

Quarter Three REPORT 2024



Yes! To Financial Freedom



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Words from Executive Director

Her Initiative

Dear Friends of Her Initiative,

I am excited to present this quarter's report, which highlights the progress made toward achieving Her Initiative's core strategic goals. This period has been transformative as we continued to drive women's economic empowerment, advance sexual and reproductive health and rights (SRHR), and strengthen our organizational capacity.

Through key projects like Panda Digital, Going Beyond, and Mshiko Clubs, we have directly impacted 1,929 women and adolescent girls, equipping them with essential financial, digital, and entrepreneurial skills. Our commitment to fostering women's economic empowerment remains central to our mission, helping young women build sustainable futures and achieve financial independence.

One of the standout achievements this quarter has been the expansion of the Mshiko Clubs. Currently operating in five secondary schools in the Ubungu district, these clubs engage over 250 adolescent girls in financial literacy, savings habits, and entrepreneurship. These girls are not only learning to save but are rewarded for doing so, helping to reinforce the importance of financial independence.

The clubs provide a supportive space where participants also engage in income-generating activities, allowing them to stay in school while building a pathway to financial freedom.

Our digital platform, Panda Digital, also saw significant growth, welcoming over 1,000 new users and reaching more than 87,000 people through digital channels. Stories like Rahel's a young woman who transformed her business using digital tools demonstrate the real-life impact of our work.

In our ongoing efforts to address gender-based violence (GBV) and promote SRHR, we reached 52 out-of-school girls and young mothers with training on GBV prevention and response.

Our Plan B project in Kisarawe has also been a critical success, empowering young women by enhancing their financial independence and GBV awareness.

Additionally, we strengthened our partnerships and organizational resilience by working with 20 youth-led organizations, equipping their leaders with skills to drive change in their communities.

I extend my deepest gratitude to our partners, donors, and the entire Her Initiative team for their hard work and dedication. Together, we are creating a future where every woman and girl can thrive.

Warm regards,

Lydia Charles Moyo
Founder and Executive Director



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.

Most problems that affect young women and girls are in one way or another influenced by poverty and are amplified by financial dependence.



Vision: We envision an inclusive society where adolescent girls and young women have the power to choose and create opportunities for themselves and others.

Mission: To promote financial resilience and digital inclusion amongst girls and young women, enabling them to challenge oppressive and discriminatory practices.



WHERE WE WORK



THEORY OF CHANGE

IF an inclusive environment is provided; IF women's agency and capacity to influence financial and economic decision-making at both individual and collective levels, is enhanced; IF women's productive role is recognized and aspirations to become financially independent are respected by the entire society; THEN women will have a voice in decision making and equal access to and control over resources, which ultimately will contribute to achieving equal benefits for their economic contribution, gender equality, and poverty reduction.

STRATEGIC OBJECTIVES.

- To pursue a women's economic empowerment agenda that is inclusive through greater agency, equal opportunities, access, and control of resources.
- To promote women's economic empowerment at the national level in the context of SRHR and GBV.
- Build a sustainable, resilient, and competent organization that supports our efforts toward realizing Her Initiative's vision, mission, and strategic goal

QUARTERLY THREE REACH

STRATEGIC OBJECTIVE 1: Women's Economic Empowerment Agenda.



Total Direct Reach

2991



Female: - 1929



Male: - 521



Community Members - 541

STRATEGIC OBJECTIVE 2: SRHR and GBV.



Total Direct Reach

52



Female: - 52

STRATEGIC OBJECTIVE 3: Build A Sustainable, Resilient, And Competent Organization.



Total Direct Reach

20



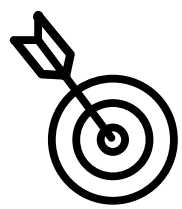
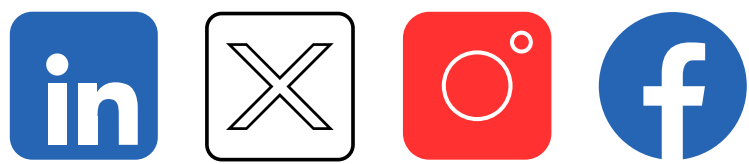
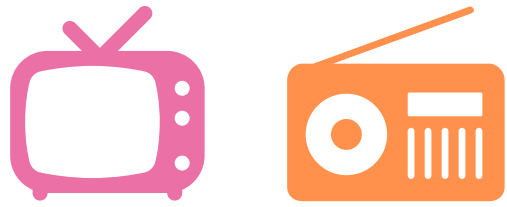
Youth-Led Organizations

40



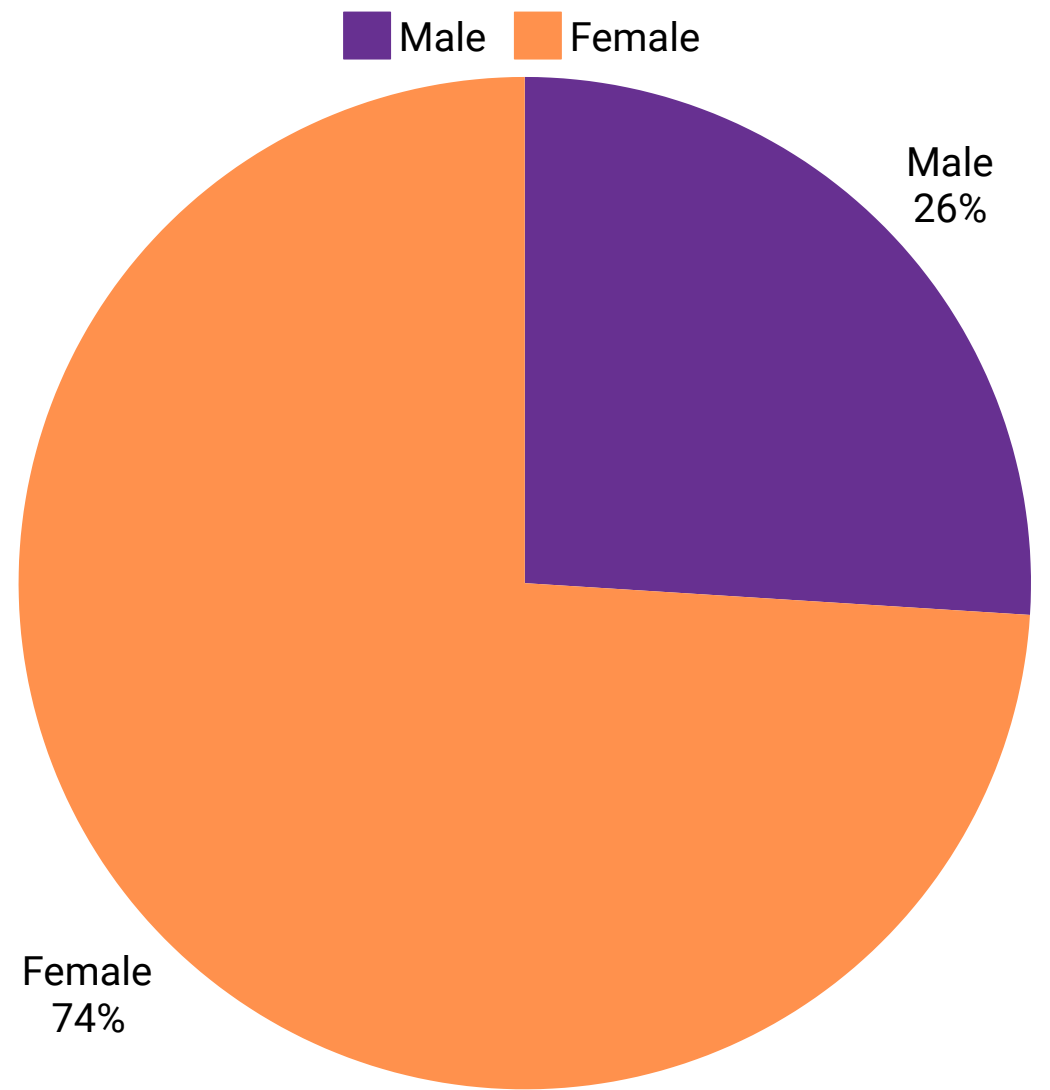
Organization Leaders and Team Members

MASS AND SOCIAL MEDIA



Total Direct Reach

87,000



Total Direct Reach in this Quarter: **3083**

Total Media Reach in this Quarter: **87,000**

	Type	Date	Impressions	Organic Reach
Karibu katika uzinduzi wa mradi wa ... More Reuse content View		Sep 19, 2024 2:51 AM	3.38k	2.93k
The interaction between our Youth Leaders and ... More Reuse content View		Sep 30, 2024 11:29 PM	1.77k	1.47k
It's ON🔥🔥🔥... More Reuse content View		Nov 9, 2024 10:46 PM	5.26k	3.47k
Going Beyond Project Keeps soaring! The first coho... More Reuse content View		Sep 3, 2024 12:18 AM	1.46k	1.22k
Today our Project lead and Assitant Monitoring and... More Reuse content View		Oct 10, 2024 1:33 AM	2.59k	2.13k

QUARTERLY ACHIEVEMENTS

Strategic Outcome 1: Inclusive Women's Economic Empowerment

Her Initiative, through projects like Panda Digital, Going Beyond, and Mshiko Clubs, has made remarkable progress in advancing Inclusive Women's Economic Empowerment in this quarter.

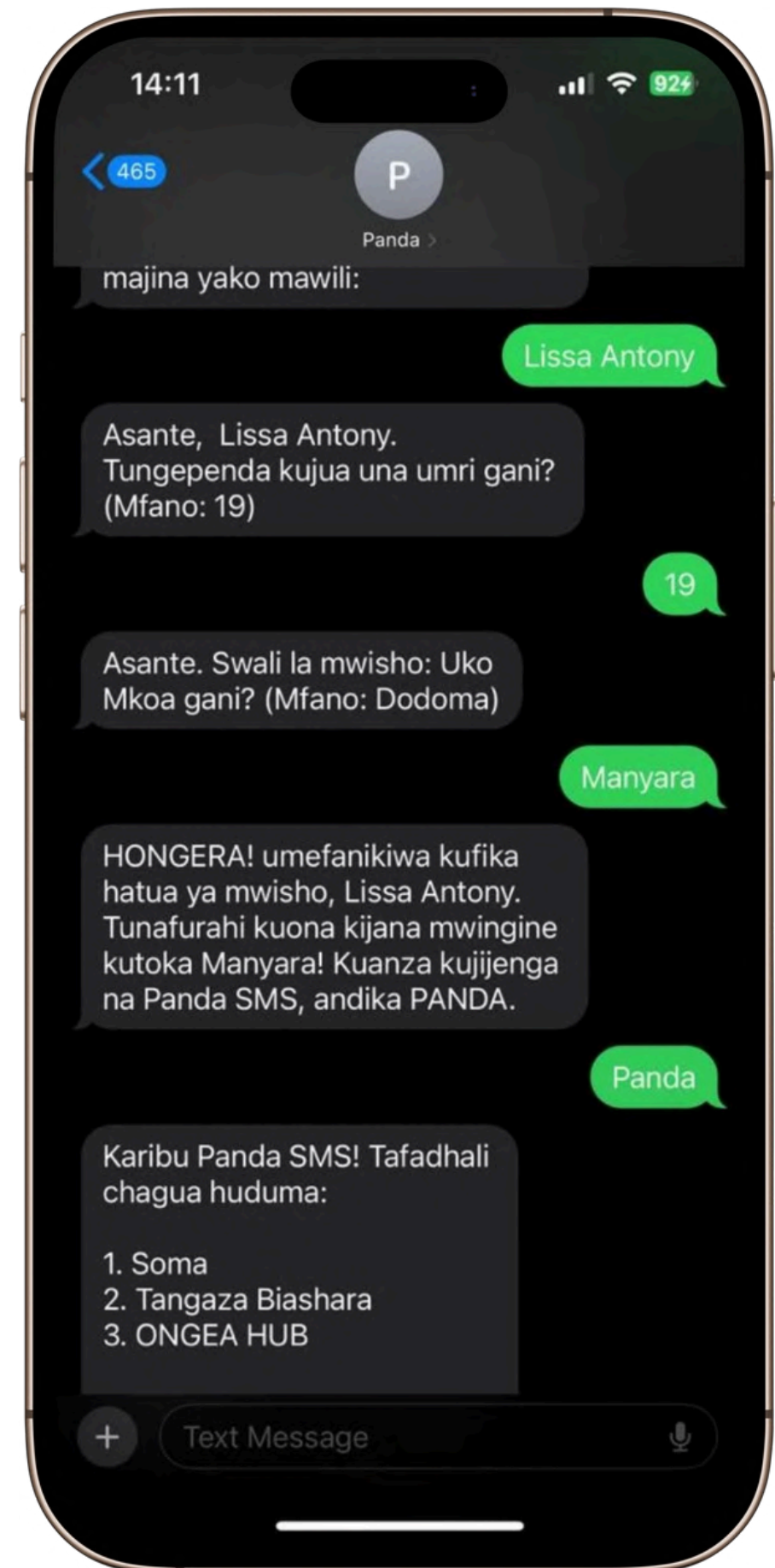
These initiatives have focused on equipping adolescent girls and young women with the necessary skills, resources, and opportunities to enhance their agency, financial independence, and decision-making abilities.

By providing training, mentorship, and access to economic platforms, Her Initiative has empowered participants to actively contribute to local economies, improve their livelihoods, and build resilient futures. These projects reflect Her Initiative's ongoing commitment to fostering inclusive economic growth for women.

PANDA DIGITAL

Enhanced User Engagement and Participation Through Bulk SMS Mobilization

Panda Digital utilized bulk SMS to mobilize and engage 5,000 young women, raising awareness about digital literacy programs and increasing participation through targeted updates on courses, opportunities, and platform benefits. This strategy effectively boosted sign-ups and user engagement, extending our reach and impact.

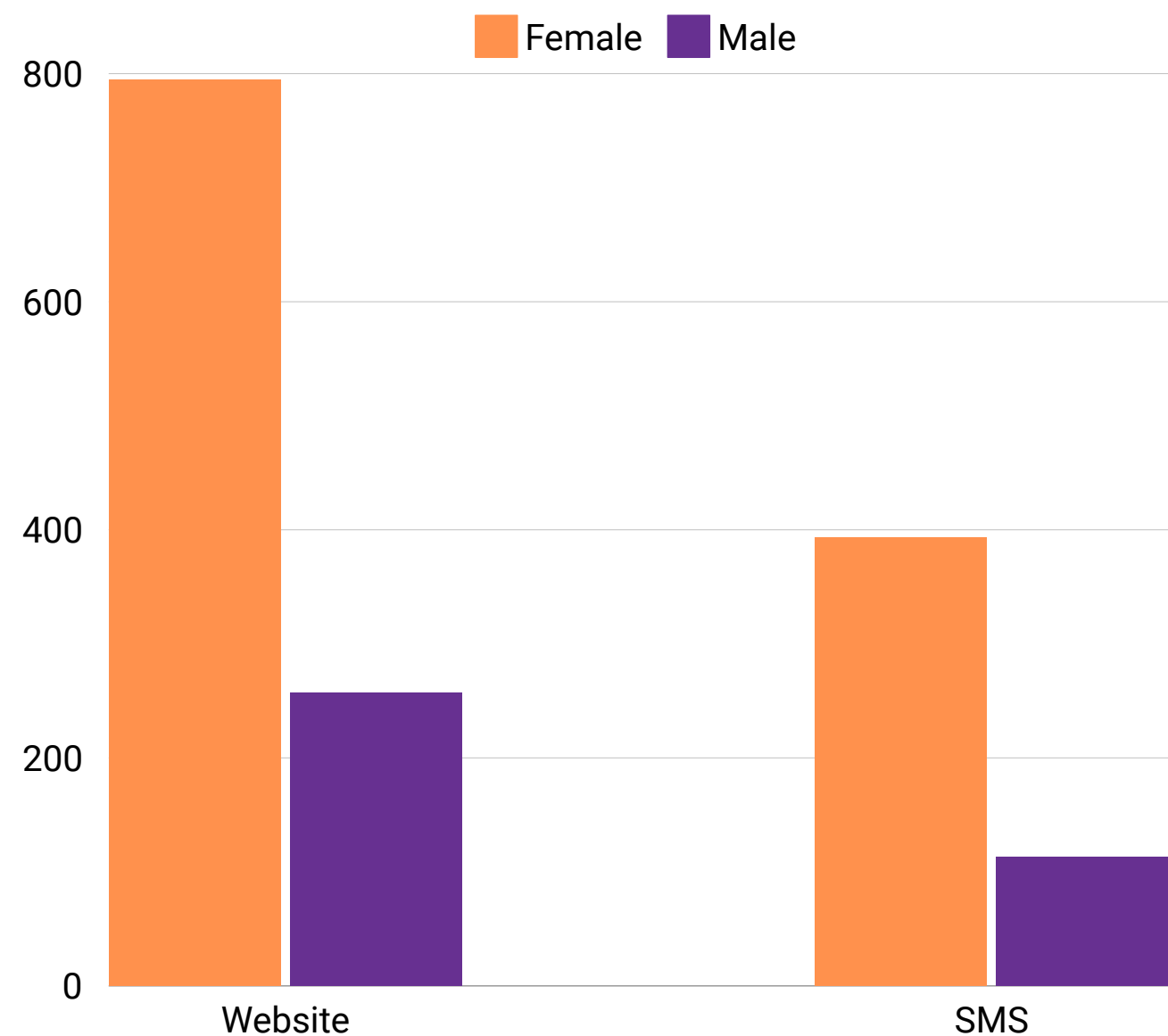


“

PANDA SMS Uses an AI SMS Pathway to allow young women with no access to Internet to navigate the platform's Contents

Growth in User Engagement Through Website and SMS Platforms

Panda Digital welcomed 795 new female sign-ups on the website and 393 via SMS, showcasing our success in reaching diverse audiences. Male participation also grew, with 257 males joining online and 113 through SMS, reinforcing our commitment to inclusivity. Hundreds of the users gained the skills and knowledge on entrepreneurship to create and sustain their businesses, fostering economic empowerment and personal growth, while extending critical resources to underserved communities.



Rahel's Journey from Digital Novice to Business Trailblazer

Rahel, a 25-year-old entrepreneur from Tabata, began her journey with the Panda Digital program unsure of how to leverage digital platforms for her business. Before joining the Masoko program, she struggled with understanding the fundamentals of digital business, lacked essential business education, and found it challenging to identify and reach potential markets for her products.

However, the Panda Digital program transformed her approach. Through targeted training, Rahel gained valuable insights into utilizing digital tools and platforms to expand her business reach. She learned effective strategies for finding and engaging customers online and discovered innovative ways to make her products stand out in the competitive market.



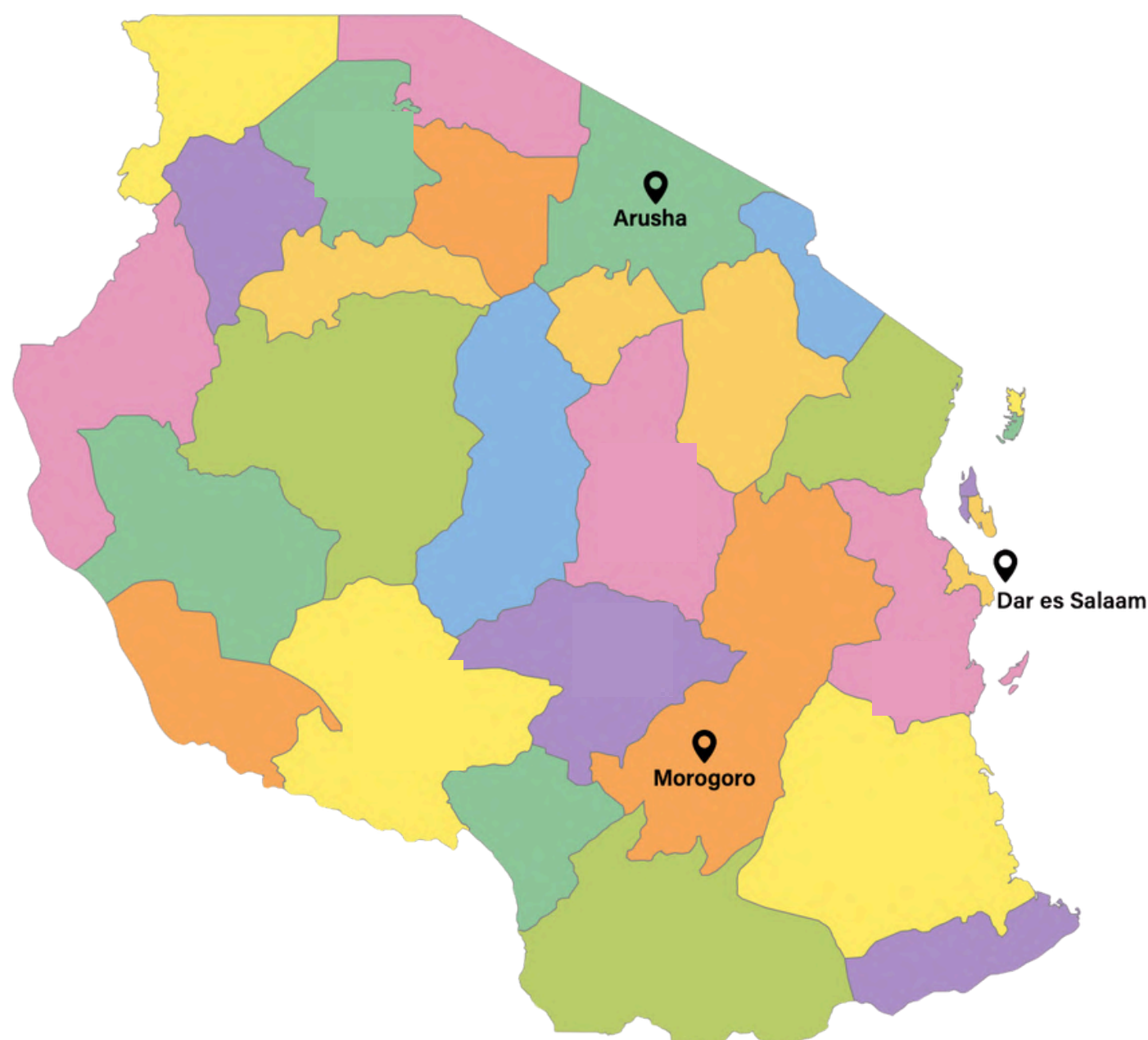
Today, Rahel is not only adept at finding customers online but has also successfully differentiated her business by incorporating unique elements that appeal to her target audience. Her journey from digital novice to business trailblazer exemplifies the transformative power of the Panda Digital program, showcasing how tailored education and digital skills can lead to real-world success.

GOING BEYOND

Youth Leaders Recruitment and Training

This quarter, 21 youth leaders were recruited—12 from Dar es Salaam, 5 from Morogoro, and 5 from Arusha.

They were trained using the TOT (Training of Trainers) approach, gaining digital business, facilitation, motivation, and self-awareness skills to effectively support and mentor local entrepreneurs in their communities.



Partnerships with Host Organization

17 partnerships with host organizations were established; 9 in Dar es Salaam, 4 in Morogoro, and 4 in Arusha. Additionally, we signed MOUs with the host organizations in Dar es salaam, Morogoro and Arusha, strengthening our efforts to secure centers for Youth Leaders to conduct training for local entrepreneurs and mobilize those who meet the program's participation criteria.

Youth Entrepreneurs Mobilization

A total of 504 youth entrepreneurs, 359 females and 145 males for the first cohort were mobilized. 131 from Arusha, 261 from Dar es Salaam, and 112 from Morogoro. Trained by youth leaders, 75% of them completed digital business training, significantly enhancing participation and engagement in our digital business programs.



Female: - 359



Male: - 145



Suma Mkumbwa, 23 years, Youth Leader *“The course that I loved the most was personal Mastery and empowerment, it has helped me have a deeper understanding of myself, it has also helped me realize that I should evaluate myself daily to identify where I have succeeded and where I have not, this will help me progress as I will not be repeating the same mistakes and improving on the things I did good”*



Engagement of families and partners of Youth Entrepreneurs

504 family members, partners, and representatives of youth entrepreneurs were engaged enhancing support and cooperation. This engagement has led to more effective mobilization and increased participation of youth peers in the project.



Focus Donald Dosa, Parent of a participant, Morogoro. "I am very pleased with this program because it will keep our children busy and prevent them from being idle in the streets"



Veronica Leonard, Youth Entrepreneur, Morogoro. "The family engagement sessions were very crucial as most parents have been very hard to convince when opportunities are presented, this will also motivate other parents to give their children permission to participate and benefit from the Going Beyond Project"



Business Visits and Assessment of Youth Entrepreneurs' Digital Skills Progress

145 businesses owned by youth entrepreneurs were visited, enabling direct engagement and assessment of their progress in utilizing the digital skills gained during training. These visits provided valuable insights into their challenges and successes, allowing us to offer tailored support for further business growth and development.





MSHIKO CLUB PROJECT

Establishment of Mshiko Clubs in Ubungo Municipal Secondary Schools

5 Mshiko clubs were established in Saranga, Kiluvya, Maramba Mawili, King'ongo, and Dar es Salaam Girls' secondary schools, all located in Ubungo Municipal, Dar es Salaam. These clubs aim to enhance financial literacy, entrepreneurial skills, and agency empowerment among adolescent girls.

Validation Workshop for Mshiko Clubs' Training Guides

A validation workshop was conducted to gather inputs on Mshiko Clubs' training guides from stakeholders, including 10 students, 10 teachers, 5 parents, community leaders, and 2 Local Government Authority officials. The workshop facilitated the finalization of the Financial, Economic, and Agency empowerment guides, ensuring accuracy, relevance, and effectiveness. Participants provided valuable feedback and recommendations to improve the content, structure, and delivery methodology of the training materials.



Capacity Building for Trainers on Mshiko Clubs Project Guides

10 trainers (volunteers) participated in a capacity-building session focused on the Mshiko Clubs project guides. This training aimed to enhance their ability to facilitate club sessions in schools and ensure effective, girl-centric delivery of the training materials. The session equipped volunteers with the skills to support student-led clubs, promote girls' participation in leadership roles, and deliver the content of the guides effectively.

Adolescent Girls' Enrollment in Mshiko Clubs

366 adolescent girls joined and began training in Mshiko Clubs: 85 from Saranga, 91 from Maramba, 84 from King'ongo, 80 from Dar es Salaam Girls, and 26 from Kiluvya secondary schools. The training focused on enhancing financial literacy, entrepreneurship, and life skills, empowering the adolescent girls with the knowledge and confidence needed for personal and economic growth. It also aimed to build self-awareness, leadership skills, and the ability to overcome financial challenges, fostering a spirit of self-reliance and entrepreneurship.





QUARTERLY ACHIEVEMENTS

Strategic Objective 2: To promote women's economic empowerment at the national level within the context of SRHR and GBV.

PLAN B

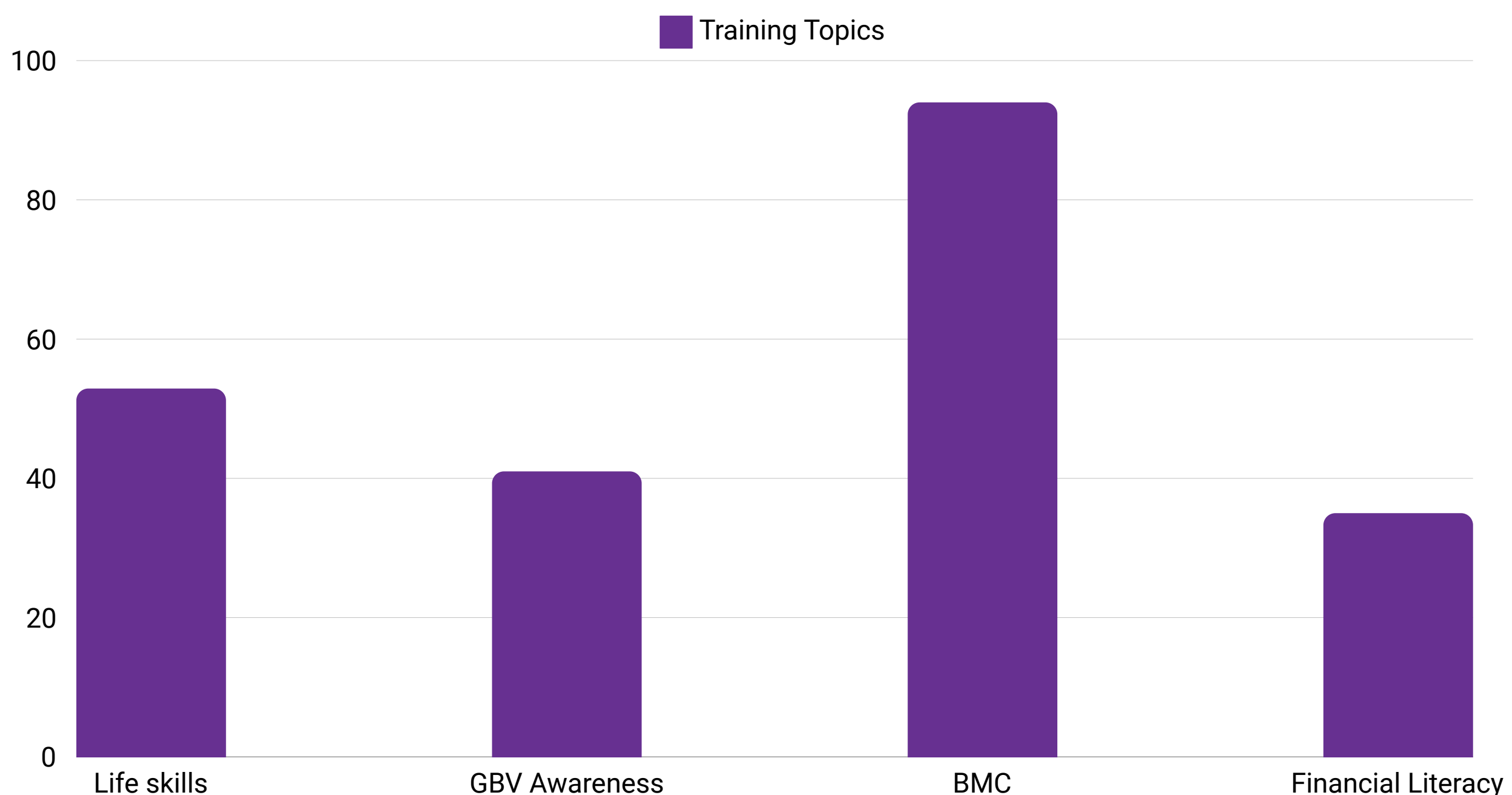
End of Project Highlights: Plan B Phase 2

Introduction

The end-of-project evaluation for Plan B Phase 2 aimed to gather feedback from 30 out-of-school girls and young mothers aged 15-24 from Kisarawe, Kazimzumbwi, and Kifuru wards on the impact of the project's training and business support. The survey focused on the project's effectiveness in fostering economic independence, business success, financial literacy, Self-awareness, and the ability to address gender-based violence (GBV).

Key Program Components and Participant Feedback

The Business Canvas emerged as the most valued aspect of the project, with 94.1% of out-of-school girls and young mothers finding it instrumental in organizing their business ideas. Other beneficial components included life skills training (52.9%), gender-based violence (GBV) awareness (41.2%), and financial literacy (35.3%).



PLAN B

Empowerment and Business Development Among Out-of-School Girls and Young Mothers

All 30 out-of-school girls and young mothers expressed confidence in applying the skills learned, with 47% actively using them to improve their businesses. Additionally, 27 out-of-school girls and young mothers created or refined business ideas, including ventures in food sales, clothing, and services like poultry farming. Of those, 12 out-of-school girls and young mothers successfully established 7 businesses, earning an average monthly income of 56,000 TZS (~USD 22).

Material Support and Savings Initiatives for Out-of-School Girls and Young Mothers

Material support was provided to 7 out-of-school girls and young mothers, who received essential items like kanga, shoes, and stoves, which contributed to their business establishment. Additionally, 8 out-of-school girls and young mothers set up group savings accounts, with most finding them effective in achieving their financial goals. However, some participants needed help managing these accounts.

Enhanced GBV Awareness and Community Engagement Among Out-of-School Girls and Young Mothers

The project resulted in a significant improvement in GBV knowledge among out-of-school girls and young mothers, with 77.8% feeling more capable of identifying and responding to GBV. All participants reported feeling empowered to speak out against GBV. Additionally, 77.8% of participants actively addressed GBV within their communities, with 66.7% taking action on multiple occasions.



Increased Financial Independence and Strengthened Family and Community Relationships

The project led to increased financial independence for 55.6% of out-of-school girls and young mothers, with another 33.3% reporting moderate improvements in their independence. Additionally, 64.7% of out-of-school girls and young mothers saw enhanced relationships with family and community members as a result of their involvement in the project.

Identification of Eligible Candidates for Plan B Phase 3 Project

52 eligible candidates have been identified for the Plan B Phase 3 project by assessing their education, employment background, experience with gender-based violence, entrepreneurial interest, and commitment. This project targets out-of-school girls and young mothers aged 15-24 from the Msimbu and Masaki wards in Kisarawe District, with a dual focus on reducing gender-based violence and enhancing economic resilience.



PANDA DIGITAL MOVEMENT

Market Outreach for Panda Digital Movement

As part of our market outreach for the upcoming Panda Digital Movement, we met with market leaders at Mwananyamala Market to introduce our upcoming sextortion campaign. During the meeting, we outlined the campaign's objectives and discussed planned outreach activities. This engagement aimed to build support and collaboration with local leaders, ensuring their involvement in amplifying the campaign's impact as we prepare to launch our initiatives in the market community.

USAID WANAWAKE SASA

Launch of the USAID Wanawake Sasa Project

We proudly participated in launching the USAID Wanawake sasa project in collaboration with WiLDAF and Jamiiforums, with funding from USAID. This three-year initiative (2024-2026) enhances women's and girls' civic and political participation in Tanzania. The project will impact seven councils in mainland Tanzania—Ubungu, Kinondoni, Arusha Mjini, Meru, Mufindi, Iringa Mjini, and Misungwi—alongside four districts in Zanzibar to empower girls and women to engage in elections and leadership positions actively, thereby reinforcing democracy and transparency. The successful launch represents a pivotal step toward achieving our objectives of amplifying women's voices and participation in Tanzanian politics.





“

On behalf of our partners, Her Initiative and JamiiForums, we are excited to launch the USAID Wanawake sasa project today with Hon. Gwajima. We extend our gratitude to the U.S. government and USAID Tanzania for funding this initiative, which aims to enhance the participation of women and girls in civic and political affairs to promote inclusive democracy. Through this project, we are dedicated to driving significant changes in mindsets, policies, and laws, asserting that women's and girls' participation in leadership and democratic processes is a fundamental right and essential for our society's progress”. **Adv. Anna Kulaya, Chief of party USAID Wanawake Sasa**

QUARTERLY ACHIEVEMENTS

Strategic Objective 3: Build a sustainable, resilient, and competent organization that supports our efforts toward realizing Her Initiative's vision, mission, and strategic goals

STAWI LAB

Online Training of Selected 19 WROs:

Her Initiative facilitated four online capacity-building trainings for 19 youth-led organizations, involving 40 participants from youth-led organizations (Executive Directors and their team members). The sessions focused on gender centralization, communication and branding, talent management, and wellness and self-care. Participants showed significant improvement, with post-assessment scores of 71% for gender centralization, 88% for communication and branding, 85% for talent management, and 80% for wellness and burnout prevention. These training enhanced the participants' skills in integrating gender-sensitive practices, developing strong communication strategies, managing talent and volunteers, and promoting well-being within their organizations.

“

Before StawiLab's training, we struggled with resource mobilization and sustaining our NGO's growth. Through the program, we learned the importance of innovation, documentation, and sustainability, which have been game-changers for us. Now, we're equipped to keep our organization growing and thriving. StawiLab has truly transformed how we operate. — **Ahlam Ahmed, Project Director, Zanzibar Changemakers**





Thanks to the StawiLab and Her Initiative, our organization has been able to significantly restructure our monitoring and evaluation strategies. Previously, we would focus on activities, but now we know the importance of measuring impact and outcomes. This training has not only made us more transparent but has also empowered us to track the true effect of our work on youth, whom we mentor, coach, and provide counseling to. It has transformed how we operate and ensures we fulfill our mission more effectively." —
Dr. Glory Florentine, Co-founder & Executive Director, Minova Mental Health Fellowship.



CAPACITY BUILDING TRAINING

Project Management Cycle

Our Her Initiative team successfully attended a one-day capacity-building session focused on the Project Management Cycle, aimed at enhancing our project management skills. The training covered all critical stages of the project cycle, including initiation, planning, execution, monitoring, and evaluation. We gained practical insights into creating detailed project plans, effectively managing implementation, tracking progress, and assessing outcomes. The tools and techniques acquired from this session have strengthened the team's ability to execute projects efficiently and achieve organizational goals, ultimately improving our overall project management practices.

Safeguarding Training

We attended a safeguarding session focused on key aspects of protection, including risk analysis and managing safeguarding concerns. The training covered best practices, such as effective reporting systems and handling sensitive issues. This has strengthened our commitment to maintaining a safe and supportive environment for all stakeholders.

Monitoring and Evaluation

The Monitoring and evaluation department staff are currently engaged in a capacity-building program focused on Monitoring and Evaluation (M&E). This ongoing training enhances our skills in assessing project effectiveness and impact, covering key components such as designing evaluation frameworks, collecting and analyzing data, and using findings to improve outcomes. Through this program, we are deepening our understanding of effective monitoring and evaluation, ensuring our projects are impactful and aligned with our goals.

Team-Building Exercises at Mbudya Island

Her Initiative conducted a successful team-building exercise at Mbudya Island with all staff members, focusing on collaboration and communication. The team built trust and strengthened interpersonal relationships through problem-solving challenges and outdoor activities. This event not only improved staff morale but also resulted in a more unified and productive team, enhancing collaboration toward achieving our goals.

MID-YEAR REVIEW

We conducted the organization's mid-year review, which allowed us to assess progress, evaluate performance, and align strategies with current goals. We analyzed achievements, identified challenges, and discussed necessary adjustments to enhance our operations. This session was instrumental in reflecting on our accomplishments and setting priorities for the remainder of the year, ensuring we stay on track to meet our objectives and effectively address emerging issues.





QUARTERLY ACHIEVEMENTS

SUMMARY OF OUR ACHIEVEMENTS

ACTIVITY	Target	Reach
Youth and Young Women Mobilized through Panda Digital (New sign-ups)	1250	1558
Bulk SMS disseminated to youth and young women on Panda Digital Awareness	5000	5000
Digital Business Trainers (Youth Leaders) Recruited and Trained	21	22
Youth entrepreneurs (Youth Peers) trained digital enrolled and trained digital business by Digital Business trainers	575	504
Host organizations partners to provide centers for Digital business training	22	17
Families and partners engaged to support youth entrepreneurs' training	575	504
Youth entrepreneurs' businesses visited after training	---	146
Mshiko clubs established in Ubungo district secondary schools	5	5
Workshop for validating Mshiko club training Guides	1	1
New project launched	2	2
Success story shared	2	2

ACTIVITY	Target	Reach
Adolescent girls, teachers, parents and community leaders, and local government officials participated in validating Mshiko club training guides	---	27
Youth and young girls recruited and trained to be Mshiko club facilitators	10	10
Adolescent girls joined Mshiko clubs from selected secondary schools	500	366
Out-of-school girls and young mothers from Kisarawe District visited for the end of plan B phase 2 evaluation	30	20
Out-of-school girls and young mothers from Msimbu and Masaki wards in Kisarawe were identified to participate in Plan B Phase 3	50	52
Youth-led organizations participated in Stawi lab capacity-building training	20	19
Youth-Led Organizations representative participated in Stawi Lab capacity-building training	40	38
Capacity building training for Her Initiative staff	3	3
Team building exercise for Her Initiative staff	1	1
Partnerships Meetings Held and attended	---	12
Networking events and coalition activities attended	---	8

NATIONAL AND GLOBAL EVENTS

Participated in **International Youth Day** in Dodoma where our team participated as a panelist in discussions concerning digitalization and youth empowerment. Also we had an opportunity to present the overview about the Panda Digital Platform and showcased the opportunities that youth can leverage through digital platforms.

As part of networking efforts for this quarter, Her Initiative actively participated in International Youth Day in Dodoma, where our team engaged as panelists in discussions focused on digitalization and youth empowerment. We presented an overview of the Panda Digital Platform, highlighting the digital opportunities available for youth to gain financial skills and for their economic growth.



Our Executive Director led fundraising initiatives at the **United Nations General Assembly (UNGA)** in New York, an essential forum where global leaders convene to address pressing issues. This engagement allowed us to connect with influential stakeholders and promote our mission. Additionally, we took part in the Spotlight event organized by the Segal Family Foundation, which provided a platform to network with key players in the philanthropic sector.



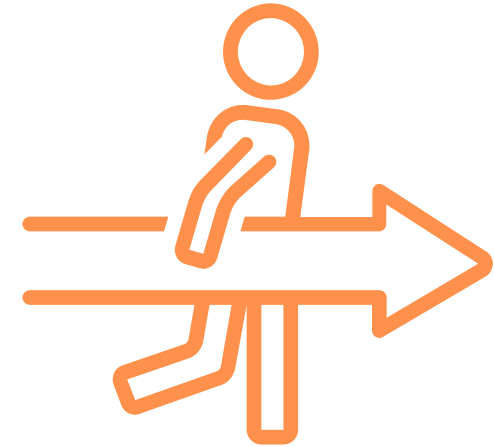
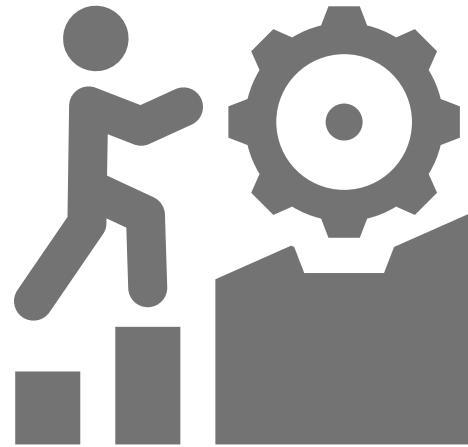
The **Global Citizen Festival** held in Central Park was another event where our Executive Director (ED) gave a speech on the current situation of youth employment and women entrepreneurs. By moderating a panel on Women Economic Power, we aimed to attract partners interested in supporting initiatives that empower these demographics. In the GoalKeepers 2030 Initiative, the ED had an opportunity to network with other goalkeepers focusing on innovative solutions and partnerships that can accelerate progress towards achieving SDGs. Exploring partnership with Mary Lynn and Warren Staley School of Leadership in Kansas where we could work together to enhance educational outcomes in Tanzania.

Also the **CLI gathering in New York** was a great opportunity for networking and generating support and resources for ongoing projects and initiatives reinforcing their significance in quarterly fundraising efforts.



GLOBAL CITIZEN.
NOW

LEARNINGS, CHALLENGES AND WAY FORWARDS



LESSON LEARNT

Community-Based Approaches Strengthen Impact

Our interventions, especially in Kisarawe through the Plan B project, revealed that localized, community-centered approaches yield greater results. Working closely with local leaders and leveraging community knowledge has proven to be highly effective in increasing engagement and ownership.

Peer Learning and Mentorship Amplify Results

The mentorship programs have shown that young women benefit greatly from peer learning and shared experiences. Through structured mentorship, participants gain confidence, improve their leadership skills, and feel more supported in their entrepreneurial and personal growth journeys.

CHALLENGES

Sustained Participation in Long-Term Programs

Keeping participants consistently engaged in long-term programs has been a challenge, particularly due to the socio-economic pressures many face, economic hardship, family responsibilities, and competing demands sometimes lead to drop-offs, which affect overall program outcomes.

WAY FORWARD

Enhancing Retention through Flexible Program Models

To counter challenges in sustained participation, we plan to introduce more flexible and modular training sessions that accommodate participants' schedules and socio-economic circumstances. We will also strengthen the support system within the programs to include additional incentives and continuous follow-up.

NEW PARTNERS INTRODUCED



OUR ESTEEMED PARTNERS



SUCCESS STORIES

FROM FRIGHT TO FREEDOM

Naomi Laison, Youth Leader - Going Beyond

Hello, my name is Naomi Laison, and I am proud to call Arusha my home. Today, I want to share how my journey through the Digital Business Program changed my life, not just as a young leader but also as an entrepreneur.

Before joining the program, running my small business felt like navigating a maze in the dark. I struggled to identify my customers and reach them effectively. My business lacked structure, and I had no idea how to leverage digital tools to grow. Every step forward felt like a guess, and the uncertainty was overwhelming.

When I joined the Digital Business Program, everything began to shift. The training provided a roadmap that transformed how I saw and managed my business. I learned how to analyze customer needs, design products and services that truly add value, and use digital platforms to connect with a broader audience.

What stood out the most was the focus on practical, hands-on learning. The facilitators didn't just teach theories; they guided us through exercises that helped us apply what we were learning to our own businesses. By the end of the program, I had a clear strategy to position my business online and reach the right audience.

The program also built my confidence. I went from second-guessing every decision to speaking about my business with pride and clarity. Collaborating with other young entrepreneurs gave me new perspectives and ideas, while the supportive environment helped me realize that challenges are opportunities to grow.

Today, my business is thriving in ways I never imagined. I've gained new customers, improved my products, and built a presence online that reflects my vision. The knowledge and tools I received from the Digital Business Program have equipped me to keep growing, even in the face of challenges.

For anyone struggling to move their business forward: don't give up. The right guidance and community can make all the difference. I'm living proof that with the right opportunities, you can overcome any obstacle and unlock your potential.



I CAN NOW SAVE AND SPEND WELL

Hi, my name is Maria Peter, and I am a 17-year-old student from Kiluvya Secondary School. Growing up, I always saw how hard my parents worked to provide for our family. But despite their efforts, it wasn't always easy for them to cover everything. There were times when I lacked basic personal items like sanitary pads or money for lunch at school. I knew these were my parents' responsibilities, but deep down, I wanted to help them in any way I could.

The problem was, I had no idea where to start. I often spent money without thinking—buying small things impulsively, only to realize later I couldn't afford what I actually needed. I didn't know how to budget or save, and it made me feel stuck. When I heard about the Mshiko Club, I saw an opportunity to change that. I wanted to learn how to manage my money, save for the future, and maybe even start a small business to help with some of my needs.

Joining the club turned out to be one of the best decisions I've ever made. During the program, I learned so much about financial literacy, budgeting, and saving. Our facilitators broke down these concepts in a way that was easy to understand and apply. For the first time, I felt like I had control over my finances.

One of my proudest moments during the program was when I developed my own business idea. Through research and guidance, I realized that I could create a small venture to earn extra income. This would allow me to cover some of my personal needs, like buying pads or saving for lunch money, and at the same time, reduce the pressure on my parents.

But it wasn't just about finances. The Mshiko Club also gave me the confidence I never thought I had. I participated in discussions, shared my ideas, and even took on a leadership role in the club. These experiences helped me grow, not just as a student but as a young leader.

Today, I feel like a completely different person. I've started saving and budgeting my money effectively, and I'm working on turning my business idea into a reality. Knowing that I can contribute to my family's well-being gives me so much pride and purpose.

The Mshiko Club didn't just teach me about money; it gave me a sense of independence and hope for the future. I'm grateful for this journey, and I hope my story inspires others to believe in themselves and take charge of their lives.

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Yes! To Financial Freedom

