



Frequently asked questions about sustainable health enterprises (she).

When was **she** founded?

sustainable health enterprises, a non-profit platform, was established in late 2007 by Elizabeth Scharpf. She created an organization that uses sustainable market-based approaches (rather than short-term donation-only fixes) to address social problems, specifically in the health arena. Elizabeth decided to put this approach into action after working at the World Bank in Mozambique and discovering women were missing work due to the high cost of menstrual pads. As a result, **she** is helping local women in developing countries jump-start their own businesses to manufacture and distribute affordable, quality, and eco-friendly sanitary pads.

What is the overall mission of **she**?

Our mission is to improve the quality of people's lives in developing countries.

What initiative is **she focusing on now?** Putting our approach into practice, we have launched **she28** to generate discussion about and garner support for our initiative addressing girls' and women's lack of access to affordable, eco-friendly, menstrual products and services. Currently, millions of girls and women in developing countries miss up to 50 days of school/work per year because they do not have access to affordable menstrual pads when they menstruate. Girls and women in this setting—if they have an option at all—turn to premium priced international brands which are too costly to sustain (e.g., in Rwanda, of the girls who miss school, 36% of them miss because pads are too expensive). Alternatively, they turn to rags which, in combination with a lack of a clean accessible water supply, are unhygienic and potentially harmful, let alone ineffective to contain leakage.

What is the global community saying about **she**?

President Clinton recognized **she** for its efforts at his 2009 Global Clinton Initiative and the leaders at the 2010 World Economic Forum discussed **she** as a model for sustainable design and enterprise. Nicholas Kristof of *The New York Times* highlighted **she's** initiative on his "On the Ground" blog naming **she** as one of the most meaningful and unique organizations bridging business and charity. **she** was also mentioned in *The New York Times Magazine* article, "The Women's Crusade," as a new organization working to fight poverty by keeping girls in school by addressing girl's menstrual management.

Why are girls and women important?

Girls and women are vital to the well-being of their families, communities, and countries and it is important that they have access to education, good health, and jobs. For every dollar a woman earns, she invests 80 cents in her family (as opposed to 30 cents by men). A pivotal study by Goldman Sachs shows that the greater the likelihood for women to work outside the home, the lower the fertility, reduced maternal and child mortality, and better health and education for current and future generations. This, coupled with a Council on Foreign Relations study proving a positive relationship between education levels and income earning potential, has driven **she** to do something about this problem! These losses in work productivity and schooling have a "blood cost" of up to \$115 million of Rwanda's yearly GDP. For example: 2.8 million menstruating females X 18% missed school b/c low-cost pads X \$215 lost income per female per year = \$115,000,000 potential loss in GDP per year

What is **she** doing about it?

she intends to fulfill girls' and women's unmet need by helping local women in developing countries jump-start their own businesses to manufacture and distribute affordable, quality, and eco-friendly sanitary pads. **she** will look to use local raw materials, instead of all imported materials, to ensure affordability and accessibility. **she** will couple its product innovation with a financially sustainable business model operated and owned by women in the community that can be replicated wherever the need exists. **she** will instigate the launch of a local business by: partnering with existing local networks; ensuring a microfinance loan for women who will share start-up costs; and, training local groups in necessary business skills and health and hygiene.

Describe your market-based approach?

Donations don't work long-term. Market-based approaches do, so why leave them just for the business world? Let's apply them to some of our biggest social problems in the world, especially in the health arena. **she** and its partners take a unique approach to ensure long-term success. **she** enables individuals to develop the capacity to improve their own and their families' circumstances through education and training, technology transfer, access to finance. Individual businesses will be locally-owned after 5 years. **she** will initially garner financial support from venture philanthropists to fund the difference between total revenues and expenses.

Why are sanitary pads so expensive in Rwanda?

Premium priced pads in Rwanda cost ~\$2-3 for a box of 10 pads and are taxed at 18% making them unaffordable to girls and women. Quotes from girls regarding an interest in trying a new, low cost menstrual pad:

- “Yes, Kotex helps me a lot when I am in my periods but sometime I can’t afford them.”
- “Yes. I think if they reduced the price I would buy enough sanitary pads so that I don’t miss class.”
- “Yes. They are expensive to buy and maybe won’t be enough money left over to eat.”

What are the social returns for investing in **she menstrual pad business?**

- Health: A decrease in number of pelvic infections;
- Education: A reduction in absenteeism for 3,000+ girls/women by 2010;
- Economic: Creation of 100+ jobs by 2010; female ownership: increased familial welfare; increased GDP growth.
- Environment: Decrease in environmental footprint

What has SHE accomplished to date in terms of program activities?

We have trained 50 Community Health Workers (CHWs) who are now leading small distribution businesses in Rwanda by equipping them with health and hygiene education, including menstrual hygiene, and simple business skills as they sell existing pad products at 15% below previous market price. This has led to 5,000 individuals being newly trained in health and hygiene education and business skills. And lastly, the eagerly awaited **she** Launchpad, made of local Rwandan banana fibers, is going into clinical trials soon.

What towns are the CHWs working in right now in Rwanda?

Rulindo, Karongi, Nyamagabe, and Nyamata.

Where are the CHWs from and who are they affiliated with?

They are national health workers who are typically volunteers.

Are the CHWs being paid a salary by **she? What investments is **she** making with the CHWs?**

No, we are investing time in training the CHWs in health and hygiene and business education. The CHW’s get paid 10% of all sales they make. **she** only recoups the costs of buying the pads wholesale. We are currently laying the foundation for sustainable enterprises, instead of relying on the current model of donated pads.

What type of pads are the CHWs selling? Brands or affiliation? Are they purchased wholesale or donated?

The brand is Bwiza. All the materials are imported though the pads are assembled in Rwanda. They are purchased wholesale.

How many jobs will one pad business create? What type of jobs?

For every women-led and operated business that **she** invests in, approximately 100 jobs are created and approximately 100,000 girls and women have access to affordable sanitary pads—jobs include fiber suppliers, fiber processors, manufacturers and the sales representatives.

How does **she invest in a **she** business?**

she puts up 80%, the pad business puts up 20% with outside 3rd party loan. Pad sales eventually pay back all the loans and the local women eventually own the business.

How much does the Rwanda business owner need to invest and for what inventory?

Each business needs approximately 25K for the purchase of raw materials, assembly machinery and payment of a base salary.

Are the pad businesses for profit? What percentage is their bonus?

Yes, the pad businesses are for profit. The net profits will go to the local women as well as reinvested in starting up new businesses.

How many machines do we need for all five regions?

We need 5 assemblers and 1 big fiber processor.

What is timeline on when pads will begin to be manufactured and distributed?

We anticipate beginning the manufacturing process in Rwanda in the fall of 2010. We need financial capital to transfer technology from the MIT lab to the field in Rwanda where distribution networks are already being primed.

Do girls have access to toilets at school to change their pads?

It varies from school to school. We are hopefully going to collaborate with UNICEF that addresses the issue of access to safe and gender sensitive toilets.

How do you know that girls or women are getting pelvic infections?

We’ve talked with hundreds and hundreds of women and girls who described having infections in their vaginal areas.

Do you know if these pelvic infections lead to other problems later?

We are not sure yet. If you know of a good OBGYN who would be interested in advising us, please let us know.

What type of advocacy is taking place in Rwanda?

she, in partnership with Rwandan Association of University Women (RAUW), Young Women in Entrepreneurship and Leadership (YWEL), Forum for Women Educationalists (FAWE) and National Youth Council (NYC), is organizing an advocacy and education campaign called “Breaking Silence on Menstruation” both in schools and Rwandan communities. The campaign aims to:

- Demolish barriers to education, economic achievement, good health, and pollution-free living caused by the lack of access to affordable, eco-friendly sanitary pads in developing countries;
- Advocate for ‘Menstrual Health and hygiene curriculums and ‘Menstrual Dialogues’ to be developed and disseminated to women groups and schools; and
- Advocate for reduction or waiver of taxes on sanitary products.

How is **she funded?**

she relies on contributions from individuals, venture philanthropists, foundations, corporations, and other organizations who share our passion. We have also garnered financial resources by winning competitive fellowships such as the Echoing Green Fellowship which selected **she** as 1 of 19 of the most innovative social change organizations worldwide in 2008. In 2009, Elizabeth Scharpf won Harvard’s Business Schools first Social Entrepreneurship Fellowship. Elizabeth and her teams have also won financial awards by winning social business plan competitions at Stanford, MIT, and Notre Dame.

What does my contribution support?

The money we raise each year to date goes to jumpstarting sanitary pad businesses and program services and activities. That includes funds that we put directly into the hands of women-led sanitary pad businesses. Right now, all money contributed by individuals (from **she** soirees) goes directly into the development, execution, and evaluation of health and hygiene education and business training programs.

Why are we investing in Rwanda?

she looked to Rwanda because of the urgent need for access to low-cost sanitary pads, its well-established networks of women, and additional positive business environmental factors including minimal bureaucracy to establish businesses.

How do you monitor the work taking place in Rwanda?

Julian Kayibanda is our **she** Chief Operating Officer in Rwanda who leads, coordinates and evaluates all **she** activities on the ground. She is a Rwandese who was born and raised outside of her country but returned after the genocide to participate in the rebuilding of her country. Most recently, she helped start-up and lead operations for a successful coffee business in Rwanda. She is really an amazing woman!