

Alumni agents of change, Arusha, Tanzania

Results summary

Over the course of a 33-month programme, Hand in Hand supported 3,276 entrepreneurs to create 2,404 enterprises and 3,168 jobs, raising incomes while promoting systemic change for gender equity in the Arusha Region, Tanzania.



209%

income uplift



97%

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



64%

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



29%

of project
members are
financially
resilient

Problem

Seventy percent of Tanzanians live in poverty, surviving on less than \$2 a day. Even more concerning, 1 in 7 face extreme poverty, subsisting on less than \$1.25 a day. Poverty is higher in rural areas.

Changes in climate exacerbate these issues, with droughts becoming more common, leading to worsened food insecurity, livestock and crop losses, and the spread of infectious diseases. These environmental challenges negatively impact agricultural productivity, further deepening poverty.

Gender disparities also affect women in rural Arusha. 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 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. Female wage workers earn about 88 cents for every dollar earned by men, and female farmers have less access to essential agricultural inputs like fertilizers and labor.

Objectives

Following our well-proven model, Hand in Hand aimed to train 3,240 participants, supporting the creation of 2,268 enterprises, and 2,948 jobs and transforming 11,113 children, women's, and men's lives. 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

The project aimed to tackle economic inequalities in rural Arusha, Tanzania. It acknowledged that those at the lower end of the economic scale lacked access to opportunities and the skills needed to earn income, which trapped them in poverty.

In Tanzania, Hand in Hand piloted using alumni as "community-based trainers" to recruit and train new participants - instead of our usual business trainers - following our standard four-step model.

- **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 businesses.
- **market linkages:** created market connections linking women to new value chains, often as part of producer groups.

The project demonstrated how a CRP (Community Resource Person) approach could become a strong link between the organization Hand in Hand Eastern Africa (TZ) and the community. CRPs understood the traditions and customs of the respective areas which supported the project's objectives. Additionally, the approach created a sense of ownership, credibility, and trust between the community and the implementers.



Income

- The overall average monthly net enterprise income is 130,860 TZS (\$156 PPP). This is an increase of 209% since the baseline when the average monthly net enterprise income was 42,413 TZS (\$50 PPP).
 - The average monthly net enterprise income for women is 123,655 TZS (\$147 PPP). This is an increase of 329% since midline/baseline when average monthly net enterprise income was 28,846 TZS (\$34 PPP).
 - The average monthly net enterprise income for men is 163,224 TZS (\$194 PPP). This is an increase of 77% since baseline when average monthly net enterprise income was 92,321 TZS (\$110 PPP).
- 81% of participants have daily net enterprise income above \$2.15 PPP, including 82% of women and 75% of men.
 - This is an increase of 64 percentage points since baseline overall, when 17% of members had daily net enterprise income above \$2.15 PP.
- Additionally, 47% have a daily net income above \$3.65 PPP, including 43% of women and 63% of men
 - This is an increase of 37 percentage points since baseline overall, when 10% of members had daily net enterprise income above \$3.65 PP.



Enterprise survival rate

- 97% of businesses still operational at the end of Hand in Hand's project.



Women's decision making

- 64% 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 26% at baseline.



Financial resilience

- 29% of participants said they could raise emergency funds within 30 days without borrowing money or selling assets, including 26% of women and 41% of men.
- This is 12 percentage points higher than the baseline, where 17% 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 or call us on +44 (0)20 7514 5091.

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