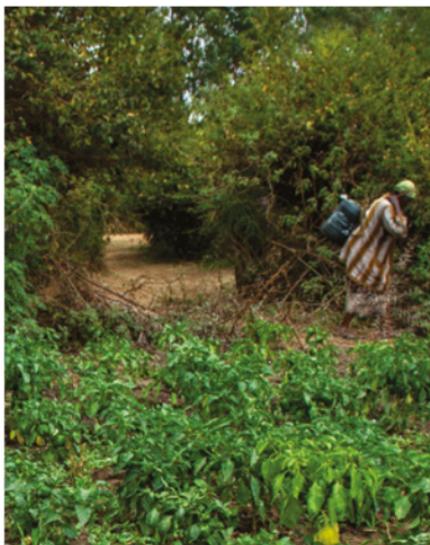




HAND IN HAND  
INTERNATIONAL



# FIGHTING POVERTY WITH JOBS

Alice Nduku Kingowe | Farmer | Machakos, Kenya

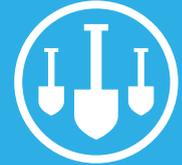
Look at poverty differently and you'll see grassroots entrepreneurs, full of energy and ideas. We help turn their skills and potential into jobs. They find a way out of poverty.

Hand in Hand launched almost 15 years ago in rural Tamil Nadu, India. Since then we've fought poverty in 14 countries and counting, buoyed by the success of more than 1.9 million members so far, almost all of them women.

Together, with our guidance and their ingenuity, we've brought about:



1.9 million new and enhanced businesses



2.8 million new jobs



US \$420 million in loans



10.5 million improved lives

# OUR GOAL

WE PLAN TO CREATE  
10 MILLION JOBS

TOUGH  
ENOUGH TO  
WITHSTAND

STRONG  
ENOUGH TO  
OUTLAST

PRODUCTIVE  
ENOUGH TO  
BEGET MORE

SHOCKS  
SUPPORT

JOBS



# WHAT WE DO

Group savings and skills training aren't rare. Nor, for that matter, is microfinance. But where other organizations focus on one or two of these elements, Hand in Hand combines all three – then adds a fourth by connecting entrepreneurs to larger markets.

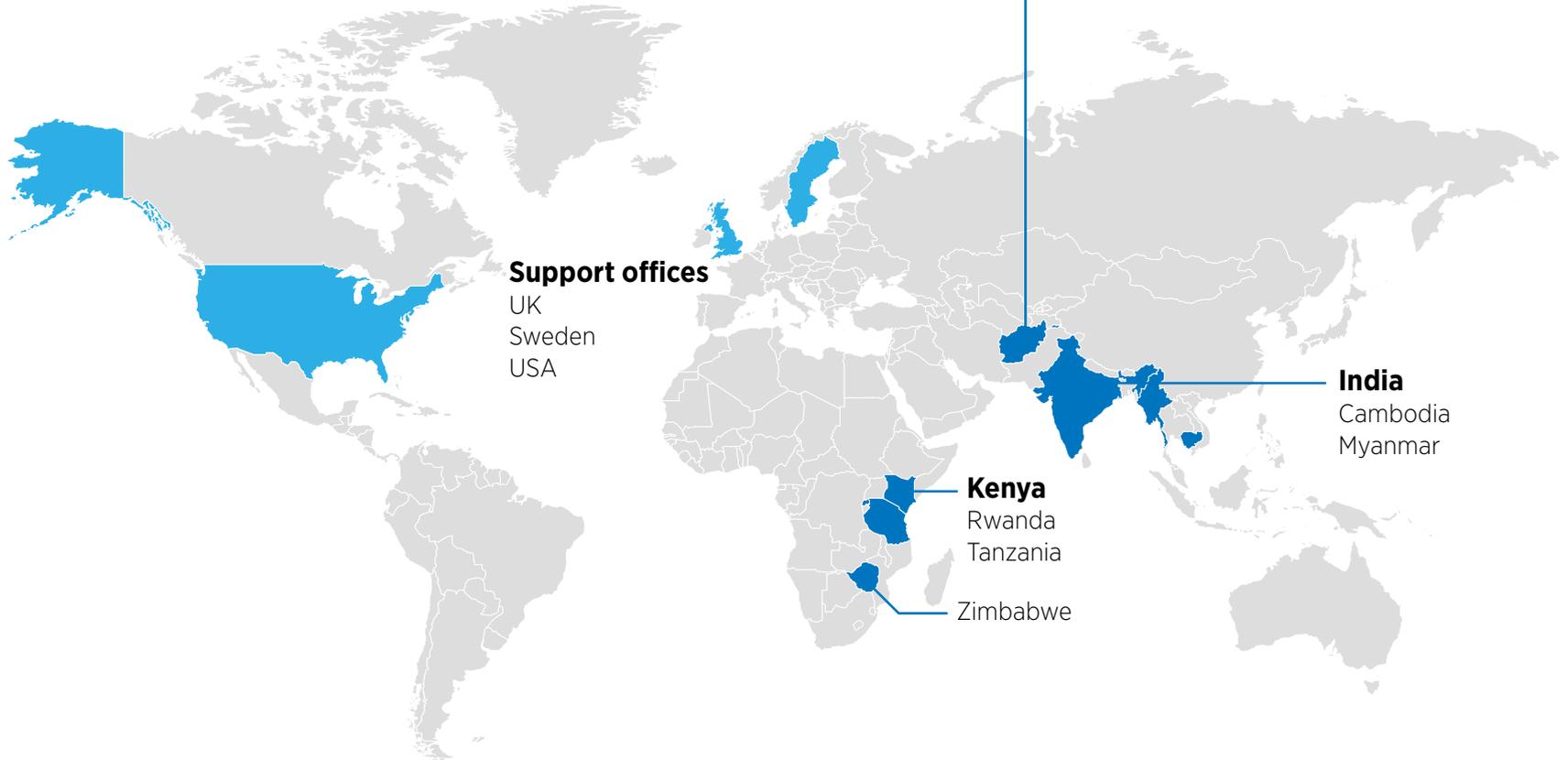
Our model is efficient and cost-effective. Network-wide, we nurture more than 1,000 jobs a day, seven days a week. Research shows that for every dollar they earn, women spend 90 cents on their families and communities. Men, by comparison, spend 40 cents.<sup>1</sup> That's why 90 percent of our members are women.

WE CREATE  
MORE THAN  
1,000  
JOBS A DAY,  
7 DAYS  
A WEEK

1. Foreign Policy at Brookings. 'A Gendered Approach to Countering Violent Extremism'. July 2014.

# WHERE WE WORK

Hand in Hand works in 11 countries. Our network spans three operating headquarters and three support offices.



# HOW WE DO IT



## SETTING UP GROUPS

First we create Self-Help Groups, typically made up of women, who support each other, save together and learn together. Members contribute to group savings funds at every weekly meeting.



## BUSINESS TRAINING

Once a group is stable, with its savings fund firmly in place, we train members to grow and develop small businesses with modules in basic bookkeeping, business development, marketing and more. Illiterate and innumerate members are trained using pictures, parables and songs.



## ACCESS TO CREDIT

Group savings help finance most new businesses. But when members need more than they can borrow internally, we train them in debt management and provide access to microloans, typically worth about US \$100, funded by Hand in Hand or a partner. The average repayment rate across our network is above 99 percent.



## LINKS TO LARGER MARKETS

Finally, we help entrepreneurs compete – and thrive – by finding larger markets, sourcing cheaper supplies and improving their branding, packaging and more. Scaling up helps entrepreneurs provide for their families and benefits entire communities.



“My new income means I can spend money on my daughter the way I think is best, without waiting for my husband’s approval.”

Feroza | Tailor | Balkh province, Afghanistan

## WHY WE DO IT

It sounds obvious, but the idea of fighting poverty with jobs – an equation that most of us take for granted – has only recently taken center stage in development. Hand in Hand equips members with the skills and knowledge they need to make their own success, with some notable benefits.

- Jobs break the cycle of dependency. Our success is complete only when an entrepreneur no longer needs us.
- We work at the grassroots level, directly with the rural poor. Corrupt governments and other third parties, who prevent almost a third of development assistance from reaching its final destination,<sup>2</sup> never have a chance to intervene.
- An average of five family members benefit from every job we grow and create – particularly among women, who comprise over 90 percent of Hand in Hand entrepreneurs. That’s more children in school, more parents with access to life-saving medicine and more families with sturdy roofs over their heads.
- Our programs can be tailored to address a huge array of needs and constituencies, from green jobs to youth entrepreneurship and beyond.

2. UN Panel Discussions on Transparency, Accountability. July 2012.



## MEET SAVITAH

Low prices, high margins, zero waste. For paper plate manufacturer Savitah from Kanchipuram, India, the key to success has been straightforward – but it hasn't been easy.

Savitah enquired as far as 1,350 miles away to source cheap raw materials, knowing they could make or break her business. Today she consistently undercuts her competitors while maintaining a healthy 27 percent profit margin, boosted by the sale of offcuts to paper merchants. Her monthly net income, once zero, is 21,500 rupees (US \$350).

Eager to share her success, the 31-year-old has recruited five members to join her group, and was recently elected its leader. “The best thing about the support of the group has been that it made me stand on my own two feet, and now I am able to inspire others to do the same,” she said.

# SUPPORTING HAND IN HAND

Donate to Hand in Hand and you'll be helping grassroots entrepreneurs from some of the world's poorest regions work their way out of poverty. Best of all, you'll be doing it sustainably – without fuelling the cycle of dependency.

Hand in Hand International is one of three international support and fundraising offices within the Hand in Hand network. Ninety cents of every dollar we raise is spent on programs. On average, the UK's 10 biggest development NGOs spend 80 cents.<sup>3</sup>

## YOUR DONATION AT WORK

Our model is efficient and cost-effective. Worldwide, we created and grew more than 375,000 jobs in 2016 alone.

In India, where our model was first tried and tested, jobs cost as little as US \$37 each to produce. In Afghanistan – our most challenging context, hampered by security concerns and difficult geography – that figure is US \$398. According to the Institute for the Study of Labor, other programs spend US \$21 to US \$400 per person on training alone.<sup>4</sup>

3. The Guardian Datablog charity donations list (ratios missing for The Gavi Fund Affiliate and International Finance Facility for Immunisation Company). April 2012.

4. The World Bank. 'What Are We Learning from Business Training and Entrepreneurship Evaluations around the Developing World?' October 2012.



## FOR EVERY US \$1,000 YOU DONATE, WE PROMISE TO:



Train 15  
members



Grow 10  
businesses



Nurture  
13 jobs



Transform  
48 lives

# OUR SUPPORTERS

Hand in Hand works with governments, institutions, corporations and private individuals. Our state supporters include the UK Department for International Development, the Government of Sweden and the European Union.



“Village donations build a confidence that goes both ways: the villagers know that my support will last for two years – and personally, I hope to stay in touch for as long as I live. As the donor, I know that the program will really make people in the village self-sufficient. When they learn to manage money and run a business, they can help themselves, even when my financial support ends.”

Ulla Zachrisson | Hand in Hand supporter

# OUR PARTNERS

Hand in Hand works with governments and other NGOs to achieve our goals. Our partners include Kiva, Water.org, Forum Syd, the Afghanistan Rural Enterprise Development Programme and Kenya’s Agricultural Sector Development Support Programme.



“The Acacia Conservation Fund ... supports organizations with clearly articulated goals, strategies, and plans that produce demonstrable results on the ground. We are pleased to partner with Hand in Hand International – our funding is tangible evidence of our strong belief in your work and we look forward to working together for many years in the future.”

Gregory Alexander | Acacia Conservation Fund



“I am feeling happy.  
I am no longer crying.”

Florida | Shop owner | Kinamba, Rwanda

Photography credits: Rada Akbar, Afghanistan /  
Georgina Goodwin, Rwanda and Kenya /  
Senthil Nathan G, India.



“Ten years ago, I was  
scared to go out of  
the house and speak  
to anyone. Now I  
have even learned  
how to speak to  
the bank.”

Parvathi | Glove manufacturer |  
Tamil Nadu, India

All figures correct as of December 2016

# ABOUT HAND IN HAND

Look at poverty differently and you'll see grassroots entrepreneurs, full of energy and ideas. Hand in Hand helps turn their skills and potential into jobs. They discover a way out of poverty.

We have worked in 14 countries since 2003, generating more than 2.8 million jobs. We've trained more than 1.9 million entrepreneurs and helped them start and grow almost 1.9 million businesses, providing more than US \$420 million in loans. Our entrepreneurs have transformed 10.5 million lives for the better.



HAND IN HAND  
INTERNATIONAL

## DONATE

[handinhandinternational.org/donate](http://handinhandinternational.org/donate)

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