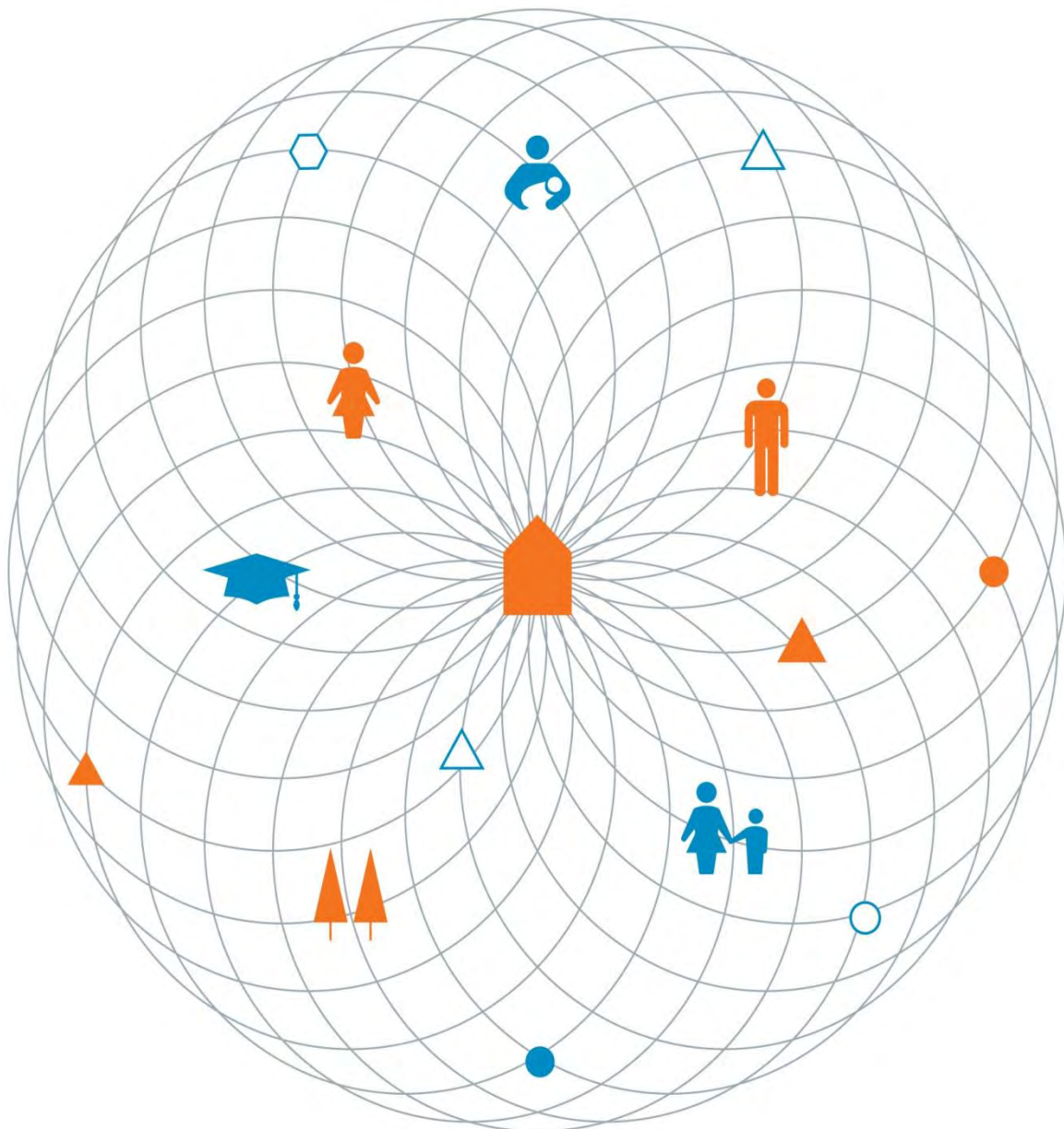


Cohort 2 Business Performance Evaluation

SPRING Monitoring and Evaluation



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Department for International Development
SPRING Monitoring and Evaluation
PO 7117

March 2018

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- Performance Management and Monitoring and Evaluation (M&E)

Heidi Ober, Programme Director

Signature:



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Abbreviations and Acronyms

BOP	Bottom of the Pyramid
BPE	Business Performance Evaluation
B2B	Business to Business
CEO	Chief Operating Officer
DAC	Development Assistance Committee
DFAT	Department of Foreign Affairs and Trade (Australia)
DFID	Department for International Development (UK)
FGD	Focus Groups Discussions
HCD	Human Centred Design
IP	Implementing Partner
INGO	International Non-Governmental Organisation
IE	Impact Evaluation
KPI	Key Performance Indicator
M&E	Monitoring and Evaluation
NGO	Non-Governmental Organisation
OECD	Organisation for Economic Co-operation and Development
PPE	Programme Performance Evaluation
TA	Technical Assistance
ToC	Theory of Change
ToR	Terms of Reference
USAID	United States Agency for International Development
USD	United States Dollar
VfM	Value for Money

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Executive Summary

Background to SPRING

SPRING is a £16 million¹ programme supporting the economic empowerment of adolescent girls in developing countries. The programme is being implemented by a consortium of partners led by Palladium involving brand and industrial design experts (fuseproject), a team of global thematic experts, and affiliated country managers. The programme will support four cohorts of businesses to reach vulnerable girls in nine countries spread throughout East Africa and South Asia. Each cohort comprises a number of different processes including rigorous selection process, a girl and business landscaping process, a nine-month accelerator programme consisting of two bootcamps and a business-oriented research-in-context phase, and an end of cohort event.

Purpose of the Cohort 2 BPE Report

This report provides an evaluation of the business performance of SPRING's 18 Cohort 2 businesses and is a mechanism for learning lessons and understanding of "what is happening and why" within the businesses' operations and performance.² The purpose of this report is to respond to the pertinent questions in the SPRING Evaluation Framework. These relate to the effect of participation in the SPRING accelerator programme on the businesses. In this way, the BPE will test part of SPRING's Theory of Change, with a focus on the outcome-level changes of how business performance might be adapting as a result of SPRING, generating lessons learned about what works and what does not for businesses to reach adolescent girls.

Findings for this report draw on the KPI data for all 18 businesses, detailed case studies with six businesses, participant surveys from Bootcamp 1, Bootcamp 2, and the End of Cohort (EoC) event, and an analysis of existing background documents shared by Implementing Partner (IP).

Key Findings

How successfully has SPRING targeted adolescent girls?

Following Cohort 1, SPRING opted to move away from directly targeting "Bottom of the Pyramid" girls and to work with businesses to target vulnerable girls. SPRING businesses continue to target girls within the prescribed SPRING parameters (10-19 years old) but do not do so exclusively, often targeting the same product or service to girls outside this age bracket. Girls' access to economic resources to purchase the businesses' products or services has been a further challenge. Only three businesses identified girls as purchasers while twelve saw girls as their end users.

SPRING also reduced an emphasis of targeting girls in the value chain. Cohort 2 businesses that have looked to place girls in their value chains have faced a myriad of challenges, unless the business was already in a position where girls in the value chain were central to their business model. Focussing on girls as the end user also eases the opportunity for businesses to achieve scale, with seven businesses originally envisaging this process, and only three implementing a value chain prototype.

While achieving the donor targets associated with girl reach and business scale, it is too early to tell whether reaching the girl as end user has an equitable impact as placing the girl within the value chain.

How effective was HCD at helping businesses refine their SPRING product, service or business model?

As a core component of the SPRING programme, businesses use HCD to help solve business challenges for targeting adolescent girls, through the iterative design of prototypes. A significant iteration in the training of HCD in Cohort 2 was the introduction of a second bootcamp allowing businesses to learn, implement and reflect on their HCD experience and its application to their business prototype. The bootcamps are separated by a business focused a HCD research process applied to businesses' prototypes. Both these changes have improved the SPRING businesses' experience of SPRING and supported their understanding and application of HCD as a research and design methodology.

¹ The implementation contract is worth £ 13 million; the M&E partner contract is worth £3 million.

² SPRING M&E Terms of Reference

Business used HCD as a research methodology to explore a myriad of issues related to their prototypes; including pricing, girls' aspirations, branding and user experience. The process assisted businesses in both proving and disproving assumptions they held about their prototypes and adolescent girls. For some businesses, this meant a significant redesign of their proposed prototype. For others this meant a pivoting away from girls as a potential market.

HCD research was used by businesses to determine which household members were responsible for purchasing decisions. The results of this research resulted in businesses better targeting their prototypes to "gatekeepers" rather than to girls themselves.

Businesses also used HCD to solve other business problems that were not directly related to girls and to the SPRING programme. For the most part, businesses used the HCD process to both gain a better understanding of girls and to solve business challenges.

To what extent have businesses achieved their SPRING development goals?

SPRING has defined the launch of a business prototype as an indicator of the business achieving its SPRING programme goals. An assumption within the SPRING Theory of Change is that 12 months will be sufficient for a business to engage with SPRING and launch a prototype. For one third of the Cohort 2 businesses, this assumption did not hold true. Two of these six businesses are expected to launch prototypes outside the 12 month window and four are not expected to launch at all. These same four received no prototype funding from SPRING, with two of them effectively disengaging from SPRING.

The stage of the business at the time of entering the SPRING programme together with the stage of the prototype on joining SPRING appear to be significant indicators of the likelihood of launching a prototype within the prescribed timeframe. Other factors that support prototype launch are the guidance and mentorship of the country managers.

Did SPRING enable businesses to develop prototypes that meet girls' needs?

As mentioned a number of businesses did not manage to launch their prototype within the prescribed SPRING timeframe, or launched later than anticipated, impacting on these businesses girl reach.

Nine businesses reported an increase in girls reached since their baseline measurement, with two reporting a decrease, possibly as a result of change to these latter two respondents' business models.

Just over two thirds of the girls reached by Cohort 2 businesses were reached in Nepal followed by nearly a third in Bangladesh. Pakistan businesses contributed only 4 percent of the girls reached, reflecting the late prototype launches and the non-launches that have been discussed above.

What works in reaching adolescent girls, with products, services, and business models?

In identifying channels that impede and facilitate girl access, the Cohort 2 businesses reveal a number of insights including;

- Using personal networks and utilising girls to attract girls works well;
- Socio-cultural settings that prevented girls' mobility made reaching girls more difficult, but can be eased through the use of ICT;
- Trusted older female relatives often acted as gatekeepers and either made decisions on behalf of girls or held significant sway in their decision making; and
- Male relatives are often important allies and gatekeepers to accessing girls.

Will businesses continue to target adolescent girls beyond the accelerator's lifetime?

To gain insights into the sustainability of the SPRING support, the evaluation team interviewed businesses from the first SPRING Cohort, timed one year on from graduating from SPRING.

Eighteen months after the end of Cohort 1 the majority of the companies continue to tweak and change their SPRING prototype. Most businesses have continued their SPRING initiative activities and continued to reach girls to at least some extent, and eight are in the process of scaling-up to other countries, regions or markets. One business is no longer specifically targeting girls, but are trying to reach them as a subset of another market group having expended their target market to include boys as well. Another business is trying to reach older girls.

Two businesses have decided to discontinue their prototype, especially in working with girls, while one continues to work with girls, but is in the process of developing a new model after realising weaknesses in its former version.

Most of the businesses from Cohort 1 report ongoing use of HCD as a methodology for business and prototype learning.

To what extent has SPRING supported a growing market for products, services, or business models benefitting adolescent girls?

Promoting the sustainability of SPRING, Cohort 1 business continue to explore markets for adolescent girls. Some of these are new product markets, while others are new geographic markets for the SPRING developed product or service. Eight businesses spoke of scaling up their prototype while four were exploring new markets either nationally or regionally.

A number of businesses reported feeling more equipped to attract and facilitate outside investment as a result of SPRING, and the reputation of their businesses has benefitted as a result of participating in SPRING. Five businesses reported new partnerships since participating in SPRING and four businesses reported an increase in competition for their target markets reflecting an interest in the broader marketplace for products and services for adolescent girls.

Lessons Learned and Recommendation

As a “critical friend”, the M&E Partner endeavours to provide regular and constant feedback to the IP. Lessons learned and recommendations are provided informally throughout the cohort and formally in evaluation reports. The IP has taken on board many of the recommendations set out in earlier evaluation reports, and continues to apply recommendations as they emerge. BPE lessons learned from Cohort 2 are organised below by OECD-DAC criteria; with the exception of Impact, which is addressed separately in the Impact Evaluations and Efficiency which is addressed in the VfM section in the PPE Report.

Relevance

1. **SPRING helped businesses refine their approach to target adolescent girls; however businesses also impact girls outside of the 10-19 target age range.** While adolescent girls have been the most important target for the programme, businesses have also been able to reach beneficiaries beyond adolescent girls, including older and younger girls. Therefore, strictly targeting adolescent girls has sometimes limited the extent of their reach and has limited the measurement of impact of the programme.
SPRING, or future programme iterations, should consider also monitoring indirect beneficiaries (of girls) outside the predefined adolescent girl age-range. An example of an important set of indirect beneficiaries includes female youth (e.g. 15-24), who can influence younger girls, and can have common characteristics (such as challenges accessing higher education, being young mothers, or access to medical services).
2. **Limiting businesses to only target the adolescent girl market can also limit prototypes’ commercial viability.** SPRING’s impact also goes beyond ‘girls’ and includes key stakeholders and indirect beneficiaries. While SPRING girls are a unique and important target market, this demographic also overlaps considerably with other groups. SPRING has accommodated businesses that look beyond a purely adolescent girl market by supporting prototypes that can have disproportionate girl impact.
SPRING, or future programme iterations, might consider expanding their monitoring. This might include key stakeholders who can impact adolescent girls (such as mothers, fathers and older male siblings); and indirect beneficiaries of the businesses’ prototypes (e.g. boys; households), especially where there is disproportionate girl impact. However, in these cases, there should also be clear attribution of impact, and not implied or assumed impact.
3. **Reaching girls is not a direct process, and often incorporates multiple potential routes.** Following from a Cohort 1 lessons that BOP girls might lack economic resources, it emerged from Cohort 2 that the redefined SPRING target of “vulnerable” girls also might lack direct access to these economic resources. As a result, SPRING businesses often need to engage with “gatekeepers” or economic decision makers. These gatekeepers might include parents, older siblings or older family members.

As it is not yet clear which of these routes best reach girls, or best impact on girls, SPRING should continue gathering evidence on the different routes to access girls, based on the research and experiences of different businesses.

4. **Men and boys play an important role in accessing and targeting girls and in promoting access to SPRING businesses' prototypes.** Programmes should recognise that HCD research might also focus on men and boys as role players, (See Section 2.2.1) and possible indirect beneficiaries, and should understand more about these role players.

SPRING and SPRING businesses should not discount targeting men and boys to better impact girls. The role of men and boys as facilitators of a relationship between SPRING businesses and SPRING girls needs further exploration. Future programme iterations should acknowledge and monitor non-girl related business benefit, even as a secondary indicator.

Effectiveness

5. **SPRING has used HCD in its own iterations, adapting the programme to better meet the needs of its businesses.** Allowing a second touch point (Bootcamp 2) has been an effective mechanism to allow businesses to learn from mistakes and to further refine their prototypes through HCD.

Future programme iterations should be designed with multiple touch points, and provide an opportunity for businesses to reflect on their application and learning regarding their prototype.

6. **HCD has facilitated business learning in multiple areas.** HCD has been adopted by many of the businesses as a general learning and iterative methodology.

It is recommended that HCD continues to be used as a training and learning methodology, and that SPRING continue to reflect on how to improve on this methodology for future programme iterations.

7. **HCD has not been utilised effectively by some businesses because of internal business parameters.** In some cases representatives of SPRING businesses have not been in a position to make changes to their business prototypes, because of their own limits in decision making.

Businesses in SPRING need to have the right level of decision making power. SPRING business representatives should be given authority to act within parameters regarding the SPRING prototype, and this should be made clear in the SPRING application process and confirmed during selection. Business representatives attending bootcamp need to have the necessary company authority to make decisions regarding the prototype.

8. **Businesses that appear to gain the most from SPRING have already invested pre-SPRING effort.** Businesses that benefit most from SPRING appear to be early prototype rather than early concept businesses.

SPRING should continue to weigh selection in favour of businesses with early prototype design and thinking in place.

Sustainability

9. **Through SPRING some businesses realise that girls are not a suitable match for their product or service.** While the improvement and refinement of selection criteria has added value to the SPRING process, it is unlikely that the selection criteria or process will ever be sufficiently robust to filter all businesses that might not target girls. The SPRING HCD process might have accelerated a natural attrition process, with businesses using SPRING tools to realise their need to pivot away from girls.

SPRING recognises that not all their businesses will continue to target or impact girls, but that these businesses still benefit from the SPRING process. **It is suggested that a programme acknowledge and monitor this non-girl related business benefit, even as a secondary indicator.**

10. **There are multiple reasons that businesses continue to target girls, but economic considerations are common.** Economic incentives appear to be the most significant motivating factors to encourage businesses to identify products and services that meet SPRING girls' needs. However, in some cases, these incentives were not sufficient and, as with any programme there is a rate of attrition, with some Cohort 1 businesses no longer targeting girls, or targeting them only as part of a wider social group.

While recognising that businesses might have multiple reasons for targeting girls, programmes should ensure that the economic fundamentals of this engagement are sound. SPRING ensures that the business fundamentals of the business prototype are sound through its multi-focal accelerator approach. (See PPE report Section 2).

11. **It is easier to reach girls as end users or clients than to incorporate girls into a business' value chain.** While there remains an opportunity for businesses to impact on girls in their value chains, this process does not appear to assist businesses to reach scale. (Nor does it assist the programme in achieving its targets). It is not clear at this stage to what extent girls in the value chain might benefit from greater impact than girls as end users.

Where girls' inclusion in the value chain is marginal to the business model, SPRING should advise businesses to carefully consider the potential challenges before embarking on this route.

Programmes should recognise that girls in the value chain might impact on their achievement of prescribed programme targets.

Cross Cutting

12. **While programme data is essential for SPRING, businesses do not appear to see its value outside of SPRING.** As part of the SPRING process, businesses are obliged to collect and report on various data points. However, businesses do not always see the direct benefit of this data and have limited capacity to interpret and use it, in spite of its value.

SPRING should make data collection and analysis applicable for businesses. This process could incorporate methods for data collection and ensuring data quality.

1 Introduction

1.1 Background and context of SPRING

1.1.1 Policy context and rationale for SPRING

The SPRING Business Case estimates that around 250 million adolescent girls (i.e. girls aged 10-19 years) are living in poverty worldwide³. The Business Case, and SPRING's subsequent *raison d'être*, suggests that access to assets (e.g. physical or financial resources, technology, insurance, or savings) can contribute to the economic empowerment⁴ of these girls and promote growth. Therefore, the Department for International Development (DFID) and the Nike Foundation, in partnership with USAID and Australia's Department for Foreign Affairs and Trade (DFAT), are funding the £16 million SPRING accelerator to support the economic empowerment of adolescent girls in developing countries.

SPRING aims to catalyse the design of innovative products, services, and business models that can help girls increase their earnings, savings, learning, safety, or well-being, and to encourage wider investment in these areas. SPRING aims to reach 200,000 girls by 2019. SPRING is designed to be an innovative, experimental pilot programme to contribute to ongoing learning.

SPRING is being implemented by a consortium of partner organisations including Palladium and fuseproject, an international industrial design and brand development firm and experts in human-centred design (HCD). The Implementation Partner (IP) team includes: a full time SPRING chief executive officer (CEO) and core project team based in London, additional part time support from other Palladium staff, a team of global thematic experts providing short term technical assistance; and local country managers.

SPRING has supported two cohorts of 18 businesses through a nine-month accelerator programme. Cohort 1 included businesses in Kenya, Rwanda and Uganda in 2015, and expanded into South Asia (Bangladesh, Nepal and Pakistan) for Cohort 2. Implementation of Cohort 3 with 19 businesses in East Africa (Kenya, Rwanda, Uganda, and the addition of Tanzania and Ethiopia) began in May 2017 and will conclude in February 2018. The application and selection process for Cohort 4 (in South Asia, including the three Cohort 2 countries and the addition of Myanmar) is underway, with the cohort scheduled to begin in March 2018.⁵

1.1.2 Purpose and scope of SPRING M&E

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

The evaluation of SPRING generates evidence and learning through three components, applied to each cohort:

- The **Programme Performance Evaluation (PPE)** assesses the effectiveness of the programme, provides regular recommendations to adapt the SPRING design and delivery between cohorts, and synthesises findings and lessons learned on programme design and delivery.
- The **Business Performance Evaluation (BPE)** assesses how business performance (e.g. in terms of sales, investment readiness, and number of girls reached) is changing as a result of participation in SPRING. It also generates lessons about what works and what does not in reaching adolescent girls.
- The **Impact Evaluation (IE)** uses longitudinal and quasi-experimental evaluation designs (where possible) to assess whether and how adolescent girls have benefitted from SPRING products, services, or income-generation opportunities. It will cover two SPRING businesses per cohort and involves tailored research at baseline (i.e. towards the end of the cohort phase) and a follow-up after the end of the cohort (with the exact timelines tailored to each business).

Through these three components, the SPRING evaluation adopts a **theory-based approach**, meaning that the evaluation design and implementation are framed by the SPRING Theory of Change (ToC). We assess whether

³ <http://www.girleffect.org/learn/faq>

⁴ 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, property and other productive assets (from which one can generate an income), skills development and market information.

⁵ See the SPRING Annual Report September 2016 – August 2017.

SPRING has delivered the types of change set out in the ToC, and achieved its objectives. Taking a theory-based approach also enabled us to explore which aspects of SPRING worked well, which worked less well, and the reasons for these results. The evaluation of SPRING runs in parallel with programme implementation, but will continue for an additional three years (until June 2022) after the programme itself has ended to capture longer-term impacts.

The evaluation is guided by an evaluation matrix, which identifies the core evaluation questions to be answered as part of the evaluation. The core questions are 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 remain intact.

1.1.3 Purpose of the SPRING Business Performance Evaluation Report

This report provides an evaluation of the business performance of SPRING's 18 Cohort 2 businesses and a mechanism for learning lessons and understanding "what is happening and why" within the businesses' operations and performance.⁶ The purpose of this report is to respond to the pertinent questions in the SPRING Evaluation Framework. These relate to the effect of participation in the SPRING accelerator programme on the businesses. In this way, the BPE will test part of SPRING's Theory of Change, with a focus on the outcome-level changes of how business performance might be adapting as a result of SPRING, generating lessons learned about what works and what does not for businesses to reach adolescent girls.

Findings for this report draw on the KPI data for all 18 businesses, detailed case studies with six businesses, participant surveys from Bootcamp 1, Bootcamp 2, and the End of Cohort (EoC) event, and an analysis of existing background documents the shared by Implementing Partner (IP).

This report is structured around the SPRING evaluation questions, organised according to OECD-DAC criteria. Evaluation framework areas that are relevant to the BPE, as shown in Table 1 below. The sections on relevance and effectiveness focus on lessons learnt from Cohort 2 businesses. Sections 2.2 – 2.4 provide an analysis of the impacts of various aspects of the SPRING accelerator programme for businesses and their prototypes, Section 2.5 provides a collection of lessons learned about the ways in which SPRING businesses and their prototypes have reached adolescent girls. The sustainability section looks back at Cohort 1 to draw lessons about the sustainability of both SPRING-supported prototypes and their subsequent impact to girls.

Table 1: BPE evaluation questions and structure of the report

Key BPE evaluation questions	Sections
Relevance: How successfully did SPRING target businesses to achieve programme goals?	
How successfully has SPRING targeted adolescent girls?	Section 2.1
Effectiveness: How successfully have SPRING inputs been delivered?	
How effective was HCD at helping businesses refine their SPRING product, service or business model?	Section 2.2
Effectiveness: To what extent has business performance improved as a result of SPRING?	
To what extent have businesses achieved their SPRING development goals?	Section 2.3
Did SPRING enable businesses to develop prototypes that meet girls' needs?	Section 2.4
What works in reaching adolescent girls, with products, services, and business models?	Section 2.5
Sustainability: Has SPRING promoted the continued growth of markets for products, services, and business models benefitting adolescent girls, beyond the SPRING-supported businesses?	
Will businesses continue to target adolescent girls beyond the accelerator's lifetime?	Section 2.6
To what extent has SPRING supported a growing market for products, services, or business models benefitting adolescent girls?	Section 2.7

⁶ SPRING M&E Terms of Reference

1.2 BPE evaluation approach and methodology

The BPE reviews and tests assumptions within SPRING's Theory of Change, by collecting data at the business level to contribute to SPRING's business case for developing a market for products or services for adolescent girls. A full discussion on the BPE approach and methodology can be found in [Annex 2](#), while the specific details on the processes and tools accompanying the above methods can be found in further Annexes. The BPE involves three components:

- **KPI analysis of all 18 businesses and in-person spot checks of KPI data conducted with half of the businesses:** We conducted a meta-analysis of Business Operations Forms and Key Performance Indicator (KPI) data reported by Cohort 1 and 2 businesses to date. Additionally, we conducted **Spot Checks** with nine businesses in Cohort 2 to validate the quality of KPI data both for the purpose of ensuring quality assurance of KPI data for SPRING reporting purposes, as well as for use in the SPRING M&E BPE and IE. See [Annex 2](#) for further details on the KPI analysis process, and [Annex 4](#) and [Annex 5](#) for details on the spot check methodology and results.
- **In-depth case study research with six businesses:** The BPE case studies capture changes in the business models and practices more closely, such as documenting how businesses have (or have not) used the support provided by SPRING to improve business performance, and reach adolescent girls. The case studies cover four businesses in Nepal (KGG, Paritran, R&D, and Rooster Logic), one businesses in Bangladesh (iSocial), and one business in Pakistan (Sehat Kahani). Details on how businesses were selected for case studies can be found in [Annex 6](#), the case study methodology can be found in [Annex 7](#).
- **Key informant interviews (KIIs) with Cohort 1 businesses:** Lessons from the Cohort 1 suggest that many businesses will only see an increase in their sales, reach of girls, and girl impact after the cohort phase has ended. Follow up interviews and analysis of KPIs was conducted on Cohort 1 businesses to capture these longer-term changes, including sustained impact on 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. 16 out of 18 Cohort 1 businesses responded to our requests for interviews. A copy of the topic guide can be found in [Annex 8](#).

Methodological limitations and mitigation strategies

The greatest limitation to the BPE remains in the need to balance reporting and findings from evaluation activities to help the programme learn and iterate, and to take into account the different rates of prototype progression across businesses. An important change made for Cohort 2 was the addition of a second bootcamp, approximately five months into the cohort. This meant that the prototype for businesses underwent further changes and iteration, delaying important processes such as the finalisation of KPI baseline forms (and further pushing back the date of Year 1 KPI for submission), the selection of businesses to undergo case study research, and the disbursement of prototype development funds (PDF), and thus delaying the launch of several prototypes.

A revision of businesses selected for BPE case studies took place following Bootcamp 2 to account for updates on the progress of prototypes and their launches resulting from further refinement during Bootcamp 2, (See [Annex 6](#)). Furthermore, despite timing case study fieldwork towards the end of the cohort, the analysis within the BPE is limited by the early stage of some Cohort 2 business prototypes. This limited the ability of case studies to delve into elements of business performance deriving from sales and girls reached.

These delays had knock-on effects with the revised timelines in the submission of KPI forms from businesses to the IP (and the subsequent sharing of KPI forms with the M&E Partner). The design of the BPE evaluation activities originally involved the sequencing of analysis so as to allow spot checks and KPI analysis to inform the focus of certain case study activities. However, with the revision of KPI form submissions, such sequencing was no longer possible without further delaying case study fieldwork.

Data quality and confidence in the data

During the BPE the team undertook a spot check⁷ of 9 of the 18 businesses in Cohort 2. The spot check findings for Cohort 2 reveal that a number of businesses needed to improve the way they record the number of girls reached. In three of the nine cases,⁸ beneficiary counting methodologies were found to possibly lead to the double counting of beneficiaries, as well as the counting of girls above the age of 19. These mostly pertained to incidences in which calculation for beneficiary figures could not be replicated as actual beneficiaries (including details on age or sex) were not recorded. In cases where the SPRING business operates through additional sales agents, counting beneficiaries was even more difficult as sales agents were found to have little incentive to collect consumer / purchaser data, and had little resources or capacity to do so. **These issues were discussed with SPRING and with businesses, and figures were adjusted where necessary ahead of SPRING's reporting period and the SPRING annual review.** The spot check process has also highlighted the importance of the role of the country manager in the involvement in the KPI data collection process.

⁷ Further details of our spot check methodology and findings can be found in our spot check tools and results, and spot check report ([Annex 4](#) and [Annex 5](#)).

⁸ These three businesses were estimated to contribute to approximately 27% of the Cohort 2 girl beneficiaries for the 2017 reporting period, or 49% of the girl beneficiary count of businesses selected for spot check. These percentages refer to the predicted girls reached figures, set out after Bootcamp 2 in February 2017. After Year 1 reporting, these three businesses accounted for 33% of the girls reached for Cohort 2, one year in.

2 Key Findings

2.1 How successfully has SPRING targeted adolescent girls?

In order to understand the relevance of SPRING, it is critical to understand the success of the programme in reaching its target (adolescent girls). While the PPE report examines relevance from the perspective of SPRING's selection of businesses, the BPE examines the extent to which SPRING businesses have successfully targeted adolescent girls. This section therefore looks more closely at the girls that SPRING businesses have identified as their targets, and the degree to which this changes, and how it changes, as a result of the business' SPRING participation.

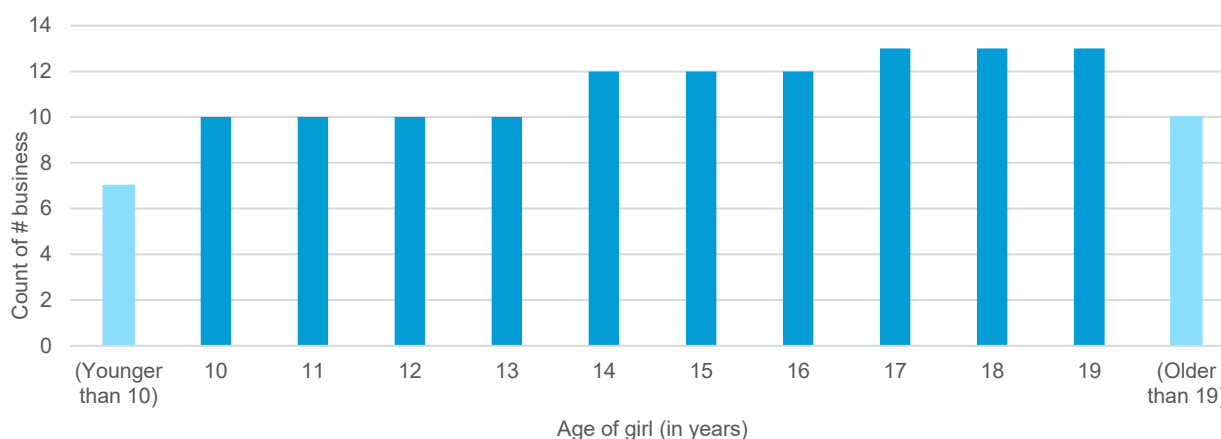
Did SPRING and the Cohort 2 business share a common definition of targeted adolescent girls?

As outlined in the PPE report, SPRING's definition of its targeted adolescent girls changed from Cohort 1 to Cohort 2. SPRING no longer includes the criteria of 'base of the pyramid' (BOP) as a part of its definition of targeted girls. As a result, Cohort 2 targeted all adolescent girls, with the aim a greater focus on 'vulnerable' girls.⁹ A finding from the [Cohort 2 PPE report](#) (see [Section 2.2.1](#)) is that learning from Cohort 1, there is a reduced emphasis on targeting girls within the value chain. The reasons include the relatively low ability to reach sufficient target numbers of girls in this way, and the many challenges business faced in working with girls in their value chain.

Business are targeting girls between the age of 10 and 19 years, but tend to focus on older girls

While the girls counted by SPRING businesses towards SPRING's final programme number all fall within the provided age range, [Figure 1](#) shows the distribution of ages of girls targeted by SPRING prototypes. Businesses have not limited themselves to the adolescent range acceptable to SPRING, but have extended their targeted age ranges to both younger than 10 and older than 19. Although SPRING's targets are by definition adolescent girls (e.g. 10 – 19 years old), the ways in which businesses often target girls at either the younger age brackets or older age brackets means that the distinctions at both the top and bottom of the age brackets are therefore less important to businesses. In some cases SPRING businesses already had prototypes that targeted women, and through SPRING these were adapted to focus on the SPRING adolescent girl market.¹⁰

Figure 1: Age of girls reached through SPRING prototypes¹¹



It is clear that there is a tendency for SPRING businesses to target older girls. This is supported by the SPRING baseline operation data which shows that the businesses targeted girls in secondary school (12 businesses) and those who have left school (nine businesses) with girls in primary school being targeted by fewer (five) businesses.

⁹ There is no current SPRING definition of vulnerability, and this might be problematic in clearly identifying girls targeted, reached and impacted. The current indicator definition sheets rely on the SPRING M&E Partner to identify vulnerable girls using the progress out of poverty (PPI) index. This index relies on assessing poverty as deprivation in terms of income and assets, but does not generally assess physical or mental health, security, or education, for example. Deprivation in all of these (and other) areas increases vulnerability.

¹⁰ See for example U-Health and Paritran.

¹¹ Source: Business Operations Form (Baseline), Cohort 2 businesses. Does not include the four SPRING businesses that did not launch prototypes.

However, in spite of this, 12 businesses marketed directly to the parents of the target girls, as opposed to the girls directly (four businesses) indicating that these girls as end users might not have the economic power to make their own purchasing decisions. This is further reinforced by only three businesses seeing girls as purchasers of their products (See [Figure 2](#)).

SPRING businesses mainly targeted girls outside urban areas, but faced challenges in reaching lower income girls

Cohort 2 businesses identified girls in rural and per-urban areas as their main focal points, with only two businesses identifying girls in urban areas as their exclusive target.¹² The SPRING shift from targeting BOP girls was picked up by the businesses, and regarded as an astute change: “[The] businesses or the ideas that have come up, particularly just for the poorest of the poor, a lot of them don’t survive very long because they’re not financially sustainable”.¹³ However, the issues of assessing vulnerability through a single dimension of poverty remains problematic. As a business respondent observed;

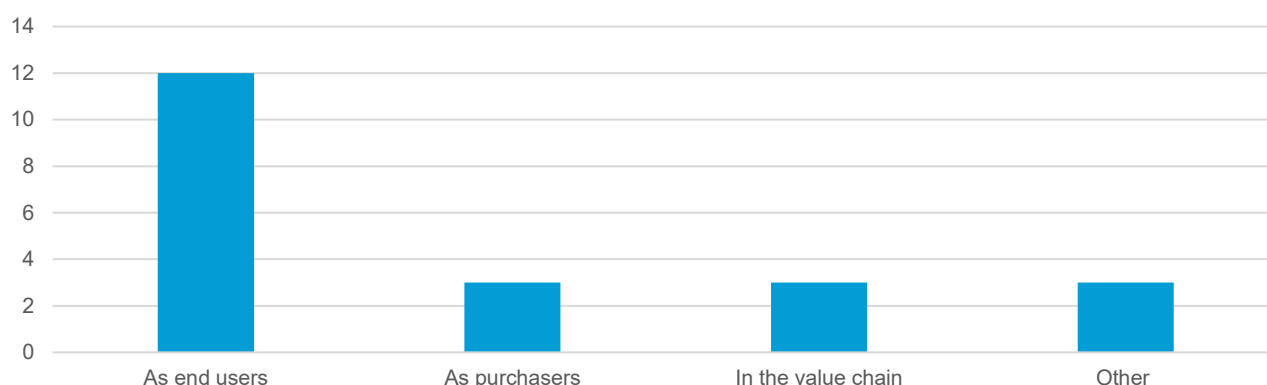
*I think, initially, ... it was more to do with girls from impoverished backgrounds and girls from rural areas and peri-urban areas but I think ... the socio-economic background became pretty agnostic after a while.*¹⁴

Several businesses faced challenges in setting their price points for access to their product, service, or business model by poorer girls and this is explored more in [Section 2.2](#). The relative “downgrading” of the socioeconomic status of the targeted girls might prove challenging to SPRING, as highlighted in the [Cohort 2 PPE Report](#).

Cohort 2 contains a greater focus on girls as end users, as opposed to girls in the value chain

Identifying girls as value chain participants was initially envisaged by a total of seven of 18 businesses in the cohort, but only three of these implemented the idea, while three now instead target girls as brand ambassadors.¹⁵ The vast majority of businesses see their targeted girls as end users. The challenges of including girls in the value chain is one that has repeated across the two cohorts and might require further investigation.

Figure 2: Ways in which SPRING prototypes engage girls



2.2 How effective was HCD at helping businesses refine their SPRING product, service or business model?

HCD is a core component of the SPRING accelerator programme, in which techniques taught at bootcamps are intended to help solve business challenges for targeting adolescent girls for commercially-based products, services, and business models. As one of SPRING’s outputs, participants are to benefit from HCD and other forms of SPRING technical assistance, to improve their business viability, and develop products and services to benefit girls.¹⁶ This section examines the specific role of HCD as a source of technical assistance, and its effectiveness in helping businesses refine their product, service, or business model. Descriptions of all the SPRING Cohort 2

¹² Source: Business Operations Form (Baseline), Cohort 2 businesses.

¹³ KII Respondent 29.

¹⁴ KII Respondent 27.

¹⁵ The distinction between brand ambassadors, agents, and/or trainees is not necessarily clear, but the assumption is that these are not expected to provide steady, regular income, if at all. Nor is the distinction between these roles and those in the value chain, especially for agents for service related businesses.

¹⁶ SPRING Logframe, Output 3 (February 2017).

prototypes can be found in [Table 2](#), including a description of the original prototype proposed for SPRING, and of the prototype by the end of cohort. The prototypes will be referenced in the discussions below.

Table 2: The original and revised prototypes, and girl impact pathways of all 18 Cohort 2 businesses¹⁷

	Original business prototype statement	Revised business prototype description	Girl impact pathway of revised business prototype
Ariia	Digital marketplace that will close the gap between consumers and artisans in Pakistan.	Ariia is developing a supply chain and training program that will allow them to create in-house designs, train artisans to create them, providing the necessary materials for production and then selling these high-quality products through a series of trunk shows to generate initial consumer interest.	• Girl artisans, who are recruited through collectives, will have a platform to market their products, thus improving their ability to reach end consumers and increase their earnings. • As a result of their collaboration with Ariia, girls will access social connections, and gain knowledge, skills and confidence. These changes, combined with greater incomes, will result in girl artisans being more likely to continue their education, will improve girl artisans' agency and value within their households/communities, and will contribute to better health and greater well-being of the girl artisans.
Dot & Line	In order to address the poor learning stemming from schools, Dot & Line will develop a high quality blended learning math enrichment program that is affordable and delivered after school, through a network of well-trained Pakistani women using a franchisee business model.	Creating an after-school math enrichment program that is affordable, interactive and facilitated by trained home based women, financially empowering them and boosting learning outcomes.	• Through the franchise (TFP) model, a greater number of girls will gain access to affordable, high quality tuition in Math. • Girls receiving tuition will improve their understanding of math concepts and confidence/attitudes related to learning, which will help them improve school performance and increase the likelihood of transitioning to secondary school. • As a result of exposure to positive role models and examples of successful women and girls delivered through curriculum, and improved attitudes and confidence around schooling/learning, girls will develop greater career ambitions.

¹⁷ Table is adapted from the Business Narratives for each SPRING business as of the end of cohort (August 2017).
 SPRING MONITORING AND EVALUATION – MARCH 2018

	Original business prototype statement	Revised business prototype description	Girl impact pathway of revised business prototype
Drinkwell	In order to address to 20 million people in Bangladesh drinking arsenic and other-contaminated water, we will offer arsenic, iron, and other contamination-free water through a hub-and-spoke model using Drinkwell technology to reach the village level through girl ambassadors.	Drinkwell is planning to launch a pilot to design, build and operate 20 water ATMs (with filtration systems) at Dhaka Wasa pumps throughout the city. They have already identified and contracted for the first three and further rollout is contingent upon the success of the initial launch and the ability to fund the rollout of the rest of the pilot.	- Urban girls increase their knowledge of WASH and gain access to filtered water from Dhaka Wasa pumps, reducing their exposure to contaminated water, improving their health - Girls will not serve as water ambassadors Girls will sleep more, as they will not have to boil water in the middle of the night Girls' families will save money, switching from buying water from "water sharks" to buying at a fair price directly from the pump
EasyPaisa	Savings product for girls - "Mera Apna Bachat" Account (My Own Savings Account). Branding will be supported by the development by a girl archetype depicting girl empowerment. Although the legal age to open a financial account is 18 years, girls 10-17 years will be indicated as a minor on the savings account. Girls will be accessed directly.	Launch a mobile savings account for married girls and women aged 18+ with targeted marketing through kiosks, radio, TV, etc. Potentially push financial literacy content to new girl account holders.	- Promotional campaign will create awareness of older girls' savings product, improve financial literacy of girls/their families, and lead to girls opening savings accounts. - Older girls with savings accounts will become regular savers and will accumulate savings to invest in their future. This will contribute to improved agency/perceptions of girls' worth and improved aspirations for girls, particularly for older girls who might have entered marriage recently.
Engro	Addressing nutritional needs of adolescent girls aged 10-16, by developing a fortified milk drink. This will enable them to make their own life choices.	Develop and launch a fortified milk beverage for children age 5-12, targeting mother purchasers.	Not available.
Goats for Water (Uprade)	To address rural communities' affordability issues around expensive assets such as solar pumps and lights by offering them a way to barter livestock.	Sell and install solar powered water pumps in rural villages, and then sell the goats received for payment on the open market. While goats will generally be sold within a day of receipt, Uprade will hold them for the month prior to Eid to increase their supply during the holiday season.	- Communities gain access to a steady supply of water by bartering livestock for solar water pumps - Girls are spared from having to collect water from far-away sources, thus saving time - The time girls save in collecting water allows them to attend school more regularly, engage in economically productive activities, sleep more, and improve well-being - Clean water supply leads to better hygiene and improvement in girls' health - Communities improve farming practices, improving yields through irrigation, and ultimately improving income as well as girls' nutrition

	Original business prototype statement	Revised business prototype description	Girl impact pathway of revised business prototype
			Communities increase income and therefore marry daughters later (this is a hypothesis but needs evidence).
iSocial (formerly InfoLady)	InfoLady came to boot camp seeking to scale existing InfoLady service model with minimal or no changes.	iSocial (formerly InfoLady) will launch 48 Kishori Kallyani, carrying a basket of goods and services focused exclusively on adolescent girls. These services will cover SRH, mental health, and education.	- Girls improve their SRH knowledge and families increase knowledge of risks of early marriage, thereby delaying marriage and improving health outcomes - Girls improve access to information about career and training opportunities, helping them to create a career path or find a job, thereby increasing their perceived value in the household - Girls feel supported with a trusted friend (Kallyani), and access third-party mental health and SRH services via Kallyanis, improving their well-being - Girls gain access to life-improving products and services (TBD based on what will be in the basket) - Girl Kallyanis (those who are <20 years old) gain skills, have steady employment/income, and become esteemed role models
JBS (Nawa Bihani)	Develop a working business model that includes a savings product for girls as well as a delivery model for value-add education and agricultural training to enhance girls' knowledge and increase family income.	Nawa Bihani is a savings club for in-school girls, along with financial literacy training and a curriculum of life skills classes for group members.	- Girl savings group members save money and get access to financial services - Girls learn practical skills that can be used to increase family income - Girls improve their own self-perception/self-esteem as well as their agency - Girls get access to advice about career / educational opportunities - Girls' families take out loans for girls' education, solar/biogas or other expenditures that benefit girls - Ideally girls marry later and extend their education / enter into income generating activities
KGG	KGG came to bootcamp with several options for their business prototype, including:	Launch a new product basket through new distribution model - district hubs overseeing independent sales agents - with a complimentary inventory management and CRM system.	Sales agents, some of whom may be adolescent girls, will get increased and more sustainable income, which may help to change perceptions about girls in their communities

	Original business prototype statement	Revised business prototype description	Girl impact pathway of revised business prototype
	- Design and secure a financing system to solve cash flow issue for scaling up. - Design a payment system to enable MFIs to promote KGG products to their members. (At the moment MFIs cannot buy stock, each member has to pay for the products they purchase which makes it more challenging to collect and process payments for KGG. - Look at expanding the product line to include sanitary napkins and other items (TBD based on research), targeting existing customer network. - Expand existing Avon-Lady sales model		Girls in rural areas will have improved access to products that may improve their lives (e.g. cook stoves and water filters that contribute to better health, solar lights that improve safety and make it possible to study, sanitary items and underwear that improve well-being/confidence)
NexSource (U-Health)	How to develop a working business model that includes telemedicine (including a proprietary service model around that) augmented with a secondary digital 'gadget' business and EMR platform.	U-Health will utilise telemedicine technology to offer both clinic- and home-based consultations to rural female patients. The all-female, in-clinic experience now includes not only telemedicine, but a larger suite of services including blood testing, a fully functional pharmacy, and ultrasounds. In clinics, adolescent girls will be trained to serve as physician assistants.	- Girls will be trained and equipped to become physician assistants, and will establish telemedicine clinic franchises. These girls will earn a living as a PA, will serve as role models to other girls, and will contribute to improved perceptions of girls' value in the community. - Girl PAs, supported by distance-based physicians, will use U-Health's e-healthcare tools to provide care for girls (and others in the community), in their telemedicine clinic franchises; meanwhile, older female PAs will provide at home healthcare services. This will make healthcare more affordable and convenient, leading to greater use of healthcare by girls and their families. - Girls' health and well-being will improve as a result of the care they receive.
Paritran (Fightback)	Develop a working business model for Paritran Fightback that attracts retail customers (i.e. B2C rather than B2B). This will address the slow, unpredictable sales cycle from institutional clients such as donors, NGOs and corporates. The prototype will look at customer acquisition, teacher recruitment and training, delivery model, partnerships and marketing. The benefit of a retail model will be to scale up the delivery of Fightback	Scale up Fightback Girls by running in-school en masse training programs delivered through schools. In order address resource bottleneck, increase operational capacity, and maintain consistent quality as the program scales, instructional videos (mental, vocal, and physical) will be integrated into both training for 'training of trainers' and program delivery to end users. A strategic business development approach has been	- Girls gain a physical, vocal and mental skill set, leading them to feel safer and more confident and helping them mitigate harmful situations - Training girls in large groups with their peers creates a sense of power and will help them feel part of a peer network of empowered, strong, girls, leading to greater confidence - Parents may feel able to allow girls to engage in more educational or economic activities

	Original business prototype statement	Revised business prototype description	Girl impact pathway of revised business prototype
	to reach more girls, develop a diverse customer base, faster, more regular sales cycle and strong alumni network.	developed to achieve scale and will be refined as implementation in the market begins.	outside the home (girls gain mobility) if their fear is reduced • Parental sensitization will lead to recognition of girls as victims rather than instigators, shifting norms around violence against girls (shame and blame)
R&D	Design and develop a model for village agro-centres. Farmers can buy seeds, fertilizer and tools, get crop management training and then sell their vegetables back to R&D to increase their yield and income.	Having already launched their agro-centre - providing a one stop shop seeds, tools, and training - with a demo farm, R&D is launching 10 more demo farms, increasing their reach and allowing them to diversify their crops and training	If farmers spend 1-2 hours each day working on their land, using a controlled environment (greenhouse), planting the right crops and using labour saving tools, these families could earn a decent living off their land. • Girls save significant time on manual agro labour tasks such as weeding, water collection etc. • Girls see Smart Farming as an opportunity to develop a viable livelihood. • Farmer families with girls increase their income from increased productivity and accessing a market, It is worth noting that over 90% of the farmers they work with are women and out of 113 farming families interviewed around the prototype Agro Centre in the village of Gundu, 107 had an adolescent girl in the family.
Rooster Logic	Design and develop an operations systems to engage a network of young women across Nepal to become accurate enumerators. This will involve developing a new app interface for the Rooster Logic platform and a human resource recruitment and management system.	Perform two paid surveys a month in earthquake affected zones with 145 <i>Sukarmis</i> , collecting data to prove out the model and their ability to sell the service into corporate clients	• Through Sukarmi training, girls become more tech-savvy, and gain value added skills such as leadership and public speaking, leading them to become more confident and employable • Girls from diverse communities in urban, peri-urban rural areas will get access to flexible, local, respectable jobs, allowing them to gain work experience and earn income, thereby increasing their agency • Girls feel a sense of belonging to the Sukarmi network of girls - aspiring, empowered, digitally connected. • Girls in communities with Sukarmis gain role models and increase their aspiration

	Original business prototype statement	Revised business prototype description	Girl impact pathway of revised business prototype
Shreenagar	Develop and launch a working business model, brand, and new packaging for the distribution and sales of Golden Eggs at local independent retail shops; develop and launch a consumer campaign targeted at adolescent girls to promote eggs as a complete nutritional package and increase overall egg consumption in Nepal.	Launch a new product - Sunaulo Anda - into the market. They are repurposing their golden eggs to be sold at a lower price point in small retail shops, and will be rebranding them to be sold either in low-cost packaging or as individual, loose eggs. The funding will be put towards marketing and awareness campaigns.	- Girls become more aware about the importance of nutrition (and the role of eggs in a balanced diet) - Canteens, schools, and mothers targeted by nutrition campaigns will start serving eggs more often to girls. - Girls will start eating a healthier diet, including more eggs, improving their nutritional status and thereby improving their energy levels and overall health
SmartPaani	Develop a sustainable business model to reach BOP communities and enable girls and their families to get easier access to clean water. To do this they are targeting schools as a community water filtration and purification hub. This will involve user research; refining the product to make it more attractive, user friendly and easier to maintain for schools; creating a distinct marketing pitch targeted at schools and establishing a revenue model that enables schools to cover long term maintenance costs. Margin to SmartPaani from sales of water will help fund filters in other schools.	Installation and maintenance of their clean water solution at schools. This includes a newly designed and branded filter tank, servicing and monitoring, and a branded WASH education experience. SmartPaani wants to install five filters by end of year.	As the prototype will not focus on water sales through schools, girls saving time in collecting water is no longer included as a girl impact pathway.
SPN - MSI	Design and develop a working business model and delivery system for a value-add girls' membership club enabling girls to gain access to sports facilities, educational facilities as well as learning about sexual and reproductive health.	GirlConnect is a girls-only community space that offers a suite of services including sports (ideally futsal), academic support, computer access, mentoring, arts and dance classes, and SRH. Funding will be used to set up the physical location, which MSI believes will be serving 175 girls by June	- Girls attending SRH sessions learn new skills and knowledge about how to stay safe and healthy, and practice health-promoting behaviour/ take more control over their sexual and reproductive health - Girls attending homework sessions become more interested in school achievement, leading to better performance - Girls attending other skill-based sessions/seminars develop valuable skills such as public speaking, IT skills, and trade-related skills, leading to greater confidence and agency - Girls participating in mentorship gain role models and/or leadership skills - Girls become part of a peer support network to strengthen social capital

	Original business prototype statement	Revised business prototype description	Girl impact pathway of revised business prototype
Switch (Zoya)	A mobile health infotainment solution with two types of technologies, SMS and IVR (audio), offering customized health tips, SMS advisory, weekly articles, period tracker. Send research prompts to keep refining data. Refer users to clinics and other healthcare facilities.	Switch's prototype - Zoya - is the health and wellness app component of their content and service delivery platform, targeting adolescent girls and mothers.	- Girls gain access to relevant health information (on topics such as SRH, menstruation, mental health, where to go for care, etc.) and role models via app and SMS features (such as 'heromentaries') - Sanctioning messages by 'religious' authorities will encourage the male members of the family to allow greater access to mobile phone for women and adolescent girls in the house - Girls who engage with content will improve knowledge, awareness and attitudes around health topics covered - Improved knowledge and exposure to role models will improve girls' confidence, improve preventive health behaviour and increase girls' use of available healthcare options (clinics)
Sehat Kahani	How to best design a user experience for patients at our clinic and develop a model to effectively engage stay at home women physicians while building partnerships with third parties to house our clinics so that we can start the maximum number of clinics over the next two years. We also seek to develop and prototype a business extension of our services catering specifically to young adolescent girls, identifying their needs, designing a set of services for them and how best to launch these services.	Sehat Kahani will offer peri-urban and rural communities with health and other in-house diagnostic services (particularly those targeted at young mothers) through their clinic system run by female doctors and through home visits conducted by community health workers. Their initial prototype will include five clinics: three in peri-urban Karachi and two in rural Sindh.	- Girls (and their families) who are exposed to a community awareness campaign will increase their awareness/knowledge related to girl-focused health topics (e.g. risks associated with early marriage/child birth, importance of good nutrition) - Availability/convenience of clinical care at home and nearby clinics, coupled with a better in-clinic experience, will lead to increased care-seeking and use of Sehat Kahani services by adolescent girls - Improved knowledge/awareness and increased use of healthcare will lead to greater use of contraception by girls, and improved diets for girls. These behavioural changes will result in improved nutritional status, improved overall health and well-being of girls, as well as delayed marriage and childbirth.

SPRING has made important changes to improve the effectiveness of HCD for businesses

HCD is used to help identify and plan for the challenges that businesses face to reach scale with their prototypes. This is achieved by using HCD techniques, which fuseproject introduce at Bootcamp 1, so businesses are able to gain a better understanding of their key users (such as girls as the end user or purchaser), as well as the mapping of key elements of their prototype, such as its stakeholder ecosystem, competitive landscape, and service experience. These are explored by businesses at Bootcamp 1, which is followed by a period of 'HCD research', which allows businesses to explore questions, assumptions and knowledge gaps, which emerge from this understanding of their prototype. Businesses then take their research insights into Bootcamp 2, where with the help of fuseproject, are able to further iterate and refine their prototype.

An important change SPRING has made for Cohort 2 has been to redesign the accelerator component to better ensure the effectiveness of HCD by rolling out HCD research to all 18 businesses in the cohort,¹⁸ and the addition of a second bootcamp as part of the programme.¹⁹ This change allowed for fuseproject to breakdown the iteration process into the three steps explained above. By supporting HCD research between bootcamps, SPRING helped ensure that all businesses would have the opportunity to collect feedback and refine their prototypes in a structured way. This in turn made it much easier for SPRING to instigate and track the refinement of business prototypes by SPRING businesses within the accelerator programme.

An exploration in the role of HCD in SPRING, and SPRING's effectiveness in the use of HCD in programme design and providing technical assistance and training on the use of HCD, can be found in the [Cohort 2 PPE Report Section 2.4](#). Building on the data collected by the IP through the M&E system²⁰ and through the BPE case studies, this section explores the resulting impacts of this change for businesses and their prototypes, by first examining what businesses explored during HCD research, the types of findings produced by HCD research, and then the resulting types of changes, or refinements, initiated in prototypes as a result.

2.2.1 What insights did HCD research yield?

HCD research was not simply 'girl research'; it was used to help businesses gain insight into other key stakeholders and purchasers beyond girls

During Bootcamp 1, SPRING helped businesses identify questions, or design challenges, that warranted further research. It also sought to have a "specific focus on the elements of research that would benefit from adolescent girl participation", whereby the types of girls to participate in research would be identified during bootcamp.²¹ Before the end of bootcamp, businesses worked with their assigned moderators and fuseproject to identify the elements of their business prototype to be researched, the hypotheses and rough prototypes to be used (or tested) during research, and the recruitment profiles of prospective respondents, including adolescent girls. Businesses worked with fuseproject and assigned moderators to create research questions and research designs, which would then be carried out by the moderators with the assistance of a centralised research coordination firm.²² In addition to the HCD research support received by all businesses, some businesses pursued further research with business stakeholders or on their competitive landscape.

Businesses said they "got important insights from the girl research," helped support and "validate the business idea," "proved the hypothesis" and "gave a better understanding of customer psychology to help us develop our prototype better."²³

The perspective of adolescent girls was a particular focus for HCD research.²⁴ However, HCD research included a broad spectrum of participants (see [Table 3](#) below), which included mothers (9 businesses), fathers (5 businesses), other stakeholders (7 businesses) and in one other case, boys. While girls are often defined as the 'consumers' to which prototypes are targeted, this was not always the case. Consumers also includes the targeted purchasers of

¹⁸ In Cohort 1, only five businesses received the opportunity and support (technical and financial) to conduct HCD research.

¹⁹ See SPRING's 2017 Annual Report (p. 27 on Output Indicator 3.2) and the [Cohort 2 PPE Report Section 2.4](#) for further discussion on this change.

²⁰ Such as the business narratives, business operation forms, and KPI data.

²¹ See: SPRING Cohort 2 Bootcamp 1 blueprint.

²² Moderators would work closely with the Research Logistics firm, TNS, to plan the research, with weekly input from fuseproject. Further details about the set-up of HCD research, and the effectiveness of this process, can be found in the [Cohort 2 PPE Report](#).

²³ Businesses responses from the BC2 survey for C2 businesses. Businesses were asked the question "Q.6. Thinking about your responses for Q.5 above what are some of the reasons why you found some elements of support useful, or not useful?"

²⁴ HCD research was also thus referred to as 'girl research' throughout Cohort 1 and for much of Cohort 2 – this includes in

the prototype, which also include important gatekeepers to girls, such as institutions, and mothers and/or fathers. Therefore, HCD research was not exclusively conducted as 'girl research'.

Table 3: Types of research participants of HCD research with businesses

Business Name	AA	DL	DW	EP	EN	GW	IS	JB	KG	NS	PT	RD	RL	SH	SP	SN	SW	SK
HCD research participants																		
Girls	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Boys		✓																
Mothers		✓	✓		✓		✓	✓			✓			✓	✓	✓		
Fathers			✓	✓				✓			✓						✓	
Other stakeholders	✓	✓					✓		✓			✓		✓	✓			
Key																		
AA: Ariia; DL: Dot & Line; DW: Drinkwell; EP: EasyPaiza; EN: Engro Foods; GW: Goats for Water; IS: iSocial; JB: Jeevan Bikas Saamaj (Nawa Bihani); KG: Kalpavriksha Greater Goods; NS: NexSource (U-Health); PT: Paritran (Fightback); RD: R&D; RL: Rooster Logic; SH: Shreenagar; SP: SmartPaani; SN: Sunaulo Parivar Nepal (Marie Stopes International); SW :Switch (Zoya); SK: Sehat Kahani.																		
Other types of customers: Ariia – women purchasers of products; Dot & Line – women teacher franchise partners; iSocial – existing Kallyanis; KGG – new and existing 'entrepreneurs' who sell KGG baskets; R&D – farmers; Shreenagar – shopkeepers; SmartPaani – community members and students																		
Source: IP Document, Cohort 2 Business Narratives (End of Cohort); Business Operations Form Oct 2016 – Jun 2017; Business Research Reports.																		

HCD research has also been used to target a number of areas of investigation. [Table 4](#) provides an indicator of several key areas investigated using HCD research. While HCD research was used to explore adolescent girls' aspirations and challenges, this was not exclusively so. Seven businesses used their HCD research to specifically explore girls' aspirations and experiences, while eight businesses used HCD research to explore their customers' interactions and experiences using their products or services, and seven businesses used HCD to test customer preferences about products.

Table 4: Prototype areas researched as part of HCD research

Business Name	AA	DL	DW	EP	EN	GW	IS	JB	KG	NS	PT	RD	RL	SH	SP	SN	SW	SK
HCD research areas																		
Girl aspirations and experiences	✓		✓	✓	✓	✓						✓	✓					
Curriculum design		✓						✓			✓					✓		
Customer / user experience			✓			✓		✓		✓			✓		✓		✓	✓
Customer / purchaser preferences	✓		✓		✓		✓		✓					✓				✓
Branding		✓												✓				
Attractiveness of franchise model		✓								✓								
Pricing structure		✓									✓			✓		✓		
Key																		
AA: Ariia; DL: Dot & Line; DW: Drinkwell; EP: EasyPaiza; EN: Engro Foods; GW: Goats for Water; IS: iSocial; JB: Jeevan Bikas Saamaj (Nawa Bihani); KG: Kalpavriksha Greater Goods; NS: NexSource (U-Health); PT: Paritran (Fightback); RD: R&D; RL: Rooster Logic; SH: Shreenagar; SP: SmartPaani; SN: Sunaulo Parivar Nepal (Marie Stopes International); SW :Switch (Zoya); SK: Sehat Kahani.																		
Source: IP Document, Cohort 2 Business Narratives (End of Cohort); Business Operations Form Oct 2016 – Jun 2017.																		

Research that explored the aspirations of adolescent girls often provided important insights that tested assumptions businesses held about adolescent girls, or served to inform the design of curricula

The ways in which businesses used HCD research to explore the aspirations of adolescent girls both proved and disproved theories about girls across the cohort's businesses. Goats for Water and Rooster Logic used HCD research to confirm that their prototypes were of interest to adolescent girls; for Rooster Logic, HCD research provided insight that the job of a Sukarmi girl was in demand for adolescent girls, and that recruitment was much easier than anticipated. Goats for Water affirmed that the provision of water pumps did result in time saving for adolescent girls, meaning they had more time to pursue other income-generating activities. For Engro, HCD research confirmed that while adolescent girls' diets were deprioritised in comparison to their male counterparts, that mothers did value products that provided particular health benefits for their daughters.

Box 1: How Rooster Logic used HCD research to inform understand the needs of girls in the value chain

Through girl research and working with adolescent girls on a daily basis, Rooster Logic learned that girls needed additional training to keep them motivated, engaged, and therefore retained as Sukarmis (translates as good or noble worker). The business learned that by building girls capacity through free or low-cost training, girls were more likely to be engaged and retained in the value chain, even at times where there was less work available. For example, the business introduced girls to Toastmasters events to build confidence and public speaking skills. Rooster Logic drew on its network of contacts to deliver low-cost photography course and 'photography walk' throughout Kathmandu, Nepal delivered in September 2017. This was able to broaden girls' social horizons and increase their social capital.

On the other hand, HCD research was equally important in disproving theories about adolescent girls, which meant that businesses had the opportunity to pivot away from their original ideas. This was the case for businesses such as R&D, Ariia, Drinkwell, and EasyPaisha. For R&D and Ariia, research insight provided greater complexity to the ways in which they assumed girls sought to benefit from income; while for R&D, adolescent girls earned income from farming but did not aspire to stay in farming. For Ariia, adolescent girls sought more than just income through artisan crafts-making; they had greater aspirations towards gaining skills and design / product knowledge. Drinkwell learned an important lesson from HCD research that adolescent girls were not suitable as potential brand ambassadors, due to prevailing cultural norms that did not approve of girls working on their own or with strangers. EasyPaisha's research revealed that while girls were able to save some money, their HCD research importantly revealed that unmarried adolescent girls had very little control over their earnings, and that parents did not believe that adolescent girls (and boys) would be able to save effectively.

Four businesses used HCD research to better understand the needs of their target adolescent girls in terms of the design of training or education curriculum. These four businesses are Dot & Line, JBS, Paritran, and SPN. Of these four, two were modifying existing training / education programmes (Dot & Line, Paritran), while JBS adapted a programme for girls, and SPN sought to explore a new offering.

Box 2: How Dot & Line used HCD research to understand the needs of users and stakeholders

Dot & Line's HCD research found that current teachers had higher income requirements and that unemployed women seemed more capable of learning new behaviours. The research also found that teachers needed content training and smaller classes (3 – 6 students at a time). Feedback from girls and boys revealed gender differences. Boys asked for the content to be more gamified. Girls preferred the worksheets because they could revise the answers. Parents wanted better grades and strong discipline or *sakti* (strictness). The HCD research put the business in a better position to understand the needs of teachers, parents and pupils and adjust the prototype accordingly.

For Paritran, HCD research was used to adapt the curriculum more closely to what participants wanted: this helped shift the emphasis of the Fightback programme from 'self-defence' to peer-to-peer learning and non-physical skills.

Box 3: How Paritrans used of HCD research to refine a curriculum

Fightback found that confidence, girls' empowerment and self-esteem building were of more importance to girls than the physical self-defence training and subsequently changed its prototype to incorporate more training on "verbal judo," into the curriculum. Self-defence training was subsequently refined to better address the needs of girls.

In the case of Dot & Line and JBS, HCD research helped better identify the types of adolescent girls for whom their more established curricula were suited. For JBS, this meant targeting girls in government rather than private schools; for Dot & Line, this meant targeting more well-off families rather than lower income families. In the case of SPN, HCD research identified the importance of including educational content as well as a diversity of trainings as part of the 'girl hub' offering. Additionally, for Paritrans and Dot & Line, HCD research also demonstrated the need to digitise the curriculum.

The focus of the greatest number of businesses was on understanding the user experience, beyond simply the ways in which they impact adolescent girls

Eight businesses in total used HCD research to understand the user experience of their business product or service. This included research on the ways in which potential or existing customers interacted with a particular product or service, to understand their 'pain points'²⁵: examples include Drinkwell's examination of their water subscription sign-up for new users, the location of water pumps for Goats for Water, perceptions of their water filters and storage for SmartPaani, the clinic experience for both Sehat Kahani and NexSource, the use of savings groups across two groups of school girls for JBS, and the ways in which users interacted with digital or mobile application interfaces, such as with Switch, NexSource, Sehat Kahani, and Rooster Logic. By identifying and addressing these pain points, businesses were then able to adapt their prototypes to suit the needs of their prospective users.

Box 4: How SmartPaani used HCD research to solve an industrial design challenge

Using HCD research SmartPaani resolved a key design challenge. They discovered that their SmartPaani water filter did not convey trust amongst community members and students, as they appeared like a tank with sitting, stale water ("basipaani") in it. They did not see the system as a highly effective water filter due to its basic appearance. Therefore, as part of its revised SPRING prototype, SmartPaani was able to draw upon support from fuseproject on industrial design to design a branded water tank, with an updated logo to house the filter. Further SPRING support comprised the design of a promotional pamphlet to accompany the purchase of a filter by institutions and communities.

For businesses to use HCD research to test pain points, these businesses needed to already be in market with their prototype or have a minimum viable product, and therefore have existing customers. However, this insight provided businesses with simple ways to alter their prototype based on the feedback of users.

Research on potential users also involved men and boys. Men are still important stakeholders to decisions at the household level, although this can differ not only between countries, but between different areas in which businesses are operating. For example, KGG found that in Dhading, fathers played an important role in making purchasing decisions, while this was not the case in another KGG-operating area, Chitwan. In the case of Drinkwell's research, research was conducted with fathers who were still very much the gatekeepers of their daughters' ability to pursue work (for instance as Drinkwell brand ambassadors). In the case of EasyPaisha, fathers appeared to have strong influences over the earnings of adolescent girls (and therefore, their ability to save).

Furthermore, for two businesses, research revealed that in some cases parents did not distinguish the products between boys and girls: this was the case for Dot & Line's tuition, as well as for EasyPaisha's saving products. Even

²⁵ A 'pain point' is a moment in which a user (either an end user or purchaser) might have difficulty in using the product, or engaging in the service. Pain points can culminate either in the product or service being used incorrectly, or not at all.

while parents were in support of special products for girls, they still voiced concerns about not excluding boys. Paritrán's HCD research brought up an additional design challenge of what to do with boys while girls are undertaking Fightback training, while for Engro's parent participants, having a product differentiated for girls did not address their need to provide products for their sons. Similarly, parents and teachers for JBS's savings group training also voiced interest in providing similar services to boys.

Similarly to more traditional market research, businesses also used HCD research to better understand the purchasing or branding preferences of customers, and to test price points and franchise models

For businesses focused on providing consumer goods to customers (such as Ariia, iSocial, KGG, and Shreenagar), HCD research was particularly useful to help businesses understand their customer preferences. Ariia used HCD research to test and validate a high demand for artisanal products, while both iSocial and KGG used HCD research to determine the right product mix for their respective product baskets. Shreenagar used HCD research to test the appetite of adolescent girls for egg products, noting instead that while girls did not show a particular preference for eggs, their nutritional value was recognised by mothers. Related to this, two businesses used HCD research to specifically test their brand design, using their specific brand to target particular audiences (Shreenagar using their 'brain power, body power, and beauty power to target adolescent girls, while Dot & Line targeted both potential teacher franchise partners and mothers with their brand identity).

Businesses also used HCD research to better understand *who* makes the purchasing decisions within the household for products targeted towards adolescent girls. This understanding is reflected in the targeting of mothers, fathers, or both as participants in the HCD research. Two businesses (EasyPaisa and Switch) opted to specifically target fathers, while six (Drinkwell, Engro, iSocial, Shreenagar, SmartPaani, and SPN) targeted mothers specifically.

Lastly, HCD research was used by four businesses to test price points and franchise models for their prototypes. This step was particularly significant for Dot & Line, who used their HCD research to test both their price point for both prospective customers (parents, for both their sons and daughters), as well as for their potential teacher franchise partners. In its HCD research, Dot & Line found that in spite of their curriculum being effective for lower income families, HCD research revealed that lower income families were not willing to spend more on the offered higher value products. However, by targeting higher income families, this meant that their teacher franchise model was more tenable, as potential teacher franchise partners were attracted to the offer of higher pay and the upmarket brand. Similarly, NexSource used HCD research to test the willingness of adolescent girls to become physician assistant franchisees. While research found a willingness in adolescent girls to be physician assistants, there were still notable mobility barriers for unmarried (and therefore younger) physician assistants.

Contrary to the experience of Dot & Line, Shreenagar's pricing research revealed that they could reach a lower income target market with their product, as local shops (and not high end supermarkets) were where most of their research participants purchased their eggs. Therefore, Shreenagar modified their branding and target market to adjust to this, creating a new branding for their eggs. Both Paritrán and SPN used HCD research to test parents' willingness to pay for additional / afterschool programming for adolescent schoolgirls. In both sets of research, businesses found that parents *were* willing to pay for special programmes, recognising the particular benefits for girls. For Paritrán, HCD research helped validate the en-masse training model as both a profitable and scalable way of offering Fightback training, as it allowed for cost sharing between schools / alumni associations and parents. For SPN, HCD research validated that parents were willing to pay for girls to participate in activities offered from a centralised location.

HCD research still has some limitations

In addition to the coordination challenges with the research coordinator and delays in receiving research insights (detailed in the [Cohort 2 PPE report Section 2.4](#)), businesses also faced challenges when the wrong participants were recruited for HCD research. This was the case for Drinkwell, Dot & Line, and iSocial, where the research participants did not fit the recruitment profile they had specified in areas such as economic bracket.

In cases such as Shreenagar and Engro, where HCD research feedback revealed that adolescent girls did not generally like the products (eggs and milk respectively), HCD research is severely limited by its small sample size (limited to 1-4 focus groups and / or interviews) and not able to provide representative insights in the same way that more traditional and intensive forms of market research might. Therefore, for those businesses who used HCD research in a manner similar to other forms of market research to test preferences of potential customers would have research insights with limited applicability.

2.2.2 Are HCD techniques taught at bootcamp relevant for solving business challenges in targeting adolescent girls with commercially-based products and services?

The prompt for this section comes from one of the assumptions built into the SPRING ToC.²⁶ Reflecting on the ways in which SPRING businesses have conducted HCD research and gained insights, this next section explores the ways in which the culmination of HCD techniques (that is, the combination of HCD research and then the iterative refinement of prototypes based on HCD research insights) have been relevant for solving business challenges for businesses targeting adolescent girls for commercially-based products and services. In this section, we break down this question into two parts: “Are HCD techniques relevant for solving business challenges?” and “Are HCD techniques relevant for targeting adolescent girls with commercially-based products and services?”

Looking across the different ways and areas in which businesses used HCD research (see Table 4 above), we have grouped these thematic areas in order to understand the ways that businesses have used HCD for two general purposes: to solve businesses challenges to grow their existing offering, or to better understand girl-specific problems and therefore pivot an offering to girls.

Businesses who used HCD to solve business challenges included those who conducted research on areas such as understanding the user experience, understanding customer and/or purchaser preferences, test branding, and to test pricing structures, and the attractiveness of franchise models. While research to understand users’ experience or purchasing preferences may include research with adolescent girls as the main users, we categorise these as solving business challenges (and not to understand girls) as their HCD research was not specific to modifying the offering to meet the needs of girls. In many cases, girls were already being reached, but the aim of HCD was to find ways to increase their reach of their current users.

For businesses who used HCD specifically and explicitly to better understand and target adolescent girls, they used HCD research to better understand the needs of girls through their aspirations or experiences, or to design curricula specific to targeting girl problems.

The uses of HCD across these two categories within Cohort 2 businesses can be found in Table 5 (below). For the most part, businesses used the HCD process to *both* gain a better understanding of girls and to solve business challenges, although seven businesses used HCD to more to solve business challenges (iSocial, NexSource, Shreenagar, SmartPaani, Switch, and Sehat Kahani), while two used HCD to solely better understand girls (EasyPaisa, R&D).

Table 5: Prototype areas researched as part of HCD research

Business Name	AA	DL	DW	EP	EN	GW	IS	JB	KG	NS	PT	RD	RL	SH	SP	SN	SW	SK
HCD research areas																		
To understand girls				✓								✓						
To solve business challenges							✓			✓				✓	✓		✓	✓
Both	✓	✓	✓		✓	✓		✓	✓		✓		✓			✓		
Key																		
AA: Aaria; DL: Dot & Line; DW: Drinkwell; EP: EasyPaisa; EN: Engro Foods; GW: Goats for Water; IS: iSocial; JB: Jeevan Bikas Saamaj (Nawa Bihani); KG: Kalpavriksha Greater Goods; NS: NexSource (U-Health); PT: Paritran (Fightback); RD: R&D; RL: Rooster Logic; SH: Shreenagar; SP: SmartPaani; SN: Sunaulo Parivar Nepal (Marie Stopes International); SW :Switch (Zoya); SK: Sehat Kahani.																		
Sources: IP Document, Cohort 2 Business Narratives (End of Cohort); Business Operations Form Oct 2016 – Jun 2017.																		

The two businesses that used HCD to solely better understand girls (EasyPaisa and R&D) are existing businesses (mature and growth stage businesses respectively) who proposed new prototype ideas for SPRING. In these cases, HCD was meant to help these businesses pivot towards girls. Although both businesses may have been reaching girls prior to SPRING neither were specifically targeting girls. In this sense, these businesses proposed to leverage their existing business and business model, and aimed to design a new prototype for girls.

Of the seven businesses who aimed to use HCD to solve business challenges, five had already been reaching girls through their existing business. Three of these businesses had existing prototypes (NexSource, SmartPaani, and

²⁶ The wording of the assumption in SPRING’s ToC is as follows: “HCD techniques taught at boot camp are relevant for solving business challenges for businesses targeting adolescent girls for commercially-based products and services” (February 2017).

Sehat Kahani) and sought to use HCD to help scale these prototypes further. iSocial and KGG had idea stage prototypes and were hoping to solve business challenges such as testing customer preferences. This is particularly evident for KGG and iSocial as both had prototypes to reach girls that involving leveraging their last-mile distribution networks.

Shreenagar and Switch are the exceptions in this grouping. In both cases, their business models were previously reaching girls, but not targeting girls specifically with girls forming a sub-set of its general audience.

While businesses made changes to their prototypes as a result the HCD process, changes were not all to the same extent

As a result of SPRING's HCD process, which includes HCD research as well as the 1-on-1 technical support provided at Bootcamps 1 and 2 from fuseproject, *all* SPRING businesses made revisions to their original prototypes (see Table 2). HCD techniques taught at bootcamps therefore were relevant for Cohort 2 businesses to address business challenges and for businesses targeting adolescent girls with products or services.

The types of changes, as well as the extent of the changes, can be examined in different ways. Table 6 (below) provides one way of looking at the changes in SPRING prototypes, through the rankings of scale of girl impact potential, and depth of girl impact potential, as reported in the SPRING business narratives.

Prior to the start of the SPRING cohort, no businesses scored a high in both potential for depth and scale. Conversely, no businesses had a low scale and depth potential at the start of SPRING, although seven had a combination of low scale, and medium depth (Ariia, Goats for Water, iSocial, NexSource, Rooster Logic, and SPN). Only Drinkwell had low depth but medium scale potential. Two businesses had a high potential for scale, but expected to have low potential for depth: Engro and Shreenagar.

Seven businesses as a whole saw increases in scale as a result of HCD and the SPRING programme: Drinkwell, Goats for Water, iSocial, NexSource, Paritrans, Rooster Logic, and Shreenagar. Four businesses received an increased score on depth of impact as a result of HCD: iSocial, R&D, Rooster Logic, and Shreenagar.

Drinkwell, Goats for Water, NexSource, and Paritrans all experienced an increase in their potential for scale of impact, but at the expense of depth of impact, while only R&D saw an increase in the depth of impact at the expense of scale.

Table 6: Changes in the scale and depth of impact, and degree to which girls are critical to businesses, from Bootcamp 1 to Bootcamp 2²⁷

Business Name	AA	DL	DW	EP	EN	GW	IS	JB	KG	NS	PT	RD	RL	SH	SP	SN	SW	SK
Change between BC1 and BC2																		
Change in scale of impact score	▼	▼	▲	▼	▼	▲	▲	≡	≡	▲	▲	▼	▲	▲	▼	≡	▼	▼
Change in depth of impact score	▼	▼	▼	▼	▼	▼	▲	≡	≡	▼	▼	▲	▲	▲	▼	▼	▼	≡
Change in critical to business score	≡	≡	▲	▼	▼	▲	▲	≡	▲	▲	▲	▲	▲	▲	▲	▼	≡	▲
Key																		
AA: Ariia; DL: Dot & Line; DW: Drinkwell; EP: EasyPaisa; EN: Engro Foods; GW: Goats for Water; IS: iSocial; JB: Jeevan Bikas Saamaj (Nawa Bihani); KG: Kalpavriksha Greater Goods; NS: NexSource (U-Health); PT: Paritrان (Fightback); RD: R&D; RL: Rooster Logic, SH: Shreenagar; SP: SmartPaani; SN: Sunaulo Parivar Nepal (Marie Stopes International); SW: Switch (Zoya); SK: Sehat Kahani.																		
▼	Decrease in score from Bootcamp 1 to Bootcamp 2																	
▲	Increase in score from Bootcamp 1 to Bootcamp 2																	
≡	No change in score from Bootcamp 1 to Bootcamp 2																	
Source: IP Bubble Charts (Dated March 2017).																		

²⁷ The scores were assigned by the IP, using the following criteria:

Scale of impact: 1 = 1–2,000 girls reached; 2 = 2,001–5,000 girls reached; 3 = 5,001–15,000 girls reached; 4 = 15,001–50,000 girls reached; 5 = 50,001+ girls reached

Depth of impact: 1 = Minor change (snack), short term change, no disproportionate impact to girls, not targeting girls; 2 = Improved awareness, information; 3 = Quality of life benefit (solar light, pads, training, savings product); 4 = Significant time saving, healthcare access; 5 = Substantive, long term change (new income, skills, improved value, agency); disproportionate impact to girls or targeting explicitly girls.

Degree to which girls are critical to the business: 1 = Girls are not needed; 2 = Girls are somewhat helpful; 3 = Girls are helpful; 4 = Girls are very helpful; 5 = Girls are essential

Lastly, SPRING assigned the greater number of increases for businesses in the category of the changed extent to which girls are critical to the business. This had only decreased for EasyPaisha, Engro, and SPN, while for Ariia, Drinkwell, JBS, and Switch, this score did not change as a result of HCD.

Table 7 (below) provides an indication of the total absolute score of the businesses, after Bootcamp 2. The scores in Table 7 provide a colour-coding of the absolute values (as indicated in the key). Businesses that had the highest absolute scores (Paritran, iSocial) also saw changes in the greatest number of categories (although Paritran saw a small decrease in its depth of impact score). Rooster Logic and Shreenagar also both saw increases in all three categories, (but to a lesser extent, resulting in an amber rating). As the scores are somewhat subjective, it is perhaps not surprising to see that the six businesses who received the lowest scores by the end of Bootcamp 2 (both in terms of changes to their scores, and final score) were those that are unlikely to launch, or would launch late.

Table 7: Total score of scale and depth of impact, and degree to which girls are critical to businesses, after Bootcamp 2²⁸

Business Name	AA	DL	DW	EP	EN	GW	IS	JB	KG	NS	PT	RD	RL	SH	SP	SN	SW	SK
After BC2																		
Absolute total score (on relative colour scale)																		
Key																		
AA: Ariia; DL: Dot & Line; DW: Drinkwell; EP: EasyPaisha; EN: Engro Foods; GW: Goats for Water; IS: iSocial; JB: Jeevan Bikas Saamaj (Nawa Bihani); KG: Kalpavriksha Greater Goods; NS: NexSource (U-Health); PT: Paritran (Fightback); RD: R&D; RL: Rooster Logic, SH: Shreenagar; SP: SmartPaani; SN: Sunaulo Parivar Nepal (Marie Stopes International); SW: Switch (Zoya); SK: Sehat Kahani.																		
	Total score of scale and depth of impact, and 'critical to business' between 5.0 – 8.0 * Note: no businesses received a total score lower than 5.0					Total score of scale and depth of impact, and 'critical to business' between 8.1 – 12.0					Total score of scale and depth of impact, and 'critical to business' between 12.1-15							
Source: IP Bubble Charts (Dated March 2017).																		

The use of HCD also did not necessarily result in an increase of the effectiveness of a prototype, or intensifying the impact for girls

In more than half of the businesses, the 'potential for depth of impact' rating decreased by Bootcamp 2. In this sense, the HCD process (in particular, research), may have challenged important assumptions about the needs of girls in the original design of the prototype that resulted in a pivot away from an original means to impact girls.

In the case of Drinkwell, HCD research revealed that both parents and girls did not support the idea of adolescent girls as water ambassadors, due to safety concerns for girls to travel on their own. Similarly for NexSource, the original concept that adolescent girls could act as physician assistants for home visits was also revealed to be less viable. In this particular case, unmarried adolescent girls in particular were found to face barriers in making home visits, while both married and unmarried would still require to travel with their mothers.

HCD research also demonstrated to Shreenagar and Engro that their products (eggs and milk respectively) were not necessarily *popular* amongst the specific age grouping of adolescent girls. For iSocial, the shift was much less significant, with a lesson learned that different adolescent girl age groupings look for different things in product basket mixes. iSocial found it particularly difficult to reconcile the needs and interests of girls within the age range of 10-14 years old as part of its prototype. In this sense, HCD was used to importantly identify areas in which businesses would be unlikely to have an impact on girls. In these cases, it would make business sense to pivot away from girls through that particular envisioning of the prototype.

For Drinkwell, NexSource, Paritran, and Goats for Water, HCD was important in findings ways to increase the scale of reach, if not the depth. In these cases, the depth of impact was a necessary trade-off in order to achieve greater scale. An example of this is Paritran's adoption of an en-masse model, which meant more girls could receive training, but that the business would then need to change their training delivery to address organisational capacity constraints and to deliver training that is still impactful at a lower dosage.

²⁸ See same scoring methods and criteria as Table 6.

Ultimately, external factors played a large role in changing the prototype, but HCD was still used to help adjust to these changed opportunities

Businesses who used HCD to accomplish a number of different tasks (such as both gaining a better understanding of girls or users with whom they had not worked before, and testing a prototype or concept) faced challenges in accomplishing all these aspects within the SPRING nine-month accelerator cycle. Although HCD is an iterative process, the cohort timeline provides for one cycle of iteration through the use of two bootcamps with the HCD research phase in between. Several businesses stated that they followed up with their own research and user feedback, allowing them to further iterate on their prototype.

For Drinkwell and Paritrán, external (“chance”) opportunities came long during the HCD research phase, which helped push the prototype in new directions (or new business models) – this is the Dhaka WASA contract and Paritrán’s opportunity with St. Mary’s school, both of which gave them a business model to pursue to explore a scaling opportunity. They both used HCD research to test this new business model opportunity, and ultimately, both pursued it.

Furthermore, for R&D and KGG, the Government of Nepal made changes that meant external factors contributed to the need for prototype iteration. In the case of R&D, the Government of Nepal introduced a new programme that subsidised agricultural input by 50 percent, meaning that R&D could not be competitive in the inputs markets. Similarly, KGG’s original prototype (and its pre-SPRING main source of revenue) involved selling solar lights. The Government of Nepal ended load shedding of electricity in the Kathmandu Valley towards the end of 2016, meaning that communities were no longer without electricity in the evening and significantly reducing KGG’s market. Both businesses were then required to significantly revise their prototype concepts, which they were able to test and iterate during SPRING.

Finally – changes to business arrangements were also an external factor affecting businesses, although they had less direct impacts to prototypes. In two cases, the insights gained via HCD research and a changed direction of the prototype helped motivated both Sehat Kahani and Ariia to make changes to their business arrangements, by ending partnership agreements.

The ability to take up HCD to refine prototypes was also limited by the business size and buy-in at the leadership level

An important point of learning for SPRING through Cohort 2 is that there are businesses, or types of participants, for whom SPRING’s HCD process is more effective. As also discussed in the [Cohort 2 PPE Report Section 2.3](#), SPRING learned from Cohort 1 that early stage businesses were not always well suited for HCD. For early stage businesses, it was not always possible to develop a minimum viable prototype and launch (and reach girls) within the timelines of SPRING accelerator programme, if there are too many barriers to set up a business as well. This was not the case for all early stage businesses, but proved difficult for some businesses and therefore difficult for SPRING to reach its projected targets of girls reached. As a learning, in Cohort 2 SPRING opted to select a greater mix of early stage, growth stage, and mature stage businesses, with a particular emphasis on introducing more mature businesses into SPRING Cohort 2. In total, six mature businesses were selected: Engro, EasyPaisha, SPN, Shreenagar, JBS, and iSocial.

In addition to the challenges of designing a bootcamp curriculum to suit the needs of early/growth stage businesses, versus the needs of mature businesses, the decision and capacity to implement HCD within a business required a certain level of leadership (and therefore ability to act quickly) of the individual attending bootcamps. Without the power or level of authority to make quick decisions about the prototype during the 1-on-1 sessions, entrepreneurs were not able to harness the technical assistance received to quickly iterate on their prototype; this was the case for Engro, EasyPaisha²⁹, and SPN. Those attending bootcamps needed to be open to (and have the authority to) test new ideas as the tight nine-month timeline meant that businesses needed to have enough flexibility to translate ideas into testable products, services, and business models. In contrast, this was possible for Shreenagar, JBS, and iSocial, where management of a sufficient level were able to take part in the bootcamps, were willing to engage in the HCD process of rapid prototyping, and able to roll out bootcamp decisions throughout the rest of their team required to launch the prototype.

²⁹ It should also be noted that EasyPaisha (and its parent company, Telenor) underwent reorganisation halfway through the SPRING cohort, meaning that it became even more difficult for the SPRING participant to have influence or make decisions over the prototype.

While HCD was effective in refining prototypes, ultimately external, sometimes unknown factors, often beyond the control of the business could play a pivotal, influential role in determining the prototype and its effectiveness.

2.3 To what extent have businesses achieved their SPRING development goals?

Reflecting on the ways in which SPRING has helped businesses design and refine prototypes using HCD, this section examines the extent to which businesses have achieved their SPRING development goals, which are defined here as launching prototypes. A further reflection of businesses achieving their SPRING development goals is if the launched prototypes have been able to generate revenue.

2.3.1 Launch of prototypes

When considering the launch of a SPRING prototype, it is useful first to consider the stage at which the business and prototype was at the start of SPRING. Table 8 provides a breakdown and comparison of the Cohort 2 businesses, according to their 'business stage' (categorised by early, growth, and mature stages), and their prototype stage (categorised as idea stage, validation stage, or early revenue stage).³⁰

Table 8: Businesses, according to their business stage and prototype stage

		Business Stage		
		Early	Growth	Mature
Prototype stage	Idea	<i>Ariia</i> , Dot & Line	Drinkwell, KGG, R&D, Switch	<i>Engro</i> , <i>EasyPaisa</i> , iSocial, JBS, Shreenagar, <i>SPN</i>
	Validation	Sehat Kahani	NexSource, Paritran	
	Early revenue	Goats for Water, Rooster Logic, SmartPaani		
Note: businesses in italics did not launch. Source: Businesses categorisations as determined by the IP (see SPRING document titled 'SPRING Cohort analysis'.)				

As to be expected in an accelerator programme, the majority of the businesses are either early stage businesses, or have a prototype in idea or validation stages. Of the six mature stage businesses, all came to SPRING with idea stage prototypes. On the other hand, early stage businesses came to SPRING with prototypes in all three of the stages.

Not all businesses were able to launch their prototypes within the accelerator timeframe; businesses in Pakistan struggled to launch their prototype within the 9-months

Table 8 below details the timings of the Cohort 2's launch dates. Twelve businesses launched within the accelerator timeframes, while two had later launches; four businesses who did not receive PDF funding are not expected to launch their prototypes

³⁰ These have been as defined by SPRING. Early stage includes businesses who have been in operation for 1-2 years, growth stage includes businesses generally in operation for 3-5 years, and mature businesses in operation over 5 years. SPRING takes into account other factors including a business's previous year's revenue, to make some exceptions to the rule; this includes categorising Paritran and R&D as 'growth' but having operated for 6-10 years, categorising NexSource as 'growth' with only 1-2 years in operation, and categorising SmartPaani and Rooster Logic as 'early' with having been in operation for 3-5 years. Note that as an eligibility criteria for SPRING, businesses would have to be in operation for at least one year prior to joining SPRING.

Table 8: Prototype launch by business and timing of launch

Business Name	AA	DL	DW	EP	EN	GW	IS	JB	KG	NS	PT	RD	RL	SH	SP	SN	SW	SK
Launch timings																		
Launched within 12 months			✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓
Set to launch after 12 months		✓															✓	
Did not launch	⊖			⊖	⊖											⊖		
Key																		
Businesses that launched after the nine-month accelerator programme, but before 12 months after the start of the accelerator.																		
AA: Ariia; DL: Dot & Line; DW: Drinkwell; EP: EasyPaaisa; EN: Engro Foods; GW: Goats for Water; IS: iSocial; JB: Jeevan Bikas Saamaj (Nawa Bihani); KG: Kalpavriksha Greater Goods; NS: NexSource (U-Health); PT: Paritran (Fightback); RD: R&D; RL: Rooster Logic; SH: Shreenagar; SP: SmartPaani; SN: Sunaulo Parivar Nepal (Marie Stopes International); SW :Switch (Zoya); SK: Sehat Kahani.																		
Source: IP Document, "Cohort 2 Prototype descriptions_ Launch dates_ and girl reach targets_Mar2017 (version 1) "; results triangulated with SPRING Annual Report 2017.																		

Reflecting on the assumption embedded in the SPRING ToC that "one year is sufficient for businesses to launch products into the market,"³¹ this did not hold for six businesses. Four of these six businesses did not launch and were also unsuccessful in their application for PDF funding, which is related to the likelihood of prototype launch.³² One of these businesses did not request PDF funds, while the role of "leadership", played significant factors in the other three decisions. The ability for the SPRING entrepreneur to play a role in directing decisions for the business, in either a large business, an international NGO, or in a very small and early stage business was a determining factor in the PDF decision. Furthermore, two businesses did not launch their prototypes within the one year window, but are still expected to launch shortly after: Dot & Line and Switch. Both of the businesses joined SPRING with idea stage prototypes.

Early stage businesses as a whole were able to launch if their prototypes were in at least validation, or early revenue stages. Amongst the early stage businesses (six in total), only two were able to launch within the accelerator timeline: Rooster Logic and SmartPaani. Both businesses are located in Nepal, and had their prototypes in the market (and earning early revenue) prior to SPRING.

The stage in which businesses enter into SPRING, and the stage of their prototype, therefore appear to factor into the likelihood of launch, as they are indicators of how much work a business would have to do within the nine-month accelerator in order to achieve launch. While this is not a hard rule, businesses in both early stage and with an idea stage prototype appeared unlikely to achieve prototype launch within one year, while business maturity was not necessarily a factor if the prototype is at 'idea' stage. Given that all businesses were able to take up HCD to iterate their prototype, the successful use of HCD does not appear to be linked to the likelihood of launch, although those businesses who struggled more to take up HCD also struggled to launch.

Country Managers played a strong supporting role in helping businesses achieve prototype launch

As discussed in the [Cohort 2 PPE Report](#), country managers played an important role in supporting businesses to launch their prototype. The coaching and 1-on-1 support provided by country managers was crucial to keep businesses to their schedules, and provide regular problem-solving when businesses faced challenges in applying their SPRING technical assistance (such as during HCD research), and to help solve other problems that emerged in the more day-to-day aspects of business operations.

This was particularly evident in Nepal, where businesses provided particularly strong feedback on their country managers. This included comments such as, "*amazing, (provided) technical support (found) the right partnerships,*" helped them "*feel confident,*" "*gave feedback on a regular basis,*" "*were very supportive and encouraging,*" were a "*backbone,*" "*cared about the business,*" "*understood the local context and advised accordingly,*" and "*gave guidance and clarification.*"³³ Although perhaps more of a factor of geography and being situated within a smaller

³¹ This is an assumption for Output 1, "SPRING participants reach adolescent girls" (SPRING Logframe, February 2017).

³² In some cases, even without the financial support of SPRING or without the girl angle, businesses may choose to still launch their prototypes. As of the time of writing this report (November 2017), there are no further indications as to whether these businesses will choose to launch their prototypes. Further details on the justification of PDF decisions can be found in the businesses' respective final Business Narratives.

³³ These quotations derive from the Bootcamp 2 survey, responses to question 6, "Thinking of your response for [the preceding question on what elements of SPRING support since Bootcamp 1], what are the reasons why you found some elements of support useful, or not useful?"

community, businesses also noted that the 'hub'-like interactions across the eight Nepal businesses, fostered a sense of support and community across those businesses.

2.3.2 Sales performance

The next indicator of success for SPRING businesses, and a crucial element of SPRING's ToC, is that prototypes are able to generate revenue as a result of sales. In Table 9, we compare changes in unit sales and revenue for the business as a whole, and the prototype within that. This analysis is limited by some data inconsistencies. Not all businesses provided data on their sales and/or revenue, while others did not report their SPRING-related values separately from the whole. For example, R&D and JBS only reported their SPRING-related values. While this can tell us that their prototype sales and revenue have increased, this does not tell us how this fits into the wider trends of the business, or what the SPRING contribution to the business as a whole has been. In these cases, we cannot comment on SPRING's role in supporting wider business performance.

Table 9: Change in unit sales and revenue by SPRING businesses between baseline and Year 1 (September 2017)

Business Name	AA	DL	DW	EP	EN	GW	IS	JB	KG	NS	PT	RD	RL	SH	SP	SN	SW	SK
Unit sales – Baseline to Year 1 (September 2016 – September 2017)																		
Overall unit sales		⊖	▲*			▲	▼	⊖	≡	⊖	▲	⊖	⊖	▼	⊖		⊖	▼
SPRING prototype unit sales		⊖	▲			▲	⊖	▲	▲	⊖	▲	▲	▲	▲	▲		⊖	⊖
Sales Revenue – Baseline to Year 1 (September 2016 – September 2017)																		
Overall revenue		⊖	▲			▲	▼	⊖	▼	⊖	▲	⊖	▼	▼	▼		⊖	▼
SPRING revenue		⊖	⊖			▲	⊖	▲	▲	⊖	⊖	▲	▲	⊖	▲		⊖	⊖
Key																		
⊖	The business' KPI form does not provide any information on unit sales and/or sales revenue.																	
▲	The business reported an increase in unit sales and/or sales revenue by at least 20% for this stream.																	
▼	The business reported a decrease in unit sales and/or for this stream.																	
≡	The business reported no change in unit sales for this stream (or a change smaller than 20%)																	
	Business did not launch a prototype																	
AA: Ariia; DL: Dot and Line; DW: Drinkwell; EP: EasyPaiza; EN: Engro Foods; GW: Goats for Water (Uprade); IS: iSocial; JB: Jeevan Bikas Saamaj (Nawa Bihani); KG: Kalpavriksha Greater Goods; NS: NexSource (U-Health); PT: Paritran (Fightback); RD: R&D; RL: Rooster Logic, SH: Shreenagar; SP: SmartPaani; SN: Sunaulo Parivar Nepal (Marie Stopes International); SW: Switch (Zoya); SK: Sehat Kahani.																		
* Please note that Drinkwell's unit sales for litres of water sold decreased, while number of filters/atms remained the same.																		
Note: NexSource launched their prototype in August 2017, and therefore did not report any revenue or unit sales for Y1. Drinkwell and Switch have not yet launched a prototype.																		
Source: Cohort 2 Business KPI Forms, Baseline and Year 1																		

As shown in Table 9, most of the businesses experienced an increase in unit sales and revenue for the SPRING prototype between Baseline and the end of Year 1. It is important to note that several reported a value of zero at baseline, as they introduced their prototype through SPRING.

The direction of change was not always the same for SPRING and the business as a whole. This means that at times, growth in the SPRING product – in terms of unit sales and/or revenue – accompanied a broader business shrinkage. Although prototype sales and revenue increased for KGG, SmartPaani and Shreenagar, this did not offset the larger decreasing trend in their business. In the case of KGG, this was largely due to external factors – namely, the spread of electrification and the resulting decrease in demand for solar lamps. Total revenue remained much larger than the prototype one, despite having decreased by 72%.

Some businesses, such as iSocial and Sehat Kahani, experienced a decrease in their overall sales and revenue. This could be because the new model requires societal and/or behavioural change that has not yet taken place. In

the case of iSocial, in order to activate their prototype, they first scaled back their initial Kallyani model in order to reorganise it, before instituting their prototype of the Kishori Kallyani. In addition, their new model of Kallyanis now required upfront investment from the women participating as Kallyanis, resulting in a period of adjustment and decrease in participation. For Sehat Kahani, more challenges than expected were faced when reaching out to women in low-income communities, mostly linked to mobility and ability to leave the home.

2.4 Did SPRING enable businesses to develop prototypes that meet girls' needs?

In addition to generating revenue, SPRING prototypes also need to reach girls, in order to meet their needs and generate impact. This section examines the extent to which prototypes have reached girls (within the one year time frame) and then explores the ways in which prototypes have been able to reach girls. It should be noted that, as with the Section 2.3 above, there are several businesses within Cohort 2 who have launched relatively late (beyond the nine-month accelerator timeframe) and therefore have not yet reported significant numbers in both sales and revenue generated, and therefore girls reached. Therefore, the section below is only an early indication of whether SPRING has enabled businesses to develop prototypes that meet girls' needs.

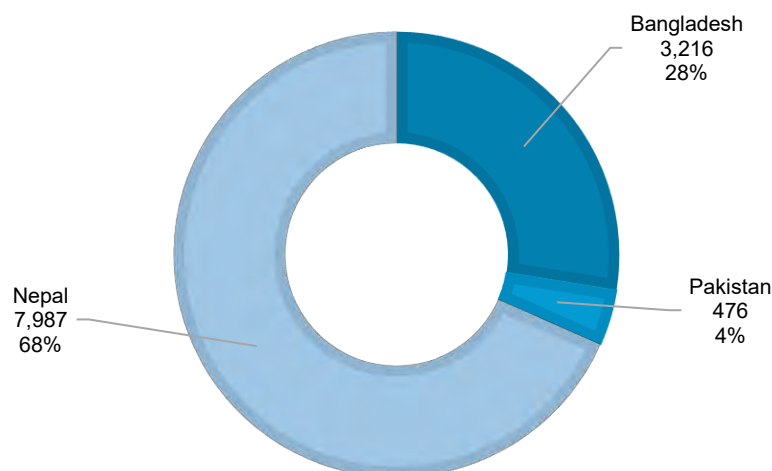
2.4.1 Girls reached

Table 10: Change in number of all beneficiaries and SPRING beneficiaries between Baseline and Year 1 (September 2017)

Business Name	AA	DL	DW	EP	EN	GW	IS	JB	KG	NS	PT	RD	RL	SH	SP	SN	SW	SK
Number of beneficiaries – Baseline to Year 1 (September 2016 – September 2017)																		
All beneficiaries		⊖	▲			⊖	▼	⊖	⊖	⊖	⊖	▲	⊖	▲	▲		⊖	⊖
Girl beneficiaries		⊖	▲			▲	⊖	▲	▼	▲	▲	▲	▲	▲	▲		⊖	▼
Key																		
⊖	The business' KPI form does not provide any information on beneficiaries.																	
▲	The business reported an increase in beneficiaries by at least 20% for this stream.																	
▼	The business reported a decrease in beneficiaries for this stream.																	
≡	The business reported no change in beneficiaries for this stream (or a change smaller than 20%)																	
AA: Ariia; DL: Dot and Line; DW: Drinkwell; EP: EasyPaiza; EN: Engro Foods; GW: Goats for Water (Uprade); IS: iSocial; JB: Jeevan Bikas Saamaj (Nawa Bihani); KG: Kalpavriksha Greater Goods; NS: NexSource (U-Health); PT: Paritran (Fightback); RD: R&D; RL: Rooster Logic; SH: Shreenagar; SP: SmartPaani; SN: Sunaulo Parivar Nepal (Marie Stopes International); SW: Switch (Zoya); SK: Sehat Kahani.																		
Note: Drinkwell and Switch have not yet launched a prototype.																		
Source: Cohort 2 Business KPI Forms, Baseline and Year 1, and as reported in the SPRING Annual Report 2017.																		

As shown in Table 10, the majority of businesses have reported an increase in the number of girls reached. As with revenue and sales, several have not provided data on the total business beneficiary reach, meaning that it is not possible to draw conclusions on their performance.

For most businesses, the number of girl beneficiaries has increased since baseline. The exceptions to this general trend include KGG and Sehat Kahani. In these cases, changes to the business model and a resulting adjustment period (as highlighted in Section 2.3.2) provides some of the context to explain this. Sehat Kahani has been in the early process of piloting changes to its model in order to better reach adolescent girls, through the introduction of at-home services. The decrease in overall beneficiaries reported by iSocial can be explained by the changes in the model, both in terms of its deliberate scaling back in some of its Kallyani operations as well as the requirement for *Kallyanis* to invest in buying a tablet and obtain a certification if specialising in health. It is likely that these changes will require some time for potential *Kallyanis* to adjust.

Figure 3: Girls reached by Cohort 2 businesses, by country

Finally, looking at Cohort 2, most girls (68 percent or 7,987) were reached through businesses working in Nepal, followed by businesses working in Bangladesh (28 percent or 3,216 girls) and Pakistan (4 percent or 476 girls). This reflects not only the number of businesses in each country (e.g. eight in Nepal and two in Bangladesh), but also the late launches of prototypes or businesses that didn't launch prototypes, in Pakistan.

2.5 What works in reaching adolescent girls, with products, services, and business models?

Reflecting on the above section that examines *whether* SPRING has enabled businesses to develop prototypes that meet girls' needs, this current section then concludes on what *lessons learned* in reaching adolescent girls, drawing primarily from the in-depth case studies with six businesses. [Table 11](#) documents some of the lessons learned in reaching adolescent girls with products, services and business models.

Table 11: Lessons learned on reaching adolescent girls from Cohort 2 businesses

Lesson	Business examples
On the issue of girls' mobility	
Girls' limited mobility made it hard to get products and services to them	EasyPaisa's HCD research indicated challenges faced in getting financial savings products to girls. Their research found that girls were unable to open bank accounts due to limited mobility, and this was a particular issue for older adolescent girls who were married and had children.
On working with girls	
Personal networks work well	Rooster Logic found that open recruitment at schools did not work, but instead, that recruitment using a snowball method of referrals was the best way to recruit girls. They had success using a 1+ 4 model, whereby one Sukarmi leader was responsible for recruiting and managing four additional Sukarmis.
Girls attract girl customers and employees	iSocial and KGG employed slightly older girls to work as sales agents and this helped the business to attract more girl customers. Businesses that had sales agents and targeted girls as customers found that employing slightly older girls to sell products to younger girls improved sales.

Retention was an issue due to low engagement	Rooster Logic found they could not offer girls enough work. As a result the business developed a business model to increase retention, with the result that trained girls had a positive impact on businesses.
Models that required an upfront payment made it harder to recruit, but easier to retain girls	iSocial required girls to invest in a tablet costing 200 USD that acted as a barrier to entry for many young women. Additionally, due to the rigorous recruitment process (skills tests, aptitude tests, 4-day training) and financial investment required iSocial could not recruit sufficient girls as agents. Time will tell if it's easier to retain girls once they have financially committed to making a large investment. Existing research shows this is likely to be the case.
On the importance of working with other stakeholders and gatekeepers to access girls	
Mothers-in-law and mothers as gatekeepers.	Businesses that engaged mothers and mothers-in-law as the gatekeeper were able to get products and services to girls more effectively. Research from EasyPaiza and Sehat Kahani found that older girls were likely to be married and as a result, products needed to be segmented and tailored to this group. These girls had different gatekeepers, of which mothers-in-law were key. Mother's-in-law acted as barriers in purchasing products and set up costs to establish girls up as micro entrepreneurs. In some cases, Mothers-in-law were more influential than the girls' husbands who were young and had little influence over household finances. iSocial, a last mile healthcare distributor in rural Bangladesh required girl sales agents to purchase a 200 USD tablet on joining as a sales agent. Mothers-in-law initial buy-in was key, even when young women could raise the capital themselves. Sehat Kahani, a mobile health provider in Pakistan, found that young women required the permission and accompaniment of a male figure, or a mother or sister-in-law to attend clinics. Engaging mothers and getting their buy-in was key to selling products and services to girls. Findings from businesses revealed girls' hidden purchasing power through their mothers for both KGG and iSocial. This is backed by the business operations baseline data that reveals the primary purchasers by type are the parents of girls aged 10-19 years old.
Possible engagement of men and boys.	To date, this has been relatively little explored by SPRING. Engaging with men and boys was often an essential step to getting products or services into the hands of girls. Fightback is considering expanding its product to boys. Interviews with the entrepreneur and a principal client found there was an appetite and willingness for parents and schools for both boys and girls to be trained. Not doing so created some unintended consequences. For example, boys teased girls about the training and were jealous of girls being trained while they had to remain in school. Schools also raised a concern about what to do with the boys while the girls were engaged in a Fightback session. Rooster Logic found that brothers were important allies to adolescent girls and helped girls to convince their parents to let them work at the company. iSocial ran a comprehensive induction where both the potential sales agent (female) and her husband needed to attend. Early findings suggest the husbands of female sales agents may support their wives to distribute large products by motorcycle and stimulate business. Sehat Kahani found that women and men did not trust a female only team. Having a man in charge of a business built confidence and trust in that business at Sehat Kahani. This shows how women (and men) are often highly invested in reproducing gender norms, and that businesses needed to tread a fine balance between working within certain gender norms to increase the availability of products
On the importance of age-group segmentation	
Segmenting the product to appeal to different age groups	Fightback found that girls of different ages have very different needs and need to be training separately. To ensure the content remains age appropriate, interesting and relevant

	to each group, they implemented smaller, more bespoke group training. The principal also recommended that girls can progress through levels of training year-on-year. The principal reported that younger girls got more out of the training, and that some of the older girls looked bored. That said, overall she was very satisfied with the product. Similarly, iSocial found that different age groups had different preferences for the products available through their baskets.
On the role of technology to reach girls	
The use of ICT to reach scale	Cohort 2 businesses deployed Information Communication Technology (ICT) to scale their prototypes, using the technology to further access households normally restricted by mobility. For example, iSocial is using tablets to track sales and gather consumer insights for consumers at the last mile. Sehat Kahani aims to connect homebound women in Pakistan with female doctors using tablets. This applies to NexSource as well. In other cases, technology was used to extent curricula and trainings: iSocial intends to further use tablets to help Kishori Kallyanis provide training, while for Paritran, digitising some of their Fightback content will be a critical component to allow them to scale. Dot & Line provided informal teachers with tablets and online curriculum to increase the quality of their mathematics lessons.

2.6 Will businesses continue to target adolescent girls beyond the accelerator's lifetime?

This section explores the evaluation question under the OECD-DAC criteria of 'sustainability'. In order to explore the evaluation question noted above, this section uses data collected with Cohort 1 businesses³⁴, one year after leaving SPRING, in order to explore the extent to which businesses are:

- Operating their SPRING prototype;
- Continuing to target girls;
- Incentivised and motivated to continue targeting girls

This section also draws on data collected with Cohort 2 businesses to interpret what might continue to inform incentives and motivations to work with girls, in order to draw insights on the prospects of sustainability at the close of a cohort.

2.6.1 To what extent are businesses still operating their SPRING-related products, services, or business models one year after graduating?

Most companies have made changes to their prototype, and only seven continue to specifically target girls

Sustainability beyond the life of the programme was a key focus of the SPRING process. Table 12 (below) provides an overview of the prototype status and status of targeting girls for each of the Cohort 1 businesses, based on interviews conducted with businesses 18 months after the end of Cohort 1. In Table 12, we allow businesses to define the prototype in their own way. The majority of the companies reported that they have made at least some changes to their prototype since the end of their cohort. However, most of them have continued their activities and continued to reach girls to at least some extent, and eight reported that they are in the process of scaling-up to other countries, regions or markets.

Two have stopped their prototype activities altogether, or stopped targeting girls within them. Seven are no longer only targeting girls, but still attempting to reach them among other groups. Others are in the process of conducting additional piloting and research in order to re-launch their prototype, after having encountered issues with the previous intervention model.

³⁴ An overview and reminder of some of the key features of Cohort 1 businesses can be found in Annex 10.

Table 12: Overview SPRING prototype status 18 months after the end of Cohort 1

Business Name	AA	BP	DS	EE	EB	FT	GC	HB	JB	KA	KZ	KD	SV	SM	SK	TT	TH	VE
Prototype status	≡	≡	≡	▲	N/A	≡	⊙	▲	▲	▲	N/A	⊙	≡	≡	▲	▲	▲	▲
Targeting girls	▲	▲	≡	≡ *	N/A	▲	⊙	≡	≡	▲	N/A	⊙	▲	▲	≡	≡	≡	≡
Key																		
The business is scaling-up its prototype							▲	The business continues to target girls specifically										
The business does not have plans to scale-up its prototype							≡	The business is no longer specifically targeting girls (but reaches girls among other groups)										
The business has discontinued its prototype							⊙	The business is no longer targeting girls										
Businesses' prototype (not including girl targeting) has changed																		
AA: AfricAqua; BP: BanaPads; DS: Daktari Africa (Doctor Search); EE: EarthEnable; EB: Ensibuuko; FT: Finance Trust Bank; GC: Green Credit; HB: Haute Baso; JB: Jibu; KA: KadAfrica; KZ: Khenz; KD: Kidogo; SV: Sanivation; SM: Sare Millers; SK: Shekina; TT: Tiny Totos; TH: Totohealth; VE: Village Energy.																		
Note: * in this case, that the business is not specifically targeting girls (but is reaching girls) is not a change to the prototype after the end of Cohort 1, but a continuation of the prototype as it was during the cohort.																		
Source: KPI data form and KIIs with Cohort 1 businesses																		

As shown in Table 12, only two businesses have not made any changes to their SPRING prototype and/or their targeting of girls. Both BanaPads and Sanivation report that they have no plans to currently scale, but are continuing to target girls. In the case of BanaPads,³⁵ Sanivation, KadAfrica and Haute Baso, the businesses reported that their prototypes are progressing and being scaled-up, with no significant changes to their model. FTB has had no need to make substantial transformations to their product, apart from some minor changes, such as the introduction of mobile money payments and the recruitment of regional girl mobilisers. In the case of Haute Baso, Jibu, and Village Energy, while they are no longer specifically targeting girls in the same way envisioned in the design of their prototype, they are continuing to expand elements of their business models that they believe to be core to their original prototype.

Eight businesses have made some changes to their prototype since the end of Cohort, usually after encountering issues with their prototype launch. AfricAqua, for instance, has introduced **new products**, after intervention issues showed an unmet client need for smaller, easier-to-transport containers. This led them to introduce five-litre and ten-litre, as well as twenty-litre and twenty-five litre containers. Similarly, EarthEnable mentioned a shift in their model, from a DIY floor-building model, to one based on the employment of decentralised masons, as clients were finding it difficult to construct the floor entirely independently.

Two businesses have decided to discontinue their prototype, especially as regards working with girls. Green Credit faced issues in their repayment model, especially with loans to pay for school fees. Shekina, faced challenges in integrating adolescent girls (15-19) in the production process, leading them to work mostly with 19-24 year olds instead. It was especially difficult to involve girls in marketing activities for the product, due to their shyness when speaking to strangers.

Tiny Totos also realised, through the SPRING prototype launch, that there were some issues with their model. While their plan was to introduce corporation-based day-cares, they soon discovered this was unpractical, as it was expensive and complex to set up new physical structures. Another challenge is that, while employees are very scattered across the city, the day-care centres they had set up were geographically concentrated. Therefore, they decided to work in clusters, and with existing centres and entrepreneurs, so as to reduce costs and enhance ease of access. The company is currently in the process of perfecting and launching the new model.

HCD continues to help several companies develop more effective intervention models, with a few challenges

In terms of what made it possible to enact these changes, eleven respondents mentioned having continued to use HCD. It seems that most businesses are only employing it to test their prototype and understand their clients, with some exceptions. For instance, Totohealth reported that they use it in their daily work: *“Every month, we think of the HCD in our workspaces. We tend to look at an issue and then we work around it.”* Haute Baso is also reportedly continuing to use it to improve business processes through staff training in HCD methodology and thinking using SPRING materials, which has led to role changes within the team.

³⁵ Since data collection, BanaPads has subsequently scaled back production due to lack of working capital. See SPRING's 2017 Annual Report for further details.

Kidogo are currently re-designing their entire intervention model, and testing it in several communities. They reported employing HCD principles as part of this process, such as stakeholder mapping and completing SPRING customer discovery templates. The importance of HCD was highlighted: *“The rebuilding of the core model, part of that is testing. I said we have HCD in our blood now at this point.”*

Sare Millers not only continued to use HCD, but is also reportedly training other entrepreneurs in it, through partnership with businesses in Kenya, Zambia, Nigeria and Burundi. HCD was described as a key comparative advantage by Dakitari Africa: *“HCD is a major advantage that we have. [...] So, rather than have a product which you force down the throat of people, we listen. We listen to people and say is this what you need? We’re going back to the drawing board, we’re going to change this and provide...and give it back to you in a better way.”*

However, there were also some mentions of the HCD approach being too expensive and time-consuming. Others also reported that it is being employed solely at the leadership level, rather than shared with all staff, as in Kidogo’s case. There was also confusion surrounding whether HCD was being used in internal business processes. Village Energy expressed some confusion about how to continue using HCD within the business:

I think we are continuing to test. I would say that most of our human-centred design really stems around working with our customers. I’d say that we’re still trying to figure out how to do it internally, although our team is really quite small and very open, so there’s a lot of open communication between the team. So, to be honest, I’m not sure if we’re using human-centred design or not internally [...] for our own processes.

Businesses also face external barriers that challenge the sustainability of SPRING impacts

While in the cases above businesses were able to continue their use of HCD to sustain their prototypes and/or girl impact, businesses also reported facing external barriers to sustaining their SPRING impact. Businesses emphasised the importance of peer networks in sustainability, which have largely originated from the businesses’ own initiative. As stated by Totohealth:

It’s the fact that we connect with the other entrepreneurs. So that is massive for us. [...] The fact that you’ve gone through a lot...are going through a lot, we have a lot of things that we can share. So we are constantly helping each other, which is massive.

Several businesses also faced issues in making clients understand the implications of the social enterprise model. There were reports of beneficiaries being used to obtaining free assistance from the government, donors or NGOs. Although these are solutions for which sustainability is typically a challenge, businesses reported difficulties in drawing clients to a model which requires payment, or reinvestment in the business. Examples of Cohort 1 businesses that faced challenges in reaching low-income populations with commercial products are highlighted in [Box 5](#).

Box 5: Profit-making at the Base of the Pyramid – Implications for Sustainability

The sustainability challenges faced by some of the businesses highlights the areas in which there difficulties in commercially viability to reach – or attempt to reach – the “Base of the Pyramid”.

For Kidogo, despite high demand for day-care services in the communities of intervention, demand was limited by the fact that their service is expensive to run and to maintain at a high quality: “the communities that we are trying to serve are too low-income to afford the product or service that we have right now. [...] We realised this model could work but it could work at a slightly higher income level.” Within low-income communities, it was also highlighted that adolescent parents will be among the poorest and least able to afford the services, as in the case of Totohealth.

KadAfrica mentioned that it is difficult to convince girls, even those who are making a profit, to reinvest in their farm, as they are used to obtaining inputs for free and associate SPRING with donor-led programmes. Green Credit faced a similar issue, as many clients did not repay their loans, thinking that this was a donor-led programme and that they did not need to do so.

This ‘donor culture’ is compounded by the fact that businesses often compete with organisations that provide these services for free, albeit at lower quality, such as NGOs or the Government, demonstrating areas in which it is difficult to achieve financial sustainability when targeting very low-income populations.

The broader context also at times posed challenges. In the case of KadAfrica, a government initiative distributing free passionfruit seeds to farmers led to a dramatic drop in prices, reducing the company's profit margin. Kidogo also spoke about having to pause their expansion plans due to election turmoil within their target communities. Similarly, Totohealth mentioned a pause in donor funding because of Kenyan elections.

Some businesses faced challenges in moving from grant-based model to a profit-making one. Tiny Totos said that while SPRING helped them become more revenue-focused and move away from grant dependence, this is a challenge they have not fully overcome. Financial issues were also mentioned by Green Credit and Haute Baso, which highlighted that start-ups require large investment to be able to expand, diversify and scale-up.

2.6.2 To what extent do businesses still target girls one year after graduating, and to what extent has their targeting changed?

Most businesses changed their level of focus on adolescent girls, or changed their model to be able to reach them. Many businesses working with girls in the value chain faced retention issues

Although the majority (14 of 18 businesses, see Table 12 above) of the businesses continue to reach adolescent girls, seven have made changes to how and the extent to which they do. In most cases, the businesses have decided to work with older girls, or to reach them by targeting young people more broadly. Some, like Daktari Africa, have decided to expand their services to boys, contending that their (in this case mental health) issues should also be tackled. In a few cases, businesses have revised their model of intervention (Sare Millers) or included new activities (Tiny Totos) to better reach girls.

Businesses which aimed to incorporate girls in the value chain have faced particularly severe challenges, especially in maintaining girls' engagement. Issues ranged from legal obstacles to hiring adolescents (Totohealth); to overcoming issues of shyness (Shekina); to adapting to girls' time availability and skills (Sare Millers, Green Credit, Kidogo, Tiny Totos). It seems that there was a lack of understanding of what girls need and look for in terms of employment, as well as their time constraints and other responsibilities. In response, most have stopped targeting girls altogether, or focused on reaching them as clients or indirectly. Perhaps girls would need further support and encouragement to ensure their continued participation and engagement in the value chain. For example, Village Energy faced issues of high drop-out, which led them to stop focusing on a specific age range. They argued that working with older girls can still have a positive impact on younger girls:

I've always thought that our biggest impact on girls is, if you don't have a career opportunity that a twenty-three-year-old or a twenty-four-year-old can join in their community, what keeps a sixteen- or seventeen-year-old in school? They have to have some sort of destination in mind for their parents to continue to invest in their education.

In general, businesses which reach girls as clients have faced fewer issues. Sanivation actually mentioned that girls had the potential to influence household purchases:

Although perhaps [girls] don't have enough...capital to actually make the purchase decision, they can heavily influence the purchase decision and not only influence the purchase decision of the toilet within their own household but talk to their friends and have their friends also do that.

An exception to this logic was in the childcare sector. This is due to the financial difficulties usually faced by adolescent mothers, who are often abandoned by their families, tend to have lower levels of education, and worse remunerated jobs. Totohealth mentioned that, even when young mothers are interested in their messaging services, they usually lack the level of income needed to make any real changes in their behaviour. This often leads to issues of drop-out from using the service.

2.6.3 What incentives do businesses have to continue reaching girls?

Most businesses had economic incentives to continue reaching girls. These include girls' influence on household spending decisions, their marketing and branding potential, attraction of donor funding, and their own customer loyalty

Cohort 1 businesses identified a mix of social and business motivations to continue working with adolescent girls. Social motivations include wanting to empower girls and change social norms on early marriage (Sare Millers), awarding adolescent mothers the opportunity to earn money and be financially independent (AfricAqua, Shekina), and addressing the water and sanitation burden which disproportionately affects girls (Sanivation).

A higher number of interviewees mentioned economic incentives to continue working with girls. Some saw this as a way to cultivate future clients. In the case of FTB and Kidogo, for example, the difficulties faced in reaching girls in the short-term were considered less important than their potential customer loyalty as they grow older.

Several businesses mentioned the marketing potential of the 'girl factor'. For instance, both AfricAqua and Shekina mentioned that clients are drawn to the idea of helping girls find employment, and that the girl branding has rendered their product unique. As highlighted by AfricAqua,

[T]he girls are contributing because we've branded them so they're able to stand out and they're also involved intensively in marketing the product even as they go to do the water deliveries to the homes because our modelling entails home delivery model. So, once they are going, they are quite visible to the others. So the girls have really contributed in that.

They have also found that girls are enthusiastic and eager to learn, earn, and become financially independent. On a somewhat similar note, Sare Millers mentioned that the girl-focused model has not only ensured a stable demand for their feed from the girls themselves, but also made the company more visible at the community level.

Sanivation also found that girls hold a large marketing power and influence on decision-making at the household level. They have therefore focused on creating a product which can appeal to adolescent girls, so that they may push their parents to purchase it.

2.7 To what extent has SPRING supported a growing market for products, services, or business models benefitting adolescent girls?

This section looks at Cohort 1 businesses one year after leaving SPRING to assess the extent to which businesses have entered new markets, and have benefited from a growing market for products, services or business models benefitting adolescent girls. Cohort 2 businesses are not examined in this section, as it is too early to detect any signs of market change.

2.7.1 To what extent have businesses entered new markets with products or services benefitting girls after the end of the cohort?

There are several signs of businesses scaling-up to enter new markets, whether geographical, new product areas or additional target groups

Eight businesses are in the process of scaling-up their prototype, three of which with changes to the model. Four businesses spoke about upcoming plans to expand, both within their country (EarthEnable, Daktari Africa), within the region (Kidogo, EarthEnable) and in additional business ventures, such as e-commerce or agricultural processing (Haute Baso, KadAfrica). Despite this, they have not yet done so.

Some projects have expanded geographically, both at the domestic and international level. For instance, expansion to several countries was reported by Jibu, which is now active in Rwanda, Uganda and Kenya, and in the process of expanding to Zimbabwe and Tanzania. In the case of Shekina, the business model developed through SPRING has raised the interest of other organisations. They are currently in talks with FAO to replicate this model in other countries, including Zambia, Nigeria and Madagascar.

Other companies are utilising expansion as a way to test and refine their product. For instance, Kidogo is in the process of expanding to two new communities in Nairobi, and testing mini-prototypes as they do so.

Ten businesses have attracted more investment; SPRING's support was considered important by most of them

Several companies mentioned SPRING's help in becoming more investment ready. Banapads reported that they felt closer to investment readiness largely thanks to SPRING support, in terms of their strengthened organisational capacity and a further developed visual identity in terms of branding. Even though they contended that support could have been more hands-on and easier to access, the SPRING name brought reputational gains and attracted the attention of other investors. Similarly, Jibu's expansion was made possible by large amounts of capital raised from other investors. In this process, SPRING helped them by giving more definition to their micro-franchise model, in turn making them more attractive to other impact investors.

Most organisations have obtained grant funding from donors. Sanivation mentioned that SPRING helped them obtain a grant from Transform, Unilever and DFID, which is allowing them to develop another business prototype where additional services are bundled with toilet subscriptions. For Village Energy, obtaining a USAID grant was instrumental in setting new partnerships, expanding their network of shops across the country and launching new

services in the form of Village Academies. Similarly, KadAfrica and Haute Baso also received USAID funding. Several mentioned the positive impact of being associated with SPRING when trying to attract donors.

Table 13: Number of new investments received by businesses, by investment type

Investment type	AA	BP	DS	EE	EB	FT	GC	HB	JB	KA	KZ	KD	SV	SM	SK	TT	TH	VE
Grant	1		2	10	1							2	6				2	1
Equity			1		1				2									
Loan					1					2							1	1
Key																		
AA: AfricAqua; BP: BanaPads; DS: Daktari Africa (Doctor Search); EE: EarthEnable; EB: Ensibuuko; FT: Finance Trust Bank; GC: Green Credit; HB: Haute Baso; JB: Jibu; KA: KadAfrica; KZ: Khenz; KD: Kidogo; SV: Sanivation; SM: Sare Millers; SK: Shekina; TT: Tiny Totos; TH: Totohealth; VE: Village Energy.																		
Source: SPRING Cohort 1 Year 2 KPI forms and data reported in the 2017 SPRING Annual Report.																		

2.7.2 To what extent is there a new or growing market for products, services, or business models benefitting adolescent girls?

There is some evidence of changes in the market, both in terms of increased competition and other organisations expressing an interest in SPRING businesses

In five cases, SPRING businesses established new partnerships or potential partnerships, showing a growing interest in their market. In the case of Village Energy, for instance, their model has attracted attention from other companies: they received several partnership proposals, and established one with a solar energy multinational, D.Light. Similarly, FTB have been able to partner with UNCDF to develop a financial and reproductive health education app, to be used to better reach and train girls. Others have attracted the attention of government entities, such as the Nairobi City National Government County Council, placing them in a better position to influence policymaking.

Four other businesses stated that there has been an increase in competition. For instance, Kidogo mentioned that previously they did not face much competition, but that this has increased in the last two years. Interestingly, both Kidogo and Tiny Totos face competition from more traditional providers, such as NGOs, which, with their “hand-out” approach, are very difficult to compete with for a for-profit business. Daktari Africa similarly said that there has been an increase in e-medicine providers since they started. However, the girl focus and youth focus they achieved through SPRING has reportedly helped to differentiate them from the competition.

3 Conclusions

SPRING is an innovative and experimental programme which works with businesses, catalysing the design of innovative products, services, and business models that can help girls increase their earnings, savings, learning, safety, or well-being, and to encourage wider investment in these areas. While girls remain SPRING's core beneficiaries, the bridge between the programme and these beneficiaries are the selected businesses. SPRING works with these businesses to achieve its programme goals in the hope that businesses will continue to innovate, experiment and develop products and services to serve the girl market, and that other businesses will replicate this process. This iterative implementation and replication needs an opportunity to reflect and learn lessons from past performance.

This section of the report summarises Cohort 2 lessons from the business' perspective, structuring the conclusions around the evaluation questions and OECD-DAC criteria outlined in the introduction to this report.

3.1.1 Relevance

Businesses selected for Cohort 2 ranged in maturity from early stage / conceptual businesses to business which were poised for growth or to pivot to meet adolescent girl needs and mature businesses which were ready to explore this market segment in more detail. The businesses did not limit their outreach to the strict (and from a business perspective, artificial) SPRING parameters, but extended their targeted age ranges to both younger than ten and older than 19, with a tendency to target older girls. The businesses also tend to target rural and peri-urban girls, and the rationale for this is not clear.

SPRING businesses have also targeted girls in one of three ways:

1. through products or services targeted towards the general population or wider community;
2. through products or services targeted towards groups in which girls are a part. This includes targeting females (women and girls), or targeting children (boys and girls); and
3. through products or services directly targeted towards girls.

However, few of the businesses identify girls as the direct purchasers of their products or services, recognising that there is a need for them as businesses to engage with other decision makers, often the individuals who will make a purchasing decision, (parents, mothers-in-law, male relatives) to reach the girl beneficiary. In keeping with the Cohort 2 move away from BOP girls this has allowed the businesses to target girls (or the families of girls) who can afford their products and services, building businesses financial sustainability.

3.1.2 Effectiveness

HCD has been used by the businesses to develop and test (and in some cases abandon) their adolescent girl prototype. The businesses exposure to HCD research between the bootcamps and the addition of a second bootcamp in Cohort 2, providing that extra opportunity for businesses to engage with fuseproject allowed the businesses to experiment with the methodology and learn from mistakes in implementation. The businesses have also used this methodology to explore and examine other aspects of their business, not limiting its application to the targeting of adolescent girls.

The application of HCD by the businesses in respect of their prototype provided them with a unique opportunity to test and refine their prototype for their target audience. This opportunity gave the businesses both the chance to implement and experiment with the HCD methodology, but also to better understand their girl beneficiaries, testing and proving (or disproving) assumptions about this group. The success of this process can be seen in the numerous changes to the prototypes between bootcamps.

The number of businesses that already had early prototypes in place, as opposed to idea only prototypes, no doubt added weight to this process, with businesses able to test actual product of services rather than more ethereal ideas and concepts. The implementation of HCD also provided an opportunity for the businesses to test business models especially for increasing scale, often uncovering unforeseen barriers.

The realisation that men and boys play an important role in the targeting of their sisters or daughters was uncovered within this Cohort needs further exploration.

3.1.3 Sustainability

A key focus of the SPRING process was that the SPRING businesses (and their prototype development) would continue beyond the SPRING programme, attracting attention from both other businesses and business investors. To assess thus the evaluation team looked back to Cohort 1 businesses.

Fourteen of the 18 businesses continue to reach girls, with six of these reaching girls through the targeting of a larger group. Six businesses continue to target girls specifically. Most of the businesses targeting girls are specifically targeting older girls, similar to their Cohort 2 counterparts. Eight of the businesses are looking to expand their prototype both within their own national borders and some within the region.

The way in which the businesses are continuing with this reach has changed since the end of the Cohort with some businesses having introduced new products and some having discontinued their prototype altogether. Many of them have continued to use HCD as a tool and methodology to explore businesses possibilities, including those relating to targeting girls.

There are also multiple reasons why the businesses have continued to work with and reach girls including business (economic) reasons, marketing and reputational reasons, as well as wider reasons related to social empowerment and changing cultural norms. Ten of the businesses have received funding for their work reaching girls, although in only two of these cases is it equity funding. In general, businesses seem to be motivated to continue working with girls mostly because of economic considerations.

Businesses which reach girls as clients or end users have faced fewer issues than their counterparts with tried to incorporate girls in the value chain. The latter businesses have faced a myriad of problems including motivation, legal issues and competing interests. It will be interesting to draw comparisons between these business and their Cohort 2 value chain colleagues, later in the evaluation process.

4 Lessons Learned and Recommendations

SPRING is a dynamic and iterative programme which is constantly seeking to improve. This section outlines some the key areas of learning resulting from a reflection of the performance of businesses in Cohort 2, and provides recommendations based on these recommendations in [Table 14](#) below.

The IP and the M&E Partner have a close working relationship. As a “critical friend”, the M&E Partner endeavours to provide regular and constant feedback to the IP. Without impeding on the independence of the evaluation, this relationship adds to the constructive iterative nature of the programme, allowing for independent reflection on how the programme might be improved. Recommendations have been provided informally throughout the cohort (and at key periods as the programme has begun implementing Cohort 3 activities) and articulated more formally in evaluation reports. The IP has taken on board many of the recommendations set out in the Cohort 1 reports and continues to apply recommendations as they emerge.

Table 14: Cohort 2 BPE lessons learned and recommendations

	Lesson Learned	Recommendation
Relevance	1. SPRING has helped businesses refine their approach to targeting adolescent girls; however, businesses also have impact in girls beyond strictly 'adolescent' (10-19 years old) girls. With SPRING support, businesses were able to adapt and better target adolescent girls. While adolescent girls have been the most important target for the programme, businesses have also been able to reach beneficiaries beyond adolescent girls, including older and younger girls. Therefore, strictly targeting adolescent girls has sometimes limited the extent of their reach and has limited the measurement of impact of the programme.	SPRING, or future programme iterations, should consider also monitoring indirect beneficiaries (of girls) outside the predefined adolescent girl age-range. An example of an important set of indirect beneficiaries includes female youth (e.g. 15-24), who have an influence on younger girls. They fall into similar age ranges and can have common characteristics (such as challenges accessing higher education, being young mothers, or access to medical services).
	2. Limiting businesses to only target the adolescent girl market can also limit prototypes' commercial viability. SPRING's impact also goes beyond 'girls' and includes key stakeholders and indirect beneficiaries. While SPRING girls are a unique and important target market, this demographic also overlaps considerably with other groups. SPRING has accommodated businesses that look beyond a purely adolescent girl market by hosting businesses that prototype products and services which will lead to disproportionate girl impact.	SPRING, or future programme iterations, might consider expanding their monitoring impact to include: • key stakeholders who can impact adolescent girls and consider this group more carefully as target beneficiaries. This group is likely to include mothers, father and older male siblings. • indirect beneficiaries of the businesses' prototypes (e.g. boys; households), especially where there is disproportionate girl impact. However, in these cases, there should also be clear attributive of impact, and not implied or assumed impact.
	3. Reaching girls is not a direct process, and often incorporates multiple potential routes. In a further iteration of the Cohort 1 lesson leading away from an exclusive focus on BOP girls, SPRING businesses often need to engage with 'gatekeepers' or decision makers that might control access to the girls, or girls' access to products and services. These gatekeepers might include parents, older siblings, or older family members (both male and female). It is not yet clear if these methods or which of these methods best allow SPRING businesses to reach or impact girls.	As is not yet clear which of these routes best reach girls, or best impact on girls, SPRING should continue gathering evidence on the different routes to access girls, based on the research and experiences of different businesses. This is also something which will be further explored in the evaluation.

	Lesson Learned	Recommendation
	4. As male relatives of the SPRING girls, men and boys play particularly an important role in accessing girls and in promoting access to SPRING business' prototypes. They may play a number of roles in this process including; gatekeepers, influencers and co-learners with the girls. Flowing from this, programmes should recognise that HCD research might also focus on men and boys as role players, (See Section 2.2.1) and possible indirect beneficiaries, and should understand more about these role players. One realisation might be that girl impact research does not always have to focus on girls, but rather the role of others in accessing girls.	SPRING and SPRING business should not discount targeting men and boys to better impact girls. The role of men and boys as facilitators of a relationship between SPRING businesses and SPRING girls needs further exploration. It is suggested that future programme iterations acknowledge and monitor non-girl related business benefit, even as a secondary indicator.
Effectiveness	5. SPRING has used HCD in its own iterations, adapting the programme to better meet the needs of its businesses. Allowing a second touch point (Bootcamp 2) has been an effective mechanism to allow businesses to learn from mistakes and to further refine their prototypes through HCD.	Multiple touch points allow for more effective iteration and learning and this aspect of SPRING should be maintained. Cohorts 3 and 4 have been designed with two bootcamps. It is suggested that future programme iterations are designed with multiple touch points, and provide an opportunity for businesses to reflect on their application and learning regarding their prototype.
	6. HCD has facilitated business learning in multiple areas. HCD has been adopted by many of the businesses as a general learning and iterative methodology. Applying HCD to both the SPRING prototypes and other business areas has helped businesses learn: i) how to apply HCD to business areas not related to girl impact and ii) how to more effectively target girls	It is recommended that HCD continues to be used as a training and learning methodology. It is recommended that SPRING continue to reflect on how to improve on this methodology for future programme iterations.
	7. HCD has not been utilised effectively by some businesses because of internal business parameters. In some cases representatives of SPRING businesses have not been in a position to make changes to their business prototypes, because of their own limits in decision making. These limits do not fit well with the HCD methodology which requires a "fail fast, fail often" approach and therefore needs a fast implementation of decisions.	SPRING business representatives should be given authority to act within parameters regarding the SPRING prototype, to gain the maximum benefit from SPRING. The need for this decision-making authority should be made clear in the SPRING application process and confirmed during selection. Business representatives attending bootcamp need to have the necessary company authority to make decisions regarding the prototype.

	Lesson Learned	Recommendation
	8. Businesses that appear to gain the most from SPRING have already invested pre-SPRING effort. Businesses that benefit most from SPRING appear to be early prototype rather than early concept businesses.	Following from Cohort 1 selection process, SPRING should continue to weight selection in favour of businesses with early prototype design and thinking in place.
Sustainability	9. Through SPRING some businesses realise that girls are not a suitable match for their product or service. As with any programme there is a rate of attrition. While the improvement and refinement of selection criteria has added value to the SPRING process, it is unlikely that the selection criteria or process will ever be sufficiently robust to filter all businesses that might not target girls. The SPRING HCD process might have accelerated a natural attrition process, with businesses using SPRING tools to realise their need to pivot away from girls.	SPRING recognises that not all their businesses will continue to target or impact girls, but that these businesses still benefit from the SPRING process. It is suggested that a programme acknowledge and monitor this non-girl related business benefit, even as a secondary indicator.
	10. There are multiple reasons that businesses continue to target girls, but economic considerations are common. Businesses consider a number of options when targeting girls; including reputation, marketing and social empowerment. In general, economic considerations appear to be the most common motivators for targeting girls.	While recognising that businesses might have multiple reasons for targeting girls, programmes should ensure that the economic fundamentals of this engagement are sound. SPRING ensures that the business fundamentals of the business prototype are sound through its multi-focal accelerator approach. (See PPE report Section 2).
	11. It is easier to reach girls as end users or clients than to incorporate girls into a business' value chain. While there remains an opportunity for businesses to impact on girls in their value chains, this process does not appear to assist businesses to reach scale. (Nor does it assist the programme in achieving its targets). It is not clear at this stage to what extent girls in the value chain might benefit from greater impact than girls as end users.	Where girls' inclusion in the value chain is marginal to the business model, SPRING should advise businesses to carefully consider the potential challenges before embarking on this route. Programmes should recognise that girls in the value chain might impact on their achievement of prescribed programme targets.
Cross-cutting	12. While programme data is essential for SPRING, businesses do not appear to see its value outside of SPRING. As part of the SPRING process, businesses are obliged to collect and report on various data points. However, businesses do not always see	SPRING should make data collection and analysis applicable for businesses. This process could incorporate methods for data collection and ensuring data quality.

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	Lesson Learned	Recommendation
	the direct benefit of this data and have limited capacity to interpret and use it, in spite of its value.	