

Strategic Goals

2023–2026



HAND IN HAND
INTERNATIONAL

**Our vision is a world
where every woman has
the power and the means
to raise herself and her
family out of poverty.**



Image: Cartier



**Our mission is to change
lives by empowering
women to beat the
odds and succeed as
entrepreneurs.**

How we work

Our model starts with women's saving collectives and provides them with entrepreneurship training in areas such as financial resilience and digital inclusion; avenues to access credit; and guidance on scaling up businesses through better market linkages.

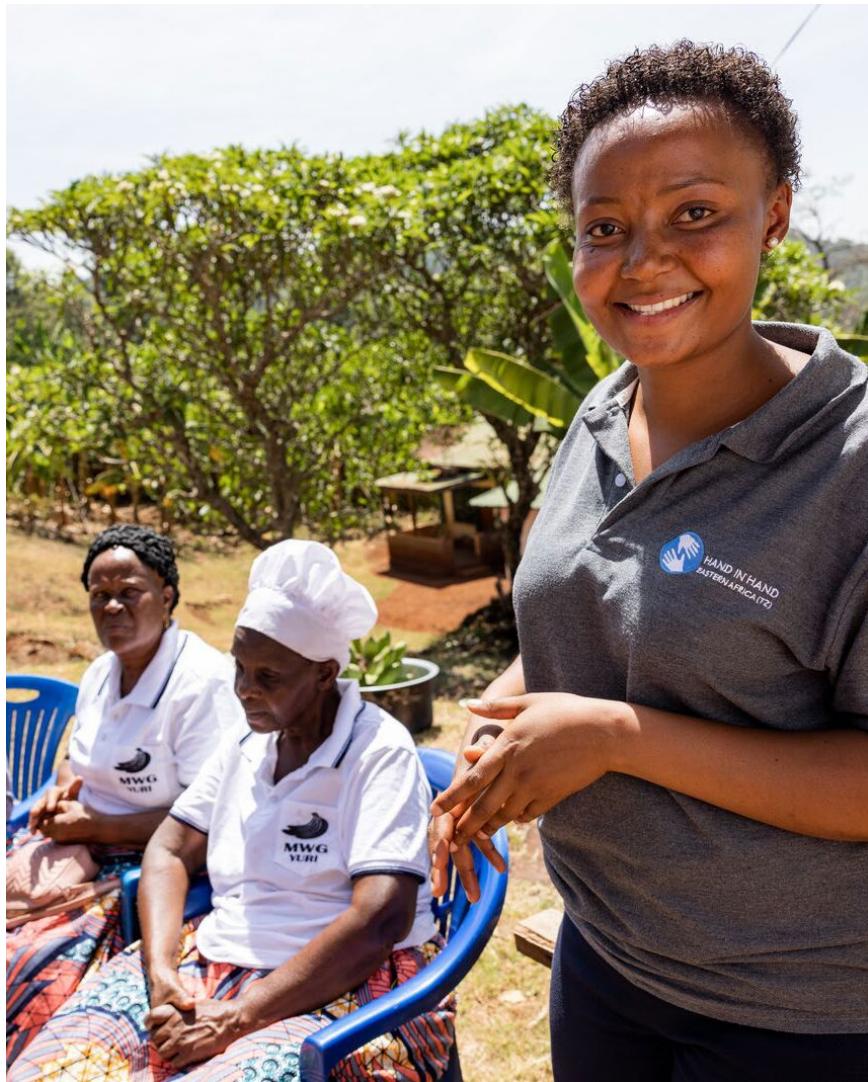
The approach builds on well-evidenced graduation methodology, but it is radically different from other models in two respects.

1. Cost-effective

By avoiding costly asset transfers, and focusing instead on skills acquisition and credit access, our approach is highly cost-effective.

2. Women at its core

We work with communities to challenge the entrenched attitudes that prevent women from working outside the home, changing the rules of the game. With the power to make decisions at home and at work, women can increase their incomes and savings.



Our global network

We believe local communities hold the keys to their own economic transformation. Our operating model is based on a strategic collaboration between expert practitioners in low and middle-income countries, and fundraisers in high-income countries.



Hand in Hand's regional operations span five countries, including Afghanistan, India, Kenya, Tanzania and Zimbabwe. Each has registered not-for-profit charitable status in their own country and relies on local community knowledge and expertise for project work.

Hand in Hand International, based in London, acts as a technical support and fundraising hub. With a project portfolio under management of around US \$26 million, we are not a head office, but we do facilitate knowledge sharing within the network and beyond.

How we aim for success



1. Increase in income

Doubling profits.

Entrepreneurs will double net enterprise income in our programmes – although, in regions affected by conflict or disaster, the increase may be lower. Our approach works because it tackles the barriers preventing women from succeeding as entrepreneurs, such as lack of skills, low literacy, and poor access to credit and larger markets. Our programmes are delivered by business trainers with an in-depth understanding both of the challenges facing disadvantaged communities and local markets and value chains. We also train local peer leaders who provide ongoing support.

2. Enterprise sustainability rate

At least 80% of enterprises still running after a year.

By teaching women entrepreneurs the skills they need to run their own enterprises, Hand in Hand puts sustainability at the core of its work. 88 percent of our members said their businesses were still operational twelve months after the end of their programme. When we have been able to return to members two to three years on, we've seen that businesses sustainability rates remain similar. We'll continue to grow our evidence base by systematically surveying members at longer intervals after our programmes conclude.



3. Able to withstand financial shocks

Despite having little or no savings at the start of their programme, by the time they graduate, Hand in Hand's members will be just as prepared as anyone else to cope with a financial emergency.

Because our programmes are targeted at those in poverty, our goal is for participants to meet their country average for financial resilience as measured by the World Bank. Financial resilience is defined as: 'being able to come up with the funds needed to cope with an emergency (e.g. an unexpected medical bill or failed harvest) within 30 days without too much difficulty.'

4. Women's decision making

Two out of three women entrepreneurs will have the power to make decisions about the things that affect their lives.

On average, in the places where we work, fewer than half of women have the power to participate in decisions that affect them – such as household purchases, family visits and healthcare. As well as boosting women's profits, our aim is to increase their ability to make decisions at home and within their communities. Because when women control their own incomes – we see more children in school, and more families with access to healthcare.

The results to date

This data is drawn from 23 projects that concluded between 2018 and 2023, with over 135,000 participants

93%

increase in
net monthly profit

88%

enterprises still operational
after one year

40%

participants have
enough savings to withstand
a financial shock*

87%

women able to make
decisions in the home[†]

* Known as financial resilience, or the ability to withstand a financial shock without having to borrow money or sell an asset. This compares to an average of 31.5% of people across Kenya and Tanzania who would be able to withstand a financial shock without having to borrow money or sell an asset (Source: World Bank). Four of the eight projects ending this year measured financial resilience.

† Compared to an average 40.3% of women in Kenya, Tanzania and Afghanistan who reported that they were able to participate in decisions that affect them, such as household purchases, family visits and healthcare. (Source: World Bank)

Our goals by 2026

Our vision is a total of 10m jobs created across the global Hand in Hand network by 2026

To help achieve this, Hand in Hand International will do the following:



We will support women in **five countries** to beat the odds and start their own businesses.



Two out of three women entrepreneurs will have the power to make decisions about the things that affect their lives.



One in three women who already run enterprises will scale up their businesses through our acceleration programme.



50,000 agricultural entrepreneurs will kickstart their transition to regenerative agriculture.



We will secure funding for **one pilot project** with government to showcase how government schemes can, instead of perpetuating the economic neglect of women, unleash their economic potential.



We will map and nurture **private sector value chains**, expanding entrepreneurs' opportunities to access regional, national and international markets.



We will continue to **standardise and mainstream** data collection, analysis and reporting – so we have the reliable, accurate evidence we need to understand our impact and shape our programmes.



We will build out our team, **80%** of whom recommend us as an employer of choice.

