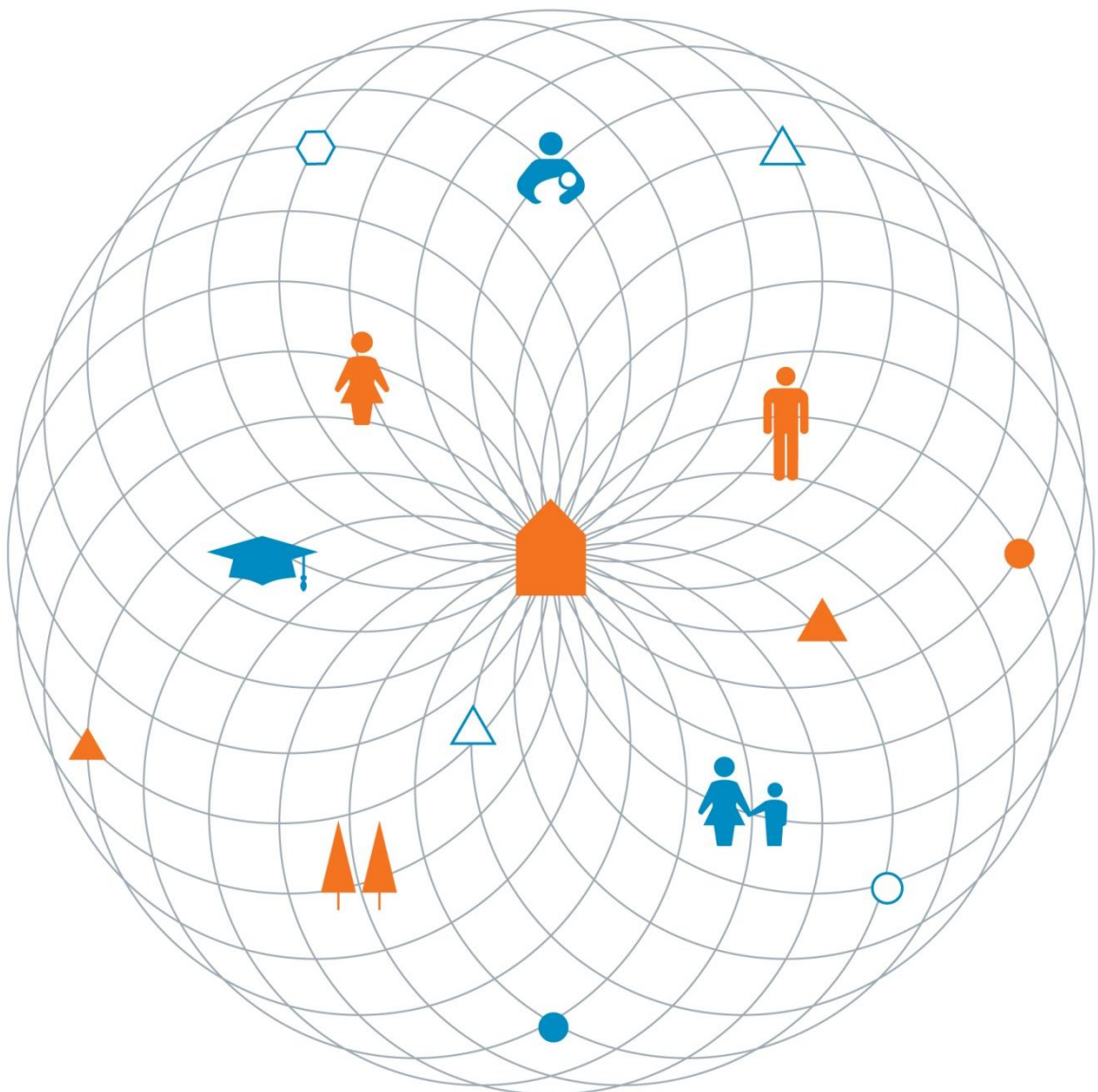


# Narrow or Broad? Effective ways of reaching girls: Lessons learned from SPRING

SPRING Evaluation  
BPE Thematic Reports



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SPRING Evaluation  
BPE Thematic Reports

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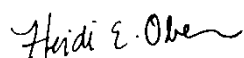
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## Abbreviations and Acronyms

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

# Contents

	<b>Executive Summary</b>	
<b>Section 1</b>	<b>Narrow or Broad? Effective ways of reaching girls: Lessons learned from SPRING</b>	<b>1</b>
1.1	Introduction	1
1.2	SPRING businesses and how they targeted girls	3
1.3	Business experience with girl-specific prototypes	5
1.4	Business experience reaching girls as part of a broader population	9
<b>Section 2</b>	<b>Lessons learned</b>	<b>16</b>
<b>Section 3</b>	<b>Recommendations</b>	<b>17</b>
<b>Annex 1</b>	<b>Summary of BPE business narratives</b>	
<b>Annex 2</b>	<b>Girl reach KPI data for BPE businesses</b>	

# 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 to learn lessons on how these businesses reached and impacted on 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 reaching girls through narrow and broad targeting, while the other four topics include reaching girls through stakeholders, through technology, through inclusion in the value chain, and when targeting different age groups of girls.

## Key findings

### How did SPRING businesses target girls?

Across the 28 businesses analysed in this report, ten targeted girls through girl-specific interventions and 18 targeted them as part of a broader group. Prototypes which targeted girls as part of the broader population included those targeting all females; for example, through female-specific health services and information; those targeting children and youth, mostly through education initiatives; and those targeting girls as part of the general population through diverse interventions. As SPRING progressed, businesses increasingly targeted girls within broader target groups, as part of the youth, the female, household or general population.

Overall, businesses which targeted girls as part of a broader group reached much higher numbers: 363,397 compared to 37,842. This excludes Ubongo, considered a major outlier in SPRING with its 1.6 million girls reached. The figures are driven by three businesses which use technology to reach girls: Maya, SafeBoda and Pan Ka Lay.

### Business experience with girl-specific prototypes

Four of the ten businesses which developed girl-specific prototypes reached girls in the value chain. Of the remaining six, half reached girls as end users and half as end beneficiaries. Reasons for developing girl-specific prototypes included: achieving positive social impact (Leaping Boundaries, Paritran, Khalti and JBS), benefiting from being a girl-focus enterprise (MHI), and girls' perceived suitability for certain roles and/ or tasks (Rooster Logic, iSocial). In other cases, especially in earlier cohorts where there was a greater focus on reaching girls in the value chain and providing them with productive assets, the strategic decision to develop girl-focused prototypes was actively encouraged by SPRING.

Businesses which targeted girls as a specific group reached 37,842 girls as of June 2019, when they submitted their most recent Key Performance Indicator (KPI) data. Out of ten businesses, three managed to reach more than 5,000 girls. These businesses used three successful strategies, which are: i) engaging girls' gatekeepers, such as guardians and male family members; ii) reaching adolescent girls through their peers (for example, through girl ambassadors, sales agents or trainers); and iii) continuing to use HCD to refine the prototype.

Several businesses which developed girl-specific prototypes faced challenges in gaining or retaining girls' interest, as well as in addressing social norms.

### Business experience reaching girls as part of a broader population

Out of the 28 businesses informing our analysis, 18 developed prototypes to reach adolescent girls as part of a broader population group. Girls featured as beneficiaries among four broader target audiences: i) all females; ii) youth and children; iii) households; and iv) the general population. Businesses decided to target girls as part of broader target groups for diverse reasons, including wanting to address broader social norms affecting girls, achieving a trickle-down effect, and reaching girls at scale.

Using KPI data, we can identify three top-performers among the 17 BPE broader population businesses: Maya, SafeBoda and Pan Ka Lay, and four medium performers: TotoHealth, Banapads, KGG and Sehat Kahani. These businesses used three successful strategies, which are outlined below.

Using technology helps bring down costs per girl reached and leverages channels already used by girls. Some technology-based businesses have included features which increase girls' (and their families') sense of security and trust in the application.

Most of the businesses which reached higher numbers of girls focused on sexual and reproductive health. Business experience shows that access to better information about health is universally regarded as important, and awareness of reproductive health is seen as relevant by girls and women of all ages.

Three businesses worked to gain the trust of girls' gatekeepers, as they recognised their role in: i) determining girls' ability to purchase or access the prototype and ii) changing conservative norms which affect girls.

All businesses reported important challenges in reaching girls as part of the broader population, although these were not specific to their decision to reach girls as part of a broader population. Our KPI analysis found that while reaching girls through broader target groups was seen as a strategy to reach girls at scale, this hypothesis did not hold true with the exception of the two high-performing businesses. Some of the challenges in reaching adolescent girls reported by businesses include: i) gaining the trust of gatekeepers and male family members, particularly due to conservative attitudes; ii) retaining girls and providing guidance and motivation; iii) finding a competitive price point; iv) reaching girls who do not have access to technology; and v) reaching younger girls.

Competitive pricing was key to ensure access to products and services for both girl-specific and non-girl-specific prototypes. This was even more the case in the case of adolescent girls, who lack their own sources of income and rely on their families to meet their needs.

## Recommendations

- Businesses which want to scale up their prototype quickly should use technology and existing channels which already reach girls. This is because technology reduces cost per person reached and can appeal to users because of security or anonymity concerns. However, technology needs to be tailored to girls' needs and preferences to achieve high levels of take-up, and also consider the degree of diversity within the adolescent girl group. Even where technology is used, a high level of human interaction is needed to increase trust between girls, their gatekeepers, and the business.
- To achieve scale quickly, girl-focused programmes and businesses should focus on products for which there is unmet demand among adolescents. Our research indicates that adolescent girls and their families have strong demand for products which support girls to look after their health, safety and personal wellbeing.
- When attempting to foster social norm change, businesses or girls-centred programmes should focus on behavioural change campaigns that engage with different actors, as opposed to direct interventions which could be met with hostility and reluctance if the underlying norm has not been tackled.
- Interventions reaching girls as part of the general population should include elements of girl-specific tailoring, as well as targeted efforts to get girls and their gatekeepers on board. Communications should be carefully tailored to parents and gatekeepers to ensure they are supportive of the intervention and aware of its benefits. Communications to girls themselves should tap into girls' peer networks in order to establish a sense of belonging and community.
- Businesses should keep in mind that the ability to reach girls ultimately depends on the sustainability of the business model. Businesses need to develop appropriate costing strategies for their prototypes, especially considering that girls tend to have limited access to their own money. Businesses should keep using HCD after prototype launch to ensure that their interventions continue to be relevant to girls' (and their parents') preferences and needs. Carrying out research with diverse sub-groups can help tailor the product to this heterogeneous group.

# 1. Narrow or Broad? Effective ways of reaching girls: 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)<sup>1</sup>. 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 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

This report explores SPRING business experiences in relation to their ways of targeting girls. SPRING businesses target girls either **specifically**, by which we mean developing girl-specific products and services, or **as a sub-group**, by which we mean reaching girls as part of the general population and/ or the household or developing products which are aimed at broader social groups that include girls, such as children and youth, or females.

This report tackles a fundamental question for SPRING, as the programme was launched in 2014 based on two premises: i) girls were an underserved market which needed specific attention; and ii) developing products or services to benefit girls would make business sense and be economically sustainable.

In this report, we assess whether these hypotheses were confirmed by the experience of SPRING businesses sampled as part of the BPE. The key question we aim to answer is whether it makes sense to reach girls through girl-specific products, or whether greater impact can potentially be achieved by reaching girls at scale through broader population groups. This question is tackled by analysing businesses' journeys during and after SPRING, assessing their capacity to scale for both **girl-specific** and **broader population prototypes**. We end with some recommendations, with the aim of providing future business accelerator and girl-focused programmes some lessons to consider when targeting adolescent girls.

### 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 (IP). 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 (IEs) 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](#).



**Table 1. Businesses sampled as part of the BPE**

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

### 1.1.3 Limitations

The analysis focuses only on businesses that participated in the BPE research, 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.

Cohort 4 businesses only launched their prototype in 2018 and had only one reporting period, meaning that their girl reach figures are expected to be lower and that this is not a definite reflection of their prototype performance. It is important to recognise, however, that our analysis still allows for identifying and examining broader trends that could be further explored.

BPE case study research took place soon after a business’s 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 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 recent 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 data.<sup>1</sup> Thus, we may not always have the most up-to-date information on the status of all businesses mentioned in this report.

<sup>1</sup> This means that Totohealth and FTB were not required to provide a KPI report for 2019. The latest data available for the two businesses dates to June 2018 and is reflected in this report.

## 1.2 SPRING businesses and how they targeted girls

Across the 28 businesses analysed in this report, **ten targeted girls through girl-specific interventions and 18 targeted them as part of a broader group.** Businesses that targeted girls through the provision of girl-specific products and services did so through various channels. The range of girl-specific prototypes spanned from girls' saving accounts, to girl-tailored personal security trainings in schools; from sales models offering girls *ad-hoc* work; to employing girls as enumerators and data collectors.

**In terms of cohort design and programme trends, as SPRING progressed, businesses increasingly targeted girls within broader target groups, as part of the youth, the female, household or general population.**

Prototypes which targeted girls as part of the broader population included those targeting all females; for example, through the provision of female-specific health services and information; those targeting children and youth, mostly through education initiatives; and those targeting girls as part of the general population. This last group includes interventions as diverse as private transportation solutions, food distribution at the household and school level, and urban design solutions for the creation of inclusive public spaces.

Only one sampled business from Cohort 3 (MHI) and two from Cohort 4 (Khalti, Leaping Boundaries) developed a prototype that targeted adolescent girls specifically, while this was the case for three businesses from Cohort 1 (Village Energy, Jibu and FTB) and four from Cohort 2 (iSocial, Paritran, Rooster Logic and JBS).

SPRING was designed on the premise that adolescent girls and young women are an under-represented and under-served market, and that gender lens investing could help unlock their growth potential while representing a viable consumer market for businesses.<sup>2</sup> The design of SPRING, shaped around the concept of Human-Centred Design (HCD), was rooted in the belief that products and services which most respond to the needs of beneficiaries are those designed keeping users' lifestyles, motivations and social contexts in mind. As SPRING progressed, programme learning and adaptation resulted in a selection process which favoured growth-stage businesses, rather than those with a strong gender focus but lacking other assets (such as the potential to scale, a viable business idea, and initiated market positioning).

This shift in selection process was perceived at the participant level. One respondent felt that it was not clear why some businesses were selected for SPRING, as they did not have a specific focus on girls. This suggests that the changes in programme design could have been better communicated to participants:

*“But there were...a lot of companies were not exactly focusing on girls, so it was not exactly what I expected from SPRING. (...) I think there were so many companies that did not have a direct girl impact, but they were still there, and I still have no idea why they were there. (...) The companies that there were in this cohort were amazing, they were very good, and I don't have anything against those companies. I was just not very much clear about why they were there if the SPRING is all about girl impact. So, I could not relate the start-ups with the girl impact very much, I could only see a very thin line where, maybe if you see that way, it would impact girls, but I don't think that's how SPRING is supposed to work, or something like that.”* (Interview with Main Participant, Cohort 4).

**In terms of breadth of reach, targeting girls as part of a larger group has been exponentially more successful in reaching large numbers.** Sampled broader population businesses (excluding Ubongo<sup>3</sup>) reached a cumulative number of 363,397 adolescent girls (on average, 21,317 girls per business) by the end of their last reporting period.<sup>4</sup> This was much higher than the 37,842 adolescent girls (an average of 3,784 girls per business) reached by the ten businesses that operated through girl-specific interventions. It is important to note that broader population figures **were driven by two businesses which use technology to reach girls:** SafeBoda with 160,346 girls reached and Pan Ka Lay with 149,350. The total girl reach numbers for businesses in these two categories are summarised in [Table 2](#) and [Annex 2](#).

<sup>2</sup> [SPRING, Insights from the SPRING Accelerator: Executive Summary.](#)

<sup>3</sup> Total figures for businesses targeting girls through the broader population exclude Ubongo, an edutainment company which alone reached 1,641,200 girls. This is consistent with SPRING's own reporting. Given the discrepancy between Ubongo's performance and any other SPRING business, they are considered an outlier. If we include Ubongo, the girl reach among broader population businesses is equal to 2,523,913 girls.

<sup>4</sup> Each Cohort participant was asked to fill KPI forms during and after their SPRING participation. The first reporting period – defined as 'baseline' – took place for all the businesses upon completion of their first bootcamp. The last required reporting period varied across cohorts. For Cohorts 1 and 2 the last reporting took place three years after graduation from the programme; for Cohort 3, it was two years after graduation; and for Cohort 4, one year after.

**Table 2. Total girl reach by SPRING BPE Business, as of latest KPI reporting<sup>5</sup>**

Girl-Specific prototypes		Broader Population prototypes	
Business	Girl Reach	Business	Girl Reach
FTB	15,147	AcceleratED	4700
iSocial	9,623	Banapads	20,332
JBS	787	Cherehani	103
Jibu	7	Doh Eain	97
Khalti	2,948	Dot & Line	181
Leaping Boundaries	240	Green Credit	5
MHI	413	KGG	4266
Paritran	6,832	LearnObots	20
Rooster Logic	372	Maya	14,288
Village Energy	1,473	Pan Ka Lay	149,350
		R&D	247
		Resonate	156
		RIZQ	1,53
		SafeBoda	160,346
		Sehat Kahani	4466
		Shekina	297
		Totohealth	2,643
<b>Total</b>	<b>37,842</b>	<b>Total</b>	<b>363,397</b>
<b>Average</b>	<b>3,784</b>	<b>Average</b>	<b>21,317</b>

**Several businesses changed their girl targeting considerably during and after their participation in SPRING.** Four businesses made changes to their prototypes that included shifting their target groups. The four cases highlighted in [Box 1](#) involved widening businesses' target groups to include other parts of the population. Reasons for this change varied. In the cases of Paritran and Pan Ka Lay, it was as part of a strategy to deepen the impact of the intervention and develop a more comprehensive approach to social norm change. In the case of Village Energy and Cherehani, it was to increase sustainability of their models involving girls in the value chain.

<sup>5</sup> The table was compiled using the latest data from businesses' KPI forms: up to June 2018 (Cohort 1) and up to June 2019 (Cohorts 2, 3 and 4).

### Box 1. Changes in target groups during the prototyping phase

**Village Energy** dismissed its prototype of phone-charging by adolescent girl sales agents, as it struggled to retain them or provide them with a stable source of income. The company remains a provider of solar energy solutions, but it has now moved to targeting girls indirectly through the general population. Village Energy estimates the number of girls reached on the basis of girls living in households where solar panels have been installed, and who have benefited from access to clean energy as a result<sup>6</sup>.

**Paritran** broadened its target group in its post-SPRING phase, expanding its offer to include boys' programmes. This decision came about through continued implementation of HCD. Feedback showed that boys were feeling excluded from school activities. This helped Paritran realise the importance of including boys in its safety and security trainings both to sensitise them on empathy and respect between genders, and to ensure that they would not feel left out<sup>7</sup>.

**Pan Ka Lay (PKL)** expanded its target group to include boys and men. PKL realised that to change behaviour and social norms around menstruation in Myanmar, it needed to engage with all population groups perpetuating the stigma. Research showed that this menstruation taboo and the resultant stigma is largely perpetuated by boys and men. For this reason, Pan Ka Lay started producing male-focused content to deepen the impact of its social media campaign<sup>8</sup>.

**Cherehani** stopped working with adolescent girls almost entirely. Prior to SPRING, Cherehani was reaching girls aged 15-19 with no existing entrepreneurial capacities<sup>9</sup>. This model was cumbersome and resource-intensive for the business, as girls required constant motivation and guidance. During SPRING, Cherehani changed its target age to girls aged 18-19 who already had a business idea or an entrepreneurial activity at initial stage. Despite this adjustment to their prototype, as of June 2018 it was reported that Cherehani faced challenges in reaching girls. Adolescent girls represented only 1.5% (82 out of 5,221) of the total number of Vuka loan recipients, who are mostly older women. Although we cannot estimate the proportion in which adolescent girls are reached by the prototype at present stage, it is reasonable to assume that adolescent girls represent a small part of Cherehani's overall prototype beneficiaries.

## 1.3 Business experience with girl-specific prototypes

**Out of the 28 BPE businesses, ten developed prototypes which featured adolescent girls as their core target group.** These are outlined in [Table 1](#), [Annex 1](#). Among these, four businesses were targeting girls in their value chain: Village Energy, Jibu, iSocial and Rooster Logic. Three businesses, FTB, MHI and Khalti, reached girls as end users through paid-for products and services, and two businesses, JBS and Leaping Boundaries, reached girls as end beneficiaries, through services bearing no costs to the girls.

All four value chain businesses found that their prototypes were more suited to young women rather than adolescent girls, as defined by SPRING.<sup>10</sup> The same trend was experienced by broader population businesses such as Cherehani, Resonate, Khalti, Maya and Pan Ka Lay, and was determined by a range of factors: transitions in lifestyles (puberty and increased autonomous mobility), maturity and legal rights. For example, in the case of **Rooster Logic**, a business employing adolescent girls as enumerators (Sukarmis), the introduction of the Sukarmi Plus model (aimed at young women over the age of 20) was based on the need to recruit more qualified enumerators. In other instances, prototypes were naturally more suitable to satisfy the needs of a slightly older population, as in the case of **Khalti's** Smart Chhori app. This is mostly used by university-aged students who are likely to be both tech-savvy and financially independent<sup>11</sup>. The [Coffey BPE Thematic Report on Reaching Girls in the Value Chain](#) details the experiences of these businesses in more depth.

### 1.3.1 Reasons for reaching girls as a specific target group

Reasons for developing girl-specific prototypes included: achieving positive social impact (Leaping Boundaries, Paritran, Khalti and JBS), benefiting from being a girl-focus enterprise (MHI), and girls' perceived suitability for

<sup>6</sup>

<sup>7</sup> Paritran BPE Case Study.

<sup>8</sup> Pan Ka Lay BPE Case Study.

<sup>9</sup> Cherehani BPE Case Study.

<sup>10</sup> Please see the [Coffey BPE thematic report on working with girls in different age groups](#) for an in-depth analysis of this theme.

<sup>11</sup> Coffey BPE Case Study Khalti.

certain roles and/ or tasks (Rooster Logic, iSocial). For example, Rooster Logic reported that adolescent girls are more suitable for its business model as: i) they are more detailed-oriented; ii) casual work fits their lifestyles; and iii) they are seen as trustworthy by respondents. In other cases, especially in earlier cohorts where there was a greater focus on reaching girls in the value chain and providing them with productive assets, the strategic decision to develop girl-focused prototypes was actively encouraged by the programme. For example, Jibu and Banapads were encouraged by SPRING to specifically work with girls when they could have engaged other demographics.

### 1.3.2 What Worked and Why

Businesses which targeted girls as a specific group reached **37,842 girls** as of June 2019<sup>12</sup>, when they submitted their most recent KPI data. Out of ten businesses, three managed to reach more than 5,000 girls, as shown in [Table 2](#). These were FTB, iSocial and Paritran, which respectively reached 15,147, 9,623 and 6,832 adolescent girls. The three businesses varied significantly in terms of sector (financial sector, sales and personal defence, respectively). The first two were reaching girls as end users, while Paritran reached them as end beneficiaries. These businesses used three successful strategies, which are: i) engaging girls' gatekeepers, such as guardians and male family members; ii) reaching adolescent girls through their peers (all businesses have included girls in the role of ambassadors, sales agents or trainers, to different extents); and iii) continuing to use HCD to refine the prototype. These businesses also made significant efforts to reach adolescent girls through the two primary institutions in their lives: schools and households. Each of these factors is analysed in the sub-sections below.

Seven businesses reported reaching less than 5,000 unique girls. It should be noted that the two Cohort 4 businesses had only gone through one reporting period at the time of this report and have recently launched their prototypes, and hence a lower reach should be expected. Despite this, the relatively low reach of businesses in earlier cohorts indicates that, among the sampled SPRING businesses, girl-specific interventions did not reach adolescent girls at large scale overall.<sup>13</sup>

**Table 2: Change in number of girl beneficiaries and last available data**

Business Name	FTB ▲	JB=	VE ▲	IS ▲	JBS ▲	PT ▲	RL ▲	MHI ▲	KH ▲	LB ▼
Baseline	12,119	0	5	95	0	141	0	0	2	641
Year 1	12,426	7	n/a	2,413	137	2,028	222	170	2,948	240
Year 2	14,435	n/a	n/a	9,623	362	3,567	318	413	n/a	n/a
Year 3	15,147	n/a	1473	n/a	787	6,832	372	n/a	n/a	n/a
<b>Total girls (latest data)</b>	<b>15,147</b>	<b>7</b>	<b>1,473</b>	<b>9,623</b>	<b>787</b>	<b>6,832</b>	<b>372</b>	<b>413</b>	<b>2,948</b>	<b>240</b>
Key										
□	The business' KPI form does not provide any information on girl beneficiaries.									
▲	The business reported an increase in girl beneficiaries by at least 20%.									
▼	The business reported a decrease in girl beneficiaries.									
≡	The business reported no change in girl beneficiaries (or a change smaller than 20%).									
FTB: Finance Trust Bank; JB: Jibu; VE: Village Energy; RL: IS: iSocial; JBS: Jeevan Bikas Saamaj (Nawa Bihani); PT: Paritran; Rooster Logic; MHI: Micro Health Initiative; KH: Khalti; LB: Leaping Boundaries										

<sup>12</sup> For Cohort 1, we are counting all new girls reached by their last KPI reporting data, July 2018.

<sup>13</sup> This is consistent across the whole programme. Among the 47 businesses not sampled as part of the BPE, only six developed prototypes that targeted girls through girl-specific interventions; these were: Sare Millers, Haute Baso, KadAfrica, Zoya, Eden and Koe Koe Tech. These six businesses reached a cumulative number of 37,879 girls. However, the majority of girls were reached by only one business: Koe Koe Tech's prototype reached 37,543 girl beneficiaries. Koe Koe Tech is a Myanmar-based IT company providing girls with information and resources on sexual and reproductive health through the Pyo Pyo May app. Similarly to the experiences of sampled businesses, using technology to target girls resulted in a higher number of girls reached. Based on these considerations, we have no reason to believe that data from non-sampled businesses would substantially change the findings presented in this report.

**Source:** Business KPI Forms.

### Working with gatekeepers

The businesses that were able to reach higher numbers of adolescent girls through girl-specific prototypes were those that ensured that their product or service was understood and appreciated by individuals or institutions who act as gatekeepers for adolescent girls. This was achieved by carrying out HCD research with parents or guardians and their daughters alike. Four of the ten businesses engaged gatekeepers to foster positive attitudes towards their prototypes, which increasing adolescent girls' engagement with the products and services being offered. The importance of engaging with girls' parents and guardians is outlined in [Box 2](#).

#### Box 2. Reaching Parents when Adolescent Girls Lack Economic Assets

**Finance Trust Bank (FTB)** and **Micro Health Initiative (MHI)** both developed products which require the involvement of gatekeepers as key decision makers in girls' lives. This is because parental approval is required, or parents need to pay for the services as girls are not financially independent. Both businesses decided to actively target parents and guardians alongside their daughters to sensitise both parties about their prototypes.

**FTB** approached parents and guardians to get their consent for girls to open a Girl's Choice savings account. FTB reported that, usually, parents were very responsive and welcoming to this idea, but they were reticent to allow younger girls – typically 10-13 – to open a saving account. For FTB, this represented a challenge, as it wanted to help build a saving culture from an early age. Moreover, it had to address negative perceptions of financial institutions, as people fear being trapped in debt. These factors helped FTB realise that it needed to continue engaging parents, with the aim to change people's attitudes and promote a saving culture. FTB also faced legal constraints, as girls under 18 are required to be accompanied by a mentor to be legally allowed to open a saving account. Mentors act as points of contact between girls and the bank (for instance, the bank informs the mentor every time that the girl wishes to make a withdrawal). While most mentors tend to be parents, occasionally they are also teachers or local leaders (who are in a position to guarantee girls' legal identity), leading FTB to also engage with these stakeholder types to raise awareness about the benefits of having a saving account<sup>14</sup>.

To meet these challenges, FTB employed girl mobilisers to raise awareness among parents on the importance of educating girls to a saving culture and teaching them the value of money from an early age:

*“What made them (idr. The parents) open up accounts (was) to teach these girls how to save and to know the value of money and how to handle that money because if she starts saving, she will know that money is not easy to get. (...) She also realised that that is good because, even if she is not around or she is away, the girl will be able to continue with life”.* (FGD with parents)

Similarly, **MHI** offers girl-specific health insurance advertised mostly to parents, who are the purchasers of this service for their daughters. This is because the girls are not economically independent, and parents are primary decision-makers in the household:

*They say they take [the insurance product] positively because, once they [the sales agents] talk to parents and convince them about all the services the girls are going to get, it becomes easier. So, they're positive on it.”* (FGD with Sales Agents)

Other than providing the health insurance itself, MHI also aims to change attitudes towards health insurance and health services generally. MHI's indirect targeting of girls through their households falls under its scope of implementing social norm change at the broader societal level, ultimately aiming to increase girls' exposure to better quality health services and their access to health information.

*“Our definition is the change that happens to the girl and the household at large. So, if, for some reason, we have been able to save...to influence a saving through insurance, through the girl child, to the household, to the father and the mother of this girl, to us, we have caused a girl impact. So, if we*

<sup>14</sup> FTB BPE Case Study.



*have been able to educate the mother about the need for health insurance (...), we have made a girl impact.” (Interview with Main Participant)*

It is also key to engage with parents and family members to support girls’ earning and entrepreneurship potential.<sup>15</sup> For example, **Jibu** found that the involvement of parents and family members increased the sustainability of its girl-led micro-franchise model, where girls sold bottled water as part of the SPRING prototype<sup>16</sup>. Here, adolescent girls were found to require close support and guidance to develop their micro-entrepreneurial skills. Similarly, for **Rooster Logic** it was easier to recruit and retain girls in the Sukarmi model when they had the support of male family members, including their brothers.

### Reaching girls through their peers

Five businesses (iSocial, FTB, Paritran, Rooster Logic and MHI) have employed girls who were close in age to their target beneficiaries as a way to reach them more effectively.

**Rooster Logic**, for instance, introduced the figure of Sukarmi leaders during the prototype roll-out phase, as it was facing challenges in retaining girls it had employed. Sukarmi leaders are high performing girls who mentor and manage other Sukarmis. The business also introduced a referral system to improve recruitment, as girls often showed an interest, but did not commit to activities and trainings<sup>17</sup>.

**iSocial**, **FTB** and **MHI** also involved girls to mobilise their peers to join. **FTB** introduced the figure of girl mobilisers in schools to raise awareness among girl students and their parents, encouraging them to sign up to the company’s Girl’s Choice account. **iSocial** developed its Kishori Kallyani model, which employs a small number of adolescent girls to carry out door-to-door visits to different households and offer tailored products to girls in marginalised communities. For iSocial, reaching girls through their peers was beneficial in terms of both reach and retention of girl beneficiaries, as young female agents were able to: i) identify potential households to visit within assigned areas and to persuade gatekeepers (such as mothers and/ or heads of household) to allow their access; and ii) foster retention by creating strong social relations with both mothers and daughters, earning their trust through repeated household visits. MHI introduced female field agents to advise girls on health matters and promote the Dada Card both in schools and at the household level. MHI reported a positive shift in attitudes towards health insurance and linked this to girl mobilisers’ interaction with families to present the prototype<sup>18</sup>.

### Understanding girls through HCD

As it might be expected, the businesses which were most successful in engaging and retaining users in their girl-specific prototypes were also those which were able to provide innovative solutions responding to girls’ specific needs and skillset. Achieving an in-depth understanding of their target group through HCD was crucial.

Through its participation in SPRING, **Rooster Logic** developed a prototype that would allow adolescent girls to fit employment as enumerators around their lifestyles<sup>19</sup>. Rooster Logic used HCD after the prototype launch to improve girls’ experience working as Sukarmis. HCD insights helped Rooster Logic to increase girls’ sense of community and hire 372 girls within its wider network of 1,197 enumerators by June 2018 (see [Coffey BPE Thematic Report on Reaching Girls in the Value Chain](#)). **MHI**, on the other hand, first joined SPRING primarily to increase its international visibility and refine its portfolio of products through SPRING’s technical assistance<sup>20</sup>. Through active participation in SPRING’s bootcamps and research activities, the company developed a product that put girls at the centre: a comprehensive health insurance package including vouchers and discounts for girl-specific services. At the time of the case study, MHI was continuing to gather feedback from both girls and parents to refine the offering of its Dada Card. The main challenge faced by the company concerned finding a price point equilibrium, despite positive feedback from parents on the quality of the services offered. By the time of their sustainability interview, MHI had only launched in one area due to budget constraints and had included girl mobilisers in its value chain to promote the Dada Card with girls’ peers and parents (Main participant sustainability interview).

<sup>15</sup> This is discussed further in the [Coffey BPE Thematic Report on Reaching Girls in the Value Chain](#).

<sup>16</sup> BPE Follow-up interview.

<sup>17</sup> BPE Case Study Rooster Logic.

<sup>18</sup> BPE case studies.

<sup>19</sup> BPE Case Study with Rooster Logic.

<sup>20</sup> BPE Case Study with MHI

**iSocial's** 'Avon-lady' sales model relies strongly on social interactions and connections. As mentioned, iSocial's Kallyanis reach young women and adolescent girls through door-to-door visits. While girls represent the company's core beneficiary group, iSocial reaches them by targeting mothers and households to enter in contact with the adolescent female population. The entire process is designed to make it as easy as possible for girls and their families to access products which can benefit them. After having showcased the products and services on offer, Kallyanis provide their phone numbers to women and their daughters so that they can be contacted via SMS to request a visit. Kallyanis also share information on basic principles of menstrual hygiene management (MHM), a topic that girls may not feel comfortable speaking about with their mothers:

*"Sometimes there are girls who will be shy to share with their mothers when they have periods, so [the Kallyani] gets the mothers to see that she's helping their daughter"* (Interview with iSocial Kallyani).

Through HCD, the company ensured the provision of a set of services completely built around its beneficiaries to tackle their needs and support them as individuals. This was due to an effective application of girl landscaping as part of the HCD process during SPRING.

For businesses launching prototypes including girls in the value chain, the use of HCD also meant gaining an in-depth understanding of girls' lifestyles, abilities, and their needs. Businesses which proved to be more successful were those which offered girls part-time or casual work as opposed to full-time employment. This was the case for iSocial as well as for Rooster Logic. Businesses which were engaging girls through micro-franchisee models faced severe challenges, as discussed below. Please also refer to the [Coffey BPE Thematic Report on Reaching Girls in the Value Chain](#) for further insights on this topic.

### 1.3.3 Challenges in reaching girls

#### Gaining girls' interest

**Rooster Logic** and **Khalti** faced initial difficulties in gaining and retaining girls' interest when they advertised their services. Rooster Logic hosted trainings for girls who had an interest in becoming Sukarmis, but found that large numbers would drop out. Following its girl research, it realised the need to select a leader to support recruitment, which led to the introduction of the Sukarmi leader<sup>21</sup>. Khalti, similarly, struggled to have the desired number of girls attending events where it provided training on financial and digital literacy and presented its app. The team soon realised the importance of providing information on the purpose of its events, as well as raising its profile through partnerships with big tech companies such as Google and organisations with experience working with girls<sup>22</sup>. Khalti reported that the name factor and attractive venues have brought more attendees to their events<sup>23</sup>.

#### Addressing social norms

Business prototypes were often limited by existing social norms. **MHI** was not able to speak to girls about reproductive health because families did not think it was appropriate for men to talk about these issues with girls. Moreover, as the company communicates with girls through SMS messages sent to parents' phones – as young girls often do not own their own phones – the company was further prevented from delivering information on sensitive issues such as reproductive and sexual health.

*"So, we are not able to reach girls. They believe that a man should not talk about girl issues directly to the girls, [...] someone else should be talking about it. They believe that these girls are too young to discuss these issues. So, that's a barrier because we are not able to deliver the message."* (Interview with main SPRING participant)

While **Leaping Boundaries** managed to build strong partnerships with six madrasahs, it is a time consuming and administratively burdensome process for their activities to be approved. As madrasahs are strictly religious institutions, they need to make sure that project activities coincide with their religious beliefs<sup>24</sup>. In general, businesses need to assess challenging any religious or social norms on a case by case basis. Most importantly, when attempting to foster social norm change, broader behavioural change campaigns that engage with different actors could be more effective than direct interventions which could be met with hostility and reluctance.

<sup>21</sup> BPE Case Study with Rooster Logic.

<sup>22</sup> BPE Case Study with Khalti

<sup>23</sup> Interview with main SPRING participant.

<sup>24</sup> (Leaping Boundaries BPE Thematic Report.



## 1.4 Business experience reaching girls as part of a broader population

Out of the 28 businesses informing our analysis, eighteen developed prototypes to reach adolescent girls as part of a broader population group, as shown in [Table 2](#), [Annex 1](#). Girls figured as beneficiaries among four broader target audiences:

- Prototypes targeting **all females**. Business that reached adolescent girls through targeting the female population focused on the following sectors: health (BanaPads, Totohealth, Sehat Kahani, Maya), financial services (Green Credit, Cherehani), sales (Shekina, KGG, iSocial) and personal development (Resonate).
- Prototypes targeting **youth and children**. Businesses that reached adolescent girls through interventions targeted at children and youth operated in education (AcceleratED, Dot and Line). While most education businesses focused on reaching girls in school, Rizq and Green Credit attempted to address some of the underlying causes negatively impacting girls' education. Their experience is highlighted in [Box 3](#).
- Prototypes reaching girls through the **household**. Businesses that reached girls through the household operated in the following sectors: food distribution (Rizq) and agriculture (R+D).
- Prototypes targeting the **general population**. Businesses that reached girls within the general population operated in reproductive health (Pan Ka Lay), transport (SafeBoda), and urban design (Doh Eain).

### 1.4.1 Reasons for reaching girls as part of broader target groups

Businesses reported highly diverse reasons for targeting girls as part of broader target groups, which include:

- Changing attitudes and views around girls' role in society;
- Achieving a trickle-down effect: helping others help girls;
- Lower business motivation to engage adolescent girls as a specific group;
- Empowering new generations and fostering economic growth; and
- Reaching girls at scale.

Other reasons for targeting broader population groups include focusing on key decision makers in girls' lives, with the idea that this will indirectly benefit girls. For example, R&D's decision to target the women in the family was consistent with the nature of its agri-centre business, as mothers tend to have greatest leverage in decision-making when it comes to farming<sup>25</sup>.

#### Box 4. Reaching girls through the household: the case of Rizq and Green Credit

When it comes to addressing the structural causes behind girls' low access to education and other opportunities, some businesses chose to focus their interventions at the household level.

**Rizq** and **Green Credit** reach girls indirectly, more specifically by targeting the household and girls' parents or guardians. **Green Credit** targeted caregivers, through a programme providing financial incentives for female vegetable vendors (Mama Mbogas) registered through its retail platform, Fresh Green, to subsidise their children's school fees<sup>26</sup>. **Rizq's** value proposition was that by supporting households to access food, it could remove or reduce an economic burden for families, allowing them to direct resources towards opportunities for girls' personal development and education. However, gender dynamics within the household should further be investigated if girls are to benefit from these interventions.

### 1.4.2 What Worked and Why

The eighteen businesses that targeted adolescent girls as part of other target groups reached a total of **363,397 girls** as of June 2019. As shown in [Table 3](#), two businesses in particular – **Pan Ka Lay** and **SafeBoda** – reached more than 100,000 adolescent girls through their prototypes, with a combined reach of an estimated 309,696 girls. It is important to also note that **Maya** reached high numbers of average monthly users, although it is difficult to estimate how many of these are girls. The number reported in [Table 3](#) includes only the girls who voluntarily provided their age when registering, which is likely to be an under-estimation. The strong performance of these

<sup>25</sup> R&D BPE Case Study.

<sup>26</sup> Green Credit BPE Case Study.

three businesses suggests that we should look closely at the characteristics that helped them reach large numbers of girls. Their experiences are highlighted in the [Boxes 3, 4 and 5](#), respectively.

Using KPI data, we can also identify four medium performers: TotoHealth, Banapads, KGG and Sehat Kahani. Common enabling strategies employed by these seven businesses include: i) using technological solutions; ii) focusing on sexual and reproductive health; and iii) engaging gatekeepers. Each of these is outlined in the sub-sections below. It is important to note, however, that having a high reach in numbers does not necessarily indicate having an impact on girls, which requires additional research and follow-up over time.

### ***Use of technology***

Five out of the seven businesses which reached the highest number of girls used technological platforms, including social media platforms, in-built apps, and SMS (Maya, SafeBoda, Pan Ka Lay, Totohealth and Sehat Kahani). Employing technology helps bring down costs per girl reached and leverages channels already used by girls. Some technology-based businesses have included features which increase girls' (and their families') sense of security and trust in the application. For example, Maya allows users to access doctors' profiles and their qualifications, and SafeBoda added a localisation feature which enables girls to share details of their trip with parents or others, as well as obtaining an ETA (estimated time of arrival).

BPE THEMATIC STUDY: NARROW OR BROAD? EFFECTIVE WAYS OF REACHING GIRLS

**Table 3: Change in number of girl beneficiaries and last available data**

Business Name	BP ▲	GC ≡	TH ▲	SH ▲	D&L ▲	KGG ≡	R&D ▲	SK ▲	AC n/a	CH ≡	SB ▲	RE ▼	DE ▲	LE ▲	MA ▲	PKL ▲	RZ ≡
Baseline	4,980	0	1,252	11	0	4,265 end users	0	3,250	0	n/a	883	708	0	0	n/a	0	864
Year 1	8,586	5	1,434	276	0	8 value chain	558	3,251	0	82	2,495	363	97	20	14,288	149,350	901
Year 2	8,586	n/a	2,643	276	0	n/a	153	4,466	4,700	103	160,346	156					
Year 3	20,332	n/a	n/a	297	181	n/a	247	n/a	n/a								
<b>Total girls (latest data)</b>	<b>20,332</b>	<b>5</b>	<b>2,643</b>	<b>297</b>	<b>181</b>	<b>4,265</b>	<b>247</b>	<b>4,466</b>	<b>4,700</b>	<b>103</b>	<b>160,346</b>	<b>156</b>	<b>97</b>	<b>20</b>	<b>14,288<sup>27</sup></b>	<b>149,350</b>	<b>901</b>
Key																	
⊖	The business' KPI form does not provide any information on girl beneficiaries.																
▲	The business reported an increase in girl beneficiaries by at least 20%.																
▼	The business reported a decrease in girl beneficiaries.																
≡	The business reported no change in girl beneficiaries (or a change smaller than 20%).																
BP: BanaPads; GC: Green Credit; TH: TotoHealth; SH: Shekina; D&L: Dot and Line; KGG: Kalpavriksha Greater Good R&D: R&D Innovative Solution; SK: Sehat Kahani; AC: AcceleratED; CH: Cherehani; SB: SafeBoda; RE: Resonate; DE: Doh Eain; LE: LearnObots; MA: Maya; PKL: Pan Ka Lay; RZ: RIZQ <b>Source:</b> Business KPI Forms.																	

<sup>27</sup> This is the total number of app and website users estimate to be girls. However, Maya struggled to measure girl numbers as its app does not trace users' demographics. The 14,288 is the number of girls which voluntarily declared its age when registering in the app. The number of actual girl users is likely to be much higher, considering that average monthly active users are 534,604 and anecdotal evidence from doctors interviewed as part of the BPE Case Study with Maya indicate that, while the majority of female users are girls and women aged 18 to 25 years old, about a third of the app's female users are adolescent girls aged 16 to 19.

### Focusing on sexual and reproductive health

Six among the seven businesses which reached the highest numbers of girls were focusing on sexual and reproductive health through awareness raising services, online consultations and sanitary products. These were: Maya, Pan Ka Lay, Totohealth, Banapads, KGG and Sehat Kahani. Business experience shows that access to better information about health is universally regarded as important, and awareness on reproductive health is seen as relevant by girls and women of all ages. Maya was especially successful at reaching high numbers of girls, and its experience is highlighted in [Box 3](#).

#### Box 3. Maya: Providing an Online Safe Space for Specialist Health Advice

**Maya** is a for-profit business in Bangladesh that operates through a website and an anonymous messaging app for health advice, where users' queries are answered by health specialists. Maya's users are primarily girls and women, although the business found that many men also use the app to ask queries for their partners. A key reason for Maya's popularity lies in the fact that the app preserves users' anonymity, hence offering a safe space for girls and women to ask questions about sensitive matters. Users can also access others' anonymous questions, learning more about specific topics. The company aims at reaching people, particularly girls and women, who feel ashamed to interact freely with doctors, because they are influenced by cultural and social norms.

By their last reporting period, in June 2019, the company reported a total number of 534,604 website and app monthly active users (all ages and genders). The app allows for queries to be answered by AI and connects users with specialists for more specific queries and/ or for prescriptions. Through SPRING, the business re-branded the app to make it more appealing to a broader audience and worked on improving the user experience.

These improvements to their existing services had led to increased user engagement already by the time of Bootcamp 2. However, while Maya was able to increase its user engagement during and after SPRING, it is difficult to assess girl impact due to **the anonymity of the app which makes it difficult to collect accurate data on gender and age of users**. Anecdotal feedback from surveys reports that Maya is well received by users, who tend to share information found on the app with their family and friends<sup>28</sup>.

### Engaging gatekeepers

Similarly, to the girl-specific businesses mentioned in [Section 1.3.2](#), **SafeBoda**, **Pan Ka Lay** and **KGG** worked to gain the trust of girls' gatekeepers, as they recognised their role in: i) determining girls' ability to purchase or access the prototype and ii) changing conservative norms which affect girls.

KGG developed a prototype based on an 'Avon-lady' sales model reaching girls and women through door-to-door visits. In a case study interview, business respondents spoke of the importance of gaining trust among young girls' mothers, while older girls were more likely to interact with KGG sales agents directly<sup>29</sup>. Pan Kay Lay and Safeboda's experiences are explored in [Boxes 4](#) and [5](#) respectively.

#### Box 4. Engaging boys and men to tackle the taboo around menstruation in Myanmar

**Pan Ka Lay decided to shift away from reaching all females, to reaching girls as part of the broader population.** Initially, Pan Ka Lay's campaigns and product ideas were targeted at all females, so as to sensitise girls and women on Menstrual Hygiene Management (MHM). Through SPRING, Pan Ka Lay decided to focus on education and advocacy on women and girls' reproductive health. More specifically, Pan Ka Lay now aims to break the stigma surrounding menstruation in Myanmar – portraying it as a normal biological process – and to have a wider impact on policy and social norms. Because of its focus on social norm change, it was important for the business to target the general population. Through its SPRING research, the importance of reaching boys and men in influencing girls' behaviour became evident.

To engage with key influencers of girls' behaviour, Pan Ka Lay has widened its strategy to produce online content targeted at mothers, sisters and men alike. It aims to target both boys and girls in its future campaigns, including through comic books distributed in school:

<sup>28</sup> Maya BPE Case Study.

<sup>29</sup> KGG BPE Case Study.

*“If you want to impact on women [...] you need to change the whole society, so you are speaking to all the actors that need to be informed.”* (Interview with Main Participant)

*“The taboo and stigma come from men. Or come from the fear of what men are going to think. But then particular to adolescent girls is the fact that, yes, they are heavily controlled by their families”* (Interview with Main Participant)

While it is too early to assess the prototype’s impact, Pan Ka Lay’s Communications Officer reported that by June 2019, approximately 350 girls and women had engaged with the business via message to ask more questions about menstruation, showing their engagement with the campaign<sup>30</sup>.

### Box 5. SafeBoda: Revolutionising Mobility for Girls in Uganda

**SafeBoda’s** experience shows how technological solutions can increase girl reach and safety. Through HCD research, the business realised the importance of increasing parents’ and girls’ perceptions of safety, especially in terms of the trustworthiness of its drivers and its service more generally.

Once it realised girls’ (and parents’) safety concerns, SafeBoda’s response led to huge popularity of its private riding service among female clients. At the time of the case study in 2018, drivers estimated that approximately 70% of clients were young women (SafeBoda BPE Case Study). Girls preferred using SafeBoda services because app features increased their perceived sense of security. SafeBoda’s use of helmets and inclusion of drivers’ picture on its app are explicit efforts to make the service more secure than its competitors.

*“The good thing about SafeBoda, apart from...maybe they don’t show the number plates, but at least the helmet and the thing. But there’s something I realised about Taxify. They will show you a number plate but then, when the guy comes, it’s a different number plate. It happened to me twice or thrice with Taxify”.* (168 SafeBoda\_BPE\_Girl Users FGD Part 2)

The use of technology – which allows customers to book their SafeBoda and get an ETA for their trip – and the company’s background checks on its drivers, who also receive training on issues around sexual harassment and security, contribute to offering a service which is seen as trustworthy compared to competitors.

*“The programme has been helping SafeBoda is doing so because they want to help young girls. So, we have found, with SafeBoda, a lot of the users are young girls, to go to university to go to school. (...) So, whenever he or she wants to move somewhere, she just makes a phone call, come and pick me from here, this has really made it safer for people who use boda-boda as a means of transportation everyday”* (Interview with School Security Officer)

Police interviewed as part of BPE fieldwork confirmed that SafeBoda’s drivers have never been involved in cases of abuse or gender-related violence and that since 2014 it has become safer to travel via private *boda-bodas*.

*“SafeBoda has actually changed the lives by operation within the city. The only thing I may want to put across, perhaps, is to extend the services outside Kampala (idr.to rural areas)”* (Interview with Traffic Police authority)

There was anecdotal evidence that increased mobility for girls has enabled them to be able to perform activities at night such as studying, working and attending social events.

*“The statistics I was giving you was our students, inclusive of any other ladies downtown that are working, they are now in position to stay behind longer, taking into consideration that I can stay longer and still have a SafeBoda to take me back home. (...) So, you can come read from five up to around ten in the night and you can still call SafeBoda. So, that has increased on the confidence of the public into SafeBoda because they know I can still work until late evening, until ten PM, and I can still ride behind SafeBoda to get back home.”* (Interview with School Security Officer)

In turn, good business performance and having a high demand for the service increased the business’ effectiveness and safety. Because of the high demand for SafeBoda’s services, drivers are encouraged to work for them. The ready supply of drivers means that the service can be accessed easily and quickly, decreasing wait times for girls.

<sup>30</sup> Pan Ka Lay BPE Case Study.

### 1.4.3 What did not work

Overall, adolescent girls represent a challenging target group to work with from a business perspective. This is due to a variety of reasons, such as: girls being under legal age; a need for throughout mentorship and guidance, lack of economic independence and freedom to make decisions; and conservative norms regarding women and girls' place in society. Our analysis did not identify challenges which are specific to reaching adolescent girls as part of broader target group. This, however, might be due to lack of reporting on the part of businesses which do not have a strong business mandate to focus on girls.

All businesses reported important challenges in reaching girls as part of the broader population. Our KPI analysis found that, **while reaching girls through broader target groups was seen as a strategy to reach girls at scale, with the exception of the four highest-performing businesses, this hypothesis did not hold true.** This may be due to the fact that businesses which lacked a clear girl preposition in their business model tended to be less motivated in reaching adolescent girls, and this group is challenging to reach for a number of reasons highlighted below.

#### Safety and social norms: Gaining the trust of gatekeepers and male family members

R&D reported that one of the challenges related to working with girls was linked to the conservative attitudes in girls' families. R&D saw high numbers of girls coming to selection interviews with their brothers, who wanted to be present both out of safety concerns and because they did not believe in their sisters' capacity to handle the pressure of running a business. This made recruitment more time-consuming<sup>31</sup>.

As analysed in the previous section on girl-specific interventions, gatekeepers and especially male family members remain crucial for businesses to engage with.

*"It's very hard to reach the girls directly [xxx] because there are always gatekeepers, maybe parents or seniors in the family (...) so there are certain level of gatekeeping, so either we need to go through her mother or her sister, elder sister, or maybe sister-in-law, so that is the challenge because the ownership of the farm, ownership of the activities, ownership of the financial transaction is very hard to have on the girls, until and unless they get married".* (Main Participant interview with R&D).

#### Retaining girls

Girls require constant guidance and motivation. This was the single biggest challenge faced by businesses which were reaching girls in the value chain ([Coffey BPE Thematic Report Reaching Girls in the Value Chain](#)).

Cheherani faced challenges in retaining adolescent girls as young micro-entrepreneurs. The financial enterprise sought to include girls in the value chain through a prototype which supported girl-led ventures and small enterprises by providing loans and financial education. Their initial prototype proved to be unsustainable, as was too resource-intensive to motivate girls to start their own business and convince them that this would have a positive impact on their livelihoods. Cherehani experienced a high rate of girl drop-out, with girls opting for other choices such as going back to school, getting married or finding other employment. It has since then shifted its strategy to targeting girls who were already young entrepreneurs or had already a business idea underway.

*"It was too expensive because some girls would start and there was some point they realised, oh, no, I actually don't want to do this, I wanna go back to school, or, at some point, they say you've trained me, but I don't want to be a tailor, I want to be a waiter in some restaurant, or you've trained me, but I want to go and get married Nairobi, another city, and stuff. So, most of them didn't know what they want. So, we thought that it would be easier to meet them at the market, they've decided I've started this business with this capital or I borrowed this money from this place, but now I want to hold their hands and take them further rather than trying to convince them to start business and explain that the business would help them more. We want people who have started believing that their business would help them, but now growing their businesses further."* (Interview with main SPRING participant)

#### Finding a competitive price point

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<sup>31</sup> R&D BPE Case Study.



Competitive pricing was key to ensure access to products and services for both girl-specific and non girl-specific prototypes. This is even more the case in the case of adolescent girls, who lack their own sources of income and rely on their families to meet their needs.

For instance, while SafeBoda's services have built a reputation for safety and trustworthiness, the business reported that it lost some clients to its competitor Taxify due to its lower pricing. AcceleratED also faced pricing challenges, as it was operating in a significantly hostile Ethiopian business environment, and the business struggled to receive on-time payments for its services. Dot & Line reported at the time of the Case Study in 2019 that one of the challenges lying ahead concerned identifying a price point which would allow it to retain parents from varied socio-economic backgrounds<sup>32</sup>. Similarly, Resonate also struggled to find the right price point for its training programme.

### Girls' access to technology

Businesses which relied on apps to access their targeted girls face the challenge that some parents do not allow girls have smartphones at a young age, which means they are not able to access the service. This was an issue for Safe Boda<sup>33</sup>, Maya and R&D. Maya reported that that a high ratio of its website and app users is likely to be girls' parents, although this is hard to say for certain as the app is entirely anonymous. For a more in-depth analysis of this theme, please refer to the [BPE Thematic Report on reaching girls through technology](#).

### Reaching younger girls

For Pan Ka Lay the challenge to work with young teenager consists in the inability to reach them directly but having to identify and target their gatekeepers. While Pan Ka Lay was targeting the 15-24 age group through Facebook, they realised that the under 15 age group was not present on social media and that the best way to reach them would be through schools<sup>34</sup>. Although working with younger girls requires greater engagement effort with their families and teachers, in the case of Pan Ka Lay daughters have benefited from messages passed on to them from their mothers and sisters. This effort is further justified by the fact that younger age groups have greater capacity to absorb new knowledge and are seen as most responsive to social norm change and knowledge uptake on specific healthcare and MHM products<sup>35</sup>. An in-depth analysis of the challenges in reaching younger adolescents can be found in the [BPE Thematic Report on reaching girls in different age groups](#).

*"They are harder to reach. You constantly need to think who is the gatekeeper and who has the power over them. So, you have maybe three target audiences instead of one. For example, for the comic book we are going to speak to girls, boys and parents to impact girls."* (Interview with main SPRING participant, Pan Ka Lay)

## 2. Lessons learned

Out of the 28 SPRING businesses we sampled for BPE case study research, ten developed girl-specific solutions, while 17 reached girls as part of a broader group (18 if we count Ubongo). Throughout the lifetime of the programme, businesses increasingly decided to focus on the latter method of targeting. Among the businesses which targeted girls as part of a broader population, two were able to reach larger numbers (100,000+ girls), while none of the girl-specific businesses reached such levels of scale. Overall, girl-specific and non-girl-specific businesses which reached higher numbers of girl users: i) used technological solutions; ii) hired girls as mobilisers or ambassadors; iii) focused on sexual and reproductive health; or iv) engaged gatekeepers. Although successful businesses used a combination of these factors, none have used all of them in their approach. Following reflection on the sampled business' experience, we identified several lessons learned:

- The ten businesses which launched prototypes directly targeting girls did so for various reasons. While some did so mainly because of SPRING encouragement, others mentioned strategic reasons, including improving business performance and having a social impact. Some businesses reported engaging with adolescent girls because they are seen as: i) being more detailed-oriented, ii) being more trustworthy; iii)

<sup>32</sup> BPE Thematic Study with Dot and Line.

<sup>33</sup> BPE Case Study with SafeBoda.

<sup>34</sup> BPE Case Study report with PKL.

<sup>35</sup> BPE Case Study report with PKL.

as having a compatible lifestyle with the prototype; and iv) being key for the future economic growth of their countries.

- Both girl-specific and broader population prototypes were characterised by similar challenges: i) gaining the trust of gatekeepers and male family members, particularly due to conservative attitudes; ii) retaining girls by providing guidance and motivation; iii) finding a competitive price point; iv) reaching girls who may not have access to technology; and v) reaching younger girls.
- The two businesses which achieved the highest numbers reached girls as part of a broader target group using technology. Despite this, most interventions reaching girls as part of a broader population reached the same scale as girl-specific ones. The reasons for high scale among top-performers can be traced back to their overall performance and model, rather than their form of targeting. It is also important to note that the non-girl-specific interventions which reached high number of girls made additional efforts to tailor their product to girls' needs, despite focusing on a broader population overall.
- There are common elements in the two groups which made prototypes more effective. These are: i) gaining the support of gatekeepers; ii) reaching girls through their peers; and iii) understanding and responding to girls' needs through the continued use of HCD. It also appears that products and services focusing on health and wellbeing received high levels of demand, which might indicate that these products are of high relevance to adolescent girls.
- Reaching girls through the general population is unlikely to lead to very high girl reach unless interventions include specific, targeted efforts to get them and their gatekeepers on board. Communications should be carefully tailored to parents and gatekeepers to ensure they are supportive of the intervention and aware of its benefits.
- Cost remains a key concern, for both girl-specific and broader population interventions. The businesses which were able to reach high numbers of girls developed appropriate costing strategies for their prototypes, which supported the performance of the business as a whole and enabled it to reach girls.
- It is important to differentiate between achieving high scale and high impact: while businesses used technology and media to reach high numbers of girls, this does not mean having an impact on girls' lives. Further research is required to understand the long-term effects of the prototypes on the target population.

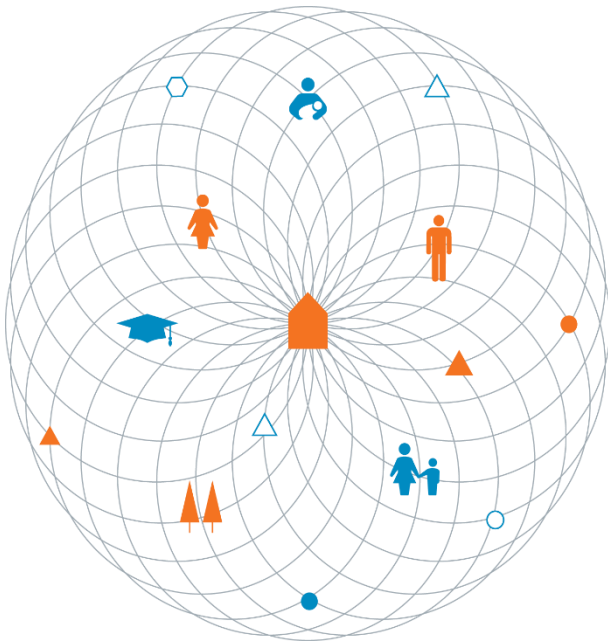
### 3. Recommendations

- **Businesses which want to scale up their prototype quickly should use technology and existing channels which already reach girls.** This is because technology reduces cost per person reached and can appeal to users because of security or anonymity concerns. However, technology needs to be tailored to girls' needs and preferences to achieve high levels of take-up and consider the degree of diversity within the adolescent girl group. Even where technology is used, a high level of human interaction is needed to increase trust between girls, their gatekeepers, and the business.
- **To achieve scale quickly, girl-focused programmes and businesses should focus on products for which there is unmet demand among adolescents.** Our research indicates that adolescent girls and their families have strong demand for products which support girls to look after their health, safety and personal wellbeing.
- **When attempting to foster social norm change, businesses or girls-centred programmes should focus on behavioural change campaigns that engage with different actors,** as opposed to direct interventions which could be met with hostility and reluctance if the underlying norm has not been tackled.
- **Interventions reaching girls as part of the general population should include elements of girl-specific tailoring, as well as targeted efforts to get girls and their gatekeepers on board.** Communications should be carefully tailored to parents and gatekeepers to ensure they are supportive of the intervention and aware of its benefits. Communications to girls themselves should tap into girls' peer networks in order to establish a sense of belonging and community.
- **Businesses should keep in mind that the ability to reach girls ultimately depends on the strength of the business model.** Businesses need to develop appropriate costing strategies for their prototypes, especially considering that girls tend to have limited access to their own money. Businesses should keep



using HCD after prototype launch to ensure that their interventions continue to be relevant to girls' (and their parents') preferences and needs. Carrying out research with diverse sub-groups can help tailor the product to this heterogenous group.

# Annexes



# Annex 1. Summary of BPE business narratives

**Table 1. BPE businesses reaching girls through girl-specific interventions<sup>36</sup>**

Cohort	Business	Country	Girl Beneficiary description	Impact Area	Sector	Prototype Description
1	Village Energy	Uganda	Value Chain (Primary)	Earn	Energy	Prototype includes girls in its sales model as phone-charging micro-entrepreneurs.
1	Jibu	Kenya	Value Chain (Primary) End users	Earn / Stay Healthy	WASH	Micro-franchise system which sees girls involved as micro-franchise holders selling purified bottled water.
1	FTB	Uganda	End Users Value Chain (Secondary)	Save	Financial services	Girl-specific saving accounts complemented by an app with in-built financial and reproductive health education trainings.
2	iSocial	Bangladesh	Value Chain (Primary)  End users	Earn	Sales	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.
2	JBS	Nepal	End users	Save	Financial Services	Youth microfinance initiative that sets up saving groups for adolescent girls, who also receive trainings in practical life skills, health and agriculture.
2	Paritran	Pakistan	End users Value Chain (Secondary)	Stay Safe	Personal security	Self-defence and personal security trainings in schools to empower girls against the

<sup>36</sup> Table data compiled using the SPRING Master Dataset and the Case Study reports as sources,

ANNEX 1: SUMMARY OF BPE BUSINESS NARRATIVES

						risk of sexual abuse and violence.
2	Rooster Logic	Nepal	Value Chain (Primary)	Earn	IT	The Sukarmi model involves the inclusion of girls into the business value chain as data enumerators and collectors through casual and part-time employment.
3	Micro Health Initiative	Tanzania	End users Value Chain (Secondary)	Stay Healthy	health	Girl-specific health insurance package solution with add-on services and promotions.
4	Khalti	Nepal	End users	Earn	financial services	Management and payment of bills, as well as tailored financial literacy training, through the Smart Chhori App.
4	Leaping Boundaries	Bangladesh	End beneficiaries	Learn	Education	ICT and English classes to girls in Madrasas through Leadership Academy for young change-makers.

**Table 2. BPE businesses reaching girls as part of a broader population**

Cohort	Business	Country	Girl beneficiary description <sup>37</sup>	Impact Area	Sector	Prototype description
1	Banapads	Uganda	End Users	Stay healthy	Health	Eco-friendly and re-usable pads.
1	Shekina	Rwanda	Value Chain	Earn	Sales	Production and sales of cassava leaf products.
1	Totohealth	Kenya	End Users	Stay healthy	Health	Health information and support during pregnancy.
1	Green Credit	Kenya	End Beneficiaries	Learn	Financial services	Financial support to Green Credit's female employees - Mama Mbgosas – to sponsor children's tuition fees.
2	R&D Innovative Solution (R&D)	Nepal	End Beneficiaries Value Chain	Earn	Agriculture	Woman-owned agribusiness company that has multiple business streams with a focus on strengthening female agro-entrepreneurs.
2	KGG	Nepal	End users Value Chain (Secondary)	Earn	Sales	Whole-sale distribution network run by women entrepreneurs and sales agents (Avon-lady sales model).
2	Sehat Kahani	Pakistan	End users	Stay healthy	Health	In-clinic and home-based visits, as well as awareness-raising activities to low-income communities through online visits by female doctors.
3	AccelerarED	Ethiopia	End Beneficiaries	Learn	Education	Personalised trainings to teachers in Ethiopia to improve teaching methods and promote inclusive and gender-sensitive classrooms.

<sup>37</sup> Girl beneficiaries are grouped in three categories: i) value chain (where businesses have directly employed and included girls in their business model); ii) end users; and iii) end beneficiaries.

ANNEX 1: SUMMARY OF BPE BUSINESS NARRATIVES

3	Cherehani	Kenya	End users Value Chain (Secondary)	Earn	Financial services	Financial support and facilitated access to loans for young female entrepreneurs.
3	SafeBoda	Uganda	End users	Stay safe	Transport	App-based private motorcycle transport service.
3	Resonate	Rwanda	End Beneficiaries	Learn	Education	Personal development and storytelling trainings to girls and women.
3	Ubongo	Tanzania	End users	Learn	Entertainment Education	Behavioural change campaigns integrated into entertainment content tailored for children.
3	Dot and Line	Pakistan	End users	Learn	Education	After-class, women-led tutoring for children from middle income families.
4	Doh Eain	Myanmar	End users	Stay safe	Education	Inclusive, safe public spaces for communities.
4	Maya Apa	Bangladesh	End users	Stay healthy	Health	The Maya Apa app offers an anonymous space for users where they can seek professional advice on health matters.
4	Rizq	Pakistan	End users	Stay healthy	Food	Food bank network distributing meals in households and schools.
4	LeanObots	Pakistan	End users	Learn	Education	STEM (Science, Technology, Engineering and Mathematics) eLearning platform which provides interactive teaching through the assistance of a robot.
4	Pan Ka Lay	Myanmar	End users	Stay healthy	Health	Social media campaign to break the taboo around menstruation in Myanmar.

## Annex 2. Girl reach KPI data for BPE businesses

Table 1. Girl reach per year for sampled BPE businesses

Cohort	Business	Baseline	Year 1	Year 2	Year 3
<b>Year</b>		<b>July 2014-Jun 2015</b>	<b>Jun-16</b>	<b>Jun-17</b>	<b>Jun-18</b>
Cohort 1	Jibu	None	6	Not Filled	Not Filled
	Village Energy	5	18	3	1473
	FTB	12,119	12,426	14,43	15,147
	Banapads	4980	8586 (of which 302 in the value chain)	8586 (of which 302 in the value chain)	20,332 (of which 302 in the value)
	Totohealth	1,252	1,434	2,643	N/A
	Green Credit	0	5	N/A	N/A
	Shekina	11	276	276	297
<b>Year</b>		<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
Cohort 2	Rooster Logic	0	222	318	372
	iSocial	95	2413 (4 Kallyani + 2409 unique clients)	9,623 (109 Kallyanis + 9,514 unique clients)	not filled
	Paritran	141	2028	3567	6832
	R&D	0	558	153	247
	Sehat Kahani	3250	3521	4466	Not Filled
	KGG	4265 (clients)	1 (VC)	N/A	N/A
	JBS	0	137	362	787
	Dot & Line	0	0	0	181
<b>Year</b>		<b>2017</b>	<b>2018</b>	<b>2019</b>	
Cohort 3	AcceleratED	0	4700	Not filled	
	Cherehani	N/A	82	103	
	MHI	0	170	413	
	SafeBoda	883	2595	160346	

ANNEX 2: GIRL REACH KPI DATA FOR BPE BUSINESSES

	Resonate	708	363	156	
	Ubongo	N/A	515,680	1,641,200	
<b>Year</b>		<b>2018</b>	<b>2019</b>		
<b>Cohort 4</b>	Doh Eain	0	97		
	Khalti	2	2948		
	Maya Apa	n/a	14,288		
	RIZQ	864	1530		
	LearnObots	0	20		
	Pan Ka Lay	0	149 350,14		
	Leaping Boundaries	641	240		