

Help to self help in Moshi, Tanzania

Results summary

Over the course of a five-year programme, Hand in Hand, in partnership with the Hilti Foundation, supported 7,128 smallholder farmers in disadvantaged rural communities of Moshi, Tanzania to launch and grow 4,707 sustainable, climate resilient agri-businesses, creating 6,060 jobs.



648%

income uplift



100%

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



96%

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



62%

of project members are financially resilient

Problem

In Tanzania, around 33% of people in rural areas live below the poverty line. Tanzania's annual GDP growth rate averaged 7% over the past five years, making it one of the 20 fastest-growing economies in the world. Despite this growth, much of the population lacks the opportunity to reap the benefits of economic progress. Today, around 90% of the working population is estimated to be in informal, rural employment, characterized by low productivity and precarious incomes.

Moshi district is the capital of Kilimanjaro region and northern Tanzania. It is a town of some 250,000 inhabitants and the area around it is agricultural, growing coffee, bananas, and tea. Again, while Kilimanjaro is one of the most affluent regions in the country, 33% of its population live below the international poverty line and 20% of young children are stunted due to malnutrition.

Objectives

Following our well-proven model, Hand in Hand aimed to train 6,600 participants, supporting the creation of 4,620 enterprises, 6,006 jobs and transforming 28,000 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 the Moshi district of 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.

Training took place over ten months in groups of around 20 people. Weekly group meetings were led by dedicated local business trainers employed by Hand in Hand, and each group went through the following steps:

- **business training:** the project started with business training, focusing on essential skills such as basic bookkeeping and price setting. Participants identified their enterprises based on their own skills and market opportunities. Accordingly, the enterprises were very diverse, with the majority being small agri-businesses such as fruit farming, beekeeping, poultry, or goat rearing.
- **financial literacy:** trainers provided financial literacy training next, covering topics around saving and borrowing. Participants were encouraged to start saving into and borrowing from their own group fund. They were advised on considerations before taking up a loan and how to manage credit repayments.
- **market linkages:** the project helped scale up participants' businesses by providing mentoring on how to produce to the quality and quantity required by larger customers.
- **climate resilience:** recognizing that many participants ran agri-businesses susceptible to climate change, they were trained in mitigating risks, such as planting drought-resistant crops or diversifying into goat rearing.

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 the project's duration.

Results



Income

- The overall average monthly net enterprise income is 206,333 TZS (\$251 PPP). This is an increase of 648% since the baseline when the average monthly net enterprise income was 27,600 TZS (\$33 PPP).
 - The average monthly net enterprise income for women is 208,909 TZS (\$254 PPP). This is an increase of 836% since the baseline when the average monthly net enterprise income was 22,310 TZS (\$26 PPP).
 - The average monthly net enterprise income for men is 190,808 TZS (\$232 PPP). This is an increase of 366% since baseline when the average monthly net enterprise income was 40,940 TZS (\$48 PPP).
- 88% of participants have daily net enterprise income above \$2.15 PPP, including 90% of women and 82% of men.
- Additionally, 76% have a daily net income above \$3.65 PPP, including 76% of women and 74% of men.



Women's decision making

- 100% 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 92% at baseline.



Enterprise survival rate

- 96% of businesses still operating at the end of Hand in Hand's project.



Financial resilience

- 62% of participants said they could raise emergency funds within 30 days without borrowing money or selling assets, including 61% of women and 65% of men.
- This is 37 percentage points higher than the baseline, where 25% 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.

Hand in Hand International, Caparo House, 101-103 Baker Street, London, W1U 6LN, United Kingdom

Handinhandinternational.org

Hand In Hand is a registered charity in England and Wales no. 1113868.