

# Climbing Out of Poverty

## Endline evaluation report

### Together, we transformed the lives of 6,775 project members

Meru is one of the seven districts of the Arusha Region of Tanzania. The region is a famous tourist destination and centre of the northern Tanzania safari circuit. Life is hard in Arusha, despite the influx of international tourists and their money. Nearly 60 percent of youth are neither in education nor employment. Those who can find work in factories, shops and small businesses, on construction sites or as domestic workers are sometimes considered the 'lucky' ones — even though their wages are meagre, and the work is often exploitative. It is in this backdrop Hand in Hand enrolled 6,775 women and men into its economic empowerment programme, set up/enhanced 4,587 enterprises, and created 6,336 jobs.



**43%**

increase in income



**96%**

Enterprise survival rate



**80%**

Women  
participating in  
decision making



**39%**

Financially  
resilient

## **The problem**

People at the bottom of the pyramid in Meru District, Tanzania lack the business, financial management, and business skills to generate income from their land beyond the subsistence level, contributing to their entrapment in the poverty cycle. Harmful gender norms present further barriers for women and perpetuate the impoverishment of the entire community.

## **The project**

Climbing Out of Poverty project was implemented by Hand in Hand Eastern Africa – Tanzania (HiHTZ) from October 2020 to September 2024 in six wards (Kingo'ri, Kikatiti, Maroroni, Leguruki, Kikwe and Nkoanenkoli) of Meru District, Arusha Region. With a budget of USD 1 million, the 48-month project aimed to support 6,600 people (5,280 Women; 1,320 Men) from these rural communities with entrepreneurial skills to launch and/or strengthen their own small businesses and thereby increase their income and financial resilience. It followed Hand in Hand's four-step approach, including self-help group formation, capacity building, savings and access to credit, and market linkages.

Additionally, the project integrated a gender component to understand and tackle the root causes of gender inequality, challenge restrictive gender norms, and transform the communities surrounding women to promote empowerment. In doing so, the project engaged cultural gatekeepers and the wider community members. (See below for further information)

The project created/strengthened 323 self-help groups with 6,775 members (5,274 Women, 1,501 Men) during its implementation. It supported the members set up and enhance 4,587 enterprises and create 6,336 jobs. Furthermore, it reached 7,795 community members through community events for gender sensitization.

A full evaluation report is available upon request from Hand in Hand International (HiHI).



***“Before, it was very difficult to give my husband any advice because he thought a woman could not do anything profitable (...) Now we are talking, even running a poultry business together.”***

Anna, a farmer and tradesperson,  
Nasholi village, Kikatiti ward

## Hand in Hand's gender component

The project integrated a gender component into its design. Through this component, Hand in Hand aimed to understand the root causes of the barriers and address those causes to effectively challenge the prevailing gender inequality and restrictive norms, and work with the communities to change the systems to create an enabling environment for women's economic empowerment. At the same time, the project worked with the members to support women's agency necessary to succeed in business.

This component consisted of a gender landscape analysis to understand the gender-related barriers in the communities which hold women back, context-specific gender training informed by the analysis, formation and sensitisation of local steering committees made up of influential individuals, and community events. Through engagement of the spouses, family members, and the communities, Hand in Hand aims to ultimately achieve transformational change within the communities.

## Key endline results

The endline evaluation was conducted by an external evaluator with a random sample of 425 project participants to understand their experiences with and impact of the project. Endline data from key indicators are listed below.

- **97%** of members reported quality-of-life improvements (target: 70%)
- **43%** increase in average (median) monthly net enterprise income, from TZS 35,000 (\$41 PPP) at baseline to TZS 50,000 (\$58 PPP) at endline (target: 30% increase)
- **96%** enterprise survival rate (target: 70%)
- **39%** of members with capacity to deal with a financial shock (target: 50%)
- **80%** of women participating in household decisions and **83%** participating in economic decisions (targets: 60%)
- **89%** of members with savings (target: 90%), with an average amount saved of TZS 67,376 (\$78 PPP)
- **34%** of members and **44%** of cultural gatekeepers with high gender equitable attitudes (targets: 60%)

## Quality of life improvement

Overall, 97% of the respondents (97% of women and 99% of men) reported improvements in their quality of life, with the top three aspects included increased savings, ability to pay school fees, and business management results (capital, management, record keeping, etc.). None of the respondents said their quality of life worsened. When asked if the project had any impact on home improvement, access to healthcare, frequency and quality of meals, and children's schooling, on all four parameters over 90% of the respondents, both women and men, replied positively.

Based on the positive impact brought to the members' lives, the evaluation recommends this project to be scaled up in Meru District, in collaboration with the relevant local government authorities, by replicating the intervention model and its participatory approach.

### **Increase in enterprise income**

The overall average (median) monthly net enterprise income is TZS 50,000, an increase of 43% from baseline at TZS 35,000. The gender-disaggregated increase was 75% for women and 20% for men. It is important to note that, despite this positive change surpassing the target of 30%, there has been a decrease since midline which might be attributed to seasonality effects of data collection and the different recall periods (1 month vs 12 months) used to collect agricultural income data.

When asked about changes in income due to the project, 98% of the respondents (97% of women and 98% of men) reported that their income had increased. Moreover, 47% of the respondents (46% of women and 44% of men) reported that their income was sufficient to meet all or most of their needs. On the other hand, 10% (11% of women and 9% of men) reported that their income was not enough to meet their needs.

The evaluation recommended the following two practices to help further increase income:

- 1) Encourage the members to conduct bulk purchase of inputs to reduce cost of production and enjoy economies of scale, which is expected to increase their average monthly enterprise income.
- 2) Simplify record-keeping systems which provide easy-to-use templates or mobile applications tailored to the literacy levels of members for tracking business income and expenses.

### **Enterprise survival rate**

The majority (61%) of the respondents reported having one enterprise, 24% with two enterprises, and 6% with three or more. This leaves 8% reporting having no enterprise at all. At endline, 96% of the enterprises reportedly set up by the respondents at the time of training completion were still active, including 96% for women and 97% for men.

### **Financial resilience**

Overall, 39% of the respondents (37% of women and 43% of men) reported that they could raise TZS 115,000 as emergency money within 30 days without borrowing money or selling assets. This is 25 percentage points higher than baseline. Of the 39%, 20% replied that they would take funds from savings and 19% would take money from work income. To enhance financial resilience, the evaluators recommended further training for participants on

creating emergency savings funds and managing finances during economic downturns or personal emergencies.

## **Women's participation in decision – making**

The endline evaluation shows that 80% of women members were participating in household decision making, compared to 27% at baseline and 71% at midline. 86% of women participate in decisions regarding their own health, 84% about large household purchases, and 86% about visiting friends and family.

Further, 83% of women members reported participating in economic decision making at endline. By individual decision areas, 88% participate in deciding to work for money, 90% in how to spend per personal income, 87% in the type of business to run, and 88% in whether to take a business loan and how to use it. (This indicator was not measured at baseline or midline.)

## **Savings**

Overall, 89% of the respondents reported having savings including 90% of women and 86% of men, an increase of 7 percentage points from the baseline. On average, the amount saved in the past month was TZS 67,376 with women saving TZS 61,746 and men saving TZS 91,797. The most common savings location was self-help groups with 77% of the respondents (78% women and 71% men) at an average amount of TZS 42,271 (TZS 40,393 for women and TZS 50,773 for men). Other locations include Bank, MFI and SACCO at 11% (an average amount of TZS 110,886), mobile money account at 8% (an average amount of TZS 58,750), and cash at home at 17% (an average amount of TZS 65,219).

## **Gender equitable attitudes**

Project members and steering committee members were asked to what extent they agree or disagree with a series of statements related to gender norms and attitudes. Their responses were scored and placed on a scale from low to high gender equitable attitudes.

**Project members:** Overall, 34% of members have high gender equitable attitudes, as measured by the GEM Scale, including 34% of women and 34% of men. Additionally, 65% of members have moderate gender equitable attitudes (65% of women, 64% of men).

**Steering Committee members:** A total of 48 steering committee members were surveyed during data collection. 71% of the gatekeepers were men and 29% were women. Overall, 44% of steering committee members have high gender equitable attitudes, as measured by the GEM Scale, including 64% of women and 35% of men. Additionally, 52% of steering committee members have moderate gender equitable attitudes (36% of women, 59% of men).



For both project members and steering committee members, more respondents moved from the “high equity” category into the “moderate equity” category at endline compared to midline. (This indicator was not measured at baseline.)

The qualitative analysis shows a complicated picture around the communities' reaction to the effects of the gender components. While some appreciate the changes facilitated by the project, some others expressed a fear of change. Survey findings include feedback stating that it was helpful to learn that men and women need equal treatment and that some men are now trying to show affection to their children or help their wives. At the same time, the findings include the communities' acknowledgement that changing mindsets is not a smooth path and cannot be achieved overnight.

## Annex: the indicators

### i) Impact and accountability indicators

<b>Impact &amp; Accountability</b>	<b>Target</b>	<b>Baseline</b>	<b>Midline</b>	<b>Endline</b>	<b>% of target achieved</b>
IM 1 – % of members reporting quality-of-life improvements	W: 70% M: 70% Overall: 70%	N/A	N/A	W 97% M: 99% Overall: 97%	139%
A1 – Do No Harm	N/A	N/A	No negative effects W: 100% M: 100% Overall: 100% Negative effects W: 0% M: 0% Overall: 0%	No negative effects W: 100% M 100% Overall:100% Negative effects W: 0% M: 0% Overall: 0%	N/A
A2 – % of members satisfied with the HiH program	W: 80% M: 80% Overall: 80%	N/A	N/A	W: 99% M: 95% Overall 98%	123%

**ii) Long-term outcomes indicators**

<b>Long-term outcomes</b>	<b>Target</b>	<b>Baseline</b>	<b>Midline</b>	<b>Endline</b>	<b>% of target achieved</b>
LT 1a – % increase in members' average monthly net enterprise income	W: 30% M: 30% Overall: 30%	N/A	W: 239% M: 270% Overall: 200%	W: 75% M: 20% Overall: 43%	143%
LT 1b(i) – % of members with daily net enterprise income above \$2.15 (PPP\$)	N/A	W:35% M:48% Overall: 38%	W:64% M:84% Overall: 68%	W: 38% M: 47% Overall: 40%	N/A
LT 1b(ii) – % of members with daily net enterprise income above \$3.65 (PPP\$)	N/A	W:28% M 36% Overall: 30%	W:43% M: 65% Overall: 47%	W: 23% M 30% Overall: 25%	N/A
LT 1c – Enterprise survival rate (%)	W: 70% M: 70% Overall: 70%	N/A	N/A	W: 96% M: 97% Overall: 96%	137%
LT 2a – % of members who are financially resilient	W: 50% M: 50% Overall: 50%	W:12% M 20% Overall:14%	W 31% M:76% Overall: 40%	W: 37% M: 43% Overall: 39%	78%
LT 3a – % of women members who participate in household decision-making	W only: 60% (TZ)	W 27%	W:71%	W: 80%	133%
LT3b – % of women members who participate in economic decision-making	W only: 60% (TZ)	N/A	N/A	W: 83%	138%



**iii) Short-term outcomes indicators**

Short-term outcomes	Target	Baseline	Midline	Endline	% of target achieved
ST 1a – % of members with savings	W: 90% M: 90% Overall: 90%	W:82% M 83% Overall: 82%	W: 93% M: 95% Overall: 94%	W: 90% M: 86% Overall: 89%	99%
ST 1b – Average amount saved [past 4 weeks], TZS	N/A	W:49,295 M:77,642 Overall: 57,418	W:47,182 M:59,785 Overall: 49,755	W: 61,746 M:91,797 Overall: 67,376	N/A
ST 2c – % of members who keep business records	W: 50% M: 50% Overall: 50%	N/A	N/A	W: 55% M: 64% Overall: 57%	114%
ST 3a – % of members accessing credit	W: 90% M: 90% Overall: 90%	W: 78% M: 73% Overall: 77%	W: 93% M: 84% Overall: 91%	W: 72% M 65% Overall:71%	78%
ST3b – Average amount borrowed, TZS	N/A	W: 525,127 M: 447,976 Overall: 504,356	W: 564,143 M: 368,811 Overall: 405,080	W: 381,488 M: 436,981 Overall: 391,324	N/A
ST 4a – % of members benefitting from improved market linkages	W: 50% M: 50% Overall: 50%	N/A	N/A	W: 81% M: 78% Overall: 80%	160%
ST 5a – % of members with high gender equitable attitudes	W: 60% M: 60% Overall: 60%	N/A	High – 68%	W: 34% M: 34% Overall: 34%	57%
ST 5b – % of cultural gatekeepers with high gender equitable attitudes	W: 60% M: 60% Overall: 60%	N/A	High – 78%	W: 64% M: 35% Overall: 44%	73%