



HAND IN HAND
INTERNATIONAL



FIGHTING POVERTY WITH JOBS

Alice Nduku Kingowe | Farmer | Machakos, Kenya

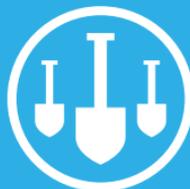
Look at poverty differently and you'll see grassroots entrepreneurs, full of energy and ideas. We help turn their skills and potential into jobs. They find a way up and out of poverty.

Hand in Hand launched in 2003 in rural Tamil Nadu, India. Since then we've grown to fight poverty in 10 countries and counting, buoyed by the success of more than 1.3 million members so far, almost all of them women.

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



1.3 million new
and enhanced
businesses



1.9 million
new and
profitable jobs



US \$265 million
in loans



9.2 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.

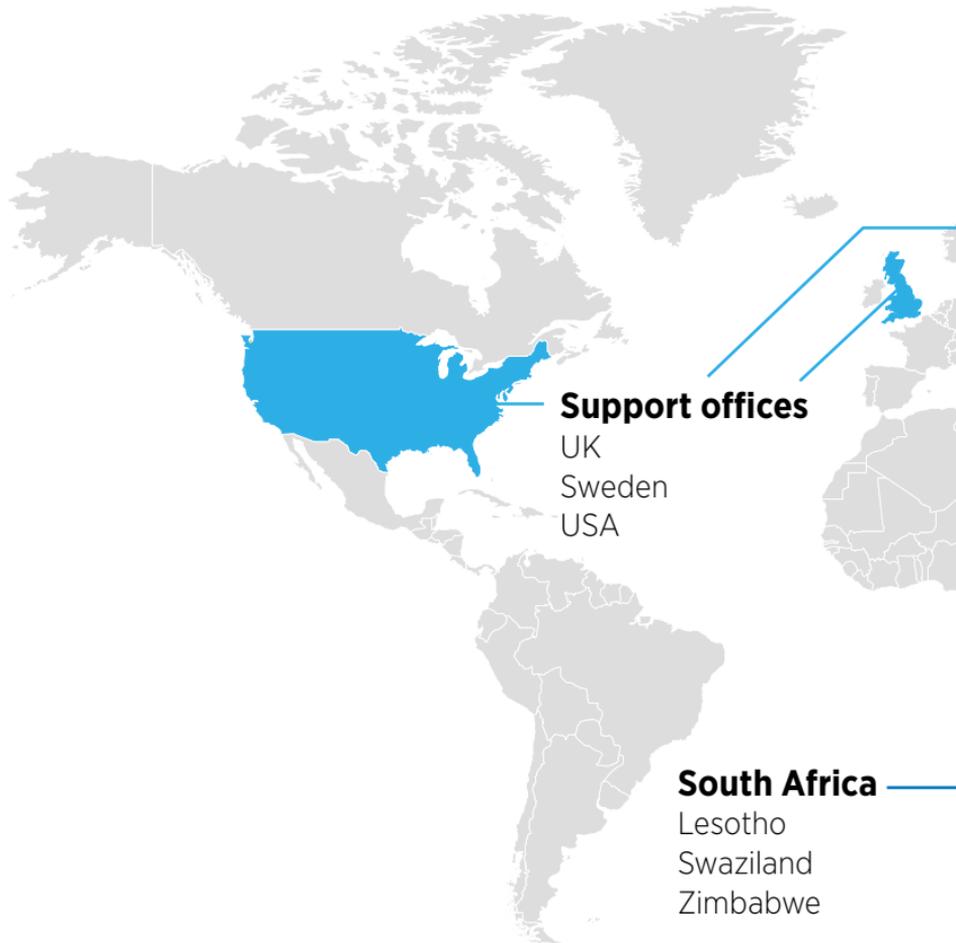
Our model is efficient and cost-effective. Network-wide, we nurture more than 1,000 jobs a day, seven days a week. Research shows that for every dollar they earn, women spend 90 cents on their families and communities. Men, by comparison, spend 40 cents.¹ That's why 90 percent of our members are women.

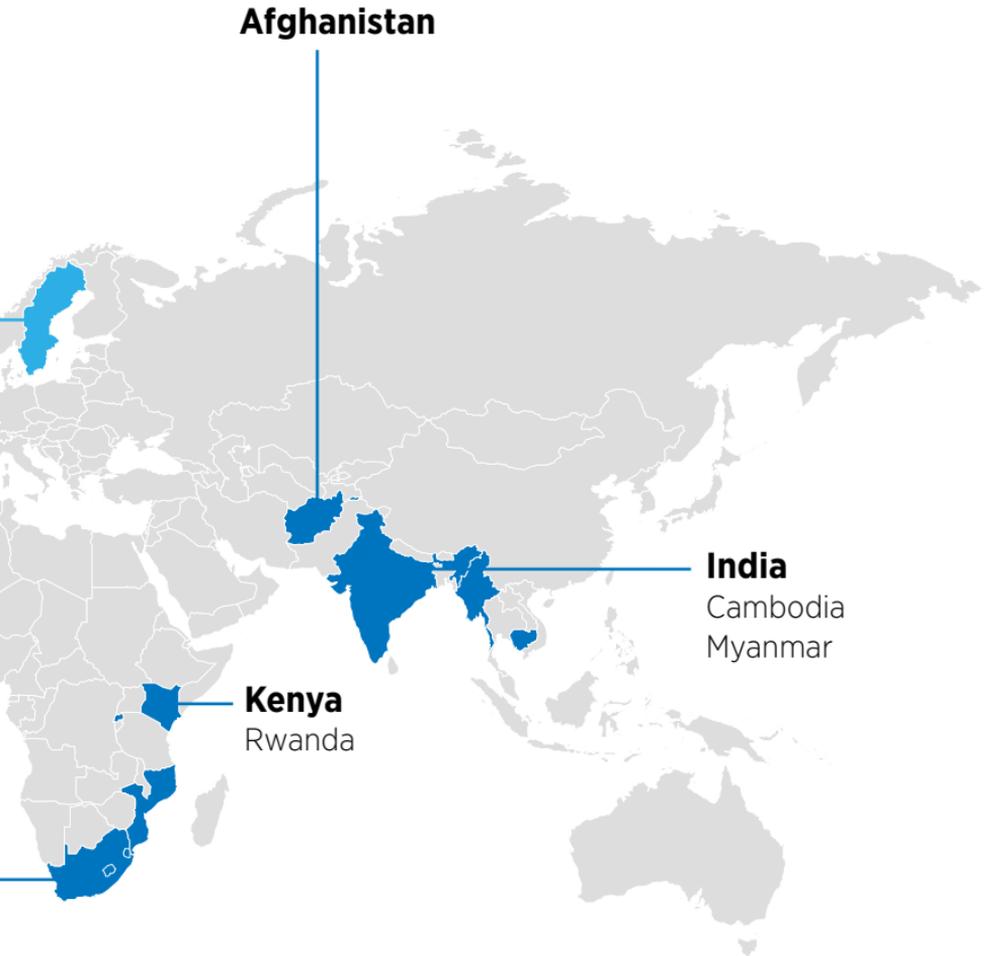
**WE CREATE
MORE THAN
1,000
JOBS A DAY,
7 DAYS
A WEEK**

[1. Foreign Policy at Brookings. 'A Gendered Approach to Countering Violent Extremism'. July 2014.](#)

WHERE WE WORK

Hand in Hand works in 13 countries. Our network spans four 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,² 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.

[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.³

YOUR DONATION AT WORK

Our model is efficient and cost-effective. Worldwide, we create and grow more than 350,000 jobs a year.

In India, where our model was first tried and tested, jobs cost as little as US \$34 each to produce. In Afghanistan – our most challenging context, hampered by security concerns and difficult geography – that figure is US \$240. According to the Institute for the Study of Labor, other programs spend US \$21 to US \$400 per person on training alone.⁴

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.](#)



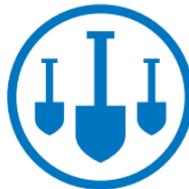
FOR EVERY US \$1,000 YOU DONATE, WE PROMISE TO:



Train 14
members



Grow 10
businesses



Nurture
18 jobs



Transform
94 lives

OUR SUPPORTERS

Hand in Hand works with governments, institutions, corporations and private individuals. Our supporters include the Government of Sweden, the European Union, water.org and the Johnson & Johnson Corporate Citizenship Trust.



“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, CARE International, the Afghanistan Rural Enterprise Development Programme and Kenya's Agricultural Sector Development Support Programme.



“My decision to support Hand in Hand was inspired by its unremitting focus on creating businesses and jobs and the multiplier effect this has on the aspirations, wellbeing and future of families and entire communities.”

Martin Wiwen-Nilsson | Partner | Goldman Sachs



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

Florida | Shop owner | Kinamba, Rwanda

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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

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 up and out of poverty.

Since 2003 the Hand in Hand network has worked in 10 countries, generating more than 1.9 million jobs. We've supplied more than US \$260 million in loans, created more than 104,000 community groups, trained more than 1.3 million entrepreneurs and helped start and grow more than 1.3 million businesses. We aim to create 10 million jobs.



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DONATE

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