

HOW CIVIL SOCIETY SAVED
THE 2020 CENSUS

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HOW TO BUILD MORE
RESILIENT NETWORKS

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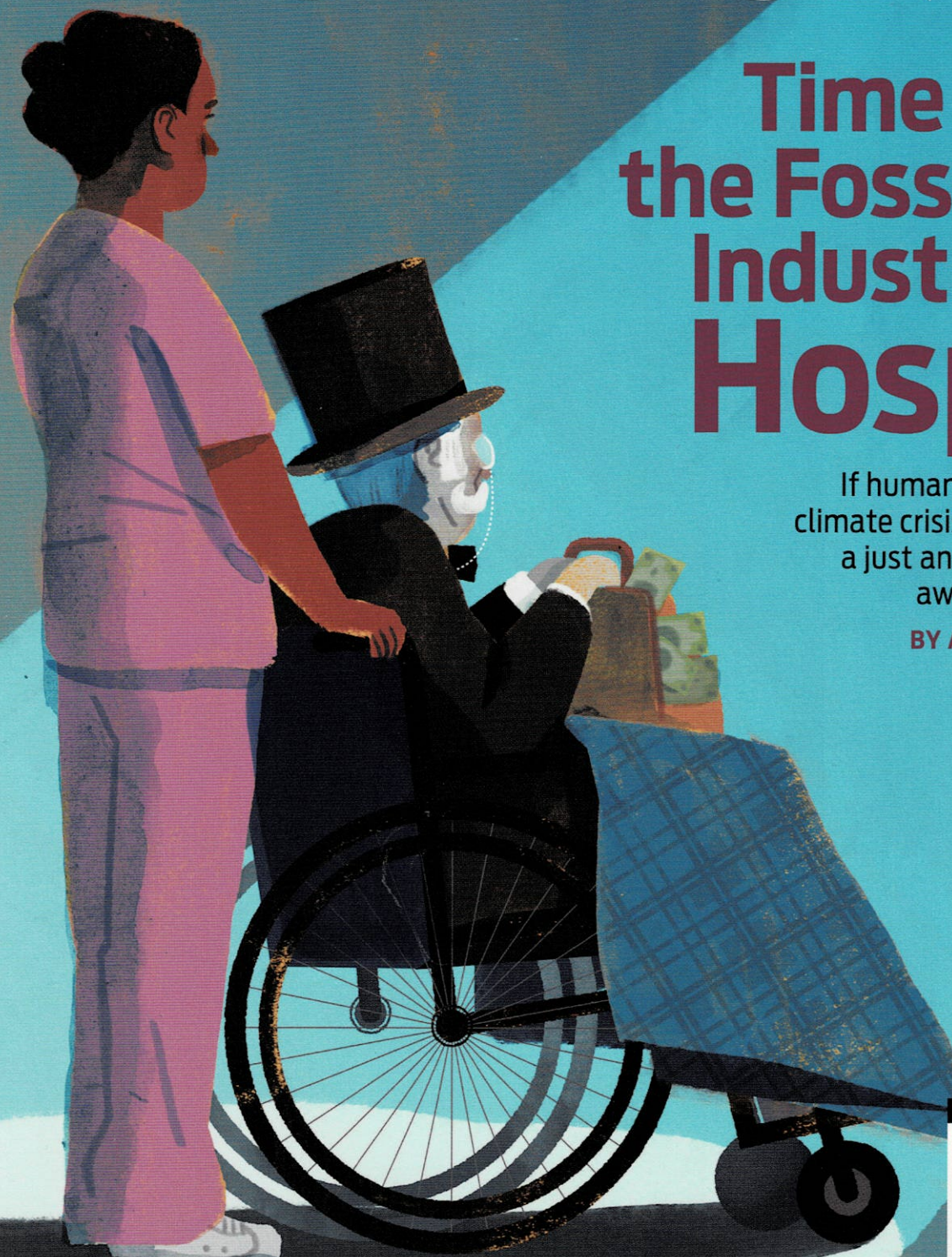
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Time to Put the Fossil-Fuel Industry Into Hospice

If humanity is to survive the
climate crisis, we must manage
a just and orderly transition
away from fossil fuels.

BY ANDREW J. HOFFMAN
& DOUGLAS M. ELY



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FIELD REPORT

PROFILES OF INNOVATIVE WORK

Justine Napijja learned business management skills from SBS. Today, her produce stand is thriving.

Franchising Entrepreneur Training

Street Business School offers business education and mentorship to help the world's poorest workers maximize their earning potential.

BY GRAINNE HARRINGTON

Uganda was named “the most entrepreneurial country in the world” in 2015 by UK-based business networking group Approved Index, based on data finding that nearly one-third of Ugandans ran their own businesses. Yet, while media and billionaires like Virgin Group founder Richard Branson lauded this achievement, Ugandans revealed another side to the story: This statistic was less a case of entrepreneurial enthusiasm than a necessity for survival.

Simply put, Uganda's formal employment sector—with regular hours, taxable salaries, and benefits—does not offer enough jobs for people without a high school degree. People are entrepreneurial out of necessity, cobbling together work in the informal sector as housecleaners, cooks, and farmers. Women, who have a higher school dropout rate than men, make up most of the informal sector.

Several Ugandan government initiatives assist women with launching their own businesses in the form of cash handouts. However, studies indicate that while these handouts provide an immediate boost, they fail to permanently reduce poverty. Part of the reason, according to the World Bank, is that these entrepreneurs lack the support mechanisms—such as mentoring and financial planning—needed to sustain their business.

Street Business School (SBS) aims to provide this very support. Established in 2013, the Kampala-based social franchise offers female entrepreneurs training and long-term mentorship by qualified coaches. SBS educates women who work in the country's informal sector about how to increase their revenue through skill development and confidence building. The organization

believes that increasing income for the poorest women can create intergenerational wealth and greater access to education and health care for their children.

SBS started as an initiative of an American-run NGO called BeadforLife. Colorado native Devin Hibbard, along with her mother, Torkin Wakefield, and family friend Ginny Jordan, founded BeadforLife after a visit to Uganda in 2004. A chance encounter with

organizations use,” SBS CEO Hibbard says. “We saw that this was a ladder out of poverty.”

The founders envisioned the jewelry makers becoming independent of the NGO by acquiring the skills they needed to effectively run and maintain a business. “We wanted to figure out a way they could graduate out of BeadforLife and be self-sufficient. And we wanted to reach more women,” Hibbard explains. “We started to look for a business-training component of the program that would help women start and sustain a small business.”

A Practical Education

In 2015, Hibbard hired a trainer to teach business skills to the BeadforLife craftswomen. But the approach demoralized the trainees. “The way [the lessons] were delivered was



a woman making beautiful jewelry from recycled paper beads in a Kampala slum sparked the idea of working with local community leaders to teach jewelry making to other poor women in Kampala. Visibility from a feature in *O Magazine* resulted in the NGO selling \$90,000 worth of jewelry in six weeks, inspiring the founders to expand their mission and reach.

“We realized that we didn’t want to work with just one group of 150 women forever, which is the model that most fair-trade

not appropriate for women who maybe hadn’t finished primary school,” Hibbard observes. “It didn’t seem that there was business training out there that is targeted to the demographic we were working with—people living on the average income of \$1.35 a day.”

Her solution was to design training for this demographic. BeadforLife began a long process of surveys, testing, and evaluation to build a program that would be practical and understandable for the women they aimed to serve. They first consulted Kampala’s

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poorest women entrepreneurs about their needs and ambitions. The organization then used this information to create a curriculum and train a team of Ugandan coaches; they provide one-on-one business training to entrepreneurs, who are taught how to apply the ideas to their own business plans. The program runs part-time instruction to fit around trainees' work and childcare responsibilities for six months. The trainees then have access to their coach indefinitely, whenever they need help, advice, or encouragement.

The curriculum avoids abstract theories and instead is composed of lessons with relevant and relatable examples. For instance, they illustrate their lessons on bookkeeping, tracking, and monitoring with food items like beans, explaining these skills through the analogy of cooking beans and tending to them with patience.

Confidence building is also a critical skill. "They didn't think of themselves as businesswomen, as entrepreneurs," Hibbard says. "No one in their lives had said, 'I believe in you.'" The program calls both the trainers and trainees coaches—the point being that everyone is valuable and has something to learn from each other, no matter their role.

The training is highly personalized, with sessions taking place at people's homes. In this intimate setting, trainees can talk about the challenges they are experiencing, and their coaches are able to advise them about next steps based on the resources they have at their disposal. For example, if a trainee's children have outgrown their clothes, a coach might suggest selling the old clothes and investing that money into her business.

SBS's surveys found that 89 percent of Ugandan graduates are still running their business two years after their launch, with an average increase in income of 211 percent.

Beatrice Akumu, who graduated from SBS in March 2021, is one of these success stories. Like many Ugandan women, the 28-year-old Akumu bears a heavy family burden, taking care of her late sister's two children in addition to two of her younger siblings. Her education ended in primary school, because her family didn't have enough money to send

her to secondary school. She runs a small hair salon in Kisugu, a poor neighborhood in Kampala. Before SBS coaching, she had been struggling to stay afloat.

Akumu says she used to spend her salon income on personal expenses and would run out of cash to reinvest in her business. "For the things I used in my salon—the braids, the shampoo, all the things I purchased—I would not separate the capital and the profits," she recounts. However, since her coaching, her profits have almost doubled. "I learned how to save. I started separating my profits and capital," Akumu says. "The record keeping has really helped me to manage my money very well. Because of the SBS, I have managed to buy the plot [of land for a home]."

Model Franchising

The SBS model was so successful that by 2013, BeadforLife refocused its mission entirely on entrepreneurial education. In 2017, SBS won the Hero Award for best nonprofit from the PeaceJam Foundation, a global youth organization led by 14 Nobel Peace Prize laureates. That following year, in 2018, SBS separated from BeadforLife, and in 2020, the founders closed BeadforLife to dedicate their time and resources exclusively to SBS.

The transition from BeadforLife to SBS required organizational changes, including expanding the board—originally composed of the three BeadforLife founders from the United States—internationally. It also meant developing a financing model. Five percent of current financing comes from franchising—the organizations that pay for their employees to become SBS mentors. The remainder comes from individual donors and organizations, including the Segal Family Foundation and the Schooner Foundation.

"I felt very positive about [SBS's] expansion model," Schooner Foundation trustee Cynthia Ryan says. "When they decided to grow, they found other organizations who have networks so that they could scale up, rather than trying to do it all themselves."

Currently, SBS operates its social franchise model in 27 countries, including India, Guatemala, and the Philippines. The

Kampala office remains the main curriculum and training hub, where new programs are developed and piloted. Partner organizations nominate employees to receive the SBS curriculum and training to become SBS coaches—the cost of which is approximately \$4,900 for two employees. Once qualified, the new SBS coaches can return to their organizations and integrate the SBS model into their own poverty-alleviation programs. The ultimate beneficiaries are the women running small businesses—their business training and mentorship are free of charge.

The Kampala-based NGO Hope for Children, which works in child protection and incorporates poverty alleviation into its programs, is one of SBS's franchisees. Three of their employees are SBS coaches. Aisha Kabugho, a Hope for Children social worker, has been an SBS coach since 2018. The NGO, she explains, uses the SBS curriculum to help mothers increase their income-generating opportunities so that they can afford better food and education for their children, and to help people without formal education earn money for university or career training.

SBS operates on a principle of never giving beneficiaries money—to eliminate money as an incentive for participation. If trainees lack capital, SBS coaches encourage them to offer services such as washing clothes, babysitting, or tending vegetable gardens. "We're very transparent," says SBS Uganda codirector Evelyn Mwendha. "We tell them, 'We are not going to give you handouts.'"

Hibbard says SBS revised its plans due to the COVID-19 pandemic, slowing the pace of its expansion to account for the financial losses suffered by many implementing partners. Nevertheless, it remains focused on developing partnerships with large international NGOs and continuing its expansion into Asia, where 12 percent of its 180 implementing partner organizations are currently based.

"COVID-19 has forced so many people back into extreme poverty, [and] it's disproportionately affected women and girls," Hibbard says. "People have to survive in the informal economy. Street Business School is very tailored to those conditions." ■