

HER T A N Z A N I A INITIATIVE

Lydia Charles Moyo

951

women and girls directly supported

31,823+

community beneficiaries



Seeds of Change: How Women First's Investment Sparked a Global Movement

Every morning as a schoolgirl, Lydia Charles Moyo saw dreams slip away. One by one, her classmates vanished, not for lack of talent, but because of a lack of resources. Of 200 bright students, only nine reached high school. Just three were girls.

Lydia refused to let that pattern persist. She sold her car and emptied her savings to launch Her Initiative. Her first supporter was Women First International Fund (WF). Through flexible funding, organizational strengthening, and trust-based support, Lydia gained something invaluable: the freedom to dream big and adapt quickly.

With WF's belief in her vision, Lydia was able to launch an in-person entrepreneurship training in Dar es Salaam. This early support created momentum. When the pandemic hit, Her Initiative adapted swiftly, and Lydia and her team were able to build Panda Digital, Tanzania's first e-learning platform for young women entrepreneurs. The city-based program soon expanded, bringing business skills, mentorship, and financial literacy to women in communities that had been left behind.



The Panda Philosophy: When One Woman Thrives, She Lifts Many

In Swahili, Panda means “to plant.” For Lydia and her team, it represents a guiding philosophy. Every woman possesses the seed of transformation. With trust and resources, she can create change that can extend to her family, business, and community.

This approach is not charity; it is an investment in human potential. For example, Leah Jacob Nteba, once a school dropout, turned her fruit stand into a testament of possibility. Similarly, Mwamini Nicodemus transformed survival into innovation with a thriving eyewear business that now inspires her neighborhood.

Each story is proof of the same truth: when women are given the chance to plant their dreams, they grow futures bigger than their own.

Technology Meets Heart

Through Panda Digital, thousands of women now access training on mobile, web, and SMS, making learning flexible and accessible. At the same time, Panda on the Ground ensures that in-person, tailored support remains. Together, these methods form a bridge between innovation and community wisdom, reaching women from Dar es Salaam to the most remote villages and ensuring everyone has a path forward.

 *"I don't think girls should be limited in their dreams. Everything starts from a dream. The bigger the dream, the bigger the chance."*
— Lydia Charles Moyo, Executive Director, Her Initiative



BY THE NUMBERS

951

women transformed from surviving to thriving

103

young women living with HIV empowered to rebuild their futures

530

adolescent girls equipped with skills that break cycles of poverty

302

youth leaders trained to multiply change in their communities

210

women-led businesses created, generating jobs and inspiring communities ○○○○

From Local Vision to Global Recognition

Women First's early investment in Lydia's vision has yielded extraordinary returns. Today, she is a Mandela Washington Fellow (2023), a finalist for the Future of Tanzania Leadership Award, and the recipient of the 2024 Global Citizen Prize. Her Initiative earned the King Baudouin Foundation Africa Prize (2023–2024), demonstrating how trust in grassroots visions can reshape continents. Building on this success, partnerships now include seven institutional funders.

The core model remains: trust local leaders, provide flexible resources and support, and watch women achieve the extraordinary. Inspired by these results, Lydia now aspires to become a funder herself, ready to take bold bets on the next generation of visionaries.

RURAL WOMEN UPLIFTMENT SOCIETY

INDIA

1646

women and girls directly supported

5,000+

community beneficiaries



From Conflict to Courage: A Partnership for Action in Manipur

In Churachandpur, Manipur, daily life has been upended by conflict. Livelihoods are fragile, and uncertainty lingers. Yet in the midst of this, the Rural Women Upliftment Society (RWUS) is helping women turn hardship into opportunity. With support from the Women First International Fund (WF), RWUS is demonstrating that when women are equipped with economic tools and organizational strengthening support, they not only transform their own lives but also positively impact their families, organizations, and communities.

When violence escalated, RWUS drew on its strong community ties to act quickly. While larger aid efforts often struggled to reach people, RWUS delivered immediate, practical solutions. With flexible WF funding, they launched vocational training programs in weaving, tailoring, and other skills, helping women claim economic independence and dignity. Many have since secured jobs in cities like New Delhi and Bangalore, carrying their resilience far beyond their hometown.

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“Had it not been for RWUS, women like me would not have had the chance to receive this training. I am now able to earn a modest income, pay for healthcare, and send my children to school.”
— Kimkhohoi, tailoring program graduate

Kimkhohoi's story reflects the broader impact. Learning a trade not only helped her support her family but also strengthened the local economy and inspired other women to follow her path. This ripple effect is amplified through nearly 50 Self-Help Groups, where women pool savings and provide small loans, creating a cycle of shared prosperity and inspiring other women to seek the same independence.

What begins with empowering one woman becomes a cycle of shared prosperity across the community. RWUS then took it a step further by creating a women-led marketplace with secure stalls, clean water, and toilets. For women who once sold their goods from the roadside, this is not only a safe and reliable place to do business, it is a space of dignity, visibility, and economic power.



"When my husband was killed, I felt deep pain and social stigma. I thought I was all alone. Through RWUS, I connected with other widows. Together we share our burdens and support each other while we earn a living by selling our wares at the marketplace."

— Ms. Vanlalkung, Gun Widow Survivor



BY THE NUMBERS

1646

women and girls trained
in weaving and tailoring

80%

now earn Rs40-50K /
US\$480-600 monthly

50

active Self-Help Groups

Building a Future That Lasts

RWUS is committed to lasting change. Through the Tribal Women Handicraft and Handloom Society, they have built a social enterprise that not only preserves cultural traditions but also generates income for the future. In a region scarred by conflict, this work stitches together resilience and hope. You can feel it in the steady rhythm of sewing machines, in the laughter shared among women, and in the pride that shines as they transform their skills into livelihoods and their traditions into a source of strength.



1

FOUR PILLARS OF CHANGE

BUILDING ECONOMIC POWER



At Women First International Fund, we know that real, lasting change begins when women are empowered to shape their own destinies. Since 1969, we have partnered hand-in-hand with grassroots, women-led organizations in India, Kenya, Malawi, Tanzania, and Uganda—groups whose voices are often unheard by large donors, yet who hold the keys to transformative solutions. Our approach is distinctive: Women First is often the very first funder for small, emerging women-led groups, providing not only resources but also trust and partnership. By standing with women living on less than a dollar a day, we help spark a journey from mere survival to stability, and from stability to leadership, unlocking ripple effects that strengthen entire communities.

OUR FOUR-PILLAR APPROACH

Our unique model for lasting change invests in women-led grassroots groups through four interconnected pillars. Each pillar strengthens the others, ensuring women have the resources, confidence, skills, and networks needed to transform their communities.

Building Economic Power | Organizational Strengthening | Collective Learning | Voice and Influence Building

THE CHALLENGE:

WOMEN WITHOUT ACCESS ARE COMMUNITIES LEFT BEHIND

Globally, women continue to face systemic barriers:

- **1 in 10 lives in extreme poverty**, unable to meet basic needs.
- **Nearly 1 billion women remain unbanked**, excluded from formal financial systems and unable to access even simple savings or loans.
- **Most women are concentrated in the lowest-paid, most insecure jobs**, while also carrying a disproportionate burden of unpaid care work, together limiting their time, choices, and opportunities to advance economically.

Without financial security, women cannot fully participate in decision-making, protect their families in crisis, or break free from cycles of dependence and inequality.

THE OPPORTUNITY:

UNLEASHING TRILLIONS, TRANSFORMING LIVES

Economic empowerment is the key to real gender equity. When women earn and reinvest, they transform not just households—but entire economies:

- Closing the gender gap could add \$12 trillion to the global economy within a decade.
- Women reinvest up to 90% of their income in their families and communities, driving better health, education, and resilience.
- Equal access to finance for women entrepreneurs could unlock hundreds of millions of new jobs, accelerating sustainable development worldwide.



OUR APPROACH: POWERING LOCAL MOMENTUM WITH STABILITY AND VISION

At Women First, we know lasting change starts with local leadership. That's why we invest directly in women-led grassroots organizations, visionary groups that receive less than 2% of global charitable funding yet hold the clearest solutions.

We provide what's too often missing:

Flexible, multi-year funding

(\$45,000): Grant distributed over three years to implement economic empowerment initiatives that benefit their communities.

Nest Egg Grant (\$1,000):

Partners invest funds in savings vehicles during our support period. This builds financial resilience, creates emergency reserves, and strengthens long-term sustainability beyond the grant.

Tech Grant (\$1,000):

Investments in digital infrastructure that expand partners' access to wider networks, unlock practical tech solutions, and strengthen their ability to advance and scale their work.



IMPACT IN ACTION

With Women First's support, **Rural Women Upliftment Society (RWUS)** introduced training in tailoring services, opening doors for women whose opportunities had long been confined to the home. For the first time, they began to earn their own income, building the skills and confidence to imagine new futures. As their confidence grew, the women came together to form a Handicraft & Handloom Society, run entirely by women, linking local artisans to buyers well beyond their villages. Their products, once invisible outside their community, began to be valued and celebrated, but they did not stop there. To strengthen their progress, RWUS established a women's marketplace equipped with clean water, toilets, and childcare. What began as a small trading post has become a thriving center of economic independence and pride, and a safe space where women can work, earn, and support one another as equals.



KIMKHOHOI'S STORY

After completing tailoring training, Kimkhohoi sold her first school uniforms at the new market. Today, Kimkhohoi earns a steady income and has built her first emergency savings. Her journey reflects the more profound impact of economic empowerment: greater security, dignity, and the power to shape her family's future.



"With that money, I was able to give my daughter money for her schoolbooks. That day, she looked at me, gave me a hug, and said, 'Ama, I'm proud of you.' I will never forget that moment."
— Kimkhohoi, tailoring program graduate

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2

FOUR PILLARS OF CHANGE

ORGANIZATIONAL STRENGTHENING



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Building Economic Power | **Organizational Strengthening | Collective Learning | Voice and Influence Building**

ORGANIZATIONAL STRENGTHENING: WHY IT MATTERS

At Women First, we believe lasting change begins with women who know the challenges firsthand. That's why we invest in women-led grassroots organizations, not as distant funders but as partners. As they learn from us, we learn from them. Together, we discover what works, what matters, and what's truly needed on the ground. After 55 years of listening and learning, one truth is clear: funding alone isn't enough.

Many partners are rich in vision and lived expertise, yet often operate in survival mode, stretched thin without the staff, resources, or infrastructure to plan ahead. Without strong organizations, even the most innovative solutions risk burning out before they can take root. Too often, traditional capacity building programs miss the mark, offering fragmented or one-size-fits-all approaches that fail to match local realities.

Our approach turns short-term wins into lasting impact by equipping leaders with the systems, skills, and stability they need to thrive. Strong organizations can attract funding, retain talent, influence policy, and scale solutions, ensuring that women's leadership not only sparks change, but sustains it for generations to come.

OUR APPROACH: THE FUNDER-PLUS MODEL

Our funder-plus model combines multi-year, flexible resources with organizational strengthening support that is practical, context-driven, and co-created with partners. Guided by staff and consultants with shared lived experience, our support is culturally grounded and responsive to what partners say they need, and delivered at the right scale, timing, and focus.

We strengthen one area of organizational capacity at a time—whether strategic vision, financial management, monitoring, evaluation and learning, communications, or resource mobilization—so leaders can deliver results today while positioning their organizations for tomorrow. When a partner can capture their impact in a compelling “elevator pitch,” it signals not only new capabilities but also a sharper sense of purpose and direction.



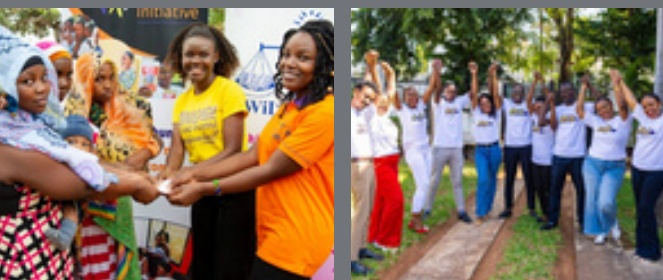


HOW WE MEASURE PROGRESS

For us, progress is more than numbers on a page. It's the visible shift from survival to sustainability. A partner may begin with Women First as their first funder, but within a few years many are attracting new supporters, expanding their teams, and securing resources that anchor their future.

Growth takes many forms: moving from volunteers to paid staff, gaining offices or land, or even purchasing an ambulance to serve their community. Each milestone signals resilience, stability, and the capacity to drive impact at scale.

We capture these changes through continuous communication, including frequent check-ins, site visits, reports, and independent evaluations. Together, we track the journey, celebrate achievements, and shape the next chapter of lasting change.



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IMPACT IN ACTION

When **Her Initiative** began in Tanzania, it was a small, passionate effort led by young women determined to break the cycle of poverty through financial literacy and economic empowerment for girls. What they lacked in resources, they made up in vision.

Women First was their first funder, providing a \$10,000 seed grant and hands-on organizational strengthening support. Through our training and accompaniment, Her Initiative built solid governance systems, improved financial management, and learned how to position themselves for sustainable growth.

In the early days, they struggled with staff retention, as resources were scarce and team members often had to move on to more stable opportunities. Today, thanks to stronger systems and increased funding, Her Initiative has a stable team with permanent staff, a critical foundation for long-term impact.

The results have been transformative. In just a few years, Her Initiative has multiplied its budget to \$500,000, expanded its reach across Tanzania, and gained global recognition. Founder Lydia Charles is now a Mandela Washington Fellow, a recipient of the Global Citizen Award, and Her Initiative was honored with the King Baudouin Foundation Africa Prize (2023-2024).

This journey, from a first grant and organizational training to international acclaim, shows the power of investing not just in women leaders, but also in the strength and stability of their organizations, so their voices can endure, influence, and scale change.

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3

FOUR PILLARS OF CHANGE

COLLECTIVE LEARNING



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Building Economic Power | Organizational Strengthening | Collective Learning | Voice and Influence Building

COLLECTIVE LEARNING: THE POWER OF PEER EXCHANGE

At Women First, we know lasting change happens when women leaders grow together. Peer exchange is about more than sharing ideas. It's about connecting lived experiences, reflecting on hard-won lessons, and co-creating solutions no single leader or organization could achieve alone.

Research confirms its power: peer learning strengthens leadership, drives innovation, supports organizational growth, and makes leaders more agile in the face of change. Strong networks built on trust and honesty create safe spaces where collaboration fuels real progress.

For women leading small or emerging organizations, these exchanges are transformative. They provide practical strategies, validation that lived expertise matters, and the confidence, networks, and credibility to attract funding and sustain their work.

Women First builds these exchanges around the knowledge within our network—through regional convenings, virtual workshops, and strategy sessions on fundraising, advocacy, and program design. Between gatherings, leaders stay connected through digital tools that bridge rural and urban contexts. Every participant is both teacher and learner, shaping a shared body of practice rooted in community realities.



The results are clear: when grassroots leaders come together, local wisdom becomes collective action. They innovate faster, solve challenges together, and drive the feminist funding movement from the ground up.



IMPACT IN ACTION

In Bogotá, six women leaders—formerly incarcerated from Africa and Latin America—came together through Women First for a groundbreaking peer learning exchange. Each had already shown remarkable courage in the most difficult of places: prison. Many were incarcerated not out of malice, but out of necessity, surviving amid poverty, lack of resources, and systemic inequalities. There, leadership meant protecting younger girls from violence, sharing food with those who had none, or helping others write legal appeals.

Before connecting with Women First, many of their organizations operated solely on volunteers and had little visibility. The exchange gave them the space to reflect, strengthen their systems, and design cross-border strategies for change. As a result, their organizations now provide vocational training, legal aid, and mentorship to incarcerated and formerly incarcerated women. They have built peer support networks that reach hundreds of women inside prisons and upon release.

The collaboration also amplified their advocacy. Today, these leaders are invited to regional and international forums, where they bring the voices of incarcerated women into spaces of power—transforming lived experience into concrete policy recommendations for justice reform.



“Inside prison, community was everything—we protected each other, shared what we had, and stayed connected. Now, outside, I carry those same values forward to keep our networks strong and our work united.”

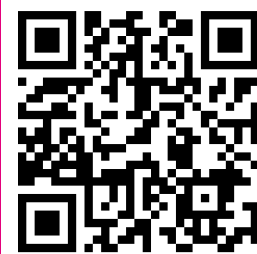
— Teodora Sánchez,
Mujeres Libres, El Salvador

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4

FOUR PILLARS OF CHANGE

VOICE + INFLUENCE BUILDING



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VOICE AND INFLUENCE BUILDING: EXPANDING GRASSROOTS VOICES

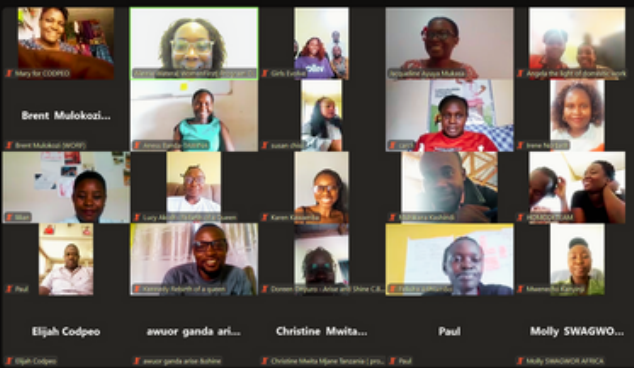
When women leaders tell their stories, they transform lived experience into strategies, drive innovation, and reshape the systems around them. Yet too often, those closest to the challenges are excluded from the very tables where decisions about their lives are made. At Women First, we're changing that.

We work to ensure our grantee partners' voices are present in global decision-making spaces—from the United Nations to gender equality conferences and international policy forums. By creating these opportunities, we help ensure that lived experience and on-the-ground expertise guide the discussions and shape the agendas that impact communities.

We unlock visibility, resources, and influence so that philanthropy, policy, and social impact strategies are shaped not only by those who distribute resources, but also by the women leading change on the ground. From local communities to global stages, and through research collaborations with universities and media outlets, we create articles and white papers that weave rigorous evidence with lived experience.



The outcome is clear: solutions are stronger, more sustainable, and more equitable when local leaders are the ones guiding decision-making.



IMPACT IN ACTION

Across the globe, Women First and our grantee partners are stepping onto global stages, reshaping conversations on women's empowerment, and making sure local voices lead the way in solutions and decision-making.

Women First is a founding partner of Fund Her Now—a collaborative initiative funded by the Hewlett Foundation, the Foundation for a Just Society, the Open Society Foundations, and the Wellspring Philanthropic Fund. This alliance channels private sector resources to empower grassroots leaders and elevates women leadership on the frontlines, ensuring their expertise informs global strategies.

In Tamil Nadu, Alamelu Bannan, founder of Rural Women Development Trust, empowers Arunthathiyar Dalit women through bold, grassroots feminist leadership. In 2025, with a recommendation from Women First, she received the Martha Farrell Award for her tireless advocacy and transformative work in gender justice.

“This recognition belongs to every woman in my community whose courage fuels our movement. Together, we’re proving that women from the margins can lead—and lead powerfully.”
— Alamelu Bannan, Founder, Rural Women Development Trust

At the UN's Fourth Conference on Financing for Development, Doreen Kalugira, Executive Director of Women of Influence in Tanzania, shared how she helps women formalize businesses, access loans, and gain visibility. Her debut on an international panel demonstrated that community-led solutions are both practical and transformative.



“For the first time, I felt my experience as a grassroots leader was not just local knowledge but global expertise.”

— Doreen Kalugira, Executive Director, Women of Influence

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