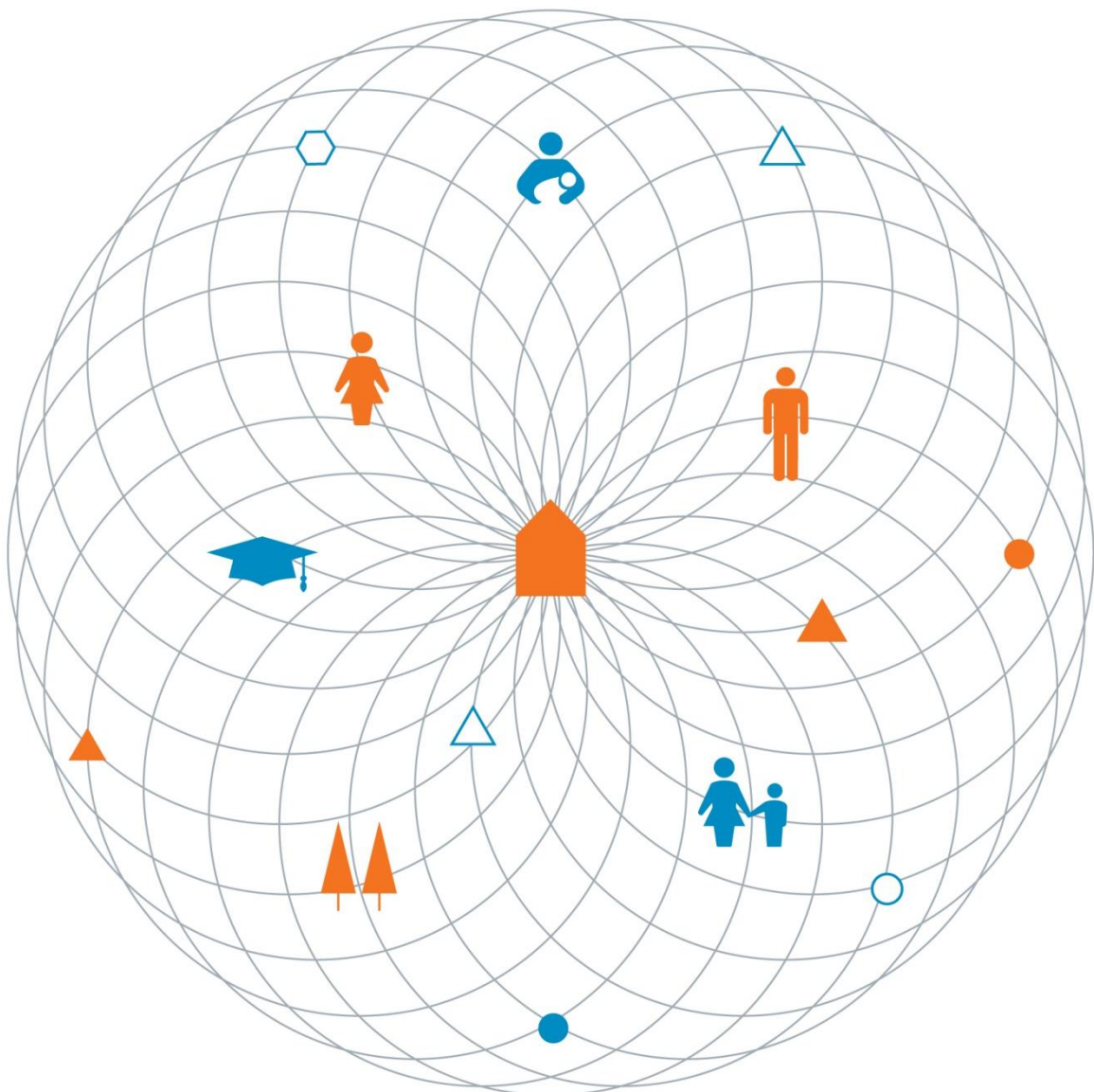


Working with girls in different age groups: Lessons learned from SPRING

SPRING Evaluation
BPE Thematic Reports





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SPRING Evaluation
BPE Thematic Reports

Department for International Development
SPRING Monitoring and Evaluation
Contract Number: PO 7117
October 2019

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This document has been approved for submission by Coffey's Project Director, based on a review of satisfactory adherence to our policies on:

- Quality management
- HSSE and risk management
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Heidi Ober, Programme Director

Signature:

A handwritten signature in black ink that reads "Heidi E. Ober". The signature is written in a cursive style with a long, sweeping underline.

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Abbreviations and Acronyms

BPE	Business Performance Evaluation
DFAT	Department of Foreign Affairs and Trade
DFID	Department for International Development
FTB	Finance Trust Bank
HCD	Human Centred Design
IE	Impact Evaluation
IP	Implementing Partner
KGG	Kalpraviksha Greater Goods
KSh	Kenyan Shillings
JBS	Jeevan Bikas Saamaj (Nawa Bihani)
KPI	Key Performance Indicator
MHM	Menstrual Hygiene Management
MHI	Micro Health Initiative
NGO	Non-Government Organisation
PPE	Programme Performance Evaluation
R&D	R&D Innovative Solution
SMS	Short Message Service
STEM	Science, Technology, Engineering and Mathematics
TFP	Teacher Franchise Partners (TFP)
USAID	United States Agency for International Development

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Executive Summary: Key findings and recommendations

SPRING worked with businesses to explore ways in which these businesses could transform girls' lives. As part of Coffey's independent evaluation of SPRING, we spoke with 28 of the 75 businesses to gather insights and learn lessons on how these businesses reached and impacted girls' lives. This report is one of a five-part series where we examine themes that cut across the SPRING programme. This report looks at what worked in targeting different age groups of girls, while the other four topics focus on reaching girls through stakeholders, technology, inclusion in the value chain, and by developing girl-specific products.

Key findings

What age groups did SPRING engage with?

Although supported to benefit girls aged 10-19 years old through innovative products or services, the 28 SPRING businesses reach a variety of different sub-groups of girls in five different sectors. In our sample of 28 businesses, 12 changed their targeting, mostly towards older adolescents and young women up to 24 years old. This is due to both legal and practical barriers in reaching younger girls, as well as some characteristics of older girls, including: being more technologically savvy and digitally connected; higher education levels; having a clearer vision for the future, and goals and aspirations; their greater maturity and access to their own money, as well as greater respect in the community making them potential advocates for change.

Working with younger adolescents (10-15)

Despite the general trend to increasingly target older girls, **four of our sampled 28 businesses decided to explicitly target younger girls**, defined as adolescent girls below the age of 15. This was mostly in the healthcare, education and safety sectors. Reasons reported to focus on younger girls include the fact that they are less resistant to change their behaviour and habits; have greater capacity to absorb new knowledge; and are more easily reachable via school-based interventions so as to avoid risk of later drop-out.

Business prototypes which focused on girls below 15 mainly did so to improve girls' menstrual hygiene management (MHM), and to support girls' access to and quality of primary and secondary education.

MHM products and information often reached **girls through older family members**, who were prototype purchasers, users of tech-based solutions, or influencers of younger girls. Engaging with older girls was important to change behaviours or social norms, as young girls can benefit from the information they share.

Education interventions broadly fit in two categories: i) training teachers so that they are motivated, well-trained, and aware of in-class gender dynamics; and ii) introducing quality (including STEM, literacy and life-skills education) in-school and after-school activities. Parents and teachers are crucial actors in determining younger girls' learning outcomes: parents play the role of enablers, while teachers, especially female ones, can be role models and mentors, influencing girls' educational aspirations. Businesses also found that improved education prototypes should include tailored content to promote learning for girls of different ages, addressing their varied learning needs and abilities.

Businesses identified two key challenges that young girls are particularly exposed to: **early marriage and school dropout**. Child marriage, defined by the United Nations as marriage before 18 years of age, prevents young adolescents from continuing their education, affects their health and emotional wellbeing, and limits the ability of SPRING interventions to reach them. Businesses attempted to face this issue by targeting gatekeepers and girls with awareness raising, but child marriage remains a prominent issue and often caused by both cultural and economic factors.

Working with older adolescents (16-19)

Older girls were seen as being more suited to prototypes featuring technological solutions, entrepreneurship and employment opportunities, and financial education. BPE businesses engaged with older girls in two broad

ways: i) providing access and uptake of digital platforms; and ii) improving economic opportunities by supporting financial literacy, saving and entrepreneurship. These had varied rates of success.

Digital technology, social media and mobile communications helped connect girls to information and ideas, while inspiring them to find and use innovative ways to improve their socio-economic status and wellbeing. Technology was particularly important where girls were affected by mobility, cultural or other restrictions.

Access to ongoing quality training programs and upskilling was crucial to increase girls' earning opportunities. Four businesses found that girls had difficulties in participating in the prototype activity due to the lack of existing skills. In response to this, businesses either decided to include education and up-skilling components in their prototypes, or to extend the age range to work with young women and families instead.

Engaging with older girls' gatekeepers was more important than businesses expected. Several businesses attempted to engage older girls directly, rather than focus on gatekeepers as they did for younger girls, which limited their reach. Gatekeepers can include individuals, such as girls' relatives or community leaders, or even institutions, such as schools.

Recommendations

- Child marriage is a key obstacle to reaching and impacting girls, even among younger adolescents. In attempts to reduce the instances of child marriage (which can occur as young as 11 years old), businesses have included awareness raising in their prototypes, to educate girls and their families on its negative consequences. In some instances, marriage has led to girls dropping out of the business prototype. More research should be undertaken to understand the onset of child marriage across case study countries and what additional interventions can help address this.
- Future girl programmes should remember girls are not a homogenous group: older girls may have more in common with young women than with young adolescents. For example, it may be easier to work through stakeholders for younger girls, such as girls who are still in school. Older girls may more easily be reached through technology, through peers, and as financially independent customers. Having a more tailored approach to each specific age group's needs, capacities and unique barriers could lead to more effective and sustainable solutions. Further research is needed in order to understand effective pathways to impact for different sub-groups.
- Similarly, key gatekeepers and decision makers are very different for different age groups. While for younger girls, engaging with parents is key, for older girls the role of peers, as well as husbands and in-laws is crucial. Future girl-focused programmes should undertake further research on types of gatekeepers who most influence girls' life choices.
- In terms of education interventions, businesses often focused on the school response or the girl-level. Schools may not be willing or able to pay for the business prototypes, especially where they have competing curricular and extra-curricular priorities. Having schools as key stakeholders in business prototype design requires rigorous relationship management to satisfy and meet the demand of schools and reach girls at scale.
- Looking ahead, businesses should further consider the role of family members as agents of change for supporting girls' education. A crucial age group is 14-16. This is when important changes happen in girls' lives: school transition (or lack thereof) and often issues of early marriage and pregnancy. An increased focus on this challenging transition point is needed, as well as further research on the determinants of school dropout and potential responses beyond a value chain approach.
- Girls who do not attend or have never attended school are often the most vulnerable and marginalised. Further research is needed to understand the characteristics and reasons why some girls are excluded from school entirely, and how best to support them.
- To make income-generating and entrepreneurship interventions more effective, girl-focused programmes should provide more ongoing training on general life skills, as well as financial and business management. Interventions should also consider working with girls and their families to overcome the lack of maturity observed even among older girls. Looking ahead, businesses should not assume that all older girls have an interest in this sector, and have the necessary maturity, skill-set, and start-up capital needed to become successful micro-entrepreneurs.

1 Working with girls in different age groups: Lessons learned from SPRING

1.1 Introduction

SPRING is a 5-year accelerator programme funded by the Department for International Development (DFID), the United States Agency for International Development (USAID), and the Department of Foreign Affairs and Trade (DFAT). It supports business ventures to develop products and services (business prototypes) to impact adolescent girls' lives in the five areas of health, learning, saving, earning and staying safe. SPRING was comprised of four separate cohorts of businesses that received mentorship and support over a nine-month period. Cohorts 1 and 3 focused on East Africa (Ethiopia, Kenya, Rwanda, Tanzania, Uganda) and Cohorts 2 and 4 focused on South Asia (Bangladesh, Myanmar, Nepal, Pakistan).

Coffey is the evaluation partner for the SPRING programme, which includes the Business Performance Evaluation (BPE). The BPE provides a means for which to understand 'what works' for SPRING businesses to reach girls, and 'how' and 'why' businesses are able to reach girls as a result of SPRING. As part of the BPE, we conducted case studies with 28 businesses to provide insights on changes in business operations and performance and to learn lessons on emerging pathways to girl impact. We also carried out BPE sustainability interviews with all SPRING businesses to monitor their progress one year after the end of cohort.

1.1.1 Aim of this thematic report

As a programme, SPRING targeted girls aged 10-19 in nine countries. Participating businesses engaged with different sub-sets within this broad group, given the specificities of their prototypes and of their operational contexts. In this thematic report, we explore the experiences of SPRING businesses sampled in the BPE, in terms of their engagement with different age groups and sub-sets therein. We also analyse their experience to draw lessons learned on what works to engage with girls at different points of adolescence. The report ends by suggesting potential ways forward for other programmes seeking to reach and impact adolescent girls.

In this report, we separate the adolescent age group targeted by SPRING in two sub-groups, analysing how businesses engaged with girls 10-15 and 16-19. This broadly reflects SPRING businesses' differentiation between younger and older adolescents. For each of those sub-groups, we assess why the businesses chose to engage with them, the methods used to do so, and what was effective, as well as remaining challenges. The report also briefly outlines the experience of businesses which expanded their targeting to girls beyond the SPRING age range, and their reasons for doing so. The report ends with lessons learned and recommendations for other initiatives seeking to impact adolescents, including, but not limited to, accelerator or innovation programmes.

1.1.2 Methodology

This report is based on the analysis of both primary data collected as part of BPE research activities and secondary data submitted by the businesses and the SPRING implementing partner. As part of the BPE, we carried out in-depth case studies with a total of 28 SPRING businesses.

BPE research included interviews with business staff members, as well as primary research with adolescent girls, their families, teachers, health providers and others who had insights on how prototypes may be reaching them. Where relevant, our analysis also draws on findings from the Impact Evaluations (IE) conducted to date. At the time of writing this report, IE activities had not yet started for Cohort 4 businesses.

All 28 businesses sampled as part of BPE primary data collection are relevant to this report. These are outlined in [Table 1](#). All SPRING businesses were required to include girls 10-19 among their target beneficiaries, and primary data collection with business staff included questions on how they planned to specifically engage with this group. Despite this, businesses were extremely heterogenous in terms of which sub-groups within those age ranges they engaged with, and the way in which they engaged with them. Additional information on the businesses' specific prototypes and target age groups be found in [Annex 1](#).

Table 1. Businesses sampled as part of the BPE and data sources

Country	Cohort 1	Cohort 2	Cohort 3	Cohort 4
Ethiopia			AcceleratED	
Kenya	Green Credit; Totohealth		Cherehani	
Rwanda	Banapads; Shekina		Resonate	
Tanzania			Micro Health Initiative (MHI); Ubongo	
Uganda	Finance Trust Bank (FTB); Jibu; Village Energy		SafeBoda	
Bangladesh		iSocial		Maya; Leaping Boundaries
Myanmar				Doh Eain; Pan Ka Lay
Nepal		Kalpraviksha Greater Goods (KGG); JBS; R&D; Rooster Logic; Paritran;		Khalti
Pakistan		Dot and Line; Sehat Kahani		LearnObots, RIZQ

1.1.3 Limitations

The analysis focuses only on businesses that participated in the BPE, while the SPRING programme worked with 75 businesses in total. Given the scope of the BPE evaluations, we purposively selected businesses that would provide lessons learned on ‘what works’ and useful insights on SPRING’s impact on businesses to reach girls. As a result, our sample is not representative of the whole SPRING portfolio and may be ‘positively’ biased towards more successful businesses. It is important to recognise, however, that our analysis still allows for identifying and examining broader trends that could be further explored.

Additionally, BPE case study research took place soon after a business’ participation in SPRING – typically six months following the end of Cohort activities, which in many cases was just after prototype launch. Therefore, our case studies are limited in terms of what they can tell us about signs of girl reach and impact. To mitigate for this issue, we carried out sustainability interviews with all SPRING businesses one year after the end of cohort, as well as IEs with two businesses per Cohort. We also triangulated our findings with the analysis of the most recent Key Performance Indicator (KPI) data and Business Operations Form collected by the SPRING Implementing Partner (IP). However, it is possible that the business’ situation has changed in a way that is not captured in this report, particularly for Cohort 1 businesses which are no longer required to provide KPI data.¹ Thus, we may not always have the most up-to-date information on the status of all businesses mentioned in this report.

A final limitation specific to this thematic report is that businesses’ KPI data is not usually disaggregated by age within the 10-19 SPRING age bracket. We mitigated this by triangulating this data with the SPRING Master Dataset and other documents detailing information on the business.

¹ This means that Banapads, Finance Trust Bank (FTB), Green Credit, Jibu, Shekina, Totohealth and Village Energy were not required to provide a KPI report for 2019. The latest data available for them dates to June 2018 and is reflected in this report.

1.2 What age groups did SPRING engage with?

1.2.1 Overview of SPRING businesses and their targeting

Although supported to benefit girls aged 10-19 years old through innovative products or services, the 28 SPRING businesses reached girls with a variety of ages in five different sectors. As discussed in the [BPE thematic report on girl-specific targeting](#), some businesses reached girls directly, some reach them as indirect beneficiaries, and others reached girls as a sub-set of their overall beneficiaries.

The ways in which businesses engaged with adolescent girls were extremely diverse, as shown in [Annex 1](#). After our in-depth analysis, some trends emerged in how businesses engaged with girls in different sectors. We observed varying trends across businesses working in the different SPRING impact areas of 'earn', 'learn', 'stay healthy', 'stay safe' and 'save'. An overview of business' girl targeting in each impact area is provided below. Please note that our analysis focuses on the **primary impact area** of the business, as categorised by the IP, given that several prototypes aimed to impact girls across more than one area:

- **Earn:** Six businesses (Shekina, Village Energy, Jibu, R+D, Rooster Logic, Cherehani) primarily focused on improving girls' earning potential by creating income-generating opportunities. A more detailed analysis of their experience can be found in [BPE thematic report on reaching girls through the value chain](#). These businesses, where they continue to target girls, mostly focus on girls and young women aged 18 years and above, except for R+D, which targets girls of all ages. Issues regarding legal restrictions and prevention of child labour have been challenging for businesses focusing in this impact area, often restricting their target market to older girls and women.
- **Learn:** Eight businesses aimed to improve education and learning for primary and secondary school girls and young women up to 30 years old. This includes four businesses (iSocial, Dot and Line, AcceleratED, LearnObots and Ubongo) which targeted children and girls up to 19 years old; and two businesses (Resonate and Leaping Boundaries) which targeted secondary school, college and early career women and girls over 16. Khalti is targeting older girls and young women up to 30 years old. Green Credit is supporting girls aged 10-24 to stay in school by providing loans to their caregivers (Mama Mbogas) to pay for school and university fees.
- **Stay healthy:** The eight health-focused businesses tended to reach girls as part of a broader group of girls and women (Banapads, Totohealth, KGG, Sehat Kahani, MHI, Maya, Rizq, Pan Ka Lay). This is because the nature of their product was relevant for females of all ages. For example, four businesses focused on providing pre- and post-natal care, menstrual hygiene management (MHM), affordable and accessible medical services and health education to girls and women of all ages. One of these businesses, Maya, faced legal restrictions in targeting girls below the age of 16.
- **Stay safe:** The three businesses aiming to improve safety did so through the different avenues of safer transport (SafeBoda), self-defence (FightBack) and creating safe public spaces for girls (Doh Eain). Of these, two developed prototypes specifically focusing on girls' safety, while SafeBoda aimed to increase road safety for all users, while incorporating some gender-specific training and awareness as part of its offering of safe drivers.
- **Save:** Two businesses focused on improving financial management (including managing loans and savings) and improving financial and technological literacy among girls aged 10-19.

1.2.2 Changes in girl targeting over the timeframe of the programme

As part of their SPRING reporting, businesses identified the age groups which were most or least benefitting from their business prototypes. In our sample, **12 out of 28** businesses changed the demographic profile of their target girls during and after their participation in SPRING. [Annex 1](#) outlines changes in targeting from baseline to the latest follow up, as self-reported by the businesses in their Business Operation (BO) forms. There was a general trend towards expanding the age brackets to target older girls and women – usually older adolescents (16-19) and young women up to 24 years old. Shifting to an older demographic was most frequent among earn, save and stay healthy businesses. Some of the reasons why businesses decided to focus on older girls and women, as opposed to girls 15 years old and below, included that these individuals:

- Are more technologically savvy and have greater access to smartphones and social media platforms;
- Are more likely to be educated at least at primary level, or have had some technical training;

- Have a clearer vision for what the future holds for them, with clearer aspirations and goals;
- Are more mature, experienced and confident when working with others and managing their own workload and time;
- Have legal access to the platforms needed to make full use of the business prototype, such as online applications;
- Have the legal right to work;
- May no longer be in school, and have more time and capacity to engage in economic activities;
- Are more likely to benefit from financial education as they have access to – and more control over – their own money; and
- Can act as mobilisers by sharing information with and influencing younger girls, as well as parents and community members.

Some businesses faced difficulties in working with adolescent girls during the prototyping stage.

Younger girls **were found to be too immature and inexperienced to achieve full potential**, which, in some cases, led to the deliberate decision of broadening the target age brackets to include older girls and family members. For example, when using a marketing approach which employed street vendors to sell its products, **Shekina**, an agro-processing company based in rural Rwanda, found that most adolescent girls between 15 and 19 years old were not sufficiently reliable and did not have a clear vision for their future². For this reason, the business decided it would be more effective to work with girls between 19 and 24 years old. Similarly, **Jibu**, a for-profit social enterprise selling branded water in Rwanda, Kenya and Uganda, did not feel that most girls below 19 were mature enough to open and manage their own stores. Therefore, they started looking for girls with older family members to help them with their business³. **Cherehani** also came to realise the importance of girls having existing financial literacy⁴.

Targeting older girls was not always deliberate, but some businesses were constrained in terms of the age groups with whom they could engage. Several businesses in different sectors developed prototypes which included digital platforms through the use of social media and mobile apps. Some of these encountered practical (including legal) barriers which limited penetration of the prototypes among younger girls.

Three businesses (**Cherehani, Maya and Khalti**) were unable reach girls below a certain age due to legal restrictions. According to Bangladeshi law, the Maya app, an anonymous messaging platform that connects users with health advice, can only be used by adolescents aged 16 years and above, due to its sexual health-related content. Cherehani, a social enterprise that seeks to promote financial inclusion of female micro-entrepreneurs by leveraging mobile-based technology, is limited by the registration process for obtaining loans, which requires a valid ID unavailable for girls under 18. Similarly, girls below 16 years old are limited in terms of their interaction on the Khalti app, a Nepali digital wallet, since they are not old enough to obtain an ID card required to complete some of the mandatory sections in the app.

1.3 Working with younger adolescents (10-15)

1.3.1 Why work with younger girls

Although we observed a general trend to work with older girls over time, six of the 28 businesses continued to target the broad age group of 10 to 19. In this sub-section, however, we focus on the businesses which decided to focus on younger girls *specifically* to increase effectiveness.

Four businesses decided to focus on younger girls, defined as girls aged 15 and below, for business or strategic reasons. These developed prototypes in the healthcare, education and safety-related sectors. Businesses reported that they decided to focus on younger girls because they:

- are less resistant to change their behaviours and habits than older girls;

² Shekina BPE Case Study.

³ Jibu BO, 2016.

⁴ Cherehani BPE Case Study.

- have greater capacity to absorb new knowledge; are on the cusp of puberty, and therefore will be most responsive to social norm change and knowledge uptake on specific healthcare and MHM products.⁵
- Are more accessible group via school-based interventions; and
- Interventions can prevent the risk of them dropping out of school at a later age.

During the years from ages 10 through 15, young adolescents undergo many physical, mental and emotional changes⁶. According to the BPE portfolio, the most pressing needs identified among young adolescents include **products and services for MHM** and **supporting primary and secondary school education**.

Typically, working with girls in this age group entails substantial engagement with girls' families and other important gatekeepers and decision makers. Even where they faced practical barriers to engaging with younger adolescents directly, businesses highlighted the importance of reaching them – particularly to change behaviours or social norms. Young adolescent girls can benefit indirectly from the knowledge and awareness passed down from family members or older girls. This is evidenced by the case of **Pan Ka Lay**, which, although it increased its target age to include older adolescents and girls older than 19, aims to influence younger girls' behaviour through messages passed on by mothers or older siblings.

1.3.2 Reaching younger girls: puberty and menstruation

As highlighted in [Section 1.2.1](#), SPRING health-focused businesses tend to target girls and women of all ages. Businesses that specifically included MHM in their prototypes recognised that young girls are a key target group. Reaching girls who are about to enter or have just entered puberty was thought to lead to hold potential in terms of impacting girls' behaviour and changing social norms, as mentioned by Pan Ka Lay:

“The most important age group would be the first year of middle school that’s 10, 11. Most people would have had their first period by then....so if you can get that messaging in before that happens that would be the most effective time. But not everyone does at age 10 or 11, so that’s why it should spread through the whole of middle school”. (Interview with main SPRING participant)

Proper menstrual care can positively affect girls' health and wellbeing, including self-esteem and confidence, and a combination of factors can cause girls to experience uncomfortable periods and view them as shameful, including: poor WASH facilities in the household and in schools, lack of hygienic MHM items and inadequate health education.⁷ The most prominent issue found across all MHM-focused businesses is that girls struggle to pay for menstrual hygiene products. **MHM-focused businesses typically reached young girls by targeting older family members who can purchase those for them.** **Banapads** and **KGG**, both of which sell affordable feminine hygiene products, recognised the commercial viability of selling to adolescent girls, finding that girls had purchasing power through their parents. Within the average household there are typically 5-6 women of menstruating age, with 3-4 being adolescent girls; although the specific age breakdown is unknown⁸. **Banapad Champions** (women micro-entrepreneurs selling Banapads products) were chosen to cover households which include young adolescents. Feedback from Champions suggests that 80% of consumers of the pads are adolescent girls who rely on adult females (such as mothers, aunts and other older females) in the household to purchase them, since they do not have sufficient funds to do so themselves⁹. Similarly, **KGG**, a wholesale distribution network in Nepal, introduced reusable and disposable sanitary pads into its product portfolio in 2017. Research showed that younger girls' caregivers purchased feminine hygiene products for their daughters and themselves, and were attracted to affordable, organic products and to the convenience of door-to-door sales¹⁰.

Four reproductive health focused business (PKL, Maya Apa, Jibu and MHI) recognise the benefits of reaching young girls through family members, such as older sisters or mothers, as they have access to technology. Access to technology is largely age-dependent, with older girls and parents more likely to

⁵ Rooster Logic, Sehat Kehani and Cherehani BPE primary research with respondents.

⁶ UNICEF (2011) 'Adolescence: An Age of Opportunity', *The state of the world's children 2011*. Available from: https://www.unicef.org/publications/index_57468.html

⁷ Ibid.

⁸ BPE Case Studies with Banapads and KGG.

⁹ BPE Case Study with Banapads.

¹⁰ BPE Case Study with KGG.

have their own smartphones, have access social media, and be able to navigate technological devices, as shown in [Box 1](#).

Box 1. Using technology to reach younger adolescents indirectly: the case of PKL

Pan Ka Lay (PKL) aims to raise awareness and promote education on reproductive health and menstruation. To do so, the company developed a consumer-facing brand called *So What!?* and launched a social media campaign disseminated via Facebook. According to PKL staff, by influencing older girls, there can be an indirect impact on younger girls (such as their sisters or daughters):

“Because I undertook the research that adolescent girls are very influenced by older girls and by their mothers and that they’re not that easy to reach because they might not all have access to media themselves. The So What campaign is really designed for 18 to 24 years old because they are the ones with most access to social media.” (Interview with main SPRING participant)

This is reflected in the number of girls receiving MHM education via the *So What?! Campaign*, with 471,607,03 women aged 20 years and older and 149,350,14 adolescents reached (Pan Ka Lay BO Form, 2019). This intended spill-over effect was reported by the business respondent, who highlighted that knowledge and education is passed down by older girls and young women to younger girls. As young girls are a highly ‘influenceable’ group, social media campaigns can be used to improve their knowledge of MHM products and services through their families.

1.3.2 Improving younger girls’ learning through in-school initiatives and edutainment

Providing high-quality education can help effectively address the intergenerational transmission of poverty and inequality.¹¹ Educated girls and women tend to be healthier, have fewer children, earn more income and seek better healthcare for themselves and their families.¹² Having access to quality education at primary and secondary level can improve girls’ skills and help them access better jobs in the future. This can also benefit their communities. Across the BPE portfolio, two broad avenues were used to improve younger girls’ education outcomes: i) **training teachers** so that they are motivated, well-trained, and aware of in-class gender dynamics; and ii) introducing quality (including Science Technology Engineering and Mathematics (STEM) , literacy and life-skills education) **in-school and after-school activities**.

Businesses focusing on education recognised that **parents and teachers are crucial** in determining younger girls’ learning outcomes. Parents play the role of enablers and teachers, especially female ones, can be role models and mentors, influencing girls’ educational aspirations. Through feedback from participants and human centred design (HCD) research, businesses found that: i) schools and teachers should have good communication with parents, who become more willing to pay for prototypes as they learn more about the intervention and their child’s progress; and ii) improved education prototypes should include tailored content to promote learning for girls of different ages, addressing their varied learning needs and abilities.

The role of parents in determining whether children can participate in prototypes should not be overlooked at the design stage. For **LearnObots** and **Dot and Line** in Pakistan, HCD was used to adapt the prototype to meet parents’ demands, including in terms of: affordable fees; ensuring safety of sending their children to external tutors; and on-going involvement in monitoring children’s progress (as outlined in [Box 2](#)). Both businesses recognised that responding to parents’ concerns and supporting their engagement in education prototypes can increase reach and impact among young girls¹³.

Box 2: Using HCD to ensure parent retention: the case of Dot and Line (D&L)

Dot and Line’s (D&L) prototype offers after-class tutoring to children from middle income families. Insights suggest that increasing girl reach is most likely to be achieved with the strong support and buy-in from parents, which is coherent with D&L’s original theory of change.

¹¹ https://www.unicef.org/media/files/PFC2012_A_report_card_on_adolescents.pdf

¹² UNICEF (2011) ‘Adolescence: An Age of Opportunity’, *The state of the world’s children 2011*. Available from: https://www.unicef.org/publications/index_57468.html

¹³ BPE Case Studies with LearnObots and Dot and Line.

Instead of targeting girls, the D&L prototype used HCD research to understand and address retention issues among teacher franchise partners (TFP)¹⁴ and parents, which explains the relatively low girl reach at end line. HCD methods have been incorporated into D&L's structure in the form of its care team, which calls all parents once a month to ask about their satisfaction with the classes and the TFPs, views on their child's grades, as well as information on fees and class size. This allows D&L to ensure that TFPs are charging the reported rates and sticking to the class size limits, while learning more about what parents would like from the product. D&L believes that the changes and customer service provided through its care team will continue to respond to parents' demands. Both parents and TFPs mentioned that D&L support or customer service improved their perception of the service.

Businesses recognised that girls are more receptive to different learning styles depending on their age. Therefore, building content and learning platforms in a way that appeals to different demographics is important. Younger girls were engaged through visual, audio, and hands-on learning, including interactive edutainment activities to teach children in fun and innovative ways, as shown in the experience of LearnObots and Ubongo.

RobotWala is the SPRING-funded prototype developed by LearnOBots. RobotWala consists of a hardware robot, called 'Buddy', which can be used by children in different ways. RobotWala presents an interactive and hands-on learning experience on robotics, coding, STEM learning, 3D design, and more for children aged 6-14. Several girls interviewed as part of the BPE case study said they had never thought they would see a robot, let alone work with one, and added that in the future they wanted to learn how to make actual robots. Teachers echoed the girls' statements and explained that while many students used to dislike geometry and mathematics, they were now showing an active interest in them (BPE Case Study with LearnObots).

Similarly, Ubongo's SPRING prototype, Ubongo Impact, produces animated television episodes with social impact messages. At the time of the case study, between May 2017 to February 2018, episodes aired on prime-time TV to a viewership of up to 6,400,000 households. Like RobotWala, young kids were reached through content which was both educational and entertaining. KPI data suggests that Ubongo reached girls at scale, with an estimated 1,641,200 reached at end line, which is largely due to the prototype design which lends itself to fast dissemination across a large population.¹⁵

Impact evaluation findings suggest that positive effects from each episode were mostly found for age-specific audience sub-groups, rather than applying to a single and homogeneous group (10-18 year-old girls). For example, after watching an Ubongo's 'earning' and 'save' episode, young girls aged 10-14 showed an improvement in their understanding of the purpose of money and a significant increase in their confidence on short- and longer-term saving. In contrast, older girls (15-18 years) had prior knowledge and related to the content quickly, possibly because they were already exposed to examples of earning money in their daily lives. A one-size-fits all approach for learning content development and messaging cannot reflect the diversity of girls' daily life¹⁶.

Training educated women to be teachers was another effective way to engage younger girls, who often viewed them as role models or mentors. Female teachers can inspire girls to stay in school, and also persuade parents and caregivers to support girls' schooling.¹⁷ The importance of role models emerged most strongly in the cases of Leaping Boundaries and Dot and Line, where women of various ages worked as key mobilisers for their education prototype and also benefited from employment opportunities and new skills.

Dot and Line (D&L) developed a franchise model where women with STEM backgrounds are trained as TFPs to provide afterschool tutoring classes in mathematics to students in grades 3-6 (eventually expanding to 2-8) three times a week. D&L's model aimed to empower women outside the labour force to become entrepreneurs and serve as role models and mentors for young girls. **Leaping Boundaries' (LB)** Authentic Leadership academy – a training programme in which participants (called Changemakers) complete a three-

¹⁴ D&L has developed a franchise model where women with STEM backgrounds are trained as 'teacher franchise partners' (TFPs) to moderate afterschool tutoring classes in mathematics for students from grades 3-6 (and eventually 2-8) three times a week.

¹⁵ Prior to SPRING, Ubongo Kids was regularly reaching an estimated 2.2 million unique girl viewers aged 10-19 in East Africa (Tanzania, Kenya, Rwanda and Uganda). In BPE case study interviews, the business also explained that it is important to leverage channels where girls are already being targeted.

¹⁶ Ubongo Impact Evaluation report, 2019.

¹⁷ Narrow Windows, Revolving Doors – Girls' Education Fund Thematic Research Report (Coffey International Development, March 2016)

day bootcamp and an immersion programme of four months working in a madrasah – is open to girls and women in the final years of school or in the first years of university (including girls aged 18-19). Madrasah girls (often young adolescents) reported enjoying the interaction with people from outside of their school, feeling that LB Changemakers were more like friends than strict teachers.

1.3.3 Challenges in reaching young adolescents

Businesses identified two key challenges that young girls are particularly exposed to: early marriage and school dropout, with some evidence proving a direct and causal link between the two. Child marriage prevents young adolescents from continuing their education, affects their health and emotional wellbeing, and limits the ability of SPRING interventions to reach them. Businesses tried to address these challenges by raising awareness on the negative effects of child marriage. A crucial target group for these businesses were parents, who are key decision-makers for girls' futures and can also generate sufficient income to send them to school. Some businesses also sought to provide earning opportunities for out-of-school girls.

Businesses working with young adolescents reported facing a greater than expected challenge of child marriage, which can affect girls as young 10 and 11 years old and makes it much more difficult to reach these groups¹⁸. Village Energy and Cherehani reported that girls dropped out during pilots and interventions because of this issue. The age at which child marriage typically occurs diverges between countries, with the issue being more frequently reported by businesses in South Asia.

Seven businesses included married and un-married young girls as target groups for their interventions, and some factored child marriage into their prototype design. Sehat Kahani, JBS and iSocial – all working in South Asia – discussed how social norms related to early marriage, education, mobility, work and aspirations are key to their prototype design. These businesses decided to take a proactive approach in reaching out to girls, their parents and communities through awareness raising and generating dialogue and reflection. This led to some reports of positive attitudinal changes, and awareness-raising initiatives involving parent and community members reported as important strategies to shift views, attitudes and perceptions on early marriage. Some examples are summarised in [Box 3](#).

Box 3: Raising awareness on child marriage in South Asia: the cases of Sehat Kahani and JBS

Prior to SPRING, **Sehat Kehani**, an e-health business providing affordable and quality healthcare to marginalised communities in Pakistan, already had a specific focus on working with women and girls, reaching them with its in-clinic services. Through implementation, the team realised the severity of child marriage in its target communities, and the need to provide specialised services for girls affected by it. According to UNICEF, as of 2017 Pakistan had the sixth highest number of absolute child brides in the world – 1.9 million – with 21% of girls married before their 18th birthday and 3% married before the age of 15.¹⁹ The severity of this issue was confirmed by a doctor working with Sehat Kahani:

“When I started in this community, it was ten to nineteen or fifteen years of age group to get child marriages. In Pakistan, child marriages are so normal. Once the female child reaches the puberty, she is supposed to get married as early as possible without knowing the consequences on the child health and, before two years, I used to see many female children aged between ten to fifteen and ten to nineteen which were newly married and had multiple nutritional deficiencies, pregnancy complications, and also physically and emotionally” (Interview with Sehat Kahani Doctor)

Through implementation of its prototype, Sehat Kahani understood that girls lack understanding of what to expect from marriage or childbirth, the responsibilities that come with marriage, and sexual health. Participation in SPRING helped improve the team's understanding of adolescent girls, **who usually need awareness, more than treatment**. The business successfully introduced more activities related to raising community awareness – mostly around early marriage and early pregnancy – to tailor its offering to younger girls' needs²⁰.

In Nepal, **Nawa Bihani** is JBS's first youth microfinance initiative. Nawa Biahni focuses on creating savings groups and providing life skills to adolescent girls, with the aim of keeping more girls in school and reducing

¹⁸ BPE Case Study with Sehat Kehani.

¹⁹ <https://www.girlsnotbrides.org/child-marriage/pakistan/>

²⁰ BPE Case study with Sehat Kehani.

early marriage. According to UNICEF State of The World's Children (2017), as many as 10% of Nepalese girls are married before the age of 15. In response to the higher-than-expected rate of early marriage in JBS's target communities, Nawa Bihani grew in scope from being a savings-focused intervention, to include school-based workshops that include awareness of the consequences of early marriage as a key topic.

Findings from the BPE Case Study with JBS indicate a shift towards more positive attitudes on girls' future, which can reduce the onset of child marriage. Emerging signs of impact include but are not limited to: Nawa Bihani girls are more able to speak up about social issues and want to make a change in their communities; they are learning to be future-oriented; and they feel more valued in the household. Nawa Bihani's experience shows that working with girls can also help change attitudes among parents and the broader community, leading some to change their aspirations for their daughter's future. The small sample of mothers interviewed as part of the case study also wanted their girls to stay in school, and one changed her opinion on early marriage due to the programme.

Targeting school dropouts

Several SPRING businesses tried to find solutions to prevent school drop-outs and provide opportunities for out-of-school girls. **BPE case study research indicates that a particularly vulnerable age in girls' lives occurs at the point of transition to secondary school – typically around 14-16 years of age.** In many countries, particularly in Sub-Saharan Africa, there is a high rate of drop-out between primary and lower secondary education, and between lower and upper secondary education. In general, children living in poorer rural areas are more likely to repeat grades and drop out of school before completing primary education and gaining basic skills than their wealthier, urban counterparts.²¹

Among our sample, 13 out of 28 businesses include 'out-of-school' girls as a target group. The BPE portfolio suggests that there are high levels of dropout among girls transitioning to secondary education, particularly around age 16, although there is high variation between countries, with the lowest rates in Sub-Saharan Africa.²² Research shows that affordability of school fees is a key barrier to making the transition from primary to secondary school, with time in school punctuated by repeated exclusions for non-payment of fees.²³

This pattern was observed in the SPRING context: girls' education was repeatedly disrupted because of failure to pay direct costs of school, eventually leading to girls' drop-out. In responding to this, some **businesses designed prototypes to support girls to develop life-skills and generate an income.** **Shekina** and **Green Credit's** prototypes aimed to increase opportunities for school dropouts through income-generating activities to help pay for school fees and in theory, helping them re-enrol.

As briefly mentioned, and as discussed in depth in the [BPE thematic report on reaching girls through the value chain](#), supporting younger girls to increase their income proved challenging. **Addressing girls' economic barriers to education, however, was also achieved indirectly by helping parents generate income.** Parents have more experience in economic activities, which reduces the need for training and upskilling. But linking economic interventions with improved education entails changing parents' perceptions of the benefits of education, which requires its combination with awareness raising interventions.

1.4 Working with older adolescents (16 – 19)

1.4.1 Why work with older girls

Late adolescence encompasses the latter part of the teenage years and is generally a time when adolescents enter further education or start employment. As mentioned, more SPRING businesses decided to focus on or expand to this group. Businesses describe older adolescents as being:

- More technologically savvy, and more likely to own their own phones;
- More mature and confident; and

²¹ http://www.unesco.org/new/en/member-states/single-view/news/42_of_african_school_children_will_drop_out_before_the_end/

²² <https://data.worldbank.org/indicator/se.sec.nenr>

²³ Narrow Windows, Revolving Doors – Girls' Education Fund Thematic Research Report (Coffey International Development, March 2016)

- More likely to have access to their own money.

These perceived characteristics made older girls more suited to prototypes featuring technological solutions, entrepreneurship and employment opportunities, and financial education, respectively.

We saw two broad trends among BPE businesses engaging with older girls: i) providing access and uptake of digital platforms; and ii) improving economic opportunities by supporting financial literacy, saving and entrepreneurship.

1.4.2 Reaching older girls: access to digital platforms

Digital technology, social media and mobile communications emerged as methods to connect adolescents to information and ideas, while inspiring them to find and use innovative ways to improve their socio-economic status and wellbeing. Technology is particularly important where girls are affected by mobility, cultural or other restrictions. This theme is further explored in the [BPE thematic report on reaching girls through technology](#).

As mentioned in [Section 3.2](#), older girls can act as mentors for younger adolescents in the education space. In a similar way, BPE research shows that **older girls can share information and awareness within the household**, for example on how to use digital platforms and their content. However, businesses should not assume that all family members have the level of digital competence needed to understand these concepts. **Khalti** recognised that the benefits of the digital wallet app may not be felt evenly between generations, and some may need more hands-on training and education:

“I tried doing it with my mother, tried explaining how to use Khalti and how to make a payment...which is very easy to me and to my younger sister, I have a younger sister. It was very easy to her but, for my mom who was trying to get along with the mobile phone, she was not comfortable going through all those digital platforms and doing things. So, when I taught her, that was more comfortable. For my younger sister, she was very comfortable paying bills” (Interview with older girl Respondent)

Older girls have greater access to technology and should be considered as independent consumers with specific needs and concerns. Across the sample, girl insights and case study research showed that girls are more likely to engage in the prototype if its content is relevant to their life experiences, and that they have very specific needs and interests. According to **Maya** doctors, about a third of the app’s female users are adolescent girls aged 16 to 19 who tend to ask more sensitive questions relating to female health, relationships, mental health, and sexual health, while young women tend to use the app for general health-related issues, such as backache, dental care, and skin care. There is potential for businesses to analyse user data to segment its demographic reach and tailor content to better appeal to different groups.

1.4.3 How SPRING worked with older girls: financial independence and entrepreneurship opportunities

Several businesses sampled in the BPE sought to increase older girls’ access to entrepreneurship opportunities and financial education. These types of interventions are generally more suited to older girls, who are often entering the labour force or preparing to do so. Several BPE businesses decided to focus on preparing girls for opportunities in both the formal and the informal sectors, including creating avenues for self-employment, and sought to teach them how to obtain, manage, and save money. As prototypes for these businesses progressed, several insights emerged which caused businesses to rethink their design.

Access to ongoing quality training programs and upskilling to support girls’ entrepreneurial performance, confidence and capability to participate in economic activities is crucial for girl reach and impact in this area. Four businesses found that girls experienced difficulties with participating in the prototype activity as they lacked the necessary skills to become entrepreneurs, as highlighted in [Box 5](#). In response to this, businesses either decided to include education and up-skilling components in their prototypes, or to extend the age range to work with young women and families instead.

Box 5: Challenges with training and upskilling for older girls

Several businesses attempted to assist economically disadvantaged girls, their families and their communities through entrepreneurial skills development and job creation. However, businesses found that girls – even older ones – need more support and training than they expected, to ensure success and sustainability of their prototypes. In particular, businesses found that the girls in most need of financial

literacy and income-earning opportunities were the most difficult to reach without additional training and upskilling efforts. Businesses made changes to their prototypes as a result of this finding.

Rooster Logic refined its targeting of adolescent girls by hiring them as enumerators through the Sukarni programme which empowers girls in two ways: i) by providing them with practical training and technological literacy and hiring them to work as data collectors; and ii) by improving their soft skills as part of a personality and social network development programme. As a result, the depth of prototype impact was greater than expected, especially in terms of increasing girls' confidence, aspirations, and access to vertical and horizontal networks.

Khalti began conducting more offline training outside Kathmandu to generate interest for its services and support girls to learn how to use the app. **Cherehani** changed its targeting towards girls who already had micro-businesses as opposed to those who did not.

In some cases, the level of support required was too intensive to be financially viable. **Village Energy**, for example, found that girls tend to drop out of school too early to be able to benefit from its prototype, which aims to hire them as store managers who typically have secondary level of education. The level of support needed was such that the business decided to move away from working with girls as micro-entrepreneurs altogether.

There is a need for more flexible and part-time work opportunities for older girls as well as training and upskilling support. It should not be assumed that older girls are automatically interested in business and have the resource or capabilities to become entrepreneurs due to their age. This is reflected in KPI data which highlight relatively low girl reach for the businesses discussed.

Businesses also realised that full-time employment of adolescent girls is not always viable, as girls might have less time to participate due to other commitments, such as exams and school. For example, **KGG** in Nepal moved away from reaching girls in the value chain, as micro-entrepreneurs are expected to work full time while the businesses wanted girls to stay in school. A detailed analysis on this theme is provided in the [BPE thematic report on reaching girls in the value chain](#).

1.4.4 Challenges in reaching older adolescents

Engaging with older girls' gatekeepers was more important than businesses expected. Several businesses attempted to engage older girls directly, rather than focus on gatekeepers as they did for younger girls. Through their prototype experience, several businesses found that gatekeepers can limit reach and affect impact for older girls as well. Gatekeepers can include individuals, such as girls' relatives or community leaders, or even institutions, such as schools. The importance of engaging with older girls' gatekeepers is illustrated in [Box 6](#).

Adolescent girls' lives are typically characterised by limited opportunity for independent decision-making. Within the household, **interactions between girls and male relatives (such as fathers or brothers) can act as enablers or inhibitors of girls' development.** This was mentioned as a particularly prominent issue particularly in South Asia, as shown in [Box 6](#). KPI data for some businesses suggests that there are significant barriers for older girls accessing prototypes due to mobility issues linked to gendered social norms.

Box 6: Engaging with older girls' gatekeepers – examples from business experience

Engaging with gatekeepers and key decision makers in girls' lives proved crucial for older adolescents as well as younger ones. Parents and family members were highlighted as important gatekeepers, although different actors were also mentioned, reflecting the diversity of contexts and sectors which businesses operate in.

Although **Sehat Kahani** targets all women, it also reaches adolescents, including young unmarried girls who live with their parents and young married girls, who are mostly around the age of 17-19. Research found that girls typically require the permission and accompaniment of a male or older female family member to attend clinics. This reflects the dominant role played by husbands and older women (usually mothers- or sisters-in-law) in decision-making related to girls' health outcomes. Similarly, for **R&D**, male relatives can act as barriers to girl's entrepreneurship progression:

"I interviewed two girls before talking with you and they came...and, both girls, they came with their brother. That is the scenario here. So, to engage girls in the business, to make them entrepreneur, to

make them able to run an Agri-centre, we need to convince their brothers. If I call a boy for interview, they will come alone. There is always a security issue in terms of girls. And the way society see to the girls that they are very weak, they cannot do business, they cannot handle pressure, and all these things. So, that is the biggest bottleneck we need to face every time.” (Interview with respondent)

Buy-in from family members proved crucial to determine whether girls could take part in an intervention. Sukarmi respondents for **Rooster Logic** reflected on the importance of fathers’ and brothers’ support in determining girls’ decisions to participate, although outreach activities to families have been limited so far. Similarly, buy-in from husbands and parents-in-law was key for **iSocial**, as parents-in-law were sometimes the ones putting up the initial start-up capital for girls and women to be hired as Kallyanis. The business always invited husbands to the induction to ensure clear communication about what the Kishori Kallyani work involved and to mitigate any later resistance.

Local leaders were important in determining whether girls were permitted to access financial management avenues in Kenya. **Cherehani** found that local chiefs are key players in upholding customer, and especially girl, behaviour as they act as informal credit reference bureaus, or body that collects customers’ credit history. They also have the power to blacklist any individual for irresponsible behaviour and constitute an informal enforcement mechanism²⁴.

The value of trust and positive relationships with parents is just as important for older girl reach as it is for younger girls. **Safeboda** and **iSocial** proposed strategies to overcome potential barriers in girl reach and help build confidence and ownership amongst parents.

Safeboda found that strict parents or household responsibilities might prevent girls from taking advantage of new opportunities, even once they become more mobile. SafeBoda would like to be perceived as trustworthy option to parents, and organised a **Parent Outreach Campaign** to market SafeBoda specifically to those who might want to use the app on behalf of their children (for example, to take them to school safely):

“...one of the condition for you to have your student at the international school, there must be a reliable means of transport that must deliver the student to school and from school back home. So, I think the reason why some of these parents have entrusted their students with SafeBoda is because of they are reliable, they are trusted, they are disciplined on the road.” (School Security Officer)

iSocial found that parents, particularly mothers, are key decision makers in girls’ lives, which informed how Kishori Kallyanis are trained to target and communicate with adolescent girls during at-home outreach activities. Kishori Kallyanis **work in collaboration with the mother** and offer support and informal advice to adolescent girls to build trust with them²⁵.

A few businesses have experienced the unexpected challenge of education institutions being unwilling to engage in their school-based interventions, which limited girl reach. The importance of school engagement to provide the necessary support and buy-in is evidenced across case studies.

“In reaching the girls of sixteen to eighteen, gatekeepers were our challenge. So, for example...it’s not possible for us to go and visit a family and talk to their girls but we wanted to reach these girls through schools and other educational institutions but what happens is, the teachers, they don’t want us to discuss certain topics. So, this is one challenge, we still are facing it. Not every schools or colleges permit us to conduct these activation programmes. So, what we did was, our scouts, they went in front of the schools, when these girls were commuting from the schools to their home, they talked to them.” (Maya Respondent)

Girls’ access to technology or services may be ‘filtered’ by schools, who want to control what type of information or services girls have access to. This is especially the case where information is considered sensitive²⁶.

In addition, schools may not be willing or able to pay for the business prototypes, especially where they have competing curricular and extra-curricular priorities. Having schools as key stakeholders in business prototype

²⁴ BPE Case Study with Cherehani.

²⁵ BPE Case Study with iSocial.

²⁶ BPE Case Study with Maya.

design requires rigorous relationship management to satisfy and meet the demand of schools and reach girls at scale. This is further discussed in the [BPE thematic report on reaching girls through stakeholders](#).

1.5 Working with young women

Factors such as financial maturity, education and legal rights pushed several SPRING businesses (Cherehani, PKL Jibu, Village Energy, Rooster Logic and Maya) to expand target groups to reach girls outside the SPRING age group. These businesses found that their prototypes were more suited to targeting young women, typically aged 19-20 and older, as explained below.

1.5.1 Maturity and family support

Targeting young women (19 years and older) who have richer life-experiences proved beneficial for some businesses. Jibu and Shekina found that even older adolescents were not mature enough to make full use of their prototypes and encouraged girls to either work with their families (Jibu) or re-designed their targeting strategy to focus on young women instead (Shekina).

The Sukarmi model (an operations system to engage a network of young women across Nepal to become accurate enumerators) for **Rooster Logic** was originally tested with girls aged 17-19 years (BO, 2016). Changes to the design of the prototype since July 2017 included introducing 'Sukarmi Plus' for women and men above age 20 years. This change was a response to the need for higher qualified enumerators with more experience as well as specialist skills to work in certain sectors and districts. This led to increased ability to collect high-quality data (BO, 2018).

we realise that we can't talk about everything and we can't talk to everyone. So, we narrowed down...we are actually a little bit specific in terms of our target is girls, mostly aged, you can say, earlier we thought fifteen to twenty-five but then...but we go and train, we mostly find around nineteen to twenty-five. So, we want to focus on what these girls want, nineteen to forty-five. (Khalti)

For businesses reaching girls in the value chain, choosing young women who already had entrepreneurial experiences and financial literacy as target groups was important, as highlighted in [Section 1.4.3](#).

1.5.2 National legal restrictions

As mentioned in [Section 1.2.2](#), businesses faced restrictions in working with girls below a certain age which limited adolescent girl reach.

Khalti is targeting older girls and women between the ages of 17-30 years, with key performance indicators at end line indicating that it reached six times more girls beneficiaries aged 20 and above than those aged 19 and below. There is also a greater number of females age 20+ with active Khalti wallets.

This result is largely due to the fact that girls below 18 years old are difficult to reach, as Khalti requires access to money and an ID card, which is only available for girls older than 16. This and the fact that younger girls tend to have less access to money means that most of the adolescent girls who are active users are between 16 and 19. However, FGDs found that the majority of Smart Chhori users (who complete the online learning modules and use Khalti) are university-aged students (above 19 years old) who are more likely to be both financially independent and tech savvy than older girls, as explained in [Section 1.4.3](#) (BPE Case Study).

Adolescent girls equally remain a very small fraction of **Cherehani's** overall customer base, because of access to government issued identification.

"...with the digital platform where we register, onboarding is almost impossible if we can't have your number or your phone number, because that's where we're going to interact, and there are some who don't even have phones, they use other people's phones, they don't register, they don't have IDs. So, that has been a big challenge. In most of the chamas that we are dealing with, mostly they don't take underage, eighteen and below. They are dealing with mature people. That is why it is very difficult to get teenager. So, they want to deal with maybe eighteen/nineteen-year olds because of maturity. The major issue is the ID." (Interview with main participant)

The transition to digital operations required all customers to have valid ID documents during onboarding, which made it illegal to provide credit to girls between 16-17 (BO Form 2018). For girl reach to be sustainable,

girls who currently fall outside the app's age parameters (below 18) will need to be included in other ways so that they can join the pipeline of customers that can fully access Cherehani products once of age.

2 Lessons learned

SPRING has the ambitious aim of developing products or services which benefit girls aged 10 to 19 in a variety of socio-economic, cultural and geographic contexts. Our BPE research showed that this target group is highly heterogenous. The experience of sampled BPE businesses showed that girls' needs, experiences and barriers can broadly be divided into the 10-15 and 16-19 sub-groups. Following reflection on the sampled businesses' experiences in engaging with girls at different ages, we identified several lessons learned:

- Younger girls were mainly reached through health awareness and education, and school-based interventions. In addition, younger girls were often reached indirectly, whether through their parents, older siblings, or teachers. Here, engaging with these gatekeepers can be particularly important. Girls lack the mobility, access to technology and financial independence to engage as direct customers to the SPRING products, although they can influence household consumption choices to an extent. A key insight is that important gatekeepers to engage with can differ according to girls' ages.
- Dealing with and managing menstruation continues to be a challenge for young girls who start puberty at a young age and do not have access to quality MHM products, information and services. Businesses found that reaching young girls is typically achieved through their mothers and older sisters who can purchase products and pass on important information.
- This is the same for technology interventions, where reaching young girls (including 14- 16-year olds) was usually done indirectly through older girls and parents who have access to social media (such as Facebook) and smartphones. Businesses in the healthcare and technology sectors should adapt their marketing and targeting strategies to factor in the importance of family networks in girl reach.
- The role of gatekeepers in determining girl decisions and outcomes is cross-cutting across adolescent girls in all sectors. Businesses have recognized the enabling and inhibiting role of gatekeepers, including male relatives, village chiefs, school institutions and parents, and have attempted to expand their target age range to ensure girls are reached through them. A few businesses have yet to rethink their prototype in response to the prominent role of gatekeepers.
- In the education space, the importance of quality teachers, basic literacy and numeracy skills and life-skills education is highlighted across the BPE portfolio. Several businesses targeted school drop outs, who are typically at secondary school age (around 14-16 years old). This was typically done through a value chain approach, which faced important challenges. For younger girls (10-15 years), business experience highlighted the role of parents and teachers in determining girls' learning outcomes. Parent retention is important, as they act as enablers and enrol their children depending on the quality and cost of the education intervention. Training teachers, especially female teachers, was a way to inspire young girls, who often viewed them as mentors and role models. Through HCD research, businesses also recognised the need to tailor content to address the abilities and needs of girl of different ages, with interactive edutainment activities being more suited to younger girls.
- BPE experience shows that it was particularly challenging to work with 14-16 year old girls. More research is needed on the changes that occur in this key transition, and on the type of products and services that can meet these girls' specific needs. BPE businesses found that this group was at a key decision-making point on whether to continue studying, start full-time employment or get married. This age group is at high risk of school drop-out due to various reasons, including lack of school fees and gendered social norms. Girls often had little say in the decision to stay in or leave school. Income-generating opportunities for families and raising awareness on the negative effects of child marriage are two avenues that businesses have used to support girls to stay or return to school.
- Several SPRING businesses decided to shift their focus towards working with older girls, above 16 years of age. This was because of strategic considerations, as well as legal and other restrictions. Generally, girls are more mobile, financially independent, and technologically savvy above 16.

However, the importance of engaging with the right decision-makers and gatekeepers remains. This includes parents, brothers, husbands, or in-laws, depending on the context.

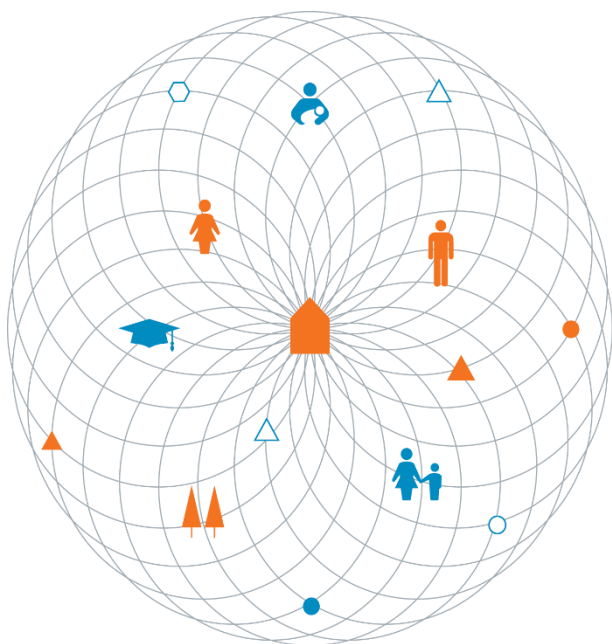
- Businesses have recognised that as girls get older and reach 18 years of age, their priorities and maturity change. Here, activities such as financial management and entrepreneurship opportunities become more important in determining girls' outcomes after secondary school. SPRING widely assumed that older girls would be mature and capable enough to participate in entrepreneurship activities, particularly in the value chain. Business experience revealed that, despite their older age, girls still need basic training in entrepreneurship to boost their confidence and skills, and more ongoing support than originally envisioned. Businesses have been more successful where they did not only engage with girls as entrepreneurs, but also involved their families.

3 Recommendations

- Child marriage has been flagged as an obstacle to reaching and impacting girls, even among younger adolescents. In attempts to reduce the instances of child marriage (which can occur as young as 11 years old), businesses have included awareness raising in their prototypes, to educate girls and their families on its negative consequences. In some instances, marriage has led to girls dropping out of the business prototype. More research should be undertaken to understand the onset of child marriage across case study countries and what additional interventions can help address this.
- Future girl programmes should remember girls are not a homogenous group: older girls may have more in common (in terms of challenges faced, aspirations and skills) with young women than with young adolescents. This raises the question of whether it makes sense to design programmes targeting such a broad age group. For example, it may be easier to work through stakeholders for younger girls, such as girls who are still in school. Older girls may more easily be reached through technology, through peers, and as financially independent customers. Having a more tailored approach to each specific age group's needs, capacities and unique barriers could lead to more effective and sustainable solutions. Further research is needed in order to understand effective pathways to impact for different sub-groups. There is great potential for businesses to analyse user data to segment its demographic reach and tailor content to better appeal to different groups.
- Similarly, key gatekeepers and decision makers are very different for different age groups. While for younger girls, engaging with parents is key, for older girls the role of peers, as well as husbands and in-laws is crucial. Future girl-focused programmes should undertake further research on types of gatekeepers who most influence girls' life choices.
- In terms of education interventions, businesses often focused on the school response or the girl-level. Schools may not be willing or able to pay for the business prototypes, especially where they have competing curricular and extra-curricular priorities. Having schools as key stakeholders in business prototype design requires rigorous relationship management to satisfy and meet the demand of schools and reach girls at scale. This is further discussed in the [BPE thematic report on reaching girls through stakeholders](#).
- Looking ahead, businesses should further consider the role of family members as agents of change for supporting girls' education. A crucial age group is 14-16. This is when important changes happen in girls' lives: school transition (or lack thereof) and often issues of early marriage and pregnancy. An increased focus on this key, challenging transition point is needed, as well as further research on the determinants of school dropout and potential responses. While SPRING mostly targeted this group through interventions to improve girls' earning opportunities and be able to afford school fees, it is important to consider additional routes beyond the value chain approach which has proven challenging for girls to succeed in.
- Girls who do not attend or have never attended school are often the most vulnerable and marginalized. Further research is needed to understand the characteristics and reasons why some girls are excluded from school entirely, and how best to support them.

- To make income-generating and entrepreneurship interventions more effective, girl-focused programmes should provide more ongoing training on general life skills, as well as financial and business management, so that girls are prepared for the future, both financially and mentally. Interventions should also consider working with girls and their families to overcome the lack of maturity observed even in girls in the older age bracket. Looking ahead, businesses should not assume that all older girls have an interest in this sector, and have the necessary maturity, skill-set, and start-up capital needed to become successful micro-entrepreneurs. Even older adolescents need more training and upskilling support than what was provided by several SPRING prototypes.

Annexes



Annex 1. Age groups targeted by SPRING businesses

Table 1: Girl age at baseline and end line for sampled BPE Businesses

Cohort	Business name	Impact Area	Prototype Description	Business Operation Baseline	Business Operation Latest	Target Group Description (Business Operation Forms)
Cohort 1	Banapads ☰	Stay healthy	Eco-friendly and re-usable pads.	10-19	10-19	Economically disadvantaged adolescent girls and young women (both in-school and out-of-school) in rural areas.
Cohort 1	Shekina ▲	Earn	Production and sales of cassava leaf products.	10-19	21-25	Out-of-school girls.
Cohort 1	Village Energy ▼	Earn	Prototype includes girls in its sales model as phone-charging micro-entrepreneurs.	17-20	10-25	Older girls from rural households.
Cohort 1	Totohealth ▲	Stay healthy	Health information and support during pregnancy.	10-19	15-19	Young mothers, out-of-school girls, and girls living in slums.
Cohort 1	Green Credit ▼	Learn	Credit-only microfinance institution that uses technology to transform microenterprises to profitable ventures through provision of data and credit.	All	10-24	Girls who are at risk of being out of school or are out of school due to lack of school fees; and roadside Vegetable Vendors, who are mostly women aged 18 - 50 years.
Cohort 1	Jibu ▲	Earn	Girl-specific saving accounts complemented by an app with in-built financial and reproductive health education trainings.	17-19	All	Out-of-school girls.
Cohort 1	FTB ☰	Save	Girl-specific saving accounts complemented by an app with in-built financial and reproductive health education trainings.	10-19	10-19	Girls in and out of school, single and married, living in rural, urban and peri-urban areas.
Cohort 2	iSocial ☰	Learn	The “Kallyani” model – is based an Avon-lady model of female sales agents delivering services and products door-to-door in marginalised communities across Bangladesh.	10-19	10-19	Rural, peri-urban, married, unmarried, primary, secondary out of school girls and mothers.
Cohort 2	Paritran ☰	Stay safe	Self-defence and personal security trainings in schools to empower girls against the risk of sexual abuse and violence.	10-19	10-19	Urban, peri-urban secondary school girls.

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Cohort 2	Rooster Logic ▲	Earn	The Sukarmi model involves the inclusion of girls into the business value chain as data enumerators and collectors through casual and part-time employment.	17-19	17+	Urban and in-school (Sukarmi Plus for bachelor students).
Cohort 2	R+D ≡	Earn	Woman-owned agribusiness company that has multiple business streams with a focus on strengthening female agro-entrepreneurs.	All	All	Low income, rural small-scale farming families.
Cohort 2	KGG ≡	Stay healthy	Whole-sale distribution network run by women entrepreneurs and sales agents (Avon-lady sales model).	10-19	10-19	Farming households including in and out-of-school girls.
Cohort 2	Sehat Kahani ≡	Stay healthy	In-clinic and home-based visits, as well as awareness-raising activities to low-income communities through online visits by female doctors.	All	All	Rural, peri-urban, married, unmarried and out of school girls.
Cohort 2	JBS ≡	Save	Youth microfinance initiative that sets up saving groups for adolescent girls, who also receive trainings in practical life skills, health and agriculture.	14-19	14-19	Rural, unmarried secondary school girls.
Cohort 2	Dot and Line ≡	Learn	After-class, women-led tutoring for children from middle income families.	<10 - 13	<10 - 13	Urban primary and secondary school girls
Cohort 3	AcceleratED ≡	Learn	Personalised trainings to teachers in Ethiopia to improve teaching methods and promote inclusive and gender-sensitive classrooms.	< 10-19	< 10-19	Urban, peri-urban primary and secondary school girls
Cohort 3	Cherehani ▲	Earn	Financial support and facilitated access to loans for young female entrepreneurs.	10-19+	18+	Rural, married, unmarried, out-of-school, girls, mothers and farmers
Cohort 3	MHI ≡	Stay healthy	Girl-specific health insurance package solution with add-on services and promotions.	10-19	10-19	
Cohort 3	SafeBoda ▼	Stay safe	App-based private motorcycle transport service.	10-19+	7-19+	Parents and girls.
Cohort 3	Resonate ≡	STAY HEALTHY	Personal development and storytelling trainings to girls and women.	17+	17+	Urban/ peri-urban secondary school girls.
Cohort 3	Ubongo ≡	Learn	Behavioural change campaigns integrated into entertainment content tailored for children.	7-19	7-19	Urban/peri urban, primary and secondary and out of school girls.
Cohort 4	Doh Eain ▲	Stay safe	Inclusive, safe public spaces for communities.	10-19	10-19+	Daughters of adults engaged with the inclusive design process and other girls from marginalised socio-economic backgrounds.
Cohort 4	Khalti ≡	Learn	Management and payment of bills, as well as tailored financial literacy training, through the Smart Chhori App.	17-30	17-30	Urban, peri-urban, married and unmarried women and girls.

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Cohort 4	Maya Apa ▲	Stay healthy	App offers anonymous space for users where they can seek professional advice on health matters.	16-25	18-35	Students and out-of-school older girls and women.
Cohort 4	Rizq ▼	Stay healthy	Food bank network distributing meals in households and schools.	All	10-19	Children and girls in schools and households; and low-income families.
Cohort 4	LearnObots ≡	Learn	STEM (Science, Technology, Engineering and Mathematics) eLearning platform which provides interactive teaching through the assistance of a robot.	6-14	6-14	Urban, rural, primary and secondary school girls.
Cohort 4	Pan Ka Lay ▲	Stay healthy	Social media campaign to break the taboo around menstruation in Myanmar.	10-19	10-19+	Urban, older adolescent girls and young women.
Cohort 4	Leaping boundaries ≡	Learn	ICT and English classes to girls in Madrasas through Leadership Academy for young change-makers.	12-24	12-24	Madrasah girls between 12-16 years old.
▲	The Business Operations form reports a shift towards older girls and women.					
▼	The Business Operations form reports a shift towards younger girls.					
≡	The Business Operations form reports no change to girl target group.					