



**street**  
BUSINESS SCHOOL  
IGNITE POTENTIAL. END POVERTY.

2019 MONITORING & EVALUATION REPORT  
Findings provided in partnership with Improve Impact



imPROVE IMPACT





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# EXECUTIVE SUMMARY

Street Business School (SBS) is an award winning non-profit, providing one-of-a-kind entrepreneurial training for women, proven to help them triple their incomes in order to lift their families out of poverty with dignity.

SBS has trained women entrepreneurs in Uganda for over a decade, and in that time, has witnessed the truly transformational impact of its program. Additionally, over the

past three years, SBS has scaled this impact through a social franchise model, in which non-governmental organizations (NGOs) called Global Catalyst Partners (GCPs) are trained to deliver the program to their beneficiaries in their local communities. This partnership approach enables even greater impact and effectiveness, combining the successful SBS training model with GCP customization to meet the distinct needs of the local community. Through this approach, SBS will reach 1 million women and their 5 million children by 2027.



Sustainable impact is fundamental to achieving this 2027 goal. Throughout its existence, rigorous evaluation and data gathering has been central to SBS' work and in supporting the global expansion of the SBS program. This report lays out evidence that the quality and impact metrics of the SBS program can be sustained at scale.

The data in this report is taken from three evaluation sets:

1. Data from the SBS Learning Lab, the direct service program implementation in Uganda, gathered at baseline, graduation (six months) and two years after graduation.
2. Data from GCPs from multiple countries gathered from participants at baseline, graduation (six months) and one-year post graduation, examining income increase and business creation.
3. Data from GCPs from multiple countries, gathered from participants at baseline and graduation (six months) examining income increase and business creation.

The findings contained here demonstrate positive, **significant and sustained impact** created through SBS training, whether delivered by SBS directly, or through GCPs:

- All data demonstrates **increasing and sustained growth in income**. On average, women experience a 211 percent increase in income (\$1.35 - \$4.19/day) as a result of SBS direct implementation, and 455 percent increase in income (\$0.37 - \$2.06/day) as a result of GCP implementation.
- All data shows that **business ownership increases significantly** as a result of participation in SBS, and that business ownership is sustained over time. 89 percent of SBS direct implementation graduates have a business two years later, and 80 percent of GCP graduates have a business one year later.
- Longitudinal data show significant growth in income such that **women are moving out of extreme poverty**. Women earn an average of \$4.19 a day (above the global poverty line), two years after graduating from SBS direct implementation, and women earn an average of \$2.06 a day (above the global extreme poverty line), one year after graduating from GCP implementation.

# STREET BUSINESS SCHOOL BACKGROUND

SBS is a six-month, community classroom uniquely tailored to meet the needs of women living in poverty (less than US\$3.10/day), many of whom have not finished primary school. Classes are delivered in the local community and in the local language. SBS provides business skills training for women to create and sustain their own micro-business(es). Additionally, SBS helps women build the confidence needed to succeed as entrepreneurs through mentorship, home-visits, alumni testimonials, an experiential-based curriculum and peer-to-peer networks.

The SBS curriculum, designed for women with minimal education, is based on eight modules that cover the following:

- Getting out of your comfort zone
- Business identification
- Finding capital and starting small
- Bookkeeping
- Market research
- Business planning
- Growing the customer base
- Money management

To scale globally, SBS collaborates with other organizations across many sectors to combine and leverage the respective expertise of each partner through social franchising. SBS brings a world-class program with tested results, and its partner organizations, GCPs, bring place-based relationships and cultural expertise to their communities. Each GCP is trained by a seasoned coach to customize SBS to their community and deliver it locally to help women

increase their incomes and lift their families out of deep poverty. This, in turn, helps each organization magnify their impact in the sector in which they work. SBS partners currently work in 13 of the 17 sectors outlined in the Sustainable Development Goals.

GCPs receive the following training components:

- An eight-day Immersion Workshop training and curriculum workbook
- A full suite of co-branded materials specific to the organization
- Six personalized consultative sessions over the course of a year
- Enrollment into the full SBS peer-learning network
- Capacity building courses to strengthen operations
- Access to SBS support and fellow GCPs

GCPs generally fit the following profile:

- An annual operating budget ranging from \$250,000 to \$800,000
- Five to 15 staff members
- An existing program and presence in the local community
- Capacity to implement SBS
- Capacity to train 440 entrepreneurs, on average, within four years

The primary goals and achievements generated by SBS training include:

- **Income generation:** Women in SBS increase their income significantly to lift themselves and their families out of extreme poverty.





- **Confidence:** SBS helps women build the needed confidence to succeed as entrepreneurs.
- **Education:** Women’s increased capacity creates critical and tangible benefits for the entire family, including investment in children’s education.
- **Resilience:** Significant growth in the percent of women who operate at least one business a year after graduating from SBS.
- **SDGs:** Leveraging SDG 1, 5, 8 and 17, SBS creates new income for women. This contributes to many other sectors including food security, children’s education, improved shelter, climate resilience and access to health services, among other life- and environmental-enhancing opportunities.

SBS currently works with 66 GCP organizations\* to equip women living in poverty with the knowledge to build sustainable businesses, and empower them with the confidence to believe in themselves, seize opportunity and lift their families out of poverty.

\*As of August 31, 2019

# SBS UGANDA - “THE LEARNING LAB”

SBS training has been implemented in Kampala, Uganda in some form since 2004. It provides highly specialized entrepreneurial training for women living in deep poverty, enabling them to triple their income and lift themselves and their families out of poverty with dignity. Its signature combination of teaching practical business skills and confidence building, will empower 1 million women to lift their 5 million children from poverty by 2027.

## Data Set 1: Street Business School Uganda Baseline to Two Years Post Graduation

Women empowered to create businesses through SBS increase their income by 211 percent, on average. This means they go from earning an average of \$1.35 a day when

they begin, to \$4.19 per day within two years of graduation, lifting them above the global poverty line. Two years after graduating SBS, 89 percent of women still have a business open.

When women earn more money, they spend more of the income they control in ways that benefit their children, improving nutrition, health and educational opportunities.<sup>1</sup> On average, a woman in Africa has five dependents benefiting from her increase in income, and one of the ways the lasting impact created by an SBS entrepreneur can be measured, is in her educated children. Not only does the family benefit, but this economic empowerment will permanently improve her community over time. As SBS expands across Africa, confident businesswomen will engender success in their children to ultimately create a more prosperous Africa.

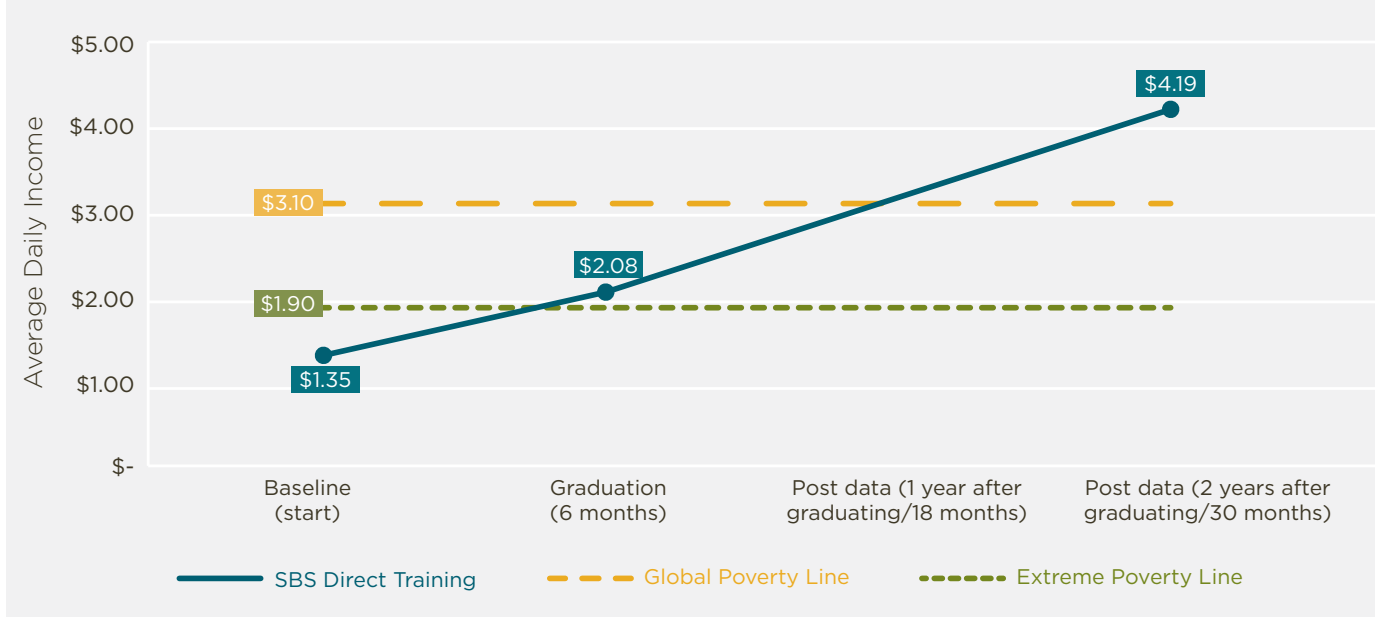
**STREET BUSINESS SCHOOL UGANDA: TABLE 1**

Cost to deliver per participant	\$346
Length of time	6 months
Percent with businesses two years after graduation	89%
Average increase in income at graduation (6 months)	54%
Average increase in income two years after graduation (30 months)	211%
Average increase in income two years after graduation for those living on less than \$0.65/day	1,460% (15x)

<sup>1</sup>Gender and extreme poverty. USAID, September, 2015



**GRAPH 1: SBS PARTICIPANT INCOME INCREASE THROUGH DIRECT TRAINING IN UGANDA**



## SBS Alumnae Testimonial

### JOSEPHINE NUSAMBA

Josephine is beaming with pride and eager to tell us about her businesses. She currently has a vegetable stand where she sells matooke, charcoal and other fresh produce. She buys produce from the village each day and brings it to Kampala to sell. She also cooks and sells cassava chips.

In order to start her businesses, she sold two chickens she owned. “What I never thought about is that one can have the capital they need to start a business right inside their own house,” Josephine says.

Each week, Josephine earns 60,000 Ugandan shillings (\$16.71 USD) from her vegetable stand, which she has grown over time. To diversify her income, she started her second business, cooking and selling cassava chips as small snacks. This business generates between 5000 – 7000 shillings a day, adding almost ten dollars a week to her income. Josephine notes that a key

challenge for her current business is that food prices can fluctuate. However, she is able to handle these challenges because through SBS, she learned how to save to manage business ups and downs.

Josephine plans to open a retail shop as soon as she possibly can. Although her husband’s salary was covering rent, it was rarely able to cover the cost of regular meals and never covered school fees. Now, with Josephine’s income, her children are eating well and are all in school. She knows the future is bright!



# SBS EXPANSION: THIRD PARTY REPORT

SBS is an award winning non-profit, igniting the impact of other organizations by equipping them with our one-of-a-kind entrepreneurial training for women, proven to triple their income and enable them to lift their families out of poverty with dignity.

In 2019, Monitoring and Evaluation (M&E) firm, Improve Impact, evaluated the following three components of the Street Business School program:

1. An M&E report on the impact created by SBS Global Catalyst Partners, examining data from baseline to one year post graduation
2. An M&E report on the impact created by a larger number of SBS Global Catalyst Partners examining data from baseline to graduation
3. M&E standards, procedures and performance

The information that follows is on M&E data for SBS partner organizations, called Global Catalyst Partners (GCPs). The report outlines the impact created by their offering SBS training in their own communities.

## Data Set 2: GCP Baseline to One Year Post Graduation

Evaluation done on the impact being created by SBS GCPs shows robust and sustainable impact that mirrors the impact created by SBS direct implementation. One year after graduating from programs offered by SBS GCPs, women realize the following impact:

- Women increase their income by 455 percent, on average. This means they go from earning an average of \$0.37 a day when they begin, to \$2.06 per day within one year of graduation, lifting them out of extreme poverty.
- 80 percent of women have at least one business one year after graduating, versus only 48 percent of women who had a business at baseline.
- A 195 percent increase in new businesses opened (251), and an average of two businesses per participant.
- 8337 percent average increase in monthly income for those participants who were living on less than \$0.65/day at baseline (x84 greater than the average monthly income these participants were earning at baseline).

Of particular note is that while the percent increase in income is greater for GCPs than SBS Uganda, the absolute dollar amount is lower, although both data sets show women moving out of extreme poverty. This can be attributed to two factors:

- On average, the people served by GCPs started at a lower income level than women served by SBS Uganda (\$0.37/day versus \$1.35/day).
- GCP data measures change at one year after graduation, versus two years for SBS Uganda. Based on the consistency of the results thus far, it is anticipated that women served by GCPs will continue to increase their incomes to the two-year mark.





### Evaluation Methodology and Results:

This evaluation was done by comparing baseline evaluation findings (month 0) with data gathered on participants one year out from graduation from SBS (month 18). Data was analyzed from three GCPs from Uganda, Kenya and Burundi. Data from 217 participants in six cohorts was analyzed, with two cohorts per GCP,

and an average cohort size of 36 participants. Data was collected using M&E tools provided, and was cleaned, verified and analyzed under the supervision of the M&E consultancy firm Improve Impact. Of all participants, 92 percent were women and 80 percent were earning less than \$0.65 a day at baseline.

## FINDINGS: INCOME GENERATION AND BUSINESS CREATION

TABLE 2: INCOME GENERATION OVER TIME		
Indicator	Baseline USD	1 Year Post Grad USD
Average monthly income	\$11.13	\$61.75
Average daily income	\$0.37	\$2.06
Average monthly income for participants earning <0.65/day	\$0.68	\$57.54
% of participants with business income	48%	80%

TABLE 3: BUSINESS CREATION OVER TIME		
Indicator	Baseline	Post Program
# of businesses for all participants	128	380
Average number of businesses per participant	0.59	1.75
% of participants with at least one business	48%	80%
% of participants with 2 businesses	6%	12%
% of participants with 3 businesses	3%	42%

### Data Set 3: GCP Baseline to Graduation

Additional data, also with a robust sample size, is available on the women served by GCPs for the timeline between baseline and graduation, generally six months later. These results are also consistent with the data from Street Business

School Uganda, providing additional evidence from a bigger sample size of sustained impact. At the time they graduated from SBS offered by GCPs, women realize the following impact:

- Women increase their income by 149 percent, on average. This means they go from earning an average of \$0.34 a day when they begin, to \$0.86 per day within 6 months.



- 73 percent of women have at least one business at graduation, versus only 44 percent of women who had a business at baseline.
- A 74 percent increase in the overall number of businesses opened.
- A 8337 percent average increase in monthly income for those participants who were living on less than \$0.65/day at baseline (x84 greater than the average monthly income these participants were earning at baseline).

from Uganda, Kenya and Burundi. A total of 12 cohorts were analyzed, with an average cohort size of 33 participants.

Data was collected using M&E tools provided, and was cleaned, verified and analyzed under the supervision of the M&E consultancy firm Improve Impact. Of all participants, 93 percent were women and 80 percent were earning less than \$0.65 a day at baseline.

## Evaluation Methodology and Results:

The GCP implementation evaluation was done by comparing baseline findings (month 0) with data gathered at the time of graduation from SBS (generally month 6). These results are for 401 participants trained by eight GCPs

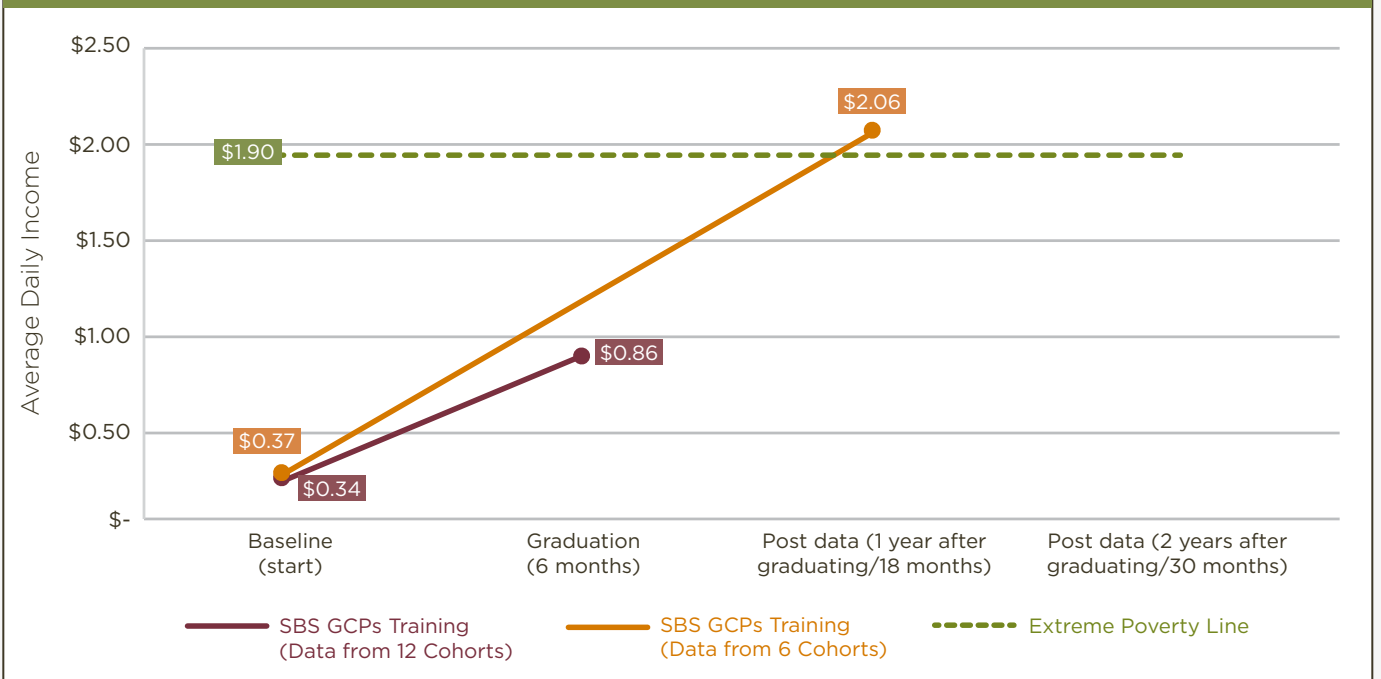
### FINDINGS: INCOME GENERATION AND BUSINESS CREATION

TABLE 4: INCOME GENERATION OVER TIME		
Indicator	Baseline (USD)	Exit (USD)
Average monthly income	\$10.31	\$25.66
Average daily income	\$0.34	\$0.86
Average monthly income for participants earning <0.65/day	\$1.92	\$14.65
% of participants with business income	49%	81%

**TABLE 5: BUSINESS CREATION OVER TIME**

Indicator	Baseline	Exit
# of businesses for all participants	268	465
% of participants with at least one business	44%	73%
% of participants with 2 businesses	10%	17%
% of participants with 3 or more businesses	4%	9%

**GRAPH 2: SBS PARTICIPANT INCOME INCREASE THROUGH GCPS**





## M&E Standards

A review was undertaken on SBS standards, procedures and performance with regard to monitoring and evaluation. It was found that M&E standards encompass two broad categories of analysis to assess program efficacy and fidelity of the training approach.

The three critical elements to SBS program performance measurement are:

- **Accuracy** - Accurate data collection is essential to maintaining the integrity of research, making informed programming decisions, and ensuring quality assurance. SBS uses an online data collection tool to dramatically reduce the risk of confounding data collected through unstructured methods.
- **Timeliness** - Data collected must be available in a timely manner and accessible to decision makers. Information is used for tracking progress, assessing outcomes, and making decisions and must be presented in a timely manner to be relevant and utilized.
- **Honesty** - Evaluation findings must be inclusive of data that is expected, unexpected, positive, and/or negative. SBS data collection processes ensure that program participant experience is captured regardless of whether it demonstrates progress or not.

Organizational performance is measured through two critical elements:

1. **Resources** - Adequate human and financial resources are required to achieve high-quality program implementation. SBS ensures that all staff are qualified in their role and that they contribute experiential knowledge to robust monitoring and evaluation. Additionally, adequate ongoing funding is allocated to monitoring and evaluation of the training processes.
2. **Learning** - Distribution of findings, incorporation of the knowledge gained, and ongoing critical reflection contribute to informed programmatic improvements. An organizational culture of learning ensures collective buy-in to M&E activities and a commitment to sharing results and contributing to the transparency of the work. SBS staff value transforming data from basic information to knowledge that leadership can utilize to continually assess overall progress and make informed decisions to improve.



## Kesho Kenya: A GCP testimonial

One example of engagement and impact of the SBS program through a GCP, is Kesho Kenya. This NGO became a GCP in September 2016, and brought SBS to its community in Kilifi within weeks of graduating the training. The demand to become an entrepreneur in Kilifi was so high that Kesho Kenya had to double its efforts and launch a second classroom shortly after its inaugural class began.

Thanks to SBS training effectiveness and Kesho Kenya's leadership in the community, high demand to go through the SBS training continued. In March, 2018, Kesho sent two more staff to the SBS training to add to their team of certified trainers in Kilifi. Who were these two staffers? They were graduates of Kesho's inaugural class. These now confident women were once living in poverty, graduated in early 2017, started businesses, and experienced inspiring economic and personal change. Today, they have become the newest team members of Kesho.

This photo captures one of these inspiring women, Elizabeth, who shares her pride in her journey and her passion and commitment to her new role as a leader in her community, thanks to Kesho Kenya and Street Business School.



Image of Kesho Kenya above



Newest member of the Kesho Kenya team, Elizabeth, sharing how she was living in poverty, became an SBS graduate and now gets to bring SBS to women like her.

## SBS Evaluation Conclusion

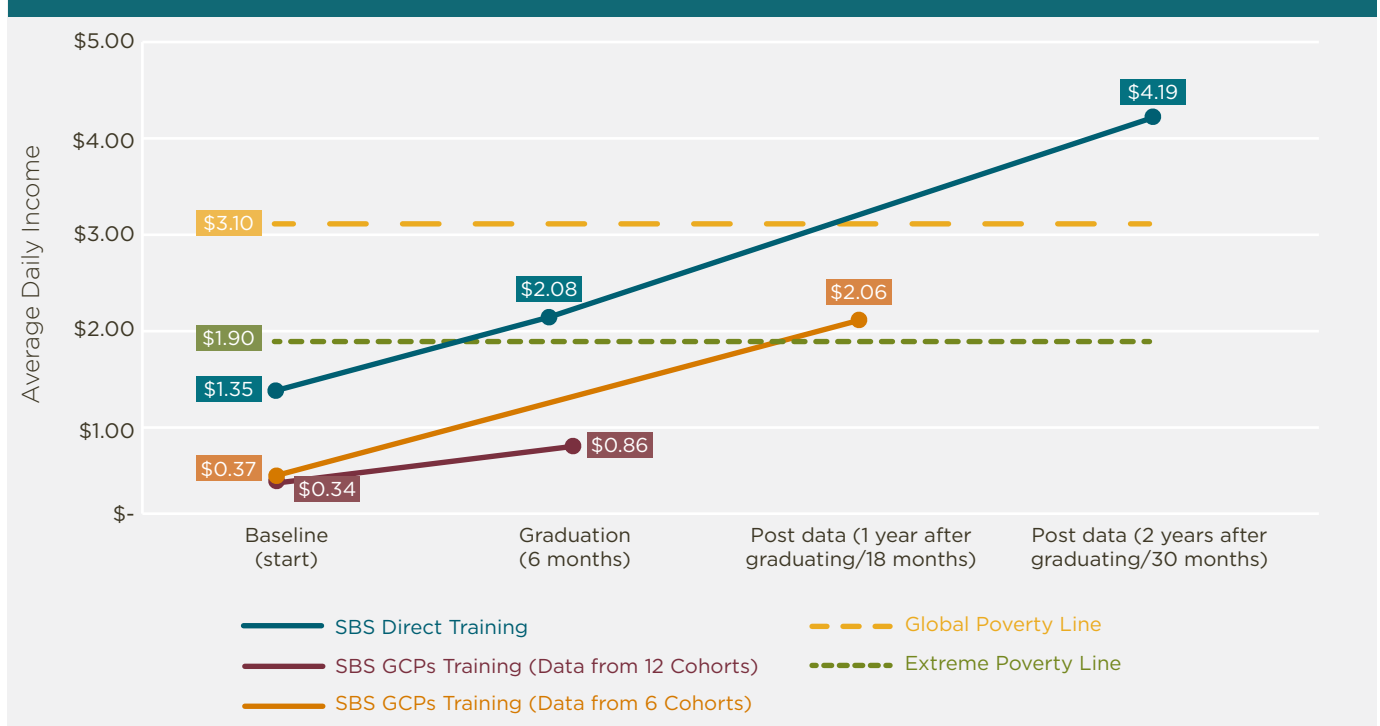
SBS continues to streamline and strengthen its M&E to uphold the integrity of SBS implementation as the GCP network expands. The data included in this report shows continuing and strong impact created by SBS, whether delivered directly, or offered through a GCP in the communities they serve.

SBS is proud of the measurable impact GCPs are having on SBS participants in their communities, including 455 percent growth in income within one year of graduating and 80 percent average business ownership rates.

GCP post-program data evaluates impact one-year out, while its direct implementation data focuses on two-years post-graduation. Therefore, direct and network implementation evaluation data is not directly comparable. However, both evaluation sets yield positive trends in the correlation between SBS intervention, business creation, and increased income.

The data helps tell the story of how SBS training is lifting families out of extreme poverty, one small business at a time. As a result of SBS, people across Africa are able to sustain businesses that help them significantly increase their incomes and transform their lives.

**GRAPH 3: SBS PARTICIPANT INCOME INCREASE FOR ALL DATA SETS**





# ECONOMIC DEVELOPMENT AND WOMEN: WHY DOES THIS MATTER



In 2019-2022, SBS will continue to expand throughout Africa and Asia, concentrating strongly in Sub-Saharan Africa. The target countries are home to high levels of poverty, illness, malnutrition, gender inequality, lack of education and lack of formal employment opportunities.

In Africa alone, more than US\$60 billion dollars a year are spent on traditional aid, yet the number of people in poverty increased from 290 million in 1990 to 414 million in 2010.<sup>1</sup> Market mechanisms and conventional aid mostly focus on the formal sector, yet developing

entrepreneurs in the informal sector is absolutely critical since this is where most African women will turn to support themselves. In fact, by 2022 in sub-Saharan Africa, 122 million people will join the workforce, but there will only be 54 million new jobs.<sup>2</sup>

Interventions that focus on the informal sector with programs that help people succeed in the market, rather than depend on aid, is the most sustainable and effective solution. When women earn, they spend more of the income they control in ways that benefit their children, improving nutrition, health and educational opportunities.<sup>3</sup> On average, a woman in Africa supports five dependents that benefit from her increase in income. The lasting impact created by an SBS entrepreneur will also boost the community and country. For example, in relation to children's education, one extra year of schooling increases an individual's earnings by 10 percent.<sup>4</sup> Data also shows that increasing the number of girls in school by 10 percent is correlated with an increase in a country's GDP by an average of three percent.<sup>5</sup>

Investing in women is a smart development strategy that creates leveraged impact in her family and community. Doing so through a one-time investment that allows her to amplify her dignity, her voice, and her income is what is needed to end poverty in this generation.

<sup>1</sup> United Nations

<sup>2</sup> McKinsey

<sup>3</sup> USAID

<sup>4</sup> UNESCO

<sup>5</sup> "Why Invest in Women?" USAID, May, 2016

# CONCLUSION

Street Business School is an innovative poverty eradication program, built on over a decade of proven results. Combining business skills with helping a woman believe in herself and her own human dignity creates transformational impact in her ability to generate income. These things together create generational change.

This impact is quantifiable and proven from more than 15 years of direct implementation of Street Business School in Uganda.

Scaling SBS to reach a million women and their 5 million children is accelerated through social franchising in which partner organizations bring their local expertise to customize SBS to create the most effective implementation for each community. Through this strategy, organizations are adding a proven economic empowerment program to their toolkits in order to amplify their impact.

As with any replication strategy, the key question is if you can create quality and continued impact at scale. The data presented in this report answers that question, providing strong evidence that SBS is effective and robust whether delivered directly in Uganda, or through Global Catalyst Partners in locations around the globe.

Data shows that Street Business School is an effective and efficient program to help women lift themselves and their families out of deep poverty. As the world marches towards the Sustainable Development Goal of No Poverty by 2030, SBS has a critical role to play.



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Report developed in partnership with Improve Impact.  
Data relevant as of August 31, 2019. For more information,  
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