ensuring impact extends beyond a single program site or cohort.

Vision: A Tanzania where young women earn sustainable income and lead with confidence in their families, businesses, and communities.

Mission: We provide entrepreneurship and digital skills platforms to Tanzanian young women and support peer youth-led organizations to replicate and scale our approach.

OUR MODEL

Her Initiative delivers a rights-based and digitally enabled blueprint for young women's economic power that turns learning into earning and earning into leadership at scale. The model follows a clear **Learn → Earn → Lead** pathway, where young women build entrepreneurship, digital, and financial skills, apply them to start and grow and reinvest income; and strengthen their agency and leadership in their households, businesses, and communities.

This pathway is operationalized through a structured engine of **training, practice, access, action,** and **replication** ensuring that skills translate into real income through business launch, market expansion, and ongoing coaching, while access to finance, tools, and networks enables growth. The model is designed for scale, with youth-led organizations and digital platforms replicating the approach to expand opportunities for more young women across communities.

HOW IT WORKS



OUR STRATEGIC PILLARS

Strategic Priority 1: Enabling Economic and Financial Freedom

We facilitate economic and financial independence for adolescent girls and young women through digital inclusion, income-generation, and job-creation initiatives. By equipping young women with practical entrepreneurship and digital skills, we aim to support 125,750 young women to secure sustainable livelihoods and contribute to community economic growth.



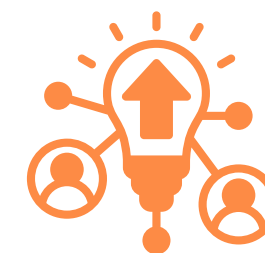
Strategic Priority 2: Equipping Young Women to Overcome Barriers

We support adolescent girls and young women to break through the barriers that prevent them from reaching their full potential, including gender-based violence (GBV) and the impacts of HIV/AIDS. Through comprehensive programs that combine education, protection, and advocacy, we work to create safer and more equitable environments.



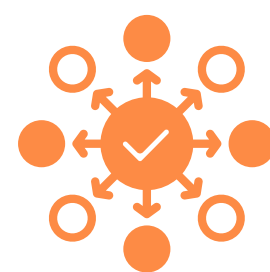
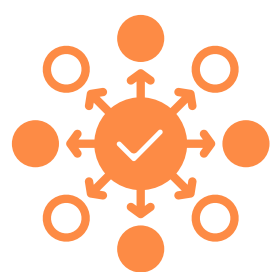
Strategic Priority 3: Developing Innovative Partnerships for Program Delivery

We forge innovative partnerships for program design and implementation while strengthening feminist and youth-led movements. By collaborating with like-minded organizations, we amplify impact and expand opportunity for young women and girls.



Strategic Priority 4: Strengthening Institutional Capacity and Sustainability

We enhance Her Initiative's institutional capacity through robust operational systems, strong governance, and diversified funding. This ensures long-term sustainability and enables us to expand our impact effectively.



DELIVERING IMPACT ACROSS TANZANIA

Her Initiative delivered integrated interventions across Dar es Salaam, Morogoro, Dodoma, Arusha, Mwanza, Pwani, Iringa, Lindi, and Zanzibar through digital platforms, community-based programs, and partnerships with local institutions. While reaching young women and girls in both urban and underserved communities. Implementation was concentrated in specific wards to ensure deeper engagement and practical support at the community level. The map below presents the geographic coverage of these interventions.

- Dar Es Salaam
- Lindi
- Mwanza
- Dodoma
- Morogoro
- Iringa
- Pwani
- Arusha
- Zanzibar
- Kilimanjaro



PLAN B EVALUATION EVIDENCE INFORMING IMPLEMENTATION

During this quarter, Her Initiative drew on findings from the 2025 internal endline evaluation of Plan B Phase 3 in Kisarawe District to strengthen support for current participants. The evaluation, conducted with 28 out of 50 beneficiaries. It showed that 100% applied the business skills gained, 71% established income-generating activities, and 79% sustained their businesses over time. It also found that 68% adopted structured savings practices, while 100% reported increased agency, decision-making power, and action taken to address GBV in their communities, with 94% directly linking financial independence to personal confidence. These evidence-based insights informed mentoring approaches, follow-up support, and program refinement during January–March 2026.



SUMMARY OF KEY ACHIEVEMENTS

During the first quarter, Her Initiative reached a significant number of young women and stakeholders across its programs. A total of 616 young women accessed digital skills and opportunities through Panda Digital, with continued engagement reflected in platform traffic and course completion.

Through the Going Beyond program, over 1,200 youth were engaged in entrepreneurship and digital skills development, while community engagement reached over 300 parents and stakeholders, strengthening support systems.

The Plan B program directly reached 50 out-of-school adolescent girls and young women, equipping them with entrepreneurship skills, rights awareness, and psychosocial support.

Through STAWI Lab, 38 youth-led organizations were engaged, with advocacy efforts reaching over 1.4 million people and generating strong engagement across platforms.

Overall, the quarter demonstrated strong progress in expanding access, strengthening skills, and deepening impact across programs.



Project	ACTIVITY (Indicators)	Target	Reach	Achievement (%)
Panda Digital	Young women accessed digital skills and opportunities through Panda Digital	1875	616	32.9%
Panda Digital	Panda Digital platform total traffic	2000	2,190	109.5%
Panda Digital	Users who completed courses and received certificates	100	111	111%
Panda Digital	Online campaign reach (Panda Digital)	100,000	400,000	400%
Going Beyond	Youth engaged in entrepreneurship and digital skills (Going Beyond)	750	1,200+	160%
Going Beyond	Parents and community members engaged (Going Beyond)	150	300	200%
Plan B	Out-of-school girls reached through the Plan B program supported with seed grants to start and grow their small businesses.	50	50	100%
Plan B	Participants engaged in GBV and rights-based sessions (Plan B)	50	50	100%
STAWI Lab	Youth-led organizations engaged through STAWI Lab	38	38	100%
STAWI Lab	Digital advocacy reach (#AidCuts campaign)	1 Million	1.4 Million	140%
Mshiko Clubs	Form Four national examination performance of supported students (results released this quarter)		Div I:15 Div II: 26 Div III: 17 (Total 58)	DivI:25.9%; DivII:44.8%; DivIII:29.3%
	Social media reach	1.25 Million	1.5 Million	120%

1.0 QUARTERLY ACHIEVEMENTS

Strategic Outcome 1: Enabling Economic and Financial Freedom

1.1 PANDA DIGITAL

Platform Access and User Engagement

During the first quarter, Panda Digital continued to serve as a key platform enabling young women to access digital skills and economic opportunities. A total of 616 young women signed up, reflecting sustained demand for digital learning.

In the same period, the platform recorded 2,190 users, with an average session time of 34 minutes. This strong engagement shows that users were not simply visiting the platform but spending meaningful time learning, exploring courses, and using the tools available.

Course Participation and Learning Outcomes

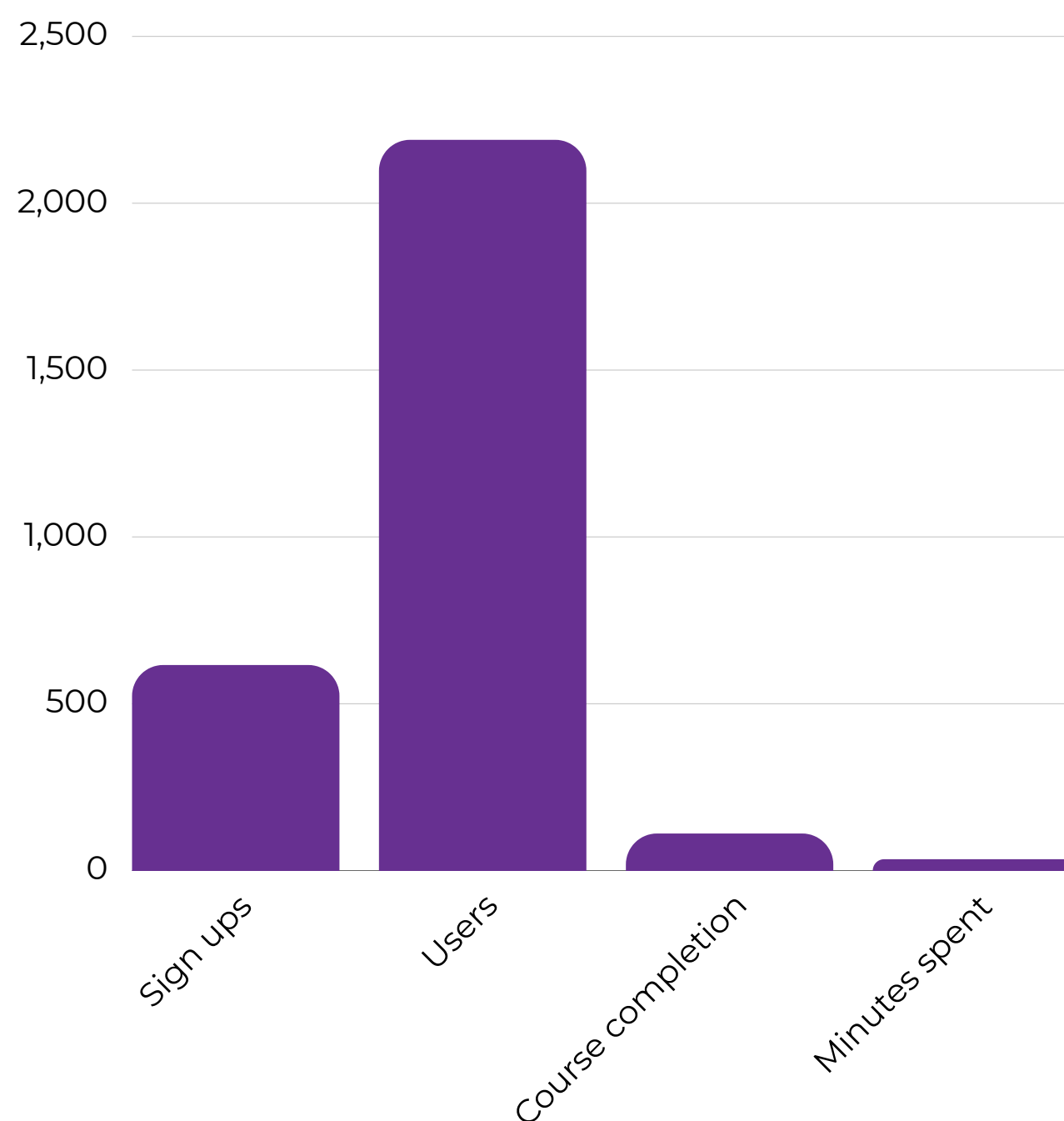
Beyond access, Panda Digital demonstrated progress in learning outcomes, with 111 users completing courses and receiving certificates. This reflects a transition from access to actual skills acquisition, strengthening participants' ability to apply digital knowledge in real-life economic activities.

Digital Campaigns and Outreach

Throughout the quarter, Panda Digital implemented targeted online campaigns to drive visibility and engagement. These campaigns reached approximately 400,000 people, supported by the production of 8 media content pieces, including 2 targeted advertisements.

While these campaigns contributed significantly to awareness and reach, they also highlighted the need to strengthen conversion strategies to ensure that visibility translates into deeper engagement and course completion.

snapshot



System Strengthening and Accessibility

The quarter also focused on strengthening the platform's technical infrastructure, particularly through the transition from SMS to a USSD short code system. While this process introduced delays in onboarding and access, it represents a critical step toward improving inclusivity, especially for users with limited internet access.

1.2 GOING BEYOND

Completion of Training and Strengthening Digital Business Skills

During this quarter, the Going Beyond program prioritized the completion of Digital Business Program sessions for participants in Dar es Salaam and Morogoro. Youth participants completed training modules covering entrepreneurship, digital business, and personal mastery, strengthening their ability to apply these skills in their businesses.

Business Development Service Engagements

To support practical application, Business Development Service events were conducted, connecting youth participants with financial institutions, government agencies, and experienced entrepreneurs. These engagements strengthened participants' understanding of business formalization, financial access, and growth opportunities.

Career Development and Employability Support

The program also delivered career development sessions focused on CV writing, interview preparation, and career navigation. These sessions strengthened participants' readiness to transition into employment opportunities and improved their confidence in engaging with the job market.

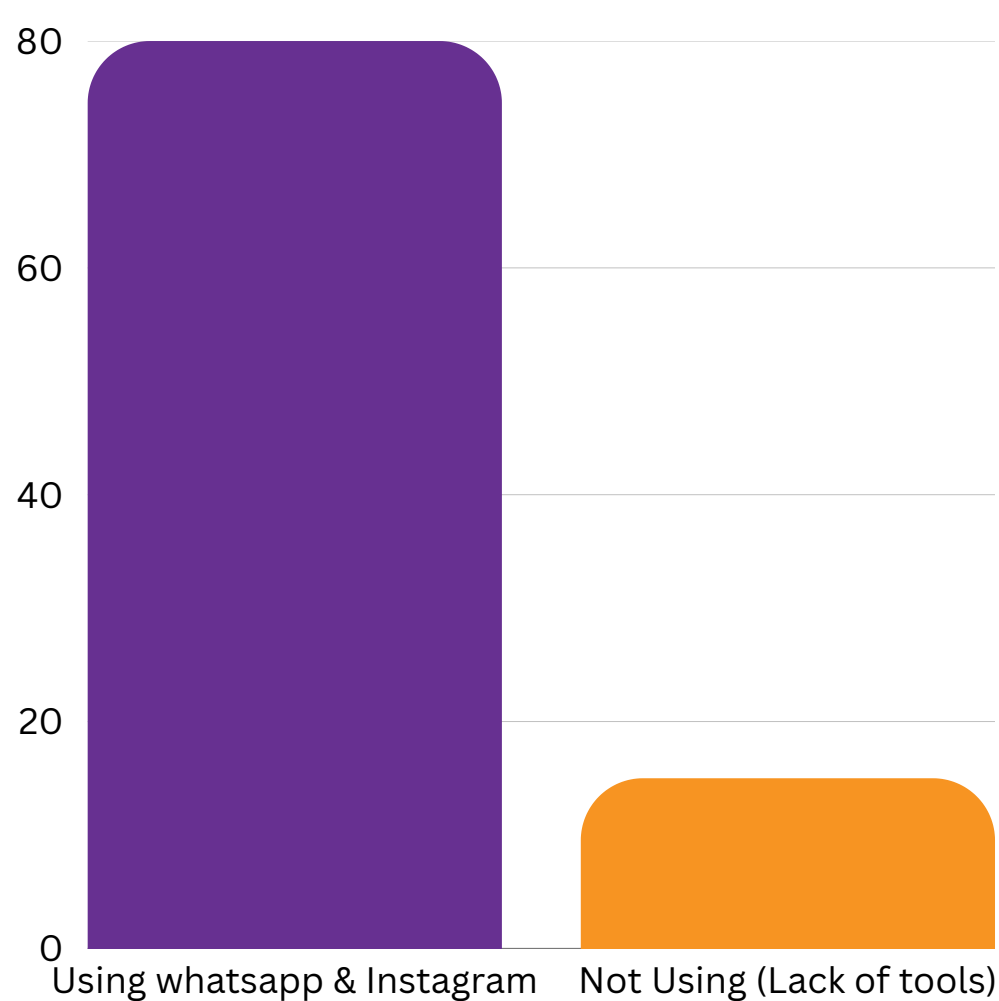
Community and Family Engagement

Recognizing the importance of supportive environments, the program engaged over 300 parents and community members to raise awareness and strengthen support systems for youth participants. This engagement contributed to improved participation and reduced social barriers.

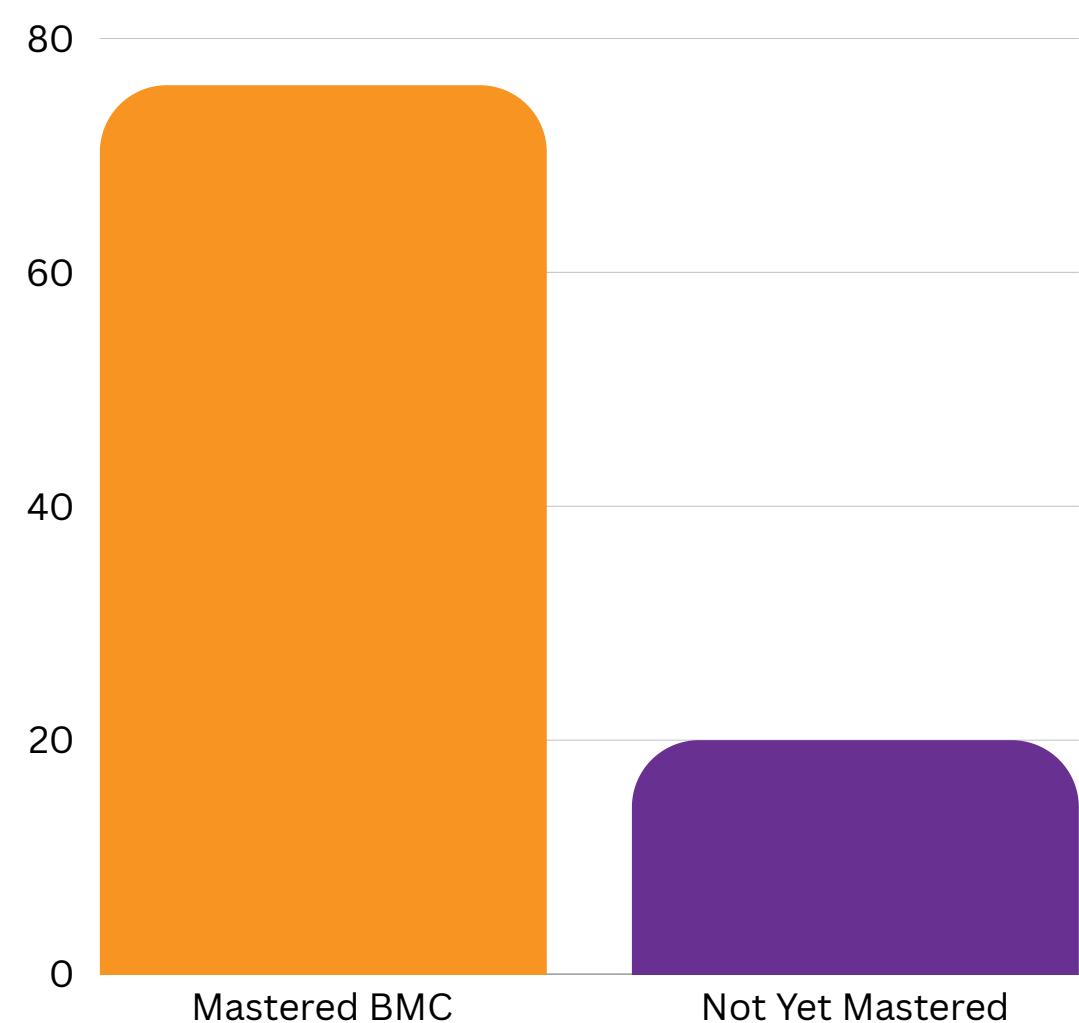
Monitoring, Evaluation and Learning Insights

Monitoring findings show that participants who consistently engaged in training demonstrated stronger application of business and financial skills. Community engagement also played a critical role in strengthening participation and sustainability.

Digital tools adoption among participants



Business Model Canvas (BMC) Mastery (%)





1.3 MSHIKO CLUBS

Monitoring, Evaluation and Learning Insights

In this quarter, an endline evaluation of the Mshiko Clubs pilot assessed the model's effectiveness across education, financial capability, leadership, and agency outcomes. The evaluation applied a mixed-methods approach, combining survey data from **83 students**, focus group discussions, and key informant interviews with teachers.



Outcome 1: Strengthened School Retention and Academic Engagement

Findings demonstrate exceptionally strong education outcomes, with 100% of participating girls remaining in school and nearly all reporting improved attendance. In addition, over 93% of participants reported increased motivation to complete their education, indicating that the program contributed not only to retention but also to long-term educational aspirations.

These results highlight the effectiveness of integrating financial literacy and entrepreneurship within a school-based model to address key drivers of school dropout.



Outcome 2: Improved Financial Capability and Economic Participation

Financial capability emerged as one of the strongest outcomes of the program. 96% of participants reported actively saving money, while over 80% demonstrated improved money management skills, reflecting a clear shift toward structured financial behavior.

Participation in school-based income-generating activities reached 96%, showing that girls are not only learning but actively applying entrepreneurial skills in real-life contexts. These activities strengthened both financial resilience and practical business experience.



Outcome 3: Increased Digital Engagement and Business Application

Monitoring findings show that 89% of participants demonstrated readiness in the use of digital tools such as WhatsApp and Instagram for business after accessing digital skills training, shared devices during sessions, and ongoing mentorship support. This readiness enabled them to market products, communicate with customers, and expand their reach, including those who practiced through group devices and community digital access points. However, 11% of participants showed limited readiness in the use of digital tools, mainly due to constrained access to devices and reliable connectivity. This highlights a persistent digital inclusion gap that continues to affect equitable participation.

Additionally, 78% of participants demonstrated strong mastery of the Business Model Canvas (BMC), reflecting their ability to structure business ideas, identify customer segments, and plan revenue streams effectively.

Outcome 4: Strengthened Leadership, Confidence and Agency

Leadership and confidence outcomes were equally significant, with 98% of participants reporting increased confidence and 72% taking on leadership roles within their schools and clubs.

Participants also reported an improved ability to speak up, make decisions, and engage in issues affecting their education and well-being. These changes reflect a deeper transformation in agency and participation.

Form Four National Examination Performance- Mshiko Participants

Results from the Form Four national examinations sat in 2025 (with results released in 2026) show encouraging academic performance among students supported through Mshiko across partner schools in Dar es Salaam and Pwani. Of the 105 students who sat for the exams, 58 (55.2%) attained Division I-III, qualifying them to advance to upper secondary education and reflecting the positive contribution of the support provided.

Key Insight

Overall, the evaluation confirms that the Mshiko model is a high-impact and scalable approach that simultaneously strengthens education retention, financial capability, digital participation, and leadership among adolescent girls. The integration of safe spaces, mentorship, and practical learning remains central to sustaining both participation and long-term outcomes.



1.4 PLAN B

In the first quarter of 2026, Plan B was implemented in Kiluvya Ward, Kisarawe. It reached 50 out-of-school adolescent girls and young women facing economic exclusion, gender-based violence, and weak support systems. The program combined entrepreneurship, financial literacy, rights awareness, GBV response, and psychosocial support. It was delivered with support from local leaders and authorities. Sessions used a participatory, survivor-centered approach based on real-life experiences. This created a safe space for learning and reflection. A GBV session facilitated by WiLDAF led to disclosures and referrals. This showed the program also served as a protective space. Participants formed peer groups and VICOBA savings structures. They also developed practical business ideas through coaching and peer learning.

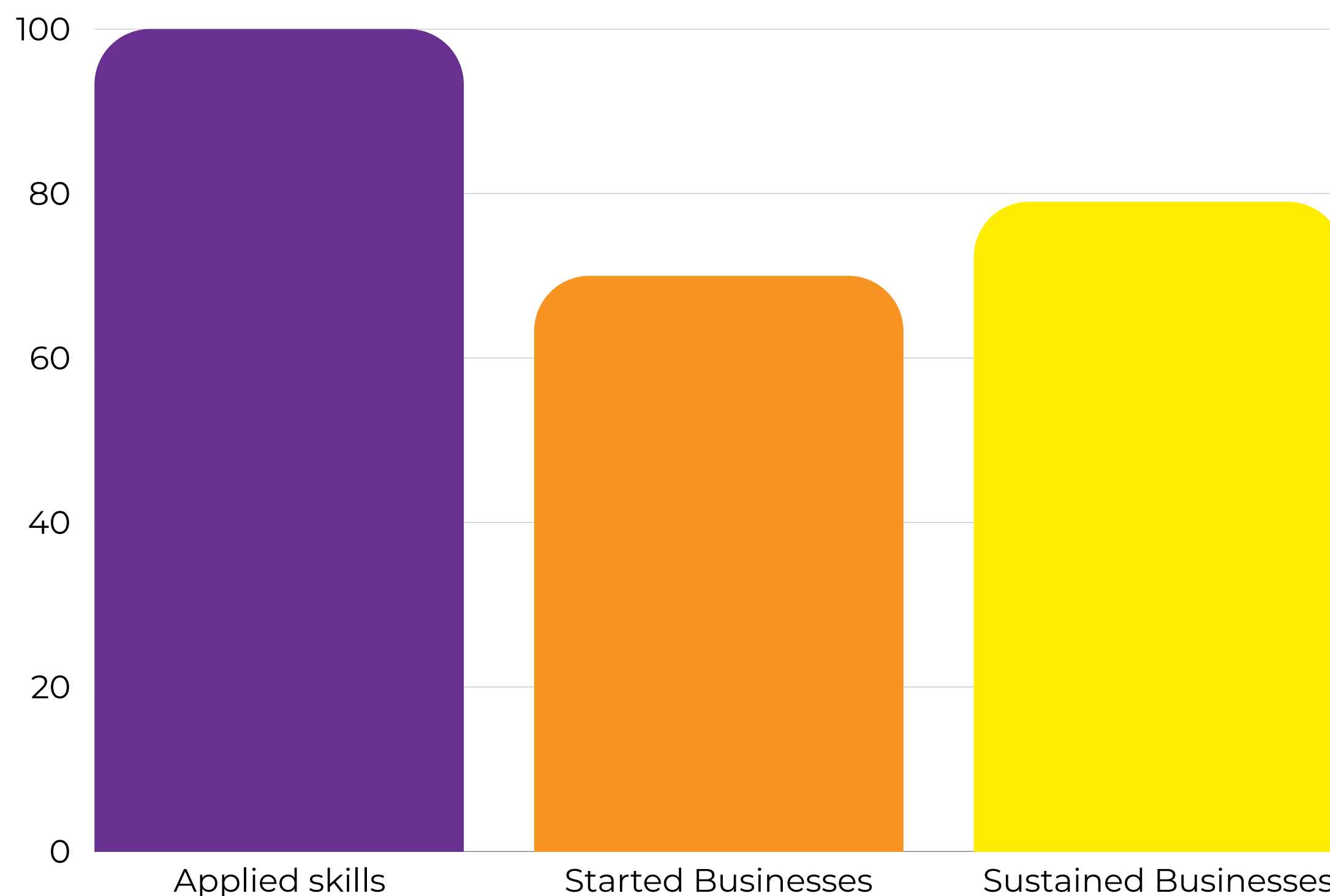
Observed Changes During Implementation

From the early days of implementation, noticeable changes began to emerge. Participants grew more open and confident, speaking freely about their rights, relationships, and economic goals. Many started to see themselves differently, not as dependents, but as contributors and decision-makers within their households and communities. Peer groups strengthened this shift by encouraging shared learning, and support for both business efforts and personal challenges.

Outcome Harvesting from the Previous Phase

To understand the sustained impact of the Plan B model, the quarter also incorporated outcome harvesting from Phase 3, drawing on endline data and participant experiences to assess what has changed beyond the implementation period. Findings show that the program consistently translates training into action. 100% of participants reported applying the skills acquired, with 71% successfully establishing income-generating activities and 79% continuing to operate their businesses over time. This level of business continuity is significant within a rural, resource-constrained context, indicating that participants are not only starting businesses but sustaining them.

Program Impact: From Training to Sustained Businesses





Financial behavior outcomes further reinforce this shift. 68% of participants adopted structured savings mechanisms, primarily through mobile money platforms and group savings systems. This reflects a transition from informal financial practices to planned and disciplined financial management.

Beyond economic outcomes, the most profound transformation is observed in agency and identity. All participants (100%) reported seeing themselves as decision-makers, with 94% directly linking financial independence to increased confidence and influence within their households.

Importantly, the program's impact extended into community-level change. 100% of participants reported taking action to address GBV, ranging from advising peers to supporting survivors and facilitating reporting through local structures. This reflects a shift from awareness to active engagement in protection and advocacy.

Key Insights from Outcome Harvesting

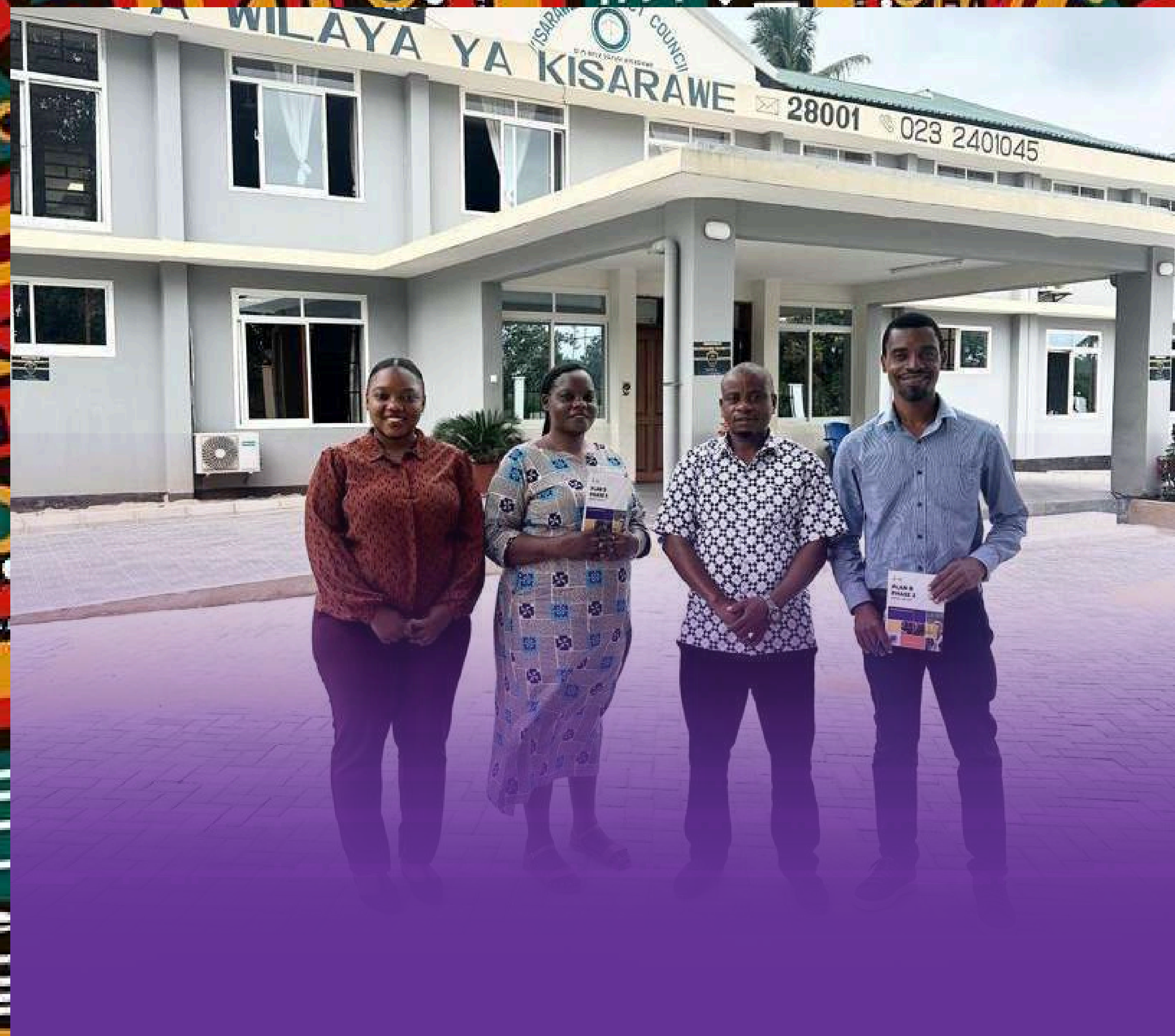
Outcome harvesting reveals that the strength of Plan B lies not in isolated components but in the integration of economic empowerment with agency and protection.

Economic participation increased participants' bargaining power within households, which in turn strengthened their ability to make decisions and speak out. At the same time, increased confidence and rights awareness enabled participants to take economic risks and pursue opportunities.

This interaction created a reinforcing cycle:

- Income strengthened confidence
- Confidence strengthened decision-making
- Decision-making strengthened economic participation
- Economic participation reinforced agency

However, the findings also highlight critical structural barriers. Limited access to digital tools, restricted capital, and local market constraints continue to affect the scale and sustainability of businesses. In addition, community-level stigma and fear of retaliation remain barriers to fully addressing GBV.



If plan A fails?

Plan B will succeed!

1.5 STAWI LAB

Strategic Outcome 3: Developing Innovative Partnerships for Program Delivery

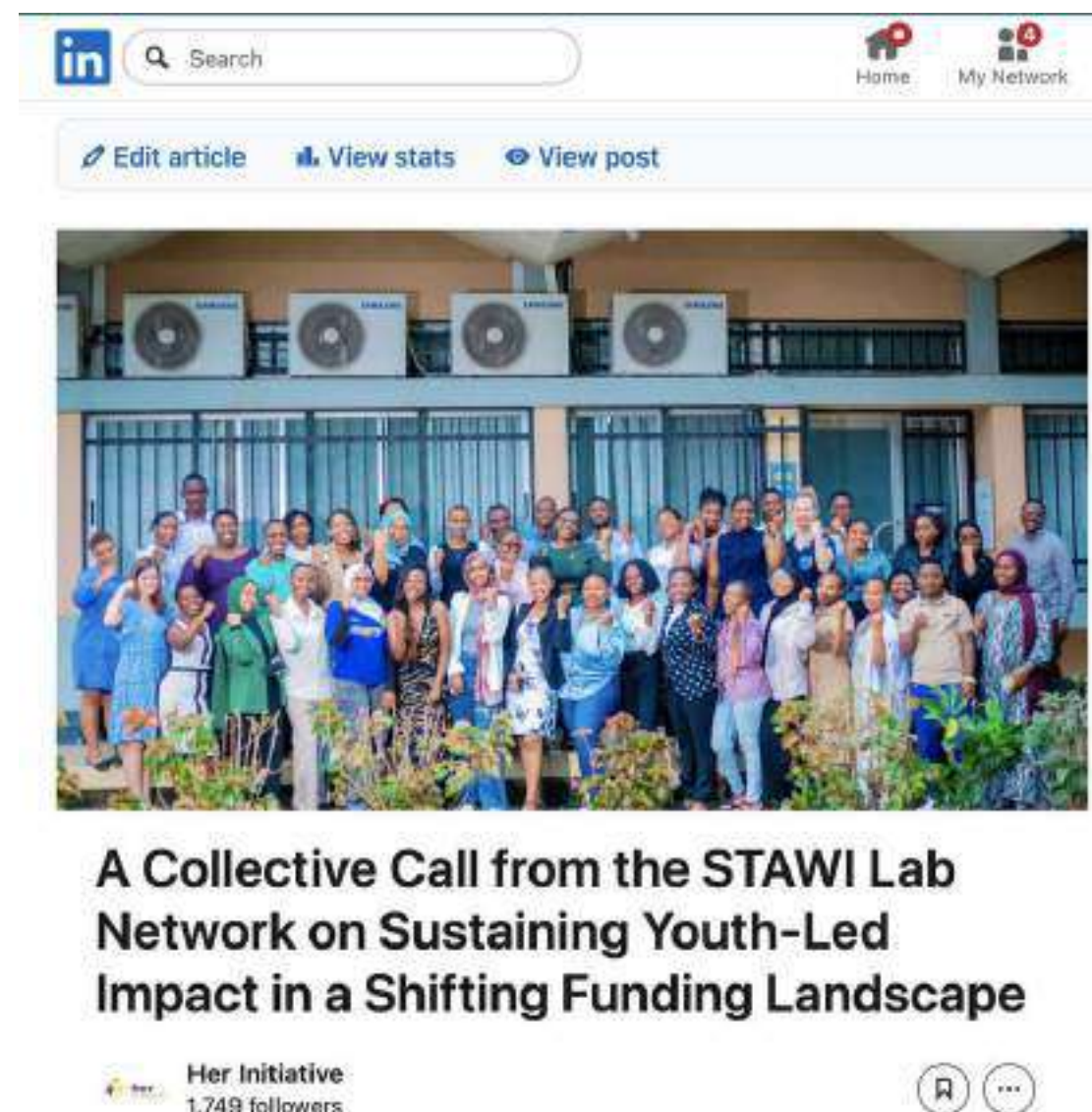
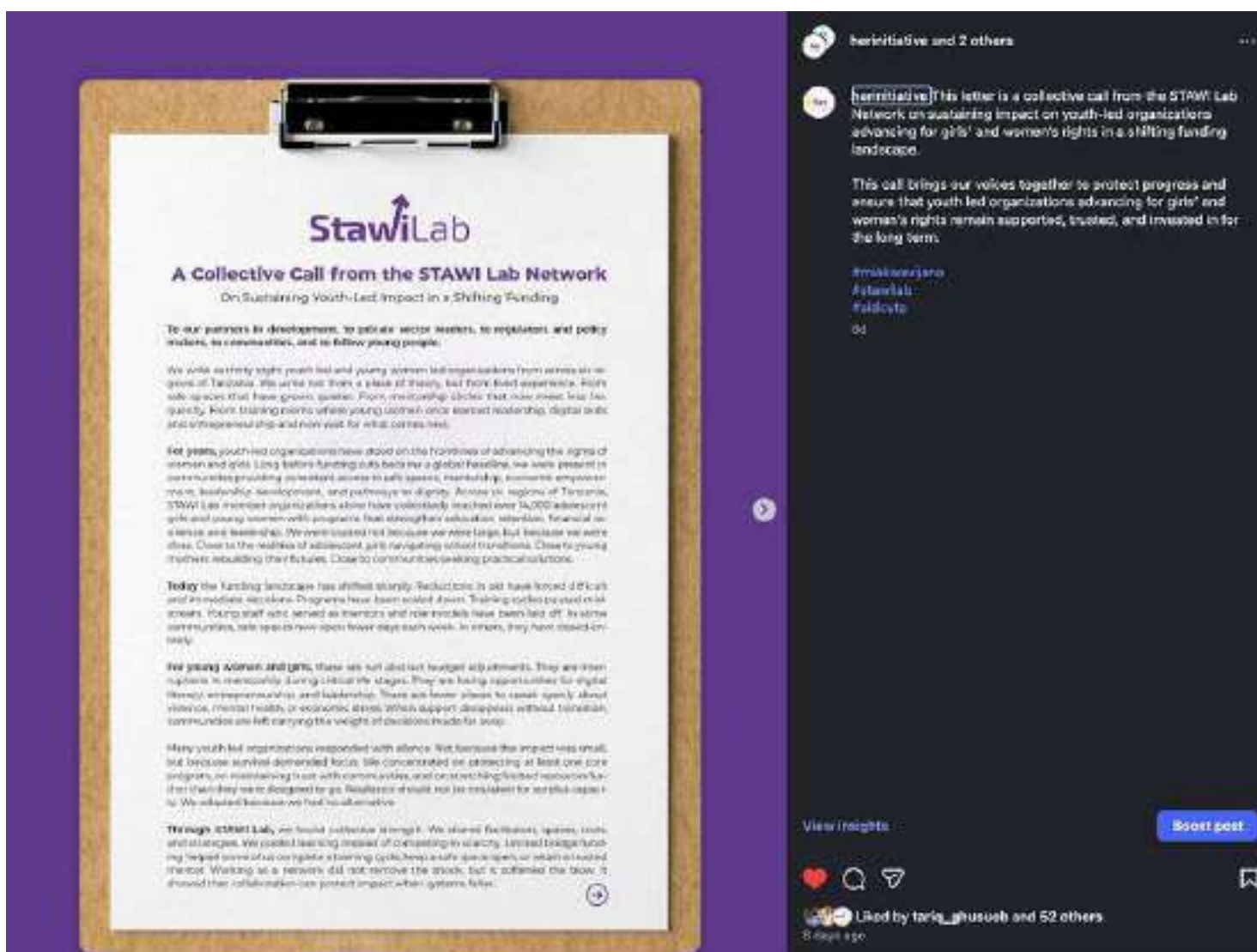
Digital Advocacy and Narrative Shifting

During this quarter, STAWI Lab led the #AidCuts digital advocacy movement, reaching approximately 1.4 million users and generating over 2,300 engagements. The campaign shifted narratives around funding inequities and positioned youth-led organizations as key actors in development.



Collective Voice and Ecosystem Strengthening

A collective statement signed by 38 youth-led organizations amplified the campaign’s impact, representing a network that reaches over 14,000 young women and girls. This strengthened the collective identity and advocacy power of the network.



Launch of the STAWI Lab Website

The launch of the STAWI Lab website created a central platform for showcasing member organizations, documenting impact, and engaging with partners. This strengthened institutional visibility and long-term sustainability.



[Tap here to visit the website](#)

[#Stawilab](#)
[#Miakwavijana](#)



Strategic Outcome 4: Strengthening Institutional Capacity and Sustainability

Organizational Capacity Strengthening

During the quarter, Her Initiative continued to strengthen internal systems through participation in the DOT Organizational Development Program. Staff enhanced skills in monitoring and evaluation, communication, gender integration, and financial sustainability.

Networking & Conference Participation

- Perennial Leadership Program (ED attended, organized by Imago Dei Fund) which deepened funder relationships and expanded leadership network.
- FSDT Workshop on Financial Inclusion Gender Gap to gain data insights; connected with Finca Microfinance Bank.
- DOT New Partners Onboarding. Her Initiative recognized as legacy partner; contributed experiential learning to the new cohort.
- British High Commission Discussion on Panda event support.
- TENMET Meeting for increased visibility and fundraising capacity-building session.
- LGA Engagements in Dar es Salaam, Morogoro, and Kisarawe which strengthened community mobilization and accountability.
- Sahara due diligence information on Panda Digital
- Malkia wa Nguvu launch event for collaboration and networking into the future events.
- Sanlam investment for Panda event support
- UNFPA on technology facilitated gender based violence for networking and opportunity for collaboration



OUR PARTNERS

- Digital Opportunity Trust
- MADRE
- Imago Dei
- Masana Wa Afrika
- Girls Opportunity Alliance
- Segal Family Foundation
- Women First International
- Women Fund Tanzania
- King Baudouin Foundation
- Myriad USA



CHALLENGES, LESSONS AND WAY FORWARD

This quarter highlighted the need to better align strategy, systems, and timelines across projects. Early delays offered key lessons, while strong outreach contrasted with low sustained engagement underscored the need for improved coordination and accountability.

CHALLENGES

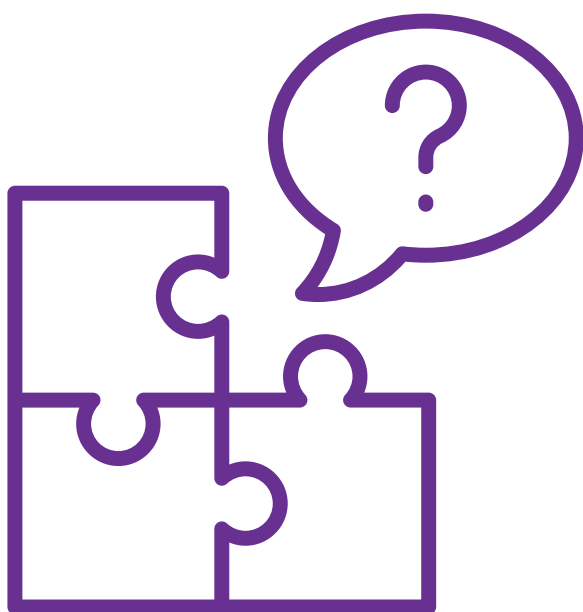
- During the first quarter, particularly in January, there were limited funding opportunities aligned with Her Initiative's thematic focus areas. This was largely due to donor funding cycles, as many institutions were still finalizing their budgets and priorities, resulting in fewer immediate proposal submission opportunities and affecting short-term funding prospects.

- Technical issues, such as newsletter site downtime, affected timely content

dissemination.

- Participant trauma and inconsistent attendance limited full engagement and program continuity.

- Limited local female role models made it harder to inspire out-of-school girls.



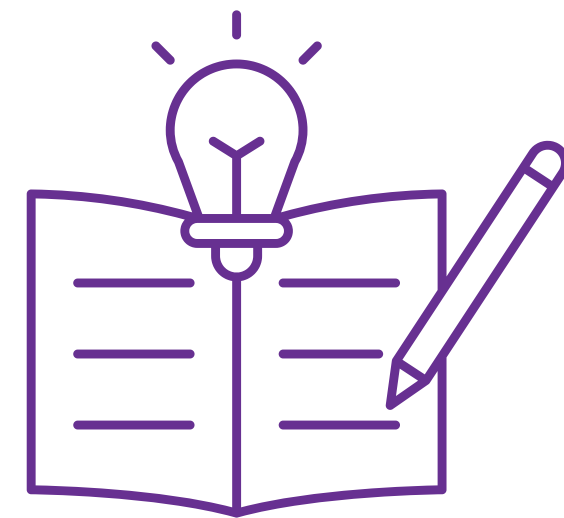
LESSONS

- Community engagement catalyzes behavior change. Through the project, a beneficiary was supported to return to school, demonstrating the value of community-led approaches in achieving sustainable outcomes for girls

- Limited content discoverability beyond existing followers constrained broader audience reach and visibility.

- Inconsistent posting across platforms reduced sustained engagement and audience awareness.

- Gaps in engagement strategies, technical systems, and partner participation limited the overall scale and depth of impact



WAY-FORWARD

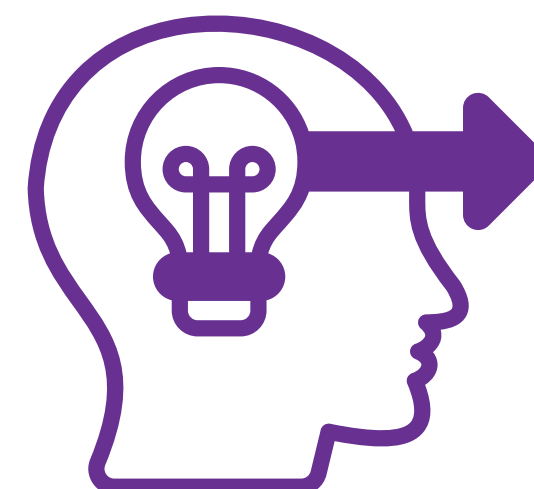
- Funding proposals should be aligned with donor cycles, and funding sources diversified to ensure timely support.

- Regular content posting and functional digital platforms are essential for consistent audience reach.

- Ongoing support and follow-up improve participant engagement and program continuity.

- Local female role models play a key role in inspiring and mentoring out-of-school girls.

- Strengthened partner collaboration enhances program reach and overall impact.





SUCCESS STORIES

Rahma Chambuso

Youth Leader



A Journey of Transformative Leadership

A year ago, I joined the Going Beyond Project as a youth peer and small entrepreneur because I wanted to strengthen my digital skills and grow my business. At the time, I had the passion to succeed, but I lacked access to the tools and knowledge needed to fully unlock my potential.

Through the program, I gained practical digital and entrepreneurial skills that helped me improve my business. More importantly, the experience transformed how I saw myself not just as a business owner, but as someone with the ability to lead and influence others.

This shift became clear when I returned to the program in 2025, this time as a facilitator.

I was selected as one of 30 youth facilitators in Dar es Salaam, where I had the opportunity to reach over 100 youth entrepreneurs. In this role, I didn't just share knowledge, I created space for others to learn, grow, and believe in their own potential, just as I once did.

What stands out most to me is how this journey has come full circle. I have experienced the program both as a learner and as a leader, and that transition has shown me the true meaning of transformative leadership growing beyond personal success to empower others.

Today, I see my impact not only in my own progress, but in the confidence and growth of the young entrepreneurs I have supported. This experience has shown me that when young people are equipped with the right skills and opportunities, they don't just change their own lives they become drivers of change in their communities



Aisha Hashim

Mshiko Club Member

“ **Building Confidence, Voice, and Independence**

My name is Aisha Hashim, a 16-year-old student at King'ongo Secondary School. Although my school is only a short walk from home, my day begins long before classes with household chores that often leave me tired and sometimes late.

For a long time, even having basic school materials was a challenge. I often relied on loose papers when my family could not afford exercise books. This pushed me to start making and selling kashata and visheti in my neighborhood.

Through Mshiko Clubs, I learned how to turn this into a small business planning, pricing, and saving. The money I earned helped me buy my own school supplies and continue my education with more independence.

Before joining Mshiko, I was shy and avoided speaking up. I didn't see myself as a leader. But through the program, I gained confidence and began to use my voice both in school and at home.

One moment that changed me was when I fell ill. My family could not afford treatment immediately, but I used my savings to pay for my medication and quickly returned to school. That experience showed me the power of saving and being prepared.

Today, I am more confident, I speak up, and I support my family in making better financial decisions. Mshiko has helped me move from being a quiet student to someone who takes initiative and leads in her own life. ”



PICTURE WALL





her Initiative

Knowledge and Awareness Makes a Great Woman

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