UNLOCKING THE POTENTIAL OF DIGITAL INNOVATIONS FOR GIRLS AND BUSINESSES
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SPRING was managed by the Palladium Group in partnership with fuseproject, the African Entrepreneur Collective, and GrowthAfrica, together with 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 the call of duty in dedicating their time, ideas, expertise, resources and networks to support our businesses and achieve our mission.

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INTRODUCTION

In 2014, the UK Department for International Development (DFID) and the Nike Foundation’s Girl Effect programme had an idea. What if an accelerator could be created to identify and support business ventures in producing products and services for girls aged 10–19 that could contribute to their social and economic empowerment? This was the seed of 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.

Five years later, SPRING has worked with 75 companies in nine countries across South Asia and East Africa to grow new business models which demonstrate how to achieve impact for girls via commercial products and services. Collectively, these businesses have impacted the lives of 2,534,214 adolescent girls.

Design thinking – or ‘human-centred design’ (HCD) – played a key role in reaching and impacting these girls. HCD is the process of gaining a deep understanding of people to create new solutions. SPRING taught businesses how to adopt a gender lens and apply HCD to the development of their ideas. This led many businesses to discover the potential of digital innovations in combining profit with ‘girl impact’. Forty-five per cent of SPRING businesses have now integrated a digital service element in their business model – from dashboards that allow agents to track customers, to platforms that enable virtual payments and systems that directly connect suppliers and distributors.

Through the SPRING journey, the businesses have learned many powerful lessons about developing and testing digital innovations that can be applied by other programmes and accelerators, digital practitioners and policymakers who focus on gender. This briefing shares these lessons and explores how businesses can use digital technologies to achieve scale, transform girls’ lives and overcome social norms that prevent girls from accessing products and services that can improve their lives.

This briefing is accompanied by an interactive web-based product. It also complements the two SPRING publications Building Businesses for Girl Impact, which covers our collective learning on accelerator design, investing in emerging markets, applying design thinking and reaching girls through business, as well as Scaling Social Businesses through Design Thinking, which highlights market-driven solutions that businesses have adopted through HCD to overcome barriers to scale during their SPRING journey.

Although SPRING is coming to a close in September 2019, the work continues. We hope that our insights and lessons will inspire other accelerators and programmes to support scalable digital innovations that deliver impact for girls.

The potential of digital is powerful. Let’s unlock it.
OUR DIGITAL BUSINESSES

BY SECTOR

10 📚 Education (including training)
12 🌟 Health services
7 💰 Financial services
1 🩱 WASH (water, sanitation and health)

1 🚨 Retail
1 🌅 Energy
4 🌐 Digital services/tech
1 🌾 Agriculture

1 🇸 عربي Transport
2 👤 Other

BY GENDER

16 ♂ Female
24 ♀ Male

BY COUNTRY

Pakistan 12
Ethiopia 2
Bangladesh 4
Nepal 3
Uganda 3
Kenya 7
Rwanda 4
Myanmar 3
Tanzania 2
OUR RESULTS

GIRLS REACHED BY COUNTRY

- Pakistan: 22,168
- Nepal: 15,128
- Bangladesh: 37,531
- Uganda: 367,570
- Rwanda: 403,171
- Ethiopia: 9,400
- Kenya: 926,725
- Tanzania: 515,680

GIRLS REACHED BY IMPACT AREA

- Learn: 2,182,954
- Save: 11,485
- Earn: 1,210
- Stay safe: 48,505
- Stay healthy: 241,461
DIGITAL – CLOSING ONE GAP AND OPENING ANOTHER?

The rapid development of digital information and communications technology (ICT) has meant that the number of digitally driven enterprises aiming to transform services in sectors such as education and health has grown exponentially in recent years. In 2015, there were approximately 120 technology hubs across Africa, whereas by 2018, there were over 600 hubs (GSMA Ecosystem Accelerator Programme 2019). From Dhaka to Dar es Salaam, businesses are becoming better equipped to capitalise on the promise of a technologically driven future. The proliferation of mobile technology is helping to significantly close the tech gap for underserved communities, sparking the imaginations of entrepreneurs and investors alike. Even in the least-developed nations, average mobile phone penetration has surpassed 70 per cent and continues to rise (Pew Research Center 2018). According to research, 2 billion of the world’s 3.2 billion internet users are from developing countries (International Telecommunications Union 2015).

Digital innovations have the potential to empower adolescent girls by increasing their access to vital services and by providing them with new skills and access to vital services. Research by Cummings and O’Neil (2015) into the impact of digital innovations on women and girls found that enabling them to use ICTs increases their self-confidence and economic power. Equally, ICT can widen the digital divide. Despite the abundance of digital innovations, adoption by women and girls remains a challenge due to a lack of digital skills and access. For example, women in South Asia are 26 per cent less likely than men to own a phone, and in sub-Saharan Africa, they are 34 per cent less likely to be online (GSMA Gender Gap Report 2018).

While no single business, product or service can overcome the restrictive social norms that prevent girls from thriving, the enterprises that SPRING has proudly supported demonstrate that as part of a critical mass, businesses can be a powerful force for change and achieve measurable impact.

2 Pew Research Center, Jun. 2018 Internet Connectivity Seen as Having Positive Impact on Life in Sub-Saharan Africa
5 GSMA, Feb. 2018; Gender Gap Report
USING DIGITAL TECHNOLOGY TO SCALE BUSINESSES

While digital technology presents a powerful opportunity for businesses to engage new markets and diversify their products or services, building a scalable business that aims to bring skills, expertise and services to underserved markets and those living in rural areas is not achieved without difficulties. Accessing people with the right skills and experience and harnessing these to benefit hard-to-reach markets requires new ideas that help bridge human resource gaps and leapfrog complex barriers to service access.

1 Technology can be leveraged to address complex human resource constraints and access underserved markets.

In the developing markets where SPRING has worked, limited resources and the absence of a supportive environment for start-ups can increase businesses’ reliance on skilled workers. At the same time, a host of socioeconomic, geopolitical and cultural factors have led to labour pools that are inadequate for the needs of many companies, especially those with ambitious, tech-driven visions for growth.

A number of SPRING-supported businesses tackle this challenge head-on by using tech to access untapped human capital and help upskill and support the labour force. For example, in Ethiopia, AcceleratED has developed a mobile application that provides personalised coaching to isolated, rural, teachers while Jeeon’s learning app upskills poorly qualified rural medical practitioners in remote areas of Bangladesh as a means of improving healthcare in the absence of qualified doctors.

CASE STUDY: SEHAT KAHANI

Sehat Kahani provides low-cost, high-quality health care to rural women and marginalised communities in Pakistan. Prior to SPRING, Sehat Kahani offered telemedicine through in-clinic services. Through HCD research, they uncovered an opportunity to expand health-care access to women and girls who often experience severe constraints on their mobility. While 50 per cent of the Pakistani population lacks access to health care, there are between 80,000 and 85,000 unemployed female doctors across the country who are discouraged from working after they get married. Through SPRING, Sehat Kahani was able to test a new model that reintegrated these women into the workforce to extend their
‘telehealth’ services to patients at home. This allows doctors to connect with patients remotely, and empowers female patients in underserved communities to access healthcare. Adding a home-based telehealth service has lowered the costs of accessing health for low-income communities and enabled the business to overcome cultural barriers to scale.

**CASE STUDY: LearnOBots**

LearnOBots promotes interactive Science, Technology, Engineering, and Maths (STEM) education among children in schools across Pakistan. Before joining SPRING, LearnOBot’s scale was limited due to the lack of trained STEM teachers needed to run the classes. Through SPRING’s HCD process, LearnOBots developed a new model that removed their reliance on human resources. With funding from SPRING, the company developed and tested a new software tool and platform that allows teachers to guide students through the STEM lessons regardless of their expertise. This led to a significant cost reduction in running the STEM classes and workshops, and enabled LearnOBots to retain the same level of quality while scaling downmarket. As a result, there are now hundreds of thousands of low-income students in Pakistan they are potentially able to serve. Following the initial pilots, interest from girls in STEM subjects has also risen.

**LESSONS**

Consider the local ecosystem and social norms that govern it in order to design solutions that are tailored to the needs of that specific market.

If applied in the right way, technology can help to tap into underutilised human resources and generate job and employment opportunities.

As a programme rooted in social enterprise, SPRING has encouraged the businesses it supports to invest in low-income, underserved markets such as women, youth and those living in rural areas. For many of SPRING’s businesses, this has meant using digital technologies to help scale their business ‘downmarket’ in order to provide essential services where there are fewer resources and services available.

**LESSON**

By moving from people-centric models to digitised products and services, businesses can be more efficient and scale their services to reach new or hard-to-reach audiences where there are fewer services available.
REACHING GIRLS THROUGH DIGITAL BUSINESSES AND SERVICES

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. Well-designed products or services can provide a girl with the confidence she needs to learn, earn, save and participate in society. Yet, life-enhancing products and services are rarely designed for, marketed to or distributed to adolescent girls who, as a result, remain a massively underserved market.

Once we can understand the ways in which users – including girls – access and interact with technology, we can design interventions that move from initial adoption to broader uptake.

Technology has limits, especially where there is unequal access.

Despite the potential of technology to deliver social impact, particularly for girls, an overreliance on digital solutions also poses risks. In many emerging markets, mobile phone use and ownership among women and girls remains considerably lower than among men. Due to lack of exposure, girls and women are also less likely to have developed the same digital competency as their male counterparts. This is why gaining an understanding of users’ needs and desires is crucial to ensure that digital innovations work for them as reflected in the ‘design with the user’ principle under The Principles of Digital Development6 – a set of guidelines to support best practice use of technology-enabled innovations for delivering development outcomes.

It is clear that when enterprises bring a human-centred approach to their tech
solutions the result is more engaged users, as well as better uptake and adoption.

As the following examples demonstrate, businesses that combine tech-based interactions with ‘offline’ services, or ‘online’ skills development opportunities (based on the specific needs of their users), can develop products and services that are more relevant and, ultimately, more scalable.

When Sehat Kahani discovered through HCD research that clients missed the presence of an in-person doctor, they engaged community health workers to provide a human point of contact to complement their digital service.

**CASE STUDY: KASHA**

Kasha is an e-commerce platform in Rwanda that sells and delivers women’s health-care products confidentially and discreetly to women. Before joining SPRING, Kasha had logged 50,000 visitors to its platform, but few of these were purchasing products. As part of its SPRING journey, Kasha ran a series of focus group discussions with girls and mothers, which uncovered a key user insight: many women and girls were unfamiliar with and distrustful of online shopping. They learned that to feel confident and secure with making purchases, the women needed to interact with both the physical products and with people that they trust.

Through partnering with SPRING, Kasha addressed these challenges by adding a network of sales agents and promotional events to their service delivery model. This included partnering with secondary schools and colleges in Kigali to host informational sessions on topics such as menstrual health for girls aged 14–19 as a way of introducing Kasha products to them. This led to creating an offline channel to complement their e-commerce model to provide consumers with a more tangible and accessible shopping experience, and to familiarise them with the Kasha brand and products on offer. Since introducing the sales agent distribution model, Kasha has increased its customer base ten-fold and made significant headway with younger women, girls and low-income customers.

**LESSONS**

Sometimes offline strategies or online training are needed to attract female users and make them feel comfortable with online services.

Digital solutions often reach girls who are already tech savvy and as such, reduce the potential impact of new information or services for more vulnerable girl populations.
Engaging girls in product and service design can lead to solutions that work better for girls and potentially for broader user groups too.

Girls as a consumer group are often overlooked, and are underserved when it comes to accessing education, assets, health care, and opportunities. While technology can play an important part in serving their needs, reaching them as end users requires user-centred solution design or, in other words, HCD.

SPRING supported businesses to apply HCD and encouraged them to reassess their relationship with their users. This approach engages girls directly in the design process to better understand how they interact with products and services. Through this process many businesses discovered that their assumptions about users were wrong, and that their products or services were likely to fail in the market. This meant that the ability of businesses to completely change direction, mid-way through the programme, to design innovations better tailored to their users’ needs, proved invaluable (albeit sometimes difficult).

CASE STUDY: KHALTI

Khalti is a Nepalese mobile wallet provider: its app enables users to pay for utility bills and other services via their mobile phones. Khalti aims to bring this easy access to finance to every household in the country. However, through analysing its data it was revealed that only 17 per cent of its users were female. To bridge the gender divide, Khalti developed ‘Smart Chhori’ – an app that engages adolescent girls as advocates for the digital wallet in their communities and provides them with financial literacy training.

Khalti came to SPRING with the idea of employing girls as sales agent for the digital wallet. But through the SPRING HCD process, Khalti discovered that girls did not enjoy the sales component of the app; while many had internet access, the social norms governing girls’ lives in Nepal made selling the digital wallet to shopkeepers and retailers too much of a challenge. At the same time, Khalti realised that girls had a huge desire to learn how to become financially literate. As a result, the sales component was dropped and instead Khalti engaged girls as users of its digital payment app to be ‘influencers’ in their community and encourage other girls to follow suit. Since the launch of Smart Chhori in March 2019, Khalti has signed up 12,971 young women to the app giving them access to financial and digital literacy training, which is helping them to become financial decision-makers.

LESSON

HCD research is critical for helping a business to test assumptions about their users and how they engage with products, services and the local environment.

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7 This case study was adapted from Coffey International Development Ltd’s Business Performance Evaluation.
USING DIGITAL INNOVATIONS TO OVERCOME SOCIAL NORMS THAT LIMIT GIRLS’ ACCESS TO VITAL PRODUCTS AND SERVICES

Cultural norms that limit girls’ access to technology are major barriers to their empowerment. Even the smartest business models will fall at the first hurdle if they do not consider the gender norms that reinforce restrictions on women’s and girls’ mobility, access to information and basic services.

SPRING’s HCD approach has helped businesses to understand the wider context in which girls live as well as their ‘gatekeepers’, who often create barriers to accessing products and services that can enhance their lives. Through the HCD process, many businesses have incorporated digital products that enable girls to overcome these barriers. One such business is Myanmar-based Koe Koe Tech which, with support from SPRING, discovered that in order to reach adolescent girls with sexual and reproductive health (SRH) information it had to be acceptable to their mothers, who often control their daughter’s access to both information and tech. When the e-commerce business Kasha (see page 10) introduced an offline sales channel to complement its website it enabled women and girls to purchase SRH care products, such as contraceptives, discreetly through Kasha ‘agents’ who meet with womens’ groups in remote areas. This helped its customers to overcome the stigma associated with buying these products in regular shops.
Digital innovations can help remove barriers to girls’ access to products and services.

Negative social norms can limit girls’ mobility or prevent girls from accessing products, services and information. The open discussion of certain topics is strictly forbidden in many cultures, which frequently leads to misinformation. Digital solutions can help create online spaces in which women and girls can feel emotionally and physically safe, where their freedom of expression without fear of reprisal is respected; and where the rules guard each person’s self-worth and dignity and endorse mutual respect.

CASE STUDY: PAN KA LAY

In Myanmar, there are strong taboos surrounding menstruation; when a girl menstruates she is temporarily treated as an ‘untouchable’ and subject to restrictive rules. Pan Ka Lay is the first organisation dedicated to menstruation health awareness in Myanmar, delivering research, advocacy, education, awareness campaigns and menstrual health products that aim to overcome stigmas and empower girls and women to manage their menstruation safely and confidently.

Through the SPRING journey, Pan Ka Lay created an advocacy campaign and brand called ‘So What?!’ as a way of generating systemic change by influencing social norms and education around menstruation. SPRING provided support to build an online platform for women and girls to access information on SRH in a safe, secure and supportive environment. Through doing the HCD research, Pan Ka Lay uncovered the pivotal role of ‘influencers’, such as parents, on adolescent girls and decided to engage mothers and fathers to help spread the message of menstruation being a normal biological process. The campaign has reached almost 700,000 unique viewers in Myanmar via Facebook videos. While most viewers are women (76 per cent), it is estimated that approximately 134,000 viewers are adolescent girls.

LESSON:

Digital solutions can help to connect girls with accurate and reliable information on sensitive topics and contribute directly to changing social norms.

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8 This case study was adapted from Coffey International Development Ltd’s Business Performance Evaluation.
RECOMMENDATIONS FOR PROGRAMMES CONSIDERING WORK IN THE DIGITAL DEVELOPMENT SPACE

Lessons learned from SPRING may be used by other existing or new programmes that aim to scale digital businesses in order to improve the lives of young girls and break gender barriers. Here we look at how lessons learned from SPRING recommendations in Table 1 have been framed from entry point through to a more in-depth approach in order to demonstrate the varying options for digital integration.

Table 1: Recommendations for programmes

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<thead>
<tr>
<th>Entry points</th>
<th>Significant component</th>
<th>Fully integrated approach</th>
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<tbody>
<tr>
<td>Map the available human resource against the skills and expertise needed, including people who are outside of the current labour market, and consider how to utilise them.</td>
<td>Consider how digital technologies can enhance market access to essential services at scale and in contexts where face-to-face service delivery is not viable.</td>
<td>Apply tech solutions to access new pools of untapped human capital and help upskill and support the existing labour force.</td>
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<td>Engage girls – including girls from different geographical areas and demographic groups – in product and service design.</td>
<td>Consider the diversity of how target users access and interact with technology and adapt business models accordingly.</td>
<td>Combine tech-based interactions with ‘offline’, on-the-ground activities that meet the context-specific needs of their users.</td>
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<td>Review existing datasets and/or carry out research to gain insights on social norms and other influences on girls that can help to inform programme design.</td>
<td>Consider the gender social norms that reinforce, rather than reduce, the ways in which women’s and girls’ access to products and services are restricted.</td>
<td>Develop business models that incorporate digital solutions to help remove or work around barriers to girls’ empowerment.</td>
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