Impact report

2024–25

HAND IN HAND
INTERNATIONAL

Our vision

A world where everyone has the power and the means to shape the future they want.

Our mission

Every day we equip under-served women with skills and resources to earn more, ignite local economies and lift nations out of poverty.

A word from our chair

This year, Hand in Hand continued to demonstrate the unique strength of our network: a truly local approach rooted in the belief that communities themselves hold the keys to their own growth and future.

We expanded our geographical reach with new branches opening in Kunduz, Afghanistan and Singida, Tanzania meaning we now operate in five provinces in Afghanistan, 30 in Kenya, and six in Tanzania. This growth is not just about reaching more people – it's about responsiveness. Because each one of our network partners is fully independent, they can go where the need is greatest – quickly embedding in the communities they serve.

This locally led structure means we can operate where other development organisations cannot. In Afghanistan, despite the escalating restrictions on women's freedoms, we reached 7,000 people this year – at a time when many international NGOs are pulling out. Our ability to work a country in the grip of one of the world's biggest humanitarian crises is made possible by a dedicated, expert staff team and, just as importantly, a committed community of philanthropists who believe that even in the toughest environments, women have the power to shape the future they want.

Being embedded in local contexts also means we can listen to what women tell us they need. In Kenya, 70% of the women we work with are farmers, grappling with drought and badly degraded soil. They said the climate adaptation techniques our programmes covered just didn't go far enough. So, five years ago, we began piloting a regenerative agriculture curriculum – today, it's raising smallholder incomes even in areas hit by drought.

"Because each one of our network partners is fully independent, they can go where the need is greatest – quickly embedding in the communities they serve."

In Tanzania, our strong ties with communities have enabled us to deliver ground-breaking gender training – challenging the social norms that prevent women working outside the home, even in places where more than half of women can't visit friends or family without their husband's permission. Wherever possible, we recruit trainers from the communities we work in – people with a deep understanding of local challenges and the trust required to help address them.

I'm deeply proud of Hand in Hand's role in this growing global network. Together with our local teams, we are designing and delivering complex, multi-year projects at the intersection of gender, climate and poverty – always grounded in rigorous data and a relentless commitment to learning and improvement. This approach is delivering real impact – our projects deliver a typical return on investment of over 300%. How many projects deliver that return in the for-profit business world? I wish my companies had that record.

This year, thanks to our remarkable supporters, we have equipped 735,000 people – many of them in some of the world's most isolated and challenging places, often without formal education – to become successful entrepreneurs. Their resilience, their drive, and their success show what's possible when women have the tools they need to lift themselves and their families out of poverty.

This is the power of our network. Thank you for being part of it. Together, we are moving from small beginnings to a scale where our collective impact is reshaping entire communities and opening doors to lasting change.

Bruce Grant
Chair, Hand in Hand International

Our impact

In financial year 23/24...

735k
people reached
(cumulatively 6,153,005)

740k
enterprises created or enhanced
(cumulatively 6,404,746)

1.3m
jobs created
(cumulatively 11,390,476)

3.2m
lives improved
(cumulatively 28,283,100)

In the last three years, our projects see an average of...

121%
Increase in monthly net profit

80%
Women have the power to make decisions at home

44%
Participants able to withstand a financial shock

93%
Enterprises still operational after training ends

*Total across the Hand in Hand global network in 24/25. Cumulatively refers to the total figure since Hand in Hand's inception.

**Endline results from 19 projects representing approximately 73,000 Hand in Hand project participants over the last three years.

Known as financial resilience, or the ability to raise emergency funds in 30 days with little or no difficulty. This compares to an average of 48% of people across Kenya, Tanzania and Afghanistan who would be able to withstand a financial shock without having to borrow money or sell an asset (Source: World Bank).

† Compared to an average 51% 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)

Regenerating rural livelihoods

Around 70% of the women we work with are farmers, many trapped in poverty by climate-induced drought and severely degraded soils. Decades of intensive monoculture farming and reliance on costly commercial fertilisers and pesticides have only deepened the crisis.

Regenerative agriculture offers a powerful alternative. Rooted in traditional techniques, it focuses on restoring soil health and biodiversity through methods such as composting, crop rotation, natural irrigation, and reduced soil disturbance, sequestering carbon at the same time. The approach is gaining momentum globally – but smallholder farmers, who produce a third of the world's food, must be part of the solution as well.

“On average, those who transition to regenerative methods increase their incomes by 115%, benefiting from lower input costs and improved yields.”

Growing the movement for change

With up to 50% of Kenya’s soils now degraded, the urgency is clear. This year, we took our message to COP in Baku and convened a regional workshop in Nairobi with regenerative agriculture specialists, farmers, policymakers, businesses and philanthropists. The event was led by global expert and UN FAO advisor Dr Pablo Tittonell, helping to grow the movement to champion a farmer-led, agroecological future.

Hand in Hand introduces regenerative agriculture through an initial agricultural and business training, followed by a 30-month intensive regenerative agriculture and circular economy programme. Participants learn practical, soil-specific techniques, how to replace synthetic inputs with natural alternatives, and gain advocacy skills to champion change in their communities and beyond. We also work with the wider community to improve women’s decision-making power, so that they have a say over the land they manage and steward.

To date, we have reached 39,700 farmers across Kenya and Tanzania. On average, those who transition to regenerative methods increase their incomes by 115%, benefiting from lower input costs and improved yields.

Looking ahead

By 2030 our goal is for 75,000 smallholder farmers to have skills to improve their soil and yields.

Seeing the transformation first hand

With a background in agriculture and a BSc in Agriculture and Human Ecology, Hand in Hand Eastern Africa’s regenerative farming specialist Lucy Mwaura is helping transform the lives of low-income women in Busia County through sustainable farming techniques.

When I first started working in Busia, awareness of regenerative agriculture was very low. That’s quite typical in rural areas like this one. For me, the most rewarding part of the work is watching farmers witness the transformation on their land with their own eyes. Once they see the results, they begin to share these techniques with friends and neighbours – they need to see it to believe it works.

I remember one woman, Jaqueline, who had a small one-acre farm. She was struggling with striga, a virulent, parasitic weed that chokes sorghum and can wipe out entire crops. In the western part of Kenya in particular it is a huge threat to farmers. We trained her in regenerative techniques to use in place of pesticides, including intercropping with plants like beans that suppress the striga naturally. Her results were incredible – she went from harvesting just one or two bags of sorghum to ten – and of course now she has healthy soil too. Now she wants to lease more land to expand.

Of course, there are still many challenges. Most of the farmers we support are women. In my experience, women are the most willing to learn and try new things, so in this way it is easy for us. But culturally, in much of Africa, women don’t own land or make farming decisions. That’s a major barrier. We work with communities as well, and I believe attitudes will shift – but it won’t happen overnight.

Lucy Mauwra

From informal enterprises to thriving SMEs

One in four women in Africa is an entrepreneur. Yet the vast majority operate in the informal economy – earning on or just above the international poverty line of USD 2.15 a day. At Hand in Hand, we believe these women business owners have the potential not just to survive, but to thrive.

Our acceleration programme is designed specifically for informal entrepreneurs with the potential to scale. It supports women on their journey to building successful MSMEs – moving from living on or around the poverty line – into the top 10% of national earners and joining a new middle class.

Take Kenya: its 7.4 million MSMEs generate 40% of GDP (UNDP), but 98% of them are informal micro-businesses. These are the very enterprises traditional acceleration programmes often overlook – despite their enormous potential to drive growth. Tapping into this underserved sector is critical to unlocking prosperity in low-income communities.

Hand in Hand's groundbreaking 'grassroots' accelerator provides women with one-to-one coaching, advanced business and financial training, sector-specific skills, digital literacy, and access to credit.

This year, we are equipping 6,500 entrepreneurs – 80% of them women – with the skills and resources to scale. In cities, digital skills are often the key to success; in rural areas, we focus on profitable farming methods and access to high-value markets, often via cooperatives.

From farmer to founder

We met Alice Wanjiku at her home in Kahuro, Kenya. Alice greets us with a ready grin as her two youngest children dart in and out of a neat brick house. Just three years ago, this house was little more than a makeshift shelter.

When the coronavirus pandemic hit, Alice lost her well-paid job at a hotel in Nairobi. She and her husband – then a casual labourer – were forced to return to her husband's family's home village with their three children, surviving on next to nothing.

A self-described city girl, Alice turned to subsistence farming with a single cow and a patch of land. Her first training programme with Hand in Hand taught her business and dairy management techniques, enabling her to generate a steady income. But it was the accelerator training that sparked real transformation.

After completing the course, Alice secured a USD 3,290 loan from Equity Bank and bought a second cow, boosting milk production to 30 litres a day. Her monthly income jumped from USD 533 to USD 1421 PPP.*

Building on this success, Alice launched a bakery using skills she learned in the hotel and business knowledge from Hand in Hand. Today, she supplies five local schools, sells to the community, and employs two members of staff.

* In line with World Bank methodology, all figures in this annual report are expressed in Purchasing Power Parity (PPP) dollars.

Overcoming the finance gap

This year, we published our first acceleration learning paper, analysing data from over 8,000 participants across four projects in the last five years. On average, women increased their incomes by 140% – clear evidence of the programme's impact.

But the biggest barrier remains access to finance. More than half of the women we work with can't secure the credit needed to grow. While group loans are accessible, entrepreneurs ready to scale often require individual loans of USD 600- 1,000 – yet face major obstacles.

Many lack a credit history or collateral, are unbanked, and rarely own assets. In some areas, banks still require spousal consent for larger loans – a major hurdle in communities where men control financial decisions.

To tackle this, we provide training in recordkeeping – a key factor in loan approval – and partner with banks and microfinance institutions to guarantee loans. As a result, we've increased access by 254%.

Looking ahead

To ensure every business owner can get the finance they need to grow, we're deepening partnerships with financial institutions, supporting women to build credit histories, and engaging with men to encourage them to give consent for loans – understanding that when women's businesses prosper, it's the whole family that benefits.

> "Acceleration supports women on their journey to building successful MSMEs – moving from living on or around the poverty line – into the top 10% of national earners."

Taking on the digital gender gap to reach new markets

In the world's poorest communities, women are half as likely as men to regularly access to the internet. And in Kenya – where over five million businesses use WhatsApp for business alone – being offline means being locked out of valuable markets.

Our latest acceleration project, delivered in partnership with the Happel Foundation, is working to change that. The programme is equipping 3,000 existing small business owners in Nairobi – 80% of them women – with the skills and resources they need to grow their enterprises and increase their incomes, as well as exploring the impact of digital training on business performance.

Early results from the first 1,000 participants show monthly revenues have risen by 77%, from USD 323 to USD 571. Entrepreneurs who received social media and e-commerce training earned an average of USD 108 more than those who didn't.

"Despite having a smartphone I found the digital marketing and posting online difficult at first but, with coaching, I can do it."

Christine, clothing retailer, Nairobi

$108

more earned a month for participants who had social and e-commerce training compared with those who didn't.

Overcoming social attitudes

In Kenya, there is a 43% gender gap in daily mobile internet use between men and women – with it being seen as more socially acceptable for men to be online. Results from our project showed that men were more likely than women to adopt digital marketing techniques (59% vs. 46%, respectively) and more likely to own a smartphone (92% vs. 75%, respectively).

Looking ahead

In our future projects we'll focus on building women's confidence to adopt digital tools and practices – so that they can confidently reach new online markets.

Empowering men to champion women's businesses

In the areas we work, 60% of women can't leave home without their husband's permission. That's why we engage men not as bystanders, but as allies – through gender-transformative training that includes husbands, community leaders as well as women themselves.

When men support women's decision-making, back their businesses, and share responsibilities at home, entire communities thrive. Incomes rise. Children stay in school. Families become more resilient.

From husbands who support their wives' enterprises to community leaders advocating for gender equity, these men are not just part of the story: they help rewrite it.

"We believe that working with men to challenge the attitudes that hold women back isn't just the right thing to do – it makes women's businesses stronger and more resilient and lifts whole communities out of poverty."

This year, we've delivered community-based gender training to almost 25,000 people. We are also rolling out the Gender Action Learning System (GALS) gender training curriculum across all Hand in Hand International's projects in Kenya. We believe that working with men to challenge the attitudes that hold women back isn't just the right thing to do – it makes women's businesses stronger and more resilient and lifts whole communities out of poverty. We're also one year into one of East Africa's largest RCTs, in partnership with FID and Innovations for Poverty Action, to determine how far working with men increases women's profits beyond business training alone – reaching 4,500 women in 144 Tanzanian villages.

Looking ahead

We'll continue to roll out and refine our gender training across our projects in Kenya and Tanzania, sharing what we've learned with the wider sector.

Issaya's story

Issaya, his wife Elenaru, and their four-year-old son live in a traditional Maasai community near Arusha, Tanzania. As a farmer, Issaya was expected to earn the income and make decisions for the family, while Elenaru cared for their home and child. But in a region where most smallholders live on the brink of poverty, Issaya was earning just USD 15 to USD 30 a month – barely enough to support them.

Frustrated and eager to contribute, Elenaru secretly joined a Hand in Hand group and started a small business buying and selling vegetables, using her mother as a go-between. She soon began earning a modest income.

Everything changed after a Hand in Hand session on gender roles and family communication. Inspired, Elenaru invited Issaya to a community event on gender equality and household economics. Afterwards, she revealed her business – and her success.

Impressed, Issaya chose to support her. Today, Elenaru earns USD 5 a month. More importantly, the couple are now partners: making decisions together, sharing chores, and supporting each other's work. Issaya helps at home – washing clothes, bathing their son, and fetching water. He also helps Elenuru at work by carrying maize and organizing the local motorbike taxi to take the rice to the refinery. "I feel great helping my wife at home," says Issaya. "Working together and earning from different income sources lifts the burden of life."

And to those who criticise? Issaya simply replies, "I don't care what others say in my village – I know the benefits of doing what I am doing."

"I don't care what others say in my village – I know the benefits of doing what I am doing."

Project focus: Women in Waste

The *Women in Waste: Environmental Entrepreneurs* programme, delivered in partnership with The Coca-Cola Foundation, has transformed over 1,045 lives in Nairobi's informal settlements. By supporting people at the 'bottom of the pyramid' to launch their own waste enterprises, the initiative lifted people out of poverty at the same time as creating sustainable value chains for managing harmful plastic waste.

Nairobi's informal settlements, home to approximately 2.5 million people, are among the most densely populated, unsanitary, and insecure slums in the world, according to the United Nations. Lacking basic infrastructure such as waste collection, rubbish is dumped on the streets, damaging the environment and posing a risk to health.

A circular solution

This programme set out to address both poverty and pollution by equipping aspiring waste entrepreneurs – mainly women and young people – with the tools they need to start or, in some cases, enhance their recycling businesses.

Through a comprehensive approach including business and technical training and support to access credit, the project equipped over 1,000 people living below the poverty line to establish 675 waste enterprises, sorting as well as compressing and baling plastic waste to sell on to private and government waste contractors.

These businesses not only help clean up the environment but also create economic opportunities. As a result, participants' average net monthly incomes increased from USD 93 to USD 129, enabling families to afford essentials such as food, housing, healthcare, and education.

678
enterprises empowered

130
metric tonnes of plastic waste collected

50%
income increase

Marianna's story

Marianna Ogembo once earned just USD 260 a month selling vegetables from a roadside stall in Nairobi's informal settlements. She and her husband lived in a cramped one-room home with their three children, no running water, and a shared bathroom – trapped in a cycle of poverty.

Everything changed when Marianna joined Hand in Hand. Armed with business training and inspired by exposure visits that introduced her to various aspects of the waste value chain, she chose to focus on plastic (PET) recycling. She transitioned from vegetable trading to launching her own waste aggregation enterprise, where she collects plastic waste from local pickers and sells it on to recyclers. Today, she even employs two part-time assistants.

While Marianna still faces challenges – such as the need for a proper storage facility and additional capital to expand her operations – she remains determined. With a clear vision for the future, she is working toward her ultimate goal: establishing her very own recycling facility.

Marianna's income has nearly doubled to USD 431 per month. Her family now lives in a three-roomed house with running water and a private bathroom. Her eldest daughter is heading to college, her younger children's school fees are secure, and the family enjoys more nutritious meals – fuelling a brighter future.

Fostering resilience in Afghanistan

Afghanistan remains one of the world's largest humanitarian crises, with more than half of the population facing hunger or food insecurity (UN). As many NGOs scale back or cease operations, Hand in Hand continues to work on the ground, thanks to our long-standing presence and deep community ties.

This year alone, we provided around 7,000 entrepreneurs with training that enables them to start or grow small businesses to support their households, as well as emergency food relief where needed.

In a country where most families are struggling to afford essentials, every penny counts. But restrictions on women's movement, education, and agency limit their ability to earn an income. Entrepreneurship remains as a viable avenue for women to earn a living, especially as they can often run their businesses from home.

"The businesses weren't just a source of income – they were a reason to leave the house, to connect, and a purpose in life."

While the Afghan Chamber of Commerce lists over 12,000 women-led licenced businesses, this only represents a small portion of women entrepreneurs, as 95% of all Afghan women entrepreneurs operate informally. Hand in Hand delivers vocational and life skills training to enable home-based entrepreneurship, such as poultry farming, beekeeping, carpet weaving or embroidery. This allows women to earn an income and support their families with dignity.

Delivering on the ground, despite aid cuts

Development funding is in sharp decline. Most international donors do not recognise the Afghan regime and cuts to major funding streams, such as USAID and UK overseas aid, has forced many organisations to scale down or cease operations. Hand in Hand remains – thanks to its dedicated, expert Afghan team now operating across five provinces, and the ongoing commitment of our partners. These include GIZ, Danida, private foundations like the Linda Norgrove Foundation, and individual philanthropists. They, like us, understand that humanitarian aid must go hand in hand with long-term solutions – like Hand in Hand's programmes that build livelihoods and foster long-term resilience.

How women's groups provide solace and support

Laura Maio, Monitoring, Evaluation and Learning Advisor, visited Hand in Hand's projects in Afghanistan in March. She saw first-hand how, as well as raising incomes, entrepreneurship training in small groups is tackling social isolation and helping women support each other.

Mental health is an acknowledged but underreported issue in Afghanistan. According to the latest figures, 68 per cent of women report poor mental health, and 8 per cent say they or a woman they know has attempted suicide. Those statistics came to life during my visit.

I met women from different ethnic and cultural backgrounds. Some were farmers, some artisans. Many were widows or married to migrant workers, left solely responsible for their children. Nearly all spoke of clinical depression before joining Hand in Hand – exacerbated by poverty, isolation, and a no guarantees of what the future might hold. Several told me they couldn't afford the medication they needed to stay well.

But they also spoke about how things had changed since starting the programme. The businesses they started weren't just a source of income – they were a reason to leave the house, to connect, and a purpose in life. The training groups, always held in a group member's home, were filled with laughter. The warmth in these gatherings was palpable.

At one sewing group, women had rented a room together and were taking on contracts as a collective – including one to make zipper bags for the airport. As I tried to leave, each one of them invited me to her home for a family meal.

What struck me most – and what's so often missing from stories about Afghanistan – was just how strong and resourceful these women are, and how deeply they care for and support one another.

Laura Maio
MEL Advisor,
Hand in Hand International

Partnering so women win

Collaboration is essential to driving change at scale. Without our funders, we wouldn't be able to achieve our ambitious aims on behalf of the women we serve. We are extremely grateful for their support.

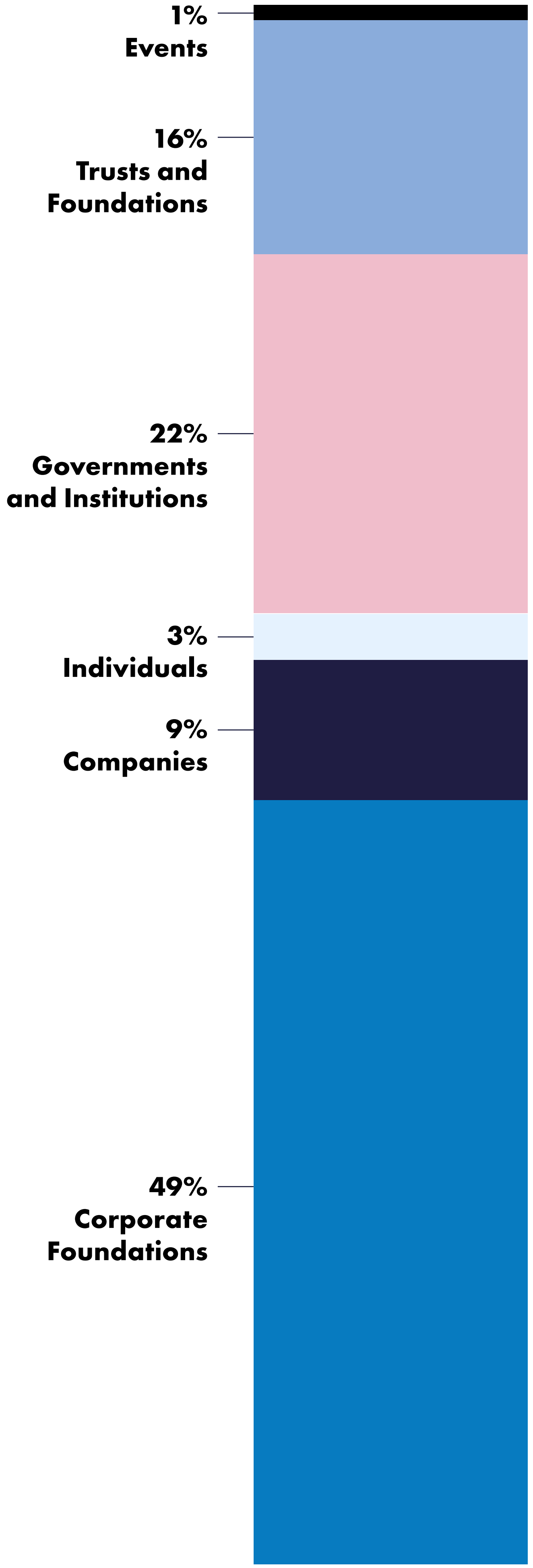
Applied Value Group
Armstrong Family
Boeing
Bane Foundation
Chem Chem Association
COMO Foundation
Danida
FID
Friedkin Conservation Fund
GIZ
GSR Foundation
Hilti Foundation
Lotus Group and the Make My Day Better Foundation
Medicor Foundation
Olsson Foundation
PAI Partners
Seamont Foundation
Tui Care Foundation

During the financial year to 31 March 2025, we received £6.3m in income and secured an additional £1.6m in multi-year grant funding for future years, bringing the combined funds raised in the year to £7.9m.

Expanding our network

This year, Hand in Hand Deutschland has become a fully independent organisation – a significant step forward for our network.

We extend our sincere thanks to our German funders and partners for their continued support. In particular, we would like to express our deep appreciation to the Board of Trustees of Hand in Hand Deutschland for their invaluable commitment and hard work in establishing this new and vital presence within the Hand in Hand family.



Financials

These financial statements are limited to Hand in Hand International, our UK operation, for the year ending 31 March 2025. As a family of legally independent organisations, the Hand in Hand network does not prepare consolidated group accounts. Audited statements for other Hand in Hand organisations are available at info@hihinternational.org.

Balance Sheet as at 31 March 2025

	Note		**2025 £**		**2024 £**
Fixed Assets					
Tangible Assets	7		16,976		29,225
Current Assets					
Debtors	8	1,722,185		2,178,593	
Cash at bank		3,258,962		4,478,440	
		4,981,147		6,657,033	
Creditors: Amounts due in one year	9	89,653		343,544	
Net current assets			4,891,494		6,313,489
Net assets	10		4,908,470		6,342,714
Funds					
Restricted funds			2,894,342		3,458,789
Designated fund			1,048,363		1,852,979
Unrestricted funds			965,765		1,030,946
Total funds	13		4,908,470		6,342,714

This information is an extract taken from the full audited accounts to 31 March 2025, which received an unqualified audit report in October 2025.

Statement of Financial Activities for the year ended 31 March 2025

	Note	Restricted £	Unrestricted £	Total 2025	Restricted £	Unrestricted £	Total 2024
Income from:							
Donations and Grants	2	5,933,815	269,374	**6,203,189**	6,592,143	831,524	7,423,667
Interest		-	73,484	**73,484**	-	15,883	15,883
Total Income		**5,933,815**	**342,858**	**6,276,673**	6,592,143	847,407	7,439,550
Expenditure on:							
Raising funds		-	776,069	**776,069**	-	504,349	504,349
Charitable expenditure							
Supporting people in Afghanistan		1,339,154	66,514	**1,405,668**	992,371	56,490	1,048,861
Supporting people in Kenya		3,020,145	120,906	**3,141,051**	2,935,044	121,210	3,056,254
Supporting people in Tanzania		2,190,419	98,625	**2,289,044**	1,432,725	47,754	1,480,479
Total Expenditure	**3**	**6,549,718**	**1,062,114**	**7,611,832**	5,360,140	729,803	6,089,943
Net (expenditure)/income before foreign exchange losses		(615,903)	(719,256)	**(1,335,159)**	1,232,003	117,604	1,349,607
Foreign exchange losses		-	(99,085)	**(99,085)**	-	(146,952)	(146,952)
Net (expenditure)/income for the year before transfers		(615,903)	(818,341)	**(1,434,244)**	1,232,003	(29,348)	1,202,655
Transfers between funds		51,456	(51,456)	**-**	(45,181)	45,181	-
Net (expenditure)/income for the year after transfers and net movement in funds		(564,447)	(869,797)	**(1,434,244)**	1,186,822	15,833	1,202,655
Funds brought forward		3,458,789	2,883,925	**6,342,714**	2,271,967	2,868,092	5,140,059
Funds carried forward	13	**2,894,342**	**2,014,128**	**4,908,470**	3,458,789	2,883,925	6,342,714

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above.

Leadership

Hand in Hand International's Board of Trustees is responsible for our governance and strategic direction, and is accountable for everything we do. Our board members have experience in finance, industry, law, agriculture, climate change and international development.

Our advisors provide us with invaluable insights that help to guide our work.

Bruce Grant
Chair

Dr John Barrett
Trustee

Iris Epple-Righi
Trustee

Felisters Gitau
Trustee

Carsten Jorgensen
Trustee

Lars G Josefsson
Trustee

Paola Uggla
Trustee

Sandi Toksvig OBE
Advisor

Dr Pablo Tittonell
Advisor

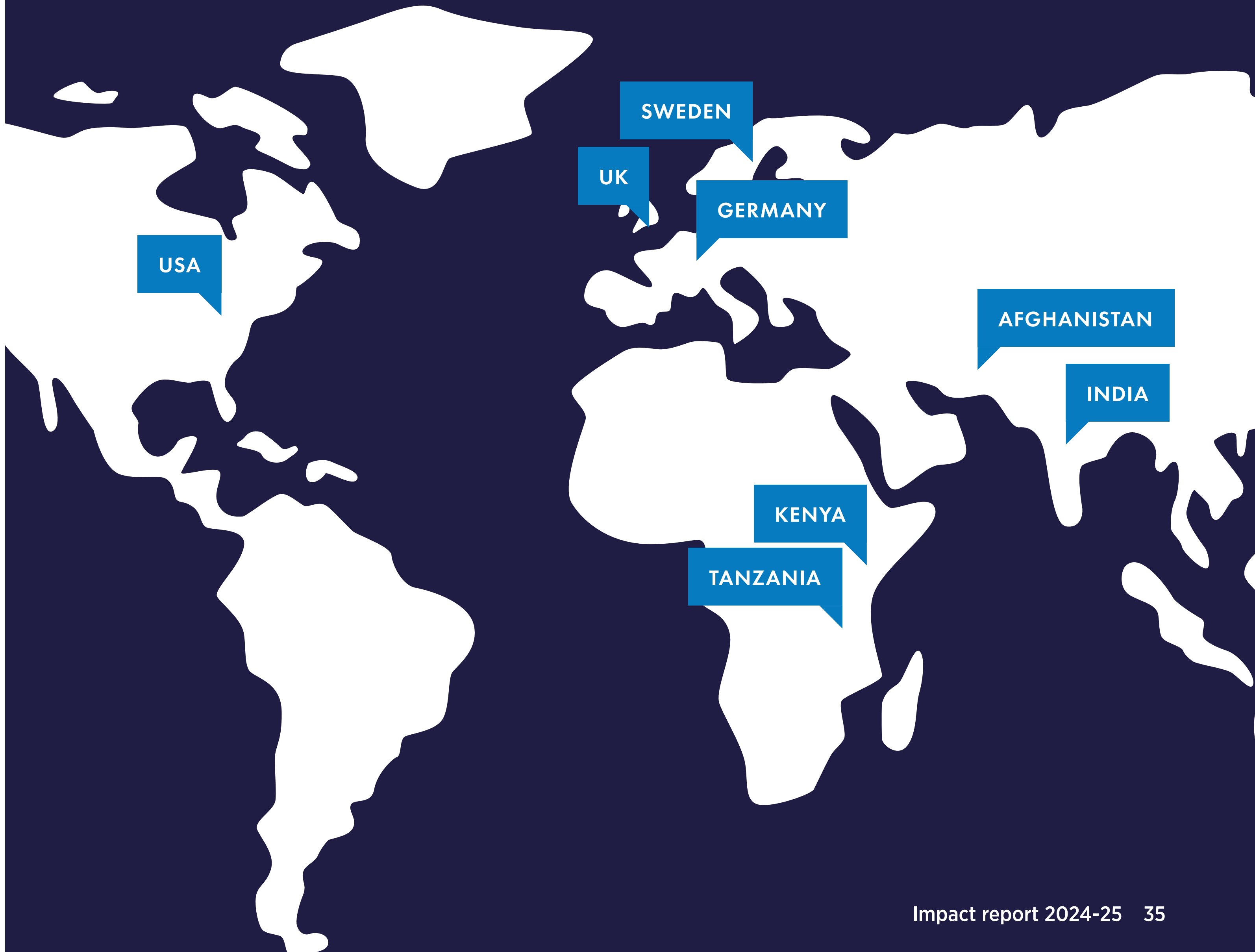
Dr Madhvi Chanrai
Advisor

Stephanie Whittier
Advisor

Locally led for long-term impact

Decentralised, locally led transformation fuels sustainable, long-term impact. Each independently led base in our network creates local jobs and uses local knowledge to design and deliver according to each region's unique needs. This ensures decision making power stays close to the communities we serve so they can shape the future they want.

Our bases in UK, Sweden, Germany and USA fundraise, measure impact and share knowledge so community-based partners can focus on supporting locally every day. With a project portfolio under management of USD 26 million, Hand in Hand International's role within the network is to raise funds, generate and share evidence, and facilitate knowledge sharing with the wider sector.



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