

Impact report

2025-26



HAND IN HAND
INTERNATIONAL



"We learned that poultry has a strong market. Through training and savings, we bought improved Kienyeji chickens. They're doing exceptionally well and will earn us good money."

Eunice, Migori, Kenya

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 chairman

In a world of increasing uncertainty – conflict, climate change, shifting political landscapes – reliable predictions are hard to come by. But there is one thing we can count on.

Wherever you find women living in poverty – in informal settlements, in rural communities, in conflict-affected regions, in places where work is precarious and daily life is about survival – you will find women starting businesses.

Our job is to give them the tools and support to turn their ambition into success.

Our co-founder Percy Barnevik put it simply: “these women can move mountains,” and this is the truth on which Hand in Hand was founded. Their entrepreneurial spirit and resilience drives everything we do – because when women have the skills to start a business, the credit to grow it, and the connections to reach new markets, they lift their families out of poverty and spark real change in their communities. Higher incomes and greater control over money mean children stay in school, families eat better, can access healthcare and are

better equipped to weather financial shocks, like illness or a bad harvest. With money comes power – economic independence gives women a greater voice and decision-making power at home. As businesses grow, so does their impact: jobs are created, money is invested locally, and opportunities open for others – turning one woman’s progress into a ripple effect across her family and community.

Their potential goes far beyond changing individual lives – it has the power to change

“The women we work with have the potential not just to build more financially secure lives, but to become employers and create opportunity for others.”



the trajectory of whole economies. Over 400 million women live in poverty, yet the World Bank estimates that if women had the same opportunities and resources as men, global GDP could increase by as much as 20%. That is a seismic shift – and it begins with a woman starting a business.

At Hand in Hand, we know that crossing the poverty line is just the beginning. The women we work with have the potential not just to build more financially secure lives, but to become employers and create opportunity for others. Yet most are locked out of acceleration programmes built for businesses ten times their size. Our grassroots acceleration programme is changing that – women who once kept a small flock of chickens are now poultry wholesalers; former seamstresses are exporting to international markets.

This year we reached 2,103 women through our acceleration programmes, enrolled 8,468 people on our business training programme – which typically doubles household incomes –

and equipped 2,486 smallholder farmers with regenerative farming practices that restore soil health, protect biodiversity and increase earnings in communities where rural poverty is endemic.

Global poverty demands bold solutions. This year we deepened our partnerships – because we know that collaboration is where we are most effective – and launched our first programme in Uganda, extending the Hand in Hand model to new communities.

To our friends, network partners, donors and supporters: thank you for your continued faith in this work – and in the women at the heart of it.

They can move mountains, and every day we see the proof.



Bruce Grant
Chairman, Hand in Hand International

Our impact

In financial year 25/26...



345k

People reached
(cumulatively 6.4m)



703k

Enterprises created
or enhanced
(cumulatively 7.1m)



1.2m

Jobs created
(cumulatively 12.6m)



3.1m

Lives improved
(cumulatively 31.3m)

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



136%

Increase in monthly
net profit



80%

Women have the
power to make
decisions at home



53%

Participants able
to withstand
a financial shock



94%

Enterprises
operational after
training ends

*Total across the Hand in Hand global network in 25/26. Cumulatively refers to the total figure since Hand in Hand's inception.

**Endline results from 32 projects representing approximately 145,700 Hand in Hand project participants over the last five years.

Known as financial resilience, or the ability to raise emergency funding. This compares to an average of 31.5% of people across Kenya and

Tanzania 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 40.3% 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)



How women farmers are regenerating landscapes

This year, the UN Food and Agriculture Organization (FAO) is recognising the vital contribution of women farmers with “The Year of the Woman Farmer”. Women make up as much as half of the global agricultural workforce, yet they continue to face significant barriers. They are less likely to own land, have limited access to agricultural training and finance, and are often excluded from decisions about how land is managed.

At Hand in Hand, around 70% of the women we work with are smallholder farmers. Alongside business and bookkeeping training, we support women to join producer groups and

cooperatives, strengthening their purchasing power and helping them reach larger markets. Crucially, we also equip them with the skills to farm regeneratively.

“Over the last five years, we have reached 45,000 farmers, helping them restore the land they depend on while building more resilient livelihoods.”

For women living in areas affected by rural poverty, drought and depleted soils, regenerative agriculture can be transformative. Practices such as crop rotation, composting, livestock integration, agroforestry and efficient irrigation restore soil health, improve biodiversity and increase resilience to climate change. Healthier soils produce higher yields and more nutritious food, while intercropping creates multiple harvests throughout the year, giving women more opportunities to sell their produce and generate a steady, reliable income.

Yet technical skills alone are not enough. As one farmer told us, “The women might be in the fields, but it’s the men who decide what is being planted where.” That is why we work not only with women, but also with men, families and community leaders to challenge the norms and customs that prevent women from making decisions about the land they farm.

Over the last five years, we have reached 45,000 farmers, helping them restore the land they depend on while building more resilient livelihoods. With more than five million smallholder farmers in Kenya alone, investing in women and regenerative agriculture has the potential to revive degraded landscapes, strengthen food security and create lasting pathways out of poverty.

Looking ahead

By 2030 our goal is for 75,000 farmers to have started their journey towards regenerative agriculture – regenerating 455 square kilometres of land (roughly the same size as Olso.)



The satellite technology transforming how women farm

This year, Hand in Hand partnered with Downforce to triangulate results from our largest regenerative agriculture project to date, reaching over 2,000 farmers across Busia and Bomet. The project was extremely successful: soil health improved and farmers’ incomes rose by an average of 115%.

Downforce uses satellite technology to assess soil organic carbon (SOC), a proxy for soil health, giving us another independent data source to verify whether our interventions are genuinely improving the soil long-term.

Downforce’s satellite technology tracks how much carbon a farm’s soil currently holds, its capacity to store more, and how this compares to surrounding land. Rather than

focusing on an end result, we’re looking for progression – evidence that farmers’ soil is building capacity to store carbon faster than neighbouring land.

The technology also captures climatic events like drought and flooding, giving us an early read on the specific challenges farmers face regionally. This lets us tailor training and coaching to local conditions, arming trainers with better information to support women farmers.

Looking ahead, our ambition is to use AI to map which individual regenerative practices are most effective at capturing soil carbon – turning satellite data into targeted interventions on the ground.



How we're helping women scale up their businesses

The majority of livelihoods programmes focus on helping women escape poverty – but stop there. We believe women deserve more than survival. They deserve the opportunity to build thriving businesses and shape stronger futures for their families and communities.

Yet most business accelerators are designed for university graduates running businesses 10x bigger than those of the women we work with, leaving ambitious entrepreneurs living on or around the poverty line without the support they need to grow.

This year, we enrolled with 2695 women to take their businesses to the next level through advanced business training, peer mentorship, digital skills development, and connections to larger markets. By helping women reach incomes of more than \$15 PPP a day, we are supporting them to become financially resilient, invest in their businesses, and create jobs for others.

We also launched our Acceleration Strategy, setting out our pathway to reach 40,000 women

Looking ahead

By 2030, our aim is to reach 40,000 women through our 'grassroots' accelerator programme.

by 2030, and joined the Aspen Network of Development Entrepreneurs (ANDE). Together, these milestones strengthen our commitment to ensuring more women have the opportunity not just to overcome poverty, but to become successful entrepreneurs and catalysts for lasting economic change.

How Lizzie accelerated her business online



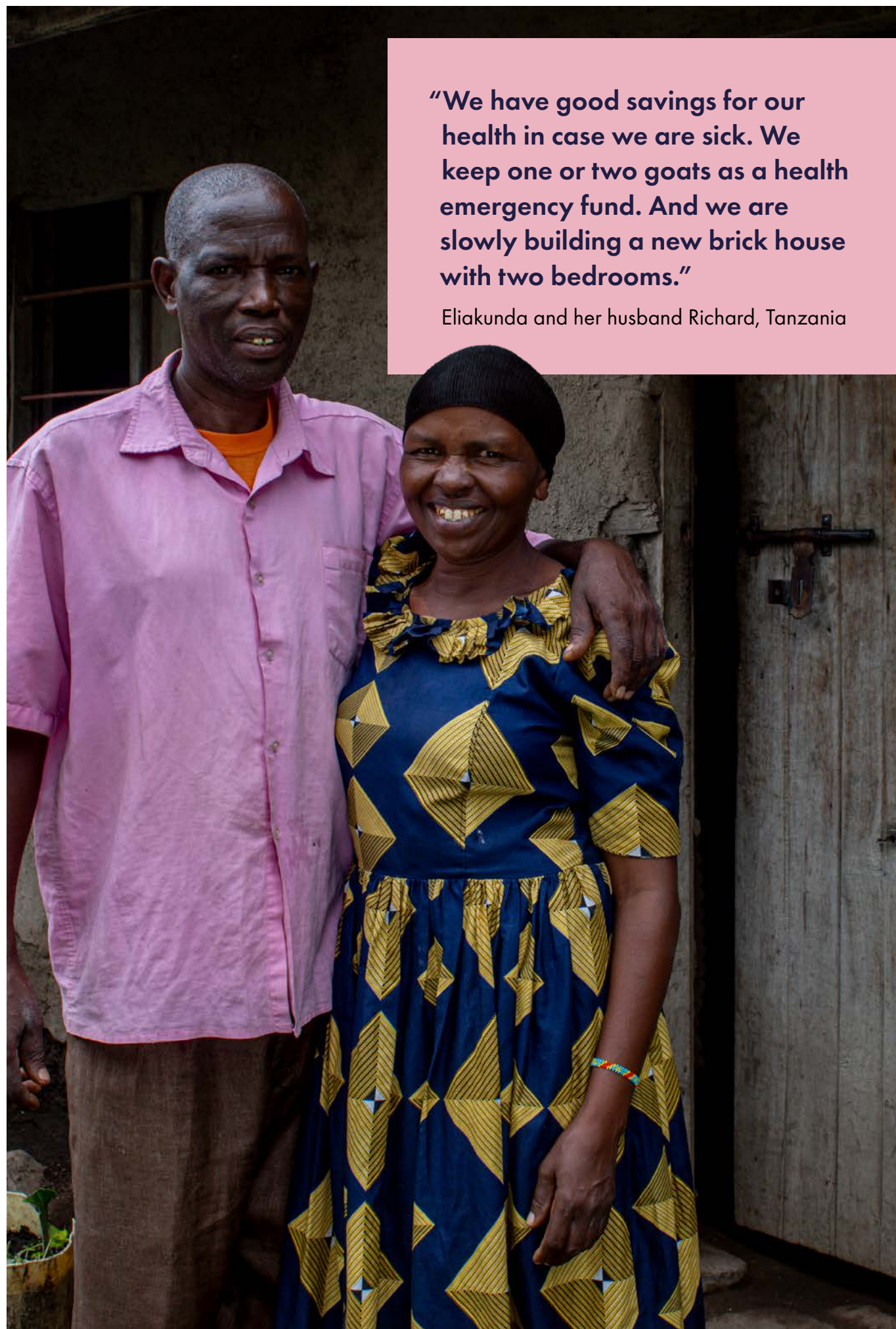
In 2023, Lizzie joined Hand in Hand, where she learned to track income and expenses, manage inventory, develop a business plan, and use social media to broaden her customer base. With this knowledge, she launched Lizzie Collections, promoting her products through WhatsApp, Instagram, and TikTok.

When Lizzie Nzule lost her office job in Nairobi during the Covid-19 pandemic, her family could no longer afford rent. In desperation, they sold their fridge and oven and moved to Mumbi, where rents were cheaper. Determined to support her family, Lizzie tried selling cosmetics from home – but invested in expensive products no one wanted.

Lizzie's monthly income has almost doubled, from \$675 to \$1,100 PPP. She's hired one employee, secured medical insurance for her family, and paid her son's college fees.

"When I remember where I started, I was crying all day long. Now I have my own business and employ another person", she says.

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



"We have good savings for our health in case we are sick. We keep one or two goats as a health emergency fund. And we are slowly building a new brick house with two bedrooms."

Eliakunda and her husband Richard, Tanzania

Challenging the gender norms holding women's businesses back

Around the world, hard-won gains for women's rights are being threatened. A growing backlash against gender equality, coupled with the rise of online misogyny, is reinforcing discrimination and undermining women's freedom, safety, and opportunity.

In the communities where we work, these global trends are mirrored by deeply entrenched social norms that continue to limit women's lives. Many women are expected to remain at home, denied the chance to earn an income, while carrying the overwhelming burden of unpaid domestic and care work.

This year, we worked with X people to challenge the harmful gender norms that keep women business owners from reaching their potential. We know that when women are able to earn an income and participate equally in economic life, whole families prosper.

In Tanzania, we take a gender-transformative approach, working with community leaders, husbands, and families through structured

discussions and workshops that challenge long-held assumptions about gender roles and encourage more equitable relationships. We are now halfway through one of East Africa's largest RCTs, in partnership with FID and Innovations for Poverty Action, to determine how far working with men and wider communities increases women's profits beyond business training alone – reaching 4,800 participants in 144 Tanzanian villages.

In Kenya, we use the Gender Action Learning System (GALS) approach, integrating training for men and the wider community alongside programmes for women.



“Seeing families happier, working as partners and planning for a better future is overwhelming. Sometimes I cry inside because the change is so profound.”

How gender training builds stronger, more prosperous families

Anthony Maina, Programme Officer, Gender and Advocacy at Hand in Hand Eastern Africa explains why gender equity training isn't an 'add-on', it's a poverty alleviation strategy in its own right.

In many of the communities where I work, cultural norms define very clear roles for women and men. Men are expected to lead, own property, make financial decisions and provide for the family. Women are expected to be submissive, supportive and responsible for unpaid care work. In some households, a woman even needs permission to go to the market or make decisions about family planning. These expectations put both women and

men into boxes that limit their potential.

Our Gender Action Learning System (GALS) challenges these norms in a different way. We don't tell people what gender equality should look like. Instead, we help them discover it for themselves. Using practical tools, families reflect on how work, decisions and resources are shared, then create a vision for the future they want together. My role is simply to facilitate the conversation. They identify the challenges and they find the solutions.

The first sign that it's working comes during the training itself. At the beginning, there is often a lot of blame – women blaming men, men blaming women. By the end, the conversation has changed. Couples start

saying, “We need to work together.”

Of course, there is pushback. Some men worry that empowering women means disempowering them. Others argue that women owning property or making decisions is a cultural taboo. But when we bring the conversation back to their own families – their own daughters – they begin to see that equality benefits everyone.

The changes I witness are extraordinary. Men start sharing care work, couples make financial decisions together and women gain the confidence to grow businesses. One woman recently told me her husband had sent her a message asking how her day was – the first time in more than 10 years. Another husband took leave from work to

care for his wife and newborn baby. Seeing families happier, working as partners and planning for a better future is overwhelming. Sometimes I cry inside because the change is so profound.

For me, gender equality isn't an add-on to poverty programmes. It is a strategy for ending poverty. When women and men work together, incomes rise, families thrive and children have a brighter future. That's why gender training is one of the most powerful investments we can make.



Anthony Maina
Programme Officer, Gender and Advocacy, Hand in Hand Eastern Africa



Standing with women in Afghanistan

For women in Afghanistan, earning a living has become an act of resilience. Almost five years after the Taliban takeover, restrictions on women's freedom continue to deepen, leaving millions cut off from education, employment and public life. Yet women continue to find ways to support their families against extraordinary odds.

In 2025/26, we reached 1,292 women and their families, adapting our programmes to reflect the realities they face. With opportunities outside the home increasingly restricted, we strengthened our support for

home-based livelihoods such as tailoring, poultry keeping and carpet weaving. For many women, entrepreneurship has become one of the few remaining pathways to financial independence and dignity.

“Supporting women to earn an income is not only the right thing to do, but one of the most effective ways to strengthen families, communities and Afghanistan’s future.”

The humanitarian crisis has intensified as more than six million Afghans have returned or been deported from neighbouring countries since late 2023, placing enormous pressure on communities already struggling to cope. Today, three-quarters of Afghans cannot meet their basic needs, and one in three faces severe food insecurity. Alongside livelihoods training, we are providing humanitarian food assistance so families can meet their immediate needs while building more secure futures.

At a time when global aid budgets are shrinking, we remain committed to working in partnership to maximise the impact of every resource available, collaborating with CAFOD, DANIDA, Aseel, the Vitol Foundation, Linda Norgrove Foundation & GIZ to reach women in some of Afghanistan’s most vulnerable communities. We are active members of the Afghan-based ACBAR network and the UK-based BAWG. These forums maintain

engagement and open dialogue with the key global players, who are working hard to keep a focus on the challenges faced by women in Afghanistan. Together, we are making the economic case for continued investment in women’s skills, livelihoods and resilience – demonstrating that supporting women to earn an income is not only the right thing to do, but one of the most effective ways to strengthen families, communities and Afghanistan’s future.



Expanding our reach: Launching our first programme in Uganda

This year marked an exciting milestone as, together with our network partners at Hand in Hand Eastern Africa, we launched our first programme in Uganda. Following an extensive assessment, we chose to work in Luuka District, where poverty and youth unemployment are high, and restrictive gender norms continue to limit women’s economic opportunities.

Working with local organisation Imagine Her, we co-designed a pilot programme that will reach 1,000 women. Combining Hand in Hand’s proven approach with Imagine Her’s local expertise, we have developed a model tailored to the needs of younger entrepreneurs.

Alongside business and financial training, the programme will support women to access credit, and connect to new markets

To address high youth unemployment, we are proactively engaging young people and encouraging entrepreneurship as a pathway

to opportunity. Innovation is embedded throughout, with participants identifying gaps in local markets, testing business ideas, and refining them before investing in growth.

The programme also promotes a growth mindset, equipping women with the resilience, confidence and creativity to overcome challenges and build businesses that can thrive. We hope this pilot will provide a blueprint for expanding our work across Uganda, enabling many more women to build sustainable livelihoods and strengthen their communities.

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.

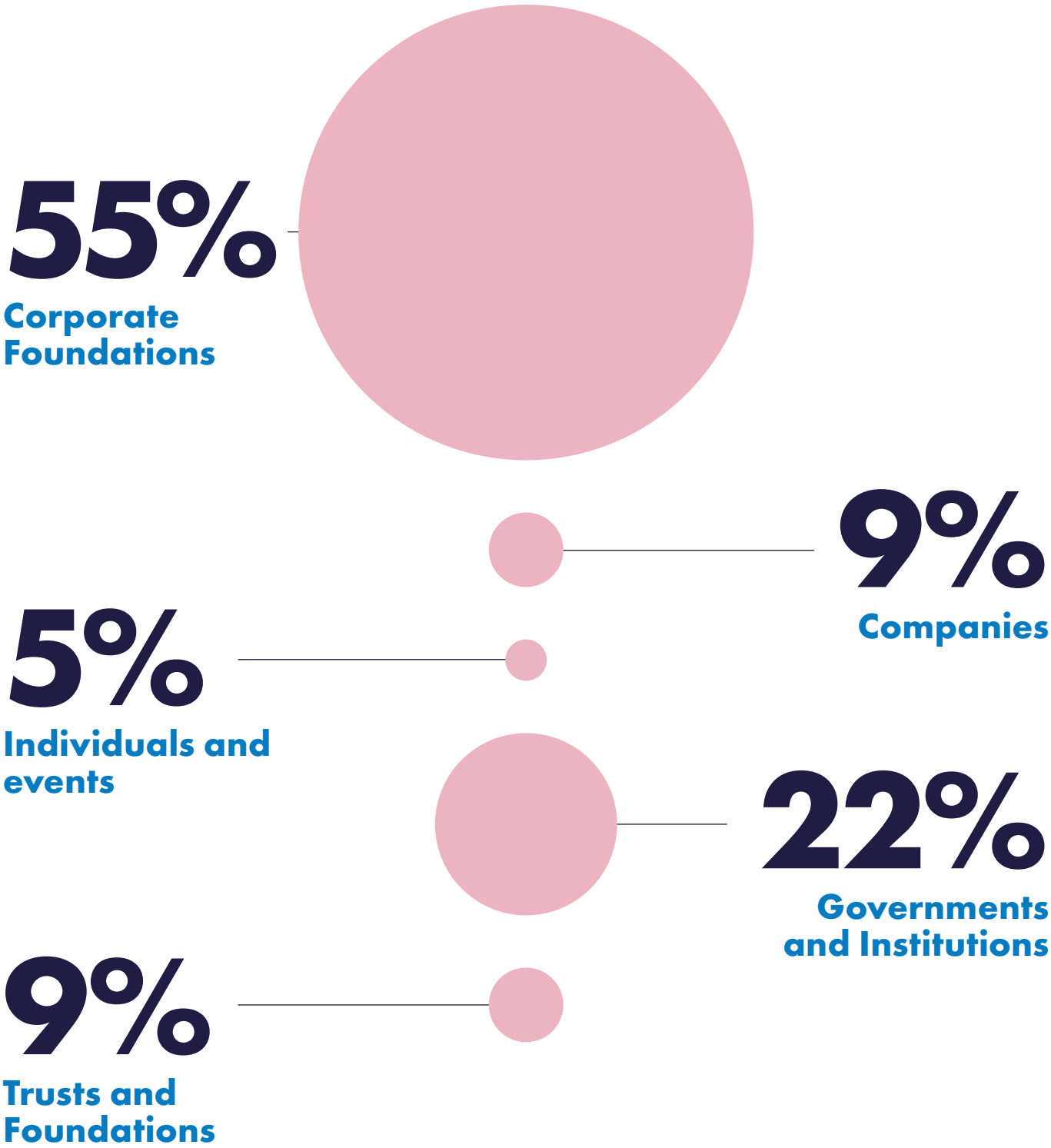


Applied Value Group
Association of Corporate Treasurers
Boeing
Bane Foundation
Chem Chem Association
COMO Foundation
Cisco Foundation

Danida
Friedkin Conservation Fund
GIZ
GSR Foundation
Hilti Foundation
Linda Norgrove Foundation
Lotus Group and the Make my Day Better Foundation

Medicor Foundation
Olsson Foundation
Seamont Foundation
Temenos
TUI Care Foundation

During the financial year to 31 March 2025, we received £6,990,862 in income.



Financials

These financial statements are limited to Hand in Hand International, our UK operation, for the year ending 31 March 2026. 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 2026

	Note	2026 £	2025 £
Fixed Assets			
Tangible Assets	7	14,021	16,976
Current Assets			
Debtors	8	1,611,167	1,722,185
Cash at bank		3,500,006	3,258,962
		5,111,173	4,981,147
Creditors: Amounts due in one year			
	9	260,147	89,653
Net current assets		4,851,026	4,891,494
Net assets			
	10	4,865,047	4,908,470
Funds			
Restricted funds		3,644,244	2,894,342
Designated fund		335,476	1,048,363
Unrestricted funds		885,327	965,765
Total funds			
	13	4,865,047	4,908,470

This information is an extract taken from the full audited accounts to 31 March 2026, which received an unqualified audit report in September 2026.

Statement of Financial Activities for the year ended 31 March 2026

	Note	Restricted £	Unrestricted £	Total 2026	Restricted £	Unrestricted £	Total 2025
Income from:							
Donations and Grants	2	6,501,123	487,973	6,989,096	5,933,815	269,374	6,203,189
Interest			1,766	1,766		73,484	73,484
Total Income		6,501,123	489,739	6,990,862	5,933,815	342,858	6,276,673
Expenditure on:							
Raising funds			908,267	908,267		776,069	776,069
Charitable expenditure							
Supporting people in Afghanistan		1,422,696	46,328	1,469,024	1,339,154	66,514	1,405,668
Supporting people in Uganda		17,979	2,544	20,523			
Supporting people in Kenya		2,236,951	85,964	2,322,915	3,020,145	120,906	3,141,051
Supporting people in Tanzania		2,117,553	79,857	2,197,410	2,190,419	98,625	2,289,044
Total Expenditure	3	5,795,179	1,122,960	6,918,139	6,549,718	1,062,114	7,611,832
Net income/ (expenditure) before foreign exchange gains/(losses)		705,944	(633,221)	72,723	(615,903)	(719,256)	(1,335,159)
Foreign exchange gains/(losses)		-	(116,146)	(116,146)	-	(99,085)	(99,085)
Net income/ (expenditure) for the year		705,944	(749,367)	(43,423)	(615,903)	(818,341)	(1,434,244)
Transfers between funds		43,958	(43,958)	-	51,456	(51,456)	-
Funds brought forward		2,894,342	2,014,128	4,908,470	3,458,789	2,883,925	6,342,714
Funds carried forward	13	3,644,244	1,220,803	4,865,047	2,894,342	2,014,128	4,908,470

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 Uggl
Trustee



Sandi Toksvig OBE
Advisor



Dr Pablo Tittone
Advisor

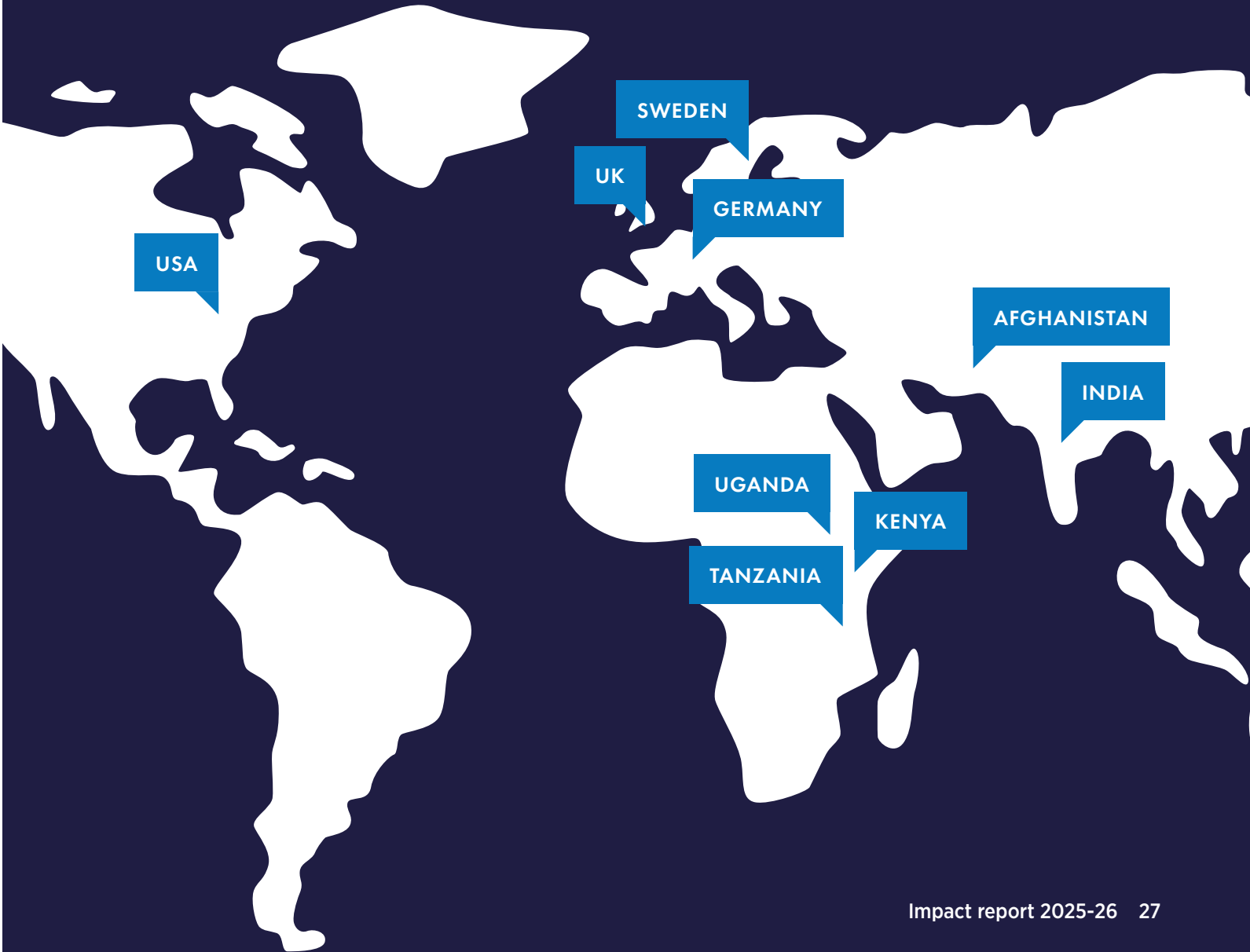


Dr Madhvi Chanrai
Advisor

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 29 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.



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

+44 207 514 5091

handinhandinternational.org

Charity number 1113868