



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



2021  
MONITORING & EVALUATION REPORT

EMPOWER





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BELIEVE



# EXECUTIVE SUMMARY

Street Business School (SBS) is an award-winning nonprofit, providing one-of-a-kind entrepreneurial training for women, proven to significantly increase incomes and lift families out of poverty with dignity.

SBS has scaled its impact through a social franchise strategy, in which nongovernmental organizations (NGOs) are trained to deliver the program to people in their local communities. This partnership approach enables greater impact and effectiveness, combining the successful SBS training model with the NGO partner's expertise and customization to meet the unique needs of the local community.

Through this approach, SBS will equip 1 million women with business training, helping them to transform their lives and lift themselves and their 5 million children out of poverty.

SBS prioritizes rigorous evaluation and has a robust data collection system, tracking the progress of NGO partners and their beneficiaries, as well as the Learning Lab, which is the original SBS direct delivery program in Uganda. The years 2020 and 2021 were like no others with a worldwide pandemic leading to significant economic shocks, as well as lockdowns and social distancing mandates that kept people at home. This Monitoring and Evaluation (M&E) report shares impact data collected prior to and during COVID, highlighting the impacts of the global pandemic on SBS, our partners and entrepreneurs and the adaptive measures adopted to respond to the pandemic. We share stories of how our partners and women entrepreneurs applied the lessons of SBS to not only creatively respond to the pandemic but also to thrive.

The impact results shared in this report are compiled from three sources:

1. **Randomized Control Trial (RCT):** Data from an RCT conducted by researchers from J-PAL and Universidad del Rosario between 2018 – 2021.
2. **NGO Partner Data:** Data from our global NGO partners collected through the SBS Impact Tracker.
3. **Learning Lab:** Data on innovations carried out and tested by the Uganda Learning Lab, our R&D hub.

**Data from these three sources shows consistent and robust income growth that helps graduates of SBS lift their families out of poverty.** This is critical to note since it represents data gathered from different countries and contexts, and with a variety of evaluation tools.

## KEY OUTCOMES

- ✦ **Graduates of SBS see a significant increase in income.** Graduates in the RCT doubled their incomes and ended with incomes that were 110 percent higher than those in the control group. This success is despite the fact that, because of the timeframe of the study, 83 percent of the data gathered was on businesses impacted by COVID. Graduates trained by NGO partners, many of whom submitted pre-COVID data, increased their incomes by 195 percent.
- ✦ **SBS graduates move out of deep poverty.** Graduates of the RCT increased their average earnings of \$2.47/day at baseline to \$4.82/day 1 year after graduation. Graduates of NGO partners went from \$1.13 per day at baseline to \$3.33 per day one year after graduation.
- ✦ **Business ownership increased across all groups.** Business ownership among RCT participants increased from 52 percent at baseline to 73 percent at graduation. Participants trained by NGO partners increased from 57 percent business ownership at baseline to 85 percent at graduation.

## COVID LESSONS

As the hub of over 160 NGOs, SBS also has a unique vantage point on the challenges and opportunities presented by the COVID pandemic. In addition to sharing stories specific to SBS, we have also gathered lessons that have broader implications for the sector as a whole. Top challenges experienced were funding shortfalls, mental health needs of staff and beneficiaries, and disruption in service delivery due to lockdowns. Key lessons we share include the growing importance of centering proximate leaders in the global development framework and increasing capacity building to support and deepen critical thinking skills that developed out of necessity during the pandemic.





# THE STREET BUSINESS SCHOOL MODEL

Street Business School is a 6-month entrepreneurial training uniquely tailored to meet the needs of women living in deep poverty. 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 microbusinesses.

In addition, SBS believes that a woman’s belief in herself is a critical factor in attaining success and supports this through alumni testimonials, mentorship, an experiential-based curriculum and peer-to-peer networks.

## The SBS curriculum covers the following topics:

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

*Modules are supported by coaching and mentoring to help a woman believe in herself.*

To scale globally, SBS collaborates with NGOs, governments, financial institutions and faith communities to leverage the respective expertise of each partner through a social franchising model. SBS brings a world-class entrepreneurial training program with proven results, and partners bring local leadership and deep cultural knowledge of the communities they serve. SBS training provides partner staff members with everything they need to run their own SBS workshop in the communities they serve, including expertise on how to customize some areas of the curriculum with their local expertise to make it culturally relevant. This, in turn, helps each partner amplify their impact in the sector in which they work. SBS partners currently work to address 16 of the 17 United Nations Sustainable Development Goals.

The SBS partner network ranges from small grassroots NGOs to international organizations working in multiple countries, including BRAC, the world’s largest NGO. SBS offers a variety of training strategies that can be customized based on the needs of the NGO, government, financial institution and/or religious entity.



**Co-Brand It**  
SBS shares curriculum with partner



**Experience It**  
SBS facilitates capacity-building workshop for partner’s staff or network



**Build It**  
SBS creates custom curriculum for partner



**Magnify It**  
SBS trains partner’s staff to facilitate 8-day SBS Immersion Workshop

### Components offered to partner organizations may include:

- ✦ Training options that range from standard in-person or virtual trainings, to customized content training, to four-week master trainer programs enabling partners to certify their own staff
- ✦ A tablet-based M&E system for impact tracking, including an organizational Salesforce account to allow for analysis and reporting
- ✦ Digital co-branded materials with the partner's brand
- ✦ Personalized consultative sessions after the training to support implementation
- ✦ Enrollment in the SBS Network which provides resources, capacity building and peer-to-peer learning
- ✦ Ongoing capacity-building trainings
- ✦ Best practices for coaching, facilitation, pedagogy and project management

“Street Business School’s training exceeded my expectations. It was relevant and straight forward, and it is obvious they have a lot of expertise. It absolutely hit our goals.”



Carrie Ellet, BRAC, Africa Regional Advisor for Youth Empowerment

### SBS training generates multiple achievements including:

- ✦ Graduates of SBS significantly **increase their income** to lift themselves and their families out of extreme poverty.
- ✦ Graduates experience increased confidence to succeed as entrepreneurs.
- ✦ Entrepreneurs become more **resilient** with a significant increase in the percentage of entrepreneurs who operate at least one business a year after graduating from SBS and a sizeable number who run two or more businesses.
- ✦ Supporting 16 of the 17 United Nations Sustainable Development Goals with focus on 1, 5, 8 and 17, women create new income streams and contribute 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.

As of 2022, SBS has trained 160+ NGOs in more than 25 countries to equip women living in poverty with the knowledge and confidence to build sustainable businesses and lift their families out of poverty.





# EVALUATION APPROACH

We are passionate about measuring our impact and using data to drive decision-making.

One of SBS' core values conveys our passion for measuring our impact and using data to drive decision making. As a result, we have built robust evaluation systems to capture global impact at scale and invested in a monitoring and evaluation approach to uphold the integrity and fidelity of SBS implementation as our partner network expands. We also believe that data has to be relevant to the users, and our system captures high-quality aggregate data to guide our expansion, while providing our NGO partners with their individual data to be used for program decisions, reporting and fundraising. SBS' M&E standards encompass two broad categories of analysis to assess program efficacy and fidelity. Results are used to guide continual program improvement and foster an increase in global impact.

**SBS program performance is measured against three key elements:**

- ✦ **Accuracy** – Accurate data collection is essential for 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** – In order to be relevant and actionable, data must be available in a timely manner and accessible to decision-makers. Information is used for tracking progress, assessing outcomes and making decisions.
- ✦ **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.

The SBS Impact Tracker is a proprietary, customized evaluation system that gathers and reports SBS impact and program management data in a real time global dashboard on a 24/7 basis, in a robust way that allows for thoughtful decision-making, critical impact evaluation and systematic stakeholder reporting.

Each NGO partner in the SBS network is trained to use a phone/tablet-based data collection program (built on the TaroWorks platform and powered by Salesforce) which feeds into the Tracker. Data can be collected offline in the field and then synched with the cloud once the user has an internet connection. This system saves our partners time and money in collecting and sharing data and ensures that we have access to it as soon as it is synched. For many partners, the SBS Impact Tracker has dramatically increased their level of M&E sophistication and provided an invaluable tool to help them grow.





“Who are we, if not measured  
by our impact on others?”

Carl Sagan  
Astronomer and Pulitzer Prize Winning Author

IMPACT



# RANDOMIZED CONTROL TRIAL RESULTS

To learn how SBS impacts the lives of marginalized women, researchers from J-PAL and Universidad del Rosario launched a randomized control trial in Uganda which took place from 2018 to 2022 and included 940 women.<sup>1</sup> The purpose of the study was to determine if SBS training contributed to increased income and business ownership and to evaluate different delivery mechanisms for the coaching that is a signature attribute of the SBS approach. Because there has been limited evidence on what characteristics of mentoring and coaching contribute to entrepreneurial success, the study was designed to test two different mentoring models, one in which individual coaching was offered at the woman’s home or business and one in which women were offered 1:1 coaching at the training site after the group session. The results presented here focus on coaching offered at the training site, which proved to be the most effective strategy.

The study was carried out in five locations within 50 kilometers of Kampala and included rural communities, semi-urban communities, small villages and larger communities with multiple villages and different kinds of economic opportunities. Some rely on subsistence agriculture; others have larger farms growing crops like bananas and cassava that create opportunities for wage labor. Some locations have no farming activities.

The evaluation timeframe spanned the onset of a global pandemic, unlike anything seen for over a century. The COVID pandemic not only caused disease and death on a massive scale but caused 97 million people to fall back into extreme poverty, according to the World Bank.<sup>2</sup> In Uganda, a series of lockdowns presented a hardship for many and included challenges for newly minted SBS entrepreneurs working to create vibrant businesses. In Uganda, “economic activity stalled during the latter part of FY20 due to a domestic lockdown for over four months, borders closed for all but essential cargo and the spillover effects of disruptions to global demand and supply chains. This resulted in a sharp contraction in public investment and deceleration in private consumption, hitting the industrial and service sectors hard, particularly the informal service sector.”<sup>3</sup>



The RCT presents statistically significant results that unambiguously prove that SBS helps women sustainably increase their incomes and transform their lives. This is true despite the fact that the RCT spanned a significant global economic downturn.

<sup>1</sup> The RCT took place from August 2018 to December 2021 and included 940 women from five communities in three treatment arms. Group A received SBS training and coaching at their home or business. Group B received SBS training and coaching at the training site. Group C served as the control group, receiving no training or coaching. An independent team of enumerators collected data at baseline (month 0), graduation (month 6) and end line (12–18 months after graduation). Participants received weekly SMS surveys from baseline to end line. Results presented here are for Group B. Read the full policy brief [here](#).

<sup>2</sup> The World Bank defines extreme poverty as living on \$1.90–\$3.20 per day in lower/middle income countries and poverty as living on \$3.20–\$5.50 per day in middle/upper income countries (all adjusted for purchasing power parity).

<sup>3</sup> The World Bank. (n.d.) Uganda Overview. <https://www.worldbank.org/en/country/uganda/overview#1>



## TOPLINE RESULTS

SBS had a positive impact on many aspects of a woman's business and life. Those included her likelihood of owning a business, her daily sales, how profitable she was, how hard she worked and even how she perceived her ability to persevere.

SBS had a substantial impact on women's capacity to run **profitable businesses**. Measured 12–18 months after graduation, SBS graduates:

- ✦ had profits 110 percent higher than those in the control group<sup>4</sup>
- ✦ increased their profits by 46 percent between baseline and 12-18 months after graduation compared to a 27 percent increase for the control group.

SBS Grads Have



110%  
Profits



149%  
Sales



20%  
Higher Business  
Ownership

<sup>4</sup> Analysis is for multiple businesses.

ON AVERAGE GRADUATES EXPERIENCED



INCREASED PROFITS OF **46%**  
vs 27% for the control

INCREASED SALES OF **95%**  
vs 46% for the control



SBS GRAD EARNINGS INCREASED **95%** nearly doubling from \$2.47/day to **\$4.82/day** on average



**110% • 149%**  
higher profits • higher sales  
As compared to the control group

The impact of SBS can also readily be seen by looking at **sales revenues**. During the 6-month training period, while the women are still learning and growing their businesses, few differences were recorded in sales revenues between groups. **However, after one year, those who received SBS training had statistically significant increases in sales revenues compared to the control group. SBS graduates:**

- ✦ had 149 percent higher sales than those in the control group
- ✦ increased their average daily sales by 95 percent compared with 46 percent of the control group

**Increased sales and profitability in their businesses translated into women having higher incomes:**

- ✦ SBS grads nearly doubled their income, increasing their earnings by 95 percent. They went from **average earnings** of \$2.47/day at baseline, to \$4.82/day 1 year after graduating. And they accomplished this during the most significant global economic shock in decades.



Not only were businesses generating more revenue and profit, but more women started businesses and learned important skills which were key to their success:

- ✦ Seventy-three (73) percent of women owned a business at graduation from SBS, compared with 52 percent at baseline. Business ownership stayed stable 12–18 months after graduation, despite economic shocks and government closures due to COVID.
- ✦ SBS grads **work at their businesses** an average of five and a half hours more per week than those in the control group.
- ✦ Graduates of SBS score significantly higher on the **psychometric measurement of “grit”** than the control group, which shows their ability to persevere, cope with setbacks and improve over time.



BUSINESS OWNERSHIP INCREASED FROM

52%  $\rightarrow$  73%

GRADUATES OF SBS SCORE SIGNIFICANTLY HIGHER ON “GRIT” than control, measuring their perception of their ability to persevere, cope with setbacks and improve over time.



While the RCT demonstrates robust and statistically significant certainty that SBS yields results, there are a number of additional important learnings which came through, particularly because the evaluation spanned a global pandemic.

- ✦ **COVID most certainly had an impact on sales revenues and profits over the course of the study period.** While most of the baseline and graduation data were collected before March 2020, much of the long-term data measuring the impact 12-18 months after graduation was collected after COVID emerged. Ongoing research will attempt to understand the impact of COVID on the results.
- ✦ **SBS is effective in different settings.** By drawing the study sample from communities with different economies, different levels of economic development and dynamic income levels, the results demonstrate that SBS has a huge potential to be effective in communities with different levels and types of economic activities.
- ✦ **There is a potential spillover effect.** The results created by SBS graduates were both robust and sustainable, with women maintaining their level of profitability, sales and business ownership at fairly consistent levels between the time they graduated (pre-COVID) to when end line data was collected (during COVID). Despite this, some of the metrics studied did not maintain a level of statistical significance at end line. However, this is not due to the waning of the impact, but rather, women in the control group “catching up” on some of these metrics between graduation and end line. Further study is underway to determine how much of the improved performance of the control group may have come from a spillover effect, in which they learned business techniques from their friends and neighbors who were enrolled in the groups receiving SBS training.



“Striving for Social Justice is the most important thing to do in life.”

Albert Einstein Nobel Laureate, Physics

# DIGNITY



# NGO PARTNER NETWORK

SBS has scaled its impact through a social franchise strategy, in which NGOs are trained to deliver the program to people in their local communities. This approach combines the successful SBS training model with the NGO partner's expertise of the community, creating a program that is locally led, highly impactful and cost effective to deliver at scale.

Through the SBS Impact Tracker, a proprietary, customized evaluation system that gathers and reports SBS impact and program management data, a real-time global dashboard is created. Many of our NGO partners submit data, allowing us to monitor impact across the network. From this data, we know that our **NGO partners create robust and sustainable impact that mirrors the impact created by SBS' direct implementation model.**

## PARTNER DATA DEMONSTRATES ROBUST GROWTH IN INCOME

Data gathered by SBS partners one year after graduation shows significant impact in line with the RCT results on direct training.<sup>5</sup>

- ✦ Participants trained by NGO partners triple their incomes, on average, going from \$1.13/day at baseline to \$3.33/day one year after graduation. This is a 195 percent increase, in which women lift their families above the global extreme poverty line of \$1.90 a day.

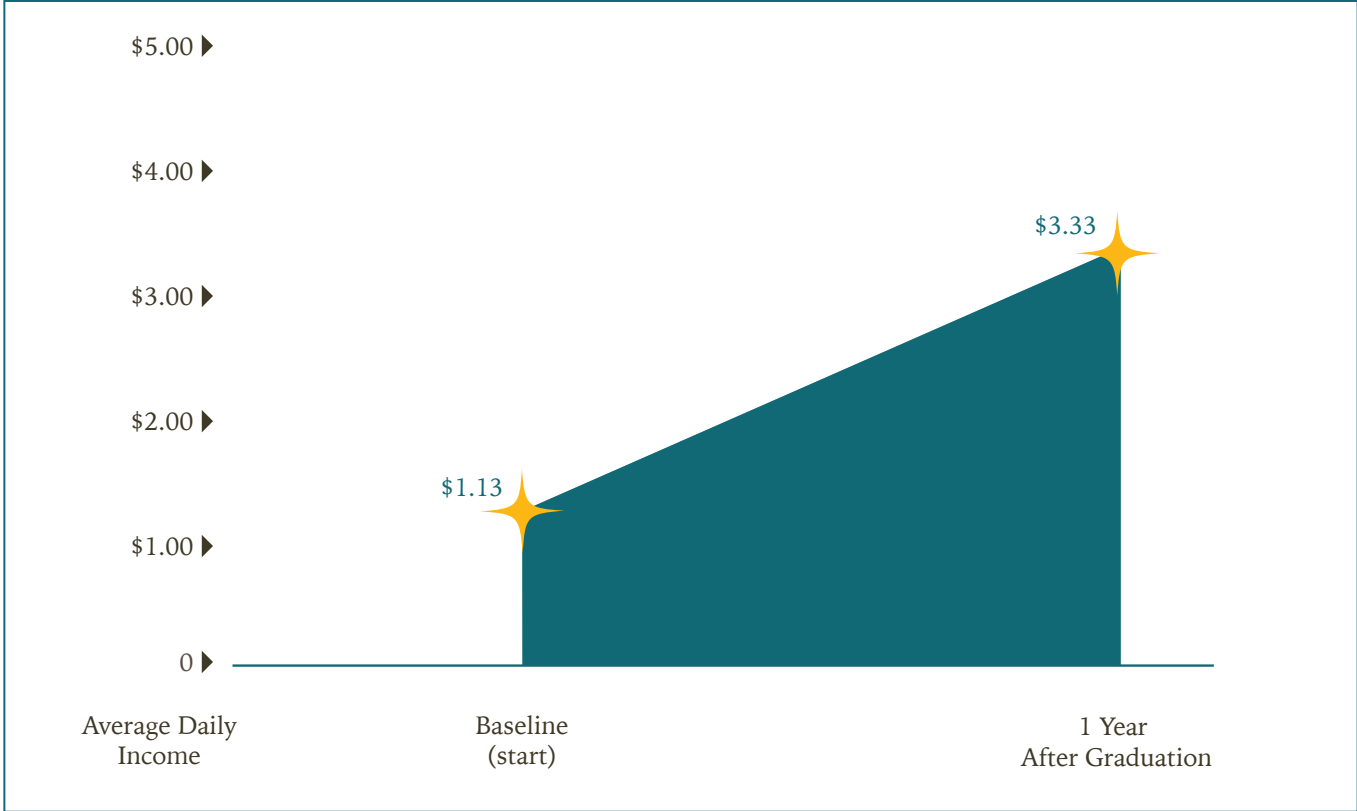
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<sup>5</sup> The SBS Impact Tracker database includes data collected and submitted by our NGO partners at the start of the training (baseline) and at graduation (generally 6 months after baseline). The data used for the analysis in this section includes records on 2,474 beneficiaries. A subset of the data includes 344 records where NGO partners from four countries collected another round of results data 1-year after graduation.



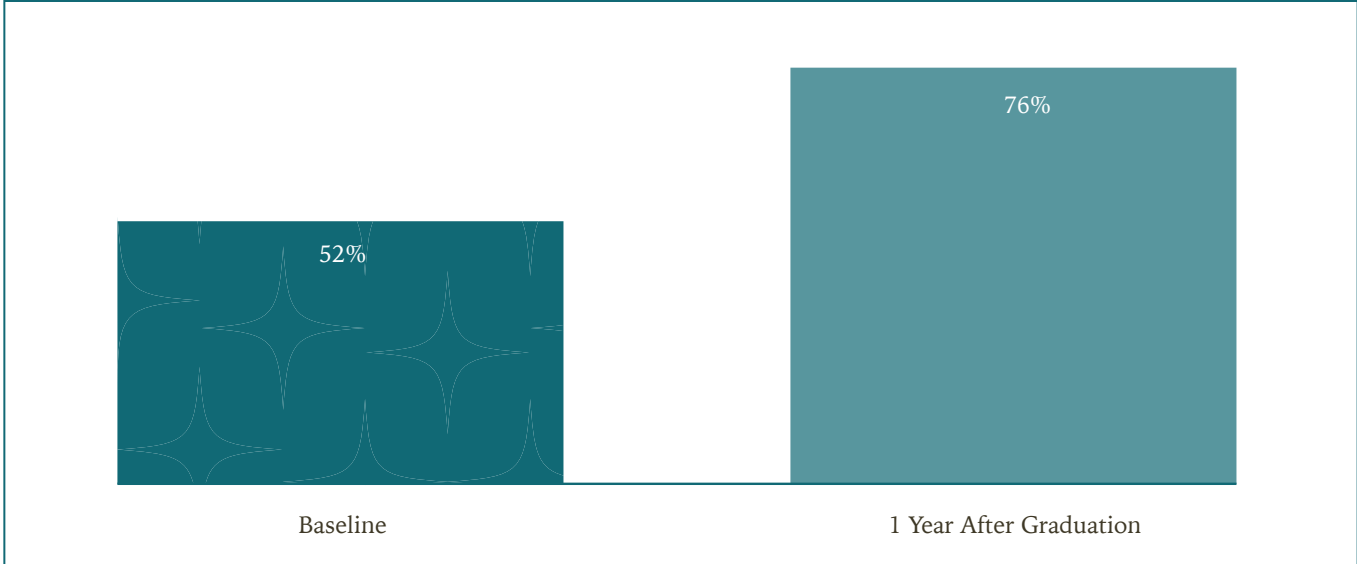


**GRAPH 1**  
SBS PARTICIPANT INCOME CHANGE: SBS PARTNER DATA



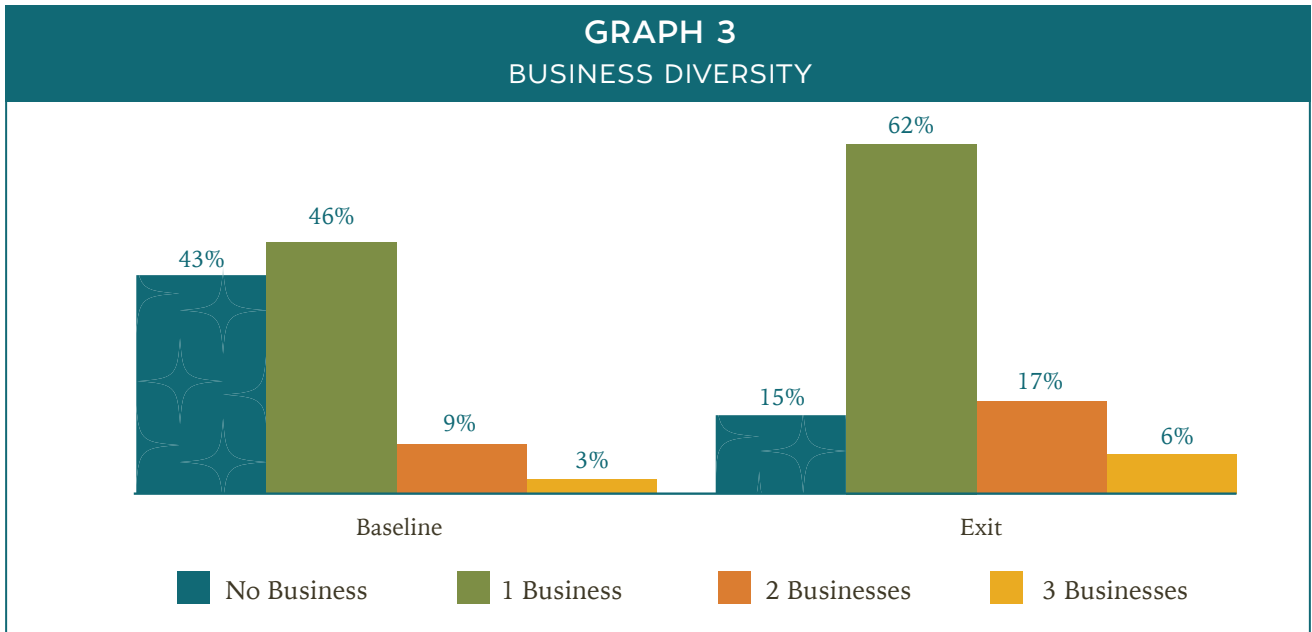
The percentage of women who have savings increases by 46 percent between the time women start SBS training and one year after graduating.

**GRAPH 2**  
PERCENTAGE OF PARTICIPANTS WITH SAVINGS



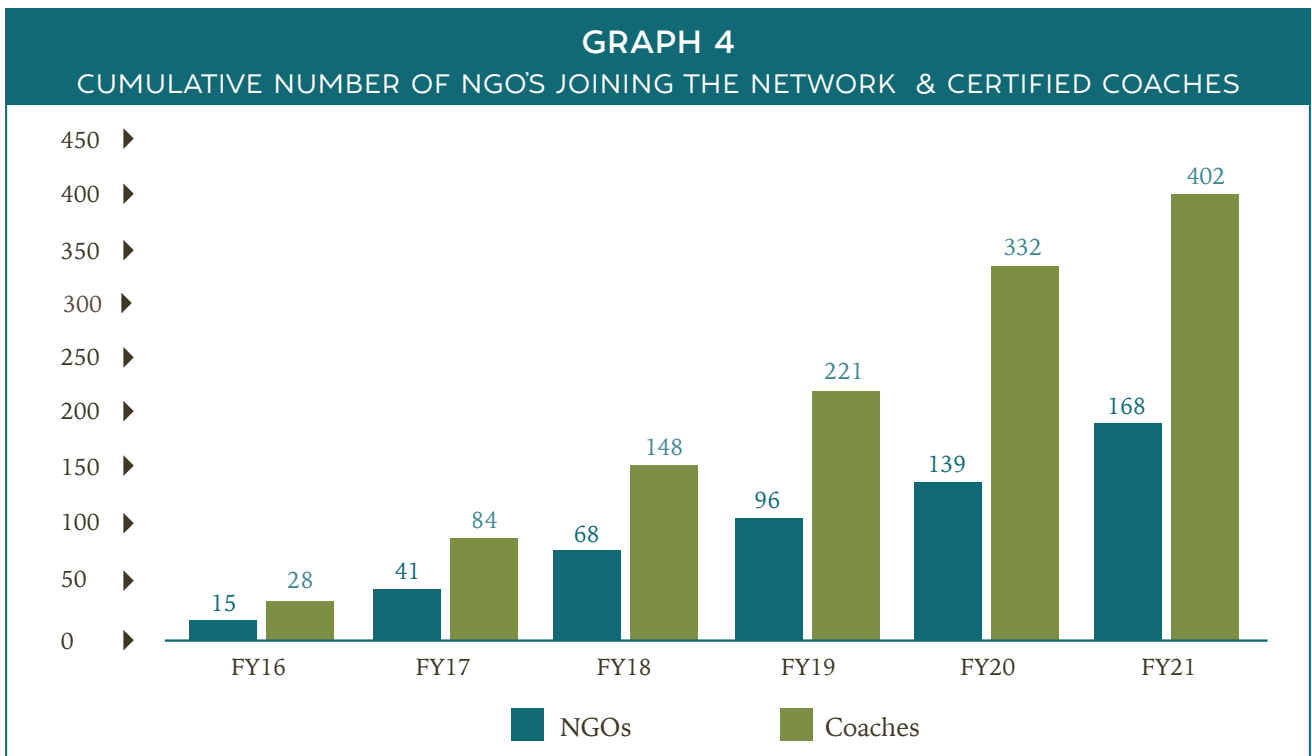
## BUSINESS OWNERSHIP AND DIVERSIFICATION

Interestingly, much of the impact created by entrepreneurs a year after graduation builds on the momentum of business creation in just the first six months. Eighty-five (85) percent of SBS participants have at least one business by the time they graduate and many others have more than one business. The proportion of women with no business at all drops from 43 percent at baseline to 15 percent at graduation.



## GLOBAL EXPANSION

SBS has seen strong and sustained growth in our global network. As of March 1, 2022, SBS has a network of more than 160 organizations and 400+ Lead Coaches who are certified to deliver SBS training in their communities.



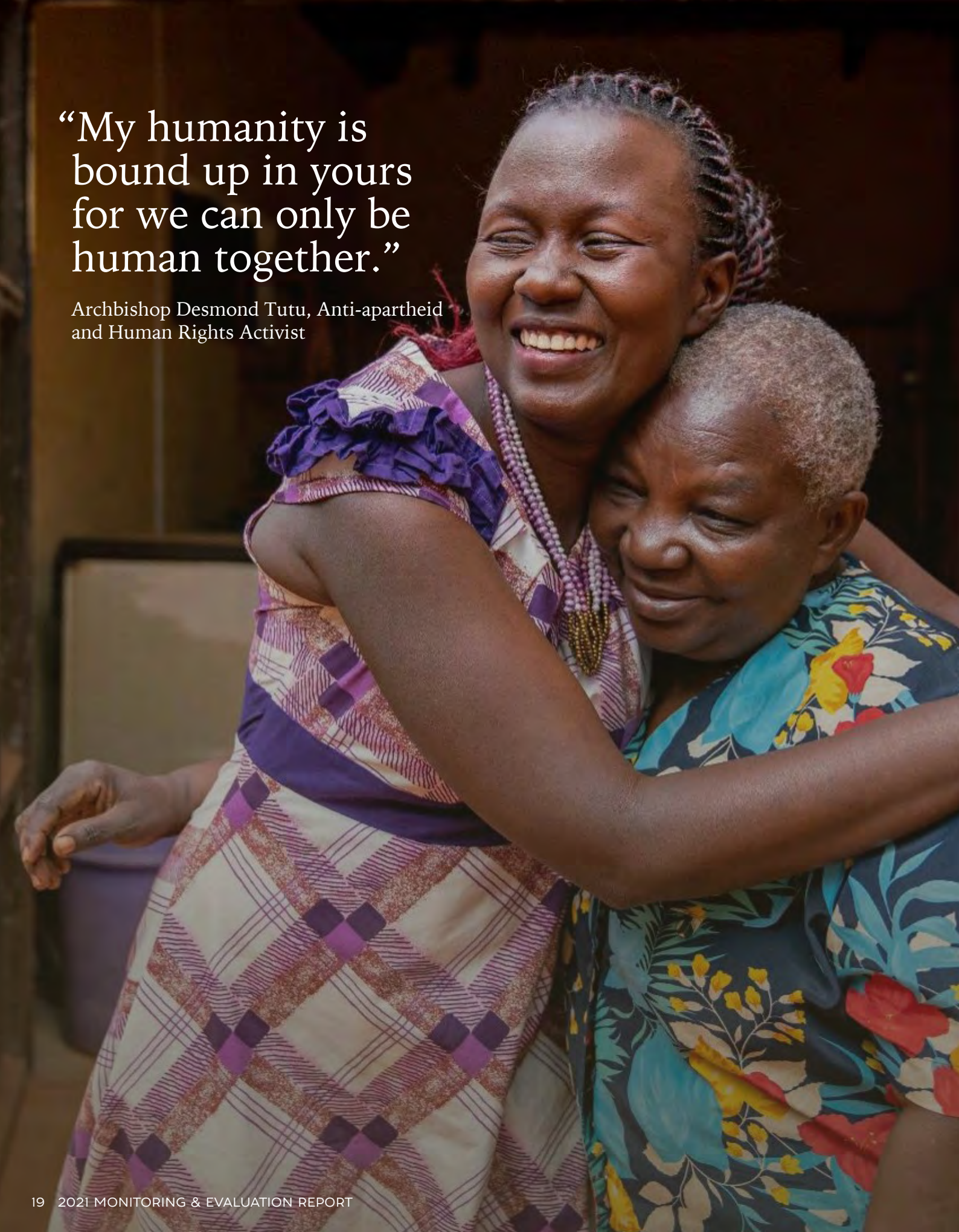
## TAKEAWAYS

- ✦ The data from our partners tracks closely with data from direct delivery of SBS training, demonstrating that our partners are implementing the SBS model with fidelity and producing consistent positive results, empowering women to move out of extreme poverty.
- ✦ Our partners are reaching an even poorer demography than in our direct-training model with the average women served earning just \$.73/day, many of whom did not have a business at baseline. This is in part because many focus on providing SBS training to especially vulnerable populations such as widows and people with disabilities. Seeing a similar trajectory of growth in income validates the effectiveness of the core model.



“My humanity is bound up in yours for we can only be human together.”

Archbishop Desmond Tutu, Anti-apartheid and Human Rights Activist





# NGO PARTNER PROFILE

Village HopeCore International

Village HopeCore International is a nonprofit organization empowering communities in Kenya and sub-Saharan Africa to eradicate poverty. As SBS partners, they were familiar with the transformational benefits SBS’s entrepreneurial training had on their community. When Village HopeCore began receiving calls from women and families whose businesses were collapsing due to pandemic restrictions, they quickly deployed SBS training to help support livelihoods and economic stability in the community.



Village HopeCore found it very easy to recruit trainees, as many in the community had seen first-hand how beneficial the trainings had been for neighbors and friends. Women flocked to receive education on how to revive existing businesses or explore new streams of income.

Lucy Kagendo, a vibrant and hard-working mother of three, was new to business ownership. Before the pandemic, her husband had a secure job as a pastor and provided for all the family’s financial needs. But when COVID-19 restrictions were implemented in Kenya, forcing churches to close to contain the spread of the illness, her husband was left jobless. Lucy and her family lost all means of support, leaving them vulnerable and very anxious. Not only was Lucy concerned that someone in her family might contract the illness, but she knew there might be food shortages in her area and was determined to not let her family go hungry.

At 56 years old, Lucy had never dreamed that she might be an income earner for her family, but when she learned about the upcoming SBS training through Village HopeCore, she knew this was an opportunity and immediately signed up. She had attended various other trainings in the past, but to little effect. In contrast, she had seen other women in the community successfully start and manage their own microbusinesses after attending SBS training, so she knew that this was a unique chance to really impact her life.

“The SBS training through Village HopeCore has transformed my life. It provided me with an opportunity to not only gain new skills and experiences, but also educate and share knowledge with my community.”

Coach Lucy Kagendo, SBS Graduate

Village HopeCore customized their SBS training by incorporating culturally relevant information, translating to the local dialect and adapting for market nuances. Additionally, because the COVID disruptions to family finances in the community were severe and women needed information on how to change their circumstances as quickly as possible, Village HopeCore condensed the training from the standard six months to three months, adapting to the need of the hour.

From the very first training module, Lucy felt inspired, encouraged and excited to get out of her comfort zone, start a new enterprise, and drastically change her family’s trajectory.

Using resources already on hand, she began by selling just one bunch of bananas and two bags of avocados. Investing a small portion of her daily earnings into the business, her customer base and offerings grew. Soon Lucy was able to build a permanent shop that she owns and runs today.

# LATEST FROM THE LEARNING LAB

## Benchmarking and Testing New Approaches

Street Business School grew out of our direct delivery of entrepreneurial training in Uganda, which we have been doing since 2009. As our global network expanded, we maintained our direct delivery program as the SBS Learning Lab, acting as our R&D hub to test innovations before scaling them to the broader network. Since our founding, our direct delivery has successfully trained over 10,000 entrepreneurs while piloting a variety of training approaches.

During COVID, our Learning Lab team tested and shared a number of interventions including developing and sharing the module *Get Back On Your Feet*, to help SBS graduates restart businesses as soon as possible after lockdowns, testing SMS messaging to support training and evaluation and launching telephone training, with the results presented here.

In 2022, the Learning Lab is testing a strategy to expand SBS to more rural areas by training community volunteers as SBS Coaches. We are also piloting a strategy to deliver SBS business curriculum and confidence building via pre-recorded voice messages, delivered directly to women's phones. Initial results on both programs are expected by late 2022.



## PILOTING NEW TRAINING STRATEGIES: TELEPHONE TRAINING

In response to the restrictions implemented due to COVID, the Learning Lab team experimented with recruiting women for classes through referrals from community leaders and then providing live training by phone to small groups of people.

Creating a revised remote-training curriculum, the course was delivered over 10 weeks rather than six months, as is typical for in-person trainings. Trainers delivered four business content sessions and two group coaching sessions via conference calls to four to five women at a time. For each session, the trainer simply added each woman to a group call, so participants did not need smart phones or any additional technology and the cost of the call was paid by SBS. The Learning Lab also incorporated technology to send both voice recordings and SMS to send messages of hope and encouragement, COVID related health tips and business tips to participants. The team then hosted an in-person graduation ceremony when they could safely do so, which was often the first time participants had met their trainer face-to-face. Sixty-five (65) percent of the women trained attended these graduations in person.

In total, 600 women participated in phone training between August 2020 and December 2021. Data was collected from women enrolled in the program and again 3 months after graduation. We do not yet have longitudinal data, but initial data shows promising results:

- ✦ Of the 220 people who did not have a business when they began their SBS training, 32 percent had started a business after 3 months.
- ✦ Of the 306 people who had a business when the training began, 21 percent had started a second business after 3 months.
- ✦ For all participants, the average monthly income increased by 28 percent. These gains were made despite government lockdowns and significant economic challenges driven by the ongoing pandemic.

Based on these results, SBS will continue to innovate this approach and share it with the SBS network as a tool to allow partners to continue training during times they cannot meet people in person.



SBS CEO Devin Hibbard visiting Coach Sarah Nazziwa, who received SBS training over the phone, and now has four successful businesses.



# LESSONS LEARNED DURING COVID

## Impact of COVID on Our Partners and the Communities They Serve

### LESSONS FOR THE SECTOR

Street Business School is a network of 160+ NGOs that capture the diversity and breadth of the global NGO sector. Our network collectively addresses 16 of the 17 Sustainable Development Goals, spans 25 countries and delivers their work in remote rural settings, urban slums and everywhere in between. The network is a microcosm of the NGO sector itself, and as COVID hit, experienced problems and challenges that seemed common to all.

We have distilled key findings, based on our engagement with the SBS network over the past two years and below share those that are relevant to the sector as a whole.

#### Common Challenges:

- ✦ **Funding Challenges** – Many partners experienced the global economic contraction and shifting donor priorities as a threat to their budgets or difficulty in fundraising. While budget uncertainty impacted the majority of organizations, a smaller proportion experienced actual budget reductions. Lack of opportunities for in-person conferences or site visits have also dried up the pipeline of potential future donors causing concerns about budgets in the years ahead.
- ✦ **Lockdowns** – Government enforced lockdowns and quarantines made it impossible to deliver in-person services and many organizations were unable to pivot to provide services via other means.
- ✦ **Inflation** – Prices in most countries have increased, making it more expensive to implement programs, particularly those dependent on transportation or supplies.
- ✦ **Loss of Staff** – Although a high rate of turnover of NGO staff existed before the pandemic, added budget pressure and inability to deliver programming exacerbated this trend. In a survey done in 2021, 23 percent of organizations responded that at least one and sometimes both of their SBS trained staff members were no longer on staff.
- ✦ **Emergency Needs Outweigh Core Focus** – Organizations were confronted with dire human needs, including disease and death, food insecurity, increased rates of domestic violence, school closures and teen pregnancies, which may have taken precedence over their core focus issue. Many partners adapted by providing beneficiaries with support in one or more of these areas, instead of continuing their core mission work.
- ✦ **Mental Health** – Not only were partners trying to maintain service to vulnerable populations, but their staff also experienced the toll of COVID, largely in regions where mental health resources are scarce. Support in this area was one of the top three requests from our partners in early 2020.


#### Lessons Learned and Recommendations:

- ✦ **Foster Innovative Thinking** – COVID forced many organizations to learn new ways of thinking and planning. Specific skills include program adaptations, incorporation of technology, managing during uncertainty and scenario planning. These are skills that could strengthen the sector over time and are important opportunities for investment going forward.
- ✦ **Recognize Proximate Leaders** – Programs that could not be effectively customized and run by staff on the ground were shuttered during the pandemic, underscoring the fact that programs delivered by proximate leaders are more sustainable and culturally relevant.



- ✦ **Expand Cost Effective Solutions** – The overnight shift in priorities for many funders highlighted the fragility of programs that required significant investment. In economic empowerment, for example, graduation model programs that required grants for business creation were harder to sustain than programs like SBS.
- ✦ **Focus on the Informal Sector** – Nearly 100 million people fell back into extreme poverty during the pandemic, many because they lost low-wage jobs which experts say are unlikely to return anytime soon. This should spur a sector-wide recalibration to focus more attention and investment towards the informal sector versus the small- and medium-size enterprise sector.
- ✦ **Plan for Sustainability** – Knowledge and confidence are durable assets that represent a one-time investment that stays with someone forever. Programs that help people understand how to approach a problem (i.e. how to do market research in whatever market you find yourself) rather than supplying a specific solution (raising chickens) allow people to flex to different situations, locations and challenges.





“You find that most of our coaches who are trained end to end, their businesses are still running and they’re still getting some income even during COVID-19.”

Maria Asumpta Nambi, SBS Graduate Trained by NGO Partner Kabubbu Development Project

### INSIGHT FROM SBS PARTNER NGOS

When countries started to institute lockdowns and limit the size of gatherings in response to the outbreak of the COVID pandemic, some of our NGO partners struggled to continue implementing SBS. Large trainings had to be canceled or postponed and implementation costs increased as the costs of transportation and cell phone service increased. Additionally, new expenses such as hand sanitizer were added. Some NGOs lost general funding or staff, stating that the need for SBS was great but that they did not have the resources to continue or expand implementation.

Entrepreneurs also struggled. Businesses were forced to close overnight due to government lockdowns and women were often forced to use their savings or business capital to meet their basic needs. Markets closed, families lost jobs and some families, both of trainees and staff, had to relocate.

**During this time, SBS stood with our partners providing a broad range of support including:**

- ✦ Capacity building on scenario planning, fundraising during COVID and other topics.
- ✦ Providing small implementation awards to support their delivery of SBS in their communities.
- ✦ Certification of additional Lead Coaches for those groups who lost staff.
- ✦ Resources and connections to funding, health information, mental health support and more.
- ✦ New curriculum module *Get Back On Your Feet* to help alumni relaunch businesses closed because of lockdowns.

## VALUE OF SBS APPROACH DURING A CRISIS

Despite the challenges, the innovation and resiliency seen across the network was inspiring. Organizations adapted by hosting smaller groups, using phone rather than in-person contacts for follow-up data collection and providing additional support such as paying for transportation or providing childcare.

Feedback from our partners indicates that SBS is a powerful tool, particularly during a crisis, because it can be adapted to the situation with limited resources and can help women to start meeting their families' needs immediately. This makes SBS an important resource for revitalizing communities during a crisis. **Partners reported that:**

- ✦ Many microenterprises may fail during a crisis, but entrepreneurs with the right skills and support can stay afloat, continuing to earn some income while many others cannot.
- ✦ The combination of training and mentoring together yields positive results. In particular, mentoring gives people the confidence to change course when needed, identify new opportunities and take risks, all important mindsets to be effective during a global pandemic. As one partner said, “Empowering women to do multiple businesses was key.”
- ✦ Interventions that do not heavily depend on capital are particularly useful during times of unanticipated crisis and the highly cost-effective nature of SBS allowed partners to adapt the training to meet the need with minimal budget increase.
- ✦ Having a program that is already designed to be customized to the local environment is particularly beneficial when a quick response is required. One partner used a shorter version of SBS to get people back on their feet after a flood.
- ✦ The SBS approach is also useful when implemented alongside other supports such as vocational livelihoods training.

“Before there were people who said I couldn’t succeed when I tried and I didn’t make it, so I stopped. But now we are trying what you taught us in the training, and now, if we don’t succeed we look for another way. If we sell beans and we don’t succeed, maybe we can sell tomatoes.”

NGO Partner Graduate

## THE RESILIENCY OF SBS GRADUATES

One of the results we frequently heard was evidence that SBS graduates were able to remain resilient during the pandemic. As one partner said, “Women with SBS training can multi-task, have good research skills and are persistent,” an observation in line with the RCT results on grit. Another NGO partner said SBS training is a “very powerful tool on the economic empowerment side and on the mindset side,” and that by using skills learned through SBS, women were “approaching each challenge with a newfound confidence.”

Organizations reported that SBS graduates gained skills that made them agile and persistent and gave them the confidence to find new opportunities and take risks. These skills helped many women to keep earning an income.

Examples of adaptations SBS graduates made to their businesses include shifting the hours of their businesses, changing products, creating a new product from available produce, shifting to online marketing and responding to the new market created by COVID with products like masks, homemade hand sanitizers and foods that boost immunity.



# SARAH'S STORY

Sarah Nazziwa

Sarah Nazziwa was trained in Street Business School's tele-coaching model during COVID lockdowns and she found the training very convenient. She has since started four businesses, including purchasing a \$20 used megaphone. Sarah can earn \$7 by walking through the neighborhood promoting a health training or immunization clinic, or \$2 by renting the megaphone to others. She is now earning \$58 per month from this business alone. She also has a vegetable stand, raises poultry and sells banana peels as animal feed.

“I increase my savings every day. I will never spend all of my profits.”

Coach Sarah Nazziwa, SBS Graduate





# LINKING WOMEN'S ECONOMIC EMPOWERMENT TO GLOBAL DEVELOPMENT

COVID has pushed almost 100 million additional people into extreme poverty, a disproportionate number of whom are women and girls. Part of the cause was a global loss of low-income jobs, which experts predict may take years to return. Survival for those in extreme poverty, therefore, must necessarily focus on helping people, particularly women, survive in the informal sector. In the coming years, SBS will expand its reach, training more NGO partners and their beneficiaries to launch small businesses that will sustain their families.

There are innumerable credible global studies that have shown an irrefutable connection between investment in women and improvements in economic development, health and the wellbeing of children. Because of this existing research, SBS made a strategic decision to focus its evaluation on change in income and business ownership as key impact metrics. The following are selected studies which demonstrate how the impact achieved by the SBS model, putting money in the hands of women, contributes to the global development agenda in many other dimensions.

## HOUSEHOLD WELLBEING

When women earn, they generally spend 90 percent of the income<sup>6</sup> they control in ways that benefit their children, improving nutrition, health and educational opportunities.<sup>7</sup> On average, a woman in Africa has five dependents benefitting from her increase in income. One of the ways the lasting impact created by an SBS entrepreneur can be measured is through educated children. This has a multigenerational impact, as data shows that a child's future earnings increase by 10 percent for each additional year of school that child receives<sup>8</sup>, making it more likely that their own children will be educated as well.

As SBS expands globally, confident businesswomen will engender success in their children to ultimately create a more prosperous world.

## INFORMAL JOB SECTOR

Even before COVID, the rate of job creation in many lower-income countries consistently failed to keep pace with the number of people entering the workforce each year. For example, in sub-Saharan Africa a study estimated that 122 million people will have joined the workforce by 2022, but only 54 million new jobs will have been created.<sup>9</sup> The estimated gap of 70 million people unable to find a job has likely only grown due to the economic disruption of a global pandemic.

In 2021, the International Monetary Fund (IMF) recognized that “the informal economy is central to the economic development process,” noting that it makes up 35 percent of GDP in low and middle-income countries.<sup>10</sup> The Organization for Economic Cooperation and Development also stated, “There is a clear need to provide more and better information about entrepreneurship as an attractive career option, both for young women in school and/or women who are outside the labor force and considering starting work.”<sup>11</sup> SBS helps people survive and thrive in the informal sector with skills that help them create their own job and increase their incomes.

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<sup>6</sup> Clinton Global Initiative. (2020). *Clinton Global Initiative: Empowering Girls and Women*. [www.un.org. https://www.un.org/en/ecosoc/phlntrpy/notes/clinton.pdf](https://www.un.org/en/ecosoc/phlntrpy/notes/clinton.pdf)

<sup>7</sup> USAID. (2015, September). *Gender and extreme poverty: Getting to Zero A USAID Discussion Series*. [www.usaid.gov](http://www.usaid.gov). [www.usaid.gov/sites/default/files/documents/1870/Gender\\_Extreme\\_Poverty\\_Discussion\\_Paper.pdf](http://www.usaid.gov/sites/default/files/documents/1870/Gender_Extreme_Poverty_Discussion_Paper.pdf)

<sup>8</sup> UNESCO. (2014). *Sustainable Development Begins with Education*. <https://unesdoc.unesco.org/>. <https://unesdoc.unesco.org/ark:/48223/pf0000230508> [www.mckinsey.com](http://www.mckinsey.com). <https://www.mckinsey.com/featured-insights/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth#>

<sup>9</sup> McKinsey Global Institute. (2012, August). *Africa at Work: Job Creation and Inclusive Growth*. [www.mckinsey.com](http://www.mckinsey.com). [www.mckinsey.com/~media/McKinsey/Featured%20Insights/Middle%20East%20and%20Africa/Africa%20at%20work/b%20test/MGI\\_Africa\\_at\\_work\\_August\\_2012\\_Executive\\_Summary.pdf](http://www.mckinsey.com/~media/McKinsey/Featured%20Insights/Middle%20East%20and%20Africa/Africa%20at%20work/b%20test/MGI_Africa_at_work_August_2012_Executive_Summary.pdf)

<sup>10</sup> IMF. (2021, July). *Five Things to Know about the Informal Economy*. <https://www.imf.org/en/News/Articles/2021/07/28/na-072821-five-things-to-know-about-the-informal-economy>

<sup>11</sup> OECD. (2014). *Enhancing women's Economic Empowerment through entrepreneurship and Business Leadership in OECD Countries*. [https://www.oecd.org/gender/Enhancing%20Women%20Economic%20Empowerment\\_Fin\\_1\\_Oct\\_2014.pdf](https://www.oecd.org/gender/Enhancing%20Women%20Economic%20Empowerment_Fin_1_Oct_2014.pdf)

## ECONOMIC GROWTH

SBS's program to help women become entrepreneurs contributes to increased consumption and creates other impact that spur overall economic growth. According to McKinsey Global Institute:

“Besides direct effects, increased participation among women in the workforce has second-order impacts on GDP, including increased consumption and savings due to higher incomes, the intergenerational impact from improved health and education among children and potentially higher productivity due to greater female entrepreneurship. Studies have analyzed the impact of bridging the full labor-force participation gap between men and women and have found it could boost GDP by anywhere from 5 to 20 percent for most countries.”<sup>12</sup>

Just one of these factors – economically empowered women educating their daughters – has an outsized impact in and of itself. According to USAID, 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>13</sup>

## CLIMATE CHANGE

Not only do women make up 80 percent of those most significantly impacted by climate change,<sup>14</sup> but investing in women is also a key leverage point to combat climate change. In fact, two of the top ten most significant opportunities to reduce CO2 emissions globally are educating girls and access to family planning,<sup>15</sup> both of which are positively correlated with women's increased income. Focus on these two solutions has the potential to reduce or sequester 85.42 gigatons of carbon dioxide equivalent emissions by 2050<sup>16</sup>, which is more than 35 times greater than the current annual carbon emissions of the European Union.



<sup>12</sup> McKinsey Global Institute. (2015, September). *How Advancing Women's Equality Can Add \$12 Trillion To Global Growth*. [www.mckinsey.com](https://www.mckinsey.com/featured-insights/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth#). <https://www.mckinsey.com/featured-insights/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth#>

<sup>13</sup> USAID. 2018. *Girls' Equality and Education Fact Sheet*. [https://www.usaid.gov/sites/default/files/documents/1865/USAID\\_Girls\\_Education-Fact-Sheet\\_11118.pdf](https://www.usaid.gov/sites/default/files/documents/1865/USAID_Girls_Education-Fact-Sheet_11118.pdf)

<sup>14</sup> Habtezion, Baumwoll, Carrington, Chao, Keo, Kim, Olofinskaya, Sadasivam, Towle, & Villar. (2016). *Gender and Climate Change: Overview of Linkages Between Gender and Climate Change*. [www.undp.org](https://www.undp.org/content/dam/undp/library/gender/Gender%20and%20Environment/UNDP%20Linkages%20Gender%20and%20CC%20Policy%20Brief%201-WEB.pdf). <https://www.undp.org/content/dam/undp/library/gender/Gender%20and%20Environment/UNDP%20Linkages%20Gender%20and%20CC%20Policy%20Brief%201-WEB.pdf>

<sup>15</sup> Project Drawdown. (2020). *Health and Education*. [www.drawdown.org](https://www.drawdown.org). <https://www.drawdown.org/solutions/health-and-education>

<sup>16</sup> IEA. (2021). *Global Energy Review 2021, IEA, Paris* <https://www.iea.org/reports/global-energy-review-2021>



# CONCLUSION

Street Business School is an innovative poverty eradication program, built on more than a decade of proven results. Providing business skills while helping a woman believe in herself and claim her human dignity creates transformational impact in her ability to generate income. Together, all of these factors create generational change.

This impact is quantifiable and proven from diverse data sets that range from an RCT on the direct delivery program in Uganda, to data from NGO partners working in vastly diverse countries, sectors and environments. The fact that these results are robust and statistically significant despite being collected, in many cases, during a global pandemic, makes the results even more important.

Scaling SBS to reach 1 million women and their 5 million children is accelerated through social franchising in which partner organizations bring their local expertise to customize SBS, creating the most effective implementation for each community. Through this strategy, organizations are adding a proven and cost-effective economic empowerment program to their toolkits in order to amplify their impact.

As with any replication strategy, the key question is if one can maintain fidelity and impact at scale. The data presented in this report demonstrates that SBS is effective and robust, even as a tool for helping women and their communities get back on their feet during a crisis like the COVID pandemic.

**The evidence is clear: Investing in women is a smart development strategy that creates lasting impact for families, communities and nations. Doing so through a one-time investment that allows each woman to amplify her dignity, voice and income is what is needed to end poverty in our lifetimes.**





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