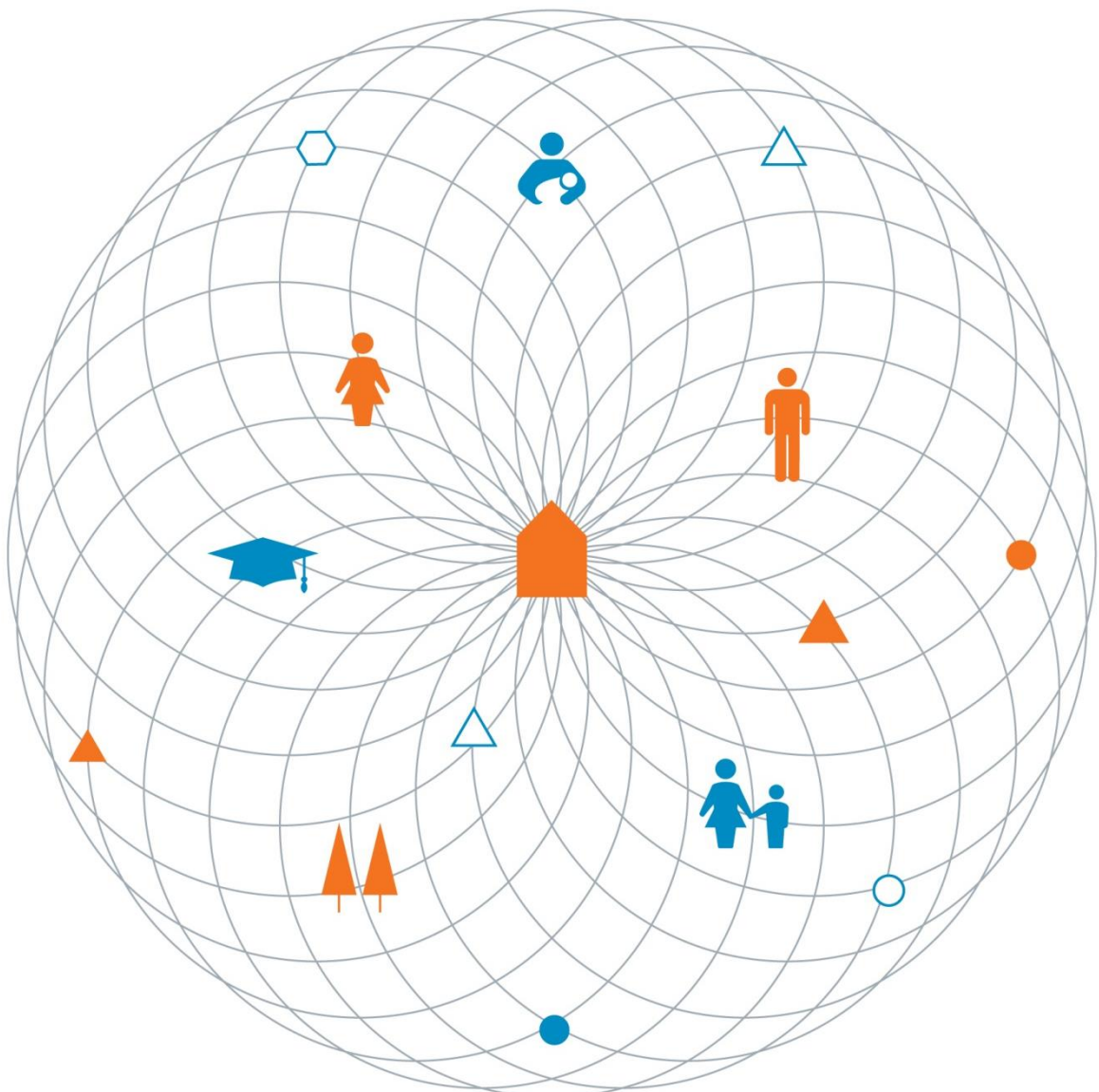




Working with girls in the value chain: Lessons learned from SPRING

SPRING Evaluation
BPE Thematic Reports



Working with girls in the value chain: Lessons learned from SPRING

SPRING Evaluation
BPE Thematic Reports

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

Coffey International Development Ltd

The Malthouse 1 Northfield Road Reading Berkshire RG1 8AH United Kingdom
T (+44) (0) 1189 566 066 F (+44) (0) 1189 576 066 www.coffey.com
Registered Office: 1 Northfield Road Reading Berkshire RG1 8AH United Kingdom
Registered in England No. 3799145 Vat Number: GB 724 5309 45

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
- Financial management and Value for Money (VfM)
- Personnel recruitment and management
- Performance management and monitoring and evaluation (M&E)

Heidi Ober, Programme Director

Signature:

Heidi E. Ober

Disclaimer

This report is provided on the basis that it is for the use of DFID only. Coffey International Development Ltd will not be bound to discuss, explain or reply to queries raised by any agency other than the intended recipients of this report. Coffey International Development Ltd disclaims all liability to any third party who may place reliance on this report and therefore does not assume responsibility for any loss or damage suffered by any such third party in reliance thereon.

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
KPI	Key Performance Indicator
MHI	Micro Health Initiative
NGO	Non-Government Organisation
PPE	Programme Performance Evaluation
SMS	Short Message Service
USAID	United States Agency for International Development

Contents

	Executive Summary	
Section 1	Reaching girls through technology: Lessons learned from SPRING	1
1.1	Introduction	1
1.2	SPRING businesses that targeted girls in their value chain	3
1.3	Motivation to engage adolescent girls in the value chain	4
1.4	Experience of working with girls in the value chain	6
1.5	Challenges and barriers	6
1.6	Enabling factors	8
1.7	Assumptions around working with girls in the value chain	10
Section 2	Conclusions and Lessons Learned	11
Section 3	Recommendations	13
Annex A	Prototypes with Girls in the Value Chain	
Annex B	Overview of Value-Chain Business Narratives	

Executive Summary: Key findings and recommendations

SPRING worked with businesses to explore ways in which their products or services could transform girls' lives. As part of Coffey's independent evaluation of SPRING, we spoke with 28 of the 75 SPRING businesses to gather insights and to learn lessons on how they 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 reaching girls within the value chain, while the other four discuss reaching girls through technology, by using stakeholders, by targeting different age groups and by developing girl-specific products.

Key findings

SPRING businesses engaged with girls in the value chain in a variety of strategies and with different levels of focus on girls

- This report reflects on the experiences of the 14 SPRING businesses that were part of Coffey's Business Performance Evaluation (BPE) and which planned to engage girls as part of the production, distribution or marketing of products or services. The report provides an overview of what worked and what did not work in their approach, and provides key lessons and recommendations for other programmes seeking to engage girls in the value chain.
- The businesses that intended to engage girls in the value chain did so in varied ways and with different levels of focus on girls. We identified two broad categories of girl engagement: i) businesses which had a primary focus on working with girls in the value chain; and ii) businesses which primarily targeted girls as end users, but engaged girls in the value chain where possible and where it promoted end-user targeting.
- Girls were more often engaged to sell products and services (nine business prototypes) and to a lesser extent in production activities (three prototypes). Most businesses sought to engage girls as independent micro-entrepreneurs or franchisees, rather than employ them directly. Some businesses involved girls as brand ambassadors so as to make their product more appealing to girls of a similar age and background.
- SPRING encouraged businesses to engage girls in all areas of their operations. In Cohort 1 this included a greater emphasis on engaging girls in the value chain than was evident in later Cohorts. BPE research showed that businesses, in turn, were largely motivated to engage girls in the value chain as a way to deliver social impact, and some saw this social motivation as helping to appeal to investors and clients.
- Businesses employed different strategies to encourage girls to work in their value chains, which included identifying the 'right' type of girl (self-starting and a strong advocate for the prototype; engaging role models or people known in the community); and getting the support of girls' families.

Experience working with girls in the value chain

- Despite having different motivations and mechanisms to engage girls in the value chain, businesses generally struggled to do so in a sustainable way. Of the 14 businesses which considered or planned to engage girls in the value chain, only two were doing as a primary aspect of their prototype at the time this thematic report was written. BPE research suggests that they were able to do so because their prototype provides support, ongoing training and mentoring, and flexibility, while also responding to girls' needs and skills set.

Challenges faced engaging girls in the value chain

- At an overarching level, legal and cultural barriers reduced the pool of girls eligible to participate in value chain activities. Within this limited pool, challenges associated with girls' age, availability, lack of experience, interest and resources further reduced the viability of engaging girls.

- In most countries, girls under 16 years of age had not achieved status of citizen, which limited the range of business activities they could undertake: they could not own a mobile phone, have their own bank or savings account, nor could they take a loan. This significantly limited prototypes with a digital and/ or financial focus from reaching girls in the SPRING age range. Stigma around child labour associated with employing girls under 16 years old also presented a reputational risk to the businesses.
- While in some respects, girls' youth and immaturity may have led them to reject the responsibility and perceived tedium of a job, business challenges in providing high levels of training and support may have affected girls' motivation. This led some businesses to conclude that (some) girls were unsuitable in their value chain as they were "*unstable*" and "*not supposed to work [or] be an entrepreneur.*"
- Girls often lacked the investment costs required to establish themselves as successful entrepreneurs, and lacked access to the same financial and family support mechanisms as older women.

Recommendations

- Programmes seeking to involve adolescent girls in the value chain need to ensure that the type of engagement is suited to adolescent girls' needs and skills. In particular, it is important to consider their likely inability to commit to a full-time work position given their education priorities and family commitments; and to design prototypes so that the type of engagement is suited to girls' level of maturity and experience.
- It is important to ensure appropriate safeguarding mechanisms are in place. For example, prototype designs should allow girls to continue attending school or encourage them to return to school. Businesses should be aware of safeguarding requirements in terms of health and safety of the workplace and safe methods of payment, for example providing this through bank accounts rather than cash.
- The evidence suggests that businesses should avoid using the micro-franchise or micro-entrepreneur model of engaging adolescent girls and instead should look to hire girls directly on a flexible, part-time basis so that the work experience is better defined, more manageable and more compatible with girls' other commitments.
- Businesses should consider partnering with organisations, such as (I)NGOs, who have experience of working with girls. These could offer additional girl safeguarding guidance to businesses, as well as training and mentoring support to enable girls (and young women) to grow through their economic activities.
- Programmes should consider targeting a slightly older age profile of girls in the value chain, for example 18 – 24 years of age, so that economic activity does not compromise school attendance and young women have the necessary hard and soft skills to successfully enter the workforce.
- Programmes seeking to engage with girls in this way should target the right type of business. Businesses in early or mid-growth stages are too focused on their own growth to be in a position to invest the time and resources required to foster girls' development in becoming a productive part of the value chain.

1 Working with girls in the value chain: Lessons learned from SPRING

1.1 Introduction

SPRING was 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)¹. It supported business ventures to develop products and services (business prototypes) to impact adolescent girls' lives in the five impact 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

In this report, we explore the experiences of SPRING businesses targeting adolescent girls as part of their value chain¹. The businesses we consider are those that were selected for in-depth research as part of the Coffey-led Business Performance Evaluation (BPE). The businesses included in this report all planned to engage girls as part of the production, distribution or marketing of products or services.

The report first outlines the methodology, before introducing the BPE business prototypes² that targeted girls to participate in their value chain. It then examines business motivation to work with girls in their value chain, their experiences – both positive and negative – as well as challenges and barriers, enabling factors, and assumptions that did and did not hold. The report ends with lessons learned and recommendations for other programmes seeking to engage girls in the value chain.

1.1.2 Methodology

This report is based on analysis of both primary data collected as part of BPE research activities and secondary data submitted by the businesses and the SPRING implementing partner (IP). Our analysis includes all BPE businesses whose SPRING prototype intended to work with girls in the value chain, **even if the launched prototype did not**.

BPE research included interviews with business staff members, as well as primary research with adolescent girls, their families, teachers, employers and others who had insights on how prototypes may be reaching them. Where relevant, our analysis also draws on findings from the Impact Evaluations conducted to date (Cohorts 1 – 3 at the time of writing this report). Of the 28 businesses we examined as part of the BPE, 14 intended to engage girls in their value chain in some way. These are outlined in [Table 1](#). Additional information on the specific prototypes can be found in [Annex 1](#).

¹ We define value chain as *the full range of activities needed to create a product or service, comprised of the steps that involve bringing a product (or service) from conception to distribution and everything in between – such as procuring raw materials, manufacturing functions and marketing activities (Investopedia)*.

² The term prototype is defined by SPRING as *"a low risk, real world experiment allowing entrepreneurs to test, refine and validate new products or service concepts that could benefit adolescent girls in response to specific business/ growth challenges."* For additional information, please see: <http://www.springaccelerator.org/wp-content/uploads/2019/06/BUILDING-BUSINESSES-FOR-GIRL-IMPACT-Integrating-human-centred-design.pdf>

Table 1: Sampled businesses by cohort and country

Country	Cohort 1	Cohort 2	Cohort 3	Cohort 4
Rwanda	Shekina [∞]			
Uganda	Village Energy [∞] ; Banapads [∞] ; Jibu [∞] ; Finance Trust Bank (FTB) [∞]			
Nepal		Rooster Logic [∞] [⊗] ; Paritran [∞] ; Kalpraviksha Greater Goods (KGG); R&D Innovations		Khalti
Bangladesh		iSocial [∞] [⊗]		
Kenya			Cherehani [∞] [⊗] ;	
Tanzania			Micro Health Initiative (MHI) [∞]	
Myanmar				Pan Kay Lay

[∞] Denotes businesses that actually launched prototypes to engage adolescent girls in the value chain.

[⊗] Denotes business that are still engaging girls in the value chain to some extent.

1.1.3 Limitations

Our analysis focuses only on 14 out of the 28 businesses that were sampled to take part in BPE in-depth case studies, while the SPRING programme worked with 75 businesses.

Given the scope of our evaluation, for the BPE component, we purposively selected businesses which would provide lessons learned on ‘what works’ and useful insights on SPRING’s impact on a business’ ability to reach girls. To ensure that there was enough content to study, a **prerequisite for each case study was for the business to have launched a prototype**. The businesses examined in this report are drawn from this sample. As a result, our sample is not representative of the SPRING portfolio as a whole, but may be ‘positively’ biased towards more successful businesses. It is important to recognise, however, that although our analysis is not representative of the SPRING portfolio as a whole, it still allows for identifying and examining broader trends that could potentially be further explored.

Additionally, case study research took place soon after SPRING participation – typically six months following the end of Cohort activities, which in many cases meant just after prototype launch. This entails that 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 Impact Evaluations 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 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 data³. This means that we may not always have the most up-to-date information on the status of all businesses that participated in SPRING.

³ This means that Totohealth and FTB 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 SPRING businesses that targeted girls in their value chain

The 14 BPE businesses that intended to engage girls in the value chain were highly varied in terms of their prototype activities and the extent to which these focused on girls. Despite this, there were some common patterns across the businesses. Looking first at the extent of focus on girls, we divided businesses into two broad categories, which are outlined in Table 2, and are defined as follows:

- **Businesses for whom girls in the value chain were a primary focus and at the heart of the SPRING prototype.** For example, Shekina's prototype consisted of establishing cooperatives of adolescent girls to manage the processing of cassava leaves and employing girls as marketers of Shekina products. Rooster Logic's prototype entailed engaging adolescent girls to provide market research services. Cherehani's prototype targeted girls in *chamas* (savings/loan groups) to help them save and access loans for running their own micro-enterprises. Finally, Pan Ka Lay originally planned to engage girls in production of reusable pads but moved away from this idea prior to prototype launch. While SPRING consciously moved away from engaging girls in the value chain after its first cohort of implementation⁴, at least one business in every cohort had girls as a primary focus in their value chain.
- **Businesses for whom girls in the value chain were a secondary focus, whose SPRING prototype targeted girls as end users or customers of their products and services, but also included them in their value chain where possible.** For example, iSocial and Kalpraviksha Greater Goods (KGG) targeted adolescent girls as customers of their products (including sanitary pads) but also encouraged girls, alongside women, to take up a micro-enterprise role and act as independent sales agents. Finance Trust Bank (FTB), Khalti and Micro Health Initiative (MHI) targeted girls as end users of their savings and health insurance products, but engaged a small number of adolescent girls as ambassadors of the products, paying commission for securing other girl customers. Paritrans engaged two adolescent girls who were accomplished in martial arts to join the team of three males to deliver self-defence training to other girls.

Table 2: Extent of prototype focus on girls in the value chain

Cohort	Primary focus	Secondary focus
1	Shekina* ⚡, Jibu*, Village Energy*, Banapads* ⚡	Finance Trust Bank (FTB)*
2	Rooster Logic	iSocial*, Kalpraviksha Greater Goods (KGG)*; R&D*; Paritrans
3	Cherehani;	Micro Health Initiative (MHI)*
4	Pan Kay Lay ⚡	Khalti*

Cutting across the extent of focus on girls, we identified common **types of business activity**, with girls typically engaged by the business to sell products and services (* nine prototypes), and to a lesser extent in production activities (⚡ three prototypes)⁵.

Similarly, there were some trends in business' **strategies to engage** girls. Girls were rarely employed directly by businesses; instead, most businesses sought to engage girls as independent micro-entrepreneurs, franchisees or as independent 'ambassadors' to sell products to other girls. In theory, this allowed businesses to keep capital investments to a minimum, as girls were required to invest capital in their own businesses. However, it also resulted in more complex supply chains, reliant on adolescent girls making a success of their own start-up businesses.

Cutting across the extent of focus on girls and type and ways of engaging girls were the industry sectors, which included agriculture, health, energy and finance.

With the exception of two businesses (Banapads and MHI), all businesses in the value chain were for profit.

⁴ As cited in SPRING's own report: Building Businesses for Girl Impact: Reaching girls through business. <http://www.springaccelerator.org/wp-content/uploads/2019/06/BUILDING-BUSINESSES-FOR-GIRL-IMPACT-Reaching-girls-through-business.pdf>

⁵ The most notable exceptions to this were Rooster Logic and Cherehani, as discussed in Section 3.

1.3 Motivation to engage adolescent girls in the value chain

Prior to joining SPRING, most businesses had not envisioned engaging adolescent girls in their value chain. SPRING encouraged businesses to seek out opportunities to engage with girls both as providers and users of products and services. Particularly in the first years of the programme, SPRING actively encouraged businesses to engage with girls in the value chain and worked with businesses to help them understand the benefits of working with girls⁶.

During BPE research, we gathered evidence on why businesses sought to engage girls in the value chain. A key motivation was a desire to deliver social impact. Some businesses also recognised a marketability in the message of social impact to customers and investors. With SPRING mentoring and encouragement, some businesses were motivated to take up opportunities for girls to be hired in place of other resources (adult women, boys or men) in the supply chain and some businesses identified opportunities that were particularly suited to adolescent girls. Below we expand on each of these motivations.

1.3.1 Desire for Social Impact

Many businesses that engaged girls in their value chains came to the programme with the interest of helping their communities and, in particular, assisting girls and women. This social impact motivation was evident in both ‘for-profit’ and ‘not-for-profit’ businesses across the cohorts and included wanting to help girls generate income to return to school or set up their own businesses (which was consistent with SPRING’s own understanding of girls’ key needs⁷):

“Involving adolescent girls in [our] operations was triggered by the need to help them re-join school by providing to them school fees and those who will not be able to re-join school will be creating their new ventures (entrepreneurship) by providing to them seed money using this business model.” (Shekina 2015 KPI report)

Businesses also saw potential for growth stemming from improving the economic welfare of girls who formed part of their customer communities:

“Our ultimate goal is to build the communities, and what that means is, in the long term, increase the number of women and girls who are involved in business who are contributing [to] socioeconomic growth of the communities, wherever they are.” (Cherehani BPE 2018 case study interviews)

Some businesses targeting girls in the value chain sought to challenge social and cultural norms which limited girls’ opportunities to earn, for example:

“Boys, now, they can ride a bicycle and carry someone to pay him as a taxi but a girl cannot do that. That’s why we are targeting girls, to help them to get small money for their daily need...” (Shekina BPE 2016 case study interviews)

Several businesses also identified a marketability in the message around girl impact for both customers and potential investors:

“It is also benefit to my business because sometimes, when we are marketing and then we are saying, if you buy this product, you are helping a girl who does not have work, people immediately they are very interested with this slogan.” (Shekina BPE 2016 case study interviews)

1.3.2 SPRING encouragement to engage girls in the value chain

Using a Human Centred Design (HCD) approach, SPRING worked with businesses to help them map and understand their prototype interactions with suppliers and consumers, encouraging businesses to think about how to reach girls at each touchpoint⁸. For example, Banapads in Cohort 1 engaged girls in both production and sales

⁶ After Cohort 1, SPRING moved away from encouraging businesses to target girls in the value chain, instead placing more focus on encouraging businesses to target girls as end-users of products and services.

⁷ SPRING’s Building Business Through Girl Impact report mentions that the early landscaping research highlighted girls’ greatest need was earning from safe sources: pp3,

⁸ And it is noted that SPRING readily considered girl safety in looking to place girls within a business value chain stating that “Participants that propose integrating girls into the value chain must be subject to a careful risk assessment to ensure compliance with national labour laws, ensuring girls are not harmed through employment, etc. Because of this, SPRING will maintain a focus on selecting businesses with product- and service-based prototypes. SPRING will limit (but not exclude) businesses that propose integrating girls into the value chain.” (SPRING PIRS Outcome Indicator 2).

of sanitary pads; KGG and iSocial in Cohort 2 engaged girls in both sales and as end users of products and services; and MHI in Cohort 3 described the value chain of its SPRING prototype as a *'girl-focused distribution model'* where girls themselves would market the girl-focused health product.

SPRING further motivated businesses to specifically include girls in the value chain as opposed to other resources (or people). For example, SPRING encouraged Jibu to engage with girls as micro-franchisees of its bottled water, where they could have hired adult women or men. Similarly, Banapads was encouraged to work with adolescent girls to produce sanitary pads where it could have hired women or men⁹. When businesses described their growth vision, the clear advantage of engaging adolescent girls *per se* was not always clear. Rather, businesses seemed motivated to align with SPRING's objectives and focus:

"We would like to saturate the city with franchises ... and adolescent girls as micro-franchise owners as the SPRING focus of girl inclusion in the business model." (Jibu 2016 KPI Report)

While one business expressed the belief that engaging girls would improve the quality of its supply chain, the actual mechanism through which this would happen remained unclear.

"Through such [girl-focused] programs, [we] aim to improve the quality of our supply chain, enhance our access to talent, and increase the productivity of our workforce." (Banapads 2016 KPI Report)

Many business prototypes in Cohort 1 had a primary focus on targeting girls in the value chain as opposed to as product or service users. From Cohort 2 onwards, SPRING moved away from business prototypes whose primary focus was reaching girls in the value chain, but still encouraged businesses to engage girls as both producers and users of their products and services where possible.

1.3.3 SPRING encouragement to leverage girls' perceived suitability to certain roles

Throughout the programme, SPRING's HCD and girl research also improved businesses understanding of girls' suitability to certain roles, and by the end their SPRING involvement, most businesses were able to cite specific benefits of working with girls.

Some businesses were motivated by girls' innate qualities and suitability to the prototype. This included the opportunity to use girls as role models to attract other girls, leveraging the energy and enthusiasm of young girls to identify with and build their customer base. For example:

"They do their job with one heart because they are interested and they are the same age with those girls outside there. So, these ambassadors inspire them, they have stories." (FTB 2018 BPE case study interviews)

"Girls are energetic, future influencers in their households and communities and working in highly untapped rural areas." (Cherehani 2018 BPE case study interviews)

Some businesses also mentioned that girls were particularly suited to the role, as due to their age and gender they seemed approachable to the business' target customers. For example:

"In the village, the girls have problems sharing their health problems. As the [micro-franchisee] is a girl, the girls can really talk to her about her health problems." (iSocial 2017 BPE case study interviews)

Adolescent girls were also seen as having more knowledge and experience than boys in areas such as agriculture¹⁰. Due to their first-hand experience of issues associated with sexual and reproductive health and menstrual hygiene management, some businesses perceived girls as more suitable to work in these value chains.

Businesses were also motivated to engage girls as ambassadors or champions for products and services among other girls. This was based on the premise that adolescent girls who were potential users of a product or service would more readily identify with similar adolescent girls promoting it, which would increase take-up.

⁹ Banapads also engaged girls as micro-franchisees to sell sanitary pads to other girls; however, there is specific relevance in engaging girls to sell products to other girls.

¹⁰ Shekina and R&D Innovations BPE case study Interviews

1.4 Experience of working with girls in the value chain

Despite their different motivations in doing so, businesses generally struggled to sustainably engage with girls in the value chain. As of June 2019, among the 14 BPE businesses outlined in [Tables 1 and 2](#), **only Rooster Logic and Cherehani are actively engaging girls as a primary focus of their business value chain**. Shekina and Paritran, on the other hand, have retained their first and only intake of girls, who are now young women above the age of 19. iSocial is still working with girls as a secondary focus of its prototype, but in a smaller capacity than originally envisaged. Six businesses that launched their prototype are no longer engaging girls in their value chain, and three businesses that considered targeting girls in the value chain removed this from their model before launching their prototype. At a programme level, looking across the girl reach achieved by each SPRING business, it is evident that **targeting girls through the value chain offered very limited reach compared with targeting girls as end users of products and services**.¹¹

What seems to set the Rooster Logic and Cherehani apart from other businesses is that their prototype provides support, mentoring, flexibility, while also responding to girls' needs and skills set, as explored in [Boxes 1 and 4](#).

In some cases, the nature of engagement in the value chain continued to evolve following SPRING, as highlighted in [Box 6](#).

Box 1: Providing girl-tailored employment opportunities in Nepal

Rooster Logic's SPRING prototype engages adolescent girls to work as enumerators (called Sukarmis), collecting survey data for the company's market research operations. Rooster Logic aims to offer a *"unique blend which not only empowers girls, but also gives them new (and better) employment"*. The business sees a key advantage in hiring girls, who are described as better at speaking to people and collecting data. It works with girls who are still studying (in secondary or tertiary education), which requires taking into account school schedules and commitments. Girls are hired for *ad hoc* data collection, organised into survey teams.

SPRING's HCD process helped Rooster Logic understand girls' experience of working as Sukarmis, the importance of creating a supportive environment and the need to offer both flexible and safe work, to accommodate girls' study and school attendance while motivating them to continue working. The business developed a retention programme which introduced a number of measures to improve the Sukarmi experience, including providing girls with a flexible schedule so they can prioritise their school commitments, selecting a few girls to be team leaders of each work team, introducing an adult Sukarmi co-ordinator, and introducing Pay Days where girls can gather and share their experiences. These changes helped create a 'community feel' and sense of belonging among Sukarmis, and ultimately helped improve retention (Coffey Rooster Logic BPE report).

By July 2019, Rooster Logic had scaled up from 14 to 52 provinces, engaging girls, young women and men in its work. A total of 1,197 enumerators are currently engaged by the business, of whom 372 are adolescent girls (Rooster Logic 2019 KPI report).

Rooster Logic's focus on training, retaining and supporting girls in the clearly defined task of data collection sets them apart from other businesses. The structure and support of work teams help girls understand what is required of them and takes into account their availability and other commitments. Feeling part of a Sukarmi community motivates girls to continue working and developing their skills for future opportunities (Rooster Logic BPE Case Study Interviews 2017).

1.5 Challenges and barriers

Many businesses struggled to work with girls in the value chain, and while some excluded girls from their prototypes before they launched, others faced challenges to establish and sustain girls' engagement. Businesses reported different reasons for moving away from this model.

¹¹ The low reach of businesses targeting girls in the value chain is also cited in SPRING's own report: Building Businesses for Girl Impact: Reaching girls through business. <http://www.springaccelerator.org/wp-content/uploads/2019/06/BUILDING-BUSINESSES-FOR-GIRL-IMPACT-Reaching-girls-through-business.pdf>

At an overarching level, legal and cultural barriers reduced the pool of girls eligible to participate in value chain activities. Within this limited pool, challenges associated with girls' age, availability, lack of experience, interest and resources further reduced the viability of engaging girls, as shown in the sections below. Four of the six businesses which moved away from this model had attempted to engage girls as franchisees or micro-enterprise sales agents of their products, which proved particularly challenging¹², as shown in [Box 3](#).

1.5.1 Legal age barriers

Businesses faced constraints working with girls who were below 16 and under 18 years of age, depending on the context. Many countries have regulations restricting employment below these ages. For example, in Rwanda employment of girls younger than 18 during school hours is prohibited.

In most countries, girls under 16 years of age had not achieved status of citizen, which limited the range of business activities they could undertake: they could not own a mobile phone, have their own bank or savings account, nor could they take a loan. This significantly limited prototypes with a digital and/ or financial focus from reaching girls in the SPRING age range. Stigma around child labour associated with employing girls under 16 years of age also presented a reputational risk to the businesses.

As the programme age ceiling was 19 years of age, this meant that these businesses had a very small age range within which they could work.

1.5.2 Cultural barriers and challenges

In some countries, especially in South Asia, businesses struggled to overcome cultural challenges and barriers to girls (and women) working in the value chain. In some cultures it is not socially acceptable for women to work outside the households or engage in certain kinds of work. This led some businesses to exclude the value chain from their prototypes as *"it created unnecessary difficulties for us within the community"* (Rizq 2019 BPE case study interviews). Other businesses had the challenge of convincing the head of household or husband to allow the girl to work, as *"even if it's their own money [women] are probably taking permission from their husband or someone else"* (iSocial 2017 BPE case study interviews). While this challenge did not stop businesses from working with girls in the value chain altogether, it limited the number of girls available for work.

1.5.3 Girls' lack of maturity, experience and confidence

Many businesses recounted difficulties associated with girls' lack maturity and experience to take on the responsibility that would have been required. Girls would have needed more safety, support and skills investment than businesses could afford to provide. In response to this, some businesses decided to extend the age range to work with older girls.

"We had problems recruiting girls that were in the 16-19 age range that had the necessary skills and maturity to run their own business, which is why we extended the age range." (Jibu 2016 KPI Report)

"At this age (15-19), adolescent girls fear people while talking to them. It is known that one of the objectives of marketing is to convince people to turn to your product and you can't do so while fearing them as it is with adolescent girls." (Shekina 2018 KPI Report)

1.5.4 Challenge of girls' lack of interest and motivation to work

While in some respects, girls' youth and immaturity may have led them to reject the responsibility and perceived tedium of a job, business challenges in providing high levels of training and support may have affected girls' motivation. This led some businesses to conclude that (some) girls were unsuitable in their value chain as they were *"unstable"* and *"not supposed to work [or] be an entrepreneur."* (BPE case study interviews)

¹² Please note that Banapads also sought to engage girls in the production of sanitary pads, as employees.

This is exemplified by Khalti's experience, outlined in [Box 2](#). Khalti initially wanted to engage girls in promoting and selling its products, with girls earning through product referral. Despite this, it is no longer reporting engagement of girl ambassadors, although it is still targeting girls as end users of its savings product.

Box 2: Challenges of engaging girls as product ambassadors in Nepal

Khalti is a Nepali digital wallet owned by Janaki Technology, a leading software company in Nepal. Khalti facilitates payments for goods and services through digital financial transactions. The Khalti wallet has partnerships with banks, merchants and vendors to allow users to transfer money from their bank accounts to the wallet to make payments for goods and services. With SPRING support, Janaki Technology developed an online digital financial learning platform within the Khalti app to teach girls and women how to use the digital wallet, and therefore, increase the wallet's user base. The online learning platform, Smart Chhori, targets girls and women between the ages of 15 to 35 to promote the use of digital payments through Khalti.

Khalti initially wanted to carry out face-to-face training with girls to adopt the Khalti wallet but also become Smart Chhoris, sales agents who could earn approximately \$100 in commission per month by signing up new merchants and making online payments for family and community members.

After carrying out HCD girl research and testing its prototype, Khalti gained two important insights that affected the prototype's design. First, girls were not keen or motivated to work as sales agents. Second, girls were not perceived to have the necessary sales skills to carry out the job and acquire more merchants. More specifically, the business understood that girls would need constant support and training to be able to acquire new merchants, and that it would not be able to provide this level of support. For this reason, the idea of having girls in Khalti's value chain was dropped from the prototype prior to its launch.

Box 3: The challenge of engaging adolescent girls as entrepreneurs or franchisees

A recurring characteristic of many value chain prototypes was to engage girls as independent entrepreneurs – either micro-entrepreneurs, franchisees or as members of autonomous cooperatives – as opposed to contracted and paid employees. It is expected that this type of business structure would help businesses overcome bureaucratic barriers to engaging girls, while also providing low overheads.

Many businesses soon realised they had to provide high levels of training and ongoing support to girls, as most of them were new to working and running their own enterprise. Moreover, many of these structures did not adequately consider girl safeguarding, including regularity and method of payment to girls (which was frequently in cash), as well as health and safety of the work environment. SPRING businesses faced challenges in finding the time and resources to support and upskill girls and, by their own account, girls were often unstable and unreliable. This resulted in a high level of drop-out from intervention activities.

The high level of autonomy and lack of job clarity inherent in operating as an autonomous franchisee or entrepreneur is likely to have increased girls' capacity needs even more. As life's many other demands competed for girls' attention, many did not sustain the activities they had started.

All of the SPRING businesses whose prototypes targeted girls as independent entrepreneurs were themselves in the early to mid – growth stage, where their priority was to generate profit to create strong enterprises. This is unlikely to be compatible with investing significant time and resource in nurturing adolescent girl entrepreneurs. As such, they may not have been best placed to deliver this type of intervention. In the case of businesses that relied on cooperative structures, few of these achieved legalisation/ registration status, which placed the burden on the business to monitor activities.

It is to be expected that the low success rate of any start-up business will have been compounded by girls' lack of experience, immaturity and complex lives. The unpredictability of entrepreneurship, and particularly relying on incomes arising from it, is likely to have created an additional obstacle.

This suggests that engaging girls in the value chain through use of a micro-enterprise or franchise model did not play to girls' strengths nor provide SPRING businesses with a viable growth model.

1.5.5 Challenge of girls' lack of sufficient resources

In some instances, girls were unable to afford the cost of setting up a business which was expected by the SPRING prototype. For example, in the case of iSocial, micro-entrepreneurs had to pay \$250 upfront for a tablet and license to work as a franchisee. For iSocial, this cost was seen as an important part of finding girls (and women) with the right mindset, believing that: *“if we don't keep [the investment cost], then we don't find the right person... and we might suffer after recruitment”* (iSocial 2017 BPE case study interviews). However, iSocial's experience suggests that girls might lack the investment costs required to establish themselves as successful entrepreneurs, and lack access to the same financial and family support mechanisms as older women.

1.6 Enabling factors

While many businesses were not able to sustain engaging girls in their value chain, those that did include girls in the value chain shared their experience of what worked in involving them, as well as early success in fostering girls' engagement.

At an overarching level, the programme's use of HCD research was critical in helping businesses understand girls and their gatekeepers, which, in turn, helped them develop the right strategies, in terms of both attracting and retaining adolescent girls. This improved understanding of girls helped one business engage girl in the value chain after participation in the SPRING programme had ended, as we explore in [Box 6](#).

Box 6: Post-SPRING engagement with girls in the value chain

R&D Innovations is a woman-owned agribusiness company based in Nepal. The company has multiple business streams with a focus on supporting agri-entrepreneurs. R&D's business challenge entering SPRING was how to save time on manual labour tasks for adolescent girls in farming families; and how to increase household income through smart farming.

The SPRING prototype originally consisted of an agri-centre 'one-stop-shop' that would buy vegetables from farmers, while showcasing and selling labour-saving tools and inputs. Later the prototype evolved to include 10 low cost greenhouses (demo farms) to showcase farming of different crops, and teach farmers the advantages of systematic, controlled farming techniques to achieve bulk supply at a premium price.

It was anticipated that girls would benefit indirectly from an increased income at the household level and improved nutrition from better crops. While some girls would benefit directly from training, more girls would be trained by a parent who would receive training directly from R&D.

R&D always had a vision of involving girls more directly in their business, but during initial HCD research found that girls lacked interest in agriculture and chose to not target girls directly through its prototype.

However, the most recent KPI form states that R&D has recruited eight girl Junior Technical Assistants. Following SPRING, R&D realised that girls could be an important resource for its agri-centres provided that they were technically trained. In this light, R&D is providing apprenticeship training to eight girls, after which it plans to encourage them to set up agri-centres in their own villages. This led to a return to its original prototype considerations that *"The girls from rural area are looking for a job, they want to stay in the country... so we work with these girls to open our agri-centres in rural areas, maybe in their own village, because they will be secure in terms of working environment because they are working with their family, they will be serving to the people of her own community."* (R&D 2019 KII Interview).

The R&D experience shows that there is a lasting impact on businesses following participation in the SPRING programme, in that the team still sought to engage girls in the value chain after participation in the programme had ended. It also highlights the importance of having ongoing research activities to understand girls beyond the scope of the (limited) HCD research carried out within SPRING.

1.6.1 Strategies to attract girls

Businesses employed different strategies to encourage girls to work in their value chains:

- Promoting age- and gender-appropriate role models (for example, for savings and self-help groups).
"[Girls aspire to be] the best performing members of the groups. So, they say I want to be like Mama XX [who] has the biggest tailoring shop with eggs on the side or is also doing other stuff. The girls aspire to be like them... that's probably the biggest inspiration they had because they would see." (Cherehani 2018 BPE case study interviews)
- Engaging someone known to community to develop trust in the organisation, such as working through community leaders, the church and well-networked individuals to communicate the job opportunity. For example, in rural Bangladesh, iSocial worked through local community leaders to engage adolescent girls as micro-franchisees.
- Identifying and attracting girls that are self-starters and strong advocates for the prototype and engaging them to promote the product.
- Engaging with girls' husbands and family members to allow and support girls to take part. For example, one business described the need to engage young males in the family (such as brothers) to help convince parents to give girls permission to take part in business activities. Another business highlighted the need for the girls' husband or parents to support them by taking over some of their household chores.

1.6.2 Strategies to support girls' needs

Businesses utilised the following strategies to support girls' needs:

- Providing a safe and secure work environment – which typically included something close to their homes.

- Providing ongoing training and upskilling to girls.
- Providing mentorship structures for girls.
- Providing flexibility to allow girls to continue with their studies and competing responsibilities.

It became evident during the programme that businesses needed to be sufficiently established before they could pursue their social impact ambitions. As a result, this type of model may not be suited for a business in its early stages.

1.7 Assumptions around working with girls in the value chain

SPRING's Theory of Change states that supporting businesses to apply HCD techniques and access technical support should enable them to provide girls with access to innovative products, services, and income-generating opportunities within the businesses' value chains. This should *benefit* girls by enhancing their ability to learn and acquire skills, earn income, be safe and improve well-being and save money¹³. Below we break down the assumptions in the ToC to see which held and which did not.

1.7.1 Programme assumptions that held

The assumption that SPRING could train businesses to apply HCD techniques to better understand girls and cater to their needs held. Many respondents commented that SPRING enabled them to see the opportunities to engage girls across various areas of the business, as illustrated in one business comment that:

"There is a [sic] overall surprise... we thought that there might be a suitable portfolio for adolescent girls but, serving only adolescent girls was something that I didn't imagine before." (iSocial 2017 BPE case study interviews)

Even when the SPRING focus shifted away from involving girls in the value chain, through a better understanding of their interactions with suppliers and consumers (or touchpoints), and through a greater appreciation of the value of working with adolescent girls, businesses continued to identify and involve girls in the production, sale and consumption of products and services.

The assumption that girls would benefit from involvement in the value chain has generally held true. SPRING businesses commented that girls' earnings improved and they benefited from working with other girls, for example:

"We assume that, now that they have increased their earnings, they have more money, they're able to... and that they're involved in these groups, they'll be able to make better decisions for themselves." (Cherehani 2018 BPE case study interviews)

Even where prototypes moved away from engaging girls in the value chain, the girls who were reached through the prototype were generally better off as a result of their involvement, as illustrated by the following quote from a member of a cooperative working in Shekina's value chain:

"I ended well with Shekina, the little money that I got, I bought many shares in our savings group. I joined this group after inspiration from Shekina" (Shekina 2018 Impact Evaluation).

The assumption that engaging girls in the value chain would enable them to stay in or return to school also held to some extent¹⁴. Where businesses accommodated girls' studies through offering part-time and flexible working hours, for example in the case of Rooster Logic, girls did stay in school. However, many prototypes entailed a level of work commitment which was incompatible with staying in or returning to school, for example, requiring girls to work during school hours or work hours that did not allow girls sufficient study time to both work and stay in school. The businesses' need for a stable and focused workforce conflicted with girls' need for flexible and part-time work.

1.7.2 Programme assumptions that did not hold

A key assumption of the programme was that there would be girls available to work in the value chain. In light of the limitations to involving girls, in most instances this assumption did not hold, as illustrated in one business

¹³ In its own reflections on programme implementation, SPRING highlights that after the first year, this approach was revised in light of the challenges faced, and providing girls with jobs became a lower priority.

¹⁴ As this metric was not gathered during SPRING we are unable to conclusively comment on it.

comment that: *“The assumption [that we can find enough girls] is being challenged because, in some places, we haven’t found girls of that age at all.”* (Rooster Logic 2017 BPE case study interviews)

Similarly, the assumption that girls would want to be involved in the value chain did not always hold. There were a number of cases where businesses did not launch prototypes which targeted girls in the value chain due to lack of girl interest.

Reflecting on the KPI data provided by the businesses, the assumption that involving girls in their value chain would help businesses grow has rarely borne out. SPRING businesses have achieved far greater success reaching girls as end users of products and services.

In particular, the programme assumption that girls would be suited to take up the role of managing their own enterprises was proved wrong. Many businesses cited that girls within the limited SPRING age range lacked maturity, experience, confidence, time and interest to work as micro-entrepreneurs. Indeed, some businesses felt SPRING had pushed them to take a direction that created an unmanageable workload with too many competing priorities:

“Frankly, I think we were doing it [because] we thought that was what SPRING was looking for and I think, in retrospect, it would have been better if we had just stuck to our guns and said we need to first make these shops successful before we can really test the micro-entrepreneur pilot because running both those programmes at the same time was just too much for us.” (Village Energy 2018 KII)

Building on this was the assumption that businesses would be able to provide girls with a reliable work stream and safe source of income. In practice, work streams were often erratic and unpredictable and businesses were unable to establish the necessary infrastructure to pay girls through a bank account, regularly resorting to cash payments.

1.7.3 Business assumptions about adolescent girls

While some businesses had included girls among their target end users prior to SPRING, most had not thought about engaging girls in the value chain. In many respects they relied on SPRING to guide them in the process and held few assumptions on the feasibility of engaging girls in this way.

One business highlighted its assumption that it would take a long time to build girls’ confidence to the level at which they could perform effectively:

“One of the assumptions was that it might take a bit more time for girls to become more confident, but it seemed that, once they take it on, the learning curve is much more [sic] quicker, faster.. I think the turning point was when we learnt that the girls can easily work in groups and we thought of creating leaders.”
[Rooster Logic 2017 BPE case study interviews]

And that they revisited their assumptions about the type of girl to engage, responding to an interest from girls outside of their initial target group:

“[Our] early assumptions were that... families in [the city] allow girls to come because they know the lay of the land and they would work. So, initially, that’s how we went. But we slowly saw that the girls from outside [the city] were staying in a hostel or were staying with the guardians and all, they are coming and they are more interested. So, that slow change.” (Rooster Logic 2017 BPE case study interviews)

2 Conclusions and lessons learned

Reflecting on businesses’ experiences of engaging with girls in the value chain, a number of conclusions can be drawn:

- The SPRING experience shows that engaging girls in the value chain has not been the most effective route to reach and empower adolescent girls at scale. SPRING succeeded in reaching far more girls through supporting prototypes which targeted girls as end users of products and services. Beyond limited girl reach, businesses faced significant challenges in engaging girls to help grow their businesses and there is little evidence that engaging girls in the value chain helped businesses grow.
- Many businesses struggled to offer work environments which were suitable for adolescent girls and their needs. Girls would have needed more safeguarding, support and training than businesses could afford to provide themselves.

- Several businesses sought to engage girls in their value chains through a microenterprise/ micro-franchisee model. This presented girls with the particularly challenging task of starting their own business when they had little or no experience with any other income generating work. It also meant that many SPRING businesses were themselves working with new start-ups – with which a high failure rate is typically expected – to improve the quality of their supply chains.
- The few examples where businesses did manage to successfully engage girls in the value chain included higher levels of support and job security for girls. This was achieved either through direct employment or through micro-enterprise models that offered individualised engagement and mentorship, for example from more experienced adult entrepreneurs who were members of the same savings group as the girls. Finding similar ways to introduce adult participation to provide mentorship and guidance could have also benefited the businesses who sought to establish cooperative structures.
- The SPRING experience also suggests that many businesses would have benefited from targeting slightly older girls and young women. During SPRING, businesses typically included girls 18 – 19 years of age in their value chains, due to both legal restrictions and girls' other commitments such as being in school. Despite this, they struggled to find sufficient girls within this age band for their purposes, and additionally found that girls under 20 years of age were often less prepared in terms of both skills and maturity to enter the workplace. Since SPRING, many businesses that engaged girls in the value chain have moved outside of this age range to target young women up to 24 years of age.
- At the outset of the programme, from their own landscaping study, SPRING identified that girls dropped out of school due to poverty, and one of the objectives in empowering girls was to enable them to stay in or return to school (or to achieve improved earnings)¹⁵. However, businesses themselves did not spontaneously identify this as a motivation to work with girls, and in most of the prototypes that were launched it is not evident how the interventions facilitated girls' (return to) school. Work schedules were often incompatible with school attendance.
- Overall, this suggests that a programme seeking to engage girls in the value chain is not suited to targeting girls 10 – 19 years old, unless businesses are at a stage in their own growth where they can afford to engage girls on a flexible and part-time basis. SPRING took on board this learning and, after the first cohort, adapted business selection to favour businesses where girls were end-users of products or services instead of a core part of the value chain. Through HCD, SPRING helped businesses to identify other possible supply chain touchpoints where they could engage girls in a more limited capacity.

3 Recommendations

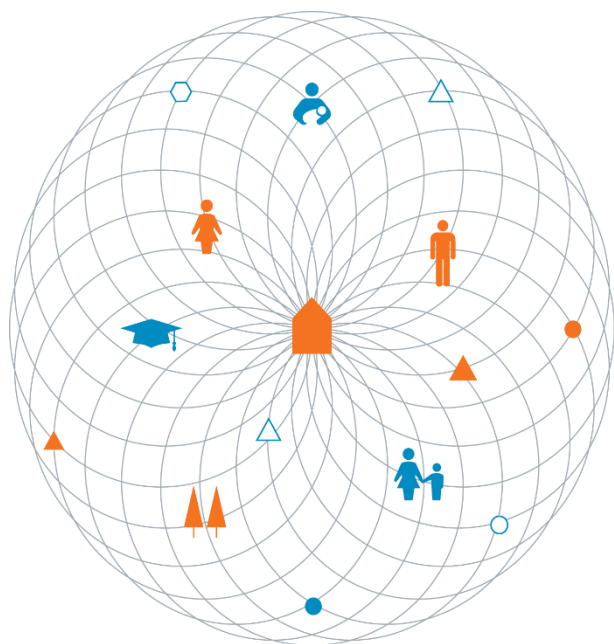
It is recommended that future accelerator or girl-focused programmes should:

- Plan how adolescent girls are to be involved in the value chain to ensure that the type of engagement is suited to adolescent girls' needs and skills. In particular, it is important to consider their likely inability to commit to a full-time work position given their education priorities and family commitments; and to design prototypes so that the type of engagement is suited to girls' level of maturity and experience. In particular, the evidence suggests that businesses should avoid using the micro-franchise or micro-entrepreneur model of engaging adolescent girls and instead should look to hire girls directly on a flexible, part-time basis so that the work experience is better defined, more manageable and more compatible with girls' other commitments.
- Consider encouraging businesses to partner with organisations, such as (I)NGOs, who have experience of working with girls. These could offer additional girl safeguarding guidance to businesses, as well as training and mentoring support to enable girls (and young women) to grow through their economic activities.
- Think through involving a slightly older age profile of girls in the value chain, for example 18 – 24 years of age, so that economic activity does not compromise school attendance and young women have the necessary hard and soft skills to successfully enter the workforce.

¹⁵ As cited in SPRING's own report: Building Businesses for Girl Impact: Reaching girls through business. <http://www.springaccelerator.org/wp-content/uploads/2019/06/BUILDING-BUSINESSES-FOR-GIRL-IMPACT-Reaching-girls-through-business.pdf>

- Weigh up the business growth stage before encouraging businesses to seek to engage girls in their value chain. The evidence suggests that businesses in early or mid-growth stages are too focused on their own growth to be in a position to invest the time and resources required to foster girls' development in becoming a productive part of the value chain.
- Plan for girl safeguarding to ensure business and prototype design structures guarantee girls' safety and wellbeing, for example ensuring prototype designs allow girls to continue attending school or encourage them to return to school. Be aware of safeguarding requirements in terms of health and safety of the workplace and safe methods of payment, providing this through bank accounts rather than cash.

Annexes



Annex A: Prototypes with girls in the value chain

SPRING Business	Organisation Type	Nature of prototype					Girls in VC at start of SPRING	VC at Launch	Still in VC
		SPRING Prototype	Value chain	End User	Nature of Value Chain activity	Extent of girl focus			
Cohort 1									
1. Banapads	Not for Profit	Sanitary pad production & sales	✓	✓	Girl producers + Microfranchisees	Primary	✓	✓	X
2. Shekina	For Profit	Girl focused cooperatives to improve the supply chain of cassava leaves.	✓		Girl cooperative enterprises ¹⁶	Primary	✓	✓	X ¹⁷
3. JIBU	For Profit	Safe drinking water and a girl franchise model.	✓		Microfranchisees	Primary	✓	✓	X
4. Village Energy	For Profit	Solar franchise including phone charging business model for girls.	✓		Microfranchisees + technicians	Primary	✓	✓	X
5. FTB	For Profit	Girl-specific savings accounts.	✓	✓	Girl mobilisers /ambassadors	Secondary	X	✓	X
Cohort 2									
6. Rooster Logic	For Profit	Market Research Services	✓		Sukarmis (Survey Interviewers)	Primary	✓	✓	✓
7. R&D Innovation	For Profit	Agri-centres to improve farming techniques & access to market for farming girls & families	✓	✓	Girls as micro-entrepreneurs of own Agri-centres	Secondary	X	X	✓
8. iSocial	For Profit	Retail of adolescent girl products + services	✓	✓	Microfranchisees of SRH products	Secondary	✓	✓	✓
9. KGG	For Profit	Retail of adolescent girl products	✓	✓	Microfranchisees of SRH products	Secondary	✓	✓	X
10. Paritran	For Profit	Self defence training	✓	✓	Trainers	Secondary	✓	✓	✓
Cohort 3									

¹⁶ Shekina has also (always) reached girls indirectly through families who farm cassava leaves, however this was not part of the prototype which concentrated on girls in cooperatives and in a marketing role and in this table we only consider the reach of the prototype in a value chain lense.

¹⁷ Cooperatives not rotated so girls are no longer adolescent but Shekina is still targeting adolescent girls to assist with farming of cassava leaves. This was not something that formed part of the SPRING prototype, which was essentially about organising girls in cooperatives. Farming girls are still counted as part of SPRING girl reach.

BPE THEMATIC STUDY: WORKING WITH GIRLS IN THE VALUE CHAIN

11. Cherehani	For Profit	Digital platform for savings groups to access business loans & financial literacy content.	✓	✓	Savings Ambassadors + micro-entrepreneurs	Primary	✓	✓	✓
12. MHI	Not for Profit	Health insurance product for girls + sms-based health education.	✓	✓	Girl focused distribution model - incentives to clients for referrals	Secondary	X	✓	X
Cohort 4									
13. Khalti	For Profit	Online financial literacy to attract girls as users and advocates of the Khalti digital wallet and then actively promote it	✓	✓	Girls as ambassadors	Secondary	✓	X	X
14. Pan Kay Lay	For Profit	MHM Communications campaign (+ products) to educate girls	✓	✓	Girls as producers of sanitary pads	Primary	✓	X	X

Annex B: Overview of Value-Chain Business Narratives

Cohort 1

Banapads (Uganda). BanaPads develops low-cost female hygiene products using locally available raw materials and distributes them through innovative distribution and marketing approaches in Uganda. Women and girls at the base of the pyramid are included at all stages of the business' value chain — as entrepreneurs or employees in the production process, distributors, health educators and consumers. SPRING Prototype: Banapads' prototype involved including girls in the production process of eco-friendly pads and as product beneficiaries.

Shekina (Rwanda). Shekina Enterprise is an agro-processing company that specialises in dry goods and is a pioneer firm in the dried cassava leaves market, which is an African staple and a centre-piece for many girls' crops in Rwanda. Shekina has increased demand and price for the plant and its collection centres shorten travel for farmers and employ young women for sorting.

SPRING Prototype: Shekina's prototype involves the inclusion of girls in the production process and supply chain for its cassava leaf products.

Jibu (Rwanda). Jibu provides a water purification and distribution model that entrepreneurs can implement across East Africa. Safe, affordable drinking water is a scarcity in underserved urban areas, and fetching it costs adolescent girls hours of their time each week. Jibu provides seed franchising to deliver a high quality, easily replicable purification model. Its franchise system also incentivises entrepreneurs to create local jobs.

SPRING Prototype: Jibu's prototype is based on a micro-franchise system which sees girls involved as micro-franchise holders selling bottled water.

Village Energy (Uganda). Village Energy offers repair services and installs custom solar solutions for homes, businesses and schools in Uganda. Their non-profit entity Enlight Institute trains adolescent girls and young women to become solar technicians.

SPRING Prototype: Village Energy's prototype includes girls in its sales model as phone-charging micro-entrepreneurs.

Finance Trust Bank (Uganda). Finance Trust Bank is a microfinance bank built by women, for women. It empowers entrepreneurs across sectors with personalised loans to help scale their businesses. Girls in Uganda need safe and easily accessible places to keep their money, plus education on how to make that money grow. Finance Trust Bank delivers an array of options, from a Girls Choice saving account to Junior Savers loans.

SPRING Prototype: FTB's prototype – the Girl's Choice Savings Account (GCSA) - provides saving accounts for girls aged 10-19. It also offers trainings in financial education and reproductive health education to clients and potential clients through their app and through outreach activities in communities and schools.

Cohort 2

Rooster Logic (Nepal). Rooster Logic is a technology company which provides real time information, data collection and analytical services for businesses, institutions and organisations across Nepal through a network of Sukarmis (girl enumerators and data collectors).

SPRING Prototype: Rooster Logic's prototype – the Sukarmi model – involves the inclusion of girls into the business value chain as data enumerators and collectors through casual and part-time employment.

R&D (Nepal). R&D is a woman-owned agribusiness company based in Nepal that has multiple business streams with a focus on strengthening female agro entrepreneurs. This includes the highest circulation agro magazine with a readership of 100K farmers, a chain of Green Mart stores and farmers markets that sell agricultural produce directly from farmers to consumers.

SPRING Prototype: R&D's prototype is based on the third sale of greenhouses, which allows R&D to maintain a steady and consistent stream of agricultural products (as after the sale, farmers agree to sell products to R&D until the loan is repaid) and increase farmers' income, which would be reinvested at the household level benefiting girls.

iSocial (Bangladesh). iSocial works through a network of 'Kallyanis,' female entrepreneurs who bring assortments of women and girl focused products to marginalised communities in Bangladesh through a door-to-door delivery service.

SPRING Prototype: iSocial's prototype – 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.

KGG (Nepal). Women-led wholesale distribution network selling solar lights and other clean technology to rural technology.

SPRING Prototype: KGG's prototype is based on a "Avon-lady" wholesale distribution network that relies on door-to-door and frequent social connection. Profit from sales are partly reinvested into training and mentoring of sales agents.

Paritran (Nepal). Paritran offers mental, vocal and physical self-defence training to girls and young women to reduce and mitigate the risk of sexual violence. It also aims to change social norms by educating parents, teachers, boys and men on how to overcome gender stereotypes and how they can help protect girls.

SPRING Prototype: Paritran's prototype "Fightback" delivers self-defence trainings in schools in Nepal with the aim of empowering them against the risk of sexual abuse and violence.

Cohort 3

Cherehani (Kenya). Cherehani pursues financial inclusion through asset financing of sewing machines and provision of business loans to female micro-entrepreneurs.

SPRING Prototype: Cherehani's prototype offers facilitated financial support to young female entrepreneurs.

MHI (Tanzania). MicroHealth Initiative provides affordable health coverage to low and middle-income earners across Tanzania. Their 'dada card' product for girls includes not only insurance coverage, but linkages to youth-friendly care facilities, health education via sms, and value-added benefits.

SPRING Prototype: MHI's prototype – the Dada Card – is a health insurance card which grants access to discounts and offers to girl-tailored products and services.

Cohort 4

Khalti (Nepal). Khalti's digital payment company that is aiming to Nepal's payment industry from offline to online. The business also bridges the digital gender divide by turning tens of thousands of young women into financial decision-makers through financial and digital literacy training through its 'Smart Chhori' app.

SPRING Prototype: The Smart Chhori app offers the possibility to Nepali women to manage and pay bills and to receive tailored financial literacy training through the app.

Pan Ka Lay (Myanmar). Pan Ka Lay is the first organisation dedicated to menstruation health awareness and health in Myanmar through research, advocacy, education, awareness campaigns and menstrual health products – aiming to overcome menstrual health stigmas in Myanmar society and empower girls and women to manage their menstruation safely and confidently.

SPRING Prototype: Pan Ka Lay's prototype is based on the production of online media content to educate and raise awareness about menstruation in Myanmar.