



QUARTER TWO

NARRATIVE REPORT

2026

During the second quarter of 2026, Her Initiative continued to advance its Learn → Earn → Lead model by expanding access to entrepreneurship and digital learning, strengthening enterprise development, promoting youth leadership, and investing in systems and partnerships that enable adolescent girls and young women to transition from learning to sustainable livelihoods and leadership.

Overall, the organization made steady progress toward its strategic objectives, with strong performance in enterprise support and business strengthening, while continuing to expand learning opportunities and peer-led approaches.

Her Initiative supported 1,163 participants to acquire knowledge and skills (62% of the quarterly target), while a survey of Panda Digital users found that 40.2% reported applying their skills to income-generating or economic opportunities. Enterprise development also recorded strong performance, with all six targeted beneficiary groups successfully starting or strengthening their businesses (100%), and 82 participants accessing enterprise opportunities, exceeding the quarterly target of 80.

Under the Lead pathway, 38 Youth Leaders were developed (95% of the target) and 820 participants were reached through peer-led interventions (82% of the target), demonstrating continued progress in expanding community-based learning and leadership.

Evidence from programme implementation supports these results. Panda Digital registered 1,163 new users, Panda on the Ground selected 50 young women for its first cohort, Going Beyond supported 32 Seed Award recipients and strengthened youth-led delivery through Training of Trainers and community engagement,

while Plan B monitoring confirmed that all six beneficiary groups remained operational, five had restocked their businesses, all six participated in savings and/or VICOBA, and the supported enterprises contributed to the wellbeing of 49 household members.

Despite these achievements, implementation was affected by funding constraints, delays in selected programme activities, participant mobilization and retention challenges, partner engagement issues, and the need to strengthen post-training support to accelerate the transition from learning to sustainable economic outcomes.

In Q3, Her Initiative will prioritize strengthening pathways from Learn to Earn and Lead, accelerating delayed activities, expanding enterprise support and participant engagement, strengthening evidence generation and outcome measurement, and mobilizing additional resources to sustain and scale programme impact.



Lydia Charles Moyo
Executive Director,
Her Initiative

ORGANISATIONAL PERFORMANCE TABLE

The dashboard below presents selected organizational-level indicators to provide an overview of Her Initiative's Q2 performance and progress toward its strategic objectives. The indicators focus on organizational reach, participant outcomes, economic empowerment, resilience, leadership, and access to opportunities.

Indicator	Q2 Target	Q2 Actual	Achievement	Status
# of participants acquiring knowledge and skills	1875	1,163	62.00%	On track
% of participants applying skills to economic opportunities (survey)	100%	40.20%	40.20%	emerging
# of beneficiary groups that started or strengthened businesses	6	6	100%	achieved
# of participants accessing enterprise opportunities	80	82	102.50%	exceeded
# of Youth Leaders/Champions developed	40	38	95.00%	achieved
# of participants reached through peer-led interventions	1000	820	82.00%	On track



LEARN - EARN - LEAD

LEARN

During Q2, Her Initiative continued to expand opportunities for young women and youth to acquire practical knowledge, digital skills, entrepreneurship capabilities, and leadership competencies.

Panda Digital registered 1,163 new users, with 84.1% of surveyed users reporting that they gained new knowledge and skills. Going Beyond strengthened the capacity of Youth Leaders through Training of Trainers and masterclass sessions, while Panda on the Ground advanced preparations for sector-specific enterprise development through trainer engagement, participant selection, and program preparation.

Together, these results demonstrate continued progress in strengthening the knowledge, skills, and capabilities that form the foundation of the Learn → Earn → Lead pathway.

EARN

Q2 also showed progress in supporting participants to translate skills and capabilities into economic opportunities and improved livelihoods. Under Going Beyond, 32 Seed Award winners received funding to implement their business plans. Monitoring under Plan B also found that beneficiaries continued to apply entrepreneurship and financial management skills, with 6 businesses remaining operational, 5 groups restocking their businesses, and 6 groups practicing savings and/or participating in VICOBA. The supported businesses were also reported to have benefited 49 household members indirectly.

Panda Digital provides additional evidence of emerging economic outcomes, with 40.2% of surveyed users reporting increased income or business opportunities. However, this remains below the 84.1% reporting learning gains, highlighting an important opportunity to strengthen the transition from learning to earning. The organization should continue strengthening pathways linking learning with mentorship, market access, financial inclusion, business advisory support, and post-training engagement.



LEAD

The leadership dimension of the model was particularly evident through Going Beyond. During Q2, 44 Youth Leaders were selected against a target of 40, with 40 subsequently contracted and deployed to support community-level implementation and peer learning.

Through Training of Trainers, Social Entrepreneurship masterclass sessions, and Digital Business Training, Youth Leaders were equipped to facilitate learning among their peers and contribute to community-level engagement. The model also reached 820 youth peers through Digital Business Training, demonstrating the potential of youth-led delivery to extend Her Initiative's reach beyond direct program participants.

The Q2 experience reinforces the role of leadership as a pathway for multiplying program impact. Strengthening Youth Leader support, supervision, peer learning, and host-organization partnerships will be important to sustain and scale this approach.

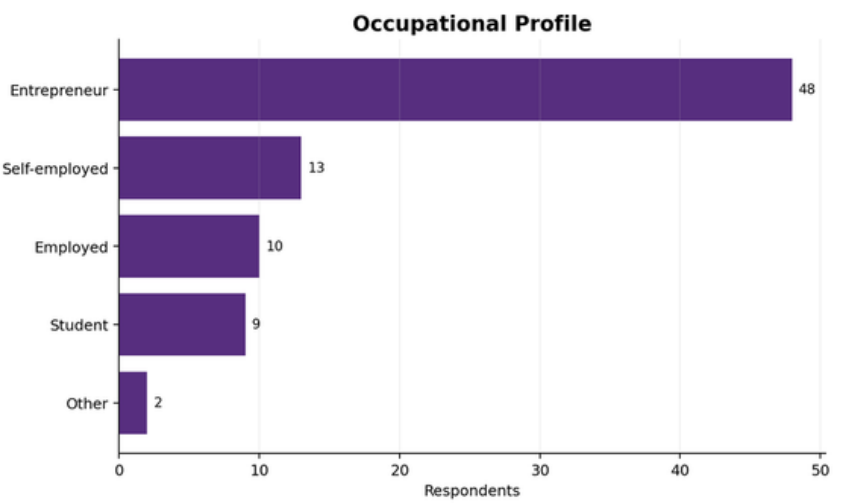
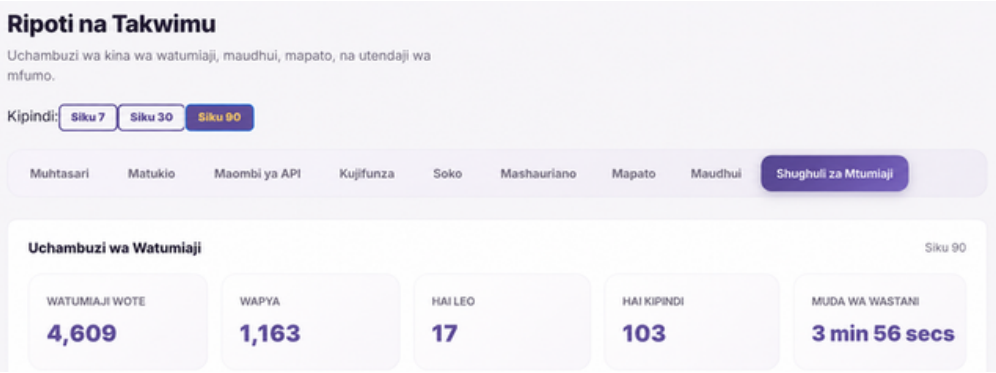
PROJECT PERFORMANCE ANALYSIS

Strategic Objective 1: Enabling Economic and Financial Freedom

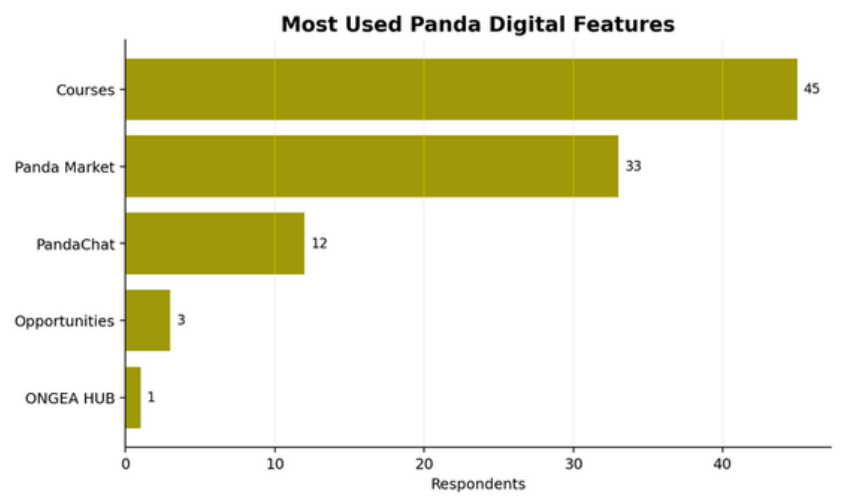
Panda Digital

Panda Digital continued to demonstrate strong growth as Her Initiative’s flagship digital entrepreneurship platform. During Q2, the platform registered 1,163 new users, supported by social media campaigns, educational content, user testimonials, entrepreneurship tips, and digital engagement.

The User Experience Survey, which received responses from 82 users, provided evidence of strong user satisfaction and learning outcomes. Women accounted for 73.2% of respondents, 90.2% were aged 18–34, and 74.4% identified as entrepreneurs or self-employed, indicating that the platform is reaching a significant proportion of its intended audience and is particularly relevant to economically active young people seeking entrepreneurship support.



Occupational profile of respondents.



Most-used Panda Digital features.

Key result

Key result	Achievement
New user registrations	1,163 users
User satisfaction	81.7% were satisfied or very satisfied
Knowledge and skills	84.1% gained new knowledge and skills
Income and business opportunities	40.2% reported increased income or business opportunities
Platform services	Continued providing digital learning, Panda Chat, Panda Market, business resources, and community engagement opportunities

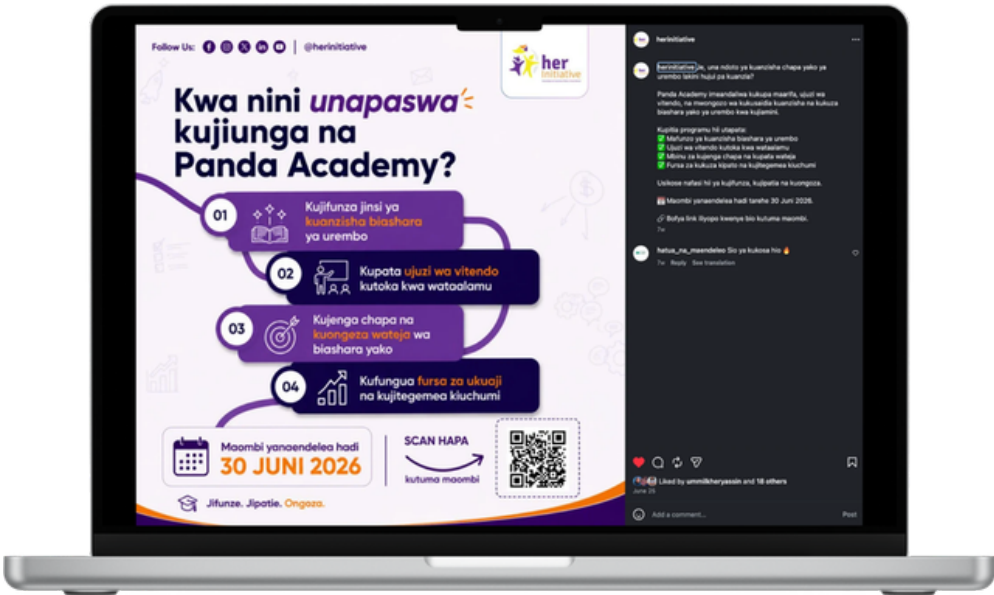
Performance Analysis

Panda Digital is contributing to Strategic Objective 1 by expanding access to digital entrepreneurship learning and practical business resources. The strong proportion of users reporting increased knowledge and skills demonstrates positive learning outcomes, while the proportion reporting increased income or business opportunities provides emerging evidence of progress toward economic outcomes.



Panda on the Ground

Panda on the Ground focused primarily on establishing the foundations for implementation of its first cohort in Dar es Salaam. During Q2, the project surveyed 57 young women entrepreneurs, sourced and selected 50 beneficiaries against a target of 50, and engaged 10 alumni in a co-design session. Partner and stakeholder mapping was completed, and trainers were introduced to the project through an inception meeting.



Performance and Contribution

The project successfully established several critical foundations for implementation. The inclusion of alumni in program co-design is particularly valuable, as it strengthens institutional learning and ensures that the experiences of previous participants inform the design of subsequent cohorts.

However, implementation sequencing was affected by delayed recruitment and limited funding. The extension of the application period delayed auditions and orientation, while mentorship-related activities could not progress because mentors had not yet been selected.

Key achievement	Status
Beneficiary sourcing and selection	50 beneficiaries sourced and selected
Alumni engagement	10 alumni engaged in the co-design process
Sector and partner mapping	Completed
Trainers' inception meeting	Conducted
Project introduction and government engagement	Initiated

Going Beyond

Going Beyond recorded strong progress in establishing its Youth Leader model and transitioning toward community-level implementation. The project interviewed 70 Youth Leader candidates, selected 44 Youth Leaders, contracted and deployed 40 Youth Leaders, and engaged host organizations in Dar es Salaam and Iringa. Youth Leaders received Training of Trainers and began delivering Digital Business Training to youth peers.

Key achievement	Result
Youth Leaders selected	44 selected against a target of 40
Youth Leaders contracted and deployed	40
Seed Award winners funded	32
Youth peers reached through Digital Business Training	820

Performance Analysis

The project demonstrated strong progress in establishing the Youth Leader pipeline and in developing young people's capacity to facilitate peer learning and community-level engagement. The Youth Leader model offers a promising pathway to expand Her Initiative's reach through peer-to-peer learning and youth-led delivery.

However, community-level implementation revealed several operational risks. The Digital Business Training reached 820 youth peers against a target of 1,000, indicating that participant mobilization and attendance require further attention. Host organization withdrawals, reportedly linked to expectations for additional mobilization and operational funding, also created implementation risks.



Mshiko Clubs

During Q2, Mshiko Clubs focused on school mapping and preparation for the next phase of implementation. A total of 25 schools were mapped using secondary data and predefined selection criteria. From these, 10 schools were shortlisted for due diligence, after which five schools will be selected to participate in the next phase.

The baseline survey was not conducted during the reporting period because the school application and selection process had not been completed. It will be undertaken in the next quarter once the five participating schools have been confirmed.

The newly selected schools will provide baseline data for the next phase, while data from schools that participated in the previous phase will serve as a comparative reference for assessing progress and programme results.



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

Plan B

Plan B focuses on supporting out-of-school girls through entrepreneurship and livelihood development opportunities to strengthen financial resilience and help young women overcome social and economic barriers. During Q2, a monitoring visit was conducted on 4 June 2026 in Kisarawe District, engaging 6 beneficiary groups and 17 beneficiaries through FGDs.

Key result	Achievement
Businesses groups remaining operational	6
Groups reporting business restocking	5
Groups practising savings and/or participating in VICOBA	6
Household members benefiting indirectly	49
Safeguarding incidents reported and addressed	1

Performance and Contribution

The monitoring findings indicate positive progress toward strengthening economic resilience among beneficiaries. Most groups appropriately utilized their seed awards and continued operating their businesses, with evidence of restocking, product diversification, record keeping, savings, and application of entrepreneurship and financial management skills.

Beneficiaries also reported increased ability to contribute to household food, healthcare, education, and other basic needs.

Key Risks and Management Implications

Key challenges included delayed repayment of credit sales, competition from similar businesses, reduced participation and member dropout, family and caregiving responsibilities, and financial accountability challenges. A safeguarding incident related to cash collection was also reported and addressed, highlighting the need for continued attention to safe financial practices.

Post-project mentorship and coaching should focus on strengthening business sustainability, financial literacy, savings practices, group governance, market opportunities, and the use of secure financial channels such as mobile money and savings groups.



ORGANIZATIONAL AND INSTITUTIONAL ACHIEVEMENTS

- Strengthened strategic partnerships by expanding collaboration with government institutions, host organizations, trainers, mentors, and development partners to support programme implementation and long-term sustainability.
- Enhanced resource mobilization efforts through the development and submission of three funding proposals, broadening opportunities for future programme financing and organizational growth.
- Increased organizational visibility and influence through active participation in national, regional, and international platforms, including the 10th East Africa Philanthropy Conference, the Africa & AI Futures Symposium, and the Resourcing Rights convening in Geneva, strengthening Her Initiative's profile and strategic partnerships.
- Strengthened evidence generation and accountability by enhancing programme monitoring, beneficiary follow-up, user experience surveys, and organizational reporting, enabling more evidence-informed decision-making and performance management.
- Improved organizational systems and coordination through strengthened safeguarding, reporting processes, cross-departmental collaboration, and knowledge management, contributing to more effective programme delivery and organizational accountability.

GENEVA CONVENING

On 2 June 2026, Her Initiative participated in and co-convened **Resourcing Rights: Reimagining Power, Partnership, and Possibility** in Geneva, Switzerland, bringing together more than 40 representatives from philanthropic foundations, civil-society organizations, development partners, and four women-led organizations from Tanzania, Kenya, and Malawi.

The engagement created a platform for dialogue on trust-based philanthropy, flexible and long-term financing, locally led development, organizational sustainability, and equitable partnerships between funders and grassroots organizations.. It strengthened Her Initiative's international visibility and relationships with strategic partners, including IF Foundation, Tomorrow Foundation, Suyana Foundation, Cartier Philanthropy, and Giving Women. Two bilateral meetings were conducted, resulting in follow-up engagements and a potential partnership opportunity with IF Foundation.

The experience also generated valuable learning that will inform Her Initiative's impact measurement, resource mobilization, private-sector engagement, organizational development, and efforts to secure sustainable support for girls and young women in Tanzania.



STRATEGIC ENGAGEMENT: LOCALLY AND INTERNATIONALLY

During Quarter Two, Her Initiative participated in 12 strategic stakeholder engagements, conferences, and networking events.

Engagement	Summary of key outcome
Equity Bank MoU Meeting	Developed a clear roadmap for finalizing and implementing the proposed partnership.
Mental Health Tanzania Partnership Meeting	Strengthened the IF Foundation concept note by integrating mental-health and psychosocial-support expertise.
Young Women Leaders National Committee Planning Meeting	Secured a role in coordinating the national launch of the Young Women Leaders Committee with the responsible ministry.
UNA CSO Shadow Report Validation Workshop	Contributed evidence and perspectives to Tanzania's Civil Society Shadow Voluntary National Review.
Watoto Africa Foundation Knowledge-Sharing Session	Strengthened peer learning and collaboration on organizational growth, partnerships, and donor engagement.
EACOP Stakeholder Engagement Meeting	Gained insights into community engagement and livelihood restoration while identifying potential areas for collaboration.
Skoll World Forum	Strengthened international visibility, established connections with philanthropic and social-impact organizations, and generated learning on systems change, impact measurement, and resource mobilization.
King Baudouin Foundation Africa Prize	Strengthened international philanthropic relationships and opened opportunities for engagement in the Netherlands.
Masana wa Afrika ECD Conference	Strengthened engagement with an existing funding partner and generated learning on sustainable, locally led programming.

Engagement	Summary of key outcome
10th East Africa Philanthropy Conference	Showcased the Learn–Earn–Lead model and developed new relationships with regional funders, corporate foundations, and philanthropy intermediaries.
GBV MKUKI Coalition Forum	Strengthened Her Initiative's participation and relationships within Tanzania's GBV coordination network.
TGNP Budget Review Session	Generated evidence on government gender-budget allocations to strengthen advocacy, policy engagement, and programme positioning.



CROSS-CUTTING CHALLENGES AND RISKS

Challenge or risk	Q2 observation and impact	Management implication
Funding and resource constraints	Limited field monitoring; virtual rather than physical engagements; implementation delays; adjustments to planned activities; constraints in curriculum development; and temporary interruption of Plan B implementation.	Prioritize resource mobilization and realistic activity budgeting.
Participant mobilization	PANDA On the Ground extended its recruitment period, while Going Beyond recorded lower attendance during Digital Business Training.	Begin mobilization earlier and combine social media, community networks, partners, alumni, and peer referrals.
Partnership and host-organization engagement	Some host organizations withdrew from Going Beyond, while PANDA On the Ground continued working to complete stakeholder engagement.	Agree clearly on roles, responsibilities, funding expectations, and operational contributions at the beginning of every partnership.
Transition from learning to economic outcomes	Panda Digital survey findings indicate a need to improve the conversion of learning into measurable income and business outcomes.	Combine learning with mentorship, market access, finance, networking, and business advisory services.
Monitoring and evidence	Limited funding constrained field monitoring, while some reports lacked complete beneficiary disaggregation by age, sex, disability, and other required indicators.	Strengthen data quality, beneficiary tracking, disaggregation, and routine outcome monitoring.

Q3 PRIORITIES AND CATCH-UP ACTIONS

Strategic Priority	Q3 Action	Expected Result
Panda Digital growth	Strengthen retention and enterprise support	More users progress from Learn to Earn
	Expand regional partnerships and outreach	More geographically diverse users
Panda On the Ground	Complete recruitment and launch Cohort 1	Cohort fully operational
	Complete safeguarding and mentorship systems	Safer and better-supported implementation
	Deliver sector-specific training	Participants acquire practical enterprise skills
Going Beyond	Strengthen Youth Leader and host organization support	Improved training delivery
	Improve mobilization and attendance	Higher participant reach
Plan B	Resume planned implementation when funding is available	Programme continuity restored
Mshiko Clubs	Complete school selection and baseline	Programme implementation begins
M&E	Strengthen field monitoring and data quality	Better evidence for decision-making

CONCLUSION

The second quarter of 2026 showed continued progress in Her Initiative's efforts to advance the economic empowerment and digital inclusion of adolescent girls and young women. Key achievements included strong digital reach through Panda Digital, Youth Leader development under Going Beyond, enterprise preparation through PANDA On the Ground, beneficiary monitoring under Plan B, and preparatory work for Mshiko Clubs.

At the same time, funding limitations, participant mobilization, partner engagement, field monitoring, and delays in preparatory activities affected implementation across the portfolio. Q2 therefore marked both progress and a transition point, with a need to translate programme foundations into measurable and sustained economic outcomes.

Beyond programme outputs, this quarter has reinforced the effectiveness of Her Initiative's evolving economic empowerment model. Across different programmes, a consistent pattern is emerging: young women achieve stronger and more sustainable outcomes when entrepreneurship, financial capability, digital skills, mentorship, psychosocial support, and market access are delivered as an integrated ecosystem rather than as standalone interventions. This learning continues to validate the organization's Learn–Earn–Lead approach and is shaping how programmes are designed, delivered, and measured.

Rather than focusing only on the number of people reached, Her Initiative is increasingly prioritizing long-term economic outcomes, systems change, and scalable models that enable young women not only to participate in the economy but to build resilient businesses, create employment, and lead within their communities. These lessons are strengthening organizational effectiveness by improving programme integration, evidence-based decision-making, strategic partnerships, and the organization's ability to replicate proven approaches at greater scale.

In Q3, the focus will be on completing delayed activities, strengthening programme delivery and monitoring, improving participant engagement, expanding enterprise support, and mobilizing resources. Continued Board support in resource mobilization, partnerships, sustainability, and organizational strengthening will be important to sustaining progress and achieving lasting outcomes for young women and girls.



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