

Appendix 1: Consumer Product Sector

Consumer product manufacturing represents one of the largest formal employers of women worldwide. An estimated 60 to 80 percent of low- to unskilled manufacturing workers are women. The jobs provided by manufacturing suppliers and the commitment of international brands to uphold fair standards of employment are the most important contributions this sector can make to women’s economic empowerment. In addition, some international companies have started to make further investments in the development and protection of workers in their supply chains.

RECOMMENDED INVESTMENT AREAS FOR CONSUMER PRODUCT COMPANIES

- » Robust compliance programs that track for gender inequality, including permanent versus temporary contracting, gender wage gaps, and legal compliance issues pertaining to women, such as maternity leave
- » Technical and management skills trainings for female factory workers
- » Professional advancement programs for female factory workers
- » Financial literacy programs
- » Access to bank accounts—explore partnerships with financial services companies

EXISTING PROGRAM EXAMPLES

The table below details three very different programs being run by consumer product companies around the world.

	adidas / Marie Stopes International	GAP P.A.C.E. Program	Nike Girl Effect Program	Unilever Hindustan, Shakti Distribution Network
Location	Vietnam	India	Bangladesh, Global	India
Focus Area	Women’s health education and access	Skills building and professional advancement	Entrepreneurship and micro-lending	Employment
Program Description	The adidas and MSI program provides reproductive health education to female factory workers and has created both a permanent and mobile health clinic to provide needed services. ¹	P.A.C.E. is a factory-based education program that provides training for life skills, such as problem-solving and financial literacy, as well as workplace skills to help women workers advance beyond entry-level positions. ²	Program led by the Novo Foundation, BRAC, and Nike, and impacting nearly 400,000 adolescent girls. Graduated participants are 40 percent more likely to have saved money and 40 percent more likely to have taken a loan than non-participants.	Rural sales distribution network powered by 45,000 female micro-entrepreneurs has reached 3 million homes across 135,000 villages in remote rural markets. Hindustan Unilever also packages products in smaller amounts and makes them affordable to increase reach and uptake. ³
Company Asset(s)	Influence on suppliers Access to large female workforce Philanthropic capital	Influence on suppliers Access to large female workforce Philanthropic capital	Philanthropic capital Global network of grantees	Product for distribution Skills transfer and training
Business Benefits	Healthier workers Reduced absenteeism Higher productivity Improved product quality	Higher-skilled workers Higher productivity Reduced absenteeism Improved product quality	Better educated workforce base More empowered customer base	Increased market penetration Increased sales

¹ Visit adidas website, “[Marie Stopes International](#)”, for more information.

² Visit GAP’s website, “[Advancing Women, P.A.C.E.](#)” for more information.

³ See World Bank Group case study, [The Learning Journey of Hindustan Unilever](#), May 2010.

Appendix 2: Financial Services Sector

With their products and services, financial services companies can help increase women’s understanding of and access to banking and capital lending services.

RECOMMENDED INVESTMENT AREAS FOR FINANCIAL SERVICES COMPANIES

- » Financial literacy training for girls and women
- » Micro-savings
- » Micro-lending
- » Targeted banking services, such as women-only branches, and representatives with specific expertise
- » Business management training and networks for female entrepreneurs
- » Female employee-advancement programs

EXISTING PROGRAM EXAMPLES

The table below details three very different programs being run by financial services companies around the world.

	Standard Chartered GOAL Program	ANZ Bank WING Program	Goldman Sachs 10,000 Women Program
Women’s Needs	<ul style="list-style-type: none"> » Financial literacy » Confidence-building 	<ul style="list-style-type: none"> » Access to micro-savings » Safe remittance transfer 	<ul style="list-style-type: none"> » Business training » Access to networks and mentoring
Location	India	Cambodia	Global
Focus Area	Financial literacy and life skills for girls.	Mobile banking and payments for low- and middle-income customers.	Business management education and networks for female entrepreneurs.
Detailed Description	GOAL provides life-skills education and sports participation through netball teams targeting underprivileged girls. The program will expand to other countries. ⁴	Originally targeting garment factory workers, the program is now available throughout Cambodia, where less than 5 percent of the population is banked. Two-thirds of WING’s previously unbanked customers are women, and the cost of the service is half the average cost of informal financial services in the region. ⁵	The five-year program seeks to reach 10,000 underserved women. The program brings together more than 70 academic and nonprofit partners to develop and deliver locally relevant coursework for students. ⁶
Company Assets	<ul style="list-style-type: none"> » Knowledge of basic financial management » Philanthropic capital 	<ul style="list-style-type: none"> » Mobile banking service with no minimum balance » Rural account access points 	<ul style="list-style-type: none"> » Staff expertise » Partnerships with global business schools » Philanthropic capital
Business Benefits	Educate girls to become responsible future customers as adults.	Increase customer base in new market through product innovation.	Building capacity of female business owners and new leaders in future markets.

⁴ Visit Standard Chartered website, “[Community Investment](#),” for more information.

⁵ Ghuliani, Chhavi, “Addressing Financial Inclusion: How ANZ is Using CSR to Access New Markets,” *BSR Insight*, Sept. 7, 2010.

⁶ Visit Goldman Sachs website, “[10,000 Women](#),” for more information.

Appendix 3: Food, Beverage, and Agriculture Sector

Women represent more than 70 percent of small farmers worldwide and make the majority of household food purchases. However, in many areas of the world, women also face barriers that impede their ability to improve farming practices and generate more disposable income. Consequently, food, beverage, and agriculture companies have numerous opportunities and significant business motivation to invest in women’s economic empowerment.

RECOMMENDED INVESTMENT AREAS FOR FOOD, AGRICULTURE, AND BEVERAGE COMPANIES

- » Capacity building for female farmers, including practices and tools to improve productivity and yield, and training in financial literacy and business management
- » Access to market programs, including collaborations to guarantee market price to female farmers
- » Access to banking programs or alternative financing programs, including collaboration with financial services companies
- » Road and water infrastructure improvements
- » Health infrastructure improvements, such as women’s health clinics
- » Provision of transportation to take workers to nearby hospitals and/or between work and home
- » Health education programs, including outreach to male workers
- » Products that respond to unique health needs of women in developing countries

PROGRAM EXAMPLES

The table below details three different programs being implemented by food, agriculture, and beverage companies around the world.

	AarhusKarlshamn (AAK) Shea Farmer Initiative	Nestlé Micronutrient Fortification	Unilever Tanzania / USAID Healthy Images of Manhood
Location	Burkina Faso	Global	Tanzania
Focus Area	Female entrepreneurship Skills and technology transfer	Nutrition	Health education Male engagement
Program Description	AAK partnered with the United Nations Development Programme to improve female shea kernel farmers’ productivity and access to market by providing technology and network building. AAK contributed to training women on storage management and quality improvements. The program also provided micro loans to female farmers. AAK also provides diesel generators to power tools used in collecting shea kernels. Finally, AAK and partners facilitated the formation of women’s groups to trade directly with AAK, reducing middlemen and associated costs. ⁷	Nestlé is developing a new line of fortified foods—including powdered milk with added iron, vitamin A, and zinc; and bouillon cubes with iodine-enriched salt—to address nutrient deficiencies in the developing world. For example, more than 1.6 billion people globally are anemic, mainly due to iron deficiency. These efforts will disproportionately benefit women, who suffer from anemia in large numbers throughout the developing world. ⁸	With USAID’s ESD project , HIM provides basic information to help change behavior and increase male workers use of reproductive health, family planning, and HIV/AIDS health services. Baseline assessments found that men represented only 25 percent of health service users (compared with women), that men were not informing partners of their HIV status, and that HIV-positive mothers were not returning for care and treatment after delivery. The program has increased the use of health services, including HIV testing, by men and increasing the use of family planning methods. ⁹
Company Assets	Access to markets Knowledge and skills transfer Philanthropic capital Long-term business presence	Research and development Products	Access to employees Long-term business presence Philanthropic capital
Business Benefits	Stable supply chain Improved product quality	Expand consumer base BOP product innovation	Healthier workers and communities Reduced absenteeism and turnover Community stability

⁷ Learn more about the [AAK program](#) (see page 11).

⁸ Learn more about [Nestlé’s Micronutrient Fortification](#) program.

⁹ Learn more about the [Healthy Images of Manhood Program](#).

Appendix 4: Healthcare Sector

The majority of companies in the healthcare sector have developed at least one specialty in the area of women’s health, such as breast cancer, maternal health, mother-to-child transmission of HIV, or family planning. In addition to their product offerings, many healthcare companies have large-scale, multi-geography programs promoting access to medicine, health education, and technical skills transfer.

RECOMMENDED INVESTMENT AREAS FOR HEALTHCARE COMPANIES

- » Local partnerships to improve health services capacity, especially on maternal health in rural areas
- » Business-to-business partnerships with information communication and technology, consumer product, agriculture, and financial services companies to increase the impact of programs providing women with access to medicine
- » Integrating women’s health education and empowerment into more traditional programs promoting access to medicine
- » Corporate volunteering program on women’s health education and access in the developing world
- » Corporate sponsorship of medical school programs to enable student volunteering abroad
- » Robust compliance programs at product manufacturing sites that track for gender inequality, including permanent versus temporary contracting, gender wage gaps, and legal issues pertaining to women

PROGRAM EXAMPLES

The table below provides three diverse examples of how the healthcare sector can contribute to women’s health and empowerment.

	Johnson & Johnson Every Mother, Every Child	Pfizer Global Health Fellows	Becton, Dickinson & PEPFAR Strengthening Laboratory Systems
Location	Global	Global	Africa (multiple countries)
Focus Area	Health education Access to medicines Health product design	Access to medicines, including improving health services through capacity building	Access to medicines Infrastructure improvement
Program Description	In 2010, J&J began a five-year program that targets 120 million women and children each year. Focus areas include treatments for intestinal worms, health information for pregnant women via mobile phones, research and development of new medicines for HIV and tuberculosis, and efforts focused on enhancing birth safety and improving health. ¹⁰	Pfizer employees serve assignments of up to six-months working with NGOs and government partners to address HIV/AIDS, tuberculosis, malaria, and other diseases in developing countries. Pfizer covers fellows’ costs, including transportation, lodging and other expenses while maintaining their positions within the company. Fellows provide training, skills transfer, and organizational support to partners. The program does not target only women’s health needs. ¹¹	With the U.S. President’s Emergency Plan for AIDS Relief (PEPFAR), BD is implementing an \$18 million, five-year partnership to improve overall laboratory systems and services in African countries severely affected by HIV/AIDS and tuberculosis. The program works with national laboratories, ministries of health, and local NGOs. The program does not work only with women. ¹²
Company Assets	Products and services Philanthropic capital Research and development	Training and skills transfer Products and services	Products and services Training and skills transfer
Business Benefits	Growth of customer base in new markets	Employee engagement Deeper insight into local markets	Local lab technicians gain expertise operating BD equipment Deeper insight into local markets

¹⁰ Read more on Johnson & Johnson’s Website, “[Helping Moms and Children.](#)”

¹¹ Read more on Pfizer’s website, [Global Health Fellows.](#)

¹² Read more about BD’s [global partnership with PEPFAR.](#)

Appendix 5: Information Communication and Technology Sector

Companies in the information and communication technology (ICT) sector are increasingly using their products, services, and technologies to contribute to economic development and health innovations at the base of the pyramid (BOP). As revenue growth is increasingly sought in the developing world, ICT companies targeting those markets are likely to continue to focus on these issues.

RECOMMENDED INVESTMENT AREAS

- » Base-of-the-pyramid (BOP) innovations in mobile devices, software, and services, including mobile banking and services that increase women's access to markets
- » Technical and management skills training in ICT platforms and tools
- » Female staff development in direct operations and supplier manufacturing operations
- » Robust compliance programs that track for gender inequality, including permanent versus temporary contracting, gender wage gaps, and legal compliance issues pertaining to women

PROGRAM EXAMPLES

The table below provides four diverse examples of how the ICT sector can contribute to women's empowerment.

	Cisco Networking Academy Gender Initiative	GSMA mWomen Program	HP HIV Prevention and Diagnoses support	SAP Shea Butter Farmer Program
Location	Global	Global	Kenya, Sub-Saharan Africa	Ghana
Focus Area	ICT training	Access to mobile services	Access to medicine Infrastructure improvement	Access to markets and skill-building
Program Description	Cisco partners with the UN and local NGOs to achieve a minimum 30 percent female enrollment in Cisco's 200+ Networking Academy sites in developing countries. ¹³	GSMA identified a significant gender gap in mobile phone ownership in middle- and lower-income countries: A woman is 21 percent less likely to own a mobile phone than a man, and 41 percent of women who own a mobile phone reported increased income and opportunities ¹⁴ . The program will provide phones and software platforms to support women's empowerment.	Since 2010, HP has been working with the Clinton Health Access Initiative to reduce infant HIV diagnosis time by building five data centers, donating technology products, and providing IT training. HP is also working with mothers2mothers, based in South Africa, to help prevent mother-to-child transmission of HIV using database technology and cloud and mobile services. ¹⁵	SAP contributed software called Rural Market Connection (RMC) to a network of 1,500 rural Ghanaian women, who were also trained in business skills and product-quality improvements. RMC is order-management and fulfillment software that "provides the buyer with transparency on historical product-quality data and product traceability". ¹⁶
Company Assets	Staff expertise Philanthropic contribution	Association of mobile phone manufacturers and service providers Product donation	Products and services IT training and skills transfer Philanthropic capital	Software products Staff expertise to train farmers on how to use products
Business Benefits	Future skilled employees and/or training future customers.	Increased customer base for GSMA members.	IT infrastructure supports business growth Health industry = new customer base	Creation and testing of BOP product offering for new markets.

¹³ Visit Cisco's "[Women's Initiatives](#)" website for more information.

¹⁴ GSMA, "[Women and Mobile: A Global Opportunity](#)," 2010.

¹⁵ Read more about HP's work with [mothers2mothers](#) and the [Clinton Health Access Initiative](#).

¹⁶ Rammohan, Sonali, "[The Shea Value Chain Reinforcement Initiative in Ghana](#)," Stanford Global Supply Chain Management Forum, Stanford Graduate School of Business, December 2010.

Appendix 6: Oil and Gas, and Mining Sector

Oil, gas, and mining companies invest heavily in the communities around resource-extraction operations. Women represent key stakeholders for these sites, and can be critical partners in achieving sustainable benefits from community investments. Many companies already have existing community development initiatives that can be adapted to reach women more effectively.

RECOMMENDED INVESTMENT AREAS FOR OIL, GAS, AND MINING COMPANIES

- » Expanded employment opportunities for women at operations
- » Stakeholder engagement with women as a key community group to inform community investment strategies
- » Expansion of HIV/AIDS and infectious disease programs to include holistic women’s health education and access to services
- » Increased supplier opportunities for women and women-owned businesses
- » Access to bank accounts for female workers and community members, and financial literacy training

PROGRAM EXAMPLES

The table below details three very different programs being implemented by energy and extractives companies around the world to improve women’s well-being.

	Exxon Mobil Women’s Economic Opportunity Initiative	Lonmin-IFC Women in Mining Program	Newmont Mining Integrated malaria, HIV/AIDS, tuberculosis program
Location	Global	South Africa	Indonesia
Focus Area	Female entrepreneurship Skills and technology transfer	Employment Gender-sensitive social protections	Health education Access to medicines Infrastructure improvement
Program Description	This \$20 million+ commitment focuses on improving female entrepreneurs’ business management skills, building business networks for women, and fostering women’s business and political leadership potential. A new focus area is identifying and deploying technologies for women and investments to bring new technologies to developing countries. ¹⁷	Promotes the employment and retention of women in Lonmin’s workforce. The program developed maternity, breastfeeding, equal employment and sexual harassment policies, and included projects such as building women-only toilets. Since the program began in 2007, 970 women have been hired at Lonmin, increasing the percentage of women in its workforce by 46 percent. ¹⁸	In its Batu Hijau copper and gold mine, Newmont developed a large-scale medical initiative. Malaria activities included diagnosis, treatment, and prevention through community-based education, government collaboration, and distribution of prevention products such as bed nets and insecticide. The HIV/AIDS and tuberculosis programs prioritized prevention among high-risk groups, including engagement with local women’s groups. ¹⁹
Company Assets	Philanthropic capital Senior female leadership Long-term business presence	Employment Long-term business presence	Access to employees Access to government Long-term business presence Philanthropic capital
Business Benefits	Community stability Social license to operate Economic multiplier effects	More diverse workforce Larger labor pool Improved retention	Healthier workers and communities Community stability

¹⁷ Read more about the [Exxon Mobil program](#).

¹⁸ Read more about the [Lonmin-IFC program](#).

¹⁹ Read more about [Newmont’s Indonesia program](#).