

# QUARTER 3 REPORT





# WORDS FROM THE EXECUTIVE DIRECTOR

In the third quarter, Her Initiative experienced significant growth, resilience, and innovation across all programs. Panda Digital expanded its reach with over 21,000 active users and 2,153 new sign-ups most of them young women, showing increasing digital confidence through success stories like Amina's.

The Mshiko Club Project continued to prove the impact of mentorship and practical entrepreneurship, culminating in Mshiko Bonanza events that gathered over 500 students, teachers, government representatives, and partners. Girls showcased strong leadership through income-generating projects, from soap making to agriculture.

***The Going Beyond Project strengthened youth leadership, supporting 634 Youth Peers who graduated from Phase 2 Cohort 1, while Cohort 2 began. Youth Leaders delivered digital business training, and community sessions engaged 411 parents and stakeholders.***

Strategic partnerships advanced, including a new collaboration with Niajiri to boost employability. Her Initiative was represented at UNGA, contributing to global discussions on localization, financing, and gender equality. Engagements with CAMFED, Girls Opportunity Alliance, IF Foundation, and EACOP stakeholders enhanced our influence in national and local systems.

Internally, institutional capacity grew through the DOT Organizational Development Program, with four staff strengthening their skills in finance, communication, gender, and M&E.

As we move into the next quarter, we remain committed to expanding access, deepening community engagement, advancing digital inclusion, and empowering girls and young women to shape resilient and opportunity-filled futures.

Warm regards,

Lydia Charles Moyo  
Founder & Executive Director, Her Initiative



# ABOUT HER INITIATIVE

Her Initiative is a young women-led organization that reframes the value of girls and shapes the new norms that break the cycle of poverty and create financial resilience among adolescent girls and young women in Tanzania to achieve gender equality and inclusive economic growth. Her Initiative creates a 'new normal' for girls; a world in which girls are not held back from reaching their full potential, either by themselves, their families, their communities, or by their financial status. Her Initiative stands for a girl who has empowered herself enough to address her social and economic problems.



## Vision:

We envision an inclusive society where adolescent girls and young women have the power to choose and create opportunities for themselves, achieving economic resilience, overcoming barriers, and living with dignity.



## Mission:

We are committed to economic rights and justice, and digital inclusion, supporting young women and girls to achieve economic resilience and financial autonomy, enabling them to overcome barriers and live with dignity.

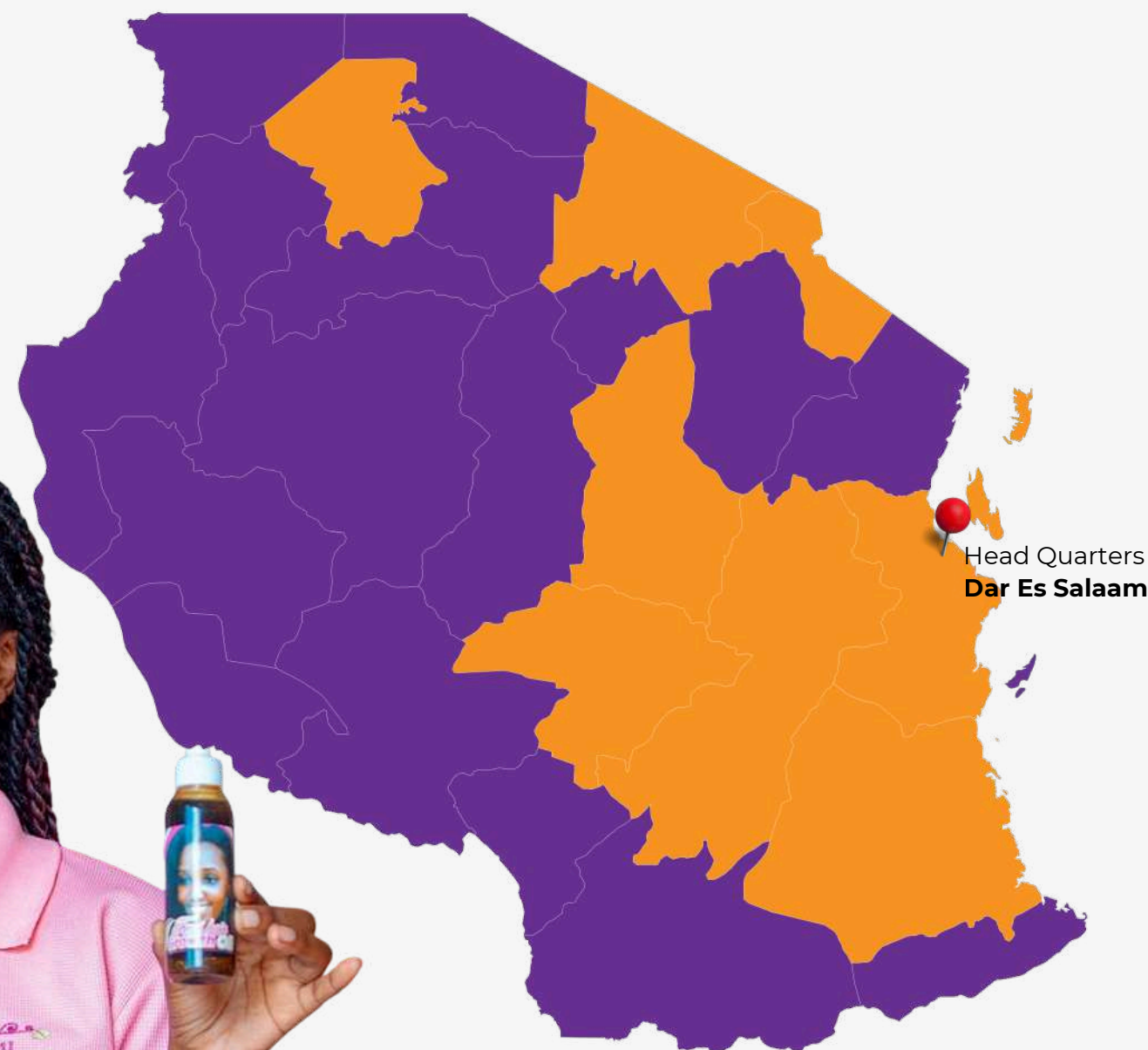


## STRATEGIC OBJECTIVES.

- Enabling Economic and Financial Freedom
- Equipping Adolescent Girls and Young Women to Overcome Barriers
- Developing Innovative Partnerships for Program Delivery
- Strengthening Institutional Capacity and Sustainability

# WHERE WE WORK

We are currently based in 10 regions across Tanzania—Dar es Salaam, Lindi, Mwanza, Dodoma, Morogoro, Iringa, Pwani, Arusha, Zanzibar, and Kilimanjaro, with our main office located in Dar es Salaam.



# QUARTER THREE REACH



Enabling Economic and Financial Freedom

Total targeted Reach This quarter **3404**



**2898**  
**85.1%**



**506**  
**14.9%**

Community Members reached **411**



Developing Innovative Partnerships for Program Delivery

Total targeted Reach This quarter **40**



**38**

Youth led organization reached through Stawi Lab



Equipping Adolescent Girls and Young Women to Overcome Barriers

Total targeted Reach This quarter **50**



**50**

**10**

Business Groups

Total Direct Reach in this Quarter

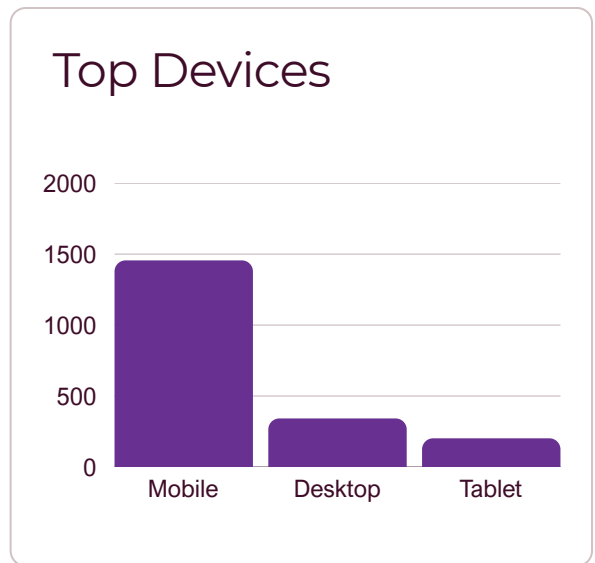
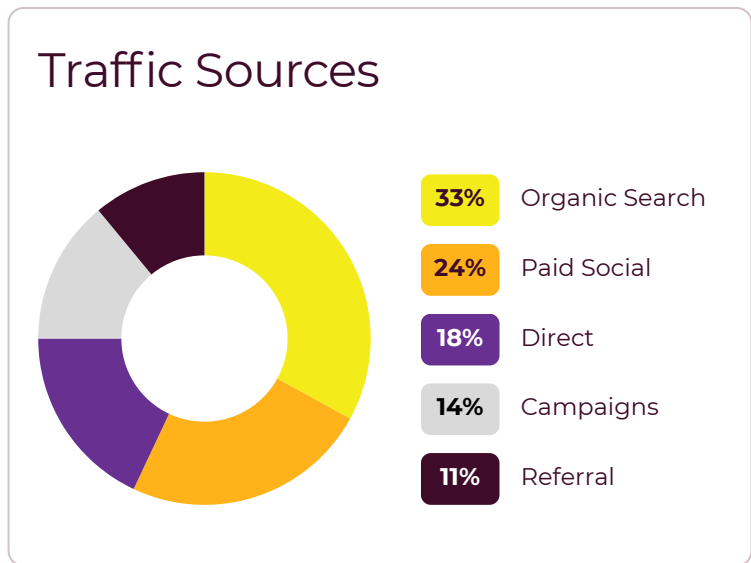
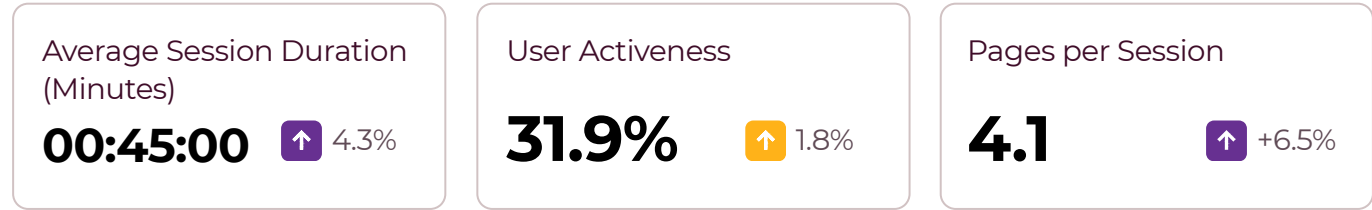
**3494**

Total Indirect and media reach in this Quarter

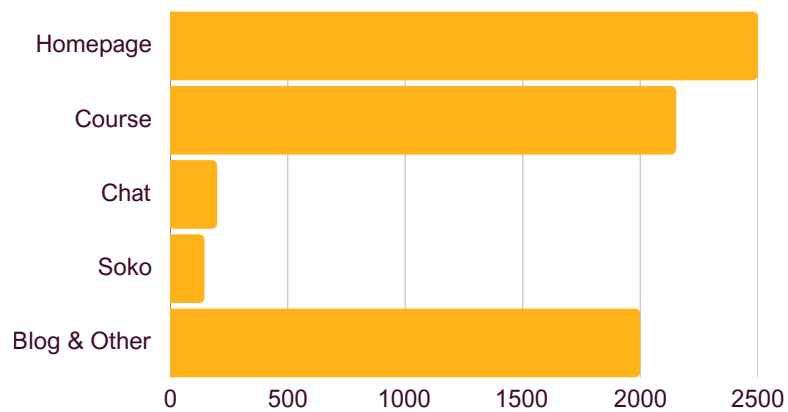
**2.7M**

# WEBSITE AND SOCIAL MEDIA METRICS

## Panda Digital



### Top Performing Pages

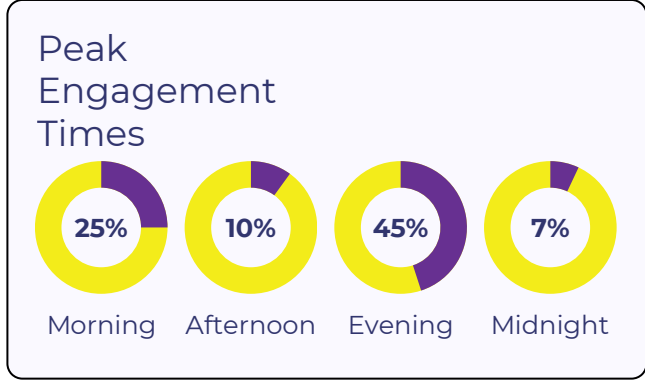
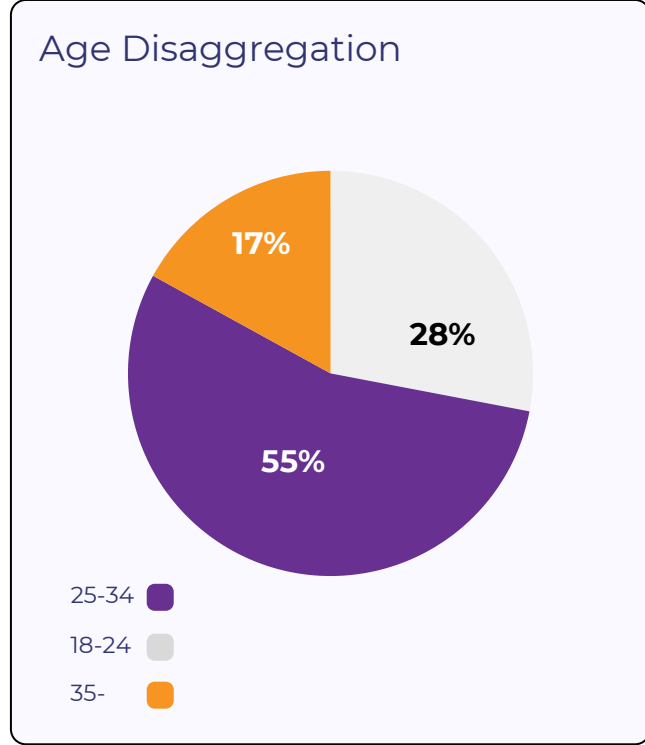
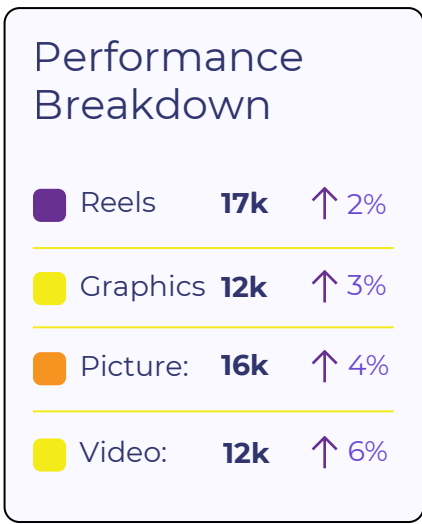
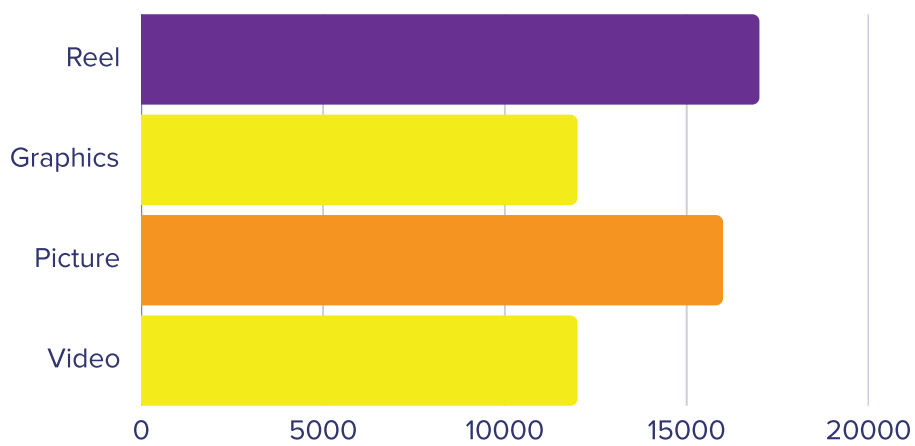


[www.pandadigital.co.tz](http://www.pandadigital.co.tz)

## Her Initiative



### Content Type Performance





## 1.0 QUARTERLY ACHIEVEMENTS

# Strategic Outcome 1: Enabling Economic and Financial Freedom

## 1.1 PANDA DIGITAL

### Web Performance Overview

Between July and September 2025, Panda Digital sustained a strong and consistent online presence, reflecting its growing influence as a leading digital empowerment platform for young women in Tanzania and beyond.

*Over the quarter, Panda Digital recorded a total of 21,300 active users and 21,200 new users, illustrating continued success in attracting and engaging diverse audiences. On average, users spent 45 minutes per course session, reflecting steady interaction and interest across content offerings, courses, and campaigns.*

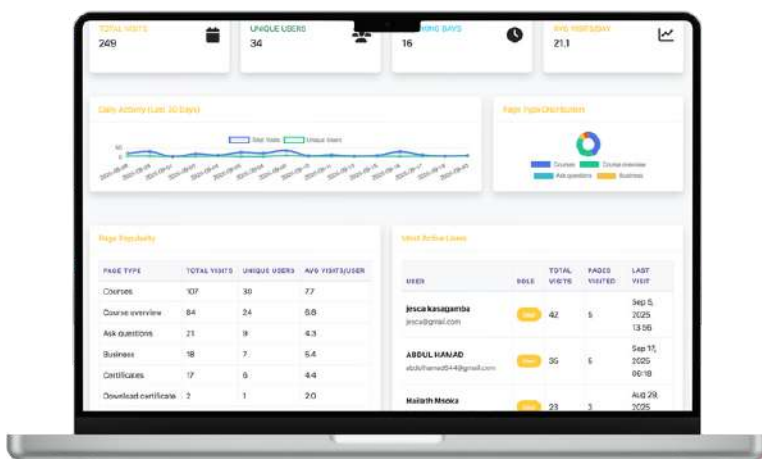
### Traffic Sources

The majority of users accessed the platform directly, demonstrating strong brand recognition and habitual engagement. Additional traffic was driven by Paid Social and Paid Other campaigns, as well as Organic Search and Social Media outreach. This mix of direct and digital engagement channels reinforces the effectiveness of Panda Digital's integrated mobilization approach.

### Geographical Reach

Panda Digital's footprint remained firmly rooted in Tanzania, accounting for the majority of active and returning users. However, the platform continued to attract increasing attention internationally, with notable users from the Netherlands, United States, Canada, South Africa, France, Sweden, Ireland, India, and Zambia.

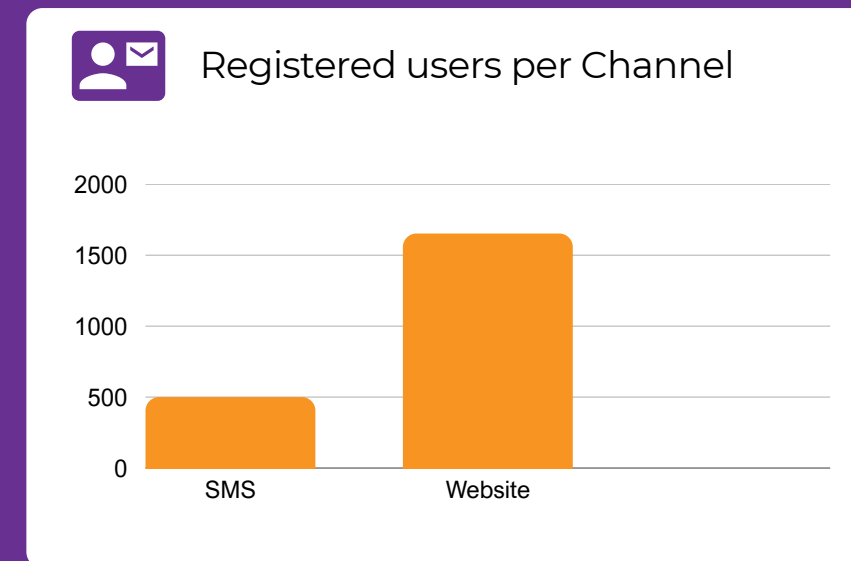
This growing global audience highlights the widening recognition of Panda Digital's work in advancing digital inclusion and empowerment.



## User Sign-Ups Overview

Across the quarter, Panda Digital recorded a total of **2,153** new sign-ups through both website and SMS pathways, distributed as follows:

- July: 717 sign-ups (including 500 via SMS)
- August: 820 sign-ups (website)
- September: 616 sign-ups (website)



**2153**  
New Sign Ups

### Gender Distribution

Women remained at the center of this growth, with an average of 88% of all new sign-ups being female. This consistent majority underscores the platform's effectiveness in driving digital inclusion among young women, particularly those in underrepresented or underserved areas.



### Regional Reach

Most new users originated from Tanzania, with growing participation from urban and peri-urban areas where digital access continues to expand. Additionally, small but significant engagement was observed from other regions, including East African countries and parts of Europe and North America, suggesting rising diaspora and international interest.

## Mobilization Strategy Highlights

Throughout the quarter, Panda Digital executed a series of mobilization activities under the #PandaUwezavyo and #JiongezeKidigitali campaigns aimed at deepening user engagement and platform visibility.

### Key actions included:

- **July:** Four targeted ads across digital platforms and one bulk SMS campaign promoting *Kozi ya Urembo*.
- **August:** Six targeted ads promoting the Panda Digital platform, reaching over **1 million users** and directly contributing to the month's 820 new sign-ups.
- **September:** Continued audience engagement through performance-based content marketing and course promotion efforts, maintaining user momentum and conversion rates.

This multi-channel approach, blending digital ads with SMS outreach, proved highly effective in ensuring inclusivity by reaching both connected and low-connectivity users.



# Panda Digital

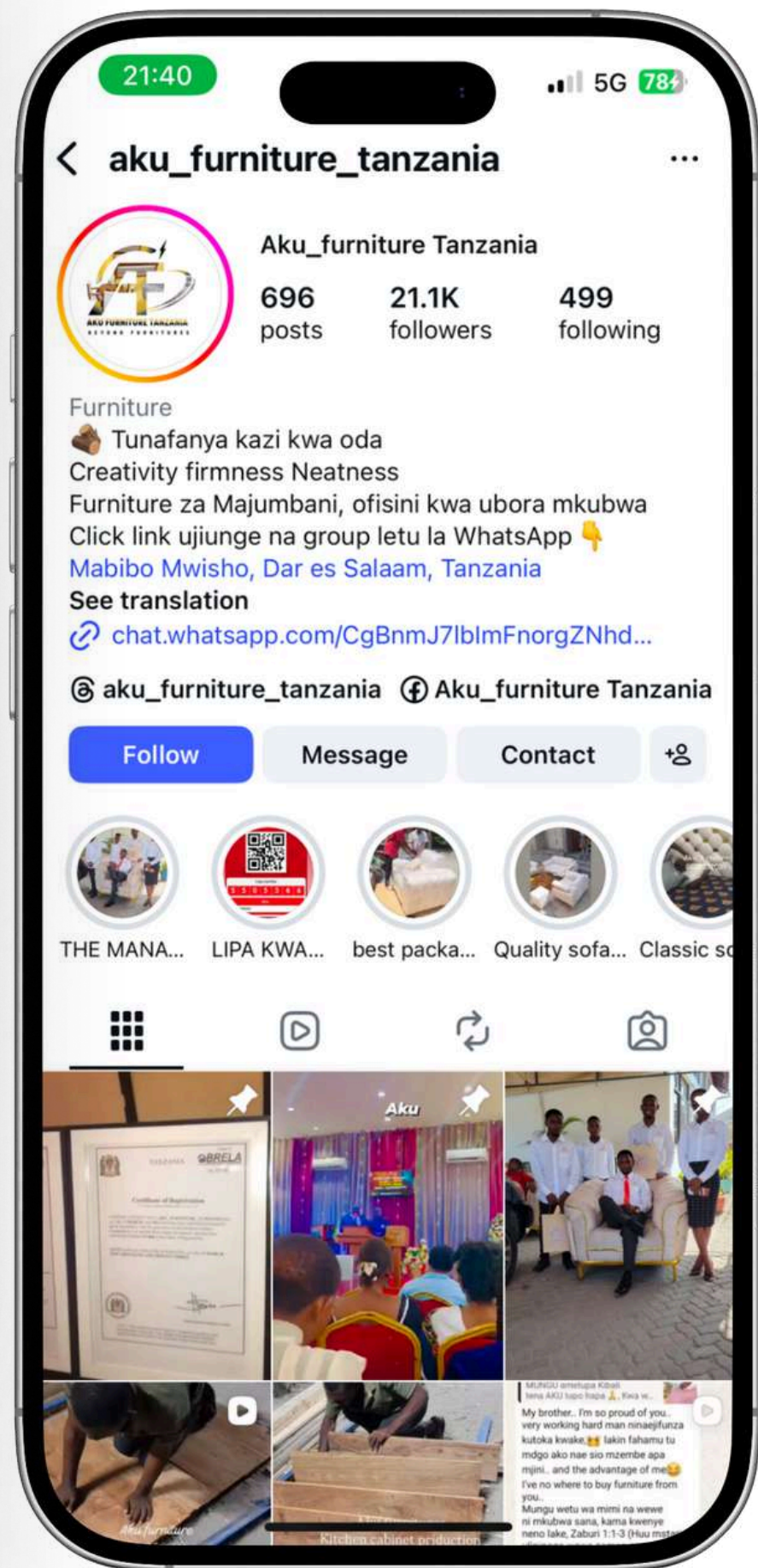
## Biashara ni Mipango

### Usianze bila dira

Panda Digital inakufundisha kutumia **Kanvasi ya Muundo wa Biashara** kupanga vizuri biashara yako na kuona hatari na fursa kabla hujaanza.



Jili sasa



## Beneficiary Spotlight: Frank Atunai – Turning Followers into Clients Through Digital Skills

Meet **Frank Atunai**, a young entrepreneur and furniture designer who owns a small-scale furniture industry specializing in custom-made designs. Three months ago, Frank joined **Panda Digital** after hearing about the platform’s free digital marketing courses, a decision that completely transformed the way he runs his business.

Before joining Panda Digital, Frank’s business had a strong online presence, with hundreds of followers across Instagram and other social media platforms. However, despite the impressive numbers, he struggled to convert followers into paying clients. “People loved my posts, but no one was buying,” he recalls.

After enrolling in the Digital Marketing Course on Panda Digital, Frank gained hands-on knowledge in running sponsored ads, audience targeting, engagement analytics, and customer feedback management. Within just three months, the results were remarkable —

- His online engagement increased by 65%,
- His conversion rate rose by 40%, and
- He secured his first international clients from Kenya and Mozambique.

Frank proudly shares,

***“Panda Digital taught me how to turn my followers into real customers. I now understand how to use social media as a business tool, not just for visibility.”***

His story demonstrates the **transformative power of digital skills**, showing how access to the right tools and training can open regional markets, expand income opportunities, and empower entrepreneurs to scale their businesses beyond borders.

## 1.2 MSHIKO CLUB PROJECT

### Hands on eco- friendly charcoal production session.

At Malamba Mawili Secondary School, a special session on eco-friendly charcoal production was organized with the help of our partners Global Impact Transformation, to deepen students' practical skills and showcase the progress of their green enterprise. During this session, the Executive Director made an official visit to witness the production process firsthand from paper waste collection and preparation to the molding and drying of the charcoal briquettes.

Her presence not only validated the students' efforts but also provided an opportunity for them to demonstrate their innovation and commitment to environmental sustainability.

***Following the production activities, the Executive Director held an insightful mentorship session with the students, where she shared her personal story, challenges, and the journey that led her to champion girls' economic empowerment.***

Her reflections offered powerful lessons on resilience, leadership, and the importance of turning challenges into opportunities. The conversation left students feeling inspired, motivated, and more confident in their ability to grow their business and create impact within their school and community.



### Follow-Up of Club Progress in Project Schools

Throughout July, August, and September, the project team continued consistent follow-up visits to all participating schools to monitor Mshiko Club implementation. These visits included on-site meetings with club patrons, student leaders, and members to assess progress, track participation, and provide hands-on support where needed. During each visit, the team reviewed session delivery, monitored the execution of financial literacy and entrepreneurship activities, and discussed challenges affecting attendance or performance.

Feedback collected from both students and teachers informed targeted guidance provided to improve the quality of sessions, strengthen club management, and enhance learning outcomes.

For schools that could not be visited in person due to scheduling challenges, the team maintained regular communication through phone calls and digital platforms. This ensured continuity of support and helped address emerging needs promptly. Consistent engagement across all schools contributed to maintaining momentum, improving member motivation, and upholding alignment with the project's objectives.

### Documentation of Mshiko Project Club Stories

During this reporting period, Her Initiative, through the Communications and Mshiko teams carried out extensive documentation of Mshiko Project activities and impact stories from across participating schools. The process included collecting testimonials, capturing video footage, and compiling success stories from beneficiaries who have demonstrated remarkable progress in financial literacy, entrepreneurship, and digital skill development.

This documentation aims to highlight the transformative experiences of adolescent girls and boys participating in Mshiko Clubs, showcasing how the program has influenced their confidence, academic performance, and economic aspirations.

The materials collected will be used to strengthen advocacy efforts, enhance partner visibility, and support evidence-based reporting for future programming. They also serve as powerful storytelling tools to demonstrate the impact of youth empowerment interventions in improving educational and livelihood outcomes.

## Income Generating Activities (IGAs) and Extra-Curricular Engagements

All project schools implemented Income Generating Activities (IGAs) this quarter as part of the Mshiko Clubs' mission to nurture financial independence and practical business skills among students. Malamba Mawili Secondary School ran an eco-friendly charcoal briquette business, created to reduce paper waste and stop harmful burning practices. Dar es Salaam Girls Secondary School operated a snack-making project that addressed limited school meals and used profits to buy sanitary pads for students in need.

Saranga Secondary School produced liquid soap and light bites to tackle poor sanitation caused by a lack of cleaning supplies while generating income for expansion. King'ongo Secondary School practiced urban farming, growing vegetables to fund essential medicines and first aid supplies due to the absence of medical facilities.

Kiluvia Secondary School managed bar soap production and a student-run haircutting salon, solving the problem of students missing classes due to incomplete shaving and expensive barber services. Notably, several schools expanded their projects from a single initiative to multiple IGAs, an intentional shift aimed at maximizing students' creativity, strengthening their entrepreneurial mindset, and allowing them to explore diverse business ideas. This expansion also enhanced their problem-solving abilities, as students were required to manage different production processes, respond to varying market demands, and innovate within their school environments. As a result, the broadened scope of IGAs reinforced sustainability, increased student participation, and enriched the overall learning experience within the clubs.

## Mshiko Bonanza – Phase One Closure Event

The Mshiko Bonanza was the flagship event of the quarter, marking the official closure of Phase One of the Mshiko Project. The event brought together more than 500 participants, including Mshiko Club members, parents, teachers, Local Government Authorities (LGAs), and strategic partners. It served as a vibrant celebration of the achievements, resilience, and creativity of the adolescent girls who have participated in the program throughout the year.

A key highlight of the event was the exhibition of student-led projects developed through the program's financial literacy, entrepreneurship, and digital skills training. Girls showcased innovative ideas, small businesses, savings initiatives, and digital learning products that demonstrated both practical application and personal growth. These exhibitions both reflected the impact of the program and gave adolescent girls an opportunity to share their learning journeys with the wider community.

The Bonanza also featured performances, competitions, and presentations that celebrated leadership, teamwork, and the skills gained through Mshiko Club participation. The first-place winner was Saranga Secondary School, followed by Dar es Salaam Girls Secondary School in second place, and Malamba Mawili Secondary School in third place.



They were selected after a thorough evaluation by the judges, who assessed each project based on three key criteria: Project Creativity and Innovation, Application of Financial Literacy and Entrepreneurship (savings and money management), and Marketing and Sales.

Saranga Secondary School won the competition in the first place because they demonstrated outstanding innovation, strong sustainability plans, and clear evidence of effective financial management and marketing strategies. They provided detailed explanations supported by documentation, showing creativity, environmental consideration, solid branding, and real profits from multiple income-generating activities. Their overall score was 362, the highest among all participating schools. Dar es Salaam Girls Secondary secured second place because they demonstrated strong financial success, clear social impact, and well-structured plans for continuity.

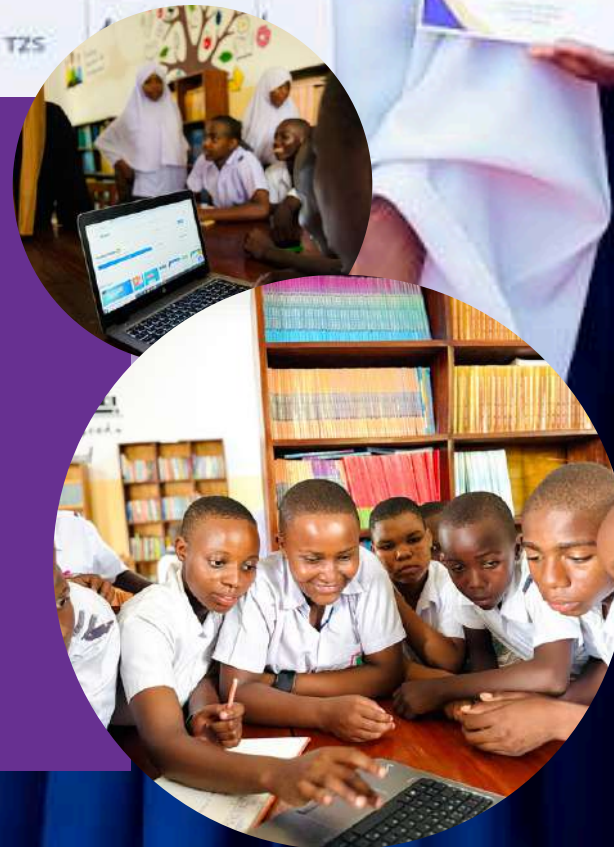
***Their project not only generated high profits and savings but also addressed real student needs by providing sanitary pads and school supplies, improving participation in classes. Although their branding and packaging were less developed, their strong performance across entrepreneurship, financial management, and community support earned them 348 marks. Malamba Mawili Secondary ranked third because they introduced environmentally friendly projects and their creativity to tackle health and environmental problems.***

They also showed some savings but they lacked essential documentation and did not provide clear evidence of sales or record keeping. Weak branding, limited marketing strategies, and unclear product quantities further affected their score. Their explanations and missing proof resulted in a total of 226 marks.

CHALLENGE  
SOLUTION  
MILLIONI MOJA LAKI MBILI TU

### Digital Platform Training

Earlier this quarter, training on the Mtabe digital learning platform was completed at Malamba Mawili Secondary School, one of the schools that had not yet undergone the training. With the completion of this final session, all five cohort schools are now fully equipped to access the academic materials provided through Mtabe. Students can now use the platform to supplement classroom learning, access revision content, and improve their academic performance. The training marks a significant step toward enhancing digital inclusion and strengthening educational outcomes for girls participating in Mshiko Clubs.



# MASHIKO



BRANCH EQUITY

Date Issued: 20 09 2025

TO THE ORDER OF SARANGA SECONDARY SCHOOL

CHALLENGE BELIEVE MILLIONI MOJA LAKI MBILI TU TZS 1,200,000.00

NEER INITIATIVE

Signature

CERTIFICATE OF APPRECIATION

SARANGA SECONDARY SCHOOL

## 1.3 GOING BEYOND

### 1.3.1 Youth Leaders Continue Training in Digital Business and Transformative Leadership

Youth Leaders under the Going Beyond Project continued training the youth entrepreneurs in Cohort 2 of the Digital Business Program this quarter. They actively delivered peer-to-peer training sessions covering key modules such as Personal Mastery, Entrepreneurship, Digital Leap, and Digital Transformation. Through these sessions, Youth Leaders not only strengthened their own skills but also empowered their peers with practical knowledge and digital competencies needed to grow their businesses and leadership potential.

In addition, Youth Leaders have been engaging in self-paced transformative leadership programs, fostering personal development, confidence, and a growth mindset.



### 1.3.2 Organizational Capacity Strengthening Through DOT's Organizational Development Program

Four staff members from Her Initiative are currently participating in the Digital Opportunity Trust (DOT) Organizational Development Program, focusing on strengthening core operational areas essential for effective project delivery and organizational growth.

The M&E Officer is undertaking Methodology for M&E – Introduction to Data Collection, improving the organization's capacity for evidence-based reporting. The Safeguarding Lead is enrolled in Deepening Gender Mainstreaming and Gender Transformative Change, enhancing the integration of gender considerations across programs.

The Finance Officer is taking three technical courses: Innovative Financing Unveiled, Networks and Collective Action for Impact, and Strategies for Growth and Scale to support financial sustainability and strategic expansion. The Communications and Field Officer is completing courses in Communicating with Partners, Donors & Funders, Communicating Impact: Storytelling with Data, and Social Listening, building stronger communication and visibility competencies.

Collectively, these trainings are contributing to improved organizational effectiveness, innovation, and readiness for future funding and partnership opportunities.

### 1.3.3 Engagement of Parents and Partners to Strengthen Youth Peer Support Systems

A total of **411 parents, partners, and relatives** from Morogoro and Dar es Salaam were engaged this quarter through community sensitization sessions. The objective was to strengthen support systems around Youth Peers, ensuring they can participate fully in the project without social, domestic, or relational constraints.

During the sessions, families were introduced to the goals of the Going Beyond Project, the benefits of participation, and inspiring success stories from Phase 1 to illustrate the project's transformative potential. Facilitators also created an open dialogue space where families could ask questions, express concerns, and understand their roles in supporting Youth Peers.

This engagement fostered improved trust, awareness, and alignment, creating a more enabling environment for Youth Peers' growth.



### 1.3.4 Completion of the First Cohort of the Going Beyond Project – Phase 2

The first cohort of the Phase 2 Digital Business Program ran from July 8th to September 12th, successfully graduating 634 Youth Peers from Morogoro and Dar es Salaam. Participants completed training in digital business, entrepreneurship, personal mastery, and leadership, demonstrating strong commitment and improved digital capabilities.

Cohort 2 officially began on September 17th and is scheduled to conclude in the second week of November. The transition between cohorts has been seamless, with Youth Leaders and facilitators applying lessons learned from the first cohort to further enhance delivery quality and participant engagement.

### 1.3.5 Safeguarding Visits and Strengthening of Host Organizations

To ensure safe and supportive environments for all project participants, Her Initiative conducted safeguarding visits in both Dar es Salaam and Morogoro. The team worked closely with Community Hands Foundation and Disability Relief Foundation to support the development and refinement of comprehensive safeguarding policies.

Field visits to host centers in Morogoro assessed policy implementation, raised awareness among staff and volunteers, and provided practical guidance to reinforce safe practices. These visits ensured that Youth Leaders, Youth Peers, and other vulnerable groups engage in environments that prioritize protection, accountability, and well-being.

The activity also highlighted the importance of continuous engagement and hands-on coaching in embedding safeguarding practices effectively within partner organizations.



### 1.3.6 Youth Peers Connected to Business Development Service Providers

As part of the launch of Cohort 2, the project held its first Business Development Service (BDS) events, beginning in Morogoro on the 9th, where 223 Youth Peers participated. The event featured expert insights from SIDO, the Regional Government NGO Registrar, a CRDB Bank representative, and a first-phase entrepreneur who shared her business growth journey since completing the program.

The second BDS event was held in Dar es Salaam, bringing together 317 Youth Peers. Speakers included representatives from BRELLA, CRDB Bank, and a seed-award-winning entrepreneur from Phase 1. These events exposed Youth Peers to essential regulatory, financial, and entrepreneurial services, strengthened their understanding of business formalization, and provided inspiration through real-life success stories from past participants.

## Strategic Objective 2: Equipping Adolescent Girls and Young Women to Overcome Barriers

### 2.1 PLAN B

Through the provision of targeted seed grants, both resources of materials and financial support, the project enabled 50 out-of-school girls organized into 10 groups, to transition from vulnerability to active economic participation. The financial support unlocked opportunities for the girls to start their micro-enterprises, allowing them to begin generating consistent income for the first time.

*Beyond capital investment, the project's startup support delivered through mentorship, coaching, and follow-ups helped beneficiaries translate business ideas into operational ventures. Girls demonstrated increased confidence in managing their enterprises, applying financial literacy skills, and making informed choices that contribute to business growth.*

This combination of funding, raw materials, and hands-on guidance strengthened their capacity to sustain profits, reinvest in their businesses, and build a pathway toward long-term economic resilience. Overall, this intervention contributed to a measurable improvement in girls' economic agency, demonstrated by enhanced income stability, improved decision-making power, and increased participation in household and community economic spaces.



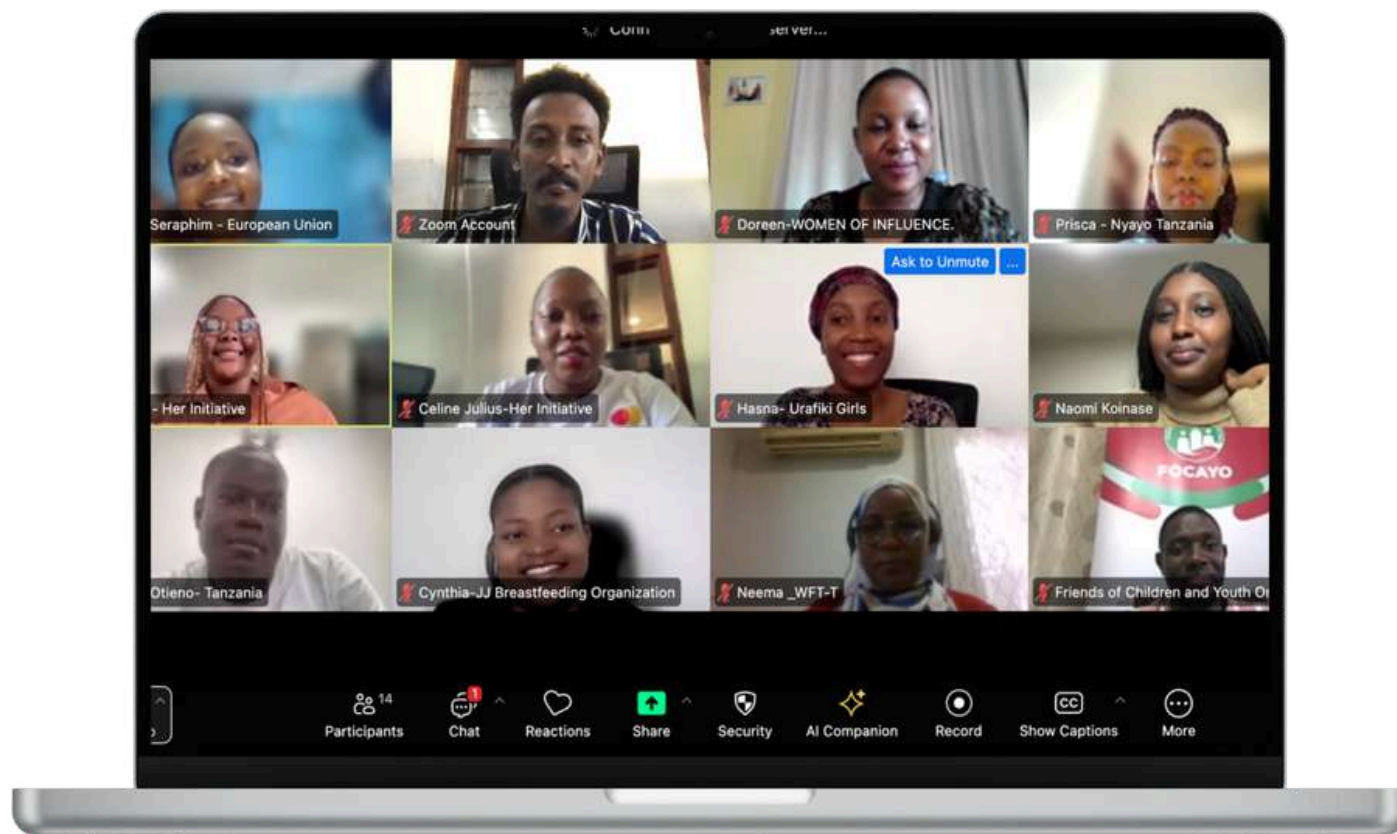
## Strategic Objective 3: Developing Innovative Partnerships for Program Delivery

### 3.1 STAWI LAB

#### 3.1.1 Enhancing Stawi Lab Members' Fundraising Readiness and Global Donor Visibility

During this quarter, the Stawi Lab implemented two key activities aimed at strengthening the visibility and fundraising capacity of its member organizations. The first was a rehearsal session for the Donor Call, designed to prepare all 38 Stawi Lab members to effectively pitch their work using tools such as one-pagers and five-minute presentations. This session provided hands-on coaching and feedback to enhance clarity, confidence, and storytelling during their pitches.

The second activity was the Donor Call itself, which brought together over 20 donors from across the globe to listen to the pitches of Stawi Lab organizations. The session served as a vital platform to connect these organizations with potential funding opportunities and partnerships, while also assessing their ability to communicate their impact and sustainability strategies. Through this initiative, Stawi Lab strengthened members' donor engagement skills and increased their exposure to global networks and resource opportunities.



*The session served as a vital platform to connect these organizations with potential funding opportunities and partnerships, while also assessing their ability to communicate their impact and sustainability strategies.*



### 3.2 Partnership Activities



#### 3.2.1 New Partnerships Formed

##### 3.2.1.1 Niajiri:

Her Initiative established a new partnership with Niajiri, a workforce development organization committed to enhancing youth employability through digital tools and market-relevant training. Through this collaboration, Niajiri brings specialized expertise in career readiness, CV development, job-matching support, and practical employability skills tailored to the needs of young people navigating today's evolving job market.

This partnership strengthens the our YEB program by ensuring youth graduates receive high-quality, industry-aligned training that improves their competitiveness and confidence in securing meaningful work. By integrating Niajiri's digital resources and coaching methodologies, the project is better positioned to equip youth with the skills, networks, and opportunities required to transition effectively into the workforce.

### 3.3 Strategic Engagements and Visibility

#### 3.3.1 United Nations General Assembly (UNGA)

This September the Executive Director, represented Her Initiative at the United Nations General Assembly (UNGA) in the United States. Participation at this high-level convening strengthened the organization's global visibility and influence, providing an opportunity to advocate for increased investment in gender equality, youth empowerment, and digital inclusion for adolescent girls and young women.

*While at UNGA, the Executive Director contributed to the Spotlight Africa: From Crisis to Clarity – Localization & Partnership dialogue, a critical conversation on how innovative financing and community-driven approaches can better meet the needs of vulnerable populations. She emphasized Her Initiative's belief that sustainable development is rooted not in monetizing every solution, but in investing in adolescent girls and young women through skills, agency, and financial inclusion.*

Through engagement in side events, bilateral meetings, and partner dialogues, the PRM Department showcased Her Initiative's impact and explored emerging opportunities for collaboration with global development actors, donors, and networks committed to feminist and youth-led transformation.



### 3.3.2 East Africa Crude Oil Pipeline (EACOP) Stakeholders' Breakfast Meeting

The PRM Department participated in the East Africa Oil Pipeline Stakeholders' Breakfast Meeting in Dar es Salaam, contributing to discussions on how pipeline construction can positively impact surrounding communities. During the dialogue, Her Initiative shared recommendations on safeguarding the rights of young women, emphasizing inclusive community engagement, equitable benefit-sharing, and the importance of integrating gender-sensitive practices throughout the project's implementation.

### 3.3.3 Campaign for Girls' Education – Strengthening Female Parents' Participation in School Governance

This quarter, the PRM Department engaged in a consultative meeting with CAMFED to review and analyze school governance policies, particularly focusing on the low representation of female parents in decision-making spaces.

The discussion explored barriers limiting women's involvement in school committees and highlighted the need for more intentional strategies to increase parental awareness, strengthen inclusive governance structures, and empower female parents to take on leadership roles within school systems.

Key action points emerging from the meeting underscore the importance of community sensitization, policy review, and co-creation of approaches that elevate women's voices in educational governance.



### 3.4 Strategic Partner Engagement

#### 3.4.1 Girls Opportunity Alliance Field Visit

This quarter, Her Initiative welcomed key representatives from the Girls Opportunity Alliance for a field visit to two Mshiko Clubs at Saranga and King'ongo Secondary Schools. The visit provided a meaningful opportunity for partners to observe the program's progress, interact with club members, and experience the transformative impact of sustained support.

Students confidently showcased their income-generating initiatives including soap making, crisps production, and vegetable gardening, demonstrating how Mshiko Clubs combine practical entrepreneurship with essential life skills. The visit highlighted how the clubs have evolved into safe, empowering spaces where girls cultivate leadership, teamwork, and confidence that extend beyond academic settings.

The engagement reaffirmed the strength of the partnership and the significant role of collaborative efforts in advancing girls' economic and educational empowerment.



#### 3.4.2 IF Foundation Visit

Her Initiative hosted the Executive Director of the IF Foundation for an immersive field visit focused on learning, connection, and shared impact. The visit included engagement with beneficiaries and on-ground teams across project sites, offering firsthand insight into program outcomes and community-level change.

The IF Foundation representative also participated in activities under the Plan B project in Kisarawe, contributing valuable reflections and reaffirming the importance of strong partnerships in amplifying the reach and effectiveness of youth empowerment initiatives.





SECONDARY SCHOOL & COLLEGE

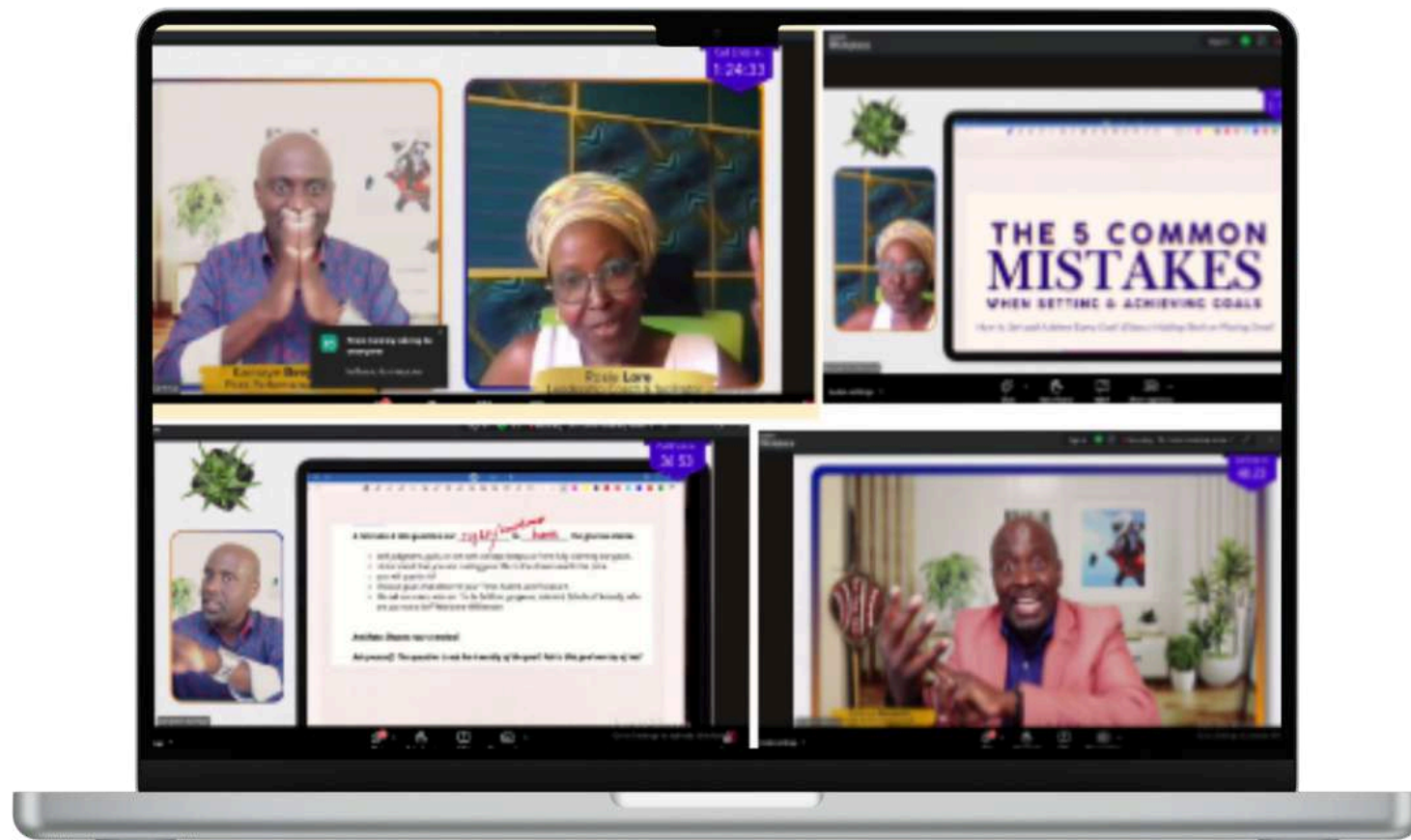
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## Strategic Objective 4: Strengthening Institutional Capacity and Sustainability

### 4.0 CAPACITY BUILDING

#### 4.1 Learning with Ignite Coaches

In this quarter, we had the opportunity to strengthen its fundraising efforts through a targeted capacity-building session focused on developing a robust fundraising strategy. As part of this initiative, we were honored to participate in the IGNITE Learning Session, where various leadership-focused discussions emerged including topics such as understanding and building team culture, fostering collaboration, and enhancing organizational effectiveness.



#### 4.2 Organizational Capacity Strengthening Through DOT's Development Program

As part of Her Initiative's commitment to continuous learning and organizational excellence, four staff members are currently participating in the ongoing Organizational Development Program facilitated by Digital Opportunity Trust (DOT). The program is designed to strengthen core operational capacities across Finance, Communications, Monitoring & Evaluation (M&E), and Partnerships, key pillars that support effective project delivery and organizational sustainability.

Through the program, staff are undertaking specialized courses tailored to their roles. The M&E Officer is enrolled in Methodology for M&E – Introduction to Data Collection, strengthening the organization's ability to capture, analyze, and report evidence-based outcomes. The Safeguarding Lead is participating in Deepening Gender Mainstreaming and Gender Transformative Change, reinforcing Her Initiative's commitment to embedding gender-responsive practices across all programs.

The Finance Officer is pursuing three advanced courses, Innovative Financing Unveiled, Networks and Collective Action for Impact, and Strategies for Growth and Scale to enhance financial sustainability and strategic resource mobilization. Additionally, the Communications and Field Officer is undertaking Communicating with Partners, Donors & Funders, Communicating Impact: Storytelling with Data, and Social Listening, expanding the organization's capacity to communicate effectively, strengthen visibility, and build stronger engagement with stakeholders.

Collectively, these trainings are enhancing departmental competencies, promoting innovation, and equipping Her Initiative with the skills needed to scale impact, strengthen partnerships, and position the organization for future growth.





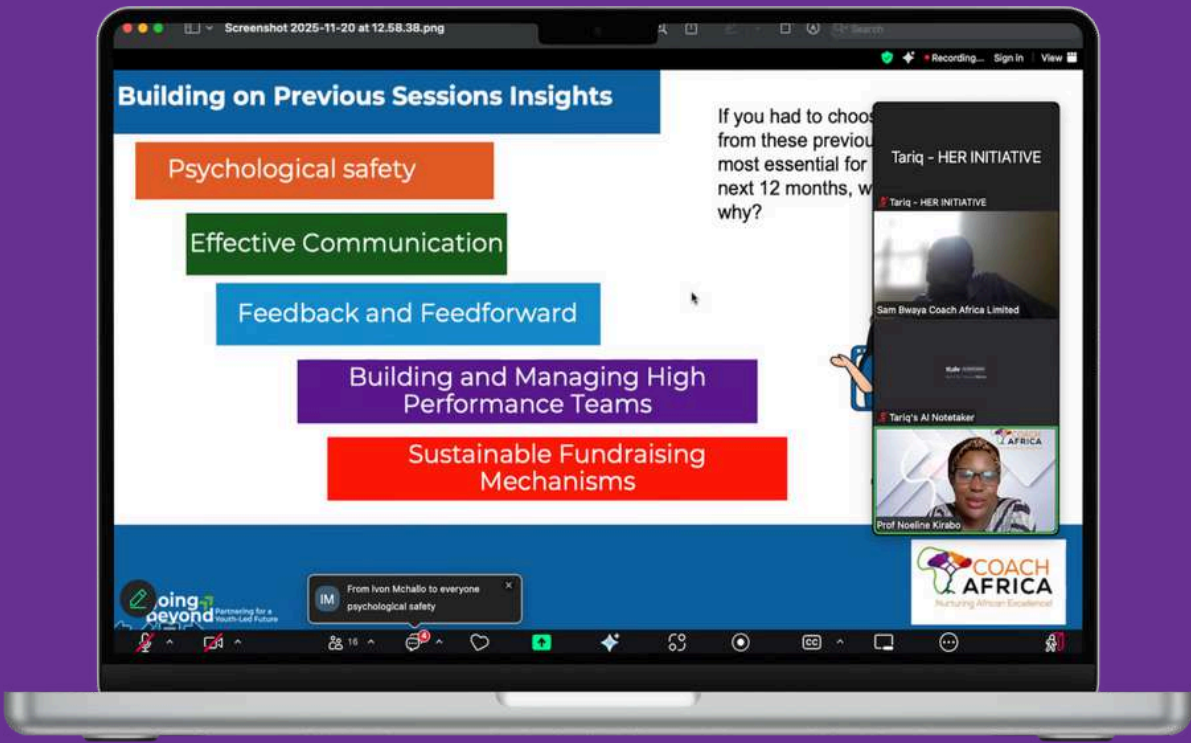
**4.3 Mentorship:**

Additionally, our Senior Project Officer participated in the Leadership Mentorship Sessions designed for emerging leaders within non government organizations. These sessions focused on strengthening core leadership competencies essential for managing dynamic teams and delivering complex projects effectively.

Through this mentorship program, the Senior Project Officer received tailored coaching on strategic decision-making, effective delegation, and team motivation, skills critical to creating a productive and accountable work environment. The sessions also covered conflict resolution, performance supervision, and emotional intelligence, enabling stronger interpersonal communication and a more supportive leadership approach within project teams.

A key component of the mentorship was strengthening adaptive leadership, ensuring that project leaders are equipped to navigate uncertainty, respond to emerging challenges, and maintain momentum in fast-changing program environments. Participants also engaged in peer-learning forums where they exchanged practical experiences, shared leadership dilemmas, and explored solutions grounded in best practices for project management and youth-centered programming.

Overall, the mentorship sessions have deepened the Senior Project Officer’s capacity to lead with clarity, empathy, and strategic foresight, contributing to stronger team coordination, improved project delivery, and a more empowered organizational culture at Her Initiative.



# 5.0 QUARTERLY PROGRESS

## SUMMARY OF OUR ACHIEVEMENTS

ACTIVITY (Indicators)	Target	Reach
Young women accessed skills and opportunities through the Panda Digital website and SMS services	2500	2153
Number of informational materials distributed (flyers, SMS, videos) to raise awareness among stakeholders	-	413
Number of host organizations engaged	24	24
Number of students reached through our agency empowerment and financial literacy programs.	500	691
Number of Students of students who joined as new Mshiko club Members through the peer mobilization campaign	100	106
Number of Mshiko Club Schools received Financial and material Support from Mshiko Supporters as startup capital for their income-generating activities	5	5
Number of Extracurricular Income-Generating Activities established by Mshiko Club Members	5	7
Number of Stawi Lab organization's Leaders who completed the mentorship program	38	38
Number of LGA and Government officials engaged	5	6
Capacity Building sessions for Team and Institutional growth	-	3





## 6.0 OUR ESTEEMED PARTNERS



### Other Partners



## 7.0 SUCCESS STORIES



### **“From Silence to Leadership”: Grace’s Journey to Changing Mindsets at Home and Beyond**

When Grace Greyson Mwangegwa joined the Mshiko Club at Dar es salaam girls secondary school as a Form Five student, she was unsure of her ability to lead. Like many girls, she faced challenges that held her back including a lack of competent leadership skills. Today, now in Form Six, Grace stands as a powerful example of how skills, confidence, and opportunity can shape a girl into a leader who transforms not only her own life but also the mindset of her entire community.

Growing up in a family of eleven children, eight sons and three daughters; Grace often felt overshadowed by traditional expectations about what girls could or could not do. But everything changed when she joined Mshiko. Reflecting on her journey, she says,

***“Before Mshiko, I used to doubt my leadership ability. But after gaining these skills, my motivation to contest for higher leadership positions now and in the future has grown so much.”***

Through the program, Grace developed the confidence to voice her ideas, take initiative, and guide others. She quickly assumed leadership roles in her school club, mentoring younger girls and leading income-generating activities that support vulnerable students.

The transformation didn’t end at school, it extended into her home. Her mother, a small-scale entrepreneur selling ubuyu, peanuts, cakes, and yogurt, and her father, a rice and maize farmer, watched Grace evolve into a confident, decisive young woman.

What began as a personal struggle in confidence and leadership has now become her driving force to ensure that no girl around her misses school because of financial limitations but also as a source of inspiration to attain leadership positions. Her growing leadership also reshaped her role within the family.

***Grace shares, “When my parents saw how confidently I could plan, speak up, and lead, they told me, ‘We didn’t know you could lead like this.’ That moment changed everything for us.”***

Today, Grace sits in family decision-making meetings, a space once reserved for adults and her brothers. She contributes to important conversations on education, household priorities, and the importance of supporting girls’ futures. Her story demonstrates a powerful truth: when girls are empowered with agency, skills, and supportive spaces, they don’t just change their own path, they influence entire systems around them.

Grace isn’t just preparing for leadership. She is already leading it.

## Breaking Barriers: Agnes' Path to Entrepreneurship

At just 22 years old, **Agnes Edgan Ntokambali** from Kisarawe–Pwani embodies resilience, courage, and transformation. Once a young woman confined to her home with limited prospects, Agnes's life took a remarkable turn when she joined Phase 3 of the Plan B Project. Before entering the program, Agnes faced a daunting reality. Without access to education or formal employment, she depended entirely on her parents for support and carried the burden of dreams she feared would never materialize.

"I often found myself daydreaming about my future as an entrepreneur, but every time I looked around, the opportunities seemed limited, and I felt trapped." Everything began to change when local government authorities connected her to the Plan B Project. For Agnes, this became a turning point.

"I never knew that I could feel this confident," she shared, reflecting on the self-belief she gained through the program.

The entrepreneurship lessons opened her eyes to new possibilities and shifted her mindset entirely.

"They taught me that dreaming is just the first step; taking action is what brings those dreams to life." Upon completing the program, Agnes, alongside other beneficiaries, received a seed award to kickstart her entrepreneurial journey. This support was more than financial; it affirmed her potential and gave her a foundation to build upon.

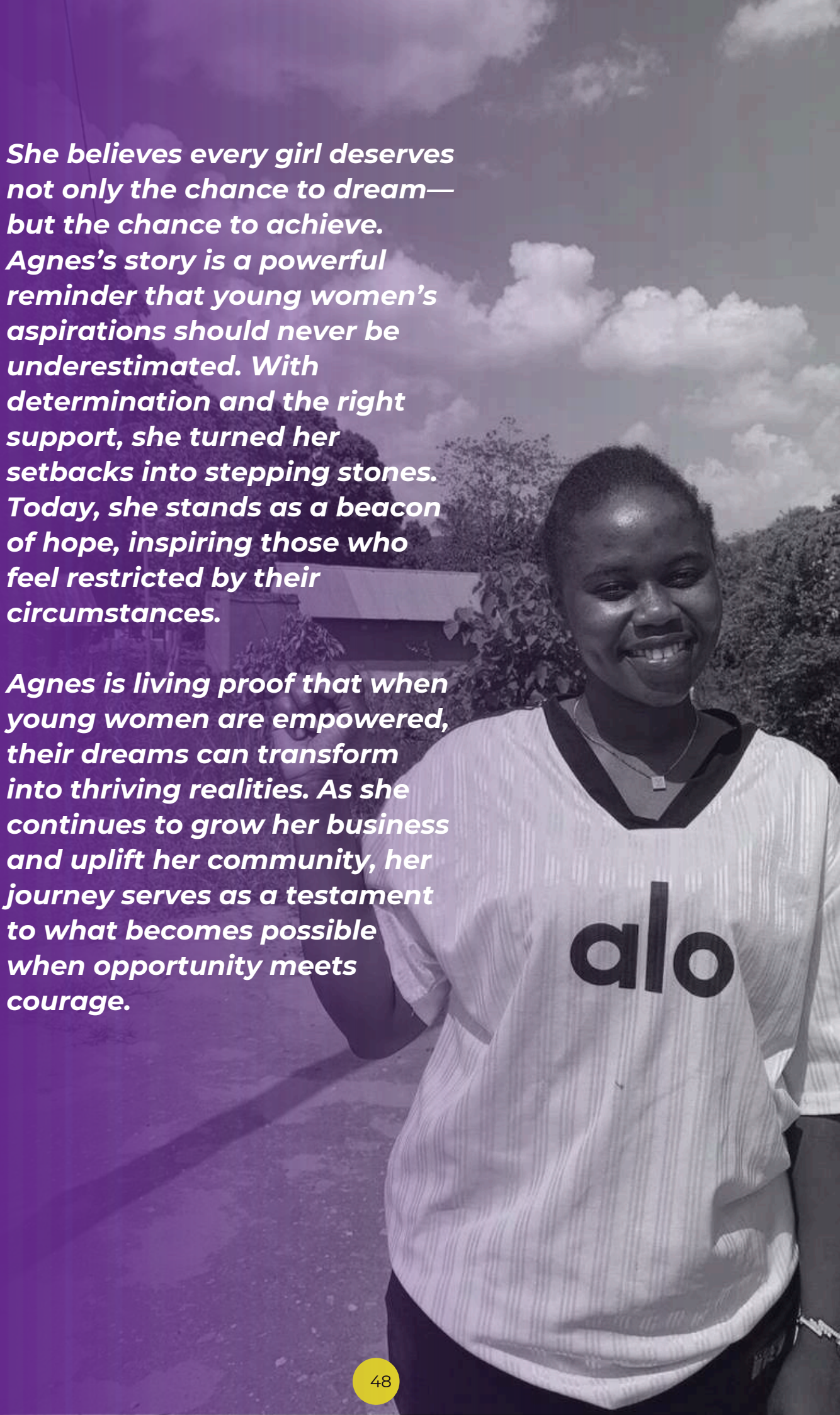
***Empowered with new knowledge and confidence, Agnes took her boldest step yet. Having never owned or run a business before, she started a clothing business, turning her long-held dreams into real action. Today, her business not only covers her daily expenses and enables her to care for her young child, but also earns her at least TZS 50,000 per week.***

"I used to feel like a burden on my parents, now I have my own home. I'm not just dreaming, I'm living it."

Agnes's journey does not end with the establishment of her business. The skills, confidence, and voice she gained through the Plan B Project continue to shape her daily life. She has become a vocal advocate for other young women in her community, encouraging them to pursue their goals fearlessly.

***She believes every girl deserves not only the chance to dream—but but the chance to achieve. Agnes's story is a powerful reminder that young women's aspirations should never be underestimated. With determination and the right support, she turned her setbacks into stepping stones. Today, she stands as a beacon of hope, inspiring those who feel restricted by their circumstances.***

***Agnes is living proof that when young women are empowered, their dreams can transform into thriving realities. As she continues to grow her business and uplift her community, her journey serves as a testament to what becomes possible when opportunity meets courage.***



## 8.0 LEARNINGS, CHALLENGES, AND WAY FORWARDS ENCOUNTERED

### 8.1 LEARNINGS

- Students benefit greatly from depositing income into savings accounts, which reduces risks associated with cash handling.
- Financial literacy is proving effective, enabling students to grow multiple income-generating activities from a single initial project.
- Competitive activities significantly boost creativity, innovation, and student motivation.
- Local government involvement remains essential for effective program delivery and school-level cooperation.
- Devices provided through MTABE continue to support improved academic engagement.
- Students demonstrate strong interest in innovative projects when adequately supported and mentored.
- One-on-one supervision of Youth Leaders (YLS) has strengthened leadership, accountability, confidence, and project ownership among participants.
- Tailored and localized content drives higher engagement than general content.
- Effective monitoring of digital beneficiaries requires combining analytics with user follow-ups and partner-generated data.
- Regular content review and adaptation ensures relevance in a fast-evolving digital learning environment.
- High-impact visuals and clear call-to-actions significantly improve engagement.
- Maintaining digital visibility sustains momentum and builds trust with users.
- Continuous fundraising is essential to meeting proposal targets.
- Early communication with private sector partners is crucial, given many close their financial year in September.

### 8.2 CHALLENGES

- Despite careful planning, the Mshiko Bonanza faced an urgent funding crisis as the required activities demanded far more financial input than the available budget could sustain.
- Sensitive Story Documentation: One beneficiary's story, intended for recording, contained sensitive information due to her high-risk environment, requiring content adjustments for safety.
- Unsuitable Host Organization Training Spaces: Some host organizations listed training spaces that proved unsuitable upon inspection. This highlighted the need for pre-verification through photos and videos.
- Low Youth Peer (YP) Attendance: Competing commitments and low motivation impacted attendance and engagement in some activities.
- Government-Related Delays: Delays in acquiring permits and official letters hindered timely project implementation.
- Reliance on a Small Donor Base: Overdependence on a few donors presents a sustainability risk should any funding be reduced or withdrawn.
- Underutilized Fundraising Innovation: Limited use of digital fundraising and AI-supported tools has constrained the diversification of funding streams.
- Partner Availability Due to Financial Cycles: Many private companies were unable to sponsor Mshiko Bonanza due to end-of-year budget cycles.
- Missed International Opportunity: Visa delays prevented participation in the MADRE Alternative Resourcing Laboratory in Mexico.
- Irregular User Engagement: Despite increasing registrations, consistent participation is affected by internet costs and competing online distractions.
- Limited Monitoring & Tracking: Virtual engagement patterns make it difficult to track progress and measure real-time user outcomes.
- Low Visibility in Rural/Semi-Urban Regions: Digital literacy gaps and limited awareness restrict platform reach.
- Difficulty Measuring Offline Impact: Without hybrid verification mechanisms, translating digital learning into real-world outcomes remains complex.





# GALLERY



# Youth urged to embrace financial literacy and entrepreneurship in schools

SUNDAY, SEPTEMBER 21, 2025 - 2 min read



## Shule za kata zang'ara kwa miradi yenye ubunifu

Na Christina Mwakangale

Katika hotuba iliyosomwa kwa mtoto wa Wilaya ya Ubungo, Albert Msando, amesema shule tano za sekondari za kata zilizo wilayani humo zimekuwa mfano wa kuigwa kwa kubuni na kuendesha miradi ya ujasiriamali inayowasaidia kupata wanafunzi, kuwaandaa kujajiri na kuwapeusha na vishawishi, hasa kwa wasichana.

Shule hizo ni Saranga, Dar es Salaam Girls, Malamba Mawili, Kiluvya na King'ongo, ambazo zimepewa zawadi ya Sh. milioni tatu kwa mafanikio yao ya ubunifu. Miongoni mwa, Saranga ililibuka na tuzo ya mbunifu bora, ikijiyakulia zawadi ya Sh. milioni 1.2.

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## Shule zang'ara kwa miradi yenye ubunifu

By Christina Mwakangale, Nipashe  
Published at 12:15 PM Sep 22 2025

afanika haki ya mgenzi wa wao wa urais, huku ikiwatawa wogombisa wake wa maeneo mengine kuendelea na kampeni kama Kiwaida.

Katika kuteleza miradi huo, wazazi na walezi wapatao 400 wameshirikishwa, hali iliyosaidia kuwajengea wanafunzi mazingira salama ya kujifunza na kuungwa mkono nyumbani.

Aidha, msaada wa kompyuta 10 kwa shule hizo umeongeza uelewa wa kidijitali kwa wanafunzi, kuwapa fursa ya kujifunza masoko mtaandani na kuboresha bidhaa zao.

"Zamani shule za kata zilionekana za chini. Leo hii tunashuhudia mwanafunzi wa King'ongo akiwa mjasiriamali mkubwa, amejiri na anawasaidia wanafunzi walioko shuleni," alisema Msando.

Katika mkutano huo, Mkurugenzi wa Her Initiative, Leo Charles, alisimulia namna iliyozishwa wazo la miradi ya kutokana na changamoto zilizopo akiwa mwanafunzi chuo kikuu, ambapo alihusu kudhibiti matumizi ya ruzizi serikali (boom).

Alitambua baadhi ya miradi ayotekezwa na klabu za hizi. Kiluvya - miradi wa kuonywele kwa bei nafuu Mili Mawili - uzalishaji mkazi na la kwa kutumia taka, kwa kutunza mazingira. King'ongo miradi wa lishe kupita kila mboga; Saranga - utengeneza sabuni na dawa za choo ajili ya usafi na Dar es Salaam Girls - utengeneza kati pilipili katika yifungashio.

Original audio

sparklight\_tv Edited · 11w

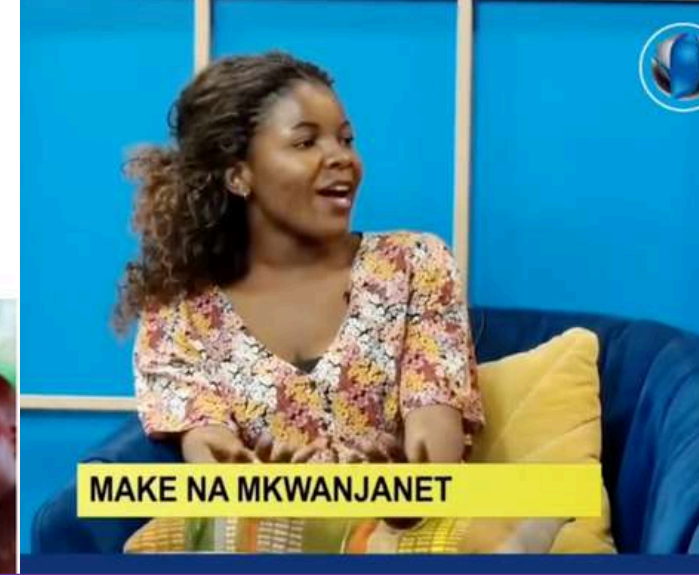
Zaidi ya wanafunzi 500 wa shule za sekondari katika Wilaya ya Ubungo wamenufaika na elimu ya kifedha, ujasiriamali na stadi za maisha kupitia mradi wa Mshiko Clubs, unaodendeshwa na taasisi ya Her Initiative kwa kushirikiana na Girls Opportunity Alliance.

Mradi huo, unaotekezwa katika shule tano za kata — Kingo'ngo, Saranga, Dar es Salaam Girls, Kiluvya na Malamba Mawili — umeibua miradi ya ubunifu inayowasaidia wanafunzi kujipatia kipato, kuweka akiba na kutua changamoto za kijamii na kielimu, ikiwemo upatikanaji wa taulo za kike kwa wanafunzi wa kike.

Akizungumza katika halifa ya Mshiko

## Dar schools reap benefits of students' financial literacy projects

BRIGHTER MASAKI · September 22, 2025 🔥 846



# MEDIA CUTS



## Mshiko club empowers girls with Skills, income

By EMMANUEL MSABANA

STUDENTS are turning classroom lessons into real businesses, gaining confidence and income through the Mshiko Club, a programme by Her Initiative.

Over 500 students from five ward secondary schools Dar es Salaam Girls, King'ongo, Malamba Mawili, Kiluvya, and Saranga gathered at Saranga Secondary School to showcase their entrepreneurship projects and celebrate milestones.

These schools emerged as winners based on project creativity which are Saranga Secondary School won first place with its liquid soap and traps project, earning 1.2m; Dar es Salaam Girls Secondary placed second with its chili sauce and peanuts project, taking 800,000; while Malamba Mawili Secondary secured third place for its alternative charcoal and shoe dye project, receiving 500,000.

The prize money will be invested directly into the projects, helping students sustain their initiatives and continue attending school. Many projects also address challenges faced by fellow students, such as providing sanitary pads for girls.

Her Initiative Executive Director, Ms. Linda Charles said the goal is to give students practical skills alongside education.

"Our mission is to equip girls with confidence, financial literacy, and entrepreneurial knowledge so they can stand independently and actively contribute to their communities," she said.

The programme is already making an impact in schools. At Kiluvya Secondary, students run a hairdressing shop, while Dar es Salaam Girls produces chili sauce and traditional snacks like ubeya.

Speaking during the event, Division Officer and representative of the Ubungo District Commissioner, Ms. Agnes Kiyambi, commended the organization for its work.

"You are doing a commendable job, we believe the programs you are initiating will grow to become a strong pillar in various sectors, especially the economy. We would like to see many schools embrace these development projects," she said.

Since the launch of Mshiko Club, more than 300 students have benefited. Many girls report increased confidence, life skills, and interest in entrepreneurship as a path to independence.

A student at Saranga Secondary, Camero Mbatia, said Mshiko Club has been 70 per cent beneficial to girls and 30 per cent to the boys.

"We have gained so much knowledge on entrepreneurship, which has given us additional life skills alongside our classroom education," she said.

Through these initiatives, girls are breaking barriers, challenging stereotypes, and proving they can drive economic change.

Her Initiative's vision is to create an environment where every girl has the tools, confidence, and opportunities to achieve her dreams. The success of Mshiko Club is only the beginning of a movement shaping the country's future.

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# MWANANCHI

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Kitaifa Kimataifa Biashara Makala

## Umuhimu wa wanafunzi kujifunza elimu ya fedha

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