



ANNUAL REPORT 2025

## RIDVAN KINDNESS ORGANIZATION

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## MESSAGE FROM THE CEO



It is with great pride and humility that I present this annual narrative report of Ridvan Kindness Organization (RIKO). The reporting period has been one of learning, growth, and meaningful engagement with the communities we serve. Despite operating with limited financial resources, our commitment to creating positive change has remained strong.

During this period, our organization focused on practical interventions that directly respond to community needs. We prioritized women economic empowerment, education support for vulnerable children, and awareness creation on key social issues affecting the community. These focus areas were selected based on real challenges observed on the ground, particularly in rural settings where opportunities remain limited.

The success of our programs demonstrates that even small-scale initiatives, when well-planned and community-driven, can create significant and lasting impact. Women who previously depended entirely on irregular support are now engaging in small businesses, while children who lacked basic school materials are now able to attend school with dignity and confidence. I would like to sincerely thank our supporters, partners, volunteers, and the community members themselves for trusting and working with us. Their collaboration has been essential to achieving the results presented in this report. As we move forward, RIKO remains committed to expanding its reach, strengthening its programs, and continuing to serve with integrity and compassion.

A handwritten signature in black ink, appearing to read 'G. Ibrahim', with a stylized flourish at the end.

**Mrs. Grace Ibrahim Clement**  
**Chief Executive Officer**  
**Ridvan Kindness Organization**

## 1. INTRODUCTION

This Annual Narrative Report presents a comprehensive overview of the activities implemented by Ridvan Kindness Organization (RIKO) during the reporting period. The report highlights the organization's commitment to improving the well-being of vulnerable communities through targeted interventions, strategic partnerships, and community-driven approaches.

During the reporting period, RIKO successfully implemented three major initiatives, namely: the establishment of Women Economic Empowerment Groups in Esilalei Village, the delivery of business management and entrepreneurship training sessions, and the implementation of the School Material Scholarship Program.

The Women Economic Empowerment Groups initiative focused on organizing women into structured groups to promote savings, financial discipline, and collective income-generating activities. Through these groups, women were able to support each other, access small capital, and engage in economic activities aimed at improving household income and financial independence.

The business management and entrepreneurship training sessions were designed to equip group members and other community participants with essential skills in business planning, record keeping, marketing, and financial management. These trainings aimed to strengthen the capacity of beneficiaries to start, manage, and sustain small businesses effectively.

The School Material Scholarship Program aimed at supporting children from vulnerable households by providing essential learning materials such as uniforms, exercise books, school bags, and other basic supplies. This intervention helped reduce barriers to education, improve school attendance, and enhance the learning experience of beneficiary students.

The implementation of these activities was supported through collaboration with a range of stakeholders. RIKO worked closely with donors, community members, local leaders, and other partners whose contributions were essential in ensuring the success of the programs. In addition, the organization engaged with institutions such as Hanze University of Applied Sciences and PrimeTel in different capacities, strengthening knowledge exchange, exposure, and organizational development.

These initiatives were implemented in response to key challenges faced by the community, including limited income opportunities for women, low levels of business knowledge, and barriers to accessing education for children from disadvantaged backgrounds.

The achievements of these activities fall under key thematic areas including economic empowerment, education support, capacity building, and community awareness. This report further presents details on partnerships, financial resources, challenges encountered, lessons learned, and the organization's future direction.

## 2. ORGANIZATIONAL OVERVIEW

Ridvan Kindness Organization (RIKO) is a non-profit organization (Reg. No. ooNGO/R/7690) dedicated to promoting equitable and sustainable development in Tanzania Mainland. The organization focuses on empowering communities by identifying their needs and implementing practical, long-lasting solutions. RIKO works closely with local community members and relevant stakeholders to ensure that its interventions are participatory, inclusive, and impactful.

RIKO envisions a world where every individual, regardless of gender, age, or disability, is empowered to achieve their full potential and contribute to inclusive, equitable, and compassionate communities. Guided by this vision, the organization's mission is to promote inclusive and sustainable development initiatives by working hand in hand with communities to identify their challenges and design appropriate, community-driven solutions.

The organization's key objectives focus on improving the well-being of communities through multiple approaches. These include promoting access to formal education for children, as well as vocational training and mentorship programs for youth. RIKO also works to improve the socio-economic status of women by addressing gender-based violence (GBV) and supporting economic empowerment initiatives. In addition, the organization promotes environmental sustainability, including access to clean water, and strives to enhance overall health conditions within communities.

RIKO is guided by strong core values that shape its work and engagement with communities. The principle of unity in diversity emphasizes inclusion, mutual respect, and collaboration among people from different backgrounds. Equal participation ensures that all individuals, including women, youth, and marginalized groups, have the opportunity to contribute to and benefit from development initiatives. The organization also promotes active community involvement, ensuring that beneficiaries are fully engaged in identifying challenges and implementing solutions, which strengthens ownership and sustainability.

Furthermore, accountability remains central to RIKO's operations, ensuring transparency and responsibility in all activities. The value of equality emphasizes that all individuals deserve equal rights, opportunities, and dignity, encouraging fair participation in decision-making processes. Lastly, empowerment is a key pillar of the organization's work, focusing on building the capacity of individuals and communities through education, skills development, and leadership training, enabling them to become self-reliant and actively contribute to their own development.

### 3. IMPLEMENTED PROGRAMS

#### 3.1 Women Economic Empowerment Program

The Women Economic Empowerment Program was designed to address the economic challenges faced by women in Esilalei Village. The program aimed to create sustainable income-generating opportunities, strengthen financial literacy, and promote self-reliance among women.

Through this initiative, women were organized into 4 structured groups with 5 members each. that facilitated collective savings, access to small-scale loans, and joint business ventures. The group structure also encouraged peer-to-peer support, enabling women to share ideas, resources, and experiences. Participants were guided on how to identify profitable business opportunities, plan small-scale projects, and manage household finances effectively.

The program had a significant impact on the community by enhancing women's economic independence, improving household income, and fostering a culture of collaboration and mutual support. Many women reported increased confidence in managing their businesses, making financial decisions, and participating in community development activities. By empowering women economically, RIKO also indirectly contributed to improving the welfare of children and families in the target area.

### 3.2 Business Management Training

A total of four business management training sessions were conducted at Esilalei Primary School, reaching 50 women participants. The training was designed to equip participants with practical knowledge and skills necessary for running successful small businesses.

Key topics covered during the training included:

- **Basic Business Planning:** Participants learned how to develop simple business plans, set goals, identify resources, and plan for growth.
- **Financial Management and Record Keeping:** Women were taught the importance of maintaining accurate financial records, tracking income and expenses, and managing profits to ensure sustainability.
- **Customer Care and Marketing Strategies:** Training emphasized building strong relationships with customers, understanding market demand, and promoting products effectively.
- **Profit Calculation and Reinvestment:** Participants learned how to calculate profits accurately and strategically reinvest in their businesses to increase growth and stability.

The sessions were delivered using an interactive and participatory approach, allowing participants to share personal experiences, challenges, and successes. Practical examples and role-playing exercises were incorporated to ensure participants could apply the knowledge in real-life business situations. The training not only enhanced business skills but also fostered confidence and encouraged networking among participants, enabling them to learn from one another and build supportive business communities.

The program significantly contributed to strengthening women's entrepreneurship capacity, promoting economic self-reliance, and improving household livelihoods. Several participants reported initiating small-scale businesses after the training, applying the concepts of financial management and customer care they had learned.

### 3.3 School Material Scholarship Program

The School Material Scholarship Program provided direct support to 50 primary school students and children transitioning to secondary school. Beneficiaries received essential learning materials, including exercise books, pens, uniforms, school bags, and other supplies, helping to remove barriers to education caused by financial constraints.

This initiative was designed to reduce the economic burden on families, ensuring that children could continue their education without interruption. By providing learning materials, RIKO also aimed to enhance student confidence, participation, and academic performance. Children reported feeling proud and motivated to attend school, participate in class activities, and complete assignments on time.

The program also had a broader community impact by promoting the importance of education and encouraging families to invest in their children's future. By supporting vulnerable students, RIKO contributed to the development of a more equitable educational environment where all children have the opportunity to succeed, regardless of their economic background.

## 4. KEY ACHIEVEMENTS

During the reporting period, **Ridvan Kindness Organization (RIKO)** recorded significant achievements across its key program areas. The following outcomes highlight the impact of the interventions implemented:

- **Establishment of functional Women Economic Groups with active participation:** Multiple women's groups were successfully formed in Esilalei Village, providing a platform for women to engage in collective savings, small-scale business activities, and peer-to-peer support. The groups demonstrated strong cohesion, regular attendance, and active participation in decision-making, reflecting a high level of ownership among members.
- **Increased income-generating activities among women beneficiaries:** Beneficiaries were empowered to start or expand small businesses such as food vending, handicrafts, and livestock rearing. Many women reported additional household income, which contributed to improved family welfare and financial stability. The program fostered entrepreneurial thinking and encouraged women to diversify their income sources.
- **Improved knowledge and skills in business management**  
Through business management training sessions, women acquired practical skills in planning, financial record keeping, marketing, and profit reinvestment. Participants demonstrated a better understanding of how to manage small businesses effectively, make informed financial decisions, and plan for sustainable growth.
- **Enhanced access to education for supported students:** The School Material Scholarship Program enabled 50 students to receive essential learning materials, reducing barriers to school attendance. As a result, children were able to participate more actively in classroom activities, complete assignments on time, and experience greater confidence in their learning environment.
- **Increased awareness on women empowerment and education through radio programs:** RIKO leveraged local radio programs to raise community awareness about the importance of women's economic empowerment and education. These programs reached a wider audience, encouraging community support for women-led initiatives and reinforcing the value of education for children from vulnerable households.

### COMMUNITY IMPACT

The interventions implemented by RIKO have led to noticeable positive changes within the community. Women reported increased ability to contribute to household expenses and support their families. Some participants were able to expand their businesses and diversify income sources. Children supported through the scholarship program showed improved school attendance and performance. Teachers and parents reported increased motivation among students. Community awareness initiatives also contributed to changing attitudes towards women empowerment and the importance of education. The use of radio as a communication tool helped reach a wider audience beyond direct beneficiaries.

## 5. Partnerships and Collaboration

RIKO recognizes that strong partnerships are essential for achieving sustainable impact and enhancing program effectiveness. During the reporting period, the organization collaborated with various stakeholders who provided technical support, knowledge sharing, and resources that strengthened program implementation. Key partnerships included:

- **Savvy FM:** Partnered with RIKO to raise awareness on women's economic empowerment and the importance of education through regular radio programs. These broadcasts reached a wide audience, promoting community understanding and engagement with the initiatives.
- **Hanze University of Applied Sciences:** Supported academic engagement by involving students in research and awareness activities on community land rights issues. This partnership facilitated knowledge exchange and provided an academic perspective to RIKO's community programs.
- **Prime Tel Organization:** Collaborated with RIKO on mental health awareness campaigns and support initiatives. This partnership helped integrate psychosocial support into community programs, enhancing overall well-being of beneficiaries.

## 6. Challenges

Despite the achievements recorded during the reporting period, RIKO encountered several challenges that impacted the scale and efficiency of interventions:

- **Limited financial resources:** Funding constraints restricted the organization's ability to expand programs and support a larger number of beneficiaries.
- **High demand for support:** Community needs often exceeded the organization's capacity, creating challenges in addressing all requests for assistance.
- **Need for continuous follow-up:** Some beneficiaries required ongoing mentorship and support to apply knowledge and skills effectively, especially in business management and economic empowerment initiatives.
- **Logistical challenges:** Difficulties in reaching all targeted participants due to geographical spread and transport limitations occasionally delayed program activities.

## 7. Lessons Learned

Several key lessons emerged from the implementation of programs during the reporting period, providing insights to guide future planning and improvement:

- **Community involvement is essential:** Active participation and ownership by community members increase sustainability and effectiveness of interventions.
- **Training combined with financial support produces better outcomes:** Skill-building complemented by access to small funds or resources enhances beneficiaries' ability to apply knowledge practically.
- **Continuous engagement and follow-up are necessary:** Long-term success of programs depends on ongoing mentorship, monitoring, and support for participants.
- **Partnerships enhance effectiveness and expand reach:** Collaborating with diverse stakeholders strengthens program delivery, introduces new expertise, and amplifies community impact.