

# Bridging the gender and opportunity gap in Arusha

## Results summary

*Over the course of a 30-month programme, Hand in Hand, in partnership with Boeing, supported 608 entrepreneurs – 80 percent of them women – to create 424 enterprises and 575 jobs, raising incomes while promoting systemic change for gender equity in Meru District of Arusha Region, Tanzania.*



**895%**

income uplift



**98%**

of businesses still operational at the end of Hand in Hand's project



**72%**

of women have the power to make decisions about the things that affect their lives



**67%**

of project members are financially resilient

## Problem

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There is a lack of stable and profitable income-generating opportunities for rural communities in Meru District of the Arusha Region in Tanzania, specifically for women who experience high poverty levels, decreasing food security, and harmful gender stereotypes

### 1. Poverty in Tanzania

There are high poverty levels across Tanzania, with nearly 50 percent of the population living in absolute poverty (World Bank; 2020). People at the bottom of the pyramid lack the skills, financial resources, and market access to generate a sustainable income.

### 2. Agriculture and decreasing food security

Poverty in Tanzania is predominantly rural, with about 80% of the poor living in areas like Arusha. Most people rely on smallholder farming for income, typically earning TZS 2,500 or less daily. Subsistence farming, which depends on rainfall, is the main source of livelihood. About 60% of Tanzania is semi-arid or arid, with low and unpredictable rainfall and long dry periods. Climate change worsens these conditions, jeopardizing livelihoods, and food security.

### 3. Gender inequality

In rural Tanzania, women encounter significant obstacles to economic mobility, such as time poverty, limited access to credit, and restricted control over resources like land. Over half of the women in Tanzania live in extreme poverty. They are less likely to have bank accounts and often cannot access credit due to a lack of collateral. In a 2017 survey in Kilimanjaro, only 31% of women had accessed credit.

## Objectives

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Following our well-proven model, Hand in Hand aimed to train 600 women and young entrepreneurs, create 546 jobs and deliver long-term economic impact for people across whole communities. We aimed to boost:

- incomes
- sustainability: enterprise survival rates
- financial resilience: participants with the capacity to deal with a financial shock without borrowing money or selling assets
- women's bargaining power: women participating in household decision-making

## Our solution

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The project economically empowered 480 women and 120 men living below the poverty line of US \$1.90 in Meru District, Tanzania through a five-step model. Consisting of self-help groups, business training, access to credit, market linkages, and pioneering women's inclusion training, the model supported beneficiaries to raise their incomes by at least 30 percent and improve gender attitudes.

By offering tailored training and skill development, the project intended to give participants the tools to start and manage their businesses. This was achieved through Hand in Hand's four-stage training model with an additional 5th stage for gender-specific training. The model was as follows:

- **self-help groups:** supported participants to form self-help groups so they could learn and save together
- **business training:** trained participants in essential business and financial skills, such as bookkeeping, as well as techniques to improve their farms' climate resilience, such as irrigation or crop diversification
- **access to credit:** offered support to access credit, so they could grow their farm business
- **market linkages:** created market connections linking women to new value chains, often as part of producer groups
- **pioneering gender-specific training:** worked with the wider community to shift restrictive social norms that held women back, addressing resistance when women challenged social norms preventing them from working outside the home

The project's approach was based on the belief that skill development and empowerment could create a positive impact on the lives of the beneficiaries and the broader community. By promoting self-sufficiency and economic independence, the project aimed to create a lasting impact that went beyond its duration.



### Income

- The overall average monthly net enterprise income is 108,419 TZS (\$132 PPP). This is an increase of 895% since the baseline when the average monthly net enterprise income was 10,891 TZS (\$12 PPP).
  - The average monthly net enterprise income for women is 104,849 TZS (\$128 PPP). This is an increase of 2248% since the baseline when the average monthly net enterprise income was 4,465 TZS (\$5 PPP).
  - The average monthly net enterprise income for men is 123,981 TZS. This is an increase of 165% since baseline when the average monthly net enterprise income was 46,853 TZS (\$54 PPP).
- 57% of participants have daily net enterprise income above \$2.15 PPP, including 54% of women and 72% of men.
  - This is an increase of 37 percentage points since baseline overall, when 20% of members had daily net enterprise income above \$2.15 PP.
- Additionally, 37% of participants have a daily net income above \$3.65 PPP, including 36% of women and 43% of men.



### Enterprise survival rate

- 98% of businesses still operational at the end of Hand in Hand's project.



### Women's decision making

- 72% of women are able to make decisions about the things that affect their lives, such as healthcare, visiting friends and family, and household purchases, up from 58% at baseline.



## Financial resilience

- 67% of participants said they could raise emergency funds within 30 days without borrowing money or selling assets, including 65% of women and 75% of men.
- This is 52 percentage points higher than the baseline, where 15% of participants reported being financially resilient.

## For more information

Or to talk to our monitoring, evaluation and learning team in more detail about our impact and evidence, please contact [admin@handinhandinternational.org](mailto:admin@handinhandinternational.org) or call us on +44 (0)20 7514 5091.

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