BUILDING BUSINESSES FOR GIRL IMPACT

Insights from the SPRING Accelerator
Acknowledgements

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SPRING was managed by the Palladium Group, in partnership with fuseproject, the African Entrepreneur Collective, and Growth Africa, and leading experts in the fields of economic empowerment of adolescent girls, impact investing, entrepreneurship and innovation. Success comes down to people, and our team went above and beyond in dedicating their time, ideas, expertise, resources and networks to supporting our businesses and achieving our mission.

Thank you to all of our ventures for joining us on this journey and sharing your experiences and learning with us. We feel privileged to have been able to work with you. And thank you to our external evaluation team at Coffey International Development Ltd. for sharing your insights with us along the way.

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About Palladium Group

Palladium Group is a global impact firm, working to link social progress and commercial growth. For the past 50 years, Palladium has been helping its clients to see the world as interconnected by formulating strategies, building partnerships, and implementing programmes that have a lasting positive impact. Palladium works with corporations, governments, investors, communities and civil society through a global network operating in over 90 countries.

About fuseproject

Founded in 1999 by Yves Béhar, fuseproject is an award-winning design agency based in San Francisco. Utilising an integrated approach to design, the studio offers a full range of design services, including industrial design, environmental design, brand identity, packaging, UI and UX. fuseproject believes that design should be a force for positive social and environmental change, and has received two INDEX: Awards for their work with non-profits.
<table>
<thead>
<tr>
<th>Acronyms</th>
<th>Description</th>
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<tbody>
<tr>
<td>ATM</td>
<td>automated teller machine</td>
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<tr>
<td>B2B</td>
<td>business to business</td>
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<tr>
<td>BAF</td>
<td>Business Assistance Fund</td>
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<tr>
<td>CEO</td>
<td>chief executive officer</td>
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<tr>
<td>COO</td>
<td>chief operating officer</td>
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<tr>
<td>CRM</td>
<td>customer relationship management</td>
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<tr>
<td>DFAT</td>
<td>Department of Foreign Affairs and Trade</td>
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<td>DFID</td>
<td>Department for International Development</td>
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<td>GALI</td>
<td>Global Accelerator Learning Initiative</td>
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<td>GCC</td>
<td>Grand Challenges Canada</td>
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<tr>
<td>GDP</td>
<td>gross domestic product</td>
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<tr>
<td>HCD</td>
<td>human-centred design</td>
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<tr>
<td>INGO</td>
<td>international non-governmental organisation</td>
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<tr>
<td>KPI</td>
<td>key performance indicator</td>
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<tr>
<td>M&amp;E</td>
<td>monitoring and evaluation</td>
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<tr>
<td>MHI</td>
<td>Micro Health Initiative</td>
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<tr>
<td>NGO</td>
<td>non-governmental organisation</td>
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<tr>
<td>SDG</td>
<td>Sustainable Development Goal</td>
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<tr>
<td>SME</td>
<td>small and medium-sized enterprises</td>
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<tr>
<td>SMS</td>
<td>Short message service</td>
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<tr>
<td>UI</td>
<td>user interface</td>
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<tr>
<td>UK</td>
<td>United Kingdom</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>US</td>
<td>United States</td>
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<tr>
<td>UX</td>
<td>user experience</td>
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<tr>
<td>WASH</td>
<td>water, sanitation and hygiene</td>
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About this report

SPRING was a dynamic programme with a diverse set of goals to accelerate businesses, integrate human-centred design, create new business models, generate impact for adolescent girls and attract investment. We covered so much ground that we decided to break up our learning into four sub-themes: the human-centred design process, business models for girl impact, accelerator design and investment. Each section can be read as a standalone report, but we hope that you will read them all, so that our learning can be applied to better support businesses to innovate for impact.

• **Integrating human-centred design**
  The value and practical application of human-centred design with SMEs in emerging markets

• **Reaching girls through business**
  The role of girls and how products, services and business models can deliver impact

• **Designing an accelerator**
  Our approach to running an adaptive accelerator and the changes we made based on learning

• **Investing in innovations in emerging markets**
  Reflections on attracting capital to SMEs in diverse markets
INTRODUCTION

Adolescent girls are more likely than boys to be kept out of school, married at a young age and exposed to HIV/AIDS. They take on a disproportionate burden of unpaid work through child care, domestic chores and farming, limiting their time to participate in education, economic activities, or just leisure and rest. As they enter into adulthood, they are less likely than men to have a mobile phone or bank account, or to own property. The private sector has an important role to play in delivering life-enhancing products and services, but commercial products are rarely designed with girls’ specific wants and needs in mind.

In 2014, the UK Department for International Development (DFID) and the Nike Foundation’s Girl Effect had an idea. What if an accelerator could be created to identify and support ventures producing assets for girls that could contribute to their social and economic empowerment? It was to be a bold experiment. Backed by international donors and powered by world-class strategists and designers, the SPRING Accelerator set out to prove the concept that businesses could offer innovative and commercially viable solutions that would include and empower girls. In order to design for girls, businesses needed to understand their lives in context. SPRING helped entrepreneurs to apply human-centred design (HCD) to innovate. We thought this would contribute to positive life outcomes for girls, and result in stronger businesses. While our focus was on girls, our approach could also be applied to design for other overlooked or marginalised groups.

Four cohorts later, we have worked with 75 companies to discover and grow new business models which demonstrate how to achieve impact for girls via commercial products and services. Our businesses developed radical innovations and took risks to reach untapped markets. Our participants learned how to innovate and gained insight into potential avenues for impact. Alongside them, our own team also experimented, iterated and embraced failure as a way to improve our operations along the way.

When SPRING was created, it was a trailblazer in many ways. Many social impact-oriented accelerators operate with a sector-specific focus. SPRING was sector agnostic and unusual with its focus on impact for a particular demographic segment – adolescent girls. There were few accelerators focusing specifically on HCD, and social innovation was a much more nascent field; few players thought about or applied a gender lens to their investment, and only a fraction of the capital available today for social impact investing was ready to be deployed.

We have come a long way since our creation. Investment into social enterprises is flowing more readily than ever before. Investment in women and girls is increasingly recognised as critical to global development, with the G7 Development Finance Institutions committing to mobilise $3 billion in capital through the ‘2X Challenge’. More actors are realising the power of human-centred design in achieving social impact, including Amplify, a partnership between DFID and IDEO. org which launched a challenge fund focusing on sourcing early-stage ideas to tackle development challenges. Exciting new technologies and digital innovations
are flooding the market, promising scalable solutions to the world’s toughest problems.

Inclusive business and female empowerment through business have gained more traction since SPRING began, but there is still work to be done. For example, despite the abundance of digital innovations, adoption by women and girls remains a challenge due to a lack of digital skills and access, and in some cases these innovations are increasing the digital divide. No single business, product or service can individually create long-term systematic change, especially when it comes to changing social norms that prevent girls from accessing education and economic opportunities. But we have helped demonstrate that business can have a powerful positive influence and a measurable impact. We are excited to share our journey as it relates to emerging areas of impact and gender lens investment, accelerator best practice, and how to implement HCD with social impact businesses in emerging markets.

We thank our participants for going on this journey with us. All of the impact and learning from SPRING is due to their willingness to innovate for girls and share their insights. They have inspired us with their commitment and entrepreneurialism, and we are humbled to share their experiences – and successes – in impacting the lives of over 2.5 million girls to date. Further, with 85% of SPRING-supported prototypes still in market two years on, we are beginning to prove how the SPRING model helps build better businesses that last. Follow-on investors are taking notice as SPRING businesses have raised over $38 million in investment that continues to unlock opportunities for girls and other innovations in developing markets.

While we highlight our achievements, this is not a report about results: it is about documenting our journey so that others can benefit from our learning. We openly reflect on what we discovered about running a design-focused accelerator targeting a specific user group – in our case, girls. We share examples of the impact that SPRING had on business outcomes, what forms of support were the most helpful for participants, the benefits and costs of applying human-centred design, and how understanding girls’ needs affected ways of doing business. Because impacting girls’ lives is a long-term goal, it is too soon to report on our girl impact, but we share anecdotes from girls to illustrate how they are benefitting from SPRING business solutions.1

Although our project has reached its completion, this isn’t the end of the story. Other programmes have expressed interest in adopting the SPRING accelerator model to build more localised and streamlined versions. This report covers our learning so that other accelerators, programmes, donors and ecosystem-builders can build on our experience to better support businesses to innovate for impact.

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1 An external evaluation of SPRING is underway, led by Coffey International Development Ltd. The evaluation seeks to validate the programme’s Theory of Change, and is measuring SPRING’s impact on business performance, social impact on girls’ lives and the programme’s operational effectiveness. These reports will be made available on the UK Government’s website.
ABOUT SPRING

SPRING was an accelerator with a mission to impact the lives of adolescent girls through business. Between 2015 and 2019 we worked with 75 businesses across nine countries. These were organised in four cohorts – two in East Africa and two in South Asia.

Our businesses came from across 13 sectors and represented various stages of development. They included for-profit companies, not-for-profits and organisations with hybrid structures. They offered various combinations of physical products (e.g. sanitary pads or solar lights), human services (e.g. tutoring or healthcare services) and digital products and services (e.g. edutainment TV/radio/online programmes or digital wallets).

SPRING was a unique kind of accelerator in the following ways:

• We sought out businesses that had an interest and case for impacting adolescent girls
• Our curriculum and support focused on human-centred design to create a specific prototype, not on general business operations
• We aimed to diversify our portfolio with businesses of different sectors, sizes, geographies and stages in order to capitalise on learning
• We were constantly getting better, iterating our design between and even within cohorts for to improve the business experience and achieve results.

Throughout this report, we reflect on what held true and what didn’t in our theory of change (and why). 'Designing an Accelerator' describes how we iterated to get the delivery of inputs right. 'Integrating Human-Centred Design' dives into the challenges and rewards of supporting businesses to apply HCD in a systematic way. 'Reaching Girls Through Business' highlights different solutions that our businesses are delivering for girls, and 'Investing in Innovations in Emerging Markets' shares reflections about the wider ecosystem.

Meet fuseproject
fuseproject, an award-winning design agency based out of San Francisco, led the design of SPRING’s curriculum, combining human-centered design with an in-depth analysis of business constraints to ensure that prototyped solutions were viable and scalable. fuseproject also planned and executed SPRING’s bootcamps and provided oversight for the business research and prototyping process.

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2 Idea/prototype: Idea stage or product developed but not yet in market, team consisting of founders; Early: Product in market and generating revenue; seed stage investment, basic team in place; Growth: Demonstrated market traction, growth in team and sales, beyond seed investment stage; Mature: Established business with at least 8-10 years in operation and a slower growth trajectory, focus on competition for market share.

3 A SPRING prototype was a low-risk, real-world experiment allowing entrepreneurs to test, refine and validate new products or service concepts that could benefit adolescent girls, in response to a specific business/growth challenge.
OUR BUSINESSES

By sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education (including training)</td>
<td>15</td>
</tr>
<tr>
<td>Health services</td>
<td>15</td>
</tr>
<tr>
<td>Financial services</td>
<td>8</td>
</tr>
<tr>
<td>Agriculture</td>
<td>7</td>
</tr>
<tr>
<td>WASH</td>
<td>6</td>
</tr>
<tr>
<td>Energy</td>
<td>5</td>
</tr>
<tr>
<td>Digital services/tech</td>
<td>4</td>
</tr>
<tr>
<td>Retail (brick and mortar commerce, etc)</td>
<td>4</td>
</tr>
<tr>
<td>Food &amp; beverage processing</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
</tr>
<tr>
<td>Child care</td>
<td>2</td>
</tr>
<tr>
<td>Construction</td>
<td>2</td>
</tr>
<tr>
<td>Transport</td>
<td>1</td>
</tr>
</tbody>
</table>

By country

**East Africa**
- Ethiopia 2
- Uganda 8
- Rwanda 8
- Kenya 15
- Tanzania 4

**South Asia**
- Pakistan 15
- Nepal 12
- Bangladesh 6
- Myanmar 5
Overview of products and services

- 45% have a digital component
- 47% have a human service element
- 51% have a physical product

Entrepreneurs by gender

- 41% female
- 59% male

By type

- For profit: 76%
- Hybrid: 15%
- Non-profit: 9%

By country

- Idea: 11%
- Early: 36%
- Growth (mid): 41%
- Mature: 12%
OUR MODEL

LANDSCAPING RESEARCH
First, we undertook research in our selected countries to understand the local business operating environment and what issues and challenges girls face.

MONTHS -3 to 0

BOOTCAMP 1
We convened our participants for two weeks of immersive workshops, brainstorming sessions and customized 1:1 coaching to identify challenges and propose opportunities, which resulted in forming a clear prototype for a girl-focused product, service, or business model that they would take forward in the accelerator.

MONTH 1

BOOTCAMP 2
The cohort met again for two weeks at Bootcamp 2 to refine prototypes, develop business models, and create brand and digital assets with SPRING to help bring prototype innovations to market. We also started to look at investment readiness and opportunities in more detail.

MONTH 5

BUSINESS OUTREACH AND SELECTION
We looked for promising, innovative businesses in any sector with potential for impact and opportunities for scale. We aimed for a cohort of 18-20 businesses in a region at a time.

MONTHS -3 to 0

MONTHS 2 to 4

RESEARCH AND PROTOTYPING OF PRODUCTS AND SERVICES
Research and prototyping is a key step in the HCD process. Businesses left Bootcamp 1 with a set of design challenges and hypotheses to research and test in market for four months. This phase provided participants with the structure and opportunity to examine their prototype innovation from the end-user's perspective, researching with and receiving feedback from girls.

MONTHS 2 to 4

MONTHS 6 to 8

ONGOING BUSINESS SUPPORT
In the following four months, we supported participants with an individually tailored package of financial and technical support, including capacity building, investment readiness, marketing and connections to mentors and investors to ensure the success of the prototype launch.

MONTHS 6 to 8

CLOSE OUT
We celebrated accomplishments, shared learning and planned post-cohort activities to support businesses in refining and scaling prototypes.

MONTH 9

"Out of all the training sessions and workshops that I have attended, this was by far the most informative, intense and structured. I really enjoyed the presence of smart, creative and enthusiastic people... which included the SPRING team, the fuse team and the businesses. It was such a delight to talk to every one of them and you would always learn something new. As far as HCD and the SPRING programme goes, although I have read about and practised HCD before, I have never done it in such a streamlined and structured way!"

SPRING participant, Cohort 4
OUR RESULTS

Total girls reached (2,534,214)

Reach by country

Reach by impact area

4 This breakdown includes the reach of all businesses including Ubongo, a social enterprise that produces multi-platform ‘edutainment’ for children in Africa via TV, radio, mobile phone, and internet. By September 2019, Ubongo reached >2.1 million girls under the “learn” category. Excluding Ubongo, the breakdown in reach by impact area is 3% earn, 8% learn, 3% save, 13% stay safe, and 73% stay healthy.
A new solution for girls taking off: Fightback

Fightback in Nepal provides powerful and sensitively designed risk reduction and safety training to women and girls using vocal, mental and physical techniques. Prior to SPRING, the company was running training sessions for 20–30 women at a time for institutional clients such as banks and INGOs. Shifting their focus to girls resulted in a new growth market for the business, as sales increased almost fourfold over the 12 months after SPRING.

The SPRING prototype was to train girls ‘en-masse’, up to 400 girls at a time, through schools. This proved not only viable but beneficial, as large group sessions created a powerful atmosphere, underpinned by a sense of collective empowerment and peer support amongst the girls who felt the strength to speak out about taboo subjects. The business also realised that ‘en-masse’ training would make it more affordable for parents and could be sold retail rather than to institutions. Fightback has now raised over $400,000 to scale up this model.

“We started Fightback focusing on women. With SPRING, we started to think about girls, and we saw this huge untapped market that we could cater to. Through SPRING, we were able to test this idea, and realised that by focusing on girls we could deliver a programme that was more impactful, more scalable, and could increase our revenue.”

Vikrant Pandey, Founding Director, Fightback
WHAT WE LEARNED

1 Businesses can positively impact girls without exclusively focusing on them

In considering the role of the private sector in empowering women and girls, common examples are promoting female entrepreneurs or empowering women in the value chain. At SPRING, we also considered girls as consumers, assuming that the best way for businesses to have a positive impact on girls at scale was to directly offer products, services or employment opportunities to them. Girl landscaping helped us identify some of the key social and cultural constraints that businesses would need to design around in order to reach girls more effectively. However, in practice, we realised that restricting products and services to those that could be used solely by girls often did not make commercial sense. Girls were not the primary decision-makers, especially for life-enhancing purchases, and narrowing our businesses’ target market in this way would limit sales growth. In order to build a wide evidence base demonstrating the power of business to improve the lives of girls, we needed to broaden our focus.

We learned that girls do not need to be the purchasers or even primary consumers of a product or service in order to benefit from it. Any business can create impact for girls – by being thoughtful about including them in what they are already doing. When girls are considered in the solution’s design and delivery, they can realise significant benefits from solutions offered to a wider population (see Drinkwell, below).

From girls in the value chain to realising scalable benefits: Drinkwell

Drinkwell is a clean water company in Bangladesh which came to SPRING with plans to scale its existing business. Drinkwell designed a prototype to test two operational models for expanding in rural areas, and thought girls could be engaged as water ambassadors, earning income by marketing Drinkwell in their communities. When the company checked this idea with girls and their parents, however, it discovered a number of challenges. Concerned with safety, parents didn’t want their girls interacting with strangers (especially not men), and preferred them to have jobs with set hours and locations, all of which did not align with the job description. So, instead, Drinkwell decided to stay focused on reaching as many users as possible with its core offering, clean water. It partnered with Dhaka Wasa, a local water utility serving over 18 million users in urban Dhaka. Rather than providing a handful of girls with jobs, Drinkwell would benefit millions of girls as they would other users: through better health. But girls would also have the added benefit of saving time on boiling water (typically done by women and girls in the middle of the night, when gas pressure is higher) and getting more sleep.

For more information about Drinkwell, see our companion piece, Scaling social business through design thinking.
Our approach to HCD changed significantly over time and these changes are covered in detail in the human-centred design process. We first engaged businesses in a collaborative process at bootcamp, with classroom modules interspersed with side-by-side brainstorming sessions to apply HCD to develop and test prototypes that could benefit adolescent girls. But we found out that teaching and practising design thinking at bootcamp was insufficient to equip most businesses to independently apply it in a systematic way on the ground. Ideally, we would have set up local design hubs in each country, but this would have been expensive and unsustainable. Instead we recruited regional research firms to coordinate the research process on the ground and provide the local language, cultural knowledge and hands-on support it required. fuseproject trained local researchers in order to conduct HCD research to a high standard, and provided remote technical oversight for the process. This additional training and management was still resource intensive, but it generated more valuable insights for our businesses and was indispensable for achieving programme results.

Findings from research often suggested a need for significant changes to prototypes. In order to address this we added a second bootcamp as an additional touchpoint, which not only allowed for further iteration and support from fuseproject and the advisory team, but also created greater accountability for businesses to follow through on their prototypes.

Tailored and local support is critical to business success

In our initial design we had planned to provide each business with a standard package of support, inputs and funding.5

5 An exception to this was that, in our first cohort, we only provided hands-on support for HCD research to a subset of businesses and then extended this support to all in later cohorts. The reasons for this decision and its implications are captured in the The human-centred design process sub-report.
We have learned that it is not the most effective approach to provide the same inputs to all participants; rather it is better to deliver support based on evidence of need, potential, relevance and capacity to absorb it. Clear expectations should be set with the businesses from the outset about the support available and how these decisions will be made.

Our initial model was to provide a fixed grant amount to all businesses to develop their prototypes in market, and require them to periodically report back on progress. This ‘one size fits all’ approach did not work very well. It became clear that businesses at different sizes and stages, from early to mature, needed different levels and types of support. And not all businesses had the same level of commitment to their prototypes. In some cases, findings from research indicated that the prototype was non-viable and it was back to the drawing board. We thus moved towards a differentiated support model, tailoring both financial and technical support to businesses’ unique needs, with much more robust follow-up on the ground.

Country managers were crucial in this effort. Finding the appropriate local leadership was as key to success as finding the right businesses. Our country leads were hybrids themselves between global and local perspectives, able to balance investment, innovation and impact topics with relative ease, and flexible to the needs of the businesses while able to build trusting relationships.

Adaptive programmes need time, strong governance and a streamlined focus

Our team was dynamic and diverse, including experts in development, gender, design, strategy, investment and business, and we were funded by multiple donors with different priorities and appetites for risk. While bringing diverse points of view enhanced our programme, this also presented internal challenges for decision-making and prioritising where to focus our efforts. This was compounded by the cultural stretch over multiple countries and regions. The diversity of perspectives across the team and donors required strong coordination and clear decision-making processes, creating buy-in, consistent messages for external actors and a tolerance for sometimes ambiguous results. Balancing donor expectations and programme targets with the reality of innovation (of which failure is a critical part) required strong governance, insight, leadership, patience and trust. Future programmes would benefit from allowing time and budget for key team members to work together and build trust before delivery begins in earnest.

Our original scope was three countries in one region, but due to an interest in broadening our impact and generating more learning, we expanded to nine countries across two regions. We started with a blank slate, which left room for trying out all conceivable variables: Which sectors and business models would be most impactful? What size and stage businesses were the right fit? What level of ‘girl focus’ was appropriate for different types of businesses, or would result in commercially viable products and services? While we drew some key insights which we reflect on in the other sections of this report, the answers to these questions are often context dependent. Design thinking works in any context by definition. But otherwise, working in nine different countries was almost like running nine different accelerators: what worked in one context didn’t necessarily work in another. When a hands-on approach is required for business success (and we believe it is), having a narrower geographic, sectoral or programme objective focus would help concentrate resources, create economies of scale, and maximise learning, efficiency and results.
A portfolio approach is the most realistic way to achieve reach, impact and learning

According to the Global Accelerator Learning Initiative (GALI) 2016 Global Accelerator Survey, the typical accelerator duration is between three and six months. While this may be adequate for accelerators focused on leadership development or mentorship, we were also supporting businesses to innovate to address challenging development issues, which required understanding of the complex barriers and opportunities for girls. This requires a longer term time horizon. By comparison, Adolescents 360°’s Smart Start programme had three years to research and prototype ways to increase demand for contraception among rural women in Ethiopia. We had created a backbone structure with key milestones to meet over the course of nine months; however, HCD is a fluid process that does not always fit well within strict timeframes. Many of our businesses were still early in their journey by the end of the accelerator period, and some of their most interesting pivots and breakthroughs happened after SPRING.

Expecting each participant to achieve impact, scale and investment – and generate learning – would have been unrealistic. We debated whether we should place priority on scale of impact (to reach as many girls as possible), depth of impact (significance of the impact on girls’ lives) or learning, to demonstrate new business models (with the understanding that many would fail as a result). Our reach target drove us to select some larger, more mature businesses, while our learning goals were behind taking riskier bets. By purposefully selecting diverse cohorts across sectors, geographies, participant characteristics and impact models we were able to deliver our targets and capture valuable insights.

Adolescents 360° is a four-year project led by Population Service International in partnership with IDEO.org aimed at increasing access to and uptake of voluntary modern contraception among adolescent girls (15–19 years old) in Ethiopia, Nigeria and Tanzania. https://medium.com/notes-from-the-edge-of-design/https-medium-com-selam-s-kebrom-designing-for-risk-in-innovation-a6e8a9fb40c2
SPRING was an ambitious experiment. Thanks to the commitment of our businesses and team, our participants developed innovative prototypes and were able to test, learn and iterate over an intensive nine-month period. The focus on improving the lives of adolescent girls was largely uncharted territory and forced businesses to think creatively and take risks. Not all prototypes were successful or lasted beyond the accelerator, but the majority of businesses have grown and evolved through continued innovation. Many have leveraged follow-on investment to scale their prototypes, and we hope these will have demonstration effects to include and impact more girls.

Our 75 businesses reached over 2.5 million girls – and counting – with innovations aimed at improving their lives. While it is too soon to report on the significance of the impact achieved, early evidence suggests that girls have benefited through improved access to essential health products, information and care; greater knowledge, skills and confidence; less time spent on unpaid labour; greater mobility; improved educational outcomes; and increased income and savings.

Given the freedom to iterate on the accelerator design over four cohorts, we learned an immense amount about how business can have an impact on girls without compromising growth, how to integrate HCD with a high level of rigour in low-resource settings, and how to balance scale, investment, innovation and impact in a business accelerator. We expand on these topics in the other sections of this report. And while our programme has ended, this is only the beginning. Our businesses are continuing to grow and demonstrate impact. And we hope that others will build on our insights to accelerate more inclusive businesses.