Summative Programme Performance Report – SPRING Monitoring & Evaluation

March 2020

SPRING Independent Evaluation Team
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This document has been approved for submission by Tetra Tech International Development 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
Principal Consultant
Signature: 

Heidi Ober
# Abbreviations and Acronyms

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>BPE</td>
<td>Business Performance Evaluation</td>
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<tr>
<td>BoP</td>
<td>Bottoms of the Pyramid</td>
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<td>BAF</td>
<td>Business Assistance Fund</td>
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<tr>
<td>CM</td>
<td>Country Manager</td>
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<tr>
<td>CRS</td>
<td>Capital Raising Strategy</td>
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<tr>
<td>DFID</td>
<td>Department for International Development</td>
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<td>DFAT</td>
<td>Department of Foreign Affairs and Trade</td>
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<td>EoC</td>
<td>End of Cohort</td>
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<td>HCD</td>
<td>Human Centred Design</td>
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<td>IE</td>
<td>Impact Evaluation</td>
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<td>IP</td>
<td>Implementing Partner</td>
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<td>KDHS</td>
<td>Kenyan Demographic and Health Survey</td>
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<td>KSh</td>
<td>Kenyan Shillings</td>
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<td>KII</td>
<td>Key Informant Interview</td>
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<td>KPI</td>
<td>Key Performance Indicator</td>
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<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
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<td>NGO</td>
<td>Non-Government Organisation</td>
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<td>NCD</td>
<td>Non-communicable diseases</td>
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<tr>
<td>PDF</td>
<td>Prototype Development Fund</td>
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<td>PPE</td>
<td>Programme Performance Evaluation</td>
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<tr>
<td>PPI</td>
<td>Poverty Probability Index</td>
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<tr>
<td>SEL</td>
<td>Social and Emotional Learning</td>
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<tr>
<td>SMS</td>
<td>Short Message Service</td>
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<tr>
<td>STEM</td>
<td>Science, Technology, Engineering and Maths</td>
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<tr>
<td>ToC</td>
<td>Theory of Change</td>
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<td>ToR</td>
<td>Terms of Reference</td>
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<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
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<td>USD</td>
<td>United States Dollar</td>
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<tr>
<td>VfM</td>
<td>Value for Money</td>
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Executive Summary

The SPRING context

SPRING was a five-year programme funded by the Department of International Development (DFID), the United States Agency for International Development (USAID) and the Australian Department of Foreign Affairs and Trade (DFAT). Donors also included the Nike Foundation, which funded the programme until February 2018. SPRING aimed to transform the lives of adolescent girls by working with businesses to develop products and services which would help them keep safe, learn, earn and save, and have greater wellbeing. The SPRING accelerator identified businesses which could improve the lives of girls and provided mentoring support, limited finance, and expertise in business growth, design, innovation and marketing to help drive their business models forward.

The programme was implemented by a consortium of partners led by the Palladium Group, including a SPRING CEO and core project team based in London; fuseproject, an international design and brand development firm and experts in Human-centered design (HCD), who were in charge of the overall accelerator design; a team of global thematic experts; and a range of professionals (e.g. legal, marketing, and financial advice) supporting the implementing businesses with their expertise.

The SPRING programme ran from July 2014 to September 2019. The programme supported four cohorts of businesses in nine countries in two different geographic areas in Eastern Africa (Ethiopia, Tanzania, Kenya, Uganda and Rwanda) and South Asia (Bangladesh, Pakistan, Nepal and Myanmar). By the end of its last cohort, SPRING had worked with 75 businesses, and reached 2,534,214 adolescent girls.

The context of the SPRING evaluation

This is the final summative evaluation report of one of three evaluation components of the SPRING programme, the Programme Performance Evaluation.

Evaluation design and methods

This evaluation report assesses the extent and manner of the SPRING implementation, iteration and adaptation. We applied a theory-based, mixed methods approach to gather relevant data, drawing on evidence from the on-going evaluation over a period of five years. During this time, we worked closely with the implementing partner (IP) of SPRING but retained our independence, playing a role of a “critical friend”. We also reported regularly to the donors, both independently and together with the IP.

We developed an Evaluation Framework in line with the OECD DAC criteria during the Inception Phase, which has been periodically reviewed, refined and updated to ensure that the evaluation remains relevant to the intended users. These revisions to the Evaluation Framework took into account changes implemented by the IP both through programme learning and the more formal revision of its programme Theory of Change.

Throughout the five-year evaluation period we gathered data from a range of sources, conducted interviews with IP members, we reviewed programme documentation and communications, and we sat as observers in meetings, both internal IP meetings and IP-donor meetings. To produce this report, we have drawn on our earlier reports and conducted additional independent interviews with
donor representatives and businesses. In addition, we have used the IP’s own reported data and had independent access to much of their programme data.

In January 2020, we presented the draft findings of this report to the donors in a workshop attended by DFID and USAID representatives. They provided feedback and asked questions which has allowed us to further refine the findings and lessons presented in this report.

The purpose of this report

This report answers the Evaluation Framework questions which are relevant to the PPE, with the remaining questions to be addressed in the Summative BPE evaluation report and the Impact Evaluation reports. This report will help inform programming decisions by both DFID and USAID, and other donors and stakeholders globally which are involved in innovating and designing programmes aimed at empowerment, especially those focused on girls.

Key findings

How successfully did SPRING target businesses to achieve programme goals? AND To what extent has SPRING adapted and with what effect?

Businesses for each cohort were selected in four separate processes. SPRING adapted its selection process for businesses in each cohort, refining its selection criteria based on its own reflection and learning from the previous cohort. Following Cohort 1 the identification for application and potential selection became a more focused process, using local knowledge and expertise.

The programme went through several iterations where it identified and selected businesses at various stages of growth. Cohort 1 identified mainly new entry level businesses, while Cohort 2 moved towards working with more mature businesses. Cohort 3 identified early stage growth businesses which had some market traction. Cohort 4 opted for businesses in later stage growth, but which were still sufficiently nimble to change implementation strategies based on their prototype HCD related research but mature enough to have market reach and traction to meet programme needs.

The original business case suggested that the private sector players “partner” with NGOs, and while this process was not implemented completely, SPRING did partner with a mix of business ventures, with over three quarters of their 75 businesses classified as “for profit”. A number of these businesses had participated in other accelerators, but applauded SPRING for its unique characteristics, including a longer period of time for engagement, the inclusion of HCD as a tool and methodology, and a form of support for each business, tailored for its needs.

How successfully has SPRING targeted adolescent girls? AND To what extent has SPRING adapted and with what effect?

As part of its initial country-based work, and to assist with the business selection process, SPRING conducted a “girl landscaping” process. This intensive primary research activity highlighted girls’ needs and challenges in the cohorts’ countries. This foundation greatly assisted in the business selection process, and in the businesses prototype development process.

While the age range of the targeted girls remained the same, the definition of this demographic changed as the programme evolved. Initially the programme was designed to target Bottom of the Pyramid (BoP) girls. It became evident that these girls often had very little economic power and influence, and while they might benefit from the programme objective, it would be hard to reach at scale within the programme lifespan. As a result, the programme shifted its focus from BoP girls to a broader category of “vulnerable” girls, with no clear definition of vulnerability, rather recognising that vulnerability can result from a number of causes including socio-economic status, as well as religious and cultural environments. In addition, many business prototypes targeted girls outside the SPRING age parameters. As a result, SPRING might have under-reported its actual reach on individuals.

In identifying businesses to impact on girls’ lives, the programme reflected, learned and refined its selection. In early cohorts, it soon became evident that using the programme would not achieve targets within the lifespan. Focus then shifted to businesses using prototypes benefitting girls as end users – either as direct decision makers or as beneficiaries through what was termed gatekeepers.

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Many SPRING businesses had not previously considered girls as a unique market segment and were grateful for this exposure. However, many found that the parameters imposed by SPRING were constraining (adolescent girls between the ages of 10-19), and instead used the SPRING process to benefit these girls as part of another demographic (e.g. “youth or young people” or “school going children” including boys, “families” including girl children, “younger women” including recipients older than 19). As a result, SPRING might have benefitted populations unidentified and unrecorded by the programme.

The effect of SPRING adapting is seen in a number of programme areas including:

- The identification of what types of businesses are most suited to partner with the programme;
- The changing of the type of girls and the role these targeted girls were expected to play in relation to the businesses;
- How the programme could most effectively utilise its Prototype Development Fund (PDF) offering; and
- The reorganisation of the face-to-face interactions, allowing businesses to have more opportunities to refine their prototype.

All of these changes to the programme allowed it to more effectively reach its target number of beneficiaries and businesses, on time and within budget, while continuing to provide the businesses with a consistently high level of quality inputs.

How effectively were the different SPRING accelerator experience inputs designed and delivered, to help businesses refine their business model, product, or service?

SPRING consistently received high satisfaction ratings from its participants regarding its inputs and support. The highest ratings were received for the face to face encounters with IP staff at bootcamps, and for the inputs of which the businesses were previously unaware, such as HCD. One area that received lower ratings was the HCD research activities which were carried out by an outsourced company from Cohort 2 onwards, following which SPRING implemented processes to improve this delivery.5

SPRING partially assisted its businesses in the testing and design of their prototypes with funding through its Prototype Development Fund (PDF). Rather than allocating an equal amount to companies, from Cohort 2, SPRING required businesses to “pitch” for their funding, dropping the average PDF value in each cohort by just over a third.

Did SPRING represent good value for money?

SPRING was a unique programme, as it had three main components: a girl programme, an HCD programme and a business accelerator. It is therefore difficult to compare the programme to any other for the purposes of determining value for money. However, the ongoing adaptation of SPRING did not result in increased programme management costs, with the costs following a typical project trajectory over time and remaining within the overall budget.

Lessons learned and recommendations

High level lessons learned and associated recommendations from the evaluation are presented here. For each recommendation, we also suggest the relevant audience, including donors, programme implementers and the wider development community.

Lesson 1: The private sector can develop products and services needed by girls

SPRING’s underlying hypothesis was that private sector players could profitably play a role in providing products and services to girls assisting in their economic empowerment. We think that part of this hypothesis has been proven to be correct. SPRING has shown that it is possible to reach girls, using private sector stakeholders. The basic hypothesis of engaging “the private sector to develop

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5 For more information on programme improvements in this areas see Coffey, SPRING Programme Performance Evaluation Report, Cohort 2, March 2018.

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and distribute commercially viable products has been proven. However, it remains to be seen if these products “…enhance a girls’ economic opportunities”.

Lesson 2: Ensure targets allow flexibility to encourage innovation, iteration and learning

SPRING was required to deliver quantitative targets which were conceived before the programme had gained traction. The programme delivered its targets, but we think that this focus on targets impeded its ability to innovate and pivot. These constraints influenced the programme in three ways:

- The programme worked with businesses which could quickly reach a large number of girls over a short period of time;
- SPRING may have chosen to partner with businesses that had a greater girl reach rather than a deeper girl impact due to the mandate to achieve targets; and
- After achieving its girl reach target the programme displayed was less risk averse, working with more innovative businesses that might have impacted girls in a different or a deeper manner.

The need to report against targets might also have impacted on the programme underreporting on its true reach. For example, the target age parameters were arbitrary (10-19). Many businesses reached girls outside of these parameters, but only reported girls within the parameters to SPRING, possibly under reporting the programme’s reach.

An example of weighted targets might include allocating weights to different age groups and to the anticipated depth of impact of a prototype. An example of weighted logframe targets can be found in the Section 5.2.2, Table 6 in the main body of the report.

Lesson 3: Economic empowerment takes time and resources, especially to deliver at scale.

The original programme design sought to economically empower girls by placing assets within their control. SPRING opted instead to identify girls as direct end users of products and services working with businesses which developed prototypes to reach girls in various ways. Reaching girls as value chain contributors was challenging, and the programme struggled with this as a means to achieve its programme targets. As a result, SPRING refined its selection process and identified businesses that would best match the programme’s outcomes and objectives.
**Recommendation**

<table>
<thead>
<tr>
<th>Audience</th>
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<tr>
<td>Economically empowering girls as value chain workers takes time and effort, and potential scale is significantly smaller. Programme designers need to take this into account in future programmes. The recommendation of flexible, perhaps weighted targets, might be applied here as well (Lesson 2), allowing SPRING to claim a higher weighting for a value chain beneficiary because of a deeper level of impact. A girl targeted as a consumer might have attracted a lesser weighting.</td>
</tr>
<tr>
<td>Donors; broader community</td>
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**Lesson 4: Deeper impact might be more efficient, with a narrower geographic focus**

SPRING was designed to be implemented across East Africa and South Asia allowing for greater exposure and learning opportunity. But the alternating movement between regions for consecutive cohorts meant the programme was not able fully exploit the opportunity to build on its previous cohort’s momentum.

Additional countries were added to Cohorts 3 and 4, increasing the complexity of the programme’s operations. Programme resources were diluted across a large number of businesses in diverse countries with dissimilar contexts.

**Recommendation**

<table>
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<tr>
<td>Programmes should explore the opportunity of increasing the depth of interventions by narrowing their geographic focus and allowing them to more easily build on earlier achievements.</td>
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<td>Donors; programme implementers</td>
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**Lesson 5: Fast is not always best**

SPRING shortened its implementation cycle from twelve to nine months, for efficiency, and “doubled up” Cohorts 2 and 3 overlapping their implementation by several months. This impacted on the programme’s ability to reflect and iterate. Businesses also reported feeling pressurised to learn and apply HCD principle and to innovate their prototypes in a shorter period of time.

**Recommendation**

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<th>Audience</th>
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<tr>
<td>A learning programme requires time for reflection, drawing lessons and iteration. Future programmes need to set aside time and resources for this process. Businesses were central to SPRING’s goal of reaching girls. Shortening the timelines of providing technical assistance to them, might undermine the effectiveness of this pathway. Programmes might consider a longer period of engagement with businesses to ensure effective uptake and reach.</td>
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<tr>
<td>Programme implementers</td>
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For more information please see, Coffey, SPRING Programme Performance Evaluation – Cohort 1 Review, May 2016.

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Lesson 6: Resource adequately to make best use of and clearly understand the local environment

SPRING operated centrally from London and relied heavily on its Country Managers (CM). The CM roles were originally envisaged as part time positions but evolved into a more central position but remained inadequately resourced. Good results were seen with a combination of local and international country managers working in tandem.

Girl landscaping helped the programme and the businesses understand the needs of girls in the target countries. However, girl landscaping limited its scope to the areas that girls (and their immediate circles) were aware of. It might have broadened its scope to consider issues which the girls were not necessarily aware of, but which impacted on them, for example, regulatory issues. This would have fed into business prototype development. Understanding this as a shortcoming in earlier cohorts might have refined the landscaping updates in later cohorts.

### Recommendation

<table>
<thead>
<tr>
<th>Recommendations</th>
<th>Audience</th>
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<tbody>
<tr>
<td>Programmes which rely heavily on local resources need to adequately plan and resource these representatives.</td>
<td>Programme implementers</td>
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<tr>
<td>Landscaping should be an essential part of programmes of this nature, as it aided greatly in various phases of implementation.</td>
<td>Programme implementers</td>
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<tr>
<td>Landscaping should be updated and revised to include areas reflecting previously unforeseen challenges.</td>
<td>Programme implementers</td>
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Lesson 7: Regular face-to-face engagements between the programme and businesses add value

SPRING’s implementation altered considerably and several, more regular meetings between the businesses and the IP were added. All stakeholders reported that these meetings added value. However, for HCD iterative purposes specifically, shorter, more focused touchpoints later in the programme may have been valuable, but expensive, due to having to fly in international expertise.

### Recommendation

<table>
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<th>Recommendations</th>
<th>Audience</th>
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<tr>
<td>More frequent face-to-face engagements with participants might allow for better, more focused iterations of their prototypes.</td>
<td>Programme implementers</td>
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<td>Recognising significant travel costs for international expertise, future programmes might consider building more local, internal capacity on methodologies like HCD, and embedding capacity in the local environment.</td>
<td>Programme implementers</td>
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Lesson 8: Improvement comes from regular reviews, real time learning and adaptive management

SPRING altered its business selection criteria and processes assessing which types of businesses were best suited to absorb and learn from both its HCD methodology, and which were best suited to develop innovative offerings for adolescent girls. Idea stage businesses have insufficient traction and mature businesses have insufficient focus to be able to engage with a programme like SPRING.

SPRING changed the PDF model in Cohort 2, offering less PDF money and encouraging businesses to invest in their own prototype development. Prototype sales revenue was greater in Cohorts 2 and 3 than for Cohort 1 businesses over a similar period. All of these changes were made as a result of regular reviews and adaptive management based on lessons.
<table>
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<tr>
<th>Recommendation</th>
<th>Audience</th>
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<tr>
<td>Review selection criteria on a regular basis, and if needed, refine these for a more constructive and deliverable match.</td>
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<td>Accelerators seeking innovative partners need to identify businesses which have substance beyond an idea and the ability to commit, innovate and make decisions quickly. Ideally the businesses will be at growth stage.</td>
<td>Programme implementers</td>
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<td>When offering businesses funds for development implement three limitations:</td>
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<td>• Ring fence the range of possible expenditure;</td>
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<td>• Make businesses compete for the funding; and</td>
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<tr>
<td>• Suggest and encourage the businesses to invest their own resources (both financial and non-financial) in their own prototype development.</td>
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</table>
1. Evaluation Context and Purpose

1.1. Context of the evaluation

SPRING was a five-year programme funded by the Department of International Development (DFID), the United States Agency for International Development (USAID) and the Australian Department of Foreign Affairs and Trade (DFAT). Donors also included the Nike Foundation, which funded the programme until February 2018. SPRING aimed to transform the lives of adolescent girls by working with businesses to develop products and services which would help them keep safe, learn, earn and save, and have greater wellbeing. The SPRING accelerator identified businesses which could improve the lives of girls and provided mentoring support, limited finance, and expertise in business growth, design, innovation and marketing to help drive their business models forward.

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The SPRING programme ran from July 2014 to September 2019. The programme supported four cohorts of businesses in nine countries in two different geographic areas in Eastern Africa (Ethiopia, Tanzania, Kenya, Uganda and Rwanda) and South Asia (Bangladesh, Pakistan, Nepal and Myanmar). By the end of its last cohort, SPRING had worked with 75 businesses, and achieved its goal of reaching 200,000 girls by reaching 2,534,214 adolescent girls.

Coffey is the independent Monitoring and Evaluation (M&E) Partner for the SPRING Accelerator. Focusing on both learning and accountability, Coffey aimed to fill the gaps in the international knowledge base around what works (and what does not) and why in promoting the economic empowerment of adolescent girls.

1.2. Overall structure of the evaluation

SPRING implemented its vision through engaging with businesses through four cohorts. This evaluation gathered evidence through three components, applied to each cohort. The evaluation methodology is explained in more detail in Section 3, but the three evaluation components are:

- The **Programme Performance Evaluation (PPE)**. This aimed to assess the effectiveness of the programme, provide regular recommendations to the Implementing Partner (IP) to adapt the SPRING design and delivery between cohorts, and to synthesise findings and lessons learned on programme design and delivery.

- The **Business Performance Evaluation (BPE)**. This component assessed the business performance (e.g. in terms of sales, investment readiness, and number of girls reached) of each delegate and how this changed as a result of participation in SPRING. It also generated lessons about what works and what does not for businesses to reach adolescent girls.

- The **Impact Evaluation (IE)** used longitudinal and (where possible) quasi-experimental evaluation designs to assess to what extent adolescent girls have benefitted from SPRING products, services, or income-generation opportunities. The IE covered two SPRING businesses per cohort with tailored research at baseline before the launch of the SPRING prototype and an
endline study after the prototype had been delivered. The timeframe for each IE was tailored to the business specifics.

Through these three components, taking a theory-based approach, we interrogated the SPRING Theory of Change (ToC), Annex B. SPRING was designed and expected to reflect an innovative and iterative implementation model, responding to a refined understanding of its operational context. This approach resulted in different iterations of its programme level theory and enabled us to explore which aspects of SPRING worked well, which worked less well, and the reasons for these variations.

The ToC’s original focus on getting “direct economic assets to girls” was broadened to include a wider range of products, services, and business opportunities. These included economic, digital, sanitary, or otherwise life-enhancing products; childcare, mobile health advice or other services; or income-generating opportunities. Girl beneficiaries were reached either directly as purchasers, service providers or micro-entrepreneurs, or employees; or indirectly as beneficiaries within a customer household. The evaluation is guided by an Evaluation Framework, which identified the core evaluation questions to be answered as part of the evaluation. The core questions were mapped to the OECD DAC criteria, and to the relevant evaluation component, (PPE, BPE or IE). A set of sub-questions were developed for each evaluation question. These sub-questions are revisited and refined during the course of the evaluation, but the core questions remained intact. Coffey’s Evaluation Framework is outlined in Annex C.

The evaluation assessed whether SPRING had achieved its objectives by delivering the types of change set out in the ToC. The M&E of SPRING ran parallel with programme implementation and will continue until June 2021 to capture longer-term impacts of the SPRING programme.

1.3. Purpose of this evaluation

This is the final summative evaluation report of one of three evaluation components of the SPRING programme, the PPE.

The PPE is an evaluation of SPRING’s overall performance over the course of its four cohorts, to assess the effectiveness of the programme’s design and implementation. To do this we assessed the relevance, efficiency and effectiveness of the programme to work with the 75 overall participating businesses to develop interventions to increase adolescent girls’ ability to learn, earn save, stay healthy and stay safe. As such, the summative PPE report assesses to what extent:

- SPRING selected and targeted businesses to achieve the programme goals;
- The different SPRING accelerator experience inputs were designed and delivered;
- SPRING adapted and with what effect; and
- The programme represented good value for money.

In answering these questions, the PPE aims to:

- Assess the effectiveness of the programme design and delivery process;
- Document the programme’s journey, including adaptations and lessons learned;
- Capture recommendations that can inform the design of similar future programmes; and
- Generate transferable knowledge about what works for policymakers and practitioners regarding reaching adolescent girls.

1.4. Users of the evaluation and communicating the findings

The main users of the findings of this report will be SPRING donors: DFID, USAID and DFAT. Early findings of this evaluation were presented to the donors at a workshop in London in January 2020. Feedback and suggestions from this session have been incorporated into this summative report.

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12 Coffey, PPE Cohort 1 - Review.
13 The final iteration of the evaluation framework was agreed in August 2018, and is attached in Annex C.
Other stakeholders who may find the lessons and recommendations useful and might incorporate these into their own plans and strategies include:

- The wider international donor community;
- Potential investors with an interest in girls and women;
- Future girl-focused programmes and projects;
- Business accelerator programmes looking to increase social impact; and
- Independent social enterprises with a gender focus.

1.5. Changes from the Terms of Reference

The iterative nature of SPRING resulted in the development of an adaptive evaluation approach for the M&E. As SPRING went through several adaptations, the evaluation requirements had to be adapted accordingly. The Evaluation Framework of the PPE was revised in 2018, after Cohort 2, to reflect a shift in the focus for the PPE from learning for adaptation towards generating more widespread learning about programme design.

As a result of SPRING programme iteration and the adaptive evaluation strategy, changes were made to the original Terms of Reference for M&E and include:

- Reporting timelines for the product effectiveness and the consumer satisfaction surveys were revised;
- The IP, in consultation with the donors, changed the cohort length from 12 to nine months resulting in a more compressed evaluation process;
- The addition of Cohort 4 also required adjustments in the timelines; and
- After the completion of the Cohort 2 PPE report it was agreed, in consultation with the donors, to produce summative PPE and BPE reports rather than to provide separate PPE and BPE reports for both Cohorts 3 and 4; and
- To add a number of thematic studies in addition to the BPE evaluation.

1.6. Structure of the report

The structure of this report follows the core questions pertinent to the PPE according to the OECD-DAC criteria upon which our Evaluation Framework is designed. The report is structured in seven sections:

- Following the Executive Summary
- **Section 1: Evaluation context and purpose** provides an overview of Coffey’s evaluation of the SPRING accelerator, including the evaluation context and its three main components. This section also identifies actual and potential users of the evaluation and outlines how findings might be useful to them. This section highlights any changes to the original Terms of Reference and explains the structure of the report.
- **Section 2: Context of SPRING** outlines the context and rationale behind SPRING’s design and purpose, the contextual challenges it faced, as well as its iterative nature in responding to these challenges. In this section we outline the changes of the programme by tracking the evolution of SPRING’s ToC. We will compare SPRING with other programmes that focus on business acceleration and girls, to highlight its adaptive nature. This assessment will focus on the different programmes’ processes, rather than their outcomes and impact, and will be a light touch comparison, given the secondary nature of the data we had available.
- **Section 3: Evaluation methodology** summarises the overall evaluation presenting the Evaluation Framework and questions, and identifies which ones are relevant to the PPE, and

14 SPRING Evaluation Concept Note, April 2018.
15 SPRING M&E Partner: Revised Terms of Reference (August 2016) – Section 4. The original Terms of Reference for the evaluation are in Annex A.
16 Coffey, SPRING Evaluation Framework, Annex C.
which ones are more relevant for the BPE. It also outlines how these have changed over the course of the evaluation. The Evaluation Framework and Questions are included in Annex C. The full evaluation methodology is contained in Annex J. The annex outlines the role of different stakeholders in the evaluation process, and outlines all challenges, risks, limitations and mitigation strategies, as well as ethical considerations and conflicts of interest, in the interests of transparency.

**Section 4: Findings.** This section is divided in three sub-sections referring to OEDC/ DAC evaluation criteria of **relevance, effectiveness** and **efficiency**. Our findings are introduced by matching the framework evaluation questions against the ToC, illustrating where some evaluation questions are more relevant to the BPE process.

**Section 5: Lessons learned and recommendations.** This section will draw on findings to present lessons learned and advance recommendations to guide the conceptualisation, design process and implementation of future business accelerator programmes, or social enterprises with a girl focus.

There are 10 annexes attached to the report including:

- Terms of Reference for the evaluation,
- SPRING’s Theories of Change,
- Coffey’s Evaluation Framework,
- Summary table of SPRING businesses and how they targeted girls,
- The Evolution of SPRING’s ToC,
- SPRING’s Value for Money Analysis,
- Comparison of SPRING with other programmes
- List of Respondents
- List of References, and
- Evaluation Methodology

1.7. **Focus of this report on the PPE**

This report focuses explicitly on the PPE, the evaluation component dealing with implementation of the SPRING programme, its changes, how these changes shaped the programme’s effectiveness and efficiency and the resultant programmatic learning. This report is also a summative report and so draws on the findings of the Cohorts 1 and 2 PPE reports, and on original data collected during Cohorts 3 and 4.

2. **Context of SPRING**

To provide texture to the findings in this report, this section briefly outlines the rationale and background to SPRING’s design and its implementation process.

2.1. **SPRING Context**

The SPRING Business Case estimated that around 250 million adolescent girls (i.e. girls aged 10-19 years) are living in poverty worldwide, and that women, generally, are estimated to own less than 10% of the world’s property. The SPRING Business Case suggested that access to assets (e.g. physical or financial resources, livestock, technology, insurance or savings) can contribute to the

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17 This includes Bootcamps Reports, End of Cohort reports, BPE case studies, KIIs, sustainability and bootcamp interviews.
economic empowerment\textsuperscript{20} of these girls and promote growth. Simultaneously, there have been few initiatives supporting girl's economic empowerment, and as such, there is scarce evidence of what works and what doesn't with regards to providing adolescent girls with access to sustainable economic assets.\textsuperscript{21} To address this gap in knowledge, the Business Case pinpointed the need to ensure that the programme identified “cost effective, sustainable and scalable products, services, and distribution methods for economically empowering girls”\textsuperscript{22}.

The delivery mechanism for the programme was identified as private sector stakeholders, “to develop and distribute commercially viable products and services for … girls that enhance … girls’ economic opportunities…”\textsuperscript{23}

2.2. SPRING background

SPRING was a five-year programme funded by DFID, USAID and DFAT. Donors also included the Nike Foundation, which funded the programme until February 2018\textsuperscript{24}. The accelerator aimed at supporting the economic empowerment of adolescent girls in developing countries through the design of innovative products, services, and business models that can help girls increase their earnings, savings, learning, safety and well-being, and that can encourage wider investment in girls as a viable market segment.

The SPRING programme ran from July 2014 to September 2019. SPRING set out to combine HCD with an operational focus on the design of products and services. The programme was originally conceived to test the hypothesis of whether the private sector can play a role in fostering socio-economic development, and more specifically, in empowering adolescent girls.

The programme was implemented by a consortium of partners led by the Palladium Group. The consortium included: a SPRING CEO and core project team based in London; fuseproject, an international design and brand development firm and experts in HCD, who were in charge of the overall accelerator design; a team of global thematic experts; and a range of professionals supporting the implementing businesses with their expertise.

The programme supported four cohorts of businesses in nine countries in two different geographic areas in Eastern Africa (Ethiopia, Tanzania, Kenya, Uganda and Rwanda) and South Asia (Bangladesh, Pakistan, Nepal and Myanmar). By the end of its last cohort, SPRING had worked with 75 businesses, through which the programme reached a total of 2,534,214 adolescent girls\textsuperscript{25}. Annex D provides a summary overview of how each of the SPRING businesses reached girls through their SPRING supported prototype.

2.3. SPRING Programme overview

The core of each SPRING Cohort was a nine-month accelerator programme. As outlined in Table 1, Cohort 1 included businesses in Kenya, Rwanda and Uganda in 2015, and expanded into South Asia (Bangladesh, Nepal and Pakistan) from September 2016 to August 2017 for Cohort 2. Implementation of Cohort 3 in East Africa (Kenya, Rwanda, Uganda, and the addition of Tanzania and Ethiopia) concluded with an End of Cohort event in February 2018. Cohort 4 ran from March 2018 to January 2019 and worked with 20 businesses in South Asia (including the original Cohort 2 countries with the addition of Myanmar).

| Table 1. Overview of SPRING Cohorts, Timelines and Target Countries |
|-------------------|-------------------|------------------|
| Cohort             | Timelines         | Target countries |
| Number of businesses |

\textsuperscript{25} Where economic empowerment is defined as a process that increases people’s access to and control over economic resources, and opportunities including jobs, financial services and other productive assets (from which one can generate an income), skills development. DFID, Assets to Adolescent Girls Initiative: Business Case, Policy Division, 2013. (http://iati.dfid.gov.uk/iati_documents/4787590.odt)

\textsuperscript{21} DFID, Assets to Adolescent Girls Initiative: Business Case, Policy Division, 2013.

\textsuperscript{22} DFID, Assets to Adolescent Girls Initiative: Business Case, Policy Division, 2013.

\textsuperscript{23} DFID, Assets to Adolescent Girls Initiative: Business Case, Policy Division, 2013.

\textsuperscript{24} SPRING Annual Report, September 2018 – Final.


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2.3.1. SPRING Programme activities

SPRING iterated an implementation model which had eight key phases, illustrated in Figure 1 below. The programme adapted its implementation model over its four cohorts. The adaptation and the reasons for this is explored in more detail in the Relevance section. The eight phases were:

- Landscaping
- Outreach / Awareness raising
- Selection
- Touchpoint 1 / Bootcamp 1
- Research in Context / Prototyping
- Touchpoint 2 / Bootcamp 2
- Tailored support
- Touchpoint 3 / End of Cohort / Close out.

The eight phases are illustrated below.

*Figure 1: SPRING implementation phases*

**Landscaping** - the activities for the programme began with a girl’s landscaping study[^26] - an in-depth primary and secondary research process. These studies sought to “understand girls’ lives in context – through their eyes and their aspirations [hoping] that by listening to girls and their parents, [to provide] a window into girls’ lives for future work to understand girls, meet their needs and support their aspirations.”[^27] The rationale for these studies were to provide the SPRING IP, the donors and the businesses with recent, relevant and focused data regarding girls’ challenges and needs in each of the target countries. This would aid in the selection of businesses for each cohort and would aid the businesses in the identification and development of their SPRING prototype.

**Outreach / Awareness raising** - A broad call for businesses interested in working with SPRING to develop girl specific prototypes was then issued, and was followed by selection.

[^26]: In depth studies were conducted for Cohorts 1 and 2 which were then supplemented for the additional countries in Cohorts 3 and 4.
Selection – where applications were screened through a number of steps. The selection process evolved throughout the programme timeframe and is analysed in Section 4: Findings but involved two types of landscaping.

- As mentioned above, an initial step was the Business Landscaping - to lay the groundwork for accelerator design and outreach, involving interviews and meetings with various stakeholders within the landscape (e.g. investors, the private sector, regulatory bodies, academic parties, local government organisations, local SPRING offices). This was a key initial step towards building a pipeline of businesses and informing the locally led, more in-depth and ongoing outreach that took place in the lead up to SPRING’s formal selection process.

- Participant landscaping involved in-depth visits / interviews with shortlisted SPRING participants to understand their challenges and potential opportunities to address girls’ needs through a SPRING prototype to inform selection and accelerator design.

Businesses were selected after going through this process.

Bootcamp 1 - After concluding business selection, SPRING facilitated a first face to face session with businesses called bootcamp. This two-week event introduced the businesses to the SPRING programme, the stakeholders, the HCD process, and focused them on girls’ needs. The purpose behind the bootcamp was to assist the businesses with identifying and developing a girl focused product or service (the SPRING prototype) which the business, throughout the remainder of the SPRING process, would then be able to test, refine, develop and provide as a commercial offering.

Research in Context / Prototyping – Between bootcamps, businesses researched their prototype thinking using an HCD process and were assisted in this process by SPRING funded consultants.

Bootcamp 2 - The results of this research were then presented at Bootcamp 2 where the prototype was further refined. Financial assistance was provided to businesses, primarily in the form of the PDF grant. Funding decisions for each business for the PDF were made by the SPRING consortium, based on each businesses' needs and capacity, with businesses submitting funding applications following Bootcamp 2. Funding was limited to prototype development rather than allowing a business to spend it on wider business operations. Not all businesses were successful in their full PDF requests, with 14/18 businesses successfully applying for funding in Cohort 2, 17/19 in Cohort 3. Funding amounts ranged from £23,000 to £74,000 for Cohort 2, £14,000 to £79,000 for Cohort 3 and from £16,240 to £57,654 for Cohort 4.

Tailored Support - Throughout the accelerator programme, businesses received continuous technical assistance through consortium partners and their local CMs. They received both global and locally based support with regards to investment readiness.

End of Cohort - After a period of implementation, businesses were then invited to an end of cohort event for final reflection and learning in addition to further guidance on how to further develop their prototypes. Some businesses were provided with additional technical support by SPRING partner organisations between and after the bootcamps.

All businesses retained contact with the IP for at least a year after the end of the cohort event, reporting on figures relating to girls reached and prototype sales.

Coffey in consultation and cooperation with the IP, retained contact with a number of businesses in each cohort, gathering data for the purposes of the BPE and IE components of the evaluation.

2.3.2. SPRING learning and review

SPRING was designed and implemented as a learning and iterative programme. The business case called for the programme to catalyse innovation, to promote innovative products and to gather evidence to test an untested assumption. SPRING’s adaptive processes and the challenges it faced

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28 Cohort 1 had a selection camp and a single Bootcamp. Subsequent cohorts had two bootcamps. Significant changes were made in the SPRING offering between Cohort 1 and the remainder of the programme. These are explored in more depth in the Relevance section.

29 SPRING Master Dataset.

in this area are explored in Section 4: Findings under the evaluation question, “To what extent has SPRING adapted and with what effect?”

However, it is important to note that the IP implemented a policy to reflect, learn and adapt, although this was not a priority area in the programme’s early implementation stages. Coffey played an active role in this process providing regular and ongoing feedback separately to both the donors and to the IP, playing the role of a ‘critical friend’ to the latter. Amongst other areas, changes were made in:

- The selection of businesses;
- The provision of prototype development funding;
- The structure and format of the cohorts;
- The structure and format of the bootcamps and end of cohort events; and
- The manner in which progress of businesses was assessed and tracked.

All these efforts attest to the spirit of organisational learning and the manner in which SPRING embraced this component of learning and review.

Reflection and learning opportunities varied in size, scope and purpose – from daily reflections and adaptations shared between core staff at bootcamps, to formal annual reviews and donor workshops. At these donor workshops, corrections in strategic direction were unpacked and debated, sometimes resulting in programme pivots. Interestingly, SPRING utilised its own promoted methodology as a reflective mechanism, using HCD principles to assess business’ opinion and engagement regarding bootcamps, and then to make changes to the bootcamp design and format. The programme not only exposed businesses to and encouraged them to use HCD as a tool for prototype programme design and iteration, SPRING itself used this methodology to reflect on, learn from and adapt its own programme offerings.

_HCD process on our end informed the programme design…And, so, first time we did one boot camp and then we realised, having…watching the way that the participants left boot camp from cohort one and the challenges they were having, we recognised we needed another touch point… So, the programme redesign was the result of an HCD approach on our end, [now] they develop solutions here, they test them, and then they get to come back and refine based on the insights, which is the whole point_31.

3. Evaluation Methodology

This section contains a summary of the evaluation methodology. The full methodology is provided in Annex J. In addition, each contributing report speaks in detail to the methodology followed in that specific report. This section briefly outlines the overall methodology and its revisions, before providing more detail regarding the PPE specific methodology. We end the section by outlining the limitations, challenges and mitigation measures we implemented during this research.

3.1. Overview of evaluation design

3.1.1. Description of the overall SPRING evaluation methodology

Our evaluation focusing on learning and accountability, aimed to fill gaps in the international knowledge base around what works and why (and what does not work, and why) in transforming the lives of adolescent girls by creating sustainable markets for life-enhancing products and services. This was keeping with the vision expressed in the original Business Case supporting the design and implementation of SPRING, “DFID will also invest in research, monitoring and evaluation to build the

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evidence base and test the theory of change around the role of assets in girls’ economic empowerment”\textsuperscript{32}.

The evaluation gathered and synthesised evidence using three components illustrated in Figure 2:

- **The PPE** assessed the effectiveness of the programme design and delivery, tracked and recorded changes at the programme level, the reasons for these changes and, to the extent possible, their impact on programme implementation;

- **The BPE** assessed the SPRING businesses as a mechanism for learning lessons and understanding “what is happening and why”, how businesses have adapted as a result of SPRING, and how this has helped or hindered their success in reaching adolescent girls;

- **The IE** contributed evidence to understand the effects of products and services introduced by SPRING-supported businesses on the socio-economic circumstances of adolescent girls, and to establish the extent to which SPRING has enabled girls to enhance their earning, learning, savings, and safety and well-being.

Using these three components, the evaluation adopted a **theory-based approach**, meaning that the evaluation design and implementation were framed by the SPRING ToC\textsuperscript{33} which enabled us to explore which aspects of SPRING worked well, which were less successful, and the reasons for these “successes” and “failures”. This approach also allowed us to adapt the implementation of our own evaluation strategy in response to SPRING’s iterative, learning nature.

We developed an Evaluation Framework during the Inception Phase, which aligned to the OECD DAC criteria. As the programme evolved and changed, our evaluation needed to adapt these in response.

The evaluation ran in parallel with programme implementation and continued beyond the programme closure in June 2019. Maintaining contact with most businesses after SPRING ended, we assessed the **sustainability** of changes that businesses have made due to their involvement in SPRING to capture longer-term impacts of the programme.

**Figure 2: The three components of the SPRING evaluation design**

![Figure 2: The three components of the SPRING evaluation design](image)

### 3.1.2. Revision of the evaluation strategy and framework

After Cohort 2, we proposed a revised evaluation plan\textsuperscript{34} based on findings and lessons learned from the PPE and BPE activities for Cohorts 1 and 2 and the further development of the IE. This plan also

\textsuperscript{32} DFID, Assets to Adolescent Girls Initiative: Business Case, Policy Division, 2013.

\textsuperscript{33} Coffey, SPRING Monitoring and Evaluation: Inception Report, Version 2, September 2015, pp.14-16

\textsuperscript{34} Coffey, Independent Evaluation of SPRING: Revised Evaluation Plan, August 2018
included revisions to the Evaluation Framework, which set out the evaluation questions, sub-questions and sources of evidence used to answer each question. The revised evaluation strategy reviewed the evaluation timeframes and proposed changes. After inclusive consultation and consideration by all the stakeholders we revised the deliverables and timelines originally agreed during inception. The revised list, accepted by the donors in December 2018, includes:

- A summative PPE report;
- A summative BPE report;
- Five thematic reports focusing on cross cutting themes across all cohorts and all businesses; and
- A final synthesis report.

### 3.1.3. Relationship between the evaluation and other programme stakeholders

Throughout the programme, we maintained a strong working relationship with key SPRING stakeholders including the donors and the IP. We communicated with DFID, USAID and the Nike Foundation, and later DFAT, on any changes or concerns related to the M&E of SPRING, and donors had an opportunity to comment on all deliverables. We also engaged with the IP in regular meetings, observations of IP activities in country, and consultations on updates to the SPRING ToC and refinements of the SPRING logframe.

While ensuring that the independence of the evaluation was kept at all times, we presented the IP with feedback on early findings, commented on annual and bi-annual reports and reviewed their interim findings to on a regular basis. This allowed them to draw on these learnings and data, to improve their implementation process.

The summative PPE triangulates data and evidence from several different sources. Data collection methods and tools are detailed in Table 2 and a full list of respondents is attached in Annex H.

#### Table 2: PPE data collection activities and their purpose

<table>
<thead>
<tr>
<th>Data collection activities</th>
<th>Purpose of data collection activities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Key Informant Interviews (KIIs)</strong></td>
<td>To clarify the processes used to deliver the programme and identify procedural strengths and weaknesses, aspects that could be improved, and lessons learned. To determine the extent of VfM.</td>
</tr>
<tr>
<td>IP Team Members (27 respondents)</td>
<td></td>
</tr>
<tr>
<td>Donors (10 respondents)</td>
<td>To clarify the rationale and expectations around the initial design of SPRING, gather feedback on the processes and performance of SPRING, document key decisions-making processes and points and assess the alignment of priorities between different donors.</td>
</tr>
<tr>
<td>‘10 Minute Chats’ (Cohorts 3 and 4) (with businesses) (73 respondents)</td>
<td>To gather ‘change stories’ from each business to document businesses’ perceptions of the technical assistance provided by SPRING and of their participation in SPRING as a programme overall.</td>
</tr>
<tr>
<td>Documentation review and analysis</td>
<td>To assess SPRING processes and activities and their contributions to reaching SPRING objectives; including selection processes, targeting, provision of technical assistance, the programme’s adaptability.</td>
</tr>
<tr>
<td>Programme documents supplied by the IP (full list in Bibliography)</td>
<td></td>
</tr>
<tr>
<td>Programme documents drafted by the M&amp;E Team for earlier learning and reflection.</td>
<td></td>
</tr>
</tbody>
</table>

35 The revised evaluation framework is in Annex C.
Other, similar programmes that support the empowerment of adolescent girls | To compare SPRING in its design and delivery to other programmes.

Observation of Boot Camp activities (Cohorts 3 and 4) | To assess relevance and effectiveness of programme activities in terms of identifying and addressing the grantees’ needs.

Findings from event-based surveys (all businesses) during Boot Camp 1 and 2, and End of Cohort events, published in previous reports | To capture feedback and perspectives of businesses throughout the duration of the Cohort, on satisfaction with the programme performance.

**Meta-analysis**

Review of all data from the PPE, BPE and IE reports | To assess the overall effectiveness and delivery of SPRING programme design, delivery and technical assistance.

**Value for Money (VfM) assessment – review of programme financial data**

Mapping of existing secondary data and reporting | To examine whether SPRING delivered value for money, addressing evaluation questions around efficiency and cost-effectiveness to provide recommendations on how to best generate value on a programme such as SPRING.

Identification of possible cost drivers

Collection of necessary primary and secondary data via KIIs with IPs and donors

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### 3.2. Ethical considerations and independence, conflicts of interest within and disputes between the M&E team members

Coffey adheres to industry’s ethical research standards and has thorough research ethics, and child protection and safeguarding policies in place. Concept notes on each of our impact evaluations speak specifically to relevant ethical protocols followed by both our own field teams as well as those of our research partners. Our safeguarding policies are regularly reviewed\(^{37}\). In summary, our ethics protocols covered the following principles and procedures:

- **Do no harm principles**, which require the protection of respondents from any risks that may arise from their participation in research activities and postulate that no undue burden or stress is placed on them;

- **Child protection procedures during field work**, which require that children are only interviewed with written authorisation of their caregiver, and never photographed without the caregiver’s explicit consent. In addition, we developed Girl Safety Protocols which is fully compliant with international guiding concepts and principles. Our local research partners adhered to the ESOMAR code of conduct\(^{38}\);

- Safeguarding procedures for engaging with vulnerable individuals;

- Protocols to obtaining informed consent from any respondents participating in data collection activities, including caregivers as well as children;

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\(^{36}\) These should be available on both devtracker and on DEC.

\(^{37}\) Our last review of safeguarding protocols and procedures was carried out in January 2020.

\(^{38}\) ESOMAR is a worldwide association for market, social and opinion researchers. Founded in 1948 ESOMAR began as a regional association within Europe. The association currently includes over 5,000 members from over 130 countries. The following are key fundamentals of the code:

1. Researchers shall conform to all relevant national and international laws;
2. Researchers shall behave ethically and shall not do anything which might damage the reputation of social / market research;
3. Researchers shall take special care when carrying out research among children and young people;
4. Respondents’ cooperation is voluntary and must be based on adequate, and not misleading, information about the general purpose and nature of the project when their agreement to participate is being obtained and all such statements shall be honoured;
5. The rights of respondents as private individuals shall be respected by researchers and they shall not be harmed or adversely affected as the direct result of cooperating in a research project; (6) Researchers shall never allow personal data they collect in a social research project to be used for any purpose other than social research; (7) Researchers shall ensure that projects and activities are designed, carried out, reported and documented accurately, transparently and objectively; and (8) Researchers shall conform to the accepted principles of fair competition.
Guidelines for creating a safe and encouraging atmosphere in which young persons in particular feel comfortable and at ease in participating in the study;

Conventions for anonymising sensitive data, applying additional disclosure controls, and storing data safely and securely.

We took a gender-sensitive approach to our fieldwork by liaising with gender experts within our pool of thematic experts, and in consultation with our local research partners to ensure that research instruments and fieldwork protocols were gender sensitive.

3.3. Challenges and limitations

Challenges and limitations to the PPE were identified during inception, and mitigation strategies were proposed. As part of the annual review process, the challenges, limitations and mitigation strategies were reviewed and updated. In each concept note prepared before a unique research activity we also reviewed these, with an emphasis on those issues specific to the context. We provide a reflection on the original limitations, challenges and strategies and adaptations of these, in terms of their adequacy and effectiveness in Annex J.

4. Findings

4.1. Introduction

This section presents the findings from the PPE Summative Report.

The first section reviews the final version of the SPRING ToC against the OECD DAC criteria. We then present findings regarding the programme’s overall design and implementation in terms of its relevance, effectiveness and efficiency. We conclude the section by briefly comparing SPRING to other businesses accelerators

The BPE Summative Report answers questions related to effectiveness from the business perspective, and sustainability. The IE reports speak to the impact of the programme on the lives of girls.

4.1.1. Purpose and evolution of SPRING’s ToC

While the overall logic of the original programme ToC remains largely intact, a number of significant changes were made resulting in the iteration presented below. SPRING was an experimental accelerator testing new hypotheses, including one that by creating sustainable markets for life-enhancing products and services, the lives of adolescent girls would be transformed. These products and services would help girls keep safe, learn, earn, and save without harm. It was thought that successful businesses and the investment they stimulate would lead to a broader shift in markets that would enable girls and their communities to end the cycle of poverty. SPRING’s ToC’s primary purpose was to serve as a tool for iteration, reflection and learning, which it did. However, in practice, its use was more fluid, serving more than one purpose, with differences from cohort to cohort. This is in line with what is commonly thought the most effective ways of using a ToC which is: when it combines both approaches, and when it is kept flexible, not prescribed.

The SPRING ToC was used as a tool to document changes in programme design and adapted as programme thinking evolved. This made mapping the evolution of the ToC a useful exercise for mapping documented changes in programme thinking. However, during the first two cohorts, innovation in programme design was not always sufficiently translated to ToC revisions. This process did improve over the lifetime of the programme. This change followed our Cohort 2 PPE report

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39 This comparison was not included in the evaluation framework, however, the donors expressed interest in seeing a comparative view.
41 Annex B presents all iterations of the SPRING TOC.
42 Annex E presents a comprehensive evolution of the SPRING TOC, showing how iterations reflected changes in programme emphasis.
recommendation\textsuperscript{43} that SPRING more regularly record changes and details relating to the implementation of the programme level ToC. This was recommended to give the programme opportunities to reflect on the planned route of implementation and the rationale for variations to this route, and to provide background to test programme changes and iterations against the ToC assumptions.

The SPRING ToC was also used to drive programme implementation, including innovation. Each year, the ToC was reviewed and refined through annual workshops to integrate programme learning related to ToC assumptions and causal links. It was also used to reflect changes in programme design and implementation. As the programme moved towards its conclusion, the implementation became less experimental and adaptive, and there was a decreased focus on programme level learning. Subsequently ToC changes became more subtle.

4.1.2. Linking SPRING’s ToC to the OECD DAC Criteria

Figure 3 indicates the specific areas of the SPRING ToC which speak to the separate OECD DAC criteria. In Figure 3, the two blocks representing Effectiveness, speak to the PPE level “top down” perspective and the BPE “bottom up” perspective.

Relevance and Effectiveness both appear within the programme level of the ToC. Relevance speaks to the design and implementation thinking, while Effectiveness speaks to the manner in which the programme made this design operational, interacted with businesses and adapted to changing needs and circumstances. Efficiency, which is not reflected on the ToC, speaks to the proficiency in which the programme implemented its operations in relation to its budget.

\textsuperscript{43} In 2017
Figure 3: Linking SPRING’s ToC to the OECD DAC Criteria

Effectiveness (PPE)

- SPRING produces and disseminates learning
- Investors/unders recognize adolescent girls as viable market segment
- SPRING generates awareness and demonstration effects around girl’s products

Effectiveness (BPE)

- Businesses provide market-based solutions (i.e., products and services) that can benefit girls and contribute to their economic empowerment
- Girls access SPRING products, services, opportunities
- Businesses continue to use HCD to refine solutions

Relevance (PPE)

- Businesses attract external investment
- Businesses generate awareness and demonstration effects around girls’ products and accelerator approach
- Businesses contribute to economic empowerment of adolescent girls, who:
  - Generate income from alternative sources
  - Experience greater safety and wellbeing
  - Are able to stay in school/learn
  - Increase the savings

Sustainability (BPE / IE)

- New market actors crowd in
- Impact (IE)
- Ecosystem contributes to economic empowerment of adolescent girls

Outreach & networking

Programme

Accelerator (Re)design

Diagnostics and planning support based on needs

Landscaping and Selection Activities

Outputs

Investors/unders recognize adolescent girls as viable market segment

Inputs

Ecosystem provides additional support

Ecosystem

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4.2. Relevance

Given the purpose of SPRING to impact on girls’ lives using businesses’ products and services, the selection and mentoring of the businesses, guiding programme decision makers through a process of understanding girls’ needs was central to the success of the overall programme. This section explores the ways in which SPRING selected businesses, the evolution of the business selection process between cohorts and lessons learnt, and the extent to which SPRING was successful in identifying business needs to provide tailored support guiding businesses to achieve SPRING goals. We then examine the extent to which SPRING successfully engaged businesses which could identify and work with adolescent girls, the ultimate targeted SPRING beneficiaries.

A1 How successfully did SPRING target businesses to achieve programme goals?

A.1.1 How, and in what ways, did SPRING select businesses to achieve programme goals?

At the programme level, selecting “quality businesses” was essential for SPRING in demonstrating effects around girls’ product development through an accelerator, further leading to businesses recognising adolescent girls as a viable market segment and accelerators recognising the value of gender focus and HCD approach. Businesses were, in effect, the “implementation tools of SPRING” – the programme logic reflected that sustainable, innovative solutions to improve the economic life of adolescent girls would be applied as a result of commercial motivations. In general, SPRING implemented a range of activities to identify and select the businesses and design the cohort accelerator activities accordingly.

Towards a more informed approach to business selection

As an iterative programme, the selection process of SPRING evolved between cohorts based on reflections and improvements of the programme’s internal processes. Overall, the selection process became more informed by experience after Cohort 1 (see Table 3), changing from a broad outreach strategy, generating wide interest in the business landscape followed by a pitch camp (Cohort 1), to more targeted, invited selection of businesses. This was then supplemented by a series of interviews between the business decision makers and SPRING technical experts resulting in a narrower pipeline of more selected candidates (Cohort 2 and onwards):

*The biggest changes occurred between Cohort 1 and Cohort 2, moving from casting a wide net and having a pitch contest for Cohort 1 to more targeted country-based curation of a pipeline, from Cohort 2 onward.*

*A much more involved, much more hands-on, much more curated selection process from Cohort 2 onward versus Cohort 1.*

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44 SPRING, Proposed SPRING TOC, March 2019
45 Coffey, SPRING Cohort 2 PPE Revised, March 2018, p. 17
46 Coffey, SPRING M&E Framework March 2019. The phases of selection are outlined in detail in Section 2.2
47 Coffey, SPRING Atlas TI, D399
48 Coffey, SPRING Atlas TI, D409
These changes to the business selection process were driven by programmatic learning which found that selecting the most appropriate businesses for a programme such as SPRING was more effective through a process of multiple and direct interactions with potential businesses early in the selection process, rather than one-off procedures such as the “pitch camp” in Cohort 1.\(^\text{49}\)

Cohort 1 included several early stage businesses, some of which faced issues in clearly defining their own business model, and whose ability to reach scale was limited.\(^\text{50}\) One IP member pointed out that the selection of early-stage businesses had been the consequence of a gap in the market for girl-centred businesses at growth-stage.\(^\text{51}\) Following Cohort 1, SPRING made the following changes to the selection process to attract businesses with the greatest potential to scale:

- The fuseproject team joined the SPRING team in the landscaping and selection process. While CMs and SPRING evaluated businesses against their girl focus, fuseproject focused on their business pre-position;
- Selection became more reliant on CMs’ in-country networks to identify suitable candidates and encourage application. This was also a consequence of the realisation that online advertising of the programme, as a standalone, was not working;
- Businesses had been selected against criteria of: a) viability; b) potential for impact; c) strength of leadership and team. Additional criteria were added for Cohort 2 including: i) scale potential; ii) interest in girls; iii) innovation; iv) strength of supporting team; and v) alignment to SPRING’s objectives;
- The programme shifted its focus away from start-ups and validation stage businesses towards ventures at growth stage and mature businesses. This shift resulted in selecting business with a diminished girl focus. Later cohorts included larger numbers of businesses targeting girls as part of broader target groups, 59 out of 75 participants, while only 16 developed girl-specific interventions;\(^\text{52}\)
- The realisation of the challenging nature of reaching girls in the value chain encouraged a shift away from, but not exclusion of value chain propositions; and
- SPRING streamlined the application process creating a simpler website, and processing applications on a rolling basis.

For Cohorts 3 and 4, the emphasis on a curated pipeline of strong applicants was maintained with incremental adjustments aimed at further strengthening the curated approach, such as the introduction of a bootcamp 0 to support businesses already prior to application stage in Cohort 4. As one IP respondent reflected:

“I think what we realised was that we needed a much more curated approach to reaching out to businesses and reaching out to the right businesses to get them on board. They needed a lot more hand holding before they even got to the application stage. So, they were identified, nurtured, even before they applied.” \(^\text{53}\)

<table>
<thead>
<tr>
<th>Cohort 1</th>
<th>Cohort 2</th>
<th>Cohort 3</th>
<th>Cohort 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outreach emphasis on generating wide interest, including applications “outside the box”, and meeting targets for quantity of applications.</td>
<td>Greater emphasis on engagement of country managers in curating a pipeline of strong applicants.</td>
<td>Shorter application window of four weeks due to the Christmas holidays.</td>
<td>Bootcamp 0 to support businesses prior to application stage</td>
</tr>
<tr>
<td>Businesses completed online applications.</td>
<td>Application forms streamlined, using a</td>
<td>Same as Cohort 2</td>
<td>Same as Cohort 2</td>
</tr>
<tr>
<td>Prioritisation of quality over quantity applicants.</td>
<td>Similar to Cohort 2, with continued focus on targeted pipeline development by the regional team</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^{49}\) Coffey, SPRING Cohort 2 Synthesis Report, May 2018

\(^{50}\) Coffey, SPRING Quarterly Report, 2016.

\(^{51}\) KII with SPRING IP Team Member.

\(^{52}\) Coffey BPE Thematic Report Narrow Vs Broader Targeting, November 2019.

\(^{53}\) Coffey, SPRING Atlas TI, D3B5
However, as noted by several IP respondents, the curated approach could have been strengthened further by limiting selection to a smaller number of businesses rather than the target of 20 businesses per cohort as required by the donors:

“[…] if you compare that to [another accelerator] where they would have sometimes between five and eight per cohort, I just thought … what we could have done with like eight businesses and just totally nurtured and just totally hand holding on those businesses. That would be really great.”  

“So we might have some lessons about the selection process and about how best to do that […] go for quality over quantity, and not force a specific number of businesses, if you don’t have enough right fit businesses maybe not to then fill the cohort.”

This highlights that for a programme such as SPRING, an emphasis of quality over quantity metrics in business selection may have benefitted the process.

Understanding the local context rather than adopting a “one size fits all” approach was an important learning point in Cohort 1, which led to CMs being identified as key drivers behind the more curated approach to business selection. This is due to CMs being able to contribute local knowledge to the process. This meant that from Cohort 2 onwards, CMs moved from being largely administrative coordinators to having a more important role in business selection, which included identifying businesses, curating the business pipeline, and contributing to the final selection workshop.

We realised that country managers were in the best position to really understand the different players in the market and who might be a suitable candidate. So [we were] putting more emphasis on that sort of local process.

However, a minority opinion shared by some interviewees was that as the role of CM became more important, additional bias might have been introduced to the selection process as CM might have been more likely to put a business forward if it appealed to them.

It felt like it really was a question of how well a country manager liked a business. (…) A question of whether they liked the business or even liked the entrepreneur themselves, really influenced of how much of a business case they made for that business to get money.

The tight timeframes, within which SPRING operated, were identified by IP respondents as a challenge to the iterative nature of the programme and their ability to reflect and implement new learning as new Cohorts were

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54 Coffey, SPRING Atlas Ti, D385
55 Coffey, SPRING Atlas Ti, D397
56 Coffey, SPRING C2 PPE Revised, March 2018
57 C2 Selection Lessons Learnt and Feedback (fuse)
58 Coffey, SPRING Atlas Ti, D397
59 Coffey, SPRING Atlas Ti, D384
Tetra Tech International Development – SPRING PPE Report
introduced. This also affected the ability to make informed changes to selection and potential redesign of the process, if required. It would have been easier had there been more time available.

SPRING had to deliver so quickly that maybe it would have been better to be able to do one cohort, learn from the mistakes or improve or even just build on any successes, at the time. Take stock, redesign, implement, learn. Redesign, implement, learn. But that would have been difficult, I mean we still tried to do it but on SPRING it’s difficult because sometimes we had cohorts running in parallel. […] you can take the learning from one and move it to the other, but what you can’t do it sit back, take stock, decide and then introduce it to a new cohort because you’re already halfway through. So, with hindsight, it would be nice if SPRING was a bit longer timeframe possibly, so that we could have done things with a little bit of breathing space.  

The types of businesses suitable for SPRING evolved

The type of businesses that were considered suitable or desirable for SPRING also changed between cohorts (see Table 4):

- Cohort 1 focused on start-ups, the idea-stage and validation stage businesses;
- Cohort 2 emphasised businesses’ growth orientation, maturity and the commercial orientation of NGOs;
- Cohort 3 moved away from large established and mature businesses to businesses with a track record that had moved beyond prototype conceptualisation; and
- Cohort 4 was a more inventive and experimental cohort, given that logframe targets had already been achieved, with scope to more innovatively look at processes and girl impact (such as trafficking, public spaces, etc.).

| Table 4: Differences in scoring criteria and types of businesses between cohorts 1-4 |
|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Cohort 1 | Cohort 2 | Cohort 3 | Cohort 4 |
| Scoring criteria based on viability, potential for impact, and strength of leadership and team | Scoring criteria expanded to include viability, scale potential, interest in girls, innovation, leadership, strength of supporting team, and alignment to SPRING’s objectives | Same as Cohort 2 | Some scoring criteria changed to include viability, need or desirability of the prototype, feasibility to deliver prototype, scale potential, girl impact potential, innovation, leadership |
| A number of start-up businesses / concepts included in the mix, with a focus on idea-stage or validation stage businesses. | Application of different criteria (growth oriented, mature businesses, commercial oriented NGOs) | Move away from large established, mature businesses (corporate) to businesses with a track record who have moved beyond prototype conceptualisation | More inventive and experimental cohort. (Had already achieved reach of targets). Looked at processes and girl impact in different ways (trafficking, public spaces). |

Table 5, next page, provides a more detailed overview of business selection per cohort in terms of number of businesses selected, region, stage of the business (early, growth, mature) and type of business (for profit, not for profit and other, e.g. hybrid). It shows that in terms of business stage, in particular, the programme evolved from an overemphasis of early stage businesses in Cohort 1, to an even split between early stage, growth and mature businesses in Cohort 2, and an even split between early and growth stage businesses in Cohort 3, with less emphasis on mature businesses. For Cohort 4, there was a larger amount of businesses at growth stage.

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60 Coffey, SPRING Atlas Ti, D383
Throughout the cohorts, the split in proportions between for profit and not for profit / hybrid businesses remained the same.

Table 5: Differences between cohorts by number of businesses selected, regions, stage of businesses and types of businesses

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Number of businesses selected</th>
<th>Region</th>
<th>Stage of businesses</th>
<th>Type of businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>C1</td>
<td>18</td>
<td>East Africa</td>
<td>early: 11</td>
<td>for profit: 14</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>growth: 6</td>
<td>other: 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>mature: 1</td>
<td></td>
</tr>
<tr>
<td>C2</td>
<td>18</td>
<td>South-East Asia</td>
<td>early: 6</td>
<td>for profit: 14</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>growth: 6</td>
<td>not for profit: 2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>mature: 6</td>
<td>other: 2</td>
</tr>
<tr>
<td>C3</td>
<td>19</td>
<td>East Africa</td>
<td>early: 8</td>
<td>for profit: 15</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>growth: 8</td>
<td>not for profit: 3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>mature: 3</td>
<td>other: 1</td>
</tr>
<tr>
<td>C4</td>
<td>20</td>
<td>South-East Asia</td>
<td>Idea: 3</td>
<td>for profit: 15</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>early: 7</td>
<td>not for profit: 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>growth: 10</td>
<td>other: 3</td>
</tr>
</tbody>
</table>

After Cohort 1, it was found that the amount of ‘early-stage’ businesses in the cohort risked SPRING not meeting its targets, which is why an even split between early-stage, growth and mature businesses was emphasised in Cohort 2\textsuperscript{61}. The move away from selecting a larger number of mature businesses between Cohorts 2 and 3 was based on programmatic learning that maturity was not always the best fit for SPRING. The reason for this was that some of the larger businesses were perceived as being “less responsive” to challenges which their participation in SPRING brought about. This was mainly linked to a lack of commitment and lack of buy-in to SPRING processes from business decision makers and willingness to submit to SPRING’s “hands on” approach\textsuperscript{62}. As noted by a number of CM, assessing the commitment of entrepreneurs and their motivations for participating in SPRING should have been emphasised strongly in selection decisions.

\textit{(…)} the attitude of the entrepreneurs that is the most important factor of all. And what I mean by that is are they open-minded to learning and feedback? Are they really committed to innovating and prototyping? Or are they just doing this because they think they can get a bit of free money or status, you know, being linked to a donor-funded project, etc? Really, really digging deep for what is their motivation and commitment levels and so on, because it is a really big commitment\textsuperscript{63}.

This is not to say that the internal capacity of businesses to absorb programme support was not considered central in the selection process, and that more mature / larger businesses were, in theory, more likely to possess the necessary talent required to do so, and more than some of the businesses selected. This capacity to absorb programme support was key.

\textit{(…), the place that I feel like a lot of these companies fall short is talent. I think that our ability to provide TA was limited by the fact that they couldn’t even absorb it in some cases. And that what they really needed was not just an outsider to build a financial model, they needed somebody inside. (…) in some cases, we were trying to give support to a really busy

\textsuperscript{61} Coffey, SPRING C2 PPE report
\textsuperscript{62} Coffey, SPRING C2 PPE report
\textsuperscript{63} Coffey, SPRING Atlas Ti, D413
As the programme learned between cohorts, the metrics for business selection were adjusted to reflect the need of leadership commitment and business capacity to absorb SPRING support. Notable changes were introduced in Cohort 2, expanding the criteria for Cohort 1 (medium sized businesses, social component, expansion goals, etc.) to criteria such as business longevity, profitability, strength of the supporting team, leadership and history of innovation.

Importantly, the existence of a defined prototype became central to selection of businesses to ensure that SPRING support was delivered as efficiently and effectively as possible. While the selection criteria for Cohort 3 remained the same as in Cohort 2, the criteria changed for Cohort 4  with special emphasis on the proposed prototype, including criteria such as need/viability of the prototype. This means that the prototype had to be viable to compete and that there was a well-evidenced, real need for it in the market, feasibility (that the business had potential to deliver the prototype), and girl impact potential rather than the previous metric of “interest in girls”.

Curating the business selection process and adjusting metrics to reflect the types of desirable businesses to select was overall successful but it may have prevented SPRING from picking up outliers. And while these outlier businesses might not have been immediately obvious candidates for selection, they might have contributed additional learning to SPRING as programme.

*I would say, although that was hugely successful, I’d say the one challenge to that is that it prevents you from necessarily picking up sideliners or outliers that could add a huge bit of value. Obviously, we still broadly advertise the core of applications, so we were able to get some really great individual organisations that we hadn’t reached out to beforehand, but I think that there’s a certain level of open-mindedness that gets constrained when you do a curated outreach.*

**Girl landscaping guided but may have limited the IP’s understanding of relevant sectors and selection**

Girl landscaping informed the selection process by providing the IP with an understanding of the local contexts and sectors. This was done by highlighting girls’ needs and challenges in the cohorts’ countries. The girl landscaping then informed the IP’s selection of businesses.

*But [girl landscaping] didn’t so much help with design but it helped guide selection. So, the county managers were able to understand from the girl landscaping the needs of girls in those countries and therefore if they were being approached by businesses who weren’t really meeting those needs.*

*I think the landscaping was useful to understand country by country, kind of what the real hot button issues are for girls and take that into consideration when we select their businesses.*

Girl landscaping provided a contextual overview and highlighted girls’ existing needs, rather than identify solutions to potential problems. It did this by engaging with girls themselves. However, a slightly wider scope for landscaping may have identified issues and problems that restricted or impeded girls’ economic empowerment but which girls themselves were not yet aware of or had not yet identified. For example, legislation might prevent younger girls opening their own bank accounts, affecting their ability to make their own economic decisions without the assistance of an economically empowered partner (older relative). Respondent girls might not have perceived this as a restriction, but its identification might have influenced the selection of businesses or the development of prototypes which required girls to have access to their own accounts.

The girl landscaping was thoroughly conducted but its scope may have limited the IP’s vision in terms of breadth of innovation in the following ways:

- Analysing the nature of the problem for girls in particular sectors and countries;

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64 Coffey, SPRING Atlas TI, D393
65 Coffey, SPRING Cohort 4 Evaluation Criteria, selection process
66 Coffey, SPRING Atlas TI, D399
67 As will be seen later, the landscaping assisted the selected businesses in their conceptualisation and design of prototypes.
68 Coffey, SPRING Atlas TI, D383
69 Coffey, SPRING Atlas TI, D397
Importantly, as one IP respondent reflected, SPRING succeeded in tailoring business support, which was linked for monetary support, focusing instead on clearly defining their business needs and refining their business models. Overall, SPRING supported businesses in refining their needs and moving away from over-emphasising the need for monetary support, focusing instead on clearly defining their businesses and refining their business models. Importantly, as one IP respondent reflected, SPRING succeeded in tailoring business support, which was linked

A.1.2 How successfully has SPRING identified the needs of businesses to achieve programme goals?

This section presents findings on how SPRING helped businesses improve their (anticipated) offerings by providing or facilitating access to appropriate technical assistance. The technical assistance was matched to the businesses’ needs to avoid missed opportunities such as businesses dropping out due to limited capacity to deliver on SPRING goals or not realising their full potential to contribute to the programme. This was done through participant landscaping.

SPRING underwent a number of changes in implementation from its original design, particularly in regard to the pathways, to achieving the main objective of improving the economic lives of adolescent girls. The preferred pathways were driven and affected by the tension of SPRING as to whether it was a:

- A business accelerator promoting businesses to focus on girls as a potential market;
- A girl-focused programme, using businesses as vehicles to impact on their economic lives;
- An HCD initiative, promoting HCD as a means to assist businesses to more readily engage with girls as a market; meeting their needs and improving their lives.

As an iterative programme, the identification of businesses’ needs evolved through SPRING cohorts. This evolution involved balancing the process of identifying individual business needs with considerations of support that the programme, as an accelerator, could offer. There was also a profound shift from goal focus (how the businesses could impact on girls) to business focus (how the businesses could impact on the programme) as SPRING progressed. The process of participant landscaping during selection was noted by some IP respondents as central to identifying business needs. They found it particularly successful in Cohort 4 due to the introduction of participant landscaping visits with all businesses and the addition of bootcamp 0. The introduction of these improvements strengthened the curated approach to business selection (see section 4.2), allowed the programme to explore challenges and needs of businesses, and clarified alignment with SPRING goals prior to the start of the Cohort. This all enabled SPRING to offer tailored support for diverse needs.

The diagnosing needs process, that was part of what participant landscaping was supposed to do. And I think we did a better job with Cohort 4 because we had these participant landscaping visits with all businesses that ended up in the cohort. So we had pretty detailed discussions with them about what their challenges were and what they were wanting to work on through SPRING. And also adding boot camp zero gave us a chance with the select few businesses to explore this further. And to really understand how we could develop a prototype that addressed their needs but also SPRING’s goals.

As echoed in the quote above, Bootcamp 0 in Cohort 4 proved particularly successful in supporting businesses in developing a hypothesis around their products and identifying their needs for prototype-development already in advance of the cohort. This further highlights the added benefits of a more hands-on, curated business selection process in identifying business needs.

Improvements to the process of diagnosing business needs throughout the programme centred, in particular, on greater considerations around sustainability and scale-ability of the businesses and the identification of particular types of businesses that were most likely to effectively absorb SPRING support, such as businesses with developed operations systems, in-house expertise, and growth-potential.

Overall, SPRING supported businesses in refining their needs and moving away from over-emphasising the need for monetary support, focusing instead on clearly defining their businesses and refining their business models. Importantly, as one IP respondent reflected, SPRING succeeded in tailoring business support, which was linked

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70 see IP documents, girl grid
71 see SPRING Cohort 2 PPE Report, March 2018, Section 2.1.2
72 Coffey, SPRING Atlas Ti, D397

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- Estimating of the scale of the number of girls that could be reached by a solution;
- Determining the benefits they could derive; and
- The specific girls to target with the solution.

The IP did not repeat girl landscaping for countries already covered in a previous cohort as the IP considered that the previously identified needs were likely to be still relevant. The IP did; however, conduct some higher-level scoping for the additional country added to both Cohorts 3 and 4.
All the businesses needed money, they all gave you a million and one reasons why they needed money and so that was something that they all came in with. But beyond that … what I observed was really the need to help them actually understand what their business does. Really refining the business model and thinking even before they build a prototype, really helping them to refine actually this is the business. And I think all of them came in with the intention that oh, I knew that. I know exactly what I want and what I need from you guys. And, as time went on, you saw that change gradually.73

Businesses identified the longer duration of their participation in SPRING as a key differentiating factor from other business support programmes with regards to business needs. The length of time of face to face engagement, as well as the post cohort support provided, set the programme apart. The effectiveness of this combination of support was apparent in Cohort 4. The offer in Cohort 4 was thought to be the best tailored to address different needs, yet also worst in terms of providing continuous support to the businesses since it coincided with the end of the SPRING programme:

But basically, the older businesses in the cohorts ranking, the different the needs are. Because they are more evolved, because they grew more, so Cohort 4 will have really boot camp related needs … defining a prototype, defining a go to market strategy, having marketing campaigns... Whereas Cohort 1, 2 and then 3 they have already launched a product, they know how it’s going, they need to maybe look into expansion into another country, or they need investment to scale or these kind of things.

So, it was quite diverse, and I think the short fall of SPRING, for Cohort 4, [was] programme support kind of. Because the end of SPRING is too soon after the end of Cohort 4 programme. So, there is just no time for them to unfold and then actually express needs. Whereas Cohort 2 and 3… we have continued supporting them across the whole length of SPRING74.

As was the case for business selection, CM were central to tailoring support to adequately address business needs by providing local knowledge. The programme itself facilitated that process by being flexible to accommodate changes to CM roles, since, just as in the case of business selection, the personal relationship between a business and a CM was crucial in also ensuring that business needs were adequately identified and addressed.

A2 How successfully has SPRING targeted adolescent girls?

This section explores what worked and did not work well in SPRING trying to match businesses with their target girl audiences, how it assisted businesses to reach and address the needs of girls, and what type of support proved useful or less useful.

A.2.1 How have SPRING businesses targeted adolescent girls?

SPRING faced challenges regarding what worked in trying to match businesses with their target girl audiences. In particular, the programme struggled in defining the target audience and targeting different “types” of adolescent girls through businesses.

One challenge for SPRING was demonstrating that meeting girls’ needs was a viable market for businesses. This aspect was important for developing appropriate prototypes and the IP provided opportunities for businesses to directly engage with their potential girl customers when designing a product. One respondent stated:

We proved that there is a viable market in serving the needs of girls. … proving that there is a market here and … the businesses found that too … talking to girls really empowered the businesses.75

73 Coffey, SPRING Atlas Ti, D387
74 Coffey, SPRING Atlas Ti, D408
75 Coffey, SPRING Atlas Ti, D388
In the early stages of SPRING, the end beneficiaries (girls) were defined as Bottom of the Pyramid (BOP) girls and aged 10-19. This evolved after Cohort 2, when the definition was broadened to “vulnerable girls” to ensure that businesses had a viable customer base, as BOP girls and their families had little buying power to be a viable business target. However, the age range of 10-19 remained the same. It was found that the selected age range is wide, and evidence suggests that businesses struggled to address needs of girls throughout this range. They often opted for smaller age ranges when developing their prototypes. Further it was found that the age limit of 19 was rather arbitrary, considering that in some countries the everyday realities of girls aged 19 varied to those in other (e.g. in terms of pregnancy, marriage) countries. Moreover, some businesses met the needs of 22-year-old women with prototypes that were targeted to 19-year olds, but these were not counted since they were out of the age range. One IP respondent noted that given the breadth of both, the socio-economic and age definition of the end beneficiaries, applying “exclusion” criteria instead of “inclusion” criteria to the definition might have been more suitable to achieve SPRING goals.

Some IP respondents also noted that the most successful businesses, in their opinion, employed broader targeting than what was defined by SPRING. This resulted in focus on issues that affected girls disproportionately but may not have been strictly girl-focused in their prototype design.

My understanding is that the kind of initial concept was products for girls. And it quickly became clear that there weren't businesses to accelerate there nor where there really market opportunities. And I think the understanding is that the kind of challenges that we were focusses on solving, disproportionately impact girls. Access to clean water impacts everybody in the town in rural Bangladesh, but girls are disproportionately impacted because they are the ones that have to go fetch water. They are the ones that have to spend time boiling water. They are the ones who miss school because of it. So sometimes there were issues specific to girls – menstrual health, maternal health. Sometimes there were challenges that disproportionately impact girls despite the fact that they’re pervasive.

This highlights the finding that restricting the target audience to girls in specific age brackets (parameters) was not useful to businesses from a commercial viewpoint, which wanted to reach girls beyond these brackets. Additionally, offering solutions that can disproportionately impact girls and young women at different ages, yet are not specifically targeted at them, can be beneficial. For the SPRING programme, the requirement that businesses only report on these pre-defined parameters has also led to potentially recording a lower overall reach.

SPRING businesses targeted adolescent girls in a number of roles (value chain, purchasers, end users, consumers) and ways (specific and broader targeting, targeting through stakeholders and gate keepers, targeting through technology), which each presented unique opportunities and challenges to the businesses. They are:

- **Reaching girls in the value chain proved particularly challenging for many businesses.** In Cohort 1, many business prototypes had a primary focus of targeting girls in the value chain as opposed to consumers or service users. However, the challenges of legal age barriers (restricted working practices in some countries for those under the age of 16 or 18), and cultural barriers (lack of maturity or experience of girls, lack of motivation or interest to work, lack of adequate resources to work) which businesses faced led to SPRING moving away from business prototypes with this as a primary focus. However, SPRING still encouraged businesses to engage girls as both producers and users of their products and services where possible.

- **HCD was considered crucial in helping businesses to understand girls and their gatekeepers and develop the right strategies to attract and retain girls in the value chain.** In other sectors, such as technology, HCD also proved crucial to enable businesses understand users and increase the relevance and uptake of their technological products.

- **Age restrictions may have limited SPRING’s ability to match businesses with their target audience in this sector, further highlighting that reconsideration of the age brackets would have benefitted the programme.** Restrictions such as reaching girls below the ages of 16 and 17 was more difficult as they often lack access (to their own phone), legal restrictions (where minors had limited agency and decision-

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76 see Working with girls in different age groups: lessons learned from SPRING, BPE Thematic Reports, Draft, p. 15: “The experience of sampled BPE businesses showed that girls’ needs, experiences and barriers can broadly be divided into the 10-15 and 16-19 sub-groups.

77 Coffey, SPRING Atlas TI, D388

78 Coffey, Working with girls in the value chain: lessons learned from SPRING, BPE Thematic Reports, October 2019

79 Coffey, Reaching girls through technology: lessons learned from SPRING, BPE Thematic Reports, October 2019
making ability in these areas), and the novelty of technological solutions in developing countries (and thus the issue of trust).

- Reaching girls through stakeholders and gate keepers proved challenging as stakeholders working with girls are often resource constrained. This meant that businesses had to keep prices low through efficient service delivery, using technology, having lean staffing models, or providing services for free through grants or other revenue streams. However, hiring relatable and motivated frontline workers was found crucial for reaching girls through stakeholders, with buy-in facilitated by having strong shared objectives with the business or product.

A.2.2 How has SPRING helped businesses strengthen their targeting of adolescent girls?

This section explores which avenues of SPRING support were useful and less useful in helping businesses strengthen their targeting of adolescent girls.

To target adolescent girls, SPRING assisted businesses in a number of ways, such as through offering business support, legal support, marketing support, research into understanding the target group, and funding such as the Prototype Development Fund (PDF). According to IP respondents, the most fundamental aspect of SPRING in targeting adolescent girls was HCD. This was mainly attributed to HCD providing businesses with an understanding of girls which, in turn, helped them refine their products, and was considered a sustainable aspect of the programme.

This finding is reiterated by data from respondents when asked which aspects of SPRING they regarded as most useful (Figure 5). Across all cohorts, over 90% of respondents were satisfied or very satisfied with the offering of HCD and understanding girls' needs.

In line with the iterative nature of the SPRING programme, the delivery of HCD evolved throughout the cohorts, with additions of new modules to address needs identified in previous cohorts, thus contributing not only to the businesses, but also the development of the programme itself.

\[I\text{ think the businesses at the end were better equipped to incorporate it and understood it better because we’ve been through the whole process with them. They saw the benefit of research which is … fundamental to HCD. … I would like to think that as we got better and more nuanced in the way that we delivered it. They [the businesses] developed a more nuanced understanding of it as well.}^{81}\]

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Figure 5: Level of satisfaction of support provided by SPRING

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80 Coffey, Reaching girls through stakeholders: lessons learned from SPRING, BPE Thematic Reports, November 2019

81 Coffey, SPRING Atlas TI, D388
Tetra Tech International Development | SPRING PPE Report
End of cohort survey results, with businesses, consistently show that learning how to apply HCD received positive feedback, followed by design support (to develop a prototype) and understanding girls’ needs. Businesses found HCD particularly critical in helping them to change their thinking about girls through the use of the research-in-context phase. HCD allowed them to test assumptions and provide more insights on girls and their needs through customer touchpoints while in the design and development phase of their prototypes.

It is important to note that businesses also valued design support in terms of branding which they believe helped them to reach more girls, and noted that thinking about the user journey more broadly enabled them to better understand the consumers of their products (e.g. purchasers – for example, parents, and end users), rather than narrowly focusing on end users as girls.

However, one interviewee opined that the programme’s offering regarding girls’ needs could have been strengthened. This would have better equipped businesses to enhance their understanding of girls’ needs and develop customised, in depth solutions. In their opinion the girl landscaping research was insufficient to truly inform individual businesses about their specific girl customer.

As explored in section 4.1.3, girl landscaping did provide businesses with an in-depth understanding of the experiences and needs of girls in the cohort countries. However, given the pre-defined areas of focus (education, work, saving, investment, social norms) from the programme design, it may have also limited businesses in their ability to develop prototypes which might have addressed unidentified needs and targeted adolescent girls which would meet the needs of the SPRING programme’s target audience, yet were not captured by girl research. As previously stated, in some instances, girls may not yet be aware of their own needs which businesses may have been able to: i) educate and inform them of these needs; and ii) provide means to meet these needs through their SPRING prototype.

4.3. Effectiveness

4.3.1. How effectively were the different SPRING accelerator inputs designed and delivered, to help refine their business model, product or service?

The effectiveness of SPRING’s technical assistance is measured based on the extent to which participants were able to: i) refine their prototypes and business models; ii) understand girls’ needs; iii) launch their prototypes; and iv) increase businesses’ investment readiness. This report looks at SPRING’s effectiveness in delivering inputs to the businesses, and not at how effectively these inputs were absorbed or implemented. We cover the latter in the BPE Summative report.

In this section, we examine the extent to which SPRING’s various inputs assisted the businesses to refine their girl focused prototype. We also assess the appropriateness of SPRING’s interactions with businesses throughout Cohorts 1 to 4. Our analysis is divided in three sections, each focusing on a specific type of support provided by SPRING, which are:

- **Core Technical assistance**: SPRING provided a wide range of technical support to participating businesses in the form of technical assistance, HCD, and investment readiness support.
- **Financial assistance**: SPRING provided businesses with financial support to develop their prototypes in the forms of prototype funding, Business Assistance Fund and Capital Raising Support.
- **Additional support**: SPRING provided various forms of support catered to the needs of individual businesses. These include in-kind, pro-bono technical and advisory services, and mentoring.

**Overview of businesses’ satisfaction with SPRING Inputs**

According to businesses, the two most significant contributions of SPRING were its HCD methodology and the enhancement of their understanding of adolescent girls as a target group. In the end of cohort surveys, the SPRING businesses\(^\text{82}\) provided feedback on the delivery of the different SPRING inputs.

Out of 70 respondents, all of them reported receiving HCD support, while 67 out of 72 received the PDF, 49 out of 68 received investment readiness support, and 37 out of 60 received additional support in the form of one-to-one mentoring or technical consulting. Business responses are summarised in Figure 6.

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\(^{82}\) This number excludes Cohort 4 participant FZM which dropped out from the programme after Bootcamp 1.
HCD and girl-specific modules were the two inputs which participants appreciated the most: all except three businesses were very satisfied or satisfied with the support received, (Figure 6). Similarly, 48 of the 50 businesses which provided feedback on PDF, in the end of cohort survey, were either very satisfied or satisfied with the level of funding received. The picture was more mixed for support to core business operations, investment readiness and design support, with the highest number of unsatisfied or very unsatisfied respondents. Among these, design support had the highest number of businesses which were unsatisfied or very unsatisfied, 22 out of 72.

Given the anonymity of the survey data we are not able to state conclusively the businesses reasoning for providing these low ratings. However, an examination of the End of Cohort interview transcripts provides some possible reasons. These are illustrated below.

**Regarding Investment Support:** “I think our challenge now is that we fall into a gap where [SPRING] feels like… [They] just don’t have really the contacts that I think are appropriate for you [the business].”

**Regarding the PDF:** “I felt that was the weakest part of the process. I appreciate that it was a juggling act between different organisations for the money, but I wasn’t really given useful guidance on why or how I needed to get it to a particular [funding] level.”

**Regarding core business support:** “I think probably where it fell a little bit short was … in terms of just more of the business support now, running the business, so just getting support around getting that right”.

**Regarding PDF funding:** “So, for instance, research I felt was a little underfunded”.

“I think the process of allocating funding I think was a little bit…it was suboptimal”.

*Figure 6. Summary of inputs received by SPRING businesses*

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**Effectiveness of Core Technical Assistance**

The core technical assistance provided by SPRING aimed at increasing businesses’ understanding of girls’ needs and their ability to develop a sustainable prototype able to reach scale. The majority of businesses interviewed reported great satisfaction with the level of girl research and HCD support provided, while feedback regarding the level of in-country assistance and investment readiness support was more mixed.

**Technical Assistance delivered by the Technical Director**
SPRING’s Technical Director carried out extensive in-country research prior to the bootcamp to deliver *girl landscaping* sessions at Bootcamp 1, which provided businesses with a snapshot into girls’ conditions and struggles across participating countries. According to feedback, for 61 businesses out of 65 respondents, the tailored girl research sessions enhanced business’ understanding of girls’ needs.

“She [the Technical Director] took us through a very interesting session on understanding girls. […] And there were specific area or specific elements that we never thought about that are so critical. […] So, I think it’s all about understanding girls and how to engage them. So, I think that was very relevant.”

Technical Assistance delivered by fuseproject through HCD

**HCD is at the heart of SPRING.** In cohorts 3 and 4, 16 businesses90 (out of 38) identified this as the most important aspect of SPRING. This user-centred approach to product development is based on the idea that an in-depth understanding of people allows products and services to be designed to meet users’ needs and desires91. Box 1, next page, outlines SPRING’s HCD approach.

Within SPRING, HCD provided a framework for businesses to carry out research and create solutions to adolescent girls’ needs and challenges. SPRING’s HCD curriculum was delivered by fuseproject. SPRING itself was shaped around the principles of HCD, in order to deliver assistance tailored to businesses’ needs, and the process evolved as SPRING moved forward. For example, in Cohorts 3 and 4, the *girl landscaping* process became more focused on the needs of businesses selected to participate in those cohorts.

*I think that’s a really positive direction of travel to really take the primary research that they’re doing and try to adapt it more and more closely to what the businesses actually need rather than giving them a descriptive landscape of the lives of adolescent girls, which, for some of it, that is important because a lot of times people running these businesses in those countries don’t have that much of a frame of reference so it’s important to have that contextual information but tailoring it to the businesses makes it really more effective.*

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89 C2 Case Study Tool HCD
90 This was 9 businesses in Cohort 3 and 7 businesses in Cohort 4 (End of Cohort Surveys). Data about the Most Significant Contribution was not gathered for Cohort 1 and 2.
92 Transcript 517, PPE KII.
Box 1: SPRING’s Approach to Human Centred Design

HCD entails close scrutiny of the different types of users who interact with a service, product or system. This is done through observations of users’ everyday lives, interviews and product testing. User research translates into product refinements based on feedback and knowledge gathered. The process of designing, testing and improving a product or service continues even after its “launch”, so that it is improved based on inputs from more users as it scales.

At the programme implementation level, HCD was at the centre of the SPRING curriculum offered to programme participants. The methodology offered by the fuseproject team involved five phases:

- **Research**: to identify key consumer groups and document their needs and desires;
- **Storytelling and synthesis**: to develop journeys to understand consumer experiences;
- **Write design challenges**: to develop design challenges to solve consumer needs;
- **Brainstorm solutions or new ideas**: to revise your value proposition based on learnings; and
- **Prototype solutions**: to build prototypes and test their viability in the market.

As shown in diagram, delivery of the HCD curriculum took place through a series of intensive and practical workshops that occurred at Bootcamp 1. Human centred research (“Research-in-Context” phase), then, took place over a period of three months with the support local researchers. The second bootcamp represented the opportunity for turning the prototype idea into a viable model.

**HCD curriculum as part of the SPRING programme timeline**
The fuseproject team reported that the HCD curriculum underwent significant changes over time, and that by Cohort 4 “no module had stayed the same”\textsuperscript{94}. SPRING’s interactive methodology, which required businesses to apply HCD to analyse their business models in front of the class, proved challenging with an audience that was more used to lecturing formats. This also reflected some cultural differences between international or Western-educated and local participants, with the first feeling more at ease with interactive sessions\textsuperscript{95}. While the HCD curriculum underwent continuous refinements, its delivery method – linked to fuseproject’s assumption about effective learning methodologies – was not refined to address this.

The “Research-in-Context” phase received several criticisms when it was introduced for the first time in Cohort 2. One Cohort 2 business, though positive about the girl research overall, pointed out that the external researcher hired to support them with girl-research was not aware of the local context\textsuperscript{96}. Two Cohort 2 businesses were very critical of the girl research process, “The research execution was a disaster.”\textsuperscript{97} In particular, one business stated that the researchers were unreliable, unresponsive, and poorly organised. Another business highlighted that researchers failed to properly inform girls about the research, and girls failed to show up\textsuperscript{98}. Another business from the same cohort in Pakistan\textsuperscript{99}, while being positive of the researcher, was critical of the logistics company coordinating the research:

“...the logistics company that was arranging all of this, I was extremely unhappy with them…I think their coordination was awkward, they wasted a lot of time, they could have definitely given us access to more girls, research could have been a lot more extensive and a lot more productive.”\textsuperscript{100}

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\textsuperscript{93} Bootcamp Surveys. This data was not collected for Cohort 1. For the sake of comparability, data was presented only for the modules where feedback from all three cohorts was available.

\textsuperscript{94} Coffey, SPRING PPE KII - AFP35.

\textsuperscript{95} Coffey, SPRING PPE KII - AFP35.

\textsuperscript{96} Coffey, SPRING PPE KII – 21807.

\textsuperscript{97} C2 PPE KII - 20722

\textsuperscript{98} C2 Case Study.

\textsuperscript{99} C2 PPE KII - 21679

\textsuperscript{100} C2 PPE KII - 21679

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This failure in implementation process was communicated to SPRING and the programme ensured that the process was improved in the following cohorts.

**HCD application and business satisfaction**

The vast majority (73 out of 75) respondents reported being very satisfied or satisfied with the benefits of applying HCD to their business operations and their ability to target their intended audiences. According to respondents, HCD was a unique feature of SPRING, which allowed them to rethink their approach to product design. Most businesses saw HCD as a completely new way of thinking about the business and the product from a user’s point of view. Others defined it as “building a product with the customer for the customer” and as an “empathy-based learning process.” Another defined it as “designing for the people and with the people, and then using the feedback to perfect the design.”

In two cases, HCD was the main factor attracting participants to SPRING, who applied to the programme to improve their interaction with users. There is anecdotal evidence that among the businesses which specifically targeted girls after SPRING, continuing to use HCD for prototype refinement had an important role in understanding users, the competitive landscape and the stakeholder ecosystem.

Most respondents (39 out of 63) had a level of HCD understanding prior to SPRING, thanks to participation in other programmes. Having an understanding of HCD increased through the cohorts, with 14 Cohort 4 businesses reporting either a fairly good understanding of HCD prior to SPRING, as shown in Figure 8. This might be an indication that the HCD methodology was growing increasingly popular, but the increased awareness cannot be attributed to SPRING.

![Figure 8: Business understanding of HCD before SPRING](image)

However, businesses reported that previous experience of HCD tended to be applied in an unstructured way, and SPRING provided a systematic and well-devised guide for carrying out HCD. Businesses commented on how SPRING HCD was different from other HCD training they had received, namely that SPRING’s approach was:  

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101 Business 2.  
102 Business 3.  
103 136 C3 BPE HCD.  
104 An in-depth analysis of business girl targeting can be found in the Coffey BPE Thematic Report on Narrow or Broad Targeting (November 2019).  
105 BPE Sustainability interviews.  
106 C3 BPE Tool 2.  
107 The comparison between how HCD was taught during SPRING and within other programmes is explored in Annex G.
More structured: The HCD process was well designed and organised. The curriculum was high-quality and helped businesses test pre-existing concepts and assumptions in a formal way;

More comprehensive: Businesses had gaps in their HCD knowledge before SPRING. For example, although they applied certain steps of HCD, they had not properly tested their assumptions about users; and

More applicable: Prior HCD work was more theoretical than practical, and SPRING helped to increase the applicability of the concepts businesses already knew.

Ways in which HCD research supported business to understand girls’ needs

Following SPRING’s technical assistance, nearly three quarters (47 out of 65) of the businesses interviewed felt they improved their understanding of girls’ needs thanks to SPRING\textsuperscript{108}. Specific ways in which businesses have applied HCD principles, and their effect on their business models and prototypes will be further explored in the BPE Summative Report.

According to businesses, the benefits of this HCD process included:

- Helping businesses tap into underserved and unknown, ‘invisible’ girl markets;
- Helping businesses refine their existing girl focus to deepen their impact among this target group; and
- Helping businesses understand girls in context: their motivations, lifestyles and influences/influencers. This knowledge was key for businesses to improve targeting and decision-making.

HCD research and its application was highlighted by the businesses as particularly important both during the cohort and in the prototype roll-out phase. Almost all (30 out of 33) businesses in Cohort 1 and 2\textsuperscript{110} reported that they were still applying HCD principles one year after participation. In some cases, businesses continued applying HCD after the “Research-in-Context” phase, to conduct iterations and revisions of their prototypes in response to issues highlighted by the prototype testing, as highlighted by a business in Cohort 4:

> “We thought that these girls are looking for flexible job opportunities … and they really want to earn some money. So, we invited them, we had to train them about digital payments … and we realised that they are not [ready]…they want to do something but they’re not actually ready


\textsuperscript{110} Coffey, SPRING End of Cohort Surveys. 2015, 2016, 2017, 2018. This question was not asked for Cohort 3 and 4.
For SPRING, while HCD was a key factor in attracting businesses to the programme, this was not always related to achieving a better understanding of girls. On the contrary, some businesses were more focused on achieving scale and improving business performance. As explained by one SPRING team member:

“One draw of businesses coming into SPRING was having access to this project as a really world-class, international, human-centred design boutique firm and normally, that technical assistance would cost them a lot of money, and so they were attracted to SPRING to be able to benefit from [this]... But perhaps, for some businesses, they were more keen on growing the commercial side of their business than the [girl] impact side, and I think that’s also normal and to be expected and not necessarily a bad thing, but if I had to be forced to think about where there were some tensions, as you’re asking me to think, yeah, probably the tension between commercial growth and success and impact specifically on girls. That was sometimes hard to reconcile.”

This was seen as, despite increasing businesses’ understanding of girls, SPRING’s businesses struggled to develop solutions able to reach girls at scale. The majority of SPRING businesses (49 out of 75, see Figure 10) each reached less than 10,000 girls aged 10-19, while only four tech-based prototypes each reached more than 25,000 adolescent girls, with three of these being responsible for each reaching more than 100,000 girls.

The tension between the girl focus and scalability is further explored in the BPE Summative report (forthcoming).

Figure 10: Girls reached by SPRING prototypes (n)
thought HCD was related to graphic design\textsuperscript{115}, while another associated it with design thinking\textsuperscript{116}. One respondent\textsuperscript{117} suggested that the SPRING team did not have a fully clear picture of HCD, and that their CM lacked experience of HCD prior to SPRING. Recommendations included ensuring CM receive enough information and material prior to Bootcamp 1. Others suggested providing HCD material to businesses themselves prior to the bootcamp. Some businesses advised having additional iterations of HCD in between and after bootcamps.

**Effectiveness of in-country technical support to help businesses refine their business model, product or service**

The centrality of the role of CM emerged during SPRING. As a result, we have separated in-country support into two categories: i) the role of CM; and ii) all other in-country support provided. This took the form of mentoring and guidance by CMs, and SPRING identified technical experts provided pro-bono and in-kind support to businesses. The type of support provided through both of these channels includes tailored technical expertise, investment readiness advice, legal counselling, financial modelling, connection to international and local networks, as well as emotional and psychological support. This was done to ensure local ownership and contextual relevance.

**Effectiveness of in-country support: Country Managers, a key source of business support**

Businesses were positive on SPRING’s in-country assistance, (See Figure 11 and 12), especially on the one-on-one support provided by CM. Seventy percent (25 out of 35) of Cohort 1 and 2 respondents were either very satisfied or satisfied with the mix of global and local support received, while two third (25 out of 38) of Cohort 2 and 3 respondents were either very satisfied or satisfied with SPRING’s support to their businesses’ core operations.

There were significant differences of satisfaction per country and this reflects the relationship developed between the businesses and the CM as well as the effectiveness of the manager’s support. CM support was more appreciated by smaller and/or less mature businesses.

In-country support (CM and technical mentors) was central to the SPRING across the board. According to businesses, the ongoing, tailored and personalised support offered by SPRING was a key programme strength, setting it apart from other accelerators. Several businesses mentioned CM support as being particularly helpful\textsuperscript{118}. Only one Cohort 4 business reported being very unsatisfied with the support received from their CM\textsuperscript{119}.

**Figure 11: Businesses' satisfaction with mix of global and local support provided (%) (Cohorts 1 & 2)**

CM were tasked with providing focused support to strengthen the specific skills and capacities businesses needed to develop and market their prototypes. Thus, CM support was tailored to business needs, but also varied depending on the resources available to the CM\textsuperscript{120}, with each bringing different types of expertise and networks. This led to a diverse offering per country and resulted in varied feedback and experiences between businesses.

\textsuperscript{115} C3 Business 4.
\textsuperscript{116} C3 Business 5.
\textsuperscript{117} C2 Business 6.
\textsuperscript{118} 453 C4 PPE EOC – 41918, 2018.
\textsuperscript{119} End of Cohort Survey, Cohort 4, 2018.
\textsuperscript{120} Coffey, PPE Cohort 1 End of Cohort Report, 2016.
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For example, while South Asian countries each had a specific CM per country, some CM in East Africa were responsible for multiple countries. This affected the experience of Cohort 3 businesses in those countries, who felt that they would have required more localised and context-specific support (see the limitations section below). Across previous cohorts as well, several SPRING businesses reported that CM support was crucial. According to a Cohort 2 business, CM were:

“Really important. Completely hands-on, real guiders and advisors to the businesses every step of the way. And, also, I think, a critical friend to … check things and to give them the tough love when they need it, particularly around budget building and workplan building and saying do you really need this or have you thought about this?”

Figure 12: Businesses’ satisfaction with SPRING’s support to business operations (%) (Cohort 3 & 4)

Country Managers: types of support provided

CM provided different types of hand-on support, helping businesses with diverse aspects of their prototype development. Each CM brought different areas of expertise and a different added value. Some CM were able to draw on their technical knowledge and networks to support businesses in highly relevant areas. While it was highlighted by several businesses that having local CM was important, it seems that the combination of international and local expertise was particularly effective in the case of Nepal.

SPRING participants mentioned several reasons why CM support was important and contributed to their prototype development and launch. These included: i) practical support in prototype development; ii) communication support; iii) access to networks; iv) technical expertise; and v) emotional and psychological support. The combination of this type of support helped businesses strengthen their prototypes and business offering, improve their investment readiness and access to additional sources of grant funding, and increase their girl understanding.

In summary:

- **CM provided practical support in prototype development**: for example, keeping track of deadlines, applying for funding, and supporting with pitch decks and time management. Several businesses described CMs as ‘critical friends’ who helped them develop and iterate their prototypes, and stay on track of their targets.

- **CM served an important communication function**, acting as a ‘bridge’ between businesses and SPRING. They were responsible for checking in with businesses and facilitating communications with the SPRING team, including on additional business needs and concerns. Businesses particularly appreciated the post-bootcamp support received in the form of in-person meetings or progress updates, which helped them stay on track:

  “The country manager has been very helpful in helping us navigate with SPRING. We often didn’t really know what to expect, what kind of stuff we can ask for. So, the country manager often kind of nudged us. Do you need this? Do you need that? For example, legal support, we

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121 SPRING C2 PPE KII - AIP10.
This is especially important considering that the SPRING offering was considered too short by many participants. Communicating frequently with the CM also helped businesses make the most of opportunities within SPRING, for example applying for additional funding. Regular follow-ups with the businesses were also important for SPRING as a way to keep track of the progress made by businesses and streamline communications. Despite this, several businesses highlighted that the CM support in the post bootcamp phase was insufficient, as highlighted in the limitations section below.

**CM also helped businesses access local and international networks.** CM helped businesses navigate the country context; e.g. working with local authorities or accessing local donors and government agencies. This was more prevalent in South Asia, especially in Pakistan and Nepal. CM also helped businesses raise their international investment profile or apply to donor funding. Several businesses pointed to the successful formula of having one international and one local CM, as was the case in Nepal. **In some cases, CM with highly relevant technical expertise**, for example business lending, were able to provide high-quality advice and support to businesses, helping them adapt and iterate their prototypes and business models. This was especially helpful given the need to continue making prototype adaptations followings bootcamps. Several businesses appreciated the market information provided by the CM, who had useful insights on market trends and competition. Some CM also supported businesses in their financial modelling.

"(The Country Manager) was there to support fully in implementing the whole thing, plus he was giving us so many insights about our competitors, cause [he] has… he has so much information about the markets, especially the lending space. So, he'll come here, flood us with a lot of information. So, we see what to pick and how to better our product."[23]

Several businesses mentioned that having frequent communication and interaction with the CM played an important emotional and psychological role, particularly given the highly stressful prototype launch period. Having a contact in the country made businesses feel that they were still a valued part of SPRING.

**CM support: limitations and potential improvements**

Business feedback on the effectiveness of different inputs, (Figures 11, 12 and 13), shows that business interaction with CMs varied across cohorts. In Cohort 3, where Ethiopia and Rwanda did not have a specific Country Manager, SPRING businesses expressed a need for more local experts with a better understanding of the context and who could provide more ongoing follow-up.

"SPRING … did a really good job in making themselves available to support us after boot camp … but I think it would be nicer to have a more involved in-country support system as well"[24]

Some respondents mentioned that CM did not have enough time to dedicate to the high number of businesses participating in SPRING. Although post-bootcamp support was considered useful, these businesses required even more follow-up, and additional tailoring to their individual needs. This was considered particularly important given the short but intensive length of time spent at bootcamp and the extensive need for more iteration and testing after the end of cohort, when businesses would have continued to require support in the form of more one-to-one, regular meetings with CM over the course of the year.

**Effectiveness of in-country support: Other types of support**

Other forms of in-country support were mentioned by businesses. In ten instances, businesses praised SPRING for providing pro-bono and tailored support in areas of priority to their work. When they were mentioned,[25] this was remarked as having high-quality technical advice provided, including trainings as diverse as HR management, financial and tax training, and investment readiness courses, all of which were highlighted as useful.

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122 501 C4 PPE BC2 - 41273 20180815.
123 C3_BPE_Case Study: Most Significant Change
124 SPRING C2 PPE KII – 21679.
125 Please note that businesses were not asked explicitly about other forms of in-country support, but only a general question about in-country TA.
to continue supporting prototype development and strengthen the business model. For example, one business mentioned the importance of being connected to technical experts who supported the team to develop their pitch deck, as well as legal experts. Others mentioned support received in financial modelling and understanding of budgets and taxation:

“[Redacted] was great with taxation. There’s this class on taxation that she put together that was truly phenomenal. Understanding taxation, understanding obligations, when you can and cannot pay tax, what you can and cannot pay tax on. That was phenomenal. How to organise your books, who to talk to when you’re talking about taxation…So that was phenomenal, and she got some really super experienced tax lady from one of the big auditing firms and she spent an afternoon with us, and we were asking all sorts of questions about taxation. [Redacted] put us in touch with a great mentor, a local mentor.”

4.3.2. Effectiveness of financial assistance and investment readiness support

Investment readiness

Investment readiness support provided through SPRING was aimed at improving businesses’ access to investment opportunities, primarily to grow and scale the business. Support included:

- Online courses on capital through Duke’s University CASE Business School;
- Coaching from the Investment Director;
- Regional support with Regional Investment Advisor (Cohort 4 only);
- Financial modelling support through Deutsche Bank and independent mentors;
- Production of executive summaries, and pitch decks, professional headshots taken at bootcamp; and
- Networking opportunities to attract direct investment (including the EOC event, dinners) and/or fostering inter-personal and pitching skills.

Business feedback on investment readiness support

In Cohort 1, investment readiness support was made available to all businesses; however, given that most Cohort 1 businesses were early stage or social enterprises, they ended up attracting more grants than other forms of investment. From Cohort 2 onwards, the investment readiness approach was reconceptualised to provide support, on a one-on-one basis in Bootcamp 2, to a selection of businesses deemed investment-worthy by the Investment Director. It should be noted that, given the different growth stages among businesses, start-up or

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social enterprises were likely to have been disadvantaged because support was provided based on their likelihood to raise capital. As such, it favoured more mature and commercial ventures. In total, 49 businesses received investment readiness through SPRING. As a result, 29 businesses reported attracting 110 investment transactions attributable to SPRING with almost half of these transactions (54) in the form of grants, while the remaining ones were in the forms of equity or bank loans. During SPRING, 27 businesses improved their investment readiness criteria. SPRING businesses attracted a total sum of £38,098,524 in external investment. Less than half of this (45%) was SPRING-attributable, (See Figure 14).

Of the 49 businesses which received investment readiness support during their participation in SPRING, just over half reported being either very satisfied or satisfied with the level of investment support received, (Figure 13). There was varied business feedback on the standard of investment readiness support received. Across the cohorts, businesses which received support and provided positive feedback praised how support:

- was tailored to business needs and increased their awareness on the importance of anticipating their future needs as well as being “investment ready”;
- tried to improve business models to strengthen the business case for capital raising;
- helped businesses raise capital and attract other investment by connecting them to investors;
- helped businesses to recruit staff which could dedicate time and expertise to seek additional funding; and
- helped businesses improve their pitch decks.

One business praised the same CM for linking them with potential global investors, while two others praised the CM’s prompt responsiveness and willingness to help. However, a small number of businesses reported negative experience in terms of the support received. Two businesses reported various delays in responsiveness to emails, insufficient training and limited contact time.

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132 Data from SPRING documentation on Investment Readiness accessed via SPRING’s Google Drive Folder. Businesses which received investment readiness supported are those who demonstrated an improvement in their investment readiness criteria score. The investment readiness criteria score was determined for businesses from Cohort 2 onwards. The score is calculated on a scale from 0 to 20 against 10 criteria.

133 SPRING attribution was determined through businesses’ KPI form and an assessment by the SPRING team.


135 SPRING attribution was determined through businesses’ KPI form and an assessment by the SPRING team.

136 444 C2 PPE KII – 21444, 440 C2 PPE KII – 21679, 537 C2 PPE KII – 20618, 135 C3_BPE_Tool 1 - Main SPRING Participant KII.docx, 500 C1 PPE KII – 11822, 615 C1 BPE Follow Up – 11374.


139 532 C1 BPE Follow Up – 10622.

140 461 C1 BPE Follow Up – 11232, 488 C1 BPE Follow Up – 11557.
with the CM and/or the Investment Director. One business\textsuperscript{140} negatively compared the standards of investment readiness provided by SPRING with those provided by the other programmes, such as the USAID Partnership to Accelerate Entrepreneurship Initiative, which offered one year of free consultation with a private firm. Such opposing feedback might be due more support being provided to some participants rather than others on the part of the SPRING team, or due to the success of these particular businesses realising their level of requested investment.

**Overview of financial assistance provided to SPRING businesses**

Businesses received financial support from SPRING in the form of:

- Prototype development funding (PDF) available to all businesses;
- Business Assistance Fund (BAF) – Introduced in April 2018, this consisted of providing additional funding (up to £10,000) to SPRING businesses meeting specific criteria;
- Capital Raising Support (CRS), including monetary support towards fundraising/networking opportunities or conferences, and access to services such as pitch deck creation, financial modelling; and
- Pro-bono support delivered by Deutsche Bank, Hogan Lovells and Duke CASE Business School.

Most businesses were satisfied with the level of financial assistance received, although the revision of the prototype funding mechanism received contrasting feedback. The Prototype Development Fund (PDF) was grant funding available to businesses following Bootcamp 2, to be used for prototype development. PDF represented 16\% of SPRING’s total programme spending and the total amount of PDF disbursed to businesses was £2,865,406.37.

While in Cohort 1 all businesses received the same amount of financial support (£50,000), from Cohort 2 onwards the PDF allocation mechanism was restructured, and businesses received different values ranging from a minimum of £2,433 to a maximum of £74,949 (both Cohort 2 businesses). Across the whole programme, the average amount received by each business amounted to £38,205.42 (Figure 15).

![Figure 15: SPRING funded received by businesses - total per cohort](image)

The vast majority of respondents (48 out of 50), who provided feedback on the PDF in the End of Cohort Survey, reported being either very satisfied or satisfied with the PDF received. In addition, while the grant funding allocated in Cohort 1 could be used by the businesses towards their wider business operations, PDF from Cohort 2 onwards was tied to prototype development, and businesses could not invest it in any other area. This change

\textsuperscript{140} C1 PPE Main Participant Interview KII.
Tetra Tech International Development – SPRING PPE Report

in strategy received mixed feedback from respondents with some in favour and others less so. According to one business the new mechanism was both appropriate and effective:

“So, this is, I would say, the best thing what happened. Then fund I would say it might be bigger in the amount but the way the budget was prepared jointly, and the support amount identified I think’s very democratic.”

In contrast, five businesses perceived the PDF amount as being too low, compared to their expectations. Two respondents mentioned lack of transparency or misunderstandings on how funding allocation worked, which led to some frustration. Some businesses felt that others may have received greater funds due to their more charismatic personalities, rather than the qualities of their prototypes:

"Yeah. It was weird but it was just quite…I don’t know why they choose to do it in this way, but it was just quite un-transparent […] how decisions were being taken”

Thirty-six businesses received BAF funding – for a total value of £209,310 (Figure 15), enabling 11 businesses to achieve increased revenues, while another 11 reported increased ability to raise investment and 21 businesses reported being able to reach more users. BAF was mostly employed by recipients to finance conferences, marketing support, upgrades in software and technology.

For the CRS, 27 businesses benefited - for a total value of £306,024 - during the lifetime of SPRING. Most businesses invested CRS towards conferences and benefited from financial modelling sessions and pitch deck creation. Other support provided to SPRING businesses included

- 57 businesses received contributions to fund additional girl research;
- 3 received financial support for grant writing;
- 27 received Capital Raising Support; and
- Pro-bono support – for the value of £9,491.48 – was delivered to the businesses in the form of legal assistance, financial modelling support and smart capital online courses.

Ways in which SPRING businesses used PDF support

PDF was allocated to business using a “differentiated support mechanism” based on the following criteria: a) business need; b) girl impact potential; c) prototype sustainability; and d) potential to leverage additional investment. From Cohort 2 onwards, funding could only be used towards prototype development, rather than to support overall business operations. PDF was used by businesses to test and develop their prototypes in ways they would not have been able to without SPRING funding. Four small and emerging businesses reported that PDF support allowed them to test a prototype idea and refine it. This was a luxury that many businesses would not have enjoyed without SPRING’s financial assistance and which allowed them to remain in business and test what worked and what did not with regards to their prototype.

For one Cohort 3 business and two Cohort 4 businesses, PDF represented SPRING’s most significant contribution. PDF allowed two of these businesses to employ a team to rebrand the company for entry in new markets. In a third case, it allowed the business to fund the development and distribution of its app-based prototype. Four other businesses reported that they employed PDF to support the in-house team with research and product development, using SPRING funds to hire a wide range of experts including operation managers, research staff, developers, analysts, consultants, accountants and designers. Similarly, three businesses used PDF to buy equipment and increase production capabilities. Finally, five businesses used their PDF to continue applying HCD: more specifically, to fund human-centred market research, so as to continue to refine their prototype idea. This indicates the importance of both PDF and HCD principles in prototype iteration.

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141 468 C2 PPE KII – 21521.
142 208 C1 Case Study KII; 158 C3_BPE_Tool 1 – KII; 247 7. C4 BPE Tool 1; 270 13. C4 Case Study KII; 121 C3_BPE_Tool 1.
143 C2 PPE KII - AIP10.
144 346 C4 Main Participant KII Part 1.
145 SPRING, BAF Qualitative Survey.
146 Other uses include M&E support, professional mentoring, further product development, legal support.
147 182 C2 Case Study; 468 C2 PPE KII; 649 C1 PPE KII; C1 Case Study BPE Follow Up.
148 42 C2_BPE_Tool 1.docx.
149 SPRING Cohort 4 End of Cohort Survey, 2018
150 SPRING Cohort 4 End of Cohort Survey 2018.
Effectiveness of PDF funding

Seventy out of 75 participants received financial support to launch a prototype from SPRING, 65 of which successfully launched a prototype. All businesses in Cohorts 1 and 4 received PDF support. For Cohort 2 and 3, all businesses except five received PDF funding. Four of the five businesses who did not receive PDF, did not launch a prototype. The remaining one who launched a prototype had already taken part in SPRING in Cohort 1, when they received funding. Only five businesses who received PDF were not able to complete the launch of their prototype, during the programme lifespan.

While in Cohort 1, SPRING encouraged participants to launch a prototype within a year from participation, an iteration in Cohort 2 reflected that these timelines for launch were not realistic. Most businesses would not have finalised their prototype model by the end of Bootcamp 2, and pressure to launch within a year lessened in later cohorts. We will provide an in-depth analysis of prototype launch times and constraints in the BPE Summative report.

4.3.3. Effectiveness: To what extent has SPRING adapted and with what effect?

This section focuses on changes and adaptations to the programme’s structure and implementation, and it reflects on how these influenced the overall programme performance. During its implementation, SPRING reflected on its operations, performance and direction on a regular basis, making changes to its selection process as well as its implementation. The changes regarding the programme implementation are presented below in chronological order for cohorts 1 to 3.

Adaptation and SPRING Theory of Change

The programme underwent several adaptations, which reflect the experimental nature of the programme. Many of the adaptations took place after Cohort 1 in response to contingent challenges including significant time constraints due to strict programme implementation timelines. A few programme adaptations happened during the inception period, before full programme implementation. These and additional challenges were reflected in SPRING’s adaptation of their programme level ToC which we discuss at the beginning of Section 4 and comment on in more detail in Annex E.

Inception Phase

SPRING was designed as an iterative, experimental programme and changes were made to its implementation plan prior to implementing Cohort 1. SPRING recognised that there was a limit to the number of changes they could effectively implement between and within cohorts. A number of respondents reported that pausing allowed for greater reflection and deeper learning together with changes based on more reflection. Despite this, one IP respondent believed that they had long enough to learn and reflect:

“I think that this has always been an idea that somehow SPRING didn’t have enough time to learn properly. We learn every day. [...] What I think we’ve done now is we’ve run through at least two iterations of almost every element and process, of which there are about a dozen in SPRING. I think now is the time to leave it ‘cause you can’t sustain that pace forever and, actually, there comes a point where you get diminishing returns.”

Changes to SPRING before Cohort 1 roll out

The SPRING IP and the donors made changes to the programme design before the full roll out of Cohort 1. The main changes were:

- **A shift from incubator to accelerator:** Initially referred in the IP’s Terms of Reference (ToR) as an incubator for emerging ventures, SPRING became an accelerator for validation-stage businesses.
- **The dropping of the focus on the enabling context:** The SPRING Business Case envisaged the SPRING IP to set up partnerships to improve the enabling context within which SPRING businesses work. While this recognised the role of contextual constrains such as social norms, unfavourable regulatory frameworks and

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151 SPRING Master Dataset, 2019.
152 Changes regarding the selection process are discussed in Section 4.1 above.
153 It is worth noting that these compressed implementation time frames were not part of the original design, and implemented by the IP and agreed to by the donors after a revision of the budget during the implementation of Cohort 1.
154 C2 PPE KII – SPRING IP.
The inclusion of service provision and girls in the value chain: SPRING was originally planned as an intervention to provide girls with direct physical, financial and economic assets. Before the first Cohort 1 bootcamp, SPRING broadened its scope to include the provision of services and income-generating opportunities for girls, alongside physical girl-specific products. The change was in response to findings reported by initial girl landscaping studies in East Africa which highlighted a need for girls to earn and save. Donors have shown divergence over whether the broadened mission was in the programme’s favour. DFID raised concerns over what it perceived as a “mission drift” that could pose a risk to the programme, while Nike Foundation and USAID considered it to be a wise and pragmatic decision. Diverging donor expectations about the programme’s primary value resulted in SPRING struggling to select the most suitable businesses. The emphasis on “depth of impact” led to selecting more businesses working with girls in the value chain during the first two cohorts. Targeting girls as micro-entrepreneurs or direct employees might have had a deeper impact on a girl’s life, but such interventions were proven to face more challenges in sustaining and achieving scale.

Post-Cohort 1 Adaptations

After Cohort 1, there were several changes made resulting in the type of business selected to participate in SPRING and on the way SPRING interacted with these businesses. Changes and adaptation as a result of post Cohort 1 learning were implemented both before and during Cohort 2. These were:

- **SPRING shifted away from BoP:** Given SPRING’s geographical focus across two continents, a universal definition for BoP girls created discrepancies among different contexts. Moreover, estimating BoP girl population was even more challenging in the instances of businesses lacking access to income data for the girl beneficiaries. SPRING also realised that it would have been unfeasible for all businesses to demonstrate that they targeted girls at the BoP. The BoP girl population is very challenging to reach through the private sector, as it can lack basic education and economic assets to access basic products and services:

- Following the shift away from the BOP girl target, SPRING left it to the businesses to target vulnerable girls on a case-by-case basis through proxy measurements and/or the Progress Poverty Index (PPI) tool. This resulted in an increased focus on the lower to middle-income population of girls.

- **The most profound adaptation to SPRING’s structure was the introduction of Bootcamp:** Learning from Cohort 1 showed that HCD uptake was limited due to participants’ need for supplementary iterations of HCD after Bootcamp. While in Bootcamp 1, the focus was given to design thinking, the second bootcamp was designed to help businesses take up research insights upon which they could refine their prototype. Two bootcamps provided important touch points between SPRING and the businesses, and supported prototype development. The addition of the second bootcamp also allowed for the design-hub support to be better utilised, as it was based on user insights:

  “It meant that the designers who design, design based on direct input from girls from the research. So…it was a much more honest HCD experience because people were designing with insights on users.”

- This adaptation had implications for participants and for SPRING resources. While the addition of a second bootcamp helped place a greater priority on the HCD process and prototype development, it served to alienate larger corporate businesses from the process, who struggled with the amount of time needed for attendance at bootcamps:

- **SPRING planned to expand its cohort size to reach a larger number of businesses:** But at the first Cohort 1 bootcamp, the IP decided against this. They realised that the HCD methodology was driven by the intense interactions between participants, and that this dynamic would be diluted if more businesses were
present. Any dilution might affect the quality of HCD delivery, so SPRING limited cohorts to 20 participants, and added Cohort 4.  

- **Grant funding changed after Cohort 1**: Each Cohort 1 participant received a grant of £50,000. However, concerns over the businesses’ exclusive interest in SPRING’s grants resulted in a shift towards a differentiated funding model requiring businesses to pitch for funding. This changed approach was summarised in the idea that:

  
  “fair support does not mean necessarily mean equal support”.

- Donors’ showed a positive view over the differentiated funding model, as they perceived that the new funding system allowed the programme to attract businesses that tended to be committed to the programme not uniquely because of the financial incentive. This change was met by mixed feedback from the businesses, including concerns over the transparency of the decision-making process and extensive due diligence requirements made budgeting rigid.

- **The role of CM became more defined**, as a result of learning that businesses needed tailored and contextualised support. These CM became a key source of contextual understanding for the SPRING team, providing local insights and continuous business follow-up. Their scope of work was also expanded to include tasks like business identification and recruitment.

- **Internal monitoring was limited during Cohort 1**: During Cohort 1, the IP struggled to recruit a full-time M&E team resulting in a structural capacity gap within the team. This was reflected in the absence of standardised oversight mechanisms. In addition, SPRING struggled to gather reliable data to track their own performance and that of the businesses. This was also due in part to the businesses’ difficulty in developing appropriate girl impact indicators. SPRING hired an M&E team; resulting in the development of monitoring tools, mandatory KPI forms and dissemination of findings.

- **Financial auditing increased**: SPRING organised an internal review to increase the level of internal auditing at the end of Cohort 1. This led to more efficient budgeting processes for the businesses and more coherent mechanisms to manage funds.

### Post Cohort 2 Adaptations

Cohorts 2 and 3 overlapped in implementation. As a result, there was no time between cohorts for reflection and learning, and the SPRING team iterated “on the go”, implementing changes in Cohort 3 as a result of perceptions of what might not have worked well in Cohort 2. These changes were:

- **Country scope was increased**: Ethiopia was added as a Cohort 3 country, expanding the number of countries to eight.

- **Girl landscaping timing changed**: In earlier cohorts, girl landscaping was conducted in country before the beginning of the programme. From Cohort 3, girl research was carried out after business selection to tailor it to specific business needs.

  “I think that’s a really positive direction of travel to really take the primary research that they’re doing and try to adapt it more and more closely to what the businesses actually need rather than giving them a descriptive landscape of the lives of adolescent girls, which, for some of it, that is important because a lot of times people running these businesses in those countries don’t have that much of a frame of reference so it’s important to have that contextual information but tailoring it to the businesses makes it really more effective.”

- **KPIs forms became better developed**: The IP realised that businesses did not finalise prototype development before the end of Bootcamp 2, making it difficult to devise tailored KPI indicators before prototype specifics were known. The IP worked with the businesses to redraft the business specific KPI

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161 Coffey SPRING PPE Cohort 1 Review.
162 SOS C2 PPE KII - ADN02.
163 SPRING Webinar, Beyond Good Intentions: Building Businesses to Benefit Girls. Ramona Liberoff, Senior Advisor, SPRING Accelerator, 16-17 September, London.
165 517 C2 PPE KII ADN01.
forms to better capture the story behind the evolution of the prototyping\textsuperscript{166}. Since Cohort 3, these KPI forms were finalised at the end of bootcamp 2 for completion and reporting by the businesses.

**Post Cohort 3 Adaptations**

Below are the adaptations that took place after Cohort 3. They were:

- **Country scope was increased:** Similarly, to after Cohort 2, country scope was increased. Myanmar was added as a Cohort 4 country. This made nine countries for implementation for SPRING.

- **Additional tailored investment readiness support was provided to a selection of businesses:** Businesses were selected with the highest potential to raise investment or grant capital. To support the requirement from businesses to move towards investment readiness and raise funding, and in continuity with the programme shift towards focusing on growth stage businesses able to reach scale, the programme made several iterations focusing on this aspect of supporting their businesses. These adaptations included:
  - The creation of the role of Regional Investment Support Managers;
  - On realising that the programme would not allocate all of its PDF budget (as a result of the pre-Cohort 2 change in PDF funding), SPRING launched the BAF which provided additional funding up to £10,000 for prototype development. This funding was made available to a selection of ‘high-potential businesses’; and
  - Further assistance in capital raising support was provided which was also made available to a selection of businesses.

While the Efficiency of SPRING through a Value for Money analysis is presented in more detail in Annex F, the ongoing adaptation of SPRING did not result in increased programme management costs, with the costs following a typical project trajectory over time, (See Figure 16)

\textit{Figure 16. SPRING programme management costs as a percentage of all spending by year

![Graph showing SPRING programme management costs as a percentage of all spending by year.]

5. Lessons and recommendations

5.1. Introduction

Based on the PPE findings presented in section 4, in this section we present several learnings and recommendations. There is some overlap for the learnings, so they are presented with the flow of thinking:

\textsuperscript{166} KPI forms were employed by the programme to substantiate the high-level analysis and own self-reporting of the programme at the end of each cohort. Graphs and figures produced by SPRING from the KPI forms contributed to inform log-frame trackers and were presented to the SPRING consortium on an annual basis.
5.2. Lessons and recommendations

5.2.1. Lesson 1: The private sector can develop products and services needed by girls

SPRING was conceptualised as an innovative, iterative and dynamic programme. Its underlying hypothesis was that private sector players could play a role in providing products and services to girls, in a profitable manner, and that these would assist in improving girls’ economic empowerment. We think that part of this hypothesis has been proven to be correct. SPRING has shown that it is possible to reach girls, not just as direct participants in a programme but as indirect beneficiaries, using private sector stakeholders. The basic hypothesis of engaging “the private sector to develop and distribute commercially viable products” has been proven. However, it remains to be seen if these products “…enhance a girls’ economic opportunities”

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Audience</th>
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<tbody>
<tr>
<td>The private sector has the capability and the appetite to reach vulnerable populations in ways that benefit the beneficiaries as well as benefitting the business profitably. This method of reaching and benefitting vulnerable populations should be explored more and used where appropriate.</td>
<td>Donors; Programme implementers; broader community</td>
</tr>
</tbody>
</table>

5.2.2. Lesson 2: Ensure targets allow flexibility to encourage innovation, iteration and learning.

SPRING was required to deliver against very specific quantitative targets within a specified timeframe. While the programme managed to deliver against its set targets, this constraint might have impeded on its ability to innovate and pivot in response to changing environments and unanticipated challenges and opportunities.

Programme performance was measured against targets in a project logframe which was conceived before the programme had started and gained traction. The programme reported against this logframe and negotiated changes with the donors each year and these changes allowed the programme to present more robust, accurate data given its progress and learnings to date. However, the programme was not permitted to make more substantial changes to the logframe regarding its targets or its timeframes.

In SPRING’s case, these constraints influenced the programme in three ways:

- It led the programme to work with companies which could quickly reach a large number of girls over a short period of time. While these businesses may have allowed for the programme to achieve its reach target, the depth of impact and the sustainability of this impact is likely minimal. Three businesses account for 77% of the programme’s girl reach;
- These businesses, while providing numerical reach, may have had less impact on the targeted girls; and
- The programme learned from earlier cohorts in terms of its selection processes and procedures, recognising which internal aspects of a company best suited programmatic needs. However, SPRING’s choice regarding innovation or desired business only came to the fore in Cohort 4, when the programme became less risk averse, as a result of achieving its girl reach target.

If these issues had been substantially addressed in the annual revision of the logframe, the programme may have had the leeway to more readily consider companies’ levels of innovation rather than their potential for reach. This

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167 DFID, Assets to adolescent girls’ initiative, Business Case, Policy Division, June 2013.
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might have been reflected in a logframe target that reflected a combination of reach, depth and sustainability of impact, rather than simply reach.

SPRING required businesses to target adolescent girls between the ages of 10-19 (inclusive). The programme quickly realised that the age limits were quite arbitrary, other than to limit the target count to a subjectively defined youth market. Many businesses which were operating at either end of this age spectrum reached girls outside of these parameters, but only reported girls within the parameters to SPRING. In effect, this meant the programme may have underreported its reach and possibly its impact among girls and young women.

An example of weighted targets might be the category of ‘adolescents’ is a heterogeneous group with older adolescents often having more in common with young women aged 20-24 than with younger girls. Similarly, the depth of impact and possible sustainability of this impact, is reflected in a business’ prototype. A simple example illustrating this is provided in the table below.

<table>
<thead>
<tr>
<th>Sector</th>
<th># girls reached &gt;10</th>
<th>Age Weighting</th>
<th># girls reached 10-19</th>
<th>Age Weighting</th>
<th># girls reached 20+</th>
<th>Age Weighting</th>
<th>Weighted Reach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business A</td>
<td>Education</td>
<td>1</td>
<td>50</td>
<td>0,6</td>
<td>50</td>
<td>1</td>
<td>0,5</td>
</tr>
<tr>
<td>Business B</td>
<td>Edutainment</td>
<td>0,1</td>
<td>7500</td>
<td>0,6</td>
<td>2500</td>
<td>1</td>
<td>0,5</td>
</tr>
<tr>
<td>Business C</td>
<td>Retail</td>
<td>0,1</td>
<td>1000</td>
<td>0,6</td>
<td>1000</td>
<td>1</td>
<td>1000</td>
</tr>
<tr>
<td>Business D</td>
<td>Value Chain</td>
<td>1,5</td>
<td>0,6</td>
<td>20</td>
<td>1</td>
<td>80</td>
<td>0,5</td>
</tr>
</tbody>
</table>

**Recommendation**

When calling on programmes to be innovative and dynamic, strict logframe targets might prevent a more experimental approach. In these instances, a more nuanced method of programme progress and achievement should be implemented.

To accurately reflect programme reach and impact, allow the programme to report within flexible parameters. This flexibility could be given while continuing to accurately reflect the spirit of the programme.

In SPRING’s instance, a weighting could have been applied to adolescent girls aged 10-19 with a lighter weighting applied to beneficiaries outside these parameters.

**Audience**

Donors; Broader community

5.2.3. Lesson 3: Economic empowerment takes time and resources, especially to deliver at scale.

The original programme design sought to economically empower girls by placing assets within their control through increasing their skills and employability, while recognising that other opportunities for economic empowerment were possible. SPRING moved away from targeting prototypes with girls as part of the value chain. One reason for this was that reaching girls as value chain contributors was challenging, and the programme struggled with this targeting of girls as a means to achieve its programme targets. Instead, the programme opted to identify girls as direct end users of products and services.

Similarly, as SPRING’s selection process was refined, the team became more aware of the type of businesses that would best match the programme’s outcomes and objectives. However, in terms of their programme targets, they were still obligated to work with a certain number of businesses per cohort. Decision makers in the team felt that, especially in the final cohort, with girl numbers having been attained, the programme may have had greater
impact by working more supportively with fewer businesses and would have preferred to prioritise quality over quantity. However, in discussions with the donors, this was not permitted, as the targets were prescribed in the logframe.

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Audience</th>
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</thead>
<tbody>
<tr>
<td>Economically empowering girls as value chain workers takes time and effort, and potential scale is significantly smaller. Programme designers need to take this into account in future programmes.</td>
<td>Donors; programme implementers; broader community</td>
</tr>
<tr>
<td>The recommendation of flexible, perhaps weighted targets, might be applied here as well (Lesson 2), allowing SPRING to claim a higher weighting for a value chain beneficiary because of a deeper level of impact. A girl targeted as a consumer might have attracted a lesser weighting.</td>
<td></td>
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</table>

**5.2.4. Lesson 4: Deeper impact might be more efficient, with a narrower geographic focus**

SPRING was designed to be implemented across two regions, although the target countries changed slightly, from those proposed in the Business Case. While implementing in both East Africa and South Asia allowed for greater exposure and learning opportunity, the time in-between cohorts in the same region may have meant that the programme was not able fully exploit the opportunity to: i) build on its previous cohort’s momentum; and ii) leverage on advantages from earlier cohorts. While the programme did in fact try to facilitate relationships between businesses in different cohorts, more emphasis on this might have been a point of greater leverage.

Similarly, extra countries were added to Cohorts 3 and 4, widening the pool from which SPRING could draw. This increased the complexity of the programme’s operations and programme resources were diluted. This was due to a large number of businesses in diverse countries with dissimilar contexts needing support. This resulted in the programme not fully being able to leverage off its past performance and might have impacted on its programme efficiencies.

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Audience</th>
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</thead>
<tbody>
<tr>
<td>Programmes should explore the opportunity of increasing the depth of interventions by narrowing their geographic focus and allowing them to build on earlier achievements.</td>
<td>Donors; Programme implementers</td>
</tr>
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</table>

**5.2.5. Lesson 5: Fast is not always best**

SPRING opted to shorten its implementation cohort cycle from twelve to nine months, arguing that this was a more efficient allocation of resources. In addition, it “doubled up”, with Cohorts 2 and 3 overlapping in their implementation by several months. Both alterations to the timeframe impacted on the programme’s ability to reflect and iterate. Feedback from the IP speaks to the need for more time for reflection and learning.

Similarly, SPRING introduced the largely unknown concept of HCD to its businesses. The methodology used to communicate and train businesses on HCD was also largely unfamiliar. The programme received praise for introducing HCD innovation, but many businesses felt that a longer period to implement the new tool and methodology would have been useful. This might also have allowed some of the businesses to more accurately reflect on their prototypes, innovate, refine and re-implement their new products and services, perhaps boosting the programme’s reach and conceivably its impact.
A learning programme requires time for reflection, learning and iteration. Future programmes need to set aside time and resources for this process.

Programmes might consider a longer period of engagement with businesses to ensure effective uptake and reach.

Programme implementers

5.2.6. Lesson 6: Resource adequately to make best use of and clearly understand the local environment

A few months into its implementation, SPRING moved its central administrative role from one of the regions to London. This allowed the programme to more easily attract the high level staff it required, and to more regularly and more easily engage with donors. However, it also left the programme more vulnerable to local and regional challenges. SPRING resolved this issue by relying more heavily on its CM as in-country representatives and programme ambassadors, a role far removed from their original more administrative position. However, the revised role was only awarded partial additional programme resources, leaving the CM as part-time resources, often performing a full-time role.

*Girl landscaping* played an essential role in mapping the environment in each country. This also provided a solid foundation for the implementation team and the businesses to clearly identify needs and challenges faced by girls. Given that this was a new demographic for the majority of business participants, it was important. However, the *girl landscaping* focused largely on the girls’ socio-economic environment. While this was adequate for programme learning in Cohort 1, it seemed inadequate for girls’ access to financial services and technology, and a reflection in the process might have expanded the scope of the landscaping to include legal and regulatory constraints of girls accessing technology, employment and financial services. This, in turn, would have assisted in the business selection and prototype development phases.

5.2.7. Lesson 7: Regular face-to-face engagements between programme and business add value

SPRING’s implementation changed considerably between Cohorts 1 and 2 with the addition of the second bootcamp, allowing businesses to iterate their prototype ideas. And the addition of a bootcamp 0 in Cohort 4 gave the IP an additional opportunity to engage directly with businesses, adding to their understanding of business needs. IP members also reflected that an addition of a more formal alumni component would have been advantageous for the programme.

The duration of the first bootcamp was important in building cohesion between the business and the IP, and in providing peer support when introducing new concepts such as HCD. However, the programme might have benefitted from shorter, more focused touchpoints later in the programme rather than a second two-week bootcamp. To some extent, this was adopted with bootcamp separated into a number of phases, with businesses from certain countries only attending for certain days. Several respondents while satisfied with the quality of inputs provided, noted the intensity of the two weeklong bootcamps, and the overwhelming amount of information provided. Post bootcamp follow-up on HCD might have assisted in greater or more fluid prototype iteration. It also might have saved programme costs if some of these concepts were introduced or facilitated by CM.
### Recommendation

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Audience</th>
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</thead>
<tbody>
<tr>
<td>More frequent face-to-face engagements with participants might allow for</td>
<td>Programme</td>
</tr>
<tr>
<td>better, more focused iterations of their prototypes.</td>
<td>implementers</td>
</tr>
<tr>
<td>Recognising significant travel costs for international expertise, future</td>
<td></td>
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<tr>
<td>programmes might consider building more local, internal capacity on</td>
<td></td>
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<tr>
<td>methodologies like HCD, and embedding capacity in the local environment.</td>
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### 5.2.8. Lesson 8: Improvement comes from regular reviews, real time learning and adaptive management

SPRING altered its business selection criteria and processes throughout all four cohorts. By critically assessing earlier programme-business interaction, SPRING was able to identify which types of businesses were best suited to absorb and learn from both its HCD methodology and which were best suited to develop innovative offerings for adolescent girls. Both businesses at the idea and mature stages were not as successful, as committed or as invested as businesses categorised as growth stage. SPRING committed to working with some early growth stage businesses, but opted in Cohort 4, for a larger proportion of later growth stage businesses.

The SPRING PDF model changed in Cohort 2, requiring businesses to use the funds exclusively for prototype development, to pitch and compete with other cohort businesses for funds, and to possibly contribute some of their own funding to prototype development. While less PDF money was allocated to Cohorts 2, 3, and 4 than to Cohort 1, the sales revenue generated for prototypes in Cohorts 2 and 3 was greater than that for Cohort 1 businesses over a similar period. This shows that some businesses, using less programme money achieved higher levels of return on investment, often supplementing PDF with their own business resources.

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Audience</th>
</tr>
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<tbody>
<tr>
<td>Review selection criteria on a regular basis, and if needed, refine these for more constructive and deliverable match.</td>
<td>Programme</td>
</tr>
<tr>
<td>Accelerators seeking innovative partners need to identify businesses which have substance beyond an idea, and the ability to commit, innovate and make decisions quickly. Ideally the businesses will be at growth stage.</td>
<td>implementers</td>
</tr>
<tr>
<td>When offering businesses funds for development implement three limitations:</td>
<td></td>
</tr>
<tr>
<td>- Ring fence the range of possible expenditure;</td>
<td></td>
</tr>
<tr>
<td>- Make businesses compete for the funding; and</td>
<td></td>
</tr>
<tr>
<td>- Suggest and encourage the businesses to invest their own resources (both financial and non-financial) in their own prototype development.</td>
<td></td>
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</table>
Annexes
Annex A: SPRING M&E Partner: Revised Terms of Reference (August 2016)

Introduction

The Department for International Development (DFID) leads the UK’s work to end extreme poverty, the Nike Foundation works to ‘unleash the unique potential of adolescent girls to end poverty for themselves and for the world’, and USAID’s goals are “ending extreme poverty and promoting the development of resilient, democratic societies that are able to realize their potential.”

DFID, the Nike Foundation and USAID are working in partnership to address constraints to the economic empowerment of adolescent girls in developing countries. Economic empowerment is a high priority for both organisations – it is one of the pillars of DFID’s Strategic Vision for Girls and Women, a key commitment in DFID’s Business Plan, and ‘expanding girls’ direct access to economic assets’ is a key pillar of Nike Foundation’s Strategy. USAID prioritizes gender equality, female empowerment and broad-based economic growth, for sustainable long-term development.

This Terms of Reference sets out the DFID, Nike Foundation and USAID requirement for a Supplier to implement the independent monitoring and evaluation (M&E) of the SPRING Initiative.

The consortium implementing the programme will be referred to as the ‘implementing partner’ and the independent M&E partner will be referred to as the ‘M&E partner’.

These Terms of Reference should be read in conjunction with the full Terms of Reference for the implementation contract (Annex E) and the Business Case for the SPRING Programme (Annex D).

Revisions to the Terms of Reference

SPRING is an experimental and adaptive programme that has undergone some design changes during implementation of the first of cohort. The M&E requirements have also changed, reflecting both the changing nature of the Programme and through lessons learned from Cohort 1 about how the M&E Partner can better support programme implementation, undertake independent evaluation of the Programme and provide relevant learning to inform future programming.

This document was written at the end of the first cohort of Implementation and sets out the terms of reference for the M&E Partner for the remainder of the Programme. It reflects changes to the M&E approach agreed at a planning workshop with the donors and implementing team that took place on 23-24 August 2016.

Changes to the Implementation of SPRING

Before the start of Cohort 1, the SPRING team, in coordination with the donors, made a number of important changes to the programme design compared to what was originally outlined in the Business Case and SPRING Terms of Reference. These include:

- Shortening of accelerator to nine instead of 12 months: The IP’s ToR originally suggested that each SPRING cohort phase should last twelve months, followed by a three-month learning period in between cohorts. During Inception, the IP shortened the cohort from twelve to nine months. The reduced timescale, alongside the overlap of Cohort 2 and 3 activities, impacts the feasibility of completing some of the originally Planned M&E activities – in particular, the collecting two rounds of Product Effectiveness and Consumer Satisfaction Surveys within the Cohort cycle. The Mid Term Review which was originally planned to be finalised by the end of Cohort 2, would not be completed in time to inform Cohort 3 and no longer coincides with the true ‘mid-term’ of the programme. Therefore, reporting timelines have been adapted.
- Capping the cohort size at 20 businesses: As per the original SPRING ToR cohorts were meant to grow in size over the project’s lifetime. The first cohort was meant to involve 18 businesses; the second at least 30; and the third at least 40 businesses. Change of scope to focus on a minimum of 58 ventures with current committed resources (18 in Cohort 1, 20 each in Cohorts 2 and 3) and to fundraise for a Cohort 4 (additional 20 ventures) was decided after the first bootcamp of Cohort 1. To maximize programme learnings, South Asia will be brought forward, and covered earlier through Cohort 2, with expansion into Tanzania and
Ethiopia in Cohort 3, and Cohort 4 as a second cohort in South Asia and Myanmar. The addition of a fourth cohort will impact on the timelines and deliverables for the M&E partner, and as a result the reporting timelines have been refined to allow for adaptation and learning between cohorts.

Other changes effecting M&E Design

During first cohort an additional donor, the Australian Department of Foreign Affairs and Trade (DFAT) expressed interest in providing additional funding for the Programme. Additional Funding will enable a fourth cohort of activities in at least two countries. The Implementing Partner are tasked with raising additional funds to ensure a full fourth cohort covering four countries and supporting a minimum of 20 businesses. The extent of the fourth Cohort activities (both implementation and M&E activities) will be agreed by June 2017.

Evaluation Objectives

Role of the M&E Partner

Owing to (i) the weak evidence base around interventions that work at scale and sustainably to increase girls’ access to assets, and (ii) the experimental nature of this initiative, it is critical to learn from both success and failure and to develop a body of evidence on interventions that advance girls’ asset ownership. This body of evidence will inform businesses on how/when to pivot their ventures, whilst helping stakeholders, such as policy-makers, practitioners, donors, businesses, investors, incubator/accelerator designers and civil society organisations to understand the value of and most effective approaches to developing assets for girls

This improvement in the evidence base should attract new donor and government investment and importantly, stimulate private sector investment to improve girls’ access to and retention of economic assets. The M&E will assess the (i) business performance and (ii) impact of individual business ventures on girls, alongside the (iii) effectiveness of the overall programme. Through the effective packaging, communication and dissemination of the evidence and lessons generated, both ‘successes’ and ‘failures’, in ways that are compelling and – most importantly – actionable for our varying audiences, this evidence base will aim to deliver significant development impact.

SPRING Programme Design - Background & Context

The SPRING initiative has been designed to test out how to overcome girls’ inability to own and retain economic assets. Whilst data on girls’ asset ownership is scarce, women are estimated to own less than 10% of the world’s property, and there are an estimated 250 million adolescent girls living in poverty globally. However, there is a lack of programmes that aim to provide economic assets directly to adolescent girls at scale. As a result, there is little evidence to demonstrate what is (and is not) working to improve girls’ access to and retention of economic assets, thereby limiting support from scale investors who require compelling performance results.

SPRING is an accelerator that identifies and supports business ventures (referred to as “businesses” in this document) producing products that contribute to girls’ economic empowerment. Economic empowerment is defined as a process that increases girls’ access to and control over economic resources and opportunities. Selected ventures must have sustainable business models and demonstrate the potential for scale. In so doing, the accelerator will:

- Develop a pipeline of successful, scalable ventures that impact girls through the delivery of:
- Products (e.g. economic, digital, sanitary or otherwise life-enhancing products);
- Services (e.g. childcare, mobile health advise, etc.) or
- Business opportunities (i.e. ways of including girls in a business’ value chain).

Girls can be reached either directly (as purchasers, service providers, micro-entrepreneurs) or indirectly (as users or beneficiaries within a household).

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168 Key challenges around M&E in this programme are likely to include: learning from failure, removing the reporting burden from businesses, intellectual property ownership particularly around commercially sensitive data, and using emerging lessons and evidence to influence a range of players.


170 http://www.girleffect.org/learn/faq

171 See DFID Business Case for detail on the current lack of evidence base in this area

ANNEX A-2

SPRING M&E – MARCH 2020
The focus will be on ventures innovating in one of the following ways: creating and implementing new or improved/adapted processes, products, services, methods of delivery or other aspects of the business model (e.g. price-point, marketing etc.), in order to reach and impact girls.

For full programme background, please see refer to the SPRING Business Case and Implementing Partner Terms of Reference.

‘Economic Assets’

For the purposes of this initiative, we have worked with technical girl experts and defined an ‘economic asset’ as a product that addresses either one or both of the following problem statements:

- Girls’ inability to learn and/or earn, without risk.
- Girls’ inability to save, invest and protect their earnings/assets, without risk.

For Example:

- Income-generating products: solar powered mobile charging power blocks, solar powered cooler bags for beverage sales & distribution, micro-franchising products

- Time and labour-saving products, giving girls time to earn/stay in school/return to school for future employment: low-cost solar lamps, foot-powered washing machines, low-cost bicycles, sanitary products, or Micro-franchising

- Girls’ inability to save, invest and protect their earnings/assets, without risk.

For Example:

- Financial products: innovative savings/remittance products (mobile money), micro-leasing, micro-insurance

**Early-Stage vs Scale Stage Businesses**

In the original design, it was expected that each accelerator cohort will be made up of 70-80% early-stage (validation) venture businesses and 20-30% late-stage (scale) venture businesses. However, learning from Cohort 1 indicates that early stage businesses are less able to reach girls at scale, and need greater support with basic business start-up support, leaving less opportunities to focus on prototyping products for girl users. Therefore, it is expected that future Cohorts may target larger numbers of scale stage businesses, to ensure the target of reaching 200,000 girls is achieved, given the relatively high-risk nature of early-stage businesses.

**The Accelerator Design**

There will be a minimum of 3 accelerator intakes, each lasting 9 months, with an additional 6 months of ‘transitional support’ for businesses. During the 9 months, businesses will receive the following:

- A grant of up to £50,000 GBP which, from Cohort two onwards, will be clearly tied to the purpose of prototyping
- Access to a residential ‘Bootcamp’ in Nairobi or Kathmandu to include masterclasses in key areas such as Business Model Development, KPI setting and M&E, Girl Safety and Technical Expertise, Partnerships, Human Centred Product and Business Model Design etc.
- Access to Research & Human-Centred Design Hubs, during which businesses can prototype and workshop their business models and products with girls and experts in-the-field with HCD specialists, Fuse Project
- Mentors – both an international and local mentor for regular support and advice
- Ongoing technical assistance as and when required in a variety of areas (business development, KPI reporting, partnerships, legal support, girl expertise and safety, marketing and branding etc.)
- ‘Match-Making’ with NGOs, private and public-sector partners, to leverage existing local distribution and manufacturing channels and enabling environment programmes (e.g. safe-space programmes, youth clubs etc.)
- Technical Assistance in investment readiness and master classes in presenting and pitching their business to investors
- Opportunities provided to selected businesses to pitch to investors (i.e. through high profile events and forums)

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172 For example, see [http://www.fairbourne.co/](http://www.fairbourne.co/)

173 Please reference Acumen’s ‘Blue-print to scale’ report, identifying the 4 key stages of a social enterprise product development, from blueprint to validation, preparation and finally to scale.
ANNEX A- REVISED TERMS OF REFERENCE (JULY 2016)

- Access to an Annual SPRING Event at the end of each cohort, during which businesses share learnings from the cohort and celebrate achievements.
- Business Performance Evaluations – to be received by a selection of businesses, enabling them to respond and pivot their ventures accordingly (KPI data collected by the Implementing Partner will be collected and analysed for all SPRING businesses).
- M&E ‘Impact Evaluation’ for 3 years – to be received by a small selection of businesses at the end of each cohort

SPRING Country Focus, Number of Businesses and Programme Duration

Businesses may come from anywhere in the world, however their ventures must have a presence in one of 8 selected countries. The country selection covers East Africa and South Asia in order to produce a robust body of evidence, whilst not spreading the Implementing Partner too thin, given the rigorous, local technical assistance businesses will require throughout the course of the programme:

<table>
<thead>
<tr>
<th>SPRING Cohorts</th>
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<tbody>
<tr>
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<td>1</td>
<td>2</td>
<td>3</td>
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<tr>
<td>Kenya</td>
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<td>Ethiopia</td>
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<tr>
<td>Bangladesh</td>
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<td>Pakistan</td>
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<td>Nepal</td>
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<tr>
<td>Burma</td>
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<tr>
<td>Total target countries</td>
<td>3</td>
<td>Up to 3</td>
<td>Up to 5</td>
</tr>
<tr>
<td>Total target Businesses</td>
<td>18</td>
<td>20</td>
<td>20</td>
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</tbody>
</table>

The prioritisation of countries is based on previous scoping work carried out by Hystra, which mapped the locations of potential SPRING businesses throughout DFID’s 26 countries (excluding India and South Africa due to investment restrictions from DFID). This mapping of potential SPRING businesses was then cross-referenced against the location of existing innovation hubs and the presence of vulnerable girls, thereby identifying areas with a wealth of potential businesses, an existing pool of innovation hubs and communities to tap into, and a significant number of adolescent girls in need of support. Uganda and Kenya were identified as countries with the greatest number of potential applicants, whilst Rwanda is the location for an existing Girl Hub office, with established NGO, public and private sector networks. These 3 countries were therefore chosen for Cohort 1, to ensure ease of initial launch and set-up, plus their proximity to one another allows for ease of travel amongst Implementing Partner Country Managers whilst the programme is in ‘start-up’ phase. During the business selection process, a portfolio of business ventures with an even spread of product distribution in both rural and urban communities in each focus country will be chosen, to ensure a full body of evidence. Country coverage for Cohort 4 will be confirmed by June 2017 and may include an additional country that fits with DFAT priorities, currently expected to be Myanmar.

SPRING is resourced to support 58 businesses through three windows of competitive applications, and with additional donor funding and if fundraising targets are met, this number will rise to a minimum of 78 businesses. The number of businesses per country will be broadly evenly distributed for each cohort, although the number and weighting of businesses per country will be dependent on the calibre of applications. The expansion of the programme into additional countries will be subject to a review of the feasibility of geographic expansion after each cohort, taking account of how the programme is developing and shifts in country contexts.

Whilst the entire SPRING programme will include up to 4 ‘cohorts’ of businesses, there will be 3-4 months between the first two cohorts to review learnings and iterate accordingly. Cohorts 2 and 3 will overlap, with Cohort 3 starting before Cohort 2 is complete. A fourth Cohort with an additional 20 businesses will be
undertaken if sufficient funds are raised by the Implementing Partner, the total number of countries and businesses will be confirmed by June 2017. The entire programme will therefore last around 4 ½ years.

Who Are the ‘Businesses’?

The majority of business applicants will be social entrepreneurs with ventures producing products with a social impact for girls. There may also be a small proportion of NGOs producing and distributing products with sustainable business models.

The Implementing Partner

Palladium is the lead Implementing Partner for SPRING, with a supporting consortium of experts in Human Centred Design and Incubation Development (Fuse Project), Partnership and Network Development (Context Partners), and specialist advisors on social impact investment and working with girls. The core implementing group for cohort 1 was initially based in Nairobi, with Country Managers located in each of the focus countries. For subsequent cohorts the core implementing group will be based in London with team country managers in their respective countries.


Targets

The aim is to support approximately 78 businesses over the programme lifetime and reach up to 200,000 girls with products that contribute to their economic and potentially wider empowerment outcomes. The programme will take place over 5 years, starting in 2014, with ongoing M&E taking place over 8 years, ending in 2022 (including 3 years of impact evaluation for a sample of ventures after the programme implementation has ended). The programme’s total implementation budget is £16,436,037 exclusive of any applicable UK VAT.

The design phase research indicates that accelerator activities for early-stage ventures are resource intensive as they require substantial technical assistance. The geographic spread was recommended to take account of contextual variations that affect which economic assets are most beneficial for adolescent girls and how early-stage business ventures reach scale. The scale and scope of the programme is large for an experimental programme because a large initial investment was considered necessary to be able to observe results and collect evidence of successful strategies for adolescent girls to acquire and retain assets.

Theory of Change

Since the publication of the Business Case, SPRING has gone through several design changes. Its original focus on getting “direct economic assets” was broadened to include a wider range of products (e.g. economic, digital, sanitary or otherwise life-enhancing products), services (e.g. childcare, mobile health advise, etc.) and business opportunities (i.e. ways of including girls in a business’ value chain). It considers solutions that can reach girls either directly (as purchasers or participants) or indirectly (as users or beneficiaries within a household). This broadening of scope enabled SPRING to attract a larger number of applicant businesses with a diversity of product offerings.

It will also be important to distinguish its two underpinning theories:

- the Action Theory that tells us how an intervention has worked to bring about the desired change (or indeed other changes, positive or negative)
- the Causal Mechanism Theory that tells us why this is so.
**Revised SPRING Theory of Change [revised April 2015]**

**Inputs**
- Boot Camp
- Grant funding
- HCD & Prototyping in Context
- Local & global mentors
- Investment readiness support
- Ongoing Technical Assistance through the local partner (including 1:1s, workshops, grant management)

**Outputs**
- Businesses apply Human Centered Design (HCD) to refine their business model, product or service
- Better understanding of girls needs
- Improved reach of adolescent girls
- Improved investment readiness
- Enterpise provide market-based solutions (i.e., products and services) that can benefit girls and contribute to their economic empowerment at scale

**Outcomes**
- Girls access SPRING products, services and opportunities
- Businesses grow and increase sales
- Businesses attract external investment
- Spring attracts additional funding

**Impact**
- Enterprises, investors and markets contribute to economic empowerment of adolescent girls
- SPRING generates awareness and demonstration effects around girls’ products
- Adolescent girls recognized as viable market segment of FBO
- Crowdfunding of start-up markets actors & Investors
- Ecosystems development

**Assumptions**
- Quality proposals are received and selected
- Grantees access high-quality, relevant support
- Grantees where learning
- Girls and their families have purchasing power to obtain assets
- Assets are retained by girls e.g., not captured by other family members
- Successful grantees access external finance
- Scalable business models are identified
- Demonstration effects attract new investors – successful ventures are viable and attract others
- Evidence is recognized and acted upon
- Economic outcomes contribute to broader empowerment

Links with other programmes or interventions: As described in the accompanying Business Case, this intervention is experimental in nature, and complements a range of DFID-supported programmes including the World Bank Africa Gender Innovation Lab, the Joint Ventures for Prosperity (JVP) programme, the Global Girls Research initiative (GGRI is also Nike supported), the Girls Education Challenge Fund and Start Up! Globally, however, there are few girls’ economic empowerment initiatives, and the generation of adequate robust evidence through evaluation has not so far been achieved. This evaluation aims to contribute much needed evidence and data on the effectiveness and impacts of innovation and incubation programmes aimed at girls’ economic empowerment.

**The Recipient**

The principal recipients of this service will be DFID, the Nike Foundation and USAID. The Implementing Partner will benefit from recommendations and lessons generated by a review of programme level activities. Selected businesses of the programme may also benefit from the on-going M&E which will deliver business-relevant, performance evaluations, and/or rigorous impact evaluations which will determine the impacts on girl recipients for a selection of businesses. Potential future investors in the business ventures are also an important audience.

Evidence and lessons generated by the programme will be publicly available, in order to both contribute to the global evidence base on interventions to economically empower adolescent girls and to stimulate investment in the space, with the aim of kick-starting a market for girls.

In addition to the programme donors, implementers and participants (businesses, mentors and others), the principal users of the evidence will be:

- Policymakers and practitioners improving the economic and wider empowerment outcomes for girls and women, or supporting private sector development, social enterprise and private sector innovation.
- Current and potential businesses (early stage enterprises) and other businesses with an interest in girls and women and/or specific sectors, countries and business models included in the programme.
- Current and potential investors with an interest in girls and women and/or specific sectors, countries and business models included in the programme.
- Other incubators, accelerators and challenge funds that can learn from the programme model.

The scope and requirements

Monitoring Requirements

As will be detailed in the sections below (see specifically, Business Performance Evaluations and Governance Arrangements sections), the Implementing Partner is responsible for collecting most of the monitoring data. The M&E Partner will be responsible for conducting quality assurance checks on this data and ensuring that it can be used as part of the evaluation. It is a joint responsibility of the Implementing Partner and M&E Partner to update and review the programme logframe. The Implementing Partner are responsible for 'owning' and reporting against the logframe, drawing on M&E data where available.

Evaluation Requirements

There are four main components of the evaluation activity, as illustrated in the diagram below.

The M&E partner will be responsible for the development and implementation of the evaluation methodologies to deliver each of these components, a detailed approach and methodology for each component is outlined in the SPRING M&E Inception Report (Finalised in November 2015). A Summary of each Component is provided below:

Programme Performance Evaluation (PPE)\textsuperscript{174}

Purpose and Objectives of the PPE: The PPE focuses on assessing the effectiveness and delivery of SPRING as a whole. It will synthesise findings and lessons learned from the Impact Evaluation and Business Performance Evaluation and provide regular recommendations to adapt the SPRING design and delivery between cohorts. This will also involve the M&E partner working closely with the Implementing Partner to provide regular recommendations for programme adaptation in order to achieve the greatest impact on SPRING Businesses and ultimately, girls. The PPE is primarily a process evaluation.

It will consider issues such as the type of support provided to businesses, including appropriate amounts of capital and quality of technical assistance, and the effectiveness of the implementation team in facilitation of private/voluntary sector partnerships, enhancing business development and creating markets for girls’ products.

\textsuperscript{174} This evaluation will also be used to inform our decision on the continuation of the implementation contract with the appointed supplier.
The PPE will draw on all other components of the M&E framework, and may use meta-analysis drawing on quantitative and qualitative techniques to form summary conclusions.

The PPE will also include the monitoring of ‘in-kind’ fundraising – assessing the effectiveness of the SPRING Implementing Partner in raising funding from sponsors and, in particular, monitoring the in-kind technical assistance contributions, which will need to be monetized in order to be matched-funded.

**PPE Evaluation Questions**

<table>
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<tr>
<th>Impact Evaluation questions</th>
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<tbody>
<tr>
<td>How successfully has SPRING identified and addressed business needs?</td>
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<tr>
<td>Did SPRING select the right businesses to achieve the programme goals?</td>
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<tr>
<td>To what extent has the design of SPRING met the needs of business businesses?</td>
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<tr>
<td>How successfully is SPRING targeting adolescent girls at the BoP</td>
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<td>Who are the SPRING target girls?</td>
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<tr>
<td>To what extent did SPRING encourage businesses to strengthen their focus on adolescent girls?</td>
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<td>How well did the programme encourage the engagement and participation of girls to inform product design or business model developments?</td>
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<tr>
<td>Did SPRING enable businesses to develop prototypes that meet girls’ needs?</td>
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<tr>
<td>What is Human-Centred Design in SPRING?</td>
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<td>What extent and how did the SPRING businesses absorb and apply HCD training?</td>
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<td>How could SPRING further improve the effectiveness of HCD?</td>
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<tr>
<td>To what extent did SPRING help businesses improve their investment readiness?</td>
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<td>How effective was the technical support provided in country?</td>
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<td>How effective was the SPRING Mentoring Support?</td>
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<td>How effective was the combination of local and global support?</td>
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<tr>
<td>To what extent did participation in SPRING help businesses increase sales from their SPRING product, service, or business model?</td>
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<tr>
<td>To what extent did participation in SPRING help businesses improve their reach of adolescent girls?</td>
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<tr>
<td>Which (combination of) accelerator components were most effective in improving business performance?</td>
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<td>How effective was SPRING in comparison to other accelerators?</td>
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<td>How effective was the internal M&amp;E of SPRING?</td>
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<tr>
<td>Was SPRING delivered efficiently?</td>
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<tr>
<td>Were accelerator activities delivered on time?</td>
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<tr>
<td>Did SPRING leverage additional resources?</td>
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<tr>
<td>To what extent has SPRING adapted and with what effect?</td>
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<tr>
<td>What does adaptation mean in the context of SPRING?</td>
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<tr>
<td>Restructuring of the project Team and relocation from Nairobi to London</td>
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<tr>
<td>Aspects of learning that SPRING could improve</td>
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</table>
Summary PPE Methodology: a detailed outline of the PPE methodology is provided in the SPRING M&E Inception Report (page 34 - 36), and the PPE Concept note in Annex A. A summary of the data collection methods suggested are provided below:

- **Review and analysis of key programme documents collated by the IP** – Including Application Forms, Shortlisting Documents, Business Information Forms, Key Performance Indicators, and programme management documents.

- **Primary Data Collection** - The above-mentioned secondary data will be triangulated with primary data collection to account for a range of different perspectives when answering the evaluation questions. This will include Semi Structured interviews with SPRING Donors, the Implementing Partner and other key stakeholders, SPRING businesses, and observation of Key IP activities (i.e. Boot Camp). Surveys will be conducted with all SPRING businesses at the end of each Boot Camp, and at the end of the Cohort to capture the businesses’ initial expectations with regards to the accelerator support; their satisfaction with the support provided; and their progress during the cohort phase.

- **Programme Level Analysis of other Evaluation Components** - The Business Performance Evaluation and Impact Evaluations will generate additional data which will feed into the PPE when available. This will include analysis of the KPI data reported to the Implementing Partner for all businesses, and Baseline data (and if available endline data) collected from six businesses.

The PPE will use all available information on a cohort to assess all SPRING interventions affecting the SPRING businesses, including the selection process, technical assistance delivery, management, performance and effects on girls.

**Summary of PPE Timelines**: The PPE will provide a review at the end of each cohort of businesses.

**Business Performance Evaluation (BPE)**

**Purpose and Objectives of the BPE Component**: These evaluations will provide a mechanism for learning lessons and understanding “what is happening and why”\(^{176}\) within the businesses operations and performance. They aim to assess how the businesses have adapted as a result of SPRING, and how this has helped or hindered their success in reaching Adolescent Girls, whether SPRING has enabled them to create viable business models to deliver products and services that benefit girls. These evaluations will draw on a range of data collected by both the Implementing Partner and the M&E Partner.

**IP Responsibilities:**

- The Implementing Partner will support businesses to develop their own information and monitoring systems aligned to their business needs, and their theories of change for benefitting adolescent girls. These will track core quantitative business performance metrics (KPIs) such as sales revenue, profits, new investment, unique customers, and girl beneficiaries. Potentially, if appropriate, they may include qualitative metrics such as the results of periodic consumer product testing. Businesses will develop the specific details of their monitoring systems with support from the Implementing Partner during the initial Bootcamp.

- The Implementing Partner will also produce M&E guidance and tools to ensure consistent reporting and understanding of the IP M&E requirements across the cohort.

**M&E Partner Responsibilities:**

- The M&E Partner will work with the Implementing Partner before the start of cohort 2 to review and refine the format of the KPI measurement forms and other ways in which business operations information will be collected.

- The M&E Partner will analyse the KPI and business operations data collated by the Implementing Partner, to answer BPE evaluation questions. The M&E partner will also conduct spot-checks of this data for quality assurance purposes.

- The M&E Partner will conduct case studies for one third of all businesses to assess how they adopt and apply the SPRING support provided to develop a viable prototype that meets girls’ needs.

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Key evaluation questions relevant to the BPE are shown in the table below:

<table>
<thead>
<tr>
<th>Evaluation questions</th>
<th>Sub-questions</th>
<th>BPE activity</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Analysis of KPI data &amp; spot checks</td>
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<tr>
<td><strong>Relevance</strong></td>
<td></td>
<td></td>
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<tr>
<td>How successfully is SPRING targeting adolescent girls at the BoP?</td>
<td>How successfully did SPRING encourage businesses to <strong>strengthen their focus on adolescent girls</strong>?</td>
<td></td>
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<tr>
<td></td>
<td>To what extent have SPRING businesses <strong>considered the needs</strong> of adolescent girls at the BoP when developing their business models?</td>
<td></td>
</tr>
<tr>
<td><strong>Effectiveness</strong></td>
<td>To what extent and how did the SPRING businesses <strong>absorb and apply HCD</strong> training to develop a prototype that meets girls' needs?</td>
<td></td>
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<tr>
<td>Did SPRING enable businesses to develop prototypes that meet girls' needs?</td>
<td>To what extent have businesses improved their <strong>investment readiness</strong>?</td>
<td></td>
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<tr>
<td></td>
<td>To what extent did participation in SPRING help businesses <strong>increase sales</strong> from their SPRING product, service, or business model?</td>
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<tr>
<td></td>
<td>To what extent did participation in SPRING help businesses <strong>improve their reach</strong> of adolescent girls?</td>
<td></td>
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<td></td>
<td><strong>What works in reaching adolescent girls at the BoP</strong> with products, services or business opportunities?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>What are the <strong>key contextual factors</strong> that have helped or hindered businesses from reaching girls at scale?</td>
<td></td>
</tr>
<tr>
<td><strong>Sustainability</strong></td>
<td>How many ventures are <strong>operating two years after</strong> they graduate from the cohort? <em>(Source: ToR)</em></td>
<td></td>
</tr>
<tr>
<td>Has SPRING stimulated new players and innovation to promote the continued growth of markets for products, services and business models benefitting girls, beyond the business ventures? <em>(Source: ToR)</em></td>
<td>To what extent do businesses continue to focus on adolescent girls at the BoP after they graduate from the cohort?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>To what extent have business ventures <strong>increased to scale</strong> and / or entered new markets?</td>
<td></td>
</tr>
<tr>
<td><strong>Learning</strong></td>
<td>What are the <strong>challenges</strong> that businesses faced in developing the ‘right’ products, services and business models to benefit girls and how where they overcome? <em>(Source: ToR)</em></td>
<td></td>
</tr>
<tr>
<td>What are the lessons learned from SPRING?</td>
<td>What <strong>lessons can be learned</strong> for future cohorts?</td>
<td></td>
</tr>
</tbody>
</table>
Summary of BPE Methodology: The methodology for the BPE component has been revised following lessons learned from Cohort 1 – therefore, the SPRING M&E Inception Report (pages 36 – 40) no longer presents an accurate reflection of the BPE methodology. A concept note outlining the rationale for the Cohort 1 design, and suggestions for Cohort 2 amendments is included in Annex B.

- **Analysis and comparison of quantitative Key Performance Indicators** and qualitative business operations data collated by the Implementing Partner from all businesses. The analysis will help answer the evaluation questions around whether or not businesses have: increased their sales (as a measure of their viability and potential to scale up); increased their reach of adolescent girls at the Base of the Pyramid; and whether they have raised new investment. This analysis will be completed for all businesses, and will feed into the assessment of programme performance as part of the PPE component.

- To ensure that the KPI data is of sufficient quality to be used in the evaluation, the M&E Partner will **quality assure / spot-check** a sample of data provided by businesses in each cohort177. Areas of focus when conducting the spot check will include: Reviewing the tools and processes used by businesses to record and track data; clear and consistent use of beneficiary definitions; compliance with SPRING reporting requirements; challenges faced in completing the KPI forms or recording data. Spot Checks will be conducted with approximately one third of businesses, if there are consistent issues with data quality across the selected businesses, this may be extended to the full cohort of businesses. If the Spot Checks identify gaps or a need for additional support to accurately capture and report KPI data, this will be communicated to the Implementing Partner for further action. As part of the visit or during follow-up conversations the M&E Partner may provide some advice on how to strengthen reporting going forward, where this is considered appropriate. This will be done in coordination with the Implementing Partner. Findings from the Spot Checks will be used to inform any necessary changes to the KPI forms of M&E Guidance Documents.

- **Detailed case studies** for approximately one third of businesses, assessing whether businesses have (or have not) used the support provided by SPRING to improve their business performance and reach of adolescent girls, and how this has happened. Although part of the BPE, these case studies will provide valuable evidence and illustrations to the Programme Performance Evaluation. Case Study research will involve a range of data collection methods, including a desk-based review of documents collected by the IP (including KPIs), in-depth interviews with relevant stakeholders, and review of secondary data collected by businesses where available.

- Follow up with Alumni Businesses will form part of the Case Study Review (covering approximately one third of businesses), as many businesses may only see an increase in their sales, reach of girls, and girl impact after the cohort phase has ended, and the Implementing Partner has committed to compiling KPI data for another two years after the end of a cohort which will enable the M&E partner to continue to monitor business progress.

- Additionally, the M&E Partner will follow up with a selection of businesses one year after they have graduated to ensure longer-term changes are captured through qualitative interviews. Following up with SPRING Alumni after graduation will also be important to capture whether SPRING has had a sustained impact on the business models (i.e. whether businesses retain their focus on adolescent girls and continue to grow), and whether businesses have seen any replication effects or crowding-in of other market actors around providing girl-focused solutions. In-depth phone Interviews will be conducted with the selected alumni businesses, this will primarily be with the one third of selected businesses selected for case studies, unless particularly interesting stories are identified within another business model not originally selected for the BPE Case Study research.

The M&E Partner will collate all data – from case study research and surveys, and that collated by the Implementing Partner - and compile a Business Performance Evaluation Report at the end of each Cohort. The reports will respond to Evaluation Questions (outlined above) around business performance, including the businesses success or failure to reach girls’, challenges faced by the businesses in developing and distributing products and services for girls, progress in growing and reaching girls at scale. Where feasible, the reports will provide recommendations on ways to iterate or pivot their ventures to better meet the needs of girls or scale up their businesses.

**BPE Timelines:** Revisions to the BPE Approach will be set out in a concise Concept Note and the selection of Businesses for Case Study Research will be agreed following Boot Camp 1 in each cohort. BPE Reports will be

177 The timing and ability of the M&E partner to conduct spot checks is dependent on the Implementing Partner ensuring businesses collect the data, report it to the IP, and pass the data on to the M&E team.
provided no later than 4 months after the end of each cohort, with short follow up communication products with selected businesses 1 year after Cohort completion. The reports will form an annex of each Cohort Synthesis report.

Impact Evaluations (IE) of a strategic selection of SPRING Businesses

Purpose and Objectives of the IE: The IE will assess whether adolescent girls have improved their economic and social outcomes as a result of accessing products or services provided by SPRING. It will provide information on:

- **Girls** – have economic and social outcomes for girls improved as a result of receiving products and assets delivered by the programme businesses? Outcomes include not just economic outcomes but also wider outcomes on safety, wellbeing and freedom from violence, early and forced marriage and female genital mutilation.
- **Markets** – have the businesses stimulated new players and innovation in their markets to encourage investment in products that improve outcomes for girls?
- **Programme** - how well does the programme deliver positive outcomes for girls through the delivery of direct assets or participation within the value chain compared to other economic empowerment programmes targeted at girls?

**Key Evaluation Questions answered through the IE:**

<table>
<thead>
<tr>
<th>Impact Evaluation questions</th>
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<tbody>
<tr>
<td><strong>Effectiveness</strong></td>
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<tr>
<td>To what extent have adolescent girls accessed SPRING products, services or business opportunities?</td>
</tr>
<tr>
<td>What works in reaching adolescent girls at the BoP with products, services or business opportunities?</td>
</tr>
<tr>
<td>What are the key contextual factors that have helped or hindered businesses from reaching girls at scale?</td>
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<tr>
<td><strong>Impact</strong></td>
</tr>
<tr>
<td>To what extent have girls improved their earnings and savings as a result of accessing products, services or business opportunities provided by SPRING businesses?</td>
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<tr>
<td>To what extent have girls improved their life and employability skills as a result of accessing products, services or business opportunities provided by SPRING businesses?</td>
</tr>
<tr>
<td>To what extent have girls improved their safety and well-being as a result of accessing products, services or business opportunities provided by SPRING businesses?</td>
</tr>
<tr>
<td>What are the key contextual factors that helped or hindered girls in accessing and using products, services and business opportunities provided by SPRING businesses?</td>
</tr>
<tr>
<td>To what extent have benefits experienced by girls and their household promoted the girls' broader economic empowerment?</td>
</tr>
<tr>
<td>How well does the programme deliver positive outcomes for girls through the delivery of direct assets compared to other economic empowerment programmes targeted at girls?</td>
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</table>

**Summary IE Methodology:** A detailed outline of the Methodology is provided in the SPRING M&E Inception Report (pages 41 – 45), and in the IE Concept Note for Cohort 1 in Annex C. A Summary is provided below.

- **Business Selection for IE:** There will be a total of six SPRING Businesses selected for impact evaluations, with two in the first cohort, two in the second, and two in the third. Each Impact Evaluation will last a total of up to 3 years, with an additional 4 - 6 months up-front for evaluation design work. A number of factors including, for example, the ability to trace the girls and re-contact them in the future and the length of time in which the intended benefits are expected to be realised will determine the length of the impact evaluation for each specific business. The inclusion on Impact Evaluations for Cohort 4 will depend on available budget and feasibility of timescales.
- The selection of SPRING businesses to participate in impact evaluation will completed in consultation with the IP. The selected businesses will be the stronger performing ones, most likely to reach scale, given the need to collect data and follow up on outcomes for up to three years after the accelerator programme. It will
also be important to select businesses that will have a sufficiently deep impact on the girls to ensure it is traceable and detectable. For example, while access to clean, bottled water may improve a girls’ health outcomes, the specific improvement attributed to the SPRING product is likely to be too small to detect and distinguish.

The selection should also maximise potential for learning for a broad range of future interventions. To achieve this the businesses selected for the Impact Evaluation should include a range of countries, market sectors and business models (including those that impact upon girls through different channels e.g. as users, indirect users or through participation in the value chain). The M&E Partner will work with the IP to select business that upon a number of criteria including:

- Business and Product Stage
- Potential to reach scale
- Girl impact potential

**Supporting businesses to Measure Girl Impact:** One of the lessons learned from Cohort 1 was that many businesses would have liked to capture some evidence of their impact on girls’ lives, to assess the effectiveness of their product, service, or business model, and to be able to showcase their impact to potential investors. In response to this learning, the Implementing Partner will work with SPRING Businesses to develop and refine theories of change for each business, to ensure a clear understanding of the intended impacts on girls. The Implementing Partner is planning to provide support to businesses during Bootcamp 1 to develop these theories of change, in addition to providing training in correctly measuring beneficiaries, and tracking data using the KPI forms.

- The M&E partner will then support businesses to develop systems to accurately capture signs of early girl impact (using qualitative or quantitative methods, depending on the businesses’ resources and capacity). The M&E partner will deliver a collective training session at Boot Camp 2 for all businesses on how to capture Girl Impact. Following this, a ‘help desk’ service will be provided by the M&E partner in the form of up to 1 day of remote support to businesses who are interested in developing appropriate measurement systems and tools to capture girl impact stories. Encouraging businesses to collect this data will help the M&E partner’s selection of businesses to receive the Impact Evaluation, as well as the research design. This evidence can also help SPRING showcase early signs of girl impact, while the summative findings from the M&E partner’s impact evaluations will only become available after a significant time delay.

**Data Collection Methods:** The Impact Evaluations will be designed and tailored to the individually selected business, but will include a mix of quantitative surveys, and qualitative in-depth interviews and focus groups to both quantify changes in outcomes and explore how and why these have or have not come about. Surveys will include a standard module of questions to ask across all six impact evaluations, with the remainder of questions tailored to the way in which the girl is intended to benefit, the type of product, service, of business engagement, the delivery mechanism, business model and sector of the business. Where available, primary data will be triangulated with secondary analysis of data collected by the businesses themselves if this exists. This may include access to information on girls’ access to products and services.

In order to evaluate the SPRING Impact on wider target markets, qualitative evidence will be collected through in-depth interviews with entrepreneurs within the relevant sector, covering a mix of factors, including product type, sector, and business model. Qualitative data will be supplemented with relevant national economic statistics and data from the BPE.

**IE Timelines:** The selection for the Impact Evaluation will take place towards the middle of the cohort to enable any ‘late bloomers’ that emerge during the accelerator programme to be included. This would be completed following the Second Boot Camp.

Impact measurement support will be provided during Boot Camp 2, and up to 1 day per business of ‘Help Desk’ support from the end of Boot Camp 2 to the end of the Cohort.

Timelines for completing Baseline and Endline data collection are dependent on each individual businesses and their progress in prototyping and disturbing their product/service, however, it is envisaged that Baseline Reports will be submitted at the end of each Cohort for selected businesses, with Endline follow-up research completed up to 3 years after the Cohort.

**Effective packaging, dissemination and communication**
Disseminating the evidence and lessons learned to a wide range of stakeholders in relevant and compelling formats, to influence their activities and result in behaviour change.
ANNEX A- REVISED TERMS OF REFERENCE (JULY 2016)

The learnings must include both success and failures, ensuring internal and external audiences are learning what has and has not worked and importantly why, in an educative and transparent manner. Internal audiences include existing and potential businesses, implementing partner and funding partners. It will be critical for the M&E partner to reach diverse audiences with engaging and innovative techniques to ensure engagement and uptake from varying audiences (policy makers, private sector investors, SPRING businesses etc.) e.g. dashboards, data visualisation, seminars, communicating to investors, papers, events etc.

The M&E Partner should draw out the connections between all the evaluation components to capture the overall narrative of the types of products that have the most potential to transform the lives of adolescent girls and how these products can be effectively developed, marketed and distributed at scale.

Evaluation Criteria: draws on principles from recognised international standards. The questions and activities for each of the evaluation components can be grouped under the OECD-DAC DCED criteria, with an additional criterion for learning. An Evaluation Framework was developed during the Inception Phase and will be regularly reviewed and refined to ensure the evaluation focus remains relevant to the intended users.

Cross-cutting Issues: The programme has a focused girls’ economic empowerment objective, so the evaluation will need to focus on gender impacts. The other cross-cutting issues that may be of particular relevance include:

- **Poverty:** while there is an explicit attempt to target disadvantaged girls, it is not clear how far the interventions will reach the poorest, the M&E partner should assess how far the programme addresses the needs of the poorest and make recommendations to increase this impact in the business performance and programme evaluations.
- **Climate and environment:** it is anticipated that at least some of the business ventures will include products such as solar lamps or other renewable energy technologies, as these are time and labour saving devices for girls. The evaluation could assess whether encouraging the development of markets in these products has broader environmental implications.
- **HIV prevalence and other health outcomes:** there is a strong body of research evidence on the economic empowerment of women and girls leading to better health outcomes.

Following the completion of each cohort of activities, the M&E partner will review progress in answering the evaluation questions, changes to the Implementation of SPRING, and lessons learned from activities completed to date to refine the M&E approach if required. Any changes to the approach will require approval from the Donor Partners. The Evaluation Questions and overall Evaluation Framework will be revisited and refined on a regular basis (no less than once per cohort) to ensure the evaluation remains focused and relevant to the needs of the evaluation users.

**Data and methodology**

A Detailed Methodology for SPRING M&E can be found in SPRING M&E Inception Report (Pages 34 – 55). Where changes to the methodology have occurred, these will be recorded in Bi-Annual Reports, and where necessary detailed concepts notes, which are reviewed and approved by the Donor team.
### Figure 1: Data sets checklist

<table>
<thead>
<tr>
<th>DATA SETS</th>
<th>M&amp;E Partner</th>
<th>Imp. Partner</th>
<th>Frequency of data collection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Performance Evaluation: Business KPI Baselines</td>
<td></td>
<td>X</td>
<td>Once per Cohort</td>
</tr>
<tr>
<td>Business Performance Evaluation: Business KPIs</td>
<td>X</td>
<td></td>
<td>Twice per cohort (start and end of cohort) and for two years after accelerator programme has ended</td>
</tr>
<tr>
<td>Business Performance Evaluation: Business Operations Data</td>
<td>X</td>
<td></td>
<td>Twice per cohort (start and end of cohort)</td>
</tr>
<tr>
<td>Business Performance Evaluation: Qualitative Feedback on businesses</td>
<td></td>
<td>X</td>
<td>Twice per cohort (at six-month intervals)</td>
</tr>
<tr>
<td>Business Performance Evaluation: Qualitative and quantitative case study data</td>
<td>X</td>
<td></td>
<td>Data collected on on-going basis during cohort</td>
</tr>
<tr>
<td>Impact Evaluation Baselines</td>
<td>X</td>
<td></td>
<td>Once per Cohort</td>
</tr>
<tr>
<td>Impact Evaluation Endlines</td>
<td>X</td>
<td></td>
<td>Up to three years after each cohort (timings dependent on the selected business).</td>
</tr>
<tr>
<td>Satisfaction surveys of businesses to inform the PPE component</td>
<td>X</td>
<td></td>
<td>End of Boot Camp and end of Cohort</td>
</tr>
<tr>
<td>Qualitative stakeholder interviews to inform the Programme Performance Evaluation</td>
<td>X</td>
<td></td>
<td>Once per cohort</td>
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</table>

As can be seen from the table above, there are multiple sets of data to be collected from the business ventures and data will be collected on each indicator at least once every six months. Innovations in data collection systems to decrease the burden of reporting are encouraged. The M&E partner should propose ways in which they would design this data collection process so that it is as light-touch as possible and not burdensome on the reporters.

### Governance arrangements

The M&E team will report to the Donor Management Team, which will include representation from DFID, the Nike Foundation and USAID. The Donor Management Team will have decision-making powers on a range of issues including budgetary matters, evaluation design, selection of impact evaluations, timing of fieldwork, commenting on draft reports and communication.

The M&E Team’s day by day point of contact with the Donor Management Team will be the Economic Advisor managing the SPRING Programme in DFID, with regular catch ups (monthly or other frequency) with DFID and USAID.

In addition to the Donor Management Team, the SPRING Programme has an Advisory Group (see Annex F for programme governance arrangements). The Steering Committee is convened once every six months and will include external evaluation and results experts. The evaluation team will be invited to participate in the Advisory Group session for the Annual Review of SPRING, to provide highlights of findings from evaluation activities.

### Division of Labour between Implementing Partner and M&E Partner

Given the requirement for ongoing collaboration between the Implementing Partner and M&E Partner, we propose the creation of a core Knowledge Management/M&E Management Team, consisting of key members of both parties, to meet regularly and discuss progress on all elements of business tracking, market assessment and...
packaging/dissemination of learnings. This will ensure that both parties are aware of significant learnings in a timely manner to allow for programme adaptation and to provide businesses with appropriate technical assistance as and when required.

The Implementing Partner, including their country managers, will provide logistical support (excluding financial costs) to the M&E partner team as needed during the programme.

The following diagram illustrates the division of labour, along with shared responsibilities and deliverables of the Implementing Partner and M&E Partner, plus a proposed working structure:

![Diagram showing division of labour and responsibilities]

**Reporting**

The following reporting schedule applies to the work set out above:

<table>
<thead>
<tr>
<th>Report</th>
<th>Summary of content</th>
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<tbody>
<tr>
<td><strong>Progress Reports</strong></td>
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</tr>
<tr>
<td><strong>Quarterly Reporting</strong></td>
<td>Every Quarter the M&amp;E partner will present progress in the previous quarter against each evaluation component, and plans / priorities for the next quarter. To reduce reporting burden, these will be presented in person or via video conference rather than as a written report.</td>
</tr>
<tr>
<td><strong>Bi-Annual Reports</strong> (due every April)</td>
<td>The report will include: progress to date and activities planned for the next reporting period; review of monitoring data collection by the IP; results and recommendations, management issues such as contract amendments, personnel changes, or changes to the evaluation strategy; financial management, spend to date and forecasted spend; risk management; lessons learned.</td>
</tr>
<tr>
<td><strong>Annual Reports</strong> (due every October)</td>
<td>The Annual Report will provide inputs into the SPRING Annual Review where relevant, and financial information on contract expenditure to date will be reported.</td>
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<tr>
<td><strong>Evaluation Reports</strong></td>
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</tr>
<tr>
<td><strong>Midterm Review</strong> (March 2017)</td>
<td>To ensure that results and findings to date are presented before the March 2017 break clause and start of Cohort 3, a report outlining the lessons and findings gathered to date will be submitted following the Annual Review in November 2016. This will provide an overview of the changes implemented in Cohort 2 and the impact of these changes, satisfaction of SPRING businesses to date, and recommendations for Cohort 3 (due to start by March 2017).</td>
</tr>
<tr>
<td><strong>Cohort Synthesis Reviews</strong> (up to 4 months after each cohort)</td>
<td>A synthesis review of all available data will be provided no later than 4 months following the completion of each SPRING Cohort. This will be made up of a summary document outlining</td>
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178 Note that during Cohort 1 separate reports were submitted for PPE, BPE, and IE. These will be consolidated into one report per year from Cohort 2 onwards to reduce the overall number of reports produced for SPRING M&E.
key findings and recommendations (approx. 20 pages), drawing in findings from all evaluation components. Detailed findings for each component will form the annexes for this report – including:

- **Findings from the PPE process evaluation** to outline what worked well or could be improved in terms of the design and delivery of SPRING
- **BPE Case Studies** detailing the business models, target markets, prototyping progress, challenges in reaching girls, lessons learned will be provided for one third of businesses.
- **Impact Evaluation findings** to date, presenting the methodology used and findings of the impact evaluation baseline / endline research for selected businesses.

| Final Impact Synthesis Report (2022) | A final report synthesizing all Impact Evaluation findings will be provided upon completion of the final Impact Evaluation. |

Other standard reporting will involve submission of the following to DFID and USAID:

- Accurate financial forecasts for M&E contract spending due one month prior to milestone due dates
- The inception report was due no later than six months after the contract start date, the first draft was submitted in June 2015, and formally approved in November 2015.

### Communication and dissemination of findings

As outlined in the Requirements section above, packaging, dissemination and communication of the evidence and lessons learned to a wide range of stakeholders in relevant and compelling formats will be a key role for the evaluation.

The learnings must include both success *and* failures, ensuring internal and external audiences are learning what has and has not worked and importantly why, in an educative and transparent manner. Internal audiences include existing and potential businesses, implementing partner and funding partners. It will be critical for the M&E partner to reach diverse audiences with engaging and innovative techniques to ensure engagement and uptake from varying audiences (policy makers, private sector investors, businesses etc.) e.g. dashboards, data visualisation, seminars, communicating to investors, papers, events etc.

### Constraints and dependencies

All of the M&E activities must be complete by mid-2022 (see timeline below). The supplier will be required to work closely with the implementing partner on all aspects of the M&E, including for example, drawing on self-reported business monitoring data collated by the implementing partner, and using the digital platform and events managed by the implementing partner for the dissemination and communication of lessons and evidence.

A contract will be issued for the full 8 year duration of the monitoring and evaluation activities, however, there will be two formal break points in the contract at the independent mid-term evaluation of the programme (March 2017) and at the end of the implementation phase (April 2018 or January 2019). Progression to subsequent phases will be subject to the outcomes of reviews, satisfactory performance of the Supplier and agreement to any revised work plans or budgets.

DFID, in consultation with Nike Foundation, USAID and DFAT, reserve the right to scale back or discontinue this programme at any point (in line with DFID Terms and Conditions) if it is not achieving the results anticipated. Conversely, DFID may also scale up or extend the life of the programme should it prove to be having a strong impact and has the potential to yield better results.
## Time frame

The M&E for the (5 year) programme will take place over 8 years, involving 3 or 4 phases of impact evaluations (depending upon subsequent funding) which will track the cohorts of businesses, including beyond their ‘business programme’. The programme will support approximately 80 businesses over the 3 or 4 cohorts. The following diagram sets out a revised timeline for the M&E. Endline data collection will be dependent upon the specific project. Dates presented represent maximum duration from baseline to endline. Cohort 4 activities and timelines are included for reference, but the level of inputs will be dependent on additional funding, and final cohort composition.

### Evaluation Design and background research
Throughout cohort

### Process Review: Fieldwork and Surveys
Throughout cohort

### Data Analysis
End of cohort

### PPE Findings Presentation / Report
1 month after cohort

### Mid Term Review Report
Feb-17

### Learning and Dissemination
Post-Cohort

### Final Synthesis (End of Programme)
Oct-19

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<td><strong>PPE</strong></td>
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<tr>
<td>Evaluation Design and background research</td>
<td>Throughout cohort</td>
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<tr>
<td>Process Review: Fieldwork and Surveys</td>
<td>Throughout cohort</td>
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<tr>
<td>Data Analysis</td>
<td>End of cohort</td>
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<tr>
<td>PPE Findings Presentation / Report</td>
<td>1 month after cohort</td>
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<tr>
<td>Mid Term Review Report</td>
<td>Feb-17</td>
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<tr>
<td>Learning and Dissemination</td>
<td>Post-Cohort</td>
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<tr>
<td>Final Synthesis (End of Programme)</td>
<td>Oct-19</td>
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<td><strong>BPE</strong></td>
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<tr>
<td>Selection of BPE businesses</td>
<td>During Boot Camp 1</td>
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<tr>
<td>BPE Design and Approach</td>
<td>1 month after Boot Camp</td>
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<tr>
<td>Case Study / other research conducted</td>
<td>Throughout cohort + one yr</td>
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<tr>
<td>Analysis and QA of KPI data</td>
<td>6 monthly</td>
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<tr>
<td>Presentation of findings and recommendations</td>
<td>End of Cohort + 1 yr</td>
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<td><strong>IE</strong></td>
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<tr>
<td>Selection of IE Businesses</td>
<td>Boot Camp 2</td>
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<tr>
<td>Background review, evaluability assessments, and research design</td>
<td>2 months after BC2</td>
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<tr>
<td>Baseline data collection (indicative)</td>
<td>TBO prior to BC2</td>
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<td>Baseline findings presented (indicative)</td>
<td>TBO prior to BC2</td>
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<tr>
<td>Endline data collection (indicative)</td>
<td>TBO prior to BC2</td>
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<tr>
<td>Endline findings presented (indicative)</td>
<td>TBO prior to BC2</td>
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**Legend:**
- Cohort 1
- Cohort 2
- Cohort 3
- Cohort 4
- Final synthesis and Close out

ANNEX A-18
ANNEX A

Risks and challenges

The main challenge to implementing the Monitoring and Evaluation(s) component is the complexity of managing multiple and overlapping processes with varied methodologies: varied depending on the purpose of the evaluation component and varied depending on each business’s initiative. Given the experimental nature of the program, the M&E partner will need to be responsive as the program adapts and is implemented, for example, the spread of businesses across different countries will not be pre-defined at the outset of the program and development of the M&E plan.

Moreover, the M&E Partner will need to work in a highly collaborative fashion with the Implementing Partner throughout the 5 year programme, ensuring the data collation process is working smoothly for businesses and that programme learnings are shared in a timely fashion, enabling the Implementing team to pivot accordingly. Some other risks and challenges that the M&E partner may face are that the business ventures might not survive the length of the programme as these are early stage businesses, some which may fail, so tracking effects over time will be difficult. This risk is mitigated by trying to ensure that the most promising business ventures are selected for impact evaluation.

Data Security

A key priority for this programme will be to manage the security of businesses’ intellectual property, made available for the purposes of M&E. The proposal should set out how the M&E partner will work with the Implementing Partner to build relationships of trust with businesses in order to be able to collect data and protect commercially sensitive information and intellectual property of the business ventures.

Duty of Care

The Supplier is responsible for the safety and well-being of their Personnel (as defined in Section 2 of the Framework Agreement) and Third Parties affected by their activities under this Call-down contract, including appropriate security arrangements. They will also be responsible for the provision of suitable security arrangements for their domestic and business property.

DFID will share available information with the Supplier on security status and developments in-country where appropriate.

The Supplier is responsible for ensuring appropriate safety and security briefings for all of their Personnel working under this contract and ensuring that their Personnel register and receive briefing as outlined above. Travel advice is also available on the Foreign and Commonwealth Office (FCO) website and the Supplier must ensure they (and their Personnel) are up to date with the latest position.

Suppliers must develop their Tender on the basis of being fully responsible for Duty of Care in line with the details provided above and the initial risk assessment matrix developed by DFID (see Annex G). They must confirm in their Tender that:

- They fully accept responsibility for Security and Duty of Care.
- They understand the potential risks and have the knowledge and experience to develop an effective risk plan.
- They understand that risks are changeable over time and have the capability to adapt their risk plans in response to changing contexts
- They have the capability to manage their Duty of Care responsibilities throughout the life of the contract and across all programme countries, which have varying levels of risk.

Suppliers should note that the programme is proposing to operate in eight countries over the duration of the contract. While evidence of capability is not required for each country separately, Suppliers should demonstrate capability relevant to the risk level for the countries confirmed for the first year (Kenya, Rwanda and Uganda) and for the country where risk level is currently highest (Pakistan). The responsibilities of the Supplier on duty of care apply to all programme countries.

The responsibilities of the Supplier on duty of care apply to all programme countries, including those where the security situation is volatile and subject to change at short notice. The Supplier is responsible for ensuring that appropriate arrangements, processes and procedures are in place for their Personnel, taking into account the environment they will be working in and the level of risk involved in delivery of the Contract.
Annex B- Theories of Change

Version 1

Key

SPRING activities/processes

Expected results

Impact
Entrepreneurs develop, market and distribute products to benefit girls

Girls access products that enable learning, earning, saving, and saving labour time

Evidence of success captured and communicated widely and provokes interest through demonstration effects

Challenge competition and support to entrepreneurs (direct funding, tech assistance, mentorship, linkages to investors, etc.)

Improved business practices/performance

Business growth and scalability

Evidence of success captured and communicated widely and provokes interest through demonstration effects

Increased sales
Increased revenue
Increased external investment
Expansion to new markets

Outputs
Girls' economic and broader empowerment - brief definition (e.g. greater ownership and control of assets, voice, agency, etc.)

Increased resources and economic opportunities for girls

Market changes due to demonstration effects

Increased # and scale of businesses focusing on products for girls
Increased investment in products for girls

Outcomes
Influence of enabling environment

Increased regular earnings
Increased school attendance
Reduced unpaid work time

Collaboration with other girls' empowerment initiatives to address enabling environment

Increased savings and asset base

Market changes due to demonstration effects

Influence of enabling environment

Improved perceptions of girls' worth and greater agency, voice, and decision-making power of girls

Reduced poverty of women and girls
ANNEX B - THEORIES OF CHANGE

Version 2

SPRING Theory of Change

Enterprise Level
- Boot Camp
- Technical Assistance
- Needs Assessment
- Human-Centered Design

Adolescent Girls
- Girl engagement and consultation

Market Level
- Awareness Raising
- Evidence Gathering
- Investor Warm-Up

Inputs
- GoP Business Model
- Marketing to girls in beneficiary communities
- Investor Readiness
- Financial Management

Outputs
- Grantees apply Human Centered Design (HCD) to their business
- Grantees develop prototypes
- Grantees grow businesses
- Grantees attract investment

Grants to businesses
- Girls access products and services generated by businesses
- Businesses scale and enter new markets
- Businesses access diverse capital and investment

Outcomes
- Girls benefit from (grantee and other) products and services
  - Girls generate income / earnings from assets
  - Girls are able to experience greater safety and well-being
  - Girls learn, gain skills, and are able to stay in school
  - Girls increase their savings

Ecosystem development for market-based girl products
- Adolescent girls are recognized as viable market segment of GoP
- Investors Primed

Impact
- Enterprises, markets, and investors contribute to economic empowerment of adolescent girls
  - Girls product business sector development
  - Girls economic empowerment
  - Market creation

Demonstration effect and investor crowding in

Official Version 2

SPRING M&E – MARCH 2020

ANNEX B-2
ANNEX B - THEORIES OF CHANGE
Version 3

Enterprise level
- Boot camp
- Grant funding
- Girl research
- Local & global mentors
- Ongoing technical support from local partner (incl. 1-2-1s, workshops, grants management)

HCD & Prototyping in Context
- Investment readiness event

Outcomes
- Businesses apply Human Centred Design (HCD) to refine their business model, product, or service
- Better understanding of girls' needs
- Improved reach of adolescent girls
- Improved investment readiness

Ecosystem level
- Outreach & networking
- Evidence gathering
- Investor warm-up

Outputs
- Quality businesses selected
- SPRING attracts additional support (incl. funding)

Impact
- Enterprises, investors, and markets contribute to economic empowerment of adolescent girls
- Girls generate income from safe sources
- Girls experience greater safety and well-being
- Girls are able to stay in school and/or learn
- Girls increase their savings

Enterprises provide market-based solutions (i.e. products and services) that can benefit girls and contribute to their economic empowerment
- Girls access SPRING products, services, opportunities
- Businesses grow and increase sales
- Businesses attract external investment

SPRING produces and disseminates learning
- SPRING generates awareness and demonstration effects around girls' products

SPRING stimulates ecosystems
- Adverse girls recognized as viable market segment of B2E
- Crowding in of new market actors & investors

SPRING M&E – MARCH 2020
Annex C- Revisions to the SPRING M&E Evaluation Framework

An Evaluation Framework was developed during the Inception Phase, which has been regularly reviewed and refined to ensure that the evaluation focus remains relevant to the intended users. The Evaluation Framework sets out the evaluation questions, in addition to its corresponding sub-questions and indicators, as well as the sources of evidence used to answer each question.

The Evaluation Framework has been updated to consider the findings and lessons learned from the Programme Performance Evaluation (PPE) and the Business Performance Evaluation (BPE) activities for Cohorts 1 and 2, the further development of the Impact Evaluation (IE), and the suggested changes to the evaluation proposed in the Revised Evaluation Plan (2018). Changes also take into account the revisions to the logframe and Theory of Change made by the Implementing Partner (IP)179, as part of the ongoing programme refinement.

A summary of the revised evaluation questions can be found in Table 1. A narrative summary of the changes to the evaluation questions and sub-questions follows, while the 2017 and revised 2018 evaluation questions and sub-questions are found in the pages after. For ease of reference, SPRING’s 2018 Theory of Change can be found in Annex A.

### Table 1: SPRING Revised Evaluation Questions (August 2018)

<table>
<thead>
<tr>
<th>OECD-DAC Criteria</th>
<th>Evaluation Question</th>
</tr>
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<tbody>
<tr>
<td><strong>Relevance</strong></td>
<td></td>
</tr>
<tr>
<td>A1</td>
<td>How successfully did SPRING target businesses to achieve programme goals?</td>
</tr>
<tr>
<td>A2</td>
<td>How successfully has SPRING targeted adolescent girls?</td>
</tr>
<tr>
<td><strong>Efficiency</strong></td>
<td></td>
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<tr>
<td>B1</td>
<td>Did SPRING represent good value for money?</td>
</tr>
<tr>
<td><strong>Effectiveness</strong></td>
<td></td>
</tr>
<tr>
<td>C1</td>
<td>How effectively were the different SPRING accelerator experience inputs designed and delivered, to help businesses refine their business model, product, or service?</td>
</tr>
<tr>
<td>C2</td>
<td>To what extent has SPRING adapted and with what effect?</td>
</tr>
<tr>
<td><strong>Impact</strong></td>
<td></td>
</tr>
<tr>
<td>D1</td>
<td>How successful was the programme in enabling businesses to reach girls with market-based solutions (i.e. products or services) that can meet girls’ needs?</td>
</tr>
<tr>
<td>D2</td>
<td>What works in reaching adolescent girls, with products, services, and business models?</td>
</tr>
<tr>
<td><strong>Sustainability</strong></td>
<td></td>
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<tr>
<td>F1</td>
<td>Do businesses continue to target adolescent girls beyond the accelerator’s lifetime?</td>
</tr>
<tr>
<td>F2</td>
<td>Has SPRING supported a growing market for products, services, or business models benefitting adolescent girls?</td>
</tr>
</tbody>
</table>

**Narrative of revisions to the Evaluation Framework**

**Relevance (Section A)**

No changes have been made to the two evaluation questions under Relevance; question A1 continues to focus on exploring the ways in which businesses are targeted by SPRING (and the relevance of SPRING to businesses, and vice versa) and is predominately explored through the PPE. Question A2 focuses on the ways in which SPRING targets adolescent girls, via businesses, and is explored by both the PPE and BPE.

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179 Finalised February 2018.
ANNEX C - EVALUATION FRAMEWORK REVISIONS
The phrasing of question A1.1 has been streamlined to better focus on the selection process at the programme level. Question A2.1 has been reframed, not to focus on the alignment of definitions of target adolescent girls, but instead on exploring the different ways in which SPRING businesses have targeted adolescent girls. Question A2.2 then focuses on the ways in which SPRING has changed the way in which businesses target adolescent girls.

**Efficiency (Section B)**
Although this section is nominally about the OECD-DAC criteria of Efficiency, this section explores value for money (VfM), which goes beyond Efficiency. The evaluation question has been revised to focus more broadly and accurately on VfM. Previously, this section included questions on timely delivery and the leverage of additional funds. These questions have been converted into indicators, while the sub-questions focus more broadly on exploring the extent and ways in which SPRING has represented good value for money. Previously, this section included broad learning questions, which have now been moved into Effectiveness.

**Effectiveness (Sections C and D)**
Questions under Effectiveness remain divided into two sections: Section C focuses on the effectiveness questions that examine SPRING’s conversion of inputs into outputs, which are explored through the PPE. Section D is framed by SPRING’s conversion of outputs to outcomes, as explored by the BPE.

**Section C**
Section C focuses on two evaluation questions. The wording of question C1 has changed to now more closely follow SPRING’s reframed Theory of Change. Therefore, the sub-questions under C1 track SPRING’s revised outputs, rather than focus on the delivery of inputs. In this sense, questions C1.1 – C1.4 focus on: the effectiveness of HCD to refine SPRING products, services, or business models; the effectiveness of SPRING technical assistance (TA) to better understand girls’ needs; the effectiveness of SPRING TA to help launch prototypes designed to benefit girls; and the effectiveness of SPRING TA to help improve businesses’ investment readiness. Within each of these sub-questions, the effectiveness of the contribution of various SPRING inputs (e.g. bootcamp and bootcamp structures, local and global mentors, the prototype development fund, etc) are, as relevant, examined as indicators for each sub-question.

Section C also contains the programme learning and adaptation question previously included in Section B. The evaluation question (now C2) has not changed, although the sub-questions in this section have been refined to more closely generate learning about the nature and process of SPRING’s adaptations and learning, rather than to simply understand if and in what ways adaptation has taken place. These changes reflect the increasing interest in generating transferable learning on SPRING as an adaptive programme.

**Section D**
The changes to Section D reflect much of the learning that took place after the evaluation activities for Cohort 2. While previously, the evaluation questions focused on the extent to which businesses achieved their SPRING goals and whether SPRING enabled businesses to develop prototypes that met girls’ needs, these two questions have been subsumed into one evaluation question that more closely focuses on SPRING’s achievement of its main outcome (as set out in the Theory of Change).

Question D1 now examines the success of the programme in enabling businesses to reach girls with market-based solutions (as set out in the Theory of Change), while sub-questions D1.1 and D1.2 focus on improvements to girl reach and sales performance respectively (as Theory of Change outcomes). These two sub-questions have been maintained from the previous iteration of the evaluation framework. Sub-question D1.3 incorporates SPRING’s outcome on businesses attracting new external investment, while D1.4 is a sub-question previously contained under question C1, which examines the combination of SPRING inputs that contribute to reaching SPRING’s overarching outcome.

Question D2 consolidates the previous two remaining Section D evaluation questions. It continues to reflect on what works to reach adolescent girls and includes several cross-cutting sub-questions that allow for comparison of various SPRING-developed solutions. These sub-questions focus on understanding what products, services, and businesses do (D2.1) and do not work (D2.2) to reach adolescent girls, as well as what challenges businesses faced in developing these products (D2.3) and what were the key contextual factors that helped or hindered businesses (D2.4). The BPE’s thematic learning areas explored as indicators within question D2.1.

**Impact**
The Impact evaluation questions reflect the further development and evolution of the IE, with baseline data collection now underway for businesses from Cohorts 2 and 3 and endline for Cohort 1 businesses. The Impact
evaluation questions have been streamlined to now contain one overarching question that examines the impact of SPRING businesses’ products, services, or business opportunities, whereby the impact according to each pillar is examined at the sub-question level. In this way, each impact evaluation study will contribute to answering the overarching question.

Sub-questions E1.1 – E1.4 look at each impact pillar in turn (earn, learn, save, and stay safe and healthy), while E1.5 is a cross-cutting question looking more specifically at well-being. Finally, sub-question E1.6 is also a cross-cutting question for each impact evaluation, that aims to link SPRING’s contribution and impact on businesses, to the impact that businesses have had on girls.

As with Sections C and D, the second evaluation question in Section E is a learning question. It follows the previous iteration of the evaluation question of a similar nature, examining learning about girls in as end-consumers or beneficiaries in the value chain.

**Sustainability**

The Sustainability evaluation questions maintain their focus of sustainability at the level of SPRING’s impact on businesses (question F1), and the wider market-level changes initiated by SPRING and SPRING businesses (F2). For both, the sub-questions have been further refined to reflect the development of the SPRING evaluation sustainability framework. Each of the sub-questions under F1 (F1.1-F1.4) also now reflect the one-year timeframe (after the businesses’ graduation from the accelerator programme) after which sustainability will be assessed.

Question F2 has been refined to not examine the ‘extent’, but instead a qualitative examination of market-level changes. Whereas F2.1 had previous examined the extent to which SPRING businesses entered new markets (which is now instead reflected as part of the indicators for the questions under F1) and F2.2 on a new or growing market, both sub-questions now look at market-level changes. F2.1 now examines imitation through copying (e.g. whereby competitors develop similar products, services, or business models), while F2.2 examines imitation through crowding-in (e.g. whereby there are new entrants to the market, who replicate SPRING practices of recognising adolescent girls as a viable market).

There is no longer an evaluation question which examines the effects of SPRING communications outputs as contributing to wider ecosystem-level changes, and this was not something against which the evaluation could collect data.
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<tr>
<td>Relevance</td>
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<tr>
<td>A1. How successfully did SPRING target businesses to achieve programme goals?</td>
<td>✔</td>
<td>A1. How successfully did SPRING target businesses to achieve programme goals?</td>
<td>✔</td>
</tr>
<tr>
<td>A1.1 Were the right businesses selected, and in the right way, to achieve programme goals?</td>
<td>✔</td>
<td>A1.1 How, and in what ways, did SPRING select businesses to achieve programme goals?</td>
<td>✔</td>
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<td>A1.2 How successfully has SPRING identified the needs of businesses to achieve programme goals?</td>
<td>✔</td>
<td>A1.2 How successfully has SPRING identified the needs of businesses to achieve programme goals?</td>
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<tr>
<td>A2. How successfully has SPRING targeted adolescent girls?</td>
<td>✔ ✔</td>
<td>A2. How successfully has SPRING targeted adolescent girls?</td>
<td>✔ ✔</td>
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<tr>
<td>A2.1 How have SPRING and SPRING businesses defined target adolescent girls?</td>
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<td>A2.1 How have SPRING businesses targeted adolescent girls?</td>
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<td>A2.2 To what extent did SPRING help businesses strengthen their focus on adolescent girls?</td>
<td>✔</td>
<td>A2.2 How has SPRING helped businesses strengthen their targeting of adolescent girls?</td>
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<tr>
<td>Efficiency</td>
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<tr>
<td>B1. Were SPRING inputs delivered efficiently and did they represent good value for money?</td>
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<td>B1. Did SPRING represent good value for money?</td>
<td>✔</td>
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<tr>
<td>B1.1 Were accelerator activities delivered on time?</td>
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<td>B1.1 To what extent did SPRING represent good value for money?</td>
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<tr>
<td>B1.2 Did SPRING leverage additional resources?</td>
<td>✔</td>
<td>B1.2 In what ways did SPRING represent good value for money?</td>
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<tr>
<td>B1.3 To what extent and in what ways did SPRING achieve good value for money?</td>
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<td>B2. To what extent has SPRING adapted and with what effect?</td>
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<tr>
<td>B2.1 To what extent has SPRING produced learning?</td>
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<td>B2.2 In what ways has SPRING made adaptations and key changes to programme design and delivery?</td>
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<td>B2.3 To what extent have adaptations affected SPRING’s performance?</td>
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<tr>
<td><strong>Effectiveness</strong></td>
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<tr>
<td>C1. How effectively were the different SPRING accelerator inputs designed and delivered?</td>
<td>C1. How effectively were the different SPRING accelerator experience inputs designed and delivered, to help businesses refine their business model, product, or service?</td>
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<tr>
<td>C1.1 How effective was SPRING boot camp to help businesses develop prototypes to meet girls' needs?</td>
<td>C1.1 How effective was HCD at helping businesses refine their SPRING product, service or business model?</td>
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<tr>
<td>C1.2 How effective was SPRING grant funding to help businesses develop prototypes to meet girls' needs?</td>
<td>C1.2 How effective was SPRING technical assistance to help businesses better understand girls' needs?</td>
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<tr>
<td>C1.3 To what extent did girl research help businesses improve their understanding of girls' needs?</td>
<td>C1.3 How effective was SPRING technical assistance to help launch prototypes designed to benefit girls?</td>
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<td>C1.4 How effective was the SPRING local and global mentoring support?</td>
<td>C1.4 How effective was SPRING technical assistance to improve businesses' investment readiness?</td>
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<tr>
<td>C1.5 To what extent did SPRING help businesses improve their investment readiness?</td>
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<tr>
<td>C1.6 How effective was the in-country technical support (eg technical assistance provided by country managers &amp; accelerator partners)?</td>
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<td>C1.7 Which (combination of) accelerator inputs were most effective in improving the performance of businesses?</td>
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<tr>
<td>C2. How effective was HCD at helping businesses refine their SPRING product, service or business model?</td>
<td>C2. To what extent has SPRING adapted and with what effect?</td>
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<td>PP E BP</td>
<td>IE</td>
<td>PP E BP</td>
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<tr>
<td>C2.1 To what extent and how did businesses absorb and apply HCD training?</td>
<td>✓</td>
<td></td>
<td>✓</td>
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<tr>
<td>C2.2 How could SPRING further improve the effectiveness of HCD?</td>
<td>✓</td>
<td></td>
<td>✓</td>
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<tr>
<td>C2.3 Has SPRING implemented solutions as a result of ongoing programme learning?</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>D1. To what extent have businesses achieved their SPRING development goals?</td>
<td>✓</td>
<td>D1. How successful was the programme in enabling businesses to reach girls with market-based solutions (i.e. products or services) that can meet girls’ needs?</td>
<td>✓</td>
</tr>
<tr>
<td>D1.1 To what extent did businesses achieve their SPRING goals and milestones?</td>
<td>✓</td>
<td>D1.1 To what extent did participation in SPRING help businesses improve their performance with regards to girl reach?</td>
<td>✓</td>
</tr>
<tr>
<td>D1.2 To what extent did participation in SPRING help businesses improve their performance with regards to sales?</td>
<td>✓</td>
<td>D1.2 To what extent did participation in SPRING help businesses improve their performance with regards to sales?</td>
<td>✓</td>
</tr>
<tr>
<td>D1.3 To what extent did participation in SPRING help businesses improve their performance with regards to girl reach?</td>
<td>✓</td>
<td>D1.3 To what extent did SPRING help businesses attract new external investment?</td>
<td>✓</td>
</tr>
<tr>
<td>D1.4 To what extent do businesses the perceive benefits of participation in SPRING, to their businesses and for girls?</td>
<td>✓</td>
<td>D1.4 Which (combination of) accelerator inputs were most effective in enabling businesses to reach girls with market-based solutions (i.e. products or services) that can meet girls’ needs?</td>
<td>✓ ✓</td>
</tr>
<tr>
<td>D2. Did SPRING enable businesses to develop prototypes that meet girls’ needs?</td>
<td>✓</td>
<td></td>
<td></td>
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<tr>
<td>D2.1 What products, services, and business models worked to address the needs of girls?</td>
<td>✓</td>
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<td>PP E BP E IE</td>
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<tr>
<td>D2.2 What are the challenges that businesses faced in developing the 'right' products, services and business models to benefit girls and how where they overcome?</td>
<td></td>
<td>D2. What works in reaching adolescent girls, with products, services, and business models?</td>
<td></td>
</tr>
<tr>
<td>D3. What works in reaching adolescent girls, with products, services, and business models?</td>
<td>✔ ✔</td>
<td>D2.1 What products, services, and business models worked to reach adolescent girls, and which have the greatest potential for reaching girls at scale?</td>
<td></td>
</tr>
<tr>
<td>D3.1 What products, services, and business models worked in reaching adolescent girls, and which have the greatest potential for reaching girls at scale?</td>
<td>✔ ✔</td>
<td>D2.2 Which products, services, and business models did not work to reach adolescent girls and why?</td>
<td></td>
</tr>
<tr>
<td>D3.2 Which products, services, and business models did not work and why?</td>
<td>✔ ✔</td>
<td>D2.3 What are the challenges that businesses faced in developing the 'right' products, services and business models to reach adolescent girls and how where they overcome?</td>
<td></td>
</tr>
<tr>
<td>D2.4 What are the key contextual factors that have helped or hindered businesses from reaching adolescent girls?</td>
<td></td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Impact</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>E1. To what extent have girls improved their earning potential (including employability skills) and savings as a result of accessing products, services, or business opportunities provided by SPRING businesses?</td>
<td></td>
<td>E1. To what extent has access to products, services, and business opportunities provided by SPRING businesses resulted in improved outcomes linked to economic empowerment for adolescent girls?</td>
<td></td>
</tr>
<tr>
<td>E1.1 Did girl beneficiaries report having predictable income from safe sources and / or improved opportunities for income from safe sources?</td>
<td>✔</td>
<td>E1.1 To what extent have girls improved their earnings (e.g. predictable income from safe sources) as a result of accessing products, services, or business opportunities provided by SPRING businesses?</td>
<td></td>
</tr>
<tr>
<td>E1.2 How have the income generating activities of girls changed between baseline and endline?</td>
<td>✔</td>
<td>E1.2 To what extent have girls improved their learning opportunities as a result of accessing products, services, or business opportunities provided by SPRING businesses?</td>
<td></td>
</tr>
</tbody>
</table>

SPRING M&E – MARCH 2020
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>E1.3 To what extent and how did SPRING products, services, and business models contribute to this change, as opposed to other factors?</td>
<td>PE</td>
<td>PE</td>
<td>E1.3 To what extent have girls improved their savings as a result of accessing products, services, or business opportunities provided by SPRING businesses?</td>
</tr>
<tr>
<td>E1.4 To what extent have benefits been experienced by adolescent girls and their household, with regard to earning potential and savings, promoted girls' ability to learn, earn, and stay safe and healthy?</td>
<td>PE</td>
<td>PE</td>
<td>E1.4 To what extent have girls improved their health and safety as a result of accessing products, services or business opportunities provided by SPRING businesses?</td>
</tr>
<tr>
<td>E2. To what extent have girls improved their safety and well-being as a result of accessing products, services, or business opportunities provided by SPRING businesses?</td>
<td>PE</td>
<td>PE</td>
<td>E1.5 To what extent have girls improved their well-being as a result of accessing products, services or business opportunities provided by SPRING businesses?</td>
</tr>
<tr>
<td>E2.1 In what ways did SPRING products, services, and business models intend to improve girls’ safety and wellbeing?</td>
<td>PE</td>
<td>PE</td>
<td>E1.6 How did SPRING contribute to this change, as opposed to other factors?</td>
</tr>
<tr>
<td>E2.2 Did SPRING target girls show improved perceptions of their safety and wellbeing?</td>
<td>PE</td>
<td>PE</td>
<td></td>
</tr>
<tr>
<td>E2.3 To what extent have key risk factors to girls' safety and wellbeing have decreased between baseline and endline?</td>
<td>PE</td>
<td>PE</td>
<td></td>
</tr>
<tr>
<td>E2.4 To what extent and how did SPRING products, services or business models contribute to this change, as opposed to other factors?</td>
<td>PE</td>
<td>PE</td>
<td></td>
</tr>
<tr>
<td>E2.5 To what extent have benefits experienced by adolescent girls and their household, with regard to safety and well-being, promoted girls' ability to learn, earn, and stay safe and healthy?</td>
<td>PE</td>
<td>PE</td>
<td></td>
</tr>
<tr>
<td>E3. What have we learned about girls as end-consumers or beneficiaries in the value chain?</td>
<td>PE</td>
<td>PE</td>
<td>E2. What have we learned about adolescent girls as end-users or beneficiaries in the value chain?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>E3.1 What factors helped or hindered girls from using SPRING products, services, or business opportunities?</td>
<td></td>
<td>E2.1 What factors helped or hindered adolescent girls from using SPRING products, services, or engaging with business models?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>E2.2 What have been the unintended consequences of adolescent girls accessing products, services, or engaging with business models provided by SPRING businesses?</td>
<td></td>
</tr>
<tr>
<td><strong>Sustainability</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>F1. Do businesses continue to target adolescent girls beyond the accelerator’s lifetime?</td>
<td></td>
<td>F1. Do businesses continue to target adolescent girls beyond the accelerator’s lifetime?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F1.1 To what extent are businesses still operating their SPRING-related products, services, or business models two years after graduating?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F1.1 To what extent are businesses still operating their SPRING-related products, services, or business models one year after graduating?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F1.2 To what extent do businesses still target girls two years after graduating, and to what extent has their targeting changed?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F1.2 To what extent are businesses still using HCD principles one year after graduating?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F1.3 What incentives do businesses have to continue reaching girls?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F1.3 To what extent do businesses still target girls one year after graduating?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F1.4 What incentives do businesses have to remain committed to girl-focused solutions?</td>
<td></td>
</tr>
<tr>
<td>F2. To what extent has SPRING supported a growing market for products, services, or business models benefitting adolescent girls?</td>
<td></td>
<td>F2. Has SPRING supported a growing market for products, services, or business models benefitting adolescent girls?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F2.1 To what extent have businesses entered new markets with products or services benefitting girls two years after the end of the cohort?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F2.1 Has SPRING (and SPRING businesses) initiated other businesses to copy through imitation (e.g. having similar products, services, or business models)?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F2.2 To what extent is there a new or growing market for products, services, or business models benefitting adolescent girls?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>F2.2 Has SPRING (and SPRING businesses) initiated other businesses to crowd-in through imitation (e.g.</td>
<td></td>
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</tbody>
</table>

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**ANNEX C-9**
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td></td>
<td>PP</td>
<td>BP</td>
</tr>
<tr>
<td>F3. To what extent have communication outputs contributed to the impact and sustainability of the programme?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F3.1 To what extent have communications outputs been produced and disseminated?</td>
<td></td>
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</table>
## Annex D. SPRING businesses and how they targeted girls

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Company</th>
<th>Country</th>
<th>Girl beneficiary description</th>
<th>PT target group</th>
<th>Impact Area</th>
<th>Business Area</th>
<th>Prototype description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Africaqua</td>
<td>Kenya</td>
<td>Value Chain End Users</td>
<td>N/A</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>Sanitation hubs and water distribution centres</td>
</tr>
<tr>
<td>1</td>
<td>Doctor Search</td>
<td>Kenya</td>
<td>End Users Children and Youth</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>Medical care service in schools.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>EarthEnable</td>
<td>Rwanda</td>
<td>End Users Households</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>Do-It-Yourself Floor Kit</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Ensibuuko</td>
<td>Uganda</td>
<td>End Users Communities</td>
<td>Save</td>
<td>Financial Services</td>
<td>Girl-specific saving product</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Haute Baso</td>
<td>Rwanda</td>
<td>Value Chain Girls 10-24</td>
<td>Earn</td>
<td>Fashion / Retail</td>
<td>Girls working for the business as interns and employees and receiving training.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>KadAfrica</td>
<td>Uganda</td>
<td>Value Chain (Secondary) Girls 10-24</td>
<td>Earn</td>
<td>Agriculture</td>
<td>Trainings in business, life skills, sexual and reproductive health, integrating families into the process.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Khenz</td>
<td>Rwanda</td>
<td>End Users Communities</td>
<td>Earn</td>
<td>Tech</td>
<td>Integrated digital ticketing platform that enable quick and secure access to bus ticket for travellers via different sales channels.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Kidogo</td>
<td>Kenya</td>
<td>End Users Households</td>
<td>Learn</td>
<td>Childcare</td>
<td>Affordable early childhood care &amp; education to families in Kenya.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Sanitation</td>
<td>Kenya</td>
<td>End Users Households</td>
<td>Stay Healthy</td>
<td>WASH</td>
<td>Toilets and hygiene products.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Sare Millers</td>
<td>Kenya</td>
<td>End Users Girls 10-24</td>
<td>Earn</td>
<td>Agriculture</td>
<td>Girl trainings on livestock production and financial skills.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Tiny Totos</td>
<td>Kenya</td>
<td>End Users Households</td>
<td>Stay healthy</td>
<td>Childcare</td>
<td>Bootcamps and trainings for daycare providers.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Banapads</td>
<td>Uganda</td>
<td>End Users Females (all ages)</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>Eco-friendly and re-usable pads.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Shekina</td>
<td>Rwanda</td>
<td>Value Chain</td>
<td>Females (all ages)</td>
<td>Earn</td>
<td>Sales</td>
<td>Production and sales of cassava leaves products.</td>
</tr>
<tr>
<td>1</td>
<td>Village Energy</td>
<td>Uganda</td>
<td>Value Chain (Primary)</td>
<td>Girls 10-24</td>
<td>Earn</td>
<td>Energy</td>
<td>Phone-charging micro-enterprise model.</td>
</tr>
<tr>
<td>1</td>
<td>Totohealth</td>
<td>Kenya</td>
<td>End Users</td>
<td>Females (all ages)</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>Health information and support during pregnancy.</td>
</tr>
<tr>
<td>1</td>
<td>Green Credit</td>
<td>Kenya</td>
<td>End Beneficiaries</td>
<td>Females (all ages)</td>
<td>Learn</td>
<td>Financial services</td>
<td>Financial support to Mama Mbgosas towards children’s tuition fees.</td>
</tr>
<tr>
<td>1</td>
<td>Jibu</td>
<td>Kenya</td>
<td>Value Chain (Primary)</td>
<td>Girls 10-24</td>
<td>Earn/Stay Healthy</td>
<td>WASH</td>
<td>Micro-franchise system which sees girls involved as micro-franchise holders selling bottled water.</td>
</tr>
<tr>
<td>1</td>
<td>FTB</td>
<td>Uganda</td>
<td>End Users Value Chain (Secondary)</td>
<td>Girls 10-24</td>
<td>Save</td>
<td>Financial services</td>
<td>Girl-specific saving accounts, complemented by app with in-built trainings in financial education and reproductive health education.</td>
</tr>
<tr>
<td>2</td>
<td>Ariia</td>
<td>Pakistan</td>
<td>Value Chain End Users</td>
<td>Females (all ages)</td>
<td>Earn</td>
<td>Retail</td>
<td>Online marketplace for female artisans</td>
</tr>
<tr>
<td>2</td>
<td>Drinkwell</td>
<td>Bangladesh</td>
<td>End Users</td>
<td>Communities</td>
<td>Stay healthy</td>
<td>WASH</td>
<td>Water filtration solutions and water ATMs</td>
</tr>
<tr>
<td>2</td>
<td>EasyPaisa</td>
<td>Pakistan</td>
<td>End Users</td>
<td>Females (all ages)</td>
<td>Save</td>
<td>Financial services</td>
<td>Personal savings account for married women and girls aged 18+.</td>
</tr>
<tr>
<td>2</td>
<td>Engrofoods</td>
<td>Pakistan</td>
<td>End Users</td>
<td>Children and youth</td>
<td>Stay healthy</td>
<td></td>
<td>Sugared milk drink targeted at 5-12 year olds</td>
</tr>
<tr>
<td>2</td>
<td>Girl Connect</td>
<td>Nepal</td>
<td>Value Chain End Users</td>
<td>Girls 10-24</td>
<td>Stay healthy</td>
<td>Health</td>
<td>girls-only community space that offers a suite of services including sports, academic support, computer and library access, mentoring, arts and dance classes, SRH information sessions and counselling.</td>
</tr>
<tr>
<td>2</td>
<td>JBS</td>
<td>Nepal</td>
<td>End Users Value Chain (Secondary)</td>
<td>Girls 10-24</td>
<td>Save</td>
<td>Education</td>
<td>Savings clubs for in-school girls (aged 11-16), who also receive financial literacy training and a curriculum of life skills classes at their meetings.</td>
</tr>
<tr>
<td>#</td>
<td>Business Name</td>
<td>Country</td>
<td>Primary/Secondary Value Chain</td>
<td>End Users/Value Chain</td>
<td>Impact Area</td>
<td>Sector</td>
<td>Description</td>
</tr>
<tr>
<td>----</td>
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</tr>
<tr>
<td>1</td>
<td>Shreenagar</td>
<td>Nepal</td>
<td>End Users Value Chain (Secondary)</td>
<td>Households</td>
<td>Stay healthy</td>
<td>Agriculture</td>
<td>Low-priced egg brand targeted at girls, mothers, and institutional customers who serve food to girls (schools).</td>
</tr>
<tr>
<td>2</td>
<td>SmartPaani</td>
<td>Nepal</td>
<td>End Users</td>
<td>Children and youth 10-16</td>
<td>Stay healthy</td>
<td>WASH</td>
<td>Clean water solution to schools, including a newly-designed filter tank, routine servicing and monitoring, and WASH education</td>
</tr>
<tr>
<td>2</td>
<td>Uptrade</td>
<td>Pakistan</td>
<td>End Users</td>
<td>Communities</td>
<td>Stay healthy</td>
<td>WASH</td>
<td>Communal water pumps in rural areas.</td>
</tr>
<tr>
<td>2</td>
<td>Usehat</td>
<td>Pakistan</td>
<td>End Users Value Chain</td>
<td>Females (all ages)</td>
<td>Stay healthy</td>
<td>Health</td>
<td>Critical healthcare services to girl and families through rural telemedicine clinics and electronic diagnostics.</td>
</tr>
<tr>
<td>2</td>
<td>Zoya</td>
<td>Pakistan</td>
<td>End Users</td>
<td>Girls 10-24</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>Customised healthcare information app called ‘Zoya’ (Zoya Mom and Zoya Teen), which includes period tracker, connectivity to doctors/clinic, articles, a chat feature, and symptom checker.</td>
</tr>
<tr>
<td>2</td>
<td>iSocial</td>
<td>Bangladesh</td>
<td>Value Chain (Primary) End users</td>
<td>Girls 10-24</td>
<td>Earn</td>
<td>Sales</td>
<td>Avon-lady sales model of female agents delivering services and products door-to-door in marginalised communities.</td>
</tr>
<tr>
<td>2</td>
<td>Paritran</td>
<td>Pakistan</td>
<td>End Users Value Chain (Secondary)</td>
<td>Girls 10-24</td>
<td>Stay Safe</td>
<td>Personal security</td>
<td>Self-defence and personal security trainings in schools.</td>
</tr>
<tr>
<td>2</td>
<td>Rooster Logic</td>
<td>Nepal</td>
<td>Value Chain (Primary)</td>
<td>Girls 10-24</td>
<td>Earn</td>
<td>IT</td>
<td>Female enumerators and data-collectors.</td>
</tr>
<tr>
<td>2</td>
<td>R&amp;D</td>
<td>Nepal</td>
<td>End Beneficiaries Value Chain</td>
<td>Households</td>
<td>Earn</td>
<td>Agriculture</td>
<td>Woman-owned agribusiness company based in Nepal that has multiple business streams with a focus on strengthening female agro-entrepreneurs.</td>
</tr>
<tr>
<td>2</td>
<td>KGG</td>
<td>Nepal</td>
<td>End users Value Chain (Secondary)</td>
<td>Females (all ages)</td>
<td>Earn</td>
<td>Sales</td>
<td>Whole-sale distribution network run by women entrepreneurs and sales agents (Avon-lady sales model).</td>
</tr>
<tr>
<td>2</td>
<td>Sehat Kahani</td>
<td>Pakistan</td>
<td>End users</td>
<td>Females (all ages)</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>In-clinic and home-based visits, as well as awareness-raising activities to low-income communities through a network of female doctors.</td>
</tr>
<tr>
<td>No.</td>
<td>Business</td>
<td>Country</td>
<td>Target Group</td>
<td>End Users</td>
<td>Sector</td>
<td>Description</td>
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<tr>
<td>3</td>
<td>ACTT</td>
<td>Tanzania</td>
<td>End Users</td>
<td>Young adults 17-24</td>
<td>Learn</td>
<td>Education</td>
<td>Career development counselling and training center for youth, offering training (including the Jiwezeshe package, which covers career and professional development skills, financial literacy and basic ICT skills), and linkages to other opportunities (such as further education, internships, jobs, or apprenticeships)</td>
</tr>
<tr>
<td>3</td>
<td>Babyl</td>
<td>Rwanda</td>
<td>End Users</td>
<td>Children and Youth</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>Free online healthcare consultation service</td>
</tr>
<tr>
<td>3</td>
<td>Barefoot Powerhouse</td>
<td>Uganda</td>
<td>End Users</td>
<td>Children and Youth</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>Solar lanterns paid via school fee top-ups or monthly installments.</td>
</tr>
<tr>
<td>3</td>
<td>Deciwatt</td>
<td>Kenya</td>
<td>End Users</td>
<td>Households</td>
<td>Stay Healthy</td>
<td>Energy</td>
<td>Clean, safe, and affordable lighting to communities in Kenya, Rwanda and Uganda</td>
</tr>
<tr>
<td>3</td>
<td>Ecofuels</td>
<td>Kenya</td>
<td>End users Value Chain (Secondary)</td>
<td>Households</td>
<td>Earn</td>
<td>Agriculture</td>
<td>A year-round centre and one stop shop for croton aggregation, farm and business training, tree nurseries and retail of croton-based and other farm inputs.</td>
</tr>
<tr>
<td>3</td>
<td>HoneyCare</td>
<td>Kenya</td>
<td>Value Chain (Secondary)</td>
<td>Children and Youth</td>
<td>Stay Healthy</td>
<td>Food &amp; Beverage</td>
<td>Nutritional campaign in girls’ schools educating students and their mothers about healthy snacking.</td>
</tr>
<tr>
<td>3</td>
<td>Illuminium</td>
<td>Kenya</td>
<td>End users Value Chain (Secondary)</td>
<td>Young adults 17-24</td>
<td>Earn</td>
<td>Agriculture</td>
<td>Greenhouses bundled with financing, inputs, market linkages, training and crop insurance marketed to youth self-help and collective ownership groups.</td>
</tr>
<tr>
<td>3</td>
<td>Kasha</td>
<td>Rwanda</td>
<td>End Users</td>
<td>Females (all ages)</td>
<td>Stay Healthy</td>
<td>Health</td>
<td>An affordable health insurance product for girls, with value-added features and benefits, including sms-based health education, and linkages to youth-friendly healthcare providers.</td>
</tr>
<tr>
<td>3</td>
<td>Mode</td>
<td>Kenya</td>
<td>End Users</td>
<td>Households</td>
<td>Learn</td>
<td>Energy</td>
<td>Providing a mobile platform for salaried employees to access low interest school loans, linked to schools for direct payment and to payroll via employer partnerships for convenient repayment.</td>
</tr>
<tr>
<td>3</td>
<td>Paygo</td>
<td>Kenya</td>
<td>End Users (Indirect)</td>
<td>Females (all ages)</td>
<td>Stay Healthy</td>
<td>Education</td>
<td>Offering PayGo service (meter, gas stove and fire prevention tools) to informal settlement households and mobilising informal distributors to provide in-</td>
</tr>
<tr>
<td>#</td>
<td>Business</td>
<td>Country</td>
<td>Category</td>
<td>Target Group</td>
<td>Program Area</td>
<td>Outcome</td>
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<tr>
<td>3</td>
<td>Telemed</td>
<td>Uganda</td>
<td>End Users</td>
<td>Young adults 17-24</td>
<td>Stay Healthy</td>
<td>Health replacement according to PayGo meter data and company customer service protocols.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>AccelerarED</td>
<td>Ethiopia</td>
<td>End Beneficiaries</td>
<td>Children and youth</td>
<td>Learn</td>
<td>Education Personalised trainings to teachers in Ethiopia to sensitise them about gender issues.</td>
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</tr>
<tr>
<td>3</td>
<td>Cherehani</td>
<td>Kenya</td>
<td>End users Value Chain (Secondary)</td>
<td>Females (all ages)</td>
<td>Earn</td>
<td>Financial services Financial support to young female entrepreneurs.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Micro Health Initiative</td>
<td>Tanzania</td>
<td>End users Value Chain (Secondary)</td>
<td>Girls 10-24</td>
<td>Stay Healthy</td>
<td>Health Girl-specific health insurance package solution.</td>
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</tr>
<tr>
<td>3</td>
<td>SafeBoda</td>
<td>Uganda</td>
<td>End users</td>
<td>Young Adults 17-24</td>
<td>Stay Safe</td>
<td>Transport App-based motorcycle private transport service.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Resonate</td>
<td>Rwanda</td>
<td>End Beneficiaries</td>
<td>Females (all ages)</td>
<td>Learn</td>
<td>Education Personal development trainings to females.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Ubongo</td>
<td>Tanzania</td>
<td>End Users</td>
<td>Children and Youth 10-16</td>
<td>Learn</td>
<td>Entertainment Behavioural change campaigns integrated into entertainment content tailored for children.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>360ed</td>
<td>Myanmar</td>
<td>End Users</td>
<td>Children and Youth 10-16</td>
<td>Learn</td>
<td>Education Low-cost augmented reality product targeted at girls to support learning of the Life Skills Education component of the Myanmar national curriculum.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Build Up Nepal</td>
<td>Nepal</td>
<td>End Users</td>
<td>Households</td>
<td>Stay Safe</td>
<td>Construction Social franchise model to expand CSEB technology throughout Nepal</td>
<td></td>
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<tr>
<td>4</td>
<td>Eden</td>
<td>Myanmar</td>
<td>Value Chain End Users</td>
<td>Girls 10-24</td>
<td>Earn</td>
<td>Retail Iconic Eden range and marketing campaign for the Australian retail and large-scale merchant market, enabling the scale up of comprehensive programming and income-generation for rescued trafficked girls</td>
<td></td>
</tr>
</tbody>
</table>
| 4 | Edkasa | Pakistan | End Users Value Chain (Secondary) | Young adults 17-24 | Learn | Education Online revision/test preparation for 11th and 12th grade science students, through a (free) Youtube
<table>
<thead>
<tr>
<th>#</th>
<th>Business Name</th>
<th>Country</th>
<th>End Users (Indirect)</th>
<th>Stakeholders</th>
<th>Industry/Need</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Edjaad Tech</td>
<td>Pakistan</td>
<td>End Users</td>
<td>Children and Youth 10-16</td>
<td>Learn</td>
<td>Education video channel and fee-based (live) virtual classrooms. Science demo kits for Grade 5 teachers, with online instructional videos and supplemental resources.</td>
</tr>
<tr>
<td>4</td>
<td>Himalayan Rabbit Farm</td>
<td>Nepal</td>
<td>Value Chain End Users (Indirect)</td>
<td>Communities</td>
<td>Earn</td>
<td>Agriculture Local market for rabbit meat in Dhulikhel. Platform linking rural pharmacies with pharmaceutical companies to facilitate the ordering process (as well as linking them to other new product/serving offerings, referral partners, and an e-learning app to enable continuous upskilling of RMPs.</td>
</tr>
<tr>
<td>4</td>
<td>Jeeon</td>
<td>Bangladesh</td>
<td>End Users (Indirect)</td>
<td>Communities</td>
<td>Stay Healthy</td>
<td>Health Leadership academy for university and high school students (with a madrassa immersion option, to build skills and increase visibility of female madrassa students).</td>
</tr>
<tr>
<td>4</td>
<td>Koe Koe Tech</td>
<td>Myanmar</td>
<td>Value Chain End Users</td>
<td>Girls 10-24</td>
<td>Learn</td>
<td>Education Model digital training center for women and girls in Bangladesh to access IT training and opportunities for income generation.</td>
</tr>
<tr>
<td>4</td>
<td>Play Nepal</td>
<td>Nepal</td>
<td>End Users</td>
<td>Females (all ages)</td>
<td>Learn</td>
<td>Education Inclusive, high-quality sports education for girls and boys in Kathmandu schools.</td>
</tr>
<tr>
<td>4</td>
<td>Sabaq</td>
<td>Pakistan</td>
<td>End Users</td>
<td>Children and Youth 10-16</td>
<td>Learn</td>
<td>Education Affordable subscription licenses and tablet-rental model for MUSE digital lessons to improve student engagement and performance in private schools.</td>
</tr>
<tr>
<td>4</td>
<td>Women in Digital</td>
<td>Bangladesh</td>
<td>Value Chain</td>
<td>Females (all ages)</td>
<td>Learn</td>
<td>Education Model digital training center for women and girls in Bangladesh to access IT training and opportunities for income generation.</td>
</tr>
<tr>
<td>4</td>
<td>Wonder Tree</td>
<td>Bangladesh</td>
<td>End Users</td>
<td>Children and Youth 10-16</td>
<td>Stay Healthy</td>
<td>Health Research-backed digital health and learning solution for the developmental needs of children with special needs.</td>
</tr>
<tr>
<td>4</td>
<td>Doh Eain</td>
<td>Myanmar</td>
<td>End users</td>
<td>Communities / General Population</td>
<td>Stay Safe</td>
<td>Education Inclusive, safe public spaces for communities.</td>
</tr>
<tr>
<td>4</td>
<td>Khalil</td>
<td>Nepal</td>
<td>End users</td>
<td>Girls +16</td>
<td>Earn</td>
<td>Financial services 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.</td>
</tr>
<tr>
<td>No.</td>
<td>Organization</td>
<td>Country</td>
<td>Target Audience</td>
<td>Stay Healthy</td>
<td>Education</td>
<td>Description</td>
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<td>4</td>
<td>Maya Apa</td>
<td>Bangladesh</td>
<td>End users</td>
<td>Females (all ages)</td>
<td>Stay Healthy</td>
<td>Health</td>
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<tr>
<td>4</td>
<td>Rizq</td>
<td>Pakistan</td>
<td>End users</td>
<td>Households</td>
<td>Stay Healthy</td>
<td>Food</td>
</tr>
<tr>
<td>4</td>
<td>LeanObots</td>
<td>Pakistan</td>
<td>End users</td>
<td>Children and Youth 10-16</td>
<td>Learn</td>
<td>Education</td>
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<tr>
<td>4</td>
<td>Pan Ka Lay</td>
<td>Myanmar</td>
<td>End users</td>
<td>Females (all ages)</td>
<td>Stay Healthy</td>
<td>Health</td>
</tr>
<tr>
<td>4</td>
<td>Leaping Boundaries</td>
<td>Bangladesh</td>
<td>End beneficiaries</td>
<td>Young adults 17-24</td>
<td>Learn</td>
<td>Education</td>
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Annex E- Evolution of the SPRING Theory of Change

Evolution of the SPRING Theory of Change

This section presents a summarised overview of how SPRING’s Theory of Change (ToC), and programme rationale, evolved over the lifetime of the programme. It presents the primary changes across the various versions of the ToC, thereby mapping documented changes against programme rationale.

Purpose and evolution of SPRING’s ToC

While the overall logic of the original programme ToC remains largely intact, a number of significant changes were made during the various iterations presented below. SPRING was an experimental accelerator testing new hypotheses, including that by creating sustainable markets for life-enhancing products and services, the lives of adolescent girls would be transformed. These products and services would help girls keep safe, learn, earn, and save without harm. It was thought that successful businesses and the investment they stimulate would lead to a broader shift in markets that would enable girls and their communities to end the cycle of poverty.

SPRING’s ToC’s primary purpose was to serve as a tool for iteration, providing a tool for reflection and learning, which it did. However, in practice, its use was more fluid, serving more than one purpose, with differences from cohort to cohort. This is in line with what are commonly thought the most effective ways of using a ToC is: when it combines both approaches, and when it is kept flexible, not prescribed.180

The SPRING ToC was used as a tool to document changes in programme design and was adapted as programme thinking evolved. This makes mapping the evolution of the ToC a useful exercise for mapping documented changes in programme thinking. However, during the first two cohort’s innovation in programme design was not always sufficiently translated to ToC revisions. This process did improve over the lifetime of the programme. Coffey offered recommendations after Cohort 2, and they are presented in Box 1.

Box 1: Recommendations after Cohort 2

In its C2 PPE report, Coffey recommended that SPRING should more regularly record changes and details relating to the implementation on the programme level ToC, to give SPRING opportunities to reflect on the planned route of implementation and the rationale for variations to this route, and to provide background for SPRING to test programme changes and iterations against the ToC assumptions. This recommendation was implemented after the Cohort 2 PPE emerging findings workshop in July 2017.

Coffey also recommended that the programme ToC be used as a guiding tool for programme implementation and as a reflective tool for charting progress against the planned path of action, playing a more central role in the decision-making process, even if this role is only the recording of changes made.

The SPRING ToC was also used to drive programme implementation, including innovation. Each year, the ToC was reviewed and refined through annual workshops to integrate programme learning related to ToC assumptions and causal links, and to reflect changes in programme design and implementation. This was particularly the case between Cohorts 2 and 4, following the recommendations presented in Box 1. As the nature of the programme became less experimental and adaptive, due to the focus being less on learning and innovating towards the end of the programme, innovations in programme implementation became more subtle and operational and, consequently, less reflective of the ToC.

Prior to Cohort 1, the DFID ToC from the SPING Business Case was adopted (version 1) and used for Inception and early programme planning and design discussions. Following the addition of the SPRING M&E team, each year the ToC was reviewed and refined through annual workshops with the IP, SPRING M&E team, and donors. The intent was to integrate programme learning related to ToC assumptions and causal links, and to reflect changes in programme design and implementation.

Following Cohort 1, the Independent M&E Team (Tetra Tech) hosted a workshop with the IP, DFID, USAID and Nike Foundation to kick off a collaborative process to revise the programme ToC and Logical Framework. The ToC was redesigned and finalised in May 2015 (version 2) to guide selection of the first cohort of SPRING businesses.

Following a ToC workshop in December 2016, the ToC was revised for a second time (version 3). The primary aim of the workshop was to review lessons from Cohort 1 in relation to underlying assumptions in the ToC, and considerations for future cohorts. It was found that the overall logic behind the ToC largely held true, with some minor modifications made. Version 3 of the ToC was finalised in February 2017 and the changes applied to it reflected programmatic changes more accurately than the earlier versions. They also reflected learning resulting from differences between the planned and actual implemented processes.

Following a third workshop, in December 2017, the ToC was revised again (version 4). The main focus of the workshop was on lessons learned from Cohort 2 and early feedback from Cohort 3. It was agreed that while the overall ToC logic would remain intact, the visual presentation would need to be modified to better emphasise the multiple levels of change embedded within it.

Finally, following a review in December 2018, the ToC’s visual presentation was modified again to reflect refinements to programme inputs and to reflect learnings of causal pathways to change. This resulted in Version 5 and it was finalised in February 2019. The revision ensured that changes in programme thinking were documented in the ToC.

**ToC evolution – programme design evolution**

As indicated above, mapping of changes in the ToC provides a useful lens into how programme thinking evolved as many ToC changes were reflective of changes in programme design. Across the five iterations of the SPRING ToC, the most significant developments in programme design and implementation that were reflected in SPRING’s ToC evolution include:

- The positioning of the programme in a wider ecosystem and unpacking of three impact areas or domains;
- A shift away from girls towards businesses as main recipients of programme input and pathways to change;
- A shift from HCD as programme input to primary change agent and objective.

These are unpacked and elaborated on in the following pages.
Positioning of the programme in a wider ecosystem

Desired changes in the broader ecosystem were documented for the first time in version 2, when a separate market-level outcome strand was added to reflect the importance of changes in the ecosystem resulting from programme communications and demonstration effects. Version 3 of the ToC shows a further shift in this direction, with the various stakeholders that affect and are affected by the programme’s communications and demonstration effects being further unpacked. This ToC reflects two streams of programme activity: the first working with businesses and the second working with a wider “ecosystem”. The broader ecosystem replaced the earlier ‘market level’ category, which proved insufficient to:

“reflect the various stakeholders that affect and are affected by the programme’s communications and demonstration effects.”\(^{181}\)

Version 4 further built on this rationale, reflecting and unpacking SPRING’s approach into three levels: enterprise, programme and ecosystem level. The inner level (enterprise) was understood to represents changes within cohort businesses as they participate in SPRING and transform programme inputs into outputs, outcomes and, ultimately, girl impact. The programme level sits in between enterprise and ecosystem levels, serving as a channel for learning and resources. The ecosystem level represents the work SPRING does to effect change outside of the programme and cohort businesses, including among investors, donors, market actors and other key stakeholders.

The iterations presented above speak to the programme’s desire to affect or influence a much broader group of actors, particularly externally facing actors, to help improve and stimulate the entrepreneurial, but also broader development markets SPRING operated in. The differences between earlier version and later iterations suggest that initially this was with the aim - to stimulate the wider ecosystem to facilitate better programme implementation and adaptation. Towards the later stages of the programme; However, the focus shifted more towards generating learning and evidence for the ecosystem.

Shift away from girls towards businesses as main recipients of programme input and pathways to change

This programme thinking is clearly evident in more recent versions of the ToC, but can be traced back to version 2, when some revisions were made to reflect the limited direct programme input on and contact with girls. It also reflected on girls’ ability to benefit from commercially-based products and services given cultural, behavioural and purchasing power constraints. Girls benefitting as a result of accessing products, services and business models was also moved from outcome to impact level.

‘Girls didn’t necessarily have to be the direct purchasers, because girls don’t actually have much purchasing or decision-making power.”\(^{182}\)

The programme’s original hypothesis that having businesses provide direct assets to girls as an effective way to impact girls was largely disproven in the first cohort:

“We saw a lot of examples in Cohort 1 where the businesses tried that, but there really wasn’t a strong business case for that and as a result, a lot of the businesses from Cohort 1 stopped running these girl pilot programmes after SPRING ended, and I think the thinking from direct assets changed to the thinking of girls as stakeholders in general, in a business ecosystem”.\(^{183}\)

The first cohort also demonstrated that many of the markets, where SPRING businesses were operating in, were underdeveloped. As a result of those learnings, programme thinking around girls as main recipients and pathway to change became more flexible, which translated into a shift away from girls in the value chain towards girls as end users (indirect and direct). It also articulated the rationale that targeting a broader group of people, not just girls, would allow for harnessing various pathways to impact girls.

Version 3 saw further changes to reflect a shift away from girls as main recipients of input and pathways to change, with girl impact level results (girls’ economic empowerment) taken out and replaced by outcome level results (safety, wellbeing, learning, earning and saving). Direct girl inputs were taken out entirely (girl engagement and consultations).

\(^{181}\) SPRING IP overview of SPRING TOC Evolution
\(^{182}\) PPE Interview 2019 – AIP20 13052019
\(^{183}\) PPE Interview 2019 – AFF35 30042019
Further, several initial assumptions around business maturity and needs were gradually disproven. For instance, businesses were found to be less advanced in developing and formulating their offer than initially assumed. Businesses were also found less able to identify and articulate their challenges and needs in the market. One IP stated:

“I think that their hypothesis would therefore be a little more validated and I think we discovered they were at an earlier stage than we thought and that they didn’t know their users or their markets as well as they thought. Their products were less developed. They may not already have product market fit.”

This programme learning prompted a greater focus on business growth and sustainability, including prototype development, launch, marketing and investment readiness, sometimes at the cost of the girl focus.

“You could reach large numbers of people which is always going to be good for the business but it dilutes a focus, it does dilute a focus on adolescent girls for sure.”

Resources and other programme inputs were redirected towards providing businesses a greater level of support – initially only provided as part of the bootcamp process – to help overcome those challenges.

 “[The other assumption that proved to be false was] that we could, in that week with the collective resources of Spring, create a plan and a strategy and be assets that they could use to go to market and solve the problem (...) Like we are experts in that, we as a consortium were experts in that process and we needed to hold their hand through that process longer, basically”

As SPRING’s understanding of businesses and their ability to impact girls gradually changed, so did the rationale around where the greatest potential for change lies and how the programme could best achieve this with the available resources. For instance, the selection of quality businesses became a necessary part of the programme logic, rather than the receipt of quality applications for each cohort. In version 3, revisions were made to reflect this shift in programme thinking.

“So I think we got much clearer on the types of challenges that we, as a consortium, were well positioned to help solve. And so what we went to was looking for businesses that really, and by cohort four we actually had, as part of our assessment criteria, it was not just like what is the business, what are they solving, what is their traction?”

Version 4 was an overhaul of earlier versions and reflected a strong focus on the business accelerator function of SPRING, with businesses becoming the main recipients of programme input and pathways to change. Girls impact pathways were now considered as inherent to the business. For instance, prototype launch was considered to be a pre-requisite for girl access to products, reflecting the main focus of programme activities on enabling businesses to launch in market. Inputs were refined to reflect the “customised accelerator experience” offered to businesses and the possible inputs carefully tailored to the needs of each SPRING business. At the output level, the text “SPRING participants reach adolescent girls” was changed to “SPRING participants launch prototypes designed to reach and benefit adolescent girls”.

Version 5 saw final changes that reflected further refinement to SPRING’s offering of programme inputs to businesses, as a “customised accelerator experience” and other possible inputs carefully tailored to the needs of each SPRING business. These offerings included the BAF, conducting further HCD research, and the provision of more comprehensive capital raising support were added as additional programme inputs. The attraction of external investment, and businesses’ continued use of HCD were added as important SPRING outcomes.

The iterations outlined above speak to the programme’s tensions between being a business accelerator promoting businesses to focus on girls as a potential market, and a girl-focused programme using businesses as vehicles to impact on their economic lives. The ToC’s evolution demonstrates that SPRING gradually learned where the biggest challenges and opportunities lie, and where the programme was best able to achieve impact, with a greater

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184 PPE Interview 2019 – AFP35 30042019
185 PPE Interview 2019 – AIP 33 26042019
186 PPE Interview 2019 – AFP35 30042019
187 PPE Interview 2019 – AFP35 30042019
emphasis on supporting businesses to focus on girls as a potential market. This translated into the prioritisation of enabling business viability and growth.

**Shift from HCD as programme input to primary change agent and outcome**

While the original SPRING assumption was that HCD would lead to businesses developing sustainable solutions for girls. Through the use of HCD in implementation, experiences of programme delivery demonstrated this assumption to be false. However, it was found that many businesses valued HCD and continued using it, even when it was not directly targeted at solutions for girls, suggesting sustainability of HCD as a tool for business improvement rather than as a tool for reaching girls.

“So I think what’s really interesting is that some of the businesses that did so well from Human Centre Design, were not those that did so well from a girl impact perspective.”

Version 2 of the ToC saw HCD appearing as a primary change agent, assuming that the boot camp modules would enable businesses to better understand the needs of adolescent girls at the BoP. The assumption was that businesses absorb the principles of HCD and apply them in their own business to develop a product, service, or business model that meets the needs of adolescent girls as end users; and establish effective strategies for reaching girls. However, after the first cohort many prototypes had failed, prompting SPRING to reassess the level of support provided to businesses, including the bootcamp process. It also caused the recognition that HCD was not the change agent it was assumed to be.

“We were kind of preaching this HCD methodology and we had taken that methodology in developing the programme, we were asking businesses to do it but then we weren’t giving them the chance to go through the full process with us.”

A second bootcamp was introduced to allow for more research, testing and iteration prior to prototype launch. This includes a two-month period in between bootcamps in which businesses went out to apply the principles of HCD in their girl research and test their prototypes. Version 3 of the ToC reflects this change in rationale. The application of HCD, not just the absorption, would result in an improved understanding of girls’ needs and improved girl reach.

“So, having those two cycles rather than just one, where they came to Boot Camp, thought of a great idea and then went to market with it, I feel like we had much more potentially viable prototypes going into the market after that second Boot Camp, starting with Cohort 2. And then of course, I feel that that sort of viability got even stronger as we improved the HCD research process in between Cohorts 2 and 3. So I would say that that was absolutely critical.”

Version 5 identifies the continued use of HCD as an important SPRING outcome, particularly with regards to sustainability. Specific changes were made to reflect the continued use of HCD by businesses, even when not committed to girl-focused solutions, as an important outcome. While in earlier versions, it was assumed that, when businesses apply HCD and other SPRING-provided assistance, they would provide market-based solutions benefitting girls. In turn, girls would access these and business would as a result increase revenue, attract external investment and ultimately remain focused on girls. However, this was found to be less sustainable than anticipated, with many businesses losing their girl focus. In the absence of girls focus sustainability; however, many businesses remained committed to the use of HCD. HCD was therefore considered an important outcome of programme inputs.

“What that meant is that the quality of insights that came back, both qualitative and quantitative were of high enough fidelity that we, as SPRING, could determine a kind of plan for them. I think the other thing that changed was that we, and this is all kind of part and parcel of the change in approach, but we were then able to apply more bespoke, tailored, focused, responsive resources to each business.”
In light of the broader shift in programme rationale towards businesses as a primary recipient of programme inputs, the shift towards HCD as a primary agent of change is not surprising. HCD proved an effective tool for business development, allowing SPRING to tailor its offer to businesses and allocate its resources based on business needs. The aim of placing a greater emphasis on supporting businesses to understand, adopt and apply HCD was to promote HCD as a primary agent of change. SPRING learned that in the absence of the anticipated change, its HCD approach was nevertheless successful and sustainable in helping businesses overcome some of the challenges pertaining to starting and growing a business, prompting a shift in rationale towards the use HCD as an end in itself.

Conclusions

Mapping of the ToC can be a useful exercise in exploring the evolution of programme rationale, but it also can be useful in supporting learning and answering questions that may help answering some of the broader evaluation questions. For instance, a number of learning points can be drawn from this exercise:

- **SPRING was indeed an iterative programme** and its ToC revisions are reflective of this. The iterations documented in the ToC demonstrate various adaptations to programme rationale and implementation. Elements of the content of the programme, inputs, outcomes, and the methodology were all adapted over the course of the programme. Learning from evaluation and programme implementation, although primarily the latter, were used to adapt and influence the inputs and those elements of the content, methodology and outcomes that were deemed insufficient or ineffective.

- **SPRING was a business accelerator** promoting businesses to focus on girls as a potential market. The question around the programme’s tensions between being a business accelerator promoting businesses to focus on girls as a potential market and a girl-focused programme, using businesses as vehicles to impact on their economic lives was repeatedly raised by the Tetra Tech M&E Team.193 The iterations documented in the various versions of the ToC demonstrate that the programme moved away from girls to businesses as the main focus of the programme. As businesses became the main pathways to change, they also became the main recipients of programme inputs and any programme inputs were carefully tailored to meet the needs of businesses. Girl impact was now considered inherent to business impact.

- **SPRING did not fully utilise the ToC review process.** Better utilising the ToC process may have helped steer the programme focus back to its anticipated outcomes. Things that could have enabled SPRING to better utilise the ToC workshops and review processes and steer back the programme to a greater focus on girl impact include:
  - **Timing of ToC workshops and cohorts.** Allowing more time for learning between cohorts and workshops, but also between cohorts, may have allowed for better programme iteration. SPRING shortened its implementation cycle from twelve to nine months, which limited the opportunity to reflect and iterate. More time between cohorts and ToC workshops would have allowed more time for reflection, learning and iteration. For instance, findings from the Tetra Tech evaluation could have better supported SPRING to the potential risk of moving away from girls focus in light of the nature of the programme or allowed for more early discussions around potential trade-offs between breadth of reach and depth of impact.
  - **Early and continued donor engagement on programme learning.** Engaging donors early on in more and continued discussions around programme learning and iteration could have steered the programme back to its original aims and allowed for the focus to remain on achieving depth of impact rather than breadth of reach. SPRING was required to perform against girl reach numbers, which it successfully did, but arguably at the cost of maximising impact and sustainability. Early discussion with donors on programme learning may have alerted to the risk of focusing primarily on achieving girl reach targets and highlighted the need of adjusting targets to allow for more focus on girl impact and innovation early on. For instance, revision of targets could have allowed SPRING more flexibility to work with businesses less likely to reach scale, but more likely to achieve greater impact.
  - **Flexibility for SPRING’s experimental feature.** Building in enough flexibility to facilitate a greater focus on the experimental nature of the programme could have steered the programme away from primarily pursuing girl reach numbers through working with businesses that were more likely to

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193 Coffey, Cohort 2 Programme Performance Evaluation Report, March 2018
reach scale. At the same time, it could have allowed SPRING to work more with innovative businesses that were more likely to achieve greater and sustainable impact. This includes the flexibility for failure to achieve pre-defined targets in light of experimental outcomes. The ToC workshops and review processes, in particular, could have been an opportunity to re-emphasise the experimental nature of the programme, to ensure donors and the SPRING programme team maintained an appetite in the programme being experimental, and to agree on the value of experimental outcomes.
Key
SPRING activities/processes
Expected outcomes

**IMPACT**
Entrepreneurs develop, market and distribute products to benefit girls

**Expected results**
Girls access products that enable learning, earning, saving, and saving labour time

**Evidence of success captured and communicated widely and provokes interest through demonstration effects**
Challenge competition and support to entrepreneurs (direct funding, tech assistance, mentorship, linkages to investors, etc.)

**Business growth and scalability**

- Increased sales
- Increased revenue
- Increased external investment
- Increased internal investment
- Increased assets
- Increased sales
- Increased market share
- Increased market size
- Increased market potential

**Possible market changes due to demonstration effects**

- Increased # and scale of businesses focusing on products for girls
- Increased investment in markets

**Outputs**
Increased resources and economic opportunities for girls

- Improved perceptions of girls’ worth, and greater agency, voice, and decision making power of girls

**Outcomes**
Increased # and scale of businesses focusing on products for girls

- Increased investment in products for girls

**Influence of enabling environment**

- Girls’ economic and broader empowerment - brief definition (e.g. greater ownership and control of assets, voice, agency, etc.)

- Reduced poverty of women and girls

- Outreach, M&E, and Communications

- Increased regular earnings
- Increased school attendance/
- Reduced unpaid work time

- Increased savings and asset base
- Increased income
- Increased consumption
- Increased access to credit

- Collaboration with other girls’ empowerment initiatives to address enabling environment
Version 3

Enterprise level
- Boot camp
- Grant funding
- HCD & Prototyping in Context
- Local & global mentors
- Investment readiness event
- Ongoing technical support from local partner (incl. 1-2-1s, workshops, grants management)

Ecosystem level
- Outreach & networking
- Evidence gathering
- Investor warm-up
- Quality businesses selected
- SPRING attracts additional support (not funding)
- SPRING produces and disseminates learning
- SPRING generates awareness and demonstration effects around girls’ products
- Ecosystems stimulation
- Adolescent girls recognized as viable market segment of future
- Crossing over new market actors & investors

Outputs
- Businesses apply Human Centred Design (HCD) to refine their business model, product, or service
  - Better understanding of girls’ needs
  - Improved reach of adolescent girls
  - Improved investment readiness
- Enterprises provide market-based solutions (i.e. products and services) that can benefit girls and contribute to their economic empowerment
  - Girls access SPRING products, services, opportunities
  - Businesses grow and increase sales
  - Businesses attract external investment

Outcomes
- Enterprises, investors, and markets contribute to economic empowerment of adolescent girls.
  - Girls generate income from safe sources
  - Girls experience greater safety and well-being
  - Girls are able to stay in school and/or learn
  - Girls increase their savings
ANNEX E: EVOLUTION OF THE SPRING THEORY OF CHANGE

Version 4

SPRING TOC v4.0: Feb 2018

Ecosystem
- Outreach & networking
  - Ecosystem provides additional support
  - Investors primed

Programme
- Accelerator (Re)design
  - Diagnostics and planning support based on needs

Enterprise
- Businesses receive a customised SPRING Accelerator Experience:
  - Bootcamps: Coaching & modules
  - HCD & prototype research
  - Prototype Development Fund
  - Local & global mentors
  - Investment readiness support & matchmaking
  - G-Club expertise
  - Other ongoing technical support
  - End of Cohort event
- SPRING TOC v4.0: Feb 2018

Outputs
- Investors/funders recognise adolescent girls as viable market segment
- SPRING generates awareness and demonstration effects around girls’ products

Impact
- New impact investors crowd in
- Eco-system contributes to economic empowerment of adolescent girls

Outcomes
- SPRING produces and disseminates learning
- Investors/funders recognise adolescent girls as viable market segment
- SPRING generates awareness and demonstration effects around girls’ products
- Better understanding of girls’ needs
- Businesses launch prototype designed to benefit girls
- Improved investment readiness
- Market actors recognise adolescent girls as viable market segment
- Businesses remain committed to girl-focused solutions (i.e., scaling or maintaining solutions over time, and/or developing new girl solutions)
- Businesses contribute to economic empowerment of adolescent girls, who:
  - Generate income from sales
  - Experience greater safety and well-being
  - Are able to stay in schools
  - Increase their savings

Diagnostics and planning support based on needs

Landscaping and Selection Activities
- SPRING selects quality businesses
- Quality businesses apply to SPRING

Outreach & networking
ANNEX E - EVOLUTION OF THE SPRING THEORY OF CHANGE

Version 5

Ecosystem

Programme

Accelerator (R)eDesign

Diagnostics and planning support based on needs

Landscaping and Selection Activities

Enterprise

Businesses receive a customised SPRING Accelerator Experience:
- Bootcamp Coaching 9 modules
- HCD prototype research
- Prototype Development Fund
- Local & global mentors
- Investment readiness support & matchmaking
- Gir expertise
- Other ongoing technical support
- End of Cohort event
- EAF (go-to-market assistance fund)
- Post-cohort investment support

Businesses apply Human Centred Design (HCD) and other TA to refine their business model, product, or service.
- Better understanding of girls’ needs
- Businesses launch prototype designed to benefit girls
- Improved investment readiness

SFRING selects quality businesses

SFRING produces and disseminates learning

Businesses provide market-based solutions (i.e., products and services) that can benefit girls and contribute to their economic empowerment.
- Girls access SFRING products, services, opportunities
- Businesses increase sales
- Businesses attract external investment

Businesses continue to use HCD to refine solutions

Businesses contribute to economic empowerment of adolescent girls, who:
- Generate increased income from sale sources
- Experience greater safety and well-being
- Are able to stay in school longer
- Increase their savings

Ecosystem contributes to economic empowerment of adolescent girls

Outreach & networking

Inputs

Outputs

Outcomes

Impact

New impact investors crowd in

New market actors crowd in
Annex F: Value for Money Analysis

High-Level Findings

Economy: How well did SPRING minimise the cost of resources used or required (inputs), without compromising on quality?

SPRING made conscious decisions about how to maximise value for the programme. However, the cost and financial implications of these decisions was not always transparent or shown to be competitively sourced. Decision-making around resource allocations and budgeting was also fragmented and unclear. To bypass these challenges, SPRING innovated by saving. SPRING was able to save 0.7% of its total cost, which it reinvested into businesses as an additional round of challenge funding.

Efficiency: How well did SPRING convert inputs into outputs?

SPRING delivered all of its activities on time. Overall, SPRING was efficient and lean in its implementation, given the resources it had. The programme was also able to adapt quickly to improve for future cohorts. Strategic partnerships were seen as a cost-effective method for leveraging additional resources.

Effectiveness: How well have outputs had their intended effect?

SPRING has mostly achieved its outcome-level targets of attracting external investment, increasing prototype sales and reaching girls. SPRING improved businesses’ ability to develop a girl-focused product but over time moved away from specifically girl-focused businesses. In terms of external investment, SPRING businesses were able to attract over £38m in funding. Most investment was focused on East African businesses. Sales growth was mixed, with prototype revenue showing a decreasing trend over time. Regarding girls reached, SPRING exceeded its target, even without Ubongo. However, there is emerging evidence from the impact evaluations that the sample of IE prototypes have not fully achieved their objective of contributing to girls’ economic empowerment.

Equity: How well did SPRING target the disadvantaged?

SPRING was equitable in terms of gender, local representation, socioeconomic status and disability.

Cost-effectiveness: What were the costs of the outcomes of interest?

Return on direct SPRING investment was greater than 1 in terms of external investment leveraged, meaning that businesses generally leveraged more monetarily than the funds SPRING invested. However, in terms of prototype revenue, the ROI of SPRING financial support was on average less than 1. Cost per girl reached was £6.82 (€45.81 excluding Ubongo). This decreased over time. Stay Healthy interventions were the most cost-effective per girl reached. Earn and Save prototypes were the least cost-effective.

Conclusion

Based on the evidence gathered, there is mixed evidence that SPRING provided good value for money. The programme made conscious decisions to seek the best resources for technical assistance (value). However, procurement decisions and resource allocation were not always optimal or competitively sourced. Nevertheless, SPRING was efficient in its implementation and learned and iterated a great deal during its lifetime. The programme delivered within its timeframe, met its outcome-level indicators and demonstrated equity in its targeting. However, there is emerging evidence that the impact of SPRING prototypes on girls may be limited. It is yet to be seen how sustainable SPRING’s outcomes are in the medium- to long-term. In terms of cost-effectiveness, SPRING was able to leverage a proportionately greater return in external investment on direct financial support to businesses. Yet, SPRING’s investment has not generated a proportionate increase in prototype sales. Regarding cost per girl reached, it is difficult to judge how relatively cost-effective the programme has been without being able to compare it with similar interventions elsewhere.
1. Introduction and Framework

1.1. Purpose

Value for Money (VfM) is defined as the optimal use of resources to achieve intended outcomes. Within the context of SPRING, this means determining whether the best combination of resources was used and whether they were justified on the basis of programme outputs and outcomes. Given the evidence, this VfM assessment is intended to provide a better understanding of the programme’s inputs (financial, non-financial), decision-making processes and results to determine whether SPRING has made the best possible choice and use of resources to maximise its impact. This assessment is also intended to provide evidence-based learning to inform similar interventions and/or future development programming.

1.2. Approach to assessing value for money

Judgment criteria

This VfM analysis utilises a ‘value first’ approach, in which the VfM of SPRING is framed around the programme’s achievement of its intended outcomes. We will look at ‘value’ as what is defined in the programme’s Theory of Change (TOC), first identifying the programme’s aims and then determining to what extent SPRING achieved its intended results. Given the data available, and using proxies where necessary, we will assign costs to different programme outcomes. The programme’s VfM will be a judgment of whether the inputs required were justified given the value the programme achieved.

We will examine value for money at the business and girl impact levels, testing SPRING’s nested TOC and examining the programme’s costs per different outcomes (e.g. return on direct financial investment, girls reached). A VfM analysis of the business ecosystem is not feasible given a scarcity of historical data, the complexity of the ecosystem and lack of attributable pathways, and lagged market effects which will likely only materialise in the future.

Framework

We use DFID’s ‘4 E’s’ (economy, efficiency, effectiveness, equity) as a framework to assess value for money (Table 1). Based on an analysis of costs and impact achieved, we will compute the programme’s cost-effectiveness for different outcomes of interest.

<table>
<thead>
<tr>
<th>‘E’</th>
<th>In the context of SPRING</th>
<th>Rationale and example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economy</td>
<td>How well did SPRING minimise the cost of resources used or required (inputs), without compromising on quality?</td>
<td>Spending less E.g. Competitive procurement process</td>
</tr>
<tr>
<td>Efficiency</td>
<td>How well did SPRING convert inputs into outputs?</td>
<td>Spending well E.g. Lean implementation; low management costs</td>
</tr>
<tr>
<td>Effectiveness</td>
<td>How well have outputs had their intended effect?</td>
<td>Spending wisely E.g. Number of girls reached</td>
</tr>
<tr>
<td>Equity</td>
<td>How well did SPRING target the disadvantaged?</td>
<td>Spending fairly E.g. Gender, socioeconomic targeting, local representation, geography</td>
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Cost-effectiveness analysis

Where possible, we will use cost-effectiveness analysis to assess the VfM of different layers of SPRING’s Theory of Change. We will look at the ratio of inputs (monetised) to certain outcomes of interest, namely return on direct...
SPRING investment for businesses and girl reach. We could not use cost-benefit analysis because of a lack of relevant and accurate data to measure the lifetime social and economic returns on different types of investments across diverse contexts. The diversity of programme outcomes and impacts, some of which are intangible, also makes standardisation challenging. All cost-effectiveness calculations of girl reach have been done both with and without Ubongo, as Ubongo reached a total of 2,156,880 girls and is thus an outlier. This is consistent with how SPRING reported on its own performance following Cohort 3.

1.3 Data sources

This analysis draws upon a combination of quantitative and qualitative data gathered by Coffey and SPRING:

**Primary data**

- Programme Performance Evaluation (PPE) key informant interviews (KII): conducted by Coffey at the end of Cohort 1, Cohort 2, and summative interviews conducted after Cohort 4. The interviews were conducted with businesses and key decision-makers from the Implementing Partner (IP), Fuse and donors.
- PPE End of Cohort (EOC) surveys: conducted with businesses at all end of cohort events, asking businesses to rate their experience with technical assistance received.
- Business Performance Evaluation (BPE) thematic reports: on girl targeting.
- BPE sustainability interviews: conducted with businesses during Cohorts 1, 2 and 3.
- Impact Evaluation (IE) data: collected with two businesses across each cohort. Of the eight planned impact evaluations, at the time of writing, five have been completed through endline reporting: Shekina (C1, Rwanda), Totohealth (C1, Kenya), Paritran (C2, Nepal), iSocial (C2, Bangladesh), Ubongo (C3, Tanzania).

**Secondary data**

- M&E data from the Implementing Partner (IP): The SPRING M&E team has been collecting data from the start of the programme on business financial performance (revenue, profit, investment leveraged, etc.) and beneficiary data (girls reached). Given their proximity to businesses, the M&E team was able to gather detailed historical data covering the lifetime of the programme.
- KPI data from businesses: All businesses were required to report on key performance indicators during the programme.
- SPRING process data: SPRING’s documentation of decision-making processes (e.g. selection, funding) and other structural / programmatic changes.
- SPRING financial data: SPRING spend data, including overhead, direct financial support to businesses in the form of PDF and BAF funding, and funds leveraged in-kind (pro bono / low bono), which were verified by Coffey until July 2017.
- Donor reports: on SPRING’s performance, namely DFID Annual Reviews and Reports up to 2019.

1.4 Limitations

The key methodological limitations are as follows:

- **Standardising and aggregating impact**: SPRING is a richly complex programme that operates in varied contexts, through different interventions, actors and beneficiaries. It is thus extremely difficult to systematically standardise and aggregate the programme’s value, as with aggregation much of the meaning and detail is lost. This analysis attempts to triangulate quantitative data with qualitative findings to create a more holistic narrative around value for money at the programme level.
- **Capturing intangible benefits**: In addition to improved quantitative indicators (e.g. girls reached, investment leveraged), many of SPRING’s benefits are intangible (e.g. businesses’ capacity to apply HCD and girls’

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195 Investment leveraged is defined as the return on direct financial investment to businesses (in the form of PDF and BAF funding). Outputs as a result of SPRING direct financial investment are external investment attracted and increased sales.

196 The average number of girls reached per business, excluding Ubongo, is 5,632.

197 Due to selection difficulties, one of the Cohort 3 Impact Evaluation businesses, AcceleratED, was replaced with a Cohort 2 business, JBS.

198 SPRING defines in-kind contributions as any negotiated savings on time, services and resources, or any non-cash contribution provided by an agency or organisation or an individual other than DFID, USAID, the Nike Foundation or DFAT. In-kind contributions can either be low-bono or pro-bono. Low-bono is defined as money saved through provision of under-market rate time, resources or location costs (venue or accommodation), or other service. It is calculated by subtracting the actual cost negotiated by SPRING from the market-rate cost of the service. Pro-bono is any in-kind contribution that is provided at no cost, resulting in money saved. (Source: PIRS Output Indicator 4.2, January 2018)
increase in confidence, agency and quality of life). It is immensely difficult to quantify these changes. We have endeavoured to the extent possible to capture these changes, given the data available.

- Capturing the benefits of adaptive programming: SPRING is an experimental programme, and much of its change has been non-linear. As such, part of SPRING’s value is the knowledge that it has gained through learning over time. However, given the difficulty in capturing value derived from adaptive programming, this analysis assumes that SPRING’s outcomes (i.e. improved business capacity and girl reach) are a manifestation of all developments throughout the programme’s lifetime. The specific processes that led to these changes are detailed in the Effectiveness section of the many body of this report.

- Data limitations: Where possible, we use proxies and triangulate findings from multiple sources to produce well-informed conclusions. Nevertheless, numerous data limitations restrict the scope of our analysis. These include:
  - Heavy reliance on SPRING-reported M&E data.
  - Heavy reliance on businesses’ self-reporting (ability to collect, store and analyse data) and limited spot checks for verification.
  - Lack of proper disaggregations of girl reach and cost data, and resultant difficulty in averaging across heterogeneous parts.
  - Loss of institutional memory due to staff turnover. This is particularly relevant for Key Informant Interviews (KII’s) with programme staff. We tried to mitigate this by maintaining contact with past staff and asking them for interviews, though we were not always successful.
  - Difficulties in estimating, monetising and verifying in-kind support.
  - Lack of impact data across all businesses.

- Wider ‘value’ (effects and benefits) are not captured: Value is defined in this assessment as improved business capacity to attract investment, improve sales and reach and benefit adolescent girls. Where possible, we also present emerging findings of girl impact. Due to insufficient data (historical and future), this analysis does not capture indirect benefits, or spillover, multiplier or displacement effects from programme activities. This analysis does not assess effects on the market ecosystem due to a lack of data and difficulty in defining attributable impact pathways.

- Difficulty in capturing ‘value’ and the persistence of benefits beyond the lifetime of the programme: The extent to which businesses, girls and other stakeholders will continue to benefit after the initial intervention is unknown. To some extent, this may be affected by whether activities are likely to continue after programme end. However, persistence may also be affected by the type of capacity programme beneficiaries have developed as a result of an intervention and the extent to which this enables them to progress at the same trajectory through life. However, there are already emerging trends which we can extrapolate from earlier cohorts on how impact has or has not been sustained. Sustainability of businesses and girl impact will be explored further in the Summative BPE Report.

- SPRING is not comparable like for like to other programmes: It is not possible to compare SPRING’s value for money relative to other programmes, as SPRING is unique in its structure, technical assistance and impact pathways. SPRING’s Theory of Change indicates that the programme has three pathways: it is simultaneously i) a business accelerator, ii) a girl-focused programme and iii) an HCD initiative. The VfM judgment of the programme is thus based on the programme’s own performance relative to its Theory of Change.

1.4. Structure of this report

Section 1 outlines the theoretical framework and data sources used in the analysis, as well as limitations. Section 2 presents the evidence of SPRING’s value for money, vis-à-vis its Economy, Efficiency, Effectiveness, Equity and Cost-Effectiveness. Section 3 concludes to what extent SPRING offered good value for money, based on the given evidence.
2. Reporting on the 4 E’s

2.1. Economy

How did SPRING spend its money?

According to the Implementing Partner (IP), the total cost of SPRING from August 2014 – September 2019 was £17,286,687. This was comprised of three categories:

- **Milestone fees (£1,371,779)**: The IP did not detail what this category entails.
- **Personnel fees (£5,482,787)**: Comprised of long-term and short-term input.
- **Expenses (£10,437,006)**: Comprised of travel, equipment, operating, grants, and programme activities.

A breakdown of total costs is presented in Figure 1. These are the most detailed disaggregations we could calculate, given the data the IP provided in terms of programme spend. We were not given specific costs by year or cohort, nor by more detailed programme activity (i.e. bootcamps). However, using SPRING M&E data, we were able to determine the cost of direct financial support to businesses, in the form of a Prototype Development Fund (PDF) and Business Assistance Fund (BAF), as well as the cost of HCD research.

SPRING shared that their management costs totalled to £1,145,765, or 7% of total programme spend.

![Figure 1. Financial spending on SPRING](image)

Direct support to businesses accounted for less than one-fifth of all spending

Although the IP classified 25% of programme spending as ‘Grants’, they did not specify what this entails. Utilising SPRING M&E data, we were able to compute the total value of direct financial support to businesses, which is the sum of all PDF and BAF funding.

Direct financial support to businesses in the form of the Prototype Development Fund (PDF) and Business Assistance Fund (BAF) was £3,074,717, or 17.8% of all programme spend.

- **Prototype Development Fund (PDF)**: The total amount of PDF disbursed to businesses was £2,865,406.37. All businesses in Cohort 1 received the same amount of PDF. Once funding became differentiated in Cohort
2, six businesses in total did not receive any funding: three businesses in Cohort 2, two businesses in Cohort 3, and one business in Cohort 4. The average amount of funding received across all businesses was £38,205.42 (see Figure 2). The highest level of PDF funding was distributed in Cohort 1. Following the restructuring of PDF funding, the total amount of PDF received per business dropped. However, from Cohort 2 to Cohort 4, the average level of PDF received per business increased over time.

- **Business Assistance Fund (BAF)**: The BAF was a sum of unallocated spending that was disbursed as a second round of challenge funding for all businesses in Q2 2019. Businesses were selected on a needs-basis by SPRING. Select businesses were invited to apply and specify where and how the funds would be directed towards supporting their prototype. In sum, £209,310 was allocated to 36 businesses through the BAF.

![Figure 2. Total amount of direct SPRING financial investment (PDF, BAF)](image)

What were the main cost drivers of SPRING?

According to interviews with SPRING staff members, the main cost drivers for SPRING were the bootcamps, HCD technical assistance and HCD research. However, SPRING was unable to provide disaggregated financial data on programme spend, meaning we have been unable to triangulate these findings to validate actual programme costs.

**Bootcamps:**

There were conflicting opinions as to whether the costs related to bootcamps constituted good value for money. Some businesses felt that the programme was not good value for money because a disproportionate amount of funds was spent on bootcamps. Nepalese participants felt that bootcamps were unnecessarily expensive and that the learning achieved could have been attained in another context that cost much less. In these business’ opinions, reallocating money to businesses to invest in their prototypes, or to Country Managers to allocate as appropriate, would have had a greater impact on entrepreneurs and by extension, beneficiaries and the marketplace. However, this would not have reduced the overall cost of the programme.

A similar view is expressed by some of the country managers.

> “I think the country managers in Nepal provide massive value for money, above and beyond. We had zero budget, so it was just our time, so we didn’t spend any money. We managed to get a tiny amount for these two events, but it was a few hundred dollars, that was it. We did a

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200 Adjusted at SPRING-documented exchange rates into GBP where necessary.
However, this local perspective contrasts to Fuse’s belief that a certain dynamic and face-to-face interaction for HCD exposure and development at bootcamps could not have been replicated using other methodologies. We explore other views relating to the costs and importance of bootcamps later in this section. Without specific breakdowns of implementation costs, including of bootcamp, we are unable to disprove what has been suggested above that bootcamps were poor economy.

**Fuseproject:** According to a senior SPRING staff member, Fuse was the main cost driver of programme implementation. Nevertheless, during the proposal stage, SPRING consciously opted to go with Fuse because they provided the best value for the programme. Aware of their high cost, SPRING did not mark-up Fuse in the budget proposal, indicating that the programme sought to provide the best option for the lowest cost.

“[Fuse was] the most expensive element of the programme, of the budget...also in terms of delivery and technical assistance...Palladium decided to go with the best, wanting to partner with Fuse at the time who were the best, who had the most innovative approach for executing this programme...[When we] were pulling the budget together for SPRING at the time of proposal, [we realised] that it just wasn’t feasible to put a margin on Fuse because they were already so high. Their fee rate already exceeded the highest fee rate...The only way around it was to just make it a direct pass through and know that Palladium wouldn’t make any money on them. But I think we also saw the benefit of SPRING as a really innovative pilot, a really innovative programme and a unique aspect of that was the partnership and Palladium was willing to take that.”

Extrapolating from the cost data provided, non-management personnel accounted for 27% of all programme spend (£4,594,060). Although we do not know comprehensively what proportion of non-management personnel costs are attributed to Fuse, these figures suggest that the cost of Fuse was relatively high.

**Research:** Research was identified as the third main cost driver of SPRING. Research for the programme took on two forms: i) the girl landscaping research that was conducted by SPRING’s Girl Technical Expert ahead of bootcamps, and ii) the HCD research that was conducted for businesses between bootcamps. Qualitative evidence indicates that both types of research were deemed quite cumbersome, particularly for a programme of limited resources like SPRING.

For girl landscaping, SPRING’s Girl Technical Expert who was in charge of the research remarked that the research was too expensive and lengthy to fit within SPRING’s tight timelines.

“We learned a lot from C1, that the type of landscaping we did in C1 was too much like academic research, or research for the design of a development programme...I'd never worked with the private sector before, so I wasn't quite sure what people needed to know...So we gathered a lot of really interesting stuff that didn't translate into 'so what' and 'now what' for businesses in C1. It was interesting, but it wasn't as relevant as it needed to be. That's fine, we learned, we iterated. [For C3] I did secondary scoping to plug the gaps because the research wasn't relevant enough...So we did specific, really surgical research into sectors in the countries where we were not familiar, as well as sectors where we didn't feel like we had enough information in countries where we'd previously done landscaping...It was mainly to inform me so that I could work with the businesses better...So we did that in all five countries and we picked specific issues that we wanted to dive in a little deeper to fill gaps in our own knowledge and in the secondary data. And we will do it differently in C4. The C2 landscaping research was extraordinary, but it was way, way too heavy for us to continue to do again. It cost too much, and it took too long. It's such amazing research, but it was too much and too heavy for a programme like SPRING to carry and I can't get it done in the time.”

On HCD research, country managers noted the top-heavy nature of the HCD research, particularly at the beginning of the programme, which was believed to be bulky and bureaucratic. Country managers thought that by
streamlining the process and involving entrepreneurs more, research would be more relevant, cost-effective and have local ownership.

“The research could have been done in a much more streamlined and affordable, cost-effective way. I think the prototyping research was done in a very heavy, expensive way that had limited impact. It feels like a really heavy programme and therefore expensive, and I think it needs a complete rethink in terms of the value for money question: what actually has impact? How best to work with entrepreneurs in developing countries? ... [Businesses need to be] more engaged with the research, to see the value of it… [This would also] reduce all the delay because it would be much more of a distributed research process rather than a heavy, top-down [one].” 204

We were not given any cost data on the girl landscaping research. However, SPRING M&E data provided information on the cost of HCD research per business in Cohorts 2-4. The cost of HCD research decreased over time, from £322,216 (Cohort 2), £294,100 (Cohort 3) to £206,583 (Cohort 4), as did the variance in how much businesses received for research (Figure 3). The provider of the research also changed, from Kantar in Cohorts 2 and 3 to Proportion in Cohort 4. This reflected a shift in SPRING’s move to a competitive procurement process. HCD research was not systematically conducted with all Cohort 1 businesses. No data on research costs was available for Cohort 1 businesses.

**Figure 3. Cost of HCD research per business (Cohorts 2-4)**

Note: Minimum refers to the smallest sum of HCD research received by any business in a given cohort. Maximum refers to the largest amount.

**How did SPRING decide on how to spend its money?**

There was an initial lack of clarity in the consortium over resource allocation

Many SPRING staff members remarked on a lack of transparency in budget or spending authority within the consortium: “There were blurred lines about whose responsibility it was [to own the budget and budget decision-making]…As we moved into C3, we tried to refine that and give the team leader that autonomy…But I think because of the kind of track record to date, that’s what it was all the way through.” 205

However, over time, the consortium became more aligned in terms of articulating a singular vision, particularly around structural and procurement decision-making.

**SPRING made conscious decisions around how to maximise the value of technical assistance**

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204 C2, PPE KII respondent 2.
205 Coffey, SPRING PPE KII – AIP10.
SPRING staff felt the selection of Fuse, the splitting of bootcamps and HCD research were central to SPRING’s value-add. According to one SPRING staff member, every component of SPRING is essential, and in fact additional resources would have helped the programme extract more value in the process: “the bootcamps, all of the modules and all the content, all the work that Fuse deliver is core. It’s the core nucleus of SPRING. It’s the differentiating factor. We’re not an accelerator programme in the traditional sense… I don’t think there’s an aspect that I’ll say is not essential because all of it is, and if anything, I would say more resources would enable us to deliver on more.”

On bootcamp, another staff member shared that the decision to hold two bootcamps per cohort, although more expensive, generated more value relative to the cost.

“The fact that we now have two bootcamps instead of one…although they’re very different and have different needs, essentially, it’s double the cost. There’s value in that because we know that, actually, by doing some of the upfront work around breaking the business apart, breaking the prototype apart, really understanding it better, and then helping them build it back up to then identify all these questions, move into research, get the answers, some of which they may be surprised by, some they may expect, and then saying, what does this now mean for my prototype? I think having that trajectory rather than cramming it all together and having research and then saying that didn’t match with what I expected and I don’t quite know now how to apply it to my business or my business prototype... So although it's a big cost driver, I think it's bringing a lot more value because it's a much more bookended process.”

On HCD research, SPRING acknowledged the importance of research for the programme:

“Another big cost driver is the research. For C1, my understanding is that not everyone got research, and some of the wider research needs were mocked up by prototyping in context which was conducted by Fuse and which isn’t really how it should be when you’re looking at an HCD-driven programme. But obviously, developing, designing and implementing the research is expensive...But again, there’s value there. As much as C2 was really challenging and had lot of issues, we still got some really useful learning and so, being able to improve the process for C3, it’s exciting...the value there is not pricelist, but it’s really important and the only way to do that is to spend around this additional support.”

However, a senior SPRING staff member commented that relative to other components, the amount of money allocated to HCD and its associated research, was disproportionate, referencing again the lack of flexibility in budget reallocation.

“At a broader level, I just think that, given the multiplicity of SPRING’s goals, I would have challenged and said are we really spending this much on HCD activities when all these other things are completely underfunded? There’s a complete mismatch here. Now you could say, actually, the programme should just have had fewer objectives, which I might argue, but if we’re going to have this many objectives, there should be some way of achieving value for money by combining, and I’ve had a limited ability to do that because the design and the budget were specified before I ever came on board and they’re locked in. There’s no room for manoeuvre.”

SPRING was operationally constrained in its geographies

A senior SPRING staff member noted that programme design limited the flexibility and cost-efficiency that the implementing team had in its operations. Country selection and short timeframes meant that the programme was operationally and logistically constrained relative to its objectives.

“When you’re looking at all these different geographies, from a budget perspective, from a travel budget perspective, we were very constrained. And that wasn’t just for staff, but for the
businesses themselves. When you’re looking at South Asia, we ended up having to do all of our essential bootcamps in Nepal because we couldn’t do them in Pakistan, because it just wasn’t going to be feasible from a security perspective. The same is true of Bangladesh. Myanmar was far too expensive. But in order for people to get to Nepal, often we had to fly people to Dubai, and then back into Nepal, which was hugely expensive. Flight caps, we could not stick to those. We had a flight cap of £250 for a regional flight for both Africa and Asia. It’s never going to happen. I mean, flying from Addis to Nairobi costs up to $400. And from a logistical perspective, it’s great if we’re looking at those geographies, but then we need the resources from an operational perspective to back that up. Otherwise, you’re going to have to cut corners operationally, and you’re going to have to make compromises in order to deliver.”

Similarly, a regional staff member for SPRING expressed that SPRING had achieved cost-savings through holding Cohort 2 and 4 bootcamps in Nepal. However, this was framed as an informed cost-benefit decision rather than a decision due to operational restrictions.

“We delivered four successful bootcamps and everybody tried to save money where we could, our negotiated savings were quite good. I think the logistics side worked quite well. I think using Nepal as the country was the best choice… I think Nepal worked because it’s easy to get to. There were less businesses in Bangladesh and Pakistan is impossible to get to in terms of everyone’s visas… with Nepal, everyone can just rock up and get a visa on arrival. They’re free for other countries in the SAARC regions. So all of that side went smoothly, and so I think having Nepal as the bootcamp hub was the right decision.”

Selection was largely donor-driven. At times, donor preference created an operational constraint in implementation.

“From a logistical, practical perspective, this would be a recommendation for design, I think that we need to be a lot more careful about how these countries are picked… For example, if you’re looking at Myanmar, it is still quite nascent in terms of its openness towards businesses and entrepreneurship, and with the Rohingya crisis, we had to tread really, really carefully. And I know we ended up choosing Myanmar because obviously we had DFID, we had DFAT, and that was really the other geography that fit well for both of those donors. And obviously donor agenda is what drives a lot of this, but I think that there needs to be a little bit more consideration about some of the practicalities of this in practice, because managing the Rohingya crisis was challenging from an operational perspective.”

Procurement for HCD research improved over time

Not all businesses in Cohort 1 received HCD research. This changed from Cohort 2 onwards. However, the shift in the structure of technical assistance was not adequately planned, as what was initially meant to be in-house was outsourced at the last minute to Kantar. The last-minute decision-making revealed fragmentation in the consortium, not only in the selection of Kantar but in the management of Kantar’s output. There was a lack of understanding between SPRING and Fuse on the scope, nature or requirements of HCD research, which meant that there was also insufficient oversight in the research process.

“For a programme as complicated as SPRING where you’re doing things for the first time, you cannot make large, significant changes at the last moment like suddenly choose to use an agency like Kantar rather than manage [research] internally, which was the original idea… You really need to have a clear management and reporting structure and a training session. People need to understand what they’re delivering, and Kantar did not know what they were delivering.”

SPRING recognised the procurement shortcomings made in Cohort 2 and collectively sought to remedy them for the remaining cohorts. This required the various players in the consortium to reach a mutual understanding of what it is that research required and what it should look like.

210 Coffey, SPRING PPE KII – AIP10.
211 Coffey, SPRING PPE KII – ACM21.
212 Coffey, SPRING PPE KII – AIP10.
213 C2, PPE KII respondent 9.
SPRING held a competitive tender for Cohort 3, in which Kantar was successful. Although research procurement was competitive, both SPRING and Fuse commented that Kantar, being the incumbent, had a distinct advantage in that they understood the requirements of HCD research.

“[For C3] we went through a procurement process, we looked at lots of different companies, and Kantar won again…I think Kantar at least knows how complicated it is and knows how to correct the mistakes, and we know how to brief them properly and correct for those mistakes…The other companies put bids in for very little money, that showed they didn’t really understand how complex it was.”  

“In the end, going with Kantar was definitely the best bet because they understood. Getting them up to speed…and how to make it all work is just an invaluable advantage they have…We don’t have time to get someone else up to speed and start from scratch.”

“On the cost side, I actually think we’ve done a good job. For example, for research, we procured among seven companies, we really interrogated value for money. We didn’t choose the cheapest option, but we chose an option where we felt the result was going to be that much better because of the extras. So I think that’s entirely defensible.”

In retrospect, SPRING should have budgeted for an alumni programme

SPRING felt that it was a mistake not to have budgeted for an alumni programme after programme end. While this was something initially included, it was cut out during implementation. Follow-up technical assistance was something identified by many businesses and the donors as something that would have helped in programme sustainability. However, this was always a secondary priority and did not materialise in the end.

“The fact that we didn’t budget for an alumni programme I think was a real miss. I know originally, we had talked about it, and things had to get cut out of the budget as we were sharpening our pencil, so to speak, but I think about other programmes that are out there that have much better alumni programmes and I wish we had budgeted for that.”

Was SPRING able to save?

SPRING was able to save money, which was reinvested into businesses in the form of BAF. SPRING reported in its Project Completion Report that the programme’s cumulative cost savings were £119,566 (0.7% of its total spend). SPRING reported that just over 12% (£15,051.96) of these savings came from Bootcamp 2 of the final cohort, which it claims indicates efficiency gains over time. However, given the absence of all relevant data, it is not possible to determine the source of these savings.

SPRING was strict in spending, but was able to produce a cost-saving balance overall

A senior SPRING staff member noted that the IP was very strict in spending, which at times caused friction with fuseproject. However, she maintained that overall SPRING was “really practical in terms of how [they] were spending money and keeping a tight leash on the purse strings.”

“Palladium became an example of how you can cut costs and how you can really get to cost saving. And that was great, because often, as a development consultancy, you’re competing between cost saving and just spending on budget to make sure that you’re also meeting your profitability index and those elements. But I think SPRING was able to balance both well.”

A senior SPRING staff members also noted that the team was extremely cost-effective in saving, closely documenting the savings received in-kind and keeping tight spending caps on various activities. These savings led to a contract amendment in November 2017 for SPRING to reallocate what had been underspent in a Go-To-

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214 Coffey, SPRING PPE KII – AIP10.
215 C2, PPE KII respondent 14.
216 Coffey, SPRING PPE KII – AIP12.
217 Coffey, SPRING PPE KII – AIP30.
218 Coffey, SPRING PPE KII – AIP10.
Market Business Assistance Fund (BAF). “From my perspective, it's been pretty impressive to have consistently come in under-budget on things and then figuring out how to more effectively spend that in a different way.”

Donors also felt that SPRING had achieved a sufficient level of cost-saving, noting that any further reductions may have had negative implications on the programme's effectiveness.

“There is probably always scope to do more [to reduce costs], but then there is a cost-benefit analysis to be had about whether that is the right way to deploy your staff. So yes, I think there is always space to do more but at the cost of what I think is the question. And I'm not sure that they could have done more without sort of negatively impacting the programme in terms of someone spending their time focusing on it or reducing the quality of the TA itself, for example.”

Decision-making around spend was pre-determined and opaque, so SPRING innovated by saving

Key senior SPRING staff who joined from Cohort 2 onwards noted that there was limited freedom in resource allocation. This meant that one of the only ways to achieve efficiency was by saving.

“Most of these decisions were made before I ever came on board. So I haven't had any leeway to change it. The only leeway we've had has been on the savings front, where we've done, I think, a very credible job of maintaining very, very tight cost discipline on everything. My view would be this needs to be clear in a consortium, who has that ability to specify the allocation of resources, because actually what I was handed was a fait accompli. Here's the amount we're spending on this. So the only thing I could do is save bootcamp to bootcamp. One of our VfM metrics is effectively compare like for like, have we saved? And we will and we do and we should, but that's not the same as an effective allocation of resources.”

Even Country Managers, an important component of overall technical assistance and the programme’s ‘eyes on the ground’, could not input into how resources were allocated. They thus had to go “above and beyond in terms of trying to help find the most cost-effective ways of doing things, pulling in their networks and resources”.

A senior SPRING staffer also noted that the budget was particularly challenging: “I think part of the inefficiency came because there was so much confusion around who does what, how do we spend what and what has changed. In hindsight, this would have been something that we could have better managed.”

2.2. Efficiency

Did SPRING deliver its activities on time?

Programme activities were delivered on time, yet there were operational delays in HCD research and the release of PDF

The programme delivered or exceeded all of its logframe milestones on time. While there were no substantial delays in implementation activities, there were some delays in the administration of key business-facing services, namely HCD research and the disbursement of PDF funding. A senior SPRING staff member noted that these delays “didn’t affect [SPRING’s] overall ability to implement” programme activities (i.e. bootcamps). However, country managers, particularly in South Asia, felt that these delays caused a loss of momentum and time for businesses.

“For operational reasons, there was a big delay in delivering [the PDF funds], and that has had a negative impact on businesses. There were issues with donors releasing funds and I also think that there were issues with physically getting money into the countries. Countries like Myanmar are very, very difficult to get money into, as is Nepal, Pakistan and Bangladesh. They are all quite difficult countries to work in operationally. Just getting money in an out, and I think
there were a combination of contractual things taking a lot of time... They were delayed by weeks and weeks and weeks, probably about two months overall.”

**SPRING was able to deliver many moving parts through structural changes within the set timeframes**

Members of the IP felt that from Cohort 2 onwards, the team was able to deliver very efficiently, particularly given limited resources (time, staff), programmatic changes and overlapping cohorts. One team member reflected:

“I think it’s a really important thing to note because we had this whole shift in the design of the programme, a whole new team, and the shift from Nairobi to London, there were loads of moving parts. Bearing all of that in mind, we did things amazingly well and very efficiently.”

The processes defined in Cohort 2 set the architecture for future cohorts, particularly around selection, monitoring and evaluation (M&E) and data management. This heightened efficiency was attributed to a change in internal resourcing towards more specialists in clearly defined roles. Previously, “fewer people were doing more work, and perhaps not with the right skillset” 227 Having a broader team with differentiated responsibilities has allowed individuals to focus on particular tasks, such as setting up the M&E plan, having a centralised information management system (Google Drive) and streamlined communication across the consortium. The centralisation of information was particularly noted as a source of value for money:

“I’m really proud of the Google Drive...I look at it now and it has structure...The whole team have really committed to it and they input into it and it’s actually filled out and it’s a living, breathing repository that everyone inputs to and everyone relies on. Also if you [Coffey] or the donors need information, we can very quickly go and extract it and pull something together, and that makes me feel really pleased because I feel like that's also value for money, that's also being able to provide that audit to those who request it, and I'm open to sharing that and it should be completely transparent. I take pride in that particular piece because I think that's helped and I know that, when I first joined, the information management was atrocious.”

**Short timelines and a stretched team were seen as a risk to programme impact and business sustainability**

Donors saw the programme’s timelines as a potential risk to business impact and programme sustainability. In particular, short timelines and businesses’ limited interactions with the technical team raised concerns that businesses may not be able to sustain the changes made during the programme, due to lack of capacity or commercial opportunity. Donors also raised concern over the small implementation team working on simultaneous priorities across cohorts.

“The grant period is so short, and the interaction with the grantees is also limited. There are two bootcamps, a little bit of technical assistance, HCD assistance. Then you’re on to the next cohort...I think that very rapid transition is a risk for SPRING. For a small implementation team to handle all these transitions, the recruitment, orientation, and transition, it must be very challenging. It’s all got to do with timing. The timing creates risks and I think affects the sustainability. If SPRING happened over a longer period of time for each cohort, I think you would get more traction.”

“When I talk about risks to businesses [due to short timeframes], they may start developing a new product or a service, or they may increase the girl market, they may expand it and diversify it, and all this takes time. And then, when they’ve started to do it, they may lose SPRING’s support because SPRING has now moved on to the next cohort. It would’ve been much better if there was a budget to support the grantee for the longer period of time but to provide a different kind of support…you start them walking down a certain path but then you’re not there to hold their hand, you’re there only for a very short time because now you’ve moved on...”

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225 Coffey, SPRING PPE KII – ACM21.
226 Coffey, SPRING PPE KII – AIP10.
227 Coffey, SPRING PPE KII – AIP10.
228 Coffey, SPRING PPE KII – AIP10.
229 C2, PPE KII respondent 14.
230 C2, PPE KII respondent 14.
There was also concern over the role of the country managers, particularly their effectiveness given that they are part-time and seemingly unsupervised.

“The IP team is strong…but they also seem very rushed because there is so much that they have to do and you always wonder whether they have the budget and the resources, and I also wonder whether the country programme managers who are part-time, whether they are doing their job…I would say that the country programme manager is like a lynchpin. That person is very important, it’s a pivotal role, and I think if the country programme manager is very engaged, very interested, very knowledgeable, has good partnering skills, then that would be a huge difference in the programme on the ground. But I never know how it’s panning out. I only know what is possible and what the risks are.”^231

Was SPRING lean in its implementation costs?

Programme management costs were £1,145,765 (6.63% of total spend). This decreased over the implementation period, following a downward trend over time (**Figure 4**). SPRING achieved this through active negotiation on rates (e.g. through a reduction in rental costs and negotiating market rates for all reimbursable procurements and economies of scale).

**Figure 4. Programme management costs as a percentage of all spending by year**

![Graph showing programme management costs over years](image)

Did SPRING make informed decisions on how to deliver the programme most efficiently?

Overall, SPRING was efficient in its implementation, given the resources it had available SPRING staff felt that overall, they were extremely quick and efficient in implementation, especially considering their limited resources and constant programme iterations.^232 According to senior SPRING staff member

“In terms of delivery of the business-facing activities, I think we did a really good job…I think from an efficiency standpoint, we were able to get all of the different inputs from people in different locations around the world together to really get an output and deliver a bootcamp that was quite cohesive and that was relatively new in its design, too, compared to C1. So again, I think that was quite efficient.”^233

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^231 C2, PPE KII respondent 14.

^232 These include the addition of a second cohort, the restructuring of the HCD process, differentiated grant funding and investment in M&E, among others.

^233 C2, PPE KII respondent 1.
Learning was an important part of improvement

SPRING prided itself on its ability to identify problems and quickly adapt in its design and processes to apply learnings to future cohorts. For example, SPRING drastically revised the structure of bootcamp, grant funding and HCD research following Cohort 1. However, Cohort 2 was still a learning period, particularly for elements like HCD research. A senior SPRING staff member described Cohort 2’s HCD research as “not efficient at all” due to the absence of a procurement process. This was identified and remedied, however, for Cohort 3.

“I think we’ve redeemed ourselves a bit on that because of the process that we’ve put in place for C3…I think, because there was no procurement process clearly mapped out and followed [for C2], there were lots of elements that weren’t present and, if we had had a clear process, we would have had them.”

However, efficiency in delivery and adaptation does not necessarily mean that all changes were effective. At times, more reflection was needed. For example, although SPRING changed the structure of PDF funding, there were consistent delays in disbursing these funds across all cohorts. Additionally, as explored above, SPRING’s decision to provide HCD research to all businesses after Cohort 1 led to a rash decision to use Kantar as the provider for Cohort 2.

Did SPRING leverage additional resources?

Leveraging strategic partnerships

SPRING’s approach to corporate partnerships is an example of how the programme was able to innovate to not only reduce costs but generate value. SPRING recognised that the programme had limited capacity, both in terms of staff time and skills to meet certain business needs (e.g. marketing, legal). The programme thus reframed corporate partnerships as an effective means to fill these gaps – focusing instead on ‘strategic’ partnerships.

SPRING identified early on that the most cost-effective approach to leveraging additional resources was to focus on leveraging skills and time rather than money. During Cohort 1, the programme defined corporate partnerships as a means to reach a set matched funding target of £750,000. Raising cash was a contractual obligation. It became apparent, however, during Cohort 1 that the fundraising target and mechanisms for achieving it were unrealistic. SPRING thus proposed a new approach, centred on a new value proposition to potential funders. Rather than asking corporations to fund unspecified resourcing gaps at the programme level, SPRING appealed to the private sector’s market interests, specifically around market intelligence-gathering, exposure and therefore competitive advantage. As senior SPRING staff member observed after the first cohort: “We came to the conclusion that we have understood what it is that the market wanted to support: not SPRING as a programme, but the individual businesses.”

“At C1, [corporate partnerships were] seen as something that had to be money. How do you get businesses or people to donate to SPRING? And it became very clear very quickly that that just wasn’t an appropriate way of thinking about it. I think [our CEO’s] approach where it’s not about money, it’s about time, it’s about using corporate partners so that you’re using their skillsets to improve the project in a way that the project couldn’t afford unless it was pro bono was a really interesting way of seeing it.”

The shift in thinking of support as non-financial was greatly beneficial to SPRING. By creating a value proposition that was mutually beneficial for the programme and potential partners, SPRING was able to extract value in a way that generated more inputs than the money the programme spent. The programme was able to direct the pro and low bono support towards addressing specific business needs, “looking at what it is that businesses need and [ensuring] that we bring in that support so that they are able to go to market, able to stay in market and grow and scale.” Following this shift, SPRING created a position so that there was someone dedicated full time to sourcing these strategic partnerships.

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234 C2, PPE KII respondent 1.
235 C2, PPE KII respondent 18.
236 PIRS Output Indicator 4.2, January 2018.
237 Coffey, SPRING PPE KII – AIP24.
238 C2, PPE KII respondent 18.
“Corporates in general are interested in market penetration as talking about revenue and access to new markets. But beyond having that access to emerging markets, which is very interesting to them, it is coupled with getting insights into those markets, getting insights into user-centric thinking, getting insights as to the types of innovations in those markets. It’s access to innovative thinking.”

“[SPRING’s] value proposition to companies or to potential sponsors is you get to be part of helping a particular business that might be quite interesting for you because it’s in your sector or because it gives you exposure to a country that you’re not involved in and it has social impact…[For example] with Hogan Lovells, their lawyers are getting experience of working on legal issues in countries where they have no presence, which is of value to their main business. So I think that’s the value-add proposition on SPRING.”

This in turn helped contribute to ecosystem stimulation. By programme end, SPRING reported having raised £1,118,974 (6.5% of total spend) in in-kind contributions, including pro / low-bono support, negotiated savings and monetary contributions. Strategic partnerships played a crucial role in helping the programme leverage more than what it could have with what it was given.

**Leveraging internal investment**

Another aspect of leveraging was in the form of businesses’ own commitment to invest in their prototypes. However, quantitative data on internal investment was not systematically gathered over the course of the programme. Qualitative evidence from our sustainability interviews indicate that some businesses have been reinvesting a proportion of their revenue towards developing their SPRING prototype.

### 2.3. Effectiveness

This section examines effectiveness in terms of how well SPRING achieved its outcome-level targets. Specifically, how well SPRING improved businesses’ ability to develop market-based solutions that contribute to girls’ economic empowerment. First, we examine how the programme benefitted businesses in terms of helping them i) develop a girl-focused product or service, ii) attract external investment and iii) increase sales. We then examine how improved business capacity benefitted girls, particularly through increased access (girls reached) and emerging signs of girl impact. The processes that led to these outputs and outcomes can be found in the Effectiveness section of the main report.

**How well did SPRING improve businesses’ capacity to target adolescent girls?**

**Extent to which businesses developed a girl-focused product or service**

SPRING collected data on the extent to which businesses’ prototypes were girl focused. This was defined as the degree to which the prototype was designed to meet the needs of girls specifically. As can be seen in Figure 5, SPRING technical assistance helped businesses improve their girl focus. Eighty percent of businesses had no specific girl design at baseline. However, by bootcamp 2, this had dropped to 31%. In the Project Completion Report, DFID note that from Cohort 2 onwards, business prototypes became generally less specifically girl focused.
Extent to which businesses attracted external investment

SPRING businesses attracted a total sum of £38,098,524 in external investment. Less than half of this (45%) was SPRING-attributable\(^{242}\). In total, East African businesses brought in over three times as much investment as South Asia businesses (£29.7m versus £9.4m, respectively). Most notably, 92% of all non-SPRING investment was in East Africa, indicating that the investment climate may be more mature in East Africa than in South Asia (Figure 6). This is consistent with the findings in DFID’s 2018 Annual Review.

\(^{242}\) SPRING attribution was determined through businesses’ KPI form and an assessment by the SPRING team.

Note; ‘Other’ invested in Cohorts 1 and 3 were un-attributed sums that went to two businesses, KadAfrica (C1) and Kasha (C3).
Extent to which businesses increased their prototype sales

SPRING businesses reported their prototype revenue from baseline through to at least Year 1. Cohorts 1 and 2 have reported through to Year 3, and Cohort 3 to Year 2. To standardise across cohorts, Figure 7 illustrates the average prototype revenue per cohort from baseline to Year 1. There is a downward trend over time, indicating that prototype sales have decreased across cohorts. This could be due to the fact that SPRING shifted its selection targeting from businesses whose prototype was central to their business model (Cohort 1), to those with more diverse business models where the prototype was an add-on or new stream (Cohort 4). Alternatively, it could be that businesses in later cohorts were taking longer to get their product to the market. The increase in sales from all periods between Cohorts 1 to 2 also likely reflects the shift in selection from start-ups to more mature businesses.

Figure 7. Prototype revenue

How well did SPRING benefit adolescent girls?

The sum of SPRING technical assistance and capacity building is represented by girls reached. It is difficult to determine the effectiveness of SPRING on girls at this point in time. However, emerging findings from our impact evaluations indicate that the programme has not impacted girls in the way that it had initially envisioned. Depth of impact has been limited, and many prototypes have not been sustained, meaning that although the businesses did collectively reach a certain number of girls, there is limited evidence that this is sustainable. The wider effects of SPRING on businesses, girls and the market ecosystem will likely only materialise in the medium- to long-term.

Girls reached

SPRING met its girl reach target of 200,000 girls, as was set out in its logframe. A total of 2,534,214 girls were reached. Even excluding Ubongo, SPRING surpassed its target by reaching 377,334 girls. SPRING thus effectively met its outcome-level target of reaching 200,000 adolescent girls.

Emerging findings on girl impact

While SPRING met its girl reach target, girls reached are not necessarily girls benefitting. There is emerging evidence that the programme has not fully achieved its impact-level target of contributing to girls’ economic empowerment.

Impact evaluation data is available for five of the eight businesses. The findings in Table 2 indicate that in the cases of Shekina (C1), Totohealth (C1) and iSocial (C2), the depth of girl impact was much less than the businesses had set out in their Theory of Change. Shekina and iSocial had also scaled back their operations.
substantially by endline. There is also limited evidence of systematic and sustained impact for Ubongo (C3). The only business which demonstrated high and sustained impact through to endline is Paritran (C2).

Although these impact evaluations are only a small sample of all SPRING businesses, they indicate that the programme has had mixed success in achieving its impact of contributing to the economic empowerment of adolescent girls. In the context of SPRING’s effectiveness, girl reach does not automatically mean girl impact. While the programme met its girl reach target, even without Ubongo’s figures, the findings from the impact evaluations have strong implications on the programme’s effectiveness in achieving sustained impact on the lives of adolescent girls.

The impact evaluation results for JBS (C2), 360ed (C4) and RobotWala (C4) are still pending and will only be available in Q2/Q3 2020.

Table 2. Findings of girl impact from Impact Evaluations

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Business</th>
<th>Main findings</th>
<th>Girls reached(^{244})</th>
</tr>
</thead>
</table>
| 1      | Shekina245 (Rwanda) | Prototype: improve supply chain operations by establishing cooperatives for girls to support in the production and sale of cassava leaves, thereby helping girls earn, save and protect their assets (via formal bank account payments) (Pillar: Earn)  
By endline, there was a significant reduction in the activity of the cooperatives. All cooperatives were inactive outside of the harvest season (July-October). Girls had not improved their earnings: 82% of girls felt that they had worked and earned more before they joined Shekina. Most girls were paid informally in cash rather than through secure banking channels. Girls’ savings doubled from baseline to endline, and there was a greater understanding of, interest and participation in savings. | 326                       |
| 1      | Totohealth246 (Kenya) | Prototype: use SMS mobile technology to provide maternal and child health (MCH) advice to new and expectant mothers (Pillar: Stay Healthy)  
The business had a positive impact on health-seeking behaviour, though the magnitude was still low given prevailing contextual barriers. The greatest change was in improved MCH knowledge and awareness, though corresponding changes in attitudes and behaviour were more tenuous. | 2,641                     |
| 2      | Paritran247 (Nepal) | Prototype: provide girls with training in safety awareness and self-defence (Pillar: Stay Safe)  
Girls improved their knowledge of safety and self-defence techniques. Girls reported improved psychological and physical health and self-confidence in their ability to stay safe and defend themselves. | 12,427                    |
| 2      | iSocial248 (Bangladesh) | Prototype: offer a last-mile distribution micro-franchise to girls and women in rural communities; micro-franchisees (Kallyanis) in turn provide rural communities with access to information, products and services for nutrition, sexual, reproductive and mental health, and career training (Pillar: Stay Healthy)  
Decline at endline in the number of operating Kallyanis, leading to a decrease in their coverage and frequency of customer visits. This impacted how girls benefitted from access to information, products and mentorship. Only 4% of girls mentioned the Kallyani as a source of counsel. Overall, there is limited evidence of depth of girl impact. | 11,353                    |

\(^{243}\) Impact evaluation businesses were systematically chosen based on a set of evaluability criteria such as breadth and depth of girl impact, sustainability, viability and risk. In this regard, the businesses were affirmatively selected based on strong performance or potential. SPRING was involved in the selection process.

\(^{244}\) Total number of girls reached by September 2019, as reported by the SPRING M&E team. This figure does not account for girls that have ceased using the prototype and is thus not reflective of the number of girls who are currently using the SPRING product or service.


### Annex F: Value for Money Analysis

#### Spring M&E – March 2020

<table>
<thead>
<tr>
<th></th>
<th>Organisation</th>
<th>Prototype Description</th>
<th>Findings</th>
<th>Cost (USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Ubongo249 (Tanzania)</td>
<td>Prototype: develop three financial literacy animation episodes on the themes of Earning, Saving and Budgeting (Pillar: Learn) Specific audience sub-groups (e.g. younger or urban girls) increased their knowledge and understanding of earning, saving and budgeting concepts and in some instances, changed their financial behaviour. However, these effects were often not sustained to endline given the short exposure to a singular, 20-minute episode.</td>
<td></td>
<td>2,156,880</td>
</tr>
<tr>
<td>2</td>
<td>JBS (Nepal)</td>
<td>Prototype: provide a saving club for in-school girls that includes financial literacy training and additional life skills curricula (Pillar: Save) Findings pending (November 2020)</td>
<td></td>
<td>787</td>
</tr>
<tr>
<td>4</td>
<td>360ed (Myanmar)</td>
<td>Prototype: develop booklets on body literacy, sexual and reproductive health and safety with an accompanying app and augmented reality (AR) function (Pillar: Stay Healthy) Findings pending (March 2020)</td>
<td></td>
<td>1,349</td>
</tr>
<tr>
<td>4</td>
<td>RobotWala (Pakistan)</td>
<td>Prototype: interactive combination of hardware (robot) and software (e-learning platform) to teach students STEAM education (Pillar: Learn) Findings pending (August 2020)</td>
<td></td>
<td>20</td>
</tr>
</tbody>
</table>

### 2.4. Equity

This section examines how equitable SPRING was in terms of gender, local representation, socioeconomic status and disability.

#### Gender

**Beneficiaries:** SPRING is fundamentally a girl-focused programme. The programme’s business case is centred around the objective of leveraging businesses to improve girls’ lives. While this has remained the core tenet of SPRING, over time, business selection and girl targeting has evolved, shifting away from girls in the value chain to girls as direct beneficiaries, to girls as indirect beneficiaries as SPRING’s focused shifted to helping businesses reach scale.  

**Implementing team and technical assistance:** SPRING’s implementation team was gender-balanced. From upper management, SPRING’s two directors (Technical, Investment) were both female. While at programme end the CEO was male, for the bulk of the operational time the programme the CEO was female. All Palladium and London-based SPRING staff were also female. As of C4, the programme’s COO was male. However, the previous two COOs were both women. SPRING’s regional teams (Country Managers, regional advisors) were roughly 50-50, as was fuseproject.

**Entrepreneurs:** Forty-one percent of entrepreneurs were female (31 out of 75 individuals). Overall, the programme had strong female representation amongst decision-makers, implementers and businesses.

#### Local representation

**Country Managers:** All country managers (CMs) in East Africa were local. Conversely, two of the five CMs in South Asia were international staff: one of the two Nepal CMs and the Myanmar CM.

**Entrepreneurs:** Two-thirds of all main SPRING participants were local (50 individuals), and four entrepreneurs were classified as ‘diaspora’. Over time, the programme expanded the proportion of international entrepreneurs admitted in each region. In East Africa, Cohort 1 had five international entrepreneurs. In Cohort 3, this number increased to nine, just about half of all businesses. In South Asia, the number of international entrepreneurs increased from one

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250 See the BPE Thematic Report on Narrow or Broad Targeting, October 2019.
251 SPRING organogram as of February 2019.
252 ‘Entrepreneur’ refers to the main SPRING participant at bootcamps.
in Cohort 2 to five in Cohort 4. Notably, almost all Myanmar businesses (four of five) were represented by international entrepreneurs.

Socioeconomic

**Poverty:** There was an official shift away from the bottom of the pyramid (BoP) in August 2016. This agreement was formally documented in SPRING’s logframe in December 2016. It was agreed that the programme inherently targets vulnerable girls and that determining how BoP would be defined and counted would be prohibitively challenging for businesses.²⁵³

**Location:** Most SPRING businesses targeted beneficiaries across a mix of rural, urban and peri-urban locations. Eleven businesses explicitly targeted rural areas, and 11 targeted only urban areas. In comparing these 22 businesses, we found no stark differences in terms of the funding these businesses received or in the number of beneficiaries reached (Table 3). While it was not possible to disentangle the total number of programme beneficiaries from rural versus urban areas, this sample suggests that there was no systematic inequality by geography.

<table>
<thead>
<tr>
<th>Location</th>
<th>Ave. SPRING Investment*</th>
<th>Ave. # girl reached</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>39,517</td>
<td>3,771</td>
</tr>
<tr>
<td>Urban</td>
<td>45,551</td>
<td>3,421</td>
</tr>
</tbody>
</table>

*Investment is the sum of PDF and BAF funding received

Disability

While the programme did not collect data on disability, data was collected by Coffey as part of the Impact Evaluations. The Washington Group Short Set²⁵⁴ questions were included in each of the quantitative tools administered per evaluation. Disability data is available from three of the evaluations to date (Table 4).²⁵⁵ The findings indicate that girls who were included in the random sample do experience some degree of disability. This suggests that when extrapolating to the wider target population, SPRING’s interventions do include individuals with disability.

<table>
<thead>
<tr>
<th>Difficulty seeing, even if wearing glasses?</th>
<th>Shekina</th>
<th>iSocial</th>
<th>Fightback</th>
</tr>
</thead>
<tbody>
<tr>
<td>Difficulty hearing, even if using a hearing aid?</td>
<td>7%</td>
<td>6%</td>
<td>3%</td>
</tr>
<tr>
<td>Difficulty walking or climbing steps?</td>
<td>7%</td>
<td>29%</td>
<td>16%</td>
</tr>
<tr>
<td>Difficulty remembering things or concentrating on activities?</td>
<td>22%</td>
<td>21%</td>
<td>49%</td>
</tr>
<tr>
<td>Difficulty with self-care (e.g. dressing and being able to feed yourself?)</td>
<td>15%</td>
<td>5%</td>
<td>20%</td>
</tr>
</tbody>
</table>

In terms of prototypes, one of the businesses in Cohort 4, WonderTree (Pakistan), developed a prototype that provides AR-based educational games targeted at children with special needs.

2.5. Cost-Effectiveness

We calculate cost-effectiveness as the cost per unit of a given outcome of interest. In line with SPRING’s Theory of Change, and based on the data available, our outcomes of interest are i) return on investment (ROI), and ii) girls reached. We also explore these outcomes for different sub-groups, such as by cohort, region and impact pillar.

²⁵³ PIRO Outcome Indicator 2, January 2018.
²⁵⁴ The Washington Group Short Set is a set of questions administered in a census or survey to identify people with a disability.
²⁵⁵ Data on disability was not collected as part of the Totohealth or Ubongo evaluations.
These calculations are limited in that cost can only be determined for a singular outcome of interest. The computations are thus crude as SPRING is a complex programme in which outcomes overlap, and in which inputs cannot and have not been neatly disaggregated into discrete sums.

**Box 1. Cost-effectiveness calculations**

ROI* on attracting external investment = (Total value of PDF and BAF funding) / (Total value of external investment)

ROI on sales growth = (Total value of PDF and BAF funding) / (Total value of prototype revenue)

Cost per girl reached = (Total programme spend) / (# of girls reached)

*ROI = Return on SPRING direct financial investment (PDF + BAF)

**Return on SPRING direct financial investment**

The return on SPRING investment, in the form of PDF and BAF, has been computed in terms of external investment leveraged, and prototype sales.

Across all cohorts, the average rate of return on investment (external investment leveraged) was greater than 1, indicating that businesses generally leveraged more monetarily than the funds SPRING invested. As can be seen in Figure 8, Cohort 3 businesses had the highest average return on direct SPRING investment, with an ROI ratio of 21.5. South Asia businesses had the lowest average ROI ratio at 5.6 (Cohort 2) and 5.5 (Cohort 4).

*Figure 8. External investment leveraged as a result of SPRING direct investment (PDF, BAF)*

‘Stay Safe’ businesses had the highest return on direct SPRING investment, with an average return of 24.6 times the amount of funding received (Figure 9). In contrast, ‘Learn’ businesses leveraged the lowest levels of external investment, with on average a 7.6-fold return. All Stay Safe businesses had a positive return on investment, with Safeboda (C3) having the highest ratio at 84.57. Safeboda attracted £3.35m in external investment and received a total of £39,612 in direct SPRING funding.
Figure 9. External investment leveraged as a result of SPRING direct investment, by impact pillar

In terms of prototype revenue generated, most SPRING businesses leveraged proportionately less (monetarily) than the sum that SPRING invested (Figure 10). Only Cohort 2 businesses, on average, had an ROI greater than 1. It should be noted, however, that the prototype revenue figures are summative, meaning that Cohort 1 and 2 businesses have reported revenue growth from baseline to Year 3, Cohort 3 have reported up to Year 2, and Cohort through to Year 1. Given this, we can expect an increased in leveraged revenue for businesses in Cohorts 3 and 4 to increase in the coming years. However, in the same light, the sales performance of Cohort 1 businesses is extremely low given how much time has elapsed.

Figure 10. Return on direct SPRING investment as sales (total)

Cost per girl reached

Overall, the cost per girl reached was £6.82. Excluding Ubongo, the cost per girl comes to £45.81. As can be seen in Table 5, there is evidence that SPRING has been more cost-effective in reaching girls over time, as the programme has changed its targeting to support businesses with greater scale. The average cost per girl in East Africa is £210.26 (with Ubongo, £7.72), compared to £58.58 in South Asia. However, it should be noted that these calculations are crude as we were not provided cost data by cohort or region, and as such calculations as done by dividing total costs by girls reached per cohort of region.
Table 5. Cost per girl reached by cohort and region

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Cost per Girl Reached (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>C1</td>
<td>606.08</td>
</tr>
<tr>
<td>C2</td>
<td>253.75</td>
</tr>
<tr>
<td>C3</td>
<td>7.82 (without Ubongo: 321.95)</td>
</tr>
<tr>
<td>C4</td>
<td>76.15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region</th>
<th>Cost per Girl Reached (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Africa</td>
<td>7.72 (without Ubongo: 210.26)</td>
</tr>
<tr>
<td>South Asia</td>
<td>58.58</td>
</tr>
</tbody>
</table>

Girls reach by impact pillar

Stay Healthy businesses reached the highest number of girls, followed by Learn and Stay Safe businesses (Figure 11). Earn and Save businesses had the lowest-scale interventions, and were also the most expensive per girl reached, costing £1,673 and £1,409 per girl, respectively. By contrast, Stay Healthy businesses were the most cost-effective businesses, costing £72 per girl reached.

Figure 11. Girls reached and cost per girl reached by Impact Pillar

3. Conclusion

3.1. Economy

How well did SPRING minimise the cost of resources used or required (inputs), without compromising on quality?

SPRING made conscious decisions about how to maximise value for the programme. However, the cost of these decisions was not always transparent or shown to be competitively sourced. Decision-making around resource allocations and budgeting was also fragmented and unclear. Working within budget constraints, SPRING innovated by saving 0.7% of its total cost, which it reinvested into businesses as an additional round of challenge funding.
• The main cost drivers of SPRING were bootcamps, HCD technical assistance (Fuse) and HCD research. Direct financial assistance to businesses, in the form of PDF and BAF funding, accounted for only 17.8% of programme spend.

• Overall, SPRING made conscious decisions around how to maximise the value of technical assistance: SPRING staff felt the selection of Fuse, the splitting of bootcamps and HCD research were central to SPRING’s value-add. These decisions were made with a value-first lens.

• Minimising costs: There were mixed opinions on the value for money of bootcamps, with some local opinions (businesses, country managers) differing from those of Fuse. HCD research was also deemed quite cumbersome and top-heavy, particularly in the early part of the programme. However, the cost of HCD research decreased over time, reflecting a shift to a competitive procurement process.

• Decision-making in resource allocation: There was an initial lack of clarity in the consortium over resource allocation. However, over time, the consortium became more aligned in terms of articulating a singular vision, particularly around structural and procurement decision-making.

• External constraints at times inhibited operational: Programme design limited the flexibility and cost-efficiency that the implementing team had in its operations. Country selection and short timeframes meant that the programme was operationally and logistically constrained relative to its objectives.

• SPRING was strict in spending but was able to produce a cost-saving balance overall.

3.2. Efficiency

How well did SPRING convert inputs into outputs?
SPRING delivered all of its activities on time. Overall, SPRING was efficient and lean in its implementation, given the resources it had. The programme was also able to adapt quickly to improve for future cohorts. Strategic partnerships were seen as a cost-effective method for leveraging additional resources.

• Programme activities were delivered on time, yet there were operational delays in HCD research and the release of PDF.

• SPRING was able to deliver many moving parts within the set timeframes: SPRING was able to deliver efficiently, particularly given limited resources (time, staff), programmatic changes and overlapping cohorts. SPRING staff felt that overall, they were extremely quick and efficient in implementation, especially considering their limited resources and constant programme iterations.

• SPRING was lean in its implementation costs: Programme management costs decreased over the implementation period, following a downward trend over time. SPRING achieved this through active negotiation on rates (e.g. through a reduction in rental costs and negotiating market rates for all reimbursable procurements and economies of scale).

• Learning was an important part of improvement. However, adapting quickly did not always mean that the changes were effective.

• Leveraging additional resources: SPRING identified early on that the most cost-effective approach to leveraging additional resources was to focus on leveraging skills and time rather than money. Strategic partnerships played a crucial role in helping the programme leverage more than what it could have with what it was given.
3.3. Effectiveness

**How well have outputs had their intended effect?**
SPRING has mostly achieved its outcome-level targets of attracting external investment, increasing prototype sales and reaching girls. SPRING improved businesses’ ability to develop a girl-focused product. However, over time, SPRING moved away from specifically girl-focused businesses. In terms of external investment, SPRING businesses were able to attract over £38m in funding. Most investment was focused on East African businesses. Sales growth was mixed, with prototype revenue showing a decreasing trend over time. Regarding girls reached, SPRING exceeded its target, even without Ubongo. However, there is emerging evidence from the impact evaluations that the sample of IE prototypes have not fully achieved their objective of contributing to girls’ economic empowerment.

**Improved business capacity to target adolescent girls**
- **Develop a girl-focused prototype:** SPRING technical assistance helped businesses improve their girl focus. However, over time, prototypes became less specifically girl-focused.
- **Extent to which businesses attracted external investment:** SPRING businesses attracted a total sum of £38,098,524 in external investment. Less than half of this (45%) was SPRING-attributable. In total, East African businesses brought in over three times as much investment as South Asia businesses. Ninety-two percent of all non-SPRING investment was in East Africa, indicating that the investment climate may be more mature in East Africa than in South Asia.
- **Extent to which businesses increased their prototype sales:** There is downward trend over time, indicating that prototype sales have decreased across cohorts.

**Reaching and benefitting adolescent girls**
- **Girls reached:** SPRING exceeded its girl reach target of 200,000. A total of 2,534,214 girls were reached. Even excluding Ubongo, SPRING surpassed its target by reaching 377,334 girls. SPRING thus effectively met its outcome-level target of reaching 200,000 adolescent girls.
- **Emerging findings on girl impact:** While SPRING met its girl reach target, girls reached are not necessarily girls benefitting. There is emerging evidence from the programme that the sample of IE prototypes has not fully achieved its impact-level target of contributing to girls’ economic empowerment.

3.4. Equity

**How well did SPRING target the disadvantaged?**
SPRING was equitable in terms of gender, local representation, socioeconomic status and disability.

- **Gender:** The programme had strong female representation amongst decision-makers, implementers and businesses.
- **Local representation:** Most country managers were local. Two-thirds of all main SPRING participants were local.
- **Socioeconomic status:** Although the programme shifted away from the terminology ‘bottom of the pyramid’, it was agreed by donors and the implementing team that SPRING inherently targets vulnerable girls. We found no systematic inequality in SPRING targeting or funding of businesses by geography (i.e. rural, urban).
- **Disability:** Impact evaluation data indicates that SPRING prototypes are reaching girls with various extents of disability.
3.5. Cost-Effectiveness

**What were the costs of the outcomes of interest?**

Return on direct SPRING investment was greater than 1 in terms of external investment leveraged, meaning that businesses generally leveraged more monetarily than the funds SPRING invested. However, in terms of prototype revenue, the ROI of SPRING financial support was on average less than 1. Cost per girl reached was £6.82 (£45.81 excluding Ubongo). This decreased over time. Stay Healthy interventions were the most cost-effective per girl reached. Earn and Save prototypes were the least cost-effective.

- **Return on investment as external investment leveraged:** Across all cohorts, the average rate of return on investment (external investment leveraged) was greater than 1, indicating that businesses generally leveraged more monetarily than the funds SPRING invested. Cohort 3 businesses had the highest average return on direct SPRING investment, with an ROI ratio of 21.5. South Asia businesses had the lowest average ROI ratio at 5.6 (Cohort 2) and 5.5 (Cohort 4). Examining by impact pillar, Stay Safe businesses had the highest ROI, with an average return of 24.6 times the amount of funding received. In contrast, Learn businesses leveraged the lowest levels of external investment, with an average a 7.6-fold return.

- **Return on investment as prototype sales:** In terms of prototype revenue generated, most SPRING businesses leveraged proportionately less (monetarily) than the sum that SPRING invested. Only Cohort 2 businesses, on average, had an ROI greater than 1.

- **Cost per girl reached:** was £6.82 considering all programme costs. Excluding Ubongo’s, this was £45.81. There is evidence that SPRING has been more cost-effective in reaching girls over time, as the cost per girl reached decreased per cohort. Excluding Ubongo, cost per girl reached was lower for businesses in South Asia than in East Africa.

- **Most cost-effective prototypes by impact pillar:** Stay Healthy interventions were the most cost-effective, at £72 per girl reached. Earn and Save prototypes were the least cost-effective, at £1,673 and £1,409 per girl, respectively.

**Did SPRING represent good value for money?**

Based on the evidence gathered, there is mixed evidence that SPRING provided good value for money. The programme made conscious decisions to seek the best resources for technical assistance (value). However, procurement decisions and resource allocation were not always optimal or competitively sourced. Nevertheless, SPRING was efficient in its implementation and learned and iterated a great deal during its lifetime. The programme delivered within its timeframe, met its outcome-level indicators and demonstrated equity in its targeting. However, there is emerging evidence that the impact of SPRING prototypes on girls may be limited. It is yet to be seen how sustainable SPRING’s outcomes are in the medium- to long-term. In terms of cost-effectiveness, SPRING was able to leverage a proportionately greater return in external investment on direct financial support to businesses. Yet, SPRING’s investment has not generated a proportionate increase in prototype sales. Regarding cost per girl reached, it is difficult to judge how relatively cost-effective the programme has been without being able to compare it with similar interventions elsewhere.
Annex G – Comparison of SPRING with other Programmes

1.1. Introduction

Comparing SPRING with other businesses development and girl programmes was not part of the original Evaluation Framework, and as a result, no specific data was collected over the course of the evaluation to address this issue. However, at the request of the donors, we have conducted a high-level comparison with other programmes which had readily accessible data.

Comparing SPRING with other programmes comes with one key caveat: SPRING was unique. Its uniqueness was determined by the fact that it was a business accelerator and a HCD initiative, and a programme with a very specific focus on girls. These three focal areas and the resultant tension between them made it unique and all the more challenging to compare.

Given this unique nature, and its unusual set of outcomes, the comparison presented below is not holistic. Rather, we compare SPRING, where we can, to other business accelerators and other girl programmes, with the aim to determine what differentiated SPRING from these. Specifically, our analysis focuses on SPRING’s offer of business support (HCD, investment readiness, the programme curriculum, etc.) compared with other business accelerators, and SPRING’s approach to empowering adolescent girls compared with other girl programmes.

Aspects such as girl reach, impact and VfM cannot be compared due to limited or no data, and our reliance on secondary sources regarding other businesses and girl programmes that are referenced.

1.2. Comparison with other business accelerators

SPRING’s approach to improving the economic lives of adolescent girls through supporting businesses in developing girl-focused prototypes cannot be compared to the strategies of other business accelerators, which often seek simply to improve the efficiencies of the business. Therefore, we focus this section on what SPRING offered the businesses, comparing SPRING’s curriculum, investment readiness and alumni support with offerings from other business accelerators.

We identified a list of businesses accelerators and girl programmes against which to compare SPRING, (Table 1). This list is not comprehensive, but we started with the names of some of the accelerators that SPRING businesses mentioned they had also been part of. When these businesses were asked to compare their levels of satisfaction with SPRING deliverables, it was often against some of the programmes mentioned below. We also identified some other programmes that made their data readily available, allowing us to try and identify comparable data points.

Table 1: Business Accelerators

<table>
<thead>
<tr>
<th>Business accelerators</th>
<th></th>
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<tbody>
<tr>
<td>i2i</td>
<td></td>
</tr>
<tr>
<td>Rockstart</td>
<td></td>
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<tr>
<td>Ashoka</td>
<td></td>
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<tr>
<td>Acumen Fund</td>
<td></td>
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<tr>
<td>HCD programmes</td>
<td></td>
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<tr>
<td>Amplify</td>
<td></td>
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<tr>
<td>Girl programmes</td>
<td></td>
</tr>
<tr>
<td>Adolescent Girls’ Empowerment Programme (AGEP)</td>
<td></td>
</tr>
</tbody>
</table>

256 Coffey, Cohort 2 Programme Performance Evaluation Report, March 2018
1.2.1 A tailored programme curriculum

SPRING offered a curriculum that was more tailored to the individual businesses that participated in the programme than offered by other business accelerators. SPRING achieved this by initially completing its landscaping study, guiding businesses in their prototype development, by providing mentoring and in-country support via CM throughout every business’ participation, and by offering a highly interactive HCD curriculum, which was a new concept for many businesses in the earlier cohorts. SPRING also offered the more traditional aspects of many business accelerators with support offered in areas such as branding and financial modelling. Moreover, SPRING mapped out each individual business journey with the business.

The offering of a comparable accelerator is presented in text box 1, below.

Invest2Innovate (i2i) is a four-month accelerator programme established in Pakistan in 2011 by Kalsoom Lakhani, an entrepreneur with international experience of working with social ventures. The accelerator grants participants access to virtual support to grow their businesses, as well as six targeted sessions led by mentors on topics relevant to business growth, such as branding, customer acquisition, financials and operations. Businesses that participated in SPRING as well as i2i reported that they found SPRING’s curriculum to have been more tailored, as i2i was found to focus more on a broad understanding of the business in general.

1.2.2 More than investment readiness support

By contrast to other business accelerators, SPRING offered more than just investment readiness support in terms of matchmaking (investor introductions, deal structuring, investment coaching), but aimed to really understand the challenges of each business and provide tailored support to arrive at solutions to these challenges. Consequently, SPRING was suitable for early stage businesses and succeeded at supporting medium stage business development. Other business accelerators tend to focus on investment readiness support, specifically for start-ups. This was particularly true for Rockstart, detailed below.

Rockstart is an Amsterdam-based six-month start-up accelerator that works internationally in four domains: Energy, Health, AgriFood and Emerging Tech; it was privately funded by current CEO Rune Theill. It is aimed at connecting start-ups with partners, investors and mentors. In 2019, Rockstart transformed its way of funding start-ups so to ensure long-term support, moving beyond the offer of start-up funding to what it called ‘follow-on’ funding.

In comparison, SPRING offered little in the form of capital and focused more on the businesses themselves and their challenges regarding being ready for investment, as well as being able to attract investment. SPRING’s added value lay in the branding, product mix, making the businesses more “appealing” to potential investors, and then linking them with potential investors and connecting them with a network of international NGOs and development bodies.

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257 i2i partnered with a government funded incubator (Plan9) and the Karachi Institute of Technology; capital is raised through crowdfunding. i2i distinguishes itself for its ecosystem approach, working with all stakeholders and not just selected entrepreneurs. Invest2Innovate website: http://invest2innovate.com/what-we-do/

258 see End of Cohort Reports 1-4

1.2.3 Limited alumni support

An absence of alumni support was an apparent lack in SPRING’s offering. IP respondents highlighted that alumni support was not well thought through for SPRING and was limited to enabling businesses to stay in touch with one another via social media.

I personally don’t feel that the current alumni approach is the most innovative and exciting. … I think a lot of the cohorts have their own WhatsApp groups, so they have one that we’re involved in and they have their own and I think those are quite active. And so maybe there’s a more informal alumni network that will and is developing outside of what we create.\(^{260}\)

The main reason for limited alumni support was identified as a lack of budget and an absence as a strategic priority.

The fact that we didn’t budget for an alumni programme I think was a real miss. And I know, originally, we had talked about it and things had to get cut out of the budget as we were sharpening our pencil, so to speak, but I think about other programmes that are out there that have much better alumni programmes and I wish we had budgeted for that\(^{261}\).

SPRING businesses reported that they would have preferred more access and support to an alumni network. There were reported benefits of alumni associations through other accelerators, such as Ashoka and Acumen.

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**Ashoka** is a non-profit international organisation funded in 1980 by Bill Drayton which promotes social entrepreneurship and receives funding from charitable organisations and individuals. It operates a fellowship programmes with selected social entrepreneurs in Sub-Saharan Africa, Asia and Latin America.

It continues to support its alumni throughout their career by providing assistance with pro bono support, access to Ashoka’s extended global network, and periodic extended training. They based their model on university alumni organisations.

The **Acumen Fund** is a non-profit impact investment fund serving BoP markets, established in 2001 by former investment banker Jacqueline Novogratz. It has invested over $115 million in 113 companies across Sub-Saharan Africa, South Asia, Latin America, and the United States.

Acumen convenes alumni through reunions, promoting informal alumni collaborations, involving alumni in ongoing recruitment processes to the programme.

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**HCD as the framework for technical support and capacity building**

The Humanitarian Innovation Fund and the Global Poverty Action Fund are both accelerators that focus on innovation and capacity building, similar to SPRING. What set SPRING apart was its strong focus on HCD. This tool and methodology provided a framework for the tailored technical support and capacity building offered to businesses. It was also used by SPRING itself to adapt its own offering to businesses, ensuring that they, as the clients, experienced high levels of satisfaction with the programme. Most business accelerators analysed for comparison do not focus on HCD in their offer. An exception that SPRING could be compared to is Amplify.

**Amplify** is a DFID-funded £10 million fund for early stage ideas in emerging economies across Asia, the Middle East and Africa which ran from 2013 to 2019.

It ran in partnership with IDEO.org and aimed to improve the lives of poor and marginalised people through replicable, scalable solutions. The programme offered solutions tailored to the needs within the emerging economies by delivering outputs focused on an open and flexible funding mechanism, engagement of small and diverse grassroots organisations, effective use of HCD and a marketplace for learning and networking.

A key difference between Amplify and SPRING was that Amplify focused on grassroot organisations, while SPRING was designed to leverage private sector interest.

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\(^{260}\) Summative PPE Interview with SPRING IP, April 2019.

\(^{261}\) C2 PPE KII – Interview SPRING IP, August 2017.
1.3. Comparison with other girl programmes

One key element that set SPRING apart from other business accelerators was its focus on girls. At the same time, the programme’s focus on businesses sets SPRING apart from other girl programmes. Other development programmes that focus on empowering adolescent girls, such as the Adolescent Girl’s Empowerment Programme (AGEP) in Zambia, which aims to increase school completion and improving sexual, reproductive health outcomes, or the Empowerment and Livelihood for Adolescents (ELA programme in Uganda, which focuses on mentorship and skills training, are based on interventions rather than supporting business accelerators.

Similarly, the World Bank’s Adolescent Girls Initiative Multi-Donor Trust Fund (AGI MDTF), which closed in 2015, aimed at understanding what works in helping adolescent girls and young women transition into productive employment, was based on offering skills training to young women (business development skills, technical and vocational training, life skills training).

Girl Effect is perhaps the closest comparable model, working with girls to develop prototypes, similar to SPRING in design. The brand strategy is driven by formative research in each country, with prototypes tested in a “real-life setting” to ensure both the concept and format work as designed, followed by iterations to the prototype if required. This process is very similar to SPRING, where landscaping studies were conducted in each country to explore the experiences of girls and priority areas for social change. One could argue, however, that given the limited timeframe of each SPRING cohort, opportunities for prototype testing and iterations were limited, which resulted in some less successful businesses in the programme.

Both, Girl Effect and SPRING, aim to improve the lives of adolescent girls, however, the approach is vastly different. Girl Effect focusses on girls as creators and consumers of brands, while SPRING’s premise was to support businesses in developing girl products, with an emphasis on girls as users, clients, consumers or placed within the value chain. Given that businesses require a market for their products, and consumers with the appropriate buying-power to purchase them, SPRING was limited in its ability to empower the most vulnerable – which also led to an adjustment of the definition of the target beneficiaries from “bottom of the pyramid” to “vulnerable girls” between Cohorts 1 and 2.

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262 [https://www.girleffect.org/](https://www.girleffect.org/)

263 GIRL Effect was the inspiration for the SPRING initiative.
The following table shows all the stakeholders that were interviewed as part of the Programme Performance Evaluation of SPRING, and that informed the End-of-Cohort Report.

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Function</th>
<th>Staff Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SPRING Donors</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Girl Effect / Nike Foundation</td>
<td>Senior Director of Programmes</td>
<td>Matt Freeman</td>
<td>February 2016</td>
</tr>
<tr>
<td></td>
<td>Senior Manager</td>
<td>Sara Posada</td>
<td>August 2017</td>
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<tr>
<td>DFID</td>
<td>SPRING Project Officer</td>
<td>Sumana Hussain</td>
<td>February 2016</td>
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<tr>
<td></td>
<td></td>
<td>Kate Cooper</td>
<td>August 2016</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td>April 2019</td>
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<tr>
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<td>Economic Advisor</td>
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# ANNEX H: LIST OF STAKEHOLDERS INTERVIEWED

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<th>Organization</th>
<th>Role</th>
<th>Name</th>
<th>Interview Dates</th>
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<td>Uganda Country Manager</td>
<td>Kenus Thi’ongo</td>
<td>February 2016</td>
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<td>GrowthAfrica</td>
<td>Kenya Country Manager</td>
<td>Denis Karema</td>
<td>February 2016</td>
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<td>African Entrepreneur Collective / Inkomoko</td>
<td>Tanzania &amp; Rwanda Country Manager</td>
<td>Rizwan Khambata</td>
<td>February 2016; April 2019</td>
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<td>SPRING</td>
<td>Nepal Country Manager</td>
<td>Luna Shrestha Thakur</td>
<td>August 2017</td>
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<td>Pakistan Country Manager</td>
<td>Zia Imran</td>
<td>August 2017</td>
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<td>SPRING</td>
<td>Bangladesh Country Manager</td>
<td>Fahad Ifaz</td>
<td>August 2017</td>
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<td>SPRING</td>
<td>Myanmar Country Manager</td>
<td>Andy Annett</td>
<td>August 2017; April 2019</td>
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<td>Palladium Director</td>
<td>David McGinty</td>
<td>February 2016</td>
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<td>Results Director</td>
<td>Meghan Bishop</td>
<td>February 2016; August 2017</td>
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<td>Charlotte Blundy</td>
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<td>August 2017; April 2019</td>
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<td>August 2017; April 2019</td>
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<td>Sabrina Snell</td>
<td>August 2017; April 2019</td>
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<td>M&amp;E</td>
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<td>August 2017</td>
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<td>August 2017; April 2019</td>
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<td>Sam Sturm</td>
<td>August 2017; April 2019</td>
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<td>Martha Deery</td>
<td>August 2017</td>
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<td>Janet Southern</td>
<td>August 2017</td>
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<td>Alina Truhina</td>
<td>August 2017; April 2019</td>
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<td>COO</td>
<td>Kofo Sanusi</td>
<td>April 2019</td>
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<td>Aurelie Faugier</td>
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<td>David Kuria</td>
<td>February 2016</td>
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<td>Founder &amp; CEO</td>
<td>Charles Kamotho</td>
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<td>Co-founder &amp; Managing Director</td>
<td>Gayatri Datar</td>
<td>February 2016</td>
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<td>Geoffrey Kobia</td>
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<td>Leah Namugosa</td>
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<td>Linda Mukangoga</td>
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<td>Managing Director</td>
<td>P. Damien Mbatezimana</td>
<td>February 2016</td>
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<td>Co-founder &amp; Managing Director</td>
<td>Rebecca Kaduru</td>
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<td>Jeevan Bikas Samaj (JBS)</td>
<td>Programme Coordinator</td>
<td>Ranjita Neupane</td>
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<td>R&amp;D</td>
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<td>Danber Khanal</td>
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<td>Nazir Vaid</td>
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<td>Danielle Sharaf</td>
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<td>Murtaza Hassan</td>
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<td>Minhaj Chowdhury</td>
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<td>Amanda Arch</td>
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<td>John Mugo</td>
<td>August 2017, January 2018,</td>
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<td>Kevin Omondi</td>
<td>August 2017, January 2018,</td>
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<td>Ayla Schlosser</td>
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<td>Max Dieudonne</td>
<td>August 2017, January 2018,</td>
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<td>Giulia Besana</td>
<td>August 2017, January 2018,</td>
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<td>Keight Davis</td>
<td>March 2018, August 2018</td>
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<td>Fatima Mallick</td>
<td>March 2018</td>
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<td>Prakash Basnet</td>
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<td>Waqas Mohammed</td>
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<tr>
<td>Build Up Nepal</td>
<td>Deputy MD and Sales Manager</td>
<td>Andreas Kolling</td>
<td>March 2018, August 2018,</td>
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284 FZM dropped out of the programme after Bootcamp 1.
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<td>Doh Eain</td>
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<td>Co-founder and Chief Education Officer</td>
<td>Annum Sadiq</td>
<td>March 2018, August 2018,</td>
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<td>Ejaad Tech</td>
<td>Co-founder</td>
<td>Nasir Jumani</td>
<td>March 2018, August 2018,</td>
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<td>Jeeon</td>
<td>CEO</td>
<td>Rubayat Khan</td>
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<tr>
<td>Koe Koe Tech</td>
<td>Program Manager</td>
<td>Misja Ilcisin</td>
<td>March 2018, August 2018,</td>
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<tr>
<td>Maya Apa</td>
<td>CEO</td>
<td>Ivy Russell</td>
<td>March 2018</td>
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<td>Sabaq</td>
<td>CEO</td>
<td>Hassan Bin Rizwan</td>
<td>March 2018, August 2018</td>
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<td>Nila Achia</td>
<td>March 2018, August 2018</td>
</tr>
<tr>
<td>Himalayan Rabbit Farm</td>
<td>Managing Director</td>
<td>Ujjwal Chapageen</td>
<td>March 2018, August 2018</td>
</tr>
<tr>
<td>LearnOBots</td>
<td>CEO</td>
<td>Faisal Laghari</td>
<td>March 2018</td>
</tr>
<tr>
<td>Khalti</td>
<td>Director</td>
<td>Amit Agrawal</td>
<td>August 2018, February 2019</td>
</tr>
<tr>
<td>Jeeon</td>
<td>CEO</td>
<td>Rubayat Khan</td>
<td>August 2018, February 2019</td>
</tr>
<tr>
<td>Pan Ka Lay</td>
<td>Founder</td>
<td>Henriette Ceyrac</td>
<td>August 2018</td>
</tr>
</tbody>
</table>
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Application Package
Short-lister Manual
Final Scores

**Business data and evidence**
KPI data & business operations data
Grant forms & business summaries
HCD feedback & tracking forms
ANNEX I: LIST OF REFERENCES

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https://www.springcurriculum.com


Conferences and presentations
Annex J – Evaluation Methodology

1. Evaluation Methodology

This section contains a summary of the methodology. The full methodology is provided in Annex I. In addition, each contributing report speaks in detail to the methodology followed in that specific report.

This section briefly outlines the overall SPRING evaluation methodology and its revisions, before providing more detail regarding the PPE specific methodology. We end the section by outlining the limitations, challenges and mitigation measures we implemented during this research.

1.1 Overview of evaluation design

1.1.1. Description of the overall SPRING evaluation methodology

Our evaluation aimed to fill gaps in the international knowledge base around what works and why (and what does not work, and why) in transforming the lives of adolescent girls by creating sustainable markets for life-enhancing products and services. This was keeping with the vision expressed in the original Business Case supporting the design and implementation of SPRING, “DFID will also invest in research, monitoring and evaluation to build the evidence base and test the theory of change around the role of assets in girls’ economic empowerment.”

The evaluation focused on both learning and accountability, to capture and communicate to donors and the wider development community, evidence and lessons on the programme’s “successes” and “failures”. We sought to understand the value of and most effective approaches to both (i) developing products and services that benefit girls, and (ii) creating the most effective business models for companies which provide these products and services.

To meet this objective, the evaluation gathered and synthesised evidence using three components illustrated in Figure 2:

- the **Programme Performance Evaluation** (PPE) assessed the effectiveness of the programme design and delivery, tracked and recorded changes at the programme level, the reasons for these changes and, to the extent possible, their impact on programme implementation;

- the **Business Performance Evaluation** (BPE) assessed the SPRING businesses as a mechanism for learning lessons and understanding “what is happening and why”, how businesses have adapted as a result of SPRING, and how this has helped or hindered their success in reaching adolescent girls;

- the **Impact Evaluation** (IE) contributed evidence to understand the effects of products and services introduced by SPRING-supported businesses on the socio-economic circumstances of adolescent girls, and to establish the extent to which SPRING has enabled girls to enhance their earning, learning, savings, and safety and well-being.

Using these three components, the evaluation adopted a **theory-based approach**, meaning that the evaluation design and implementation were framed by the SPRING Theory of Change (ToC). We assessed whether SPRING delivered the types of changes set out in the ToC, whether the assumptions that were made held true and the extent to which the programme achieved its objectives. Taking a theory-based approach enabled us to explore which aspects of SPRING worked well, which were less successful, and the reasons for these “successes” and “failures”. This approach also allowed us to adapt the implementation of our own evaluation strategy in response to SPRING’s iterative, learning nature.

To guide and focus our evaluation questions, we developed an Evaluation Framework during the Inception Phase, which aligned to the OECD DAC criteria. As the programme evolved and changed, our evaluation needed to adapt in response. As a result, the Framework was regularly reviewed and refined to ensure that the evaluation focus remained relevant to the intended users.

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266 Coffey, SPRING Monitoring and Evaluation: Inception Report, Version 2, September 2015, pp.14-16
The evaluation ran in parallel with programme implementation and continued beyond the programme closure in June 2019. As we maintained contact with most businesses after SPRING ended, we also assessed the sustainability of changes that businesses have made due to their involvement in SPRING to capture longer-term impacts of the programme.

1.1.2. Revision of the evaluation strategy and framework

After Cohort 2, we proposed a revised evaluation plan267 based on findings and lessons learned from the PPE and BPE activities for Cohorts 1 and 2 and the further development of the IE. This plan also included revisions to the Evaluation Framework, which set out the evaluation questions, sub-questions and sources of evidence used to answer each question268. The rationale for this change was to ensure that the evaluation was reflective of the changing needs of the programme and the donors. Given the overlap in implementation of Cohorts 2 and 3, the Cohort 2 PPE report provided input into the design of Cohort 4 implementation. It was argued that a Cohort 3 PPE report, as originally envisaged, would be superfluous. As a result, we suggested to collect data from Cohorts 3 and 4 but present it together with findings from Cohorts 1 and 2 reports in a summative PPE report outlining a shift in the emphasis away from programmatic learning for implementation towards generating more widespread learning about programme design. During this revision we took the opportunity to also refocus the BPE related questions. As with the PPE, we suggested replacing the end-of-cohort reports for Cohorts 3 and 4 with a summative BPE report. We broadened the scope of the BPE to look across cohorts and examine similarities and differences between businesses, to move beyond comparing businesses within a singular cohort and look for other thematic commonalities. Finally, we proposed to look at sustainability of business changes within the summative BPE report exploring their adoption of SPRING related lessons and examining the impact of SPRING inputs within the businesses. The revised evaluation strategy reviewed the evaluation timeframes and proposed some changes to the IE evaluation framework questions, detailed in Section 3.1.4, below. After inclusive consultation and consideration by all the stakeholders we revised the deliverables and timelines originally agreed during inception. The revised list, accepted by the donors in December 2018, includes:

- A summative PPE report;
- A summative BPE report;
- Five thematic reports focusing on cross cutting themes across all cohorts and all businesses; and
- A final synthesis report.

1.1.3. Relationship between the evaluation and other programme stakeholders

Throughout the programme, we maintained a strong working relationship with key SPRING stakeholders including the donors and the IP. We communicated with DFID, USAID and the Nike Foundation, and later DFAT, on any changes or concerns related to the M&E of SPRING, and donors had an opportunity to comment on all deliverables. We also

267 Coffey, Independent Evaluation of SPRING: Revised Evaluation Plan, August 2018
268 The revised evaluation framework is in Annex C.
engaged with the IP in regular meetings, observations of IP activities in country, and consultations on updates to the SPRING ToC and refinements of the SPRING logframe. While ensuring that the independence of the evaluation was kept at all times, we presented the IP with feedback on early findings, commented on annual and bi-annual reports and reviewed their interim findings to on a regular basis. This allowed them to draw on these learnings and data, to improve their implementation process. These meetings also allowed us the opportunity to better understand the context of SPRING and gather more nuanced information and data as to programme and business performance.

1.1.4. An adaptive evaluation approach

Evaluating an adaptive and iterative programme like SPRING required a similarly dynamic and flexible evaluation approach. As a result, there have been several changes to the evaluation process and Framework as envisaged in the Terms of Reference. All of these changes were agreed to with the inclusion and consent of the donors, and with occasional contribution from the IP.

Revisions to the evaluation design and Framework concerned mainly adaptations at the evaluation component level, and then subsequently to the ways in which the components were integrated. With regards to the PPE, this was done to ensure maximum utility of the evaluation and relevance to the client by adapting the evaluation approach alongside the programme. Updates to the Evaluation Framework were based on findings and lessons learned from the PPE and BPE processes of Cohorts 1 and 2. Suggested changes to the evaluation proposed in the Revised Evaluation Plan resulted from notable changes regarding SPRING implementation. For example, after Cohort 1 the PPE was elevated from documenting and assessing implementation processes to looking more in-depth to understand these processes and the effectiveness of the SPRING programme design and model. This revised approach included additional research activities to more closely capture these effectiveness elements from the perspective of programme changes, which complemented the BPE approach of documenting the performance elements of programme effectiveness. Updates to the most recent Evaluation Framework (see Annex C) reflected modifications to the ToC by the IP, which were conducted in cooperation with and with commentary from the evaluation team. Revisions to Evaluation Framework centred on:

- Streamlining, adjusting and refocusing sub-questions that addressed the relevance, efficiency, effectiveness and sustainability evaluation criteria; (for example, adjusting these to track SPRING’s revised outputs rather than focusing on delivery of inputs in Effectiveness.
- Streamlining impact evaluation sub-questions to contain an overarching question examining SPRING’s impact on businesses’ products, services, or opportunities, with additional sub-questions examining impact by pillar (earn, learn, save, and stay safe and healthy).
- Removing the evaluation question which examined the effects of SPRING communications outputs as contributing to wider ecosystem-level changes, as this was not something against which the evaluation could collect data.

1.1.5. Summative PPE Evaluation Process and Methodology

In July and August 2019, the M&E team held two workshops dedicated to the planning of this summative report. To avoid extensive duplication between the summative PPE and BPE reports, the M&E team decided which questions should be answered in more depth in which of the reports. As a result of this discussion, the following changes were introduced (see Table 3):

Table 3: Re-allocation of evaluation questions and sub-questions in the planning of the PPE and BPE summative reports

<table>
<thead>
<tr>
<th>OECD-DAC Criteria</th>
<th>Evaluation Questions and Sub-Questions</th>
<th>Evaluation Strand</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relevance</td>
<td>A 2.1 How have SPRING businesses targeted adolescent girls?</td>
<td>BPE</td>
<td>Compared with the PPE, the evidence is more significant and pertinent in the BPE</td>
</tr>
<tr>
<td></td>
<td>A 2.2 How has SPRING helped businesses strengthen their targeting of adolescent girls?</td>
<td>PPE and BPE</td>
<td>To be addressed in the PPE from a top-down perspective (in terms of viability of the programme) and in the BPE from a bottom-up perspective (in terms of viability of the programme)</td>
</tr>
</tbody>
</table>

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269 See Annex A
270 Coffey, SPRING Evaluation Concept Note, April 2018
271 Coffey, SPRING Monitoring and Evaluation: Cohort 2 Programme Performance Evaluation, March 2018, Annex 2: These included: increased number of key informant interviews (from 9 to 16 businesses, from 13 to 21 IP respondents); ‘10 minute chats’ with businesses, VfM assessment (see section 3.1.4 for PPE specific methodology)
272 Coffey, Revisions to the SPRING M&E Evaluation Framework, August 2018
273 Coffey, Revisions to the SPRING M&E Evaluation Framework, August 2018, pp. 4-7
The summative PPE triangulates data and evidence from several different sources. Data collection methods and tools are detailed in Table 4 and a full list of respondents is attached in Annex H.

Table 4: PPE data collection activities and their purpose

<table>
<thead>
<tr>
<th>Data collection activities</th>
<th>Purpose of data collection activities</th>
</tr>
</thead>
</table>
| Key Informant Interviews (KIIs)                                | to clarify the processes used to deliver the programme and identify procedural strengths and weaknesses, aspects that could be improved, and lessons learned.  
                                                                 | to determine the extent of VfM.                                                                                                                                                                                                                                                                                                                                                       |
| IP Team Members (27 respondents)                             | to clarify the rationale and expectations around the initial design of SPRING, gather feedback on the processes and performance of SPRING, document key decisions-making processes and points and assess the alignment of priorities between different donors.                                                                                                                                                                                                                                         |
| Donors (10 respondents)                                      | to gather ‘change stories’ from each business to document businesses’ perceptions of the technical assistance provided by SPRING and of their participation in SPRING as a programme overall.                                                                                                                                                                                                                                                                 |
| ‘10 Minute Chats’ (Cohorts 3 and 4) (with businesses) (73 respondents) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Documentation review and analysis                            | to assess SPRING processes and activities and their contributions to reaching SPRING objectives; including selection processes, targeting, provision of technical assistance, the programme’s adaptability.                                                                                                                                                                                                                                                                 |
| Programme documents supplied by the IP (full list in Bibliography) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Programme documents drafted by the M&E Team for earlier learning and reflection. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Other, similar programmes that support the empowerment of adolescent girls | to compare SPRING in its design and delivery to other programmes.                                                                                                                                                                                                                                                                                                                                                                                                 |
### Observation of Boot Camp activities (Cohorts 3 and 4)

- **To assess relevance and effectiveness of programme activities in terms of identifying and addressing the grantees’ needs**

### Findings from event-based surveys (all businesses) during Boot Camp 1 and 2, and End of Cohort events, published in previous reports

- **To capture feedback and perspectives of businesses throughout the duration of the Cohort, on satisfaction with the programme performance**

### Meta-analysis

- **Review of all data from the PPE, BPE and IE reports**

- **Value for Money (VfM) assessment – review of programme financial data**

- **Mapping of existing secondary data and reporting**

- **Identification of possible cost drivers**

- **Collection of necessary primary and secondary data via KIIs with IPs and donors**

- **To examine whether SPRING delivered value for money, addressing evaluation questions around efficiency and cost-effectiveness to provide recommendations on how to best generate value on a programme such as SPRING**

## 1.2 Ethical considerations and independence, conflicts of interest within and disputes between the M&E team members

Coffey adheres to industry’s ethical research standards and has thorough research ethics, and child protection and safeguarding policies in place. Concept notes on each of our impact evaluations speak specifically to relevant ethical protocols followed by both our own field teams as well as those of our research partners. Our safeguarding policies are regularly reviewed. In summary, our ethics protocols covered the following principles and procedures:

- **Do no harm principles**, which require the protection of respondents from any risks that may arise from their participation in research activities and postulate that no undue burden or stress is placed on them;

- **Child protection procedures during field work**, which require that children are only interviewed with written authorisation of their caregiver, and never photographed without the caregiver’s explicit consent. In addition, we developed Girl Safety Protocols which is fully compliant with the guiding concepts and principles set out in DFID’s ethics principles for research and evaluation, ESOMAR’s International Code on social research and data analytics, as well as ESMOAR’s guidelines for working with Children and Young People;

- Safeguarding procedures for engaging with vulnerable individuals;

- Protocols to obtaining **informed consent** from any respondents participating in data collection activities, including caregivers as well as children;

- Guidelines for creating a **safe and encouraging atmosphere** in which young persons in particular feel comfortable and at ease in participating in the study;

- Conventions for **anonymising sensitive data**, applying additional disclosure controls, and storing data safely and securely.

We took a **gender-sensitive approach to our fieldwork** by liaising with gender experts within our pool of thematic experts, and in consultation with our local research partners to ensure that research instruments and fieldwork protocols were gender sensitive.

- Our gender experts reviewed research tools to ensure that questions were appropriate and well-worded to encourage adolescent girls to provide honest and insightful responses.

- Our local partners had first-hand experience conducting qualitative and quantitative research with girls across a range of contexts and were familiar with local cultural norms.

- Gender-sensitive research was also a key component of our training of enumerators and we worked closely with our local research partners to **recruit a maximum number of female enumerators** who were best placed to conduct interviews with adolescent girls.

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274 Our last review of safeguarding protocols and procedures was carried out in January 2020.
Our local research partners adhered to the ESOMAR code of conduct. In spite of a close working relationship with the IP, the M&E team was able maintain its independence throughout the evaluation and to work freely, without interference. The M&E team, the IP and the donors took this independence and impartiality seriously at all stages of the evaluation process, including the formulation of scope, planning, budgeting and managing the evaluation, formulating findings and recommendations, and reviewing and finalising reports. The IP, while consulted and informed of all aspects of the evaluation process did not have any undue influence on the scope or on the design of the evaluation. The M&E team collected its own primary data and where the IP provided information and support to data collection, this is acknowledged. Members of the M&E team were free to express their own views throughout the evaluation process and this report reflects their views; while there was robust discussion regarding data and its interpretation, between M&E team members, there were no major differences of opinion within the team.

1.3 Challenges and limitations

Table 5 overleaf presents challenges and limitations to the PPE as identified during inception, as well as the originally proposed mitigation strategies, and a reflection on these, in terms of their adequacy and effectiveness.

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ESOMAR is a worldwide association for market, social and opinion researchers. Founded in 1948 ESOMAR began as a regional association within Europe. The association currently includes over 5,000 members from over 130 countries. The following are key fundamentals of the code:

1. Researchers shall conform to all relevant national and international laws;
2. Researchers shall behave ethically and shall not do anything which might damage the reputation of social / market research;
3. Researchers shall take special care when carrying out research among children and young people;
4. Respondents’ cooperation is voluntary and must be based on adequate, and not misleading, information about the general purpose and nature of the project when their agreement to participate is being obtained and all such statements shall be honoured;
5. The rights of respondents as private individuals shall be respected by researchers and they shall not be harmed or adversely affected as the direct result of cooperating in a research project;
6. Researchers shall never allow personal data they collect in a social research project to be used for any purpose other than social research;
7. Researchers shall ensure that projects and activities are designed, carried out, reported and documented accurately, transparently and objectively; and
8. Researchers shall conform to the accepted principles of fair competition.

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Table 5: Reflection on risks and mitigating actions established during inception

<table>
<thead>
<tr>
<th>Challenges and limitations identified during inception</th>
<th>Our Original Response</th>
<th>Reflection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collaboration with the IP</td>
<td>By providing valuable insights and timely feedback to the IP and grantees, the M&amp;E partner will ensure they are able to add value to the IP rather than creating additional burden. To facilitate a smooth relationship, we are developing an engagement strategy which outlines the keyways of sharing information and recommendations. This will be developed further in consultation with the IP and agreed with them.</td>
<td>Despite initial challenges, we developed a sound working relationship with the IP while maintaining the integrity and independence of the evaluation. We participated as observers in all programme events, provided critical independent reviews of proposed processes and acted as a “critical friend” taking into account the IP’s learning needs given the iterative nature of SPRING. This approach allowed for revisions and iterations of our own strategy to arrive at the most effective and applicable solutions. We maintained a separate line of communication with the donors, providing them with impartial feedback. As the programme was ending, we identified the risk of institutional memory loss. This was mitigated against by conducting KIIs with key staff members before or shortly after they left the programme.</td>
</tr>
<tr>
<td>Reliance on the IP for Data Collection</td>
<td>The M&amp;E partner will coordinate with the IP to support in the development of tools and templates for business data collection. We will follow up with them to get regular updates on progress with this, and where delays are likely to occur, we will work with the IP and Donors to agree a revised plan.</td>
<td>In the initial stage of the evaluation we assisted the IP in the development of appropriate indicators and reporting tools. In later stages, as the monitoring capacity of the IP improved, we provided critical feedback on changes to these tools and supported the IP via a spot check process to ensure the most accurate data collection given reliance on business’ self-reporting.</td>
</tr>
<tr>
<td>Dependency upon grantee provided data</td>
<td>The M&amp;E partner will identify issues with unreliable data when conducting spot checks. If there are common areas of inconsistency it may require working with the IP to consider different ways of collecting the relevant data. We will work with the IP to address issues of data reliability and discuss ways of building grantee capacity to collect reliable and valid data.</td>
<td>This risk materialised, and the mitigation strategy was implemented seamlessly. A number of businesses struggled with collecting accurate, disaggregated data required by SPRING. Following recommendations, as a result of our spot checks, the IP instituted supportive measures to these businesses. For the VIM assessment, we did not conduct an independent audit, but relied solely on programme data; this is an important limitation to our approach, as this data could not be verified; other limitations to the VIM assessment included the measurement of intangible benefits (such as agency, confidence, quality of life), an absence of impact data / institutional memory across all businesses, and long / variable time lags between interventions and the delivery of intermediate and ultimate impacts.</td>
</tr>
<tr>
<td>Grantees may not keep customer records, i.e. sex and age of customers</td>
<td>As part of our selection criteria for the IEs we will choose grantees that are able to track girl customers or beneficiaries. As part of</td>
<td>Similar to the risk above, this risk was realised in some businesses, partially as a result of these businesses providing anonymity to girl clients. This was one of the</td>
</tr>
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Most businesses, with the exception of financial services, utilities and mobile network operators, do not keep good customer records especially early stage ventures and those serving the Bottom of the Pyramid (BoP). It is costly and not convenient to track customer data unless there are product warranties, or it is a service or regulated business. Many SPRING ventures employing innovative business models will not sell directly to girls and many may use girls in the supply chain for providing product inputs or selling products through a distribution network. Many BoP businesses do not have contact with the customer at the point of sale, especially if they are attempting to reach scale.

<table>
<thead>
<tr>
<th>Insufficient data for Business Performance Evaluation based on data collected during the cohort</th>
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<tbody>
<tr>
<td>For the BPE, PPE and IE to provide meaningful insights and to stay aligned with the logframe it is necessary to collect business performance data for more than the duration of the cohort. For insights to be of useful to grantees and external audiences, grantee KPI and operations data needs to be collected for longer than the 9 months of the cohort. Early stage businesses often iterate as they adapt to market conditions through product, distribution and business model innovation.</td>
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<table>
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<tr>
<th>Selecting the grantees for the Impact Evaluation</th>
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<tbody>
<tr>
<td>For findings from the IE to be meaningful for revealing ways that girls have or have not the business performance evaluation (i.e. quantitative or qualitative research on behalf of grantees), we may be able to supplement existing customer data, take a market sample from which to extrapolate the “percent of girl customers” or to help enterprises build capacity for collecting this data. The IP is also investigating possible solutions such as cost-effective applications for customer data tracking or requiring that a portion of the grant be used for purchasing a customer tracking application or service.</td>
</tr>
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</table>
benefitted from grantee products and services it is important to ‘pick the winners’ (i.e. grantees assured of being in business three years after the cohort ends) when conducting the baseline. Timing for the baseline has cost implications if the wrong grantees are selected. The sample of six enterprises from which to draw conclusions is small given the many features which could be assessed, including outcome areas on girls, geography, demography, sector as well as business stage or innovative approaches or reaching scale.

we can draw on the IP insights into the businesses that are most likely to succeed, in addition to data on the businesses themselves. To improve the chances of ‘picking the winners’, the baseline data will be collected towards the end of the cohort rather than before the start of the cohort. Selecting toward the end of the cohort also reduces the risk that the business model or product will change during the cohort implementation, following prototyping and technical assistance.

assessments conducted after tracking business developments.

In the case of one IE, in spite of the mitigation strategy, this risk materialised. Together with the IP and the donors, we conducted a second round of evaluability assessments amongst potential businesses across all cohorts. We then identified potential businesses across all cohorts. We then identified potential candidates and in discussion with the IP selected a second candidate.

<table>
<thead>
<tr>
<th>Capturing the voices of girls</th>
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<tbody>
<tr>
<td>It is important to be respectful of cultural norms and to stay aligned with legal restrictions for interviewing under-age girls. Adolescent girls may also feel inhibited in freely expressing their views in front of a parent, guardian or authority figure.</td>
</tr>
<tr>
<td>We will work with our local research partners to select the appropriate enumerators for the task. Where appropriate enumerators will only interview members of the same sex. We will be sensitive to local customs and account for inhibitions of girls during interviews and through focus groups or other means attempt to get honest feedback.</td>
</tr>
<tr>
<td>This mitigation strategy was implemented, and we only employed women enumerators, although at times, teams had male field supervisors. Further, to ensure that we adequately captured the voices of girls, we expanded the scope of BPE research in Cohorts 3 and 4 to reflect more on girl insights within the BPE case study reports, as well as capture more data which would be relevant for our thematic reports on girl reach. We also broadened data collection to include other stakeholders capturing their views on the prototype. This included caregivers, teachers, institutional partners, and also girls (and boys) wherever possible.</td>
</tr>
</tbody>
</table>