Hand in Hand we can help women beat the odds and succeed as entrepreneurs. The money they earn and the confidence they gain changes everything. Whole families and communities rise with them.

Since 2003, from Afghanistan to Zimbabwe, we’ve helped 3 million women launch small businesses that can stand the test of time. Some are smallholder farmers learning to stand up to climate change. Some are refugees starting a new life after running from conflict. Others are young women and girls with few opportunities starting to dream – and plan – for the future.

**Cover photo:** Clementine Uwimana | Shop owner | Kabarondo, Rwanda

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**MEMBERS’ ACHIEVEMENTS (SO FAR)**

- **3m** new and improved businesses
- **4.5m** new and improved jobs
- **30%** increases in income
- **99%** of women have more freedom and influence at home
- **95%** of families have savings to see them through a crisis

**Sources:**
1. Hand in Hand management information system 2. Ibid.

**All figures as of October 2020**
Right now, in communities across the developing world, roughly 400 million women and girls live below the poverty line of US $1.90 a day, trapped by expectations and rules that keep them from earning their own incomes, controlling their own assets and making decisions for themselves. Until these barriers are broken, below US $1.90 is where they’ll stay.

This central truth – that poverty and gender are inseparable – is essential to everything we do. Hand in Hand fights poverty. Therefore, we help women beat the odds and succeed as entrepreneurs.

**We work to achieve two aims**

Women with money from their businesses and the power to make decisions at home.

Families with the financial strength to weather an unexpected shock like coronavirus, a bad harvest or an unexpected medical bill.

“Women don’t venture into business because they don’t know they can; the culture tells us to spend a lot of time at home. Now, my goal is to make my business bigger and teach more trainees.”

Wilter Chebet
Tailor | Bomet County, Kenya
HAND IN HAND WE CAN LIFT WHOLE FAMILIES AND COMMUNITIES OUT OF POVERTY

Give man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime.

Teach a woman to fish and you feed her whole family; boost her children’s health and education; cut down household poverty and vulnerability to shocks; and usher in a fairer, more just society – all while raising global GDP by roughly a quarter.

Best of all, you do it sustainably. Business and skills training break the narrative of dependency; nine months of support that lasts women – and their families – a lifetime. With 15-plus years’ experience fighting poverty in more than 10 countries, we’ve seen millions of lives transformed.

“My new income means I can spend money on my daughter the way I think is best, without waiting for my husband’s approval.”

Feroza | Tailor | Balkh province, Afghanistan

WHAT OUR MEMBERS REPORT

95% IMPROVED QUALITY OF LIFE
99% INCREASED CONFIDENCE, MOBILITY AND HOUSEHOLD DECISION-MAKING
92% NOT SERVED BY ANY OTHER NGO

THE MULTIPLIER EFFECT

For every dollar they earn, women spend $0.90 on their families and communities. Men, by comparison, spend $0.40². Supporting women entrepreneurs means more children in school, and more families with access to healthcare.

Sources:
1. 60 Decibels, ‘Hand in Hand Rapid Response Survey’
2. ATR Consulting, ‘End-term evaluation of Reducing poverty and gender inequality...’
3. 60 Decibels, ‘Hand in Hand Rapid Response Survey’

16.26m LIVES TRANSFORMED

EVERY BUSINESS BENEFITS AN AVERAGE OF FIVE FAMILY MEMBERS

²Brookings Institute, 2014
Hand in Hand works in four key stages.

Group savings and skills training, the first two, aren’t rare. Nor for that matter is microfinance, the third. But where other organisations focus on one or two of these elements, Hand in Hand combines all three – then adds a fourth by connecting entrepreneurs to larger markets.

**Setting up groups**
First we create Self-Help Groups, where women support each other, save together and learn together. Members contribute to group savings funds at every fortnightly meeting.

**Business and skills training**
Once a group is stable, with its savings fund firmly in place, we train women to develop and grow small businesses with modules in basic bookkeeping, business development and more. Sessions are scheduled to put women first, taking care to avoid clashing with childcare and other domestic duties. Training is interactive and tailored to local context.

**Access to capital**
Group savings help finance most new businesses. But when members need more than they can borrow internally, we train them in debt management and provide access to microloans, typically worth US $100 or more, funded by Hand in Hand or a partner. In Afghanistan, where credit is restricted, women receive start-up kits instead.

**Links to larger markets**
As a final step, we help women compete – and thrive – by steering them towards larger markets, organising producers’ groups that can access bigger value chains, and helping improve their branding, packaging and more. When a woman scales up her business, providing for her family and hiring her neighbours becomes easier.
HAND IN HAND WE CAN BRING WOMEN’S ENTREPRENEURSHIP TO THE WORLD

Support offices
UK
Sweden
USA

Ongoing
Afghanistan
India
Kenya
Tanzania
Zimbabwe

Concluded
Lesotho
Rwanda
South Africa
Swaziland

Hand in Hand model piloted
Brazil
Cambodia
Myanmar
Sri Lanka

WHERE WE WORK

HAND IN HAND WE CAN BRING WOMEN’S ENTREPRENEURSHIP TO THE WORLD
MEET FROZAN

Frozan, 18, lives in north Afghanistan, a corner of the world where young women are expected to get married, not work. Still, that never stopped her from dreaming.

“We are a big family and my father, a farmer, was the only one earning – it was never enough. I have always wanted to do something to help, to be an independent person, but I didn’t know how.”

Didn’t, that is, until she met Hand in Hand. Frozan joined a Self-Help Group and quickly became a star pupil. Training led to a business plan, which led to a loan from fellow group members. Finally, she was ready: the newest, youngest and only female beekeeper in her village. Three years later, she’s also the wealthiest, earning almost AFG 145,000 (US $2,000) a year in revenue.

“Now I am paying the school expenses of my two younger sisters, helping my dad with the family’s expenses and developing the economy of my community,” she says. “My father is so proud that he tells other people about my success. That makes me proud, too.”

“Now I am paying the school expenses of my two younger sisters, helping my dad with the family’s expenses and developing the economy of my community.”
Donate to Hand in Hand International and you’ll help some of the world’s most vulnerable women beat the odds, succeed as entrepreneurs and create a better future for their families and communities. What’s more, you’ll do it with maximum efficiency.

**HOW WE SPEND IT**
When you support Hand in Hand, 90 percent of your donation goes directly to programmes. On average, the UK’s 10 biggest development NGOs spend 80 percent of funds raised on programmes.³

**COST PER JOB**
Across our network, the average cost for creating one job is US $164. According to the Institute of Labor, other NGOs spend US $21 to US $400 per person on training alone.

**RETURN ON INVESTMENT**
For every dollar you donate, Hand in Hand entrepreneurs earn $1.21 to $1.46 in their first year of business alone: an ROI, per project, of 21 to 46 percent. By way of comparison, the S&P 500 – a group of large companies listed on US stock exchanges – generates annualised returns of less than half that: 10 percent.

And that’s just the financial return. In Afghanistan, one of the most challenging places for women on Earth, 99 percent of our members reported increased mobility, confidence and participation in household decision-making after completing our training. In Kenya and Tanzania, more than 90 percent of Hand in Hand entrepreneurs said they had at least some savings to see them through the worst of the coronavirus crisis.

³ Hand in Hand desk research, August 2020

“Before, I was scared to go out of the house and speak to anyone. Now I have even learned how to speak to the bank.”

Parvathi
Glove manufacturer
Tamil Nadu, India
SUPPORTERS
None of Hand in Hand’s work would be possible without our generous donors. While we can’t acknowledge all of them here, we would like to thank the following organisations in particular for their longstanding support.

PARTNERS
Partnerships are essential to achieving our goals. While our partners on the ground are too numerous to mention, we would like to thank the following organisations in particular for their teamwork and expertise.

AWARDS
Hand in Hand International is an award-winning organisation.
“I’m feeling happy. I’m no longer crying.”
Florida Mukarugema | Shop owner | Kinamba, Rwanda

“Many people here are down economically. If they can be lifted up the same way we have, they too can become active.”
Cecily Wawira | Vertical farmer | Embu County, Kenya
Hand in Hand we can help women beat the odds and succeed as entrepreneurs. The money they earn and the confidence they gain changes everything. Whole families and communities rise with them.

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