



**BREAKING THE CYCLE OF POVERTY:
TANZANIA'S HER INITIATIVE DRIVES
WOMEN'S ECONOMIC EMPOWERMENT**

AFTER SEEING HOW POVERTY AND LACK OF EDUCATIONAL SUPPORT LED HER CLASSMATES INTO CHILD MARRIAGE AND EARLY PREGNANCY, LYDIA CHARLES MOYO BECAME DETERMINED TO HELP ALL YOUNG WOMEN UNLOCK THEIR FULL POTENTIAL. TODAY, HER INITIATIVE, THE NON-PROFIT SHE FOUNDED, AIMS TO BREAK THE CYCLE OF POVERTY BY PROMOTING THE RIGHTS, THE EMPOWERMENT, AND THE FINANCIAL RESILIENCE OF WOMEN ACROSS TANZANIA. THE ORGANIZATION WORKS WITH AND FOR YOUNG WOMEN AND GIRLS SO THAT THEY CAN LEAD FULFILLING LIVES AND GAIN PERSONAL SECURITY AND ECONOMIC STABILITY.

As Lydia Charles Moyo has come to understand, the problems girls and young women face are complex and interconnected, which means tackling everything from financial exclusion to gender-based violence. However, rather than impose solutions on the people she wants to help, Moyo takes a peer-to-peer approach, working closely with women and girls and with other youth-led

organizations to design initiatives and programs.

Her Initiative fosters self-reliance among women and girls, ensures they know their rights, and helps them make their voices heard. The organization offers targeted training programs, digital learning, and mentoring, as well as connections to the resources and economic opportunities



needed to navigate the path to financial independence. "We want women to have skills so that they can compete in the market," she says.

A SYSTEM IN NEED OF FIXING

In her mission to help young women achieve financial independence, what Lydia Charles Moyo learned at an early age informed her approach to social impact. At school, she saw girls with tremendous potential being held back not only by their own circumstances but also by a lack of resources - from teachers and books to scientific equipment.

**"WE CAN DO NOTHING IF WE DON'T
HAVE SUPPORTIVE LAWS AND POLICIES
FOR WOMEN AND GIRLS. GIRLS SHOULD
NOT BE LIMITED TO DREAM."**

LYDIA CHARLES MOYO

At the time, the Tanzanian government was working to expand access to education, with a goal of providing at least one school for every ward - the country's smallest administrative unit. However, insufficient funding, poor infrastructure and lack of trained teachers meant these institutions tended to deliver low-quality education. "They built the schools, but as a country we were unprepared," explains Lydia.

Moyo's own experience says it all. "I took science, but I only saw a Bunsen burner at the ward school around the end of my studies," she recalls. Realizing that her schooling was insufficient, she enrolled in after-school classes. However, for most students—who had to take

long walks from school to home and at night worked on domestic chores or for the family business—this was not an option.

As a result, only nine out of 200 students from Lydia's year (three of them girls) passed the exam needed to go on to secondary school. "They were intelligent, but the environment wasn't supportive, particularly since they came from extreme poverty," she says. "It was so discouraging."

TURNING THE TIDE

It was in 2012, while at secondary school that Lydia embarked on her journey to change the lives of women and girls. She talked to her friends and convinced them to help her start what they called the Teen Girls' Supportive Initiative. The idea she says, was to "teach girls how to have confidence and self-esteem and to know their rights so they could stand up for themselves and for others."

Using the peer-to-peer model that would shape her later initiatives, Lydia wanted to help girls learn from each other. However, since most came from very poor families, she knew it would be hard for them to imagine breaking out of their circumstances or becoming economically independent.

She was convinced that meeting successful women could help change their mindsets, which would be the first step on the road to changing their lives. "So, we brought in role models—women who were writers and politicians and musicians—to share their stories on how they navigated the challenges they faced," she explains. "We went to schools in Dar es Salam every Friday, and we spoke to over 1,000 girls."

The next step was to find a way to inform girls about the



Tanzanian rights and laws that protected them. She and her friends approached the Tanzania Women Lawyers Association (TAWLA), arriving at their offices after a long walk. With their school uniforms covered in dust, Moyo worried that asking for their help might be a long shot.

"TECHNOLOGY IS ONE OF OUR BIGGEST STRENGTHS, BECAUSE WE NEED TO BE MORE INCLUSIVE—IT'S NOT JUST ABOUT BRIDGING THE GENDER DIVIDE, BUT ALSO THE RURAL-URBAN DIGITAL DIVIDE."

LYDIA CHARLES MOYO

But TAWLA's leadership was keen to support them. They both trained Moyo and her friends and sent several of its female lawyers to the Friday sessions to answer students' questions. "A lot of girls were going through gender-based violence," says Lydia. "Having women lawyers present was pretty helpful."

A PEER-TO-PEER SUPPORT MODEL

Today, everything Lydia learned from the Teen Girls' Supportive Initiative informs her approach to social impact. Focusing on financially excluded women such as small-scale producers or micro-entrepreneurs, Her Initiative has so far helped more than 15,000 young women to improve their lives.

The eight-week Panda—which has enabled more than 200 women aged between 18 and 35 to start businesses—offers employability and digital skills training and connections to financial resources and economic opportunities, while Panda Digital, a digital hybrid platform in Swahili, uses a combination of a website and—for those without smartphones or internet access—SMS technology powered by artificial intelligence, enabling it to reach more than 5,000 young women so far.

The peer-to-peer model means women and girls are more than just beneficiaries. Take Magreth Mtese, who joined the Panda program in 2019 to overcome challenges such as income instability. She used her training to establish a successful catering business and, while participating in a Panda orientation event, was hired by Her Initiative to provide it with catering services.

Meanwhile, Amanda Mosses, a finance volunteer at Her Initiative, received mentoring, enabling her to secure a finance internship, a position as assistant finance officer, and a promotion as the organization's finance and logistics officer. "Her Initiative has changed my life—it has given me the space to grow my career," she explains.

THE POWER OF WORDS

Lydia's success did not come easily. When she quit her job in 2019 to build the organization, she herself fell into financial hardship. "I had to sell my car and my personal

assets," she recalls. "And while we had a seed fund, it wasn't enough to cover all the programming."

Finding herself at a crossroads, she told her employees to go home and almost gave up. However, a phone conversation with a mentor changed all that. The mentor suggested she put her feelings of frustration into words, which she did.

Those words turned into an open letter to the development community, which Moyo published online in August 2021 under the title "Put Your Money where Your Words ARE!" Those words were stern and strong. She called for funders to move from tokenism and "empty words on investing in young women and youth-led organizations."

Her letter soon started attracting attention, which turned into approaches from funders and, by early 2022, grants. Today, funding partners include the Women Fund Tanzania, the Women Trust Tanzania Fund, the Segal Family Foundation, Purposeful, and the Embassy of the Netherlands.

Today, Her Initiative is working on another of its key goals—creating an enabling environment, which includes advocating for more protective laws and giving other organizations training and unrestricted grants for their organizations to thrive. "We identify as a movement builder that focuses on creating an ecosystem of youth led organizations," says Moyo. "Our model is bigger than ourselves."

www.herinitiative.or.tz

<https://www.every.org/her-initiative>

Open Letter to Development Partners:

https://medium.com/@LydiaCharles_/open-letter-to-development-partners-put-your-money-where-your-words-are-2569474c9cf8

SHINING A SPOTLIGHT

Lydia was awarded the Global Citizen Prize earlier this year. And then in June, Her Initiative received the Africa Prize of the Brussels-based King Baudouin Foundation, in recognition of its work to unlock women's economic potential, tackle youth unemployment, and accelerate economic and social development in sub-Saharan Africa. Worth 200,000 Euros, the Africa Prize rewards outstanding contributions to development in Africa, initiated and led by Africans.

Myriad USA will shine a spotlight on the remarkable achievements of HER Initiative during a 10-day roadshow in the United States, covering Washington DC, Boston, New York City and the San Francisco Bay Area. Through its 'Friends of Her Initiative' at Myriad USA, Her Initiative aims to raise awareness of its work and expand its network of supporters.

Myriad USA facilitates thoughtful, effective giving across borders.

Myriad USA is the new name for the King Baudouin Foundation United States (KBFUS). We bring together the expertise of KBFUS and Give2Asia, and provide donors with a simple and efficient platform to support their favorite nonprofit initiatives overseas, anywhere around the world.

To learn more about our Donor advised funds, Legacy funds, and Myriad ART, visit myriadusa.org or contact us at (212) 713-7660 or info@myriadusa.org.