BUILDING BUSINESSES FOR GIRL IMPACT

Reaching girls through business
SPRING was originally conceived to support the hypothesis that business can play a critical role in empowering girls. We predicted that by directly providing girls with assets – such as livestock, technology or financial resources – businesses could kick-start the economic empowerment process, benefiting girls now and in the future as they transition into economically empowered young women. We learned early on that, rather than providing girls with assets, a more realistic approach is for businesses to integrate impact for girls into the core of their business model. This report describes how we got there and various ways that businesses can do this.

Why invest in girls?

The period of adolescence profoundly influences girls’ future potential. It is a time of key transitions: physically, from girlhood to womanhood; from school to vocational training to work; and for many girls, from being a child to being a wife and a parent. While adolescence is a critical time for girls to build the assets they need to make healthy and safe transitions to adulthood, too often these transitions go wrong. Patriarchal norms can mean that, compared to boys and men, girls and women have less decision-making power, increased domestic work burdens, less control over assets and income, more limited access to health and education services, less access to nutrition, and are at increased risk of gender-based violence (Bird and Higgins 2011, World Bank 2011). For girls, these challenges are compounded by norms that emphasise younger people’s obedience to their elders, and limit their opportunities for voice and independent decision-making (Harper et al. 2012, Watson and Harper 2013).

Investing in girls is one of the best investments that societies can make. In addition to the strong moral case for the inclusion and empowerment of adolescent girls, there is also robust evidence that investing in girls can have profound effects on their future well-being, and that of their families, communities and countries. For example, educated girls are more likely to postpone marriage, and have fewer children. Educating girls can reduce the risk of HIV/AIDS, increase family income, increase women’s power in the household and political arenas, and lower rates of domestic violence (Lloyd and Young 2009, Plan International 2014). Investing in adolescents can lead to impressive increases in GDP (Cerise et al 2012, Chabaan and Cunningham 2011, Patrinos 2008). Investing in adolescent girls can also benefit the health and educational outcomes of future generations, because more educated mothers have the assets, capabilities and agency to invest more in their children (Patrinos 2008).

Why use business as a mechanism to reach girls?

The private sector is increasingly engaging with social sector challenges and has a key role to play in working with governments and non-governmental organisations (NGOs) to deliver the Sustainable Development Goals (SDGs). Development organisations (encouraged by donors seeking innovation as a means to greater impact) are increasingly turning to the private sector for new and potentially more scalable ways to ‘do the business of development’ (Calder 2018). There is also
the hope that the private sector will be more effective at changing long-standing cultural norms that stand in the way of gender equality and fairness.

Why provide assets to girls?

There is strong evidence to suggest that access to and control over productive assets is an important factor in preventing and escaping from poverty (Bird and Higgins 2011, Kedir and McKay 2004).\(^1\) Assets such as livestock, land and tools can be leveraged for cash, and can help girls gain financial independence and establish good saving habits.\(^2\) This flexibility can increase girls’ resilience to shocks and their ability to benefit from opportunities in periods of growth, and can allow girls to invest in their own well-being as they move through adolescence and into adulthood (Mensch et al. 1998, Quisumbing and Kovarik 2012). Examples from programme evaluations include girls raising rabbits and pigs in Rwanda and poultry in Bangladesh (Calder and Huda 2014, Shahnaz and Karim 2008). Conversely, a lack of assets can be associated with poverty traps, vulnerability, difficulties in coping with shocks and contingencies (Bird 2007, Bhargava 2003, Bird and Higgins 2011). For girls, asset loss can also mean employing coping strategies that undermine their current and future prospects, such as forced or early marriage to reduce their perceived economic burden within the home, or to bring bride-wealth into their natal household (Brown 2012, North 2010, World Vision 2013).

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\(^1\) A Chronic Poverty Research Centre (CPRC) study in Bangladesh provides concrete evidence that long-run improvements in well-being are associated with people having had access to a range of assets (investment and productive). Holding tangible assets (e.g. shops, land, livestock, vehicles, agricultural machinery) has a direct effect on long-run upward mobility (Davis 2011).

Others developed new product lines or added features to make their existing solutions more accessible or effective for girls, such as a financial literacy training add-on to girls’ savings accounts or mobile wallets.

**Second, solutions do not have to be focused specifically on girls in order to deliver impact for them.**

Many of our businesses came into the programme relatively gender-blind, unaware of the issues facing adolescent girls, but were selected due to the potential impact of solutions in their sector. Other businesses were already aware of gender issues and interested in adolescent girls as a target market. This was often the case with businesses that had a significant female customer base, or that were already reaching adolescent boys and girls but had not considered the gendered dimensions of their offering. In other cases, businesses were already targeting adolescent girls as a market, but wanted to better understand them in order to develop more effective and impactful solutions, sometimes for a wider range of girls. In a very few others, there was a reasonable understanding of structural barriers to reaching adolescent girls and a desire to develop more responsive ‘work arounds’ to these barriers (‘gender smart’ design). None of our businesses were working in a truly gender transformative space, where they were actively engaging in long-term efforts to change structural gender power relations and norms, roles and inequalities.

By orienting businesses to the realities of girls’ lives through workshops at bootcamp, and through engaging girls in HCD research, all businesses came away more gender-responsive: appreciating and responding to girls’ needs, preferences and constraints, as well as opportunities for creating impact. While some businesses acted on their new understanding by integrating girl-specific solution design or marketing and distribution strategies, others remained gender-neutral, recognising a greater business case and girl impact potential in scaling a general solution to a problem that disproportionately affects girls.

In the remainder of this report, we share our insights which surfaced when we tested different business models for generating impact for girls.
Providing economic assets directly to girls is often not commercially viable or scalable for business

Following our original design, in our first cohort, we explored how businesses could impact girls through providing them with an asset. Early landscaping research with girls in Kenya, Uganda and Rwanda highlighted that a top priority for girls – particularly poor girls – is earning from safe sources. If girls could not earn, and family income was insufficient to pay for school fees and other costs, girls would have to drop out of school and/or turn to unsafe sources of income to meet their needs. In Rwanda, when asked to prioritise assets like solar lights, menstrual pads, fuel, efficient stoves and sewing machines, all the girls picked the sewing machine. Girls often commented, ‘With a way to make money, I can buy all the other things.’ (Calder et al. 2014). In response to these findings, our first cohort businesses prototyped various pilots which involved providing a ‘business in a box’ for girls. Examples included assets

3 The Rwanda research had been carried out two years prior to SPRING by SPRING’s Technical Director under a separate contract with the Nike Foundation, with a focus on girls’ economic empowerment.
such as solar energy installation kits for girls to provide repair services, or opportunities for older girls (of legal working age) in their value chain, such as trainees, micro franchisers or marketers. These were often side projects outside of their core business. One of our businesses which tested the ‘direct assets to girls’ approach was Sare Millers.

While providing a job or safe income source can have a transformational impact for an individual girl, this approach was challenging for businesses. This was largely due to the resource-intensive nature of supporting girls’ employment, which required careful consideration of girl safeguarding, and significant investment in training and broader support. It also had limited scalability: focusing on including even a small number of girls in the value chain required a significant level of effort which would not have been justified by commercial considerations alone (see Jibu). Most of our first cohort’s ‘girl pilots’ were discontinued after funding expired, as they were not commercially viable or core to the businesses’ growth.

2 Business can help knock down barriers and loosen constraints for girls in various ways

In order to create more sustainable approaches and learn from different business models, we moved away from a ‘business as provider of assets’ approach and a ‘businesses as providers of jobs’ approach. We broadened our understanding of impact to engage businesses in removing barriers to girls’ future economic success through both enabling parents and other gatekeepers to invest in girls, and through helping girls to build age- and context-appropriate assets, resources and capabilities. Through a desk-based analysis of girls’ economic empowerment, which included: 1) barriers and constraints to girls’ economic empowerment, and 2) the empowerment benefits of solving these problems, we identified five key impact pathways:

From our second cohort onward, rather than only seeking out businesses with the potential
to develop special girl-focused products or opportunities, we thought more creatively about potential girl impact from different angles. A central question that drove our thinking was, ‘Given cultural, behavioural and purchasing power constraints, how (else) might companies contribute to girls’ economic empowerment without straying from their core business?’

We discovered business solutions across sectors can address constraints that disproportionately hold girls back. Instead of encouraging businesses to stretch their model to directly incorporate girls, we worked with our businesses to map their prototype’s unique pathway to impact for girls. For example, Earthenable is a Rwandan business selling clean, affordable flooring. While replacing dirt ground with solid floors benefits the health of the whole family, it especially impacts girls, who spend more time at home, do more cleaning and are more likely to sleep on the floor.

For more information about the constraints girls face across different sectors, see our Toolkit for investing in girls and young women.

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**Girl micro-franchisees: Jibu**

Jibu is a water company in East and Southern Africa, providing safe drinking water to urban communities through a franchise model. Through SPRING, Jibu piloted girl inclusion by bringing onboard 11 girls aged 18+ as micro-franchisees. At the time, the company had 60 franchisees and 37 micro-franchisees.

The CEO and SPRING participant, Galen Welsch, believed that having girls from the community as the face of the company could improve the brand and bring energy into the business. Jibu focused on building these girls’ skills through classroom sessions and on-the-job training on customer service, sales and basic transactions. But because adolescence is a time of transition, not all girls were in the business to stay. The majority of the girl micro-franchisees eventually ‘graduated’, via sale or another form of transition out of the business. None went on to operate production franchises, primarily due to long-term commitment challenges.

Eventually, the substantial commitment needed for training and mentoring adolescent girls led the company to shift its focus away from girls as micro-franchisees, and instead focus on aspiring entrepreneurs in general to grow and scale the business. The company now has 75 franchises in six countries, and many of its franchisees and micro-franchisees are young women.
Innovating new products for girls can be commercially viable when demand exists

Our curriculum emphasised innovation, applying human-centred design with a girl lens to create solutions that could benefit adolescent girls. A number of businesses sought to fulfil this mandate by creating new girl-specific products or services. Results were mixed. Some businesses, such as Koe Koe Tech, confirmed a case for developing and marketing a differentiated product for girls. This often made commercial sense when the business wanted to expand beyond an older female market segment.

Earthenable’s route to girl impact

<table>
<thead>
<tr>
<th>PROBLEM</th>
<th>ACTIVITIES</th>
<th>OUTPUTS</th>
<th>OUTCOMES</th>
<th>IMPACT</th>
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<tbody>
<tr>
<td>Dirt floors are breeding grounds for disease, and pose a health threat and time burden to girls who are tasked with cleaning them</td>
<td>Make floors more affordable/accessible to THE POOR by using lower-cost inputs and rolling out a DIY product</td>
<td>More low income households purchase sealed floors to replace dirt floors</td>
<td>Girls reduce exposure to pathogens and dust from dirt floors</td>
<td>Girls reduce incidence of pathogen-borne and respiratory disease</td>
</tr>
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Dirt floors are breeding grounds for disease, and pose a health threat and time burden to girls who are tasked with cleaning them. Girls reduce incidence of pathogen-borne and respiratory disease. Girls dedicate time to other activities such as education, rest, or income generation.

INPUT

• Business operations
• Investment
• R&D
• Market testing
• Messaging testing

ASSUMPTIONS

• Affordability
• Awareness
• Access
• Perceived value of product

ASSUMPTIONS

• Sealed floors carry less disease
• Floors require less cleaning
• Girl has cleaning responsibility

ASSUMPTIONS

• Sealed floors have health benefits
• Saved time is put towards safe, productive activities

When girls need their own product: Koe Koe Tech

At the start of the cohort, Koe Koe Tech, a Myanmar-based tech company with 60 full-time employees and five years in operation, was growing quickly. Its ‘MayMay’ app, focused on maternal and child health, was the most popular mHealth app in the country, with over 80,000 users. Though the app had some general content on sexual and reproductive health aimed at adolescent girls, Koe Koe Tech’s own ethnographic research showed that girls were put off by the title and positioning of MayMay (which means ‘mother’ in Myanmar). Given this, the company applied to SPRING with the aim of developing a new sexual and reproductive health app for adolescent girls. HCD research conducted through SPRING helped Koe Koe Tech decide what content and features to include in the app, particularly that which would be acceptable to parents (whose phones would likely be needed for girls to access the content). The new app, ‘Phyo Phyo May’, or ‘single women’, was launched in January 2019 and already has over 37,500 girl users. Though the app is not yet generating revenues, the business hopes to build a large enough user base to attract advertising revenues in order to finance it on an ongoing basis.

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Other businesses realised through conducting user research that creating a girl-specific product was unnecessary from the perspective of girls’ own needs and preferences. Ensibuuko, a Uganda-based fintech company, had planned to develop a girl-specific mobile wallet. However, in consulting girls, they learned that a girl-specific wallet was not in demand, because the girls wanted to operate normal accounts just like everyone else.

Still other businesses, such as Micro Health Initiative, a social business providing health cover to low- and middle-income earners across Tanzania, moved forward with a girl-specific product to later experience difficulty generating demand.

For example, Uptrade, a Pakistani company that enables off-grid farming communities to trade livestock for clean water pumps and solar energy products, impacts girls by saving them time spent collecting water – in some cases upwards of two hours per day.

In Nepal, girls play an important role in smallholder farming. Girls in poor households are often pulled out of school to assist on their families’ farms, especially during harvest time. By enabling families to save time in agricultural labour, R&D Innovations Ltd is addressing a key constraint to families investing in their daughters’ education, creating a disproportionate benefit for girls.

Girls may not even be the direct users of a product or service in order to benefit from it. For example, the Kenyan social enterprise Tiny Totos works with daycare providers in informal settlements in Nairobi to deliver improved care to young children. The service also has a positive flow-on effect for the children’s older sisters by freeing up their time to pursue education and career opportunities instead of looking after their siblings.

Businesses can achieve girl impact either by accounting for girls in the design of solutions, by targeting them as users of their products.
and services, and/or by addressing problems that disproportionately affect girls. For many of our businesses, there was greater impact potential in solving a problem in which girls experience a disproportionate disadvantage, than in explicitly targeting or designing for girls. To understand these dimensions of impact in further detail, see our Toolkit for investing in girls and young women.

Creating effective solutions for girls may require building gatekeepers or other influential stakeholders into the design.

Our girl landscaping research highlighted discriminatory gender norms as one of the main obstacles to girls’ economic empowerment, limiting their access to education, jobs, savings accounts, health care and other opportunities. For example, across South Asia, we found that girls are held to the highest standards of virtue, and are often forbidden to do anything that might tarnish their family’s reputation – which could include leaving the house unaccompanied or being seen with a male who is not a relative. Thus, as our businesses conducted human-centred research to design products and services that could benefit girls, it was important that they not only consulted girls, but also their parents, husbands, teachers, school administrators and other relevant gatekeepers.

Fightback developed strategies to address discriminatory social norms directly, aiming to change attitudes and behaviours of others towards girls through education and awareness-raising. While no single business can create the wider systems change required to shift cultural norms, it is possible to have an important influence.
Environments with restrictive social norms often require work-around solutions

We helped businesses to understand the extent to which gender norms affecting girls and young women influenced their operations. A number of businesses had to design strategies that accounted for restrictive norms in order to reach girls. For example, in rural Pakistan, the all-female health provider network Sehat Kahani redesigned its clinical services to provide home-based services and e-medicine, given women and girls’ limited mobility.

Media and technology have massive scale potential

Technology holds great potential to connect underserved populations with information, products and services they might not otherwise be able to access. More than half of SPRING businesses used digitally-enabled solutions, such as smartphone apps, and these businesses typically reached more girls than businesses with physical products or in-person services alone. Ubongo Media, the SPRING business with the greatest scale, used television and radio to reach millions of girls in East Africa.4

4 By September 2019, over 2.1 million adolescent girls had viewed Ubongo’s financial literacy episodes developed through SPRING.
**Teaching girls about financial literacy at scale: Ubongo**

**Ubongo** is a non-profit social enterprise that produces multi-platform ‘edutainment’ for children in Africa, delivered via TV, radio, internet and mobile phone. Its content and learning resources are fun, interactive, localised and inspiring, and have been shown to be effective at helping kids build a foundation for learning, develop key skills and change mindsets. At the time of its application to SPRING, Ubongo was broadcasting on free TV in four countries and pay TV in 27, reaching over 6.4 million households in East Africa. The media company is now airing on free TV in nine countries and pay TV in 31 countries, in six languages, and reaching over 11 million households.

Through SPRING, Ubongo developed a behavioural change content creation and distribution model, marketed to development and corporate co-production partners to help their clients reach beneficiaries through a series of Ubongo episodes. Ubongo tested its prototype by creating ‘digital financial coach’ content via three episodes of the animated series Ubongo Kids, aimed at helping girls aged 9–14 improve their financial literacy and savings behaviour. An impact evaluation is underway to understand whether the episodes led to changes in knowledge, attitudes and behaviours of the girls who watched them.

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**Reaching the unreachable: Sehat Kahani**

**Sehat Kahani** provides affordable, high-quality healthcare to marginalised communities via nurse-assisted video consultations by connecting patients with home-based female physicians. The key innovation for Sehat Kahani is bringing non-practicing yet qualified female physicians back into practicing medicine.

In rural Pakistan, women and girls often encounter barriers to accessing healthcare, primarily due to lack of mobility. In HCD research, the company found that low female mobility stems from social norms (e.g. women not being able to travel unaccompanied), existing commitments (e.g. they are the sole caregiver in their household and often unable to leave the home) and low incomes (meaning they are unable to meet travel costs).

Through SPRING, Sehat Kahani responded to these challenges by designing a hub-and-spoke model that allowed women and girls to access health services at home through a network of on-the-ground community health workers, allowing the company to reach girls and young women with health information and care. To date, the business has opened 15 clinics and reached over 4,400 girl patients with their new model.*

* For more information about Sehat Kahani’s SPRING journey, see [Scaling Social Business Through Design Thinking](#)
Technology also has limits, especially where there is unequal access

Despite technology’s impact potential, for girls in particular, there are also risks of over-reliance on digital solutions. Without considering social norms and culture that create barriers to access, technology can easily become a further barrier for girls. In many emerging markets, mobile phone use/ownership among women and girls remains considerably lower than among males. As set out under the ‘design with the user’ principle of the Principles for Digital Development, it’s important to gain an understanding of users’ needs and desires to ensure solutions are appropriate. For details about how some SPRING businesses accounted for girls’ needs and realities in designing digitally-enabled solutions, see our companion piece, Scaling Social Business Through Design Thinking.

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5 The Principles for Digital Development are designed to institutionalise lessons learned in the use of information and communications technologies (ICTs) in development projects. They were written by and for international development donors and their implementing partners, but are freely available for use by all. The principles are ‘living’ guidelines, intended to serve as guidance rather than edict, and are meant to be updated and refined over time.
A strict focus on girls aged 10–19 is an arbitrary limitation

While SPRING focused on adolescent girls between the ages of 10 and 19, many businesses thought about their ‘girl’ target group differently and reached large numbers of girls or young women outside of this age range who were not counted towards the programme target. Some also noted that, by age 17–19, girls preferred to be referred to as young women.

Reaching older girls and young women: Rooster Logic

Rooster Logic is a market research company in Nepal. Through SPRING, the business launched Sukarmi to train adolescent girls as enumerators to conduct surveys for business and international non-governmental organisations (INGOs) clients using a mobile app, recognising that girls in Nepal are less likely than boys and men to migrate out of their communities. The model worked, but the company realised that in order to scale it would need to recruit outside of this narrow target group.

Rooster Logic built on the prototype to train young women and men as well as girls to be remote enumerators. As a result, the company now has a large network of 1,130 enumerators, 80% of whom are girls aged 16–21, providing an on-demand research resource across all provinces of Nepal for organisations and companies that want live data collection on the ground, along with needs-based reporting.

“I am easily able to stand in front of you today because of Sukarmi. It was design for girls, combining girls’ empowerment and employment for girls. From the village I come from a very male dominated society. Female are not getting enough opportunities as men. That made me frustrated and upset that women don’t get same importance as men. I’ve completed 17 surveys successfully. I had to overcome a lot of obstacles. I did it with a lot of enthusiasm since I received training from Sukarmi.”

Rooster Logic Sukarmi, 20 years old
Girls benefit from a strong sense of belonging

Several SPRING business prototypes involved bringing girls together in groups, for training, work in cooperatives or other activities – a design which (anecdotally) appears to enhance girl impact potential through building peer connections. Fightback (the sexual violence risk-reduction programme described previously) was concerned that reaching girls at scale would diminish the training’s impact. On the contrary, it observed that training large groups of peers created a buzzing, empowering atmosphere amongst the girls, who became more comfortable speaking up about ongoing harassment at school.

Creating a sense of belonging: Jeevan Bikas Samaj

Jeevan Bikas Samaj is a microfinance institution that developed a SPRING prototype to establish savings groups called ‘Nawa Bihani’, or ‘New Morning’ for girls aged 11–17. Curriculum sessions for fortnightly savings group meetings were developed with input from girls themselves, focusing not just on financial literacy but also on health, leadership/communication, technical skills and other topics.

There are now 28 Nawa Bihani groups and girls are very loyal members – with no drop outs and only very rare absences. One girl missed one session for her marriage, but three days after her wedding she insisted that her husband drop her off at the group so she could continue. Elsewhere, a Nawa Bihani girls’ group organised a dental and blood pressure testing health camp for their community which benefited 102 people, demonstrating newfound leadership skills and health knowledge.

The savings groups have given girls the opportunity to talk about issues they can’t talk about at home. They are fascinated to know about their bodies and health – hungry for information that they say their mothers and teachers are not giving them. The girls are now more aware about child marriage, organic farming, skin hygiene maintenance, maintaining good peer relationships and managing conflict.

“Girls should have the same opportunities than boys. I want to continue my studies till highest possible then only get married. Parents in the rural area they have enough money to spend for the sons, they can stay in hostel when going to studies. But they don’t have money for girls, they say they are too poor. Girls have to stay home, it’s enough for them. Parents are happy when they have a boy child. I want to prove my parents I am not less than a boy. And now my parents are convinced and told me I can get education as much as I like.”

Nawa Bihani member, 14 years old
CONCLUSION

Businesses do not necessarily need to introduce new products, services or models to create impact for girls: they just need to be thoughtful about including them. We encourage businesses to improve their understanding of girls’ barriers to access, motivations, needs and preferences in order to ensure they are included as part of the wider customer and stakeholder base. By broadening our scope beyond products and services designed for and directly targeting girls, our businesses were able to improve their understanding of how girls fit into their overall ecosystem. For many of them, this has led to new innovations, new markets, new partnerships, and stronger customer relationships and brand loyalty. And, at the same time, 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.
References


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