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Women's Economic Empowerment in Sub-Saharan Africa

Recommendations for the Mobile Telecommunications Sector



AT A GLANCE

Key Challenges to Women's Economic Empowerment in the Mobile Telecommunications Industry in Sub-Saharan Africa



- 1** Limited access to jobs and promotions
- 2** Low education and skill levels
- 3** High risk of gender-based violence
- 4** Lack of access to credit for women in distribution network
- 5** Limited access to mobile telecommunications services for women in rural areas

Recommendations for Business



About this Brief

This brief provides recommendations for mobile telecommunications companies on how to advance women's economic empowerment in sub-Saharan Africa (SSA). This brief was developed alongside the BSR report "[Women's Economic Empowerment in Sub-Saharan Africa: Recommendations for Business Action](#)," which seeks to mobilize greater private-sector action to enhance women's economic empowerment in the region.

WHAT'S INSIDE

- » **The Mobile Telecommunications Industry in SSA:** Provides an overview of the role the mobile telecommunications industry plays in SSA.
- » **Impacts of Mobile Telecommunications on Women in SSA:** Shares findings on the impact of the industry on women in SSA, as well as some of the challenges to economic advancement for women involved in the telecommunications industry as employees, participants in the value chain (including direct suppliers, distributors, entrepreneurs, and customers), and community members.
- » **Recommendations for Business:** Provides guidance for mobile telecommunications companies based on the Act, Enable, Influence framework illustrated on page 13.

WHO SHOULD READ THIS BRIEF

This brief is intended for business leaders in CSR, corporate philanthropy, procurement, supply chain, human resources, and other functions in mobile telecommunications companies operating in SSA. Many of the recommendations also are relevant for governments, development agencies, and international finance institutions, particularly as the spread of technological access and capacity has implications across all sectors.

ABOUT THE RESEARCH METHODOLOGY

The methodology for this research series included a literature review, key informant interviews, and primary research conducted in the field. While the research looked at SSA as a whole, the primary research focused on three key countries: Ghana, Kenya, and Tanzania. There are instances where SSA data was unavailable and we used data on Africa instead.

For additional information on our methodology, please see the Appendix.

ACKNOWLEDGMENTS

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Introduction

Over the past 15 years, the rapid and widespread growth of the mobile telecommunications industry has helped women by increasing connectivity and access to goods, services, and information. In the developing world, the industry has supported employment and economic growth, helping bring hundreds of thousands of people out of poverty.¹ As the industry continues to expand throughout sub-Saharan Africa (SSA), mobile telecommunications companies recognize that they have an opportunity to help more women, their families, and communities reap these benefits.

In SSA, mobile telecommunications is generally a positive force in the lives of women, who are actively engaged in the industry as employees, direct suppliers, distributors, entrepreneurs, customers, and community members. Mobile telecommunications' wide reach among women in SSA presents unique challenges and opportunities for the sector. Our research revealed that despite the benefits they receive, women still face significant challenges participating in and benefiting fully from the industry.

While many mobile telecommunications companies have prioritized diversity and women's empowerment in their philanthropic and CSR initiatives, there remains a need for the industry to integrate principles of gender equality more fully into business decisions, strengthen investments in women's rights, and empower and enable women to reach their full potential. By paying more attention to women's participation in the industry, mobile telecommunications companies can help narrow the gender digital divide and support women's economic empowerment.

Furthermore, as mobile telecommunications become more important throughout the economy, these companies can help transform industries and the wider society through the use of innovative and inclusive mobile technologies that support gender equality and opportunities for women.

How We Define Women's Economic Empowerment

We use the International Center for Research on Women's (ICRW) definition of women's economic empowerment: A woman is economically empowered when she has both the ability to succeed and advance economically, and the power to make and act on economic decisions.²

We understand that to succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.³

¹ Suri, 2016.

² Golla, et al., 2011.

³ Ibid.

The Mobile Telecommunications Industry in SSA

Over the past 15 years, the mobile telecommunications industry has grown significantly in Africa. Mobile services across the continent reached 46 percent of the population by the end of 2015, and these services are expected to reach an additional 168 million people by 2020.⁵ Mobile internet traffic across the continent is expected to increase twentyfold by 2020—faster than any other region.⁶ Services such as mobile money have grown by as much as 10 percent in the past few years. These services and connectivity in general have opened up business and employment opportunities and improved access to health and education for women.

GROWTH OF THE SECTOR

Much of the sector's growth has occurred in Egypt, Kenya, Nigeria, South Africa, and Tanzania.⁷ Competition in these countries has led to more affordable products and services and rapid infrastructure development that is reducing barriers to accessibility, particularly in urban centers.

The rapid growth has helped boost the economy and employment across Africa. In 2015, mobile technologies and services generated 6.7 percent of Africa's GDP, or around US\$150 billion in economic value.⁸ In 2015, Africa's mobile ecosystem directly supported 1.3 million jobs. It also supported an additional 2.4 million jobs indirectly through production inputs, wages, public funding, and profits spent in other sectors.⁹ This development has strengthened economic activity in other industries through improved information-sharing and increased access to data and mobile broadband.

For a number of years, Africa has had the fastest subscriber growth rate of any region, and it is the second-largest region behind Asia-Pacific in terms of unique subscribers (12 percent of the global subscriber base). Despite this, at the end of 2015, less than half of Africa's population subscribed to mobile services—well below the global average of 63 percent.¹⁰ This low unique subscriber rate means that many individuals own more than one SIM card, and therefore the number of subscribers is not the same as the number of individuals with mobile access. In Ghana, for example, the mobile subscription rate is 132.44 percent; however, many Ghanaians own two or more SIM cards, so the unique subscriber rate is estimated to be much lower (50 percent).¹¹ Many mobile phone customers switch between SIM

How We Define Mobile Telecommunications

This brief focuses on mobile telecommunications, using Groupe Spéciale Mobile Association's (GSMA) definition of the mobile ecosystem as including mobile network operators; infrastructure service providers; retailers and distributors of mobile products and services; handset manufacturers; and mobile content, application, and service providers.⁴ Some of the studies cited look at the broader information and communications technologies (ICT) sector, but we are not conflating the term with mobile telecommunications.

⁴ GSMA, 2016.

⁵ Ibid.

⁶ Lancaster, 2015.

⁷ GSMA, 2016.

⁸ GSMA Intelligence, 2016.

⁹ Ibid.

¹⁰ Ibid.

¹¹ GSMA and UKAid, 2014.

cards to take advantage of on-network tariffs, special offers, and the best rates for internet connections. The relatively low unique subscriber rate is due to challenges related to affordability, lack of awareness, and low digital literacy.¹² However, in SSA, many customers who do not have their own phone do have access to a mobile device through a “village phone,” which is common in rural areas.^{13,14} Although unique subscriber growth is expected to remain higher than other regions, experts project it will slow to converge with the global average over the next few years.¹⁵

A friendly investment environment and rapid customer adoption of mobile phones continue to contribute to Africa's strong growth in mobile broadband use and data traffic. Many African governments support the industry, making large investments in promoting connectivity. In Tanzania, where 68 percent of the people live outside urban areas, the government is investing in rural telecommunications infrastructure and encouraging flexible networks over fixed-line networks.^{16,17} The industry also has benefited from more liberal policies and competition among multiple mobile telecommunications providers that has helped spur growth, drive down costs, and attract more subscribers.

INDUSTRY CHALLENGES

Operators in SSA are a mix of multinational companies such as Vodafone (Vodacom) and Airtel, and African brands such as MTN and Econet Wireless. Tanzania has the most companies competing for market share, with Vodacom (31 percent), Millicom (Tigo) (29 percent), and Airtel (26 percent) controlling the majority of the market.¹⁸ In Ghana, MTN (49 percent) holds the most market share, over Vodafone (22 percent), Airtel (13 percent), and Millicom (Tigo) (14 percent).¹⁹ Kenya is dominated by Safaricom (65 percent), with Airtel (17 percent) and Orange (13 percent) taking up most of the remainder.²⁰

As certain markets become saturated, particularly in urban areas, competition for new customers, particularly in rural areas, is growing. This has caused price wars in SSA, making mobile services more affordable. Additionally, operators are beginning to streamline their operations and develop new revenue streams, leading to greater consolidation as companies seek more sustainable market structures. While these acquisitions may affect prices, they also can expand mobile access to underserved areas and enable more widespread offerings of new products and services. For example, in 2016, Orange grew its West African presence significantly by acquiring Airtel subsidiaries in Sierra Leone and Burkina Faso, and by acquiring Millicom (Tigo) in the Democratic Republic of the Congo.^{21,22,23} With these acquisitions, Orange seeks to expand network access to rural areas and provide mobile services like Orange Money.

¹² GSMA Intelligence, 2016.

¹³ Lancaster, 2015.

¹⁴ Oxford Business Group, 2016.

¹⁵ GSMA Intelligence, 2016.

¹⁶ World Bank, “Rural Population (Percentage of the Population),” 2015.

¹⁷ Vodafone, accessed January 19, 2017.

¹⁸ Tanzania Communications Regulatory Authority, 2016.

¹⁹ National Communications Authority, 2016.

²⁰ Communications Authority of Kenya (CA), 2016.

²¹ Orange, “Orange Completes Acquisition of Mobile Operator Airtel in Sierra Leone,” 2017.

²² Orange, “Orange Completes Acquisition of Mobile Operator Airtel in Burkina Faso,” 2017.

²³ Orange, “Orange Completes Acquisition of Mobile Operator Tigo in the Democratic Republic of the Congo,” 2017.

As companies reach into rural areas for untapped markets and subscribers, they face significant infrastructure barriers. Costs for electricity, network coverage, and site maintenance are much higher for operators in these areas. The cost challenge is compounded by the fact that people in these areas earn less and need lower pricing, which decreases the average revenue operators get per customer.²⁴ The private and public sectors can foster growth by sharing infrastructure, which is becoming more common in underserved areas. This requires friendly government policies and regulation to reduce barriers to private investment. Uganda is taking a proactive approach with its national broadband strategy, which will reduce infrastructure duplication and encourage open access and infrastructure-sharing.²⁵

HIGHLIGHT

Kenya's 'Silicon Savannah'

Over the past few years, Kenya's ICT sector, which includes mobile telecommunications, has attracted the largest amount of foreign direct investment of any sector in the country.²⁶ The country has been labeled Africa's "Silicon Savannah" for its high mobile penetration and developments in mobile money, crowd-sourcing, and micro-loans.

Kenya's ICT policy gives incentives and has equitable coverage obligations for operators to address underserved and unserved areas.²⁷ This aligns with the government's

Connected Kenya 2017 plan, which seeks to grow the ICT sector. The plan's goals include creating 50,000 new jobs, increasing the sector's contribution to GDP to 25 percent, and reaching 80 percent of Kenyan households with end-to-end public services.²⁸

The country's uptake of mobile technology has helped women in many ways. A GSMA study of the benefits of mobile phones for women in Kenya found that 91 percent believed it opened up more business and employment opportunities, 71 percent believed they had better access to health information and services, and 67 percent believed they had better access to education services and learning opportunities.²⁹



Photo credit: Jonathan Torgovnik/Reportage by Getty Images

²⁴ Deloitte, 2014.

²⁵ GSMA, 2016.

²⁶ Santander Trade Portal, accessed February 3, 2017.

²⁷ Kenya Ministry of Information Communications and Technology, 2016.

²⁸ Kenya ICT Board, 2013.

²⁹ GSMA and Altı Consulting, 2015.

Impacts of Mobile Telecommunications on Women in SSA

Women play an integral role in the mobile telecommunications industry as employees, suppliers, distributors, and customers, and women have contributed significantly to the sector's growth in SSA. While the industry has unlocked direct and indirect economic opportunities for women, and it has increased access to many life-enhancing products and services, mobile telecommunications has not realized its full potential as a driver and enabler of women's economic empowerment. The opportunities for the mobile telecommunications industry are fundamentally different than those for other industries because mobile telecommunications provide both direct services to women customers and tools that support women entrepreneurs.

In this brief, we looked at all of the different ways that the industry interacts with women, from their role as employees to their role as customers.

As employees, women are still underrepresented in the mobile telecommunications industry globally and in Africa. Most notably, they lack representation in senior management. According to a 2015 GSMA survey of 54 African ICT companies, 35 percent of employees at the entry and staff levels are women, which is proportional to the local labor pools.³⁰ However, less than one in 10 senior leaders is a woman.³¹ Many women in our focus groups reported that they did not see a path to advancement beyond their current job. There are a few notable exceptions to this lack of women in leadership: In Ghana, Tigo and Vodafone both have female CEOs, and Airtel Ghana has a female managing director.^{32,33,34}

Across SSA, men tend to earn more, and the mobile telecommunications industry sees a number of factors play into this inequity.³⁵ First, the gender pay gap is a persistent workplace concern for the industry. This is corroborated by the ratio of the average basic salary of men to women in Vodacom's South African operations. In 2016, male employees earned 1.3 times more than their female colleagues.³⁶ Second, the gender divisions in industry roles mean that women typically work in sales, human resources, marketing, communications, and other nontechnical departments, whereas men are often engineers, data architects, and software developers. One study found that even when women had the requisite technical education and skills, they were still placed in traditional "female" service jobs such as public relations or marketing.³⁷ Because many of the "male" fields have greater potential for growth and higher pay, gender divides can widen the pay gap. Finally, the earning gap may be due to fewer women being promoted in the telecommunications industry overall, either because women self-select out or because of biased promotion processes.

³⁰ Molina, 2015.

³¹ Ibid.

³² Tigo, "Chief Executive Officer: Roshni Motman," accessed February 3, 2017.

³³ Vodafone, accessed February 3, 2017.

³⁴ Airtel, accessed February 3, 2017.

³⁵ World Economic Forum, 2015.

³⁶ Vodacom, 2016.

³⁷ Buskens, 2009.

Another reason for the lack of gender diversity is insufficient health and maternity benefits. From our surveys conducted in Ghana, 48 percent of female respondents in the ICT sector felt they rarely or never received the health care they needed from clinics, doctors, nurses, or hospitals, and they felt their employers often do not provide adequate health benefits to cover their expenses.³⁸ This was a significantly higher percentage than our surveys of garment employees (16 percent) or mining employees (6 percent). Additionally, when asked if a woman would be able to keep her job if she became pregnant, 32 percent said no; however, 42 percent said they did receive maternity leave benefits. The lack of sufficient benefits for working mothers, including flexibility, is a barrier for women's participation in the industry.

Sexual harassment also is a key concern for women in SSA, both at work and at home. Forty percent of women have experienced physical or sexual violence or both by an intimate partner. Often, cases of sexual abuse or harassment are minimized or go unreported due to social norms.³⁹ Additionally, 16 percent of the women we surveyed in ICT said they worry about sexual advances from their boss. Of the women we surveyed, 62 percent said their workplace does not offer resources or support services like hotlines, counseling, clear policies, or shelter referrals. This is a higher percentage than for the apparel or mining employees we surveyed.

Another challenge that may lower women's participation in the mobile telecommunications industry is education. The World Economic Forum's (WEF) "Global Gender Gap Report" continues to rank SSA last in educational attainment.⁴⁰ While primary education gaps are narrowing, enrollment in and completion of secondary and tertiary education continues to be much lower for girls than boys.⁴¹ In SSA, the country average of women graduating from higher education is 42 percent; an average of 30 percent receive science, technology, engineering, and math (STEM) degrees.⁴² These averages are likely higher than actual, as the countries that do not report gender-disaggregated data may be lower performers. However, there is anecdotal evidence that gender ratios are improving in STEM fields. UNESCO found that seven of 13 SSA countries with available data have reported substantial increases in women engineers since 2000.⁴³

Education barriers are often connected to cultural and social expectations of women. For example, our interviews in Tanzania revealed that many people believe it is inappropriate for women to pursue any type of scientific or technical education. Some nonprofits and companies are working to combat these cultural norms, but work remains to encourage girls to study STEM subjects and pursue STEM careers.

One of the areas where the mobile telecommunications industry has played a critical role generating economic opportunities for women is as sales agents in the companies' extensive retail distribution networks. These women sell mobile products (primarily air time) as shopkeepers, market traders, or kiosk owners. Across African markets, it's estimated that more than 50 percent of sales agents are women.⁴⁴ This is in part due to a low barrier to entry for those jobs, which require an average investment of only

³⁸ See Appendix for research methodology.

³⁹ WHO, et al., 2013.

⁴⁰ WEF, 2016.

⁴¹ Ibid.

⁴² Ibid.

⁴³ Huyer, 2015.

⁴⁴ Cherie Blair Foundation for Women, STC, and TNS RMS, 2011.

about US\$40.^{45,46} As a relatively simple business, it can provide women with an opportunity to earn an income, gain business skills, and develop experience that can help them build their own business. Women typically score higher than men in customer-service ratings, and they tend to reinvest their profits into the business.^{47,48} They also are more likely to attract more female customers, particularly in countries where social norms make it more challenging for women to interact with or trust male agents.⁴⁹

The mobile telecommunications industry also supports women through the larger mobile ecosystem, in which women serve as mobile money agents, offer recharging services, and provide community members with access to essential information focused on issues such as agriculture or health.

Despite the benefits for women distributors and entrepreneurs, they also face challenges related to building successful businesses that can support their livelihood over the long term. The margins tend to be low and profits are volatile, so women may use these businesses as a supplementary source of income. Women also have more difficulty accessing credit and often have little or no formal training to run a business. They also face risks such as sexual harassment, abuse, theft, and other threats to their health and safety. Robberies are a serious concern for women who deal in cash, and their stands are often located on the side of busy roads with air-quality issues from dust and pollution.

Beyond employment and entrepreneurship opportunities, mobile telecommunications companies have helped women as customers. However, barriers to phone use include affordability, lack of digital literacy, security and harassment, and lack of awareness or locally relevant content.^{50,51} While mobile phone penetration is lower among women, their access to mobile telecommunications has boosted women's entrepreneurship and agency; increased their income; and helped women access essential information, products, and services such as mobile money and health information.⁵² According to a Vodafone report, mobile technology has the potential to empower women and improve multiple aspects of their lives, including employment, health, education, and safety.⁵³

These benefits are even more significant in SSA, where increased affordability and accessibility of mobile products and services have helped women overcome cost barriers to access such things as health care and education. For example, a telecommunications employee we interviewed said that she uses the internet to learn "what I can do to become more experienced [at my job]. I get a lot of information from the net." Mobile money, in particular, is helping women become more financially independent. Mobile money initially gained popularity in Kenya and has expanded to a number of countries in SSA. Many women report that mobile banking—crucial in rural areas with few resources and limited infrastructure—allows women to control their own money, increases the scope for entrepreneurship, and reduces the strain of traveling. Vodafone estimates that the use of mobile ordering systems can save rural women

⁴⁵ Cherie Blair Foundation for Women, STC, and TNS RMS, 2011.

⁴⁶ Ibid.

⁴⁷ Harten and Rusu, 2016.

⁴⁸ Cherie Blair Foundation for Women, STC, and TNS RMS, 2011.

⁴⁹ Scharwatt and Minischetti, 2014.

⁵⁰ GSMA, 2015.

⁵¹ Ibid.

⁵² Ibid.

⁵³ Vodafone, 2014.

entrepreneurs two hours of travel time each day.⁵⁴ Mobile services also have been used to address health concerns for women. At Kenya's African Medical and Research Foundation, the number of nurses trained increased ninefold due to success with its virtual university. Internet-enabled systems helped Kenya's national health insurance program reduce its operational costs by nearly two-thirds.⁵⁵

Despite their potential to empower women and improve women's living standards, mobile phone use and ownership are significantly lower for women across SSA. According to GSMA, 307 million women lack access to mobile telecommunications products and services, and many of these are low-income and rural women who could benefit the most from mobile products and services.⁵⁶ Despite significant improvements in affordability, cost is an ongoing barrier for women, as paying for air time or data credit can be pricey, in addition to the upfront cost of the handset and SIM card. Additionally, infrastructure limitations excludes many people in rural areas if they do not have phone service or electricity for charging.

Due to some of these challenges, women are more likely to share a phone within their household or borrow one from family and friends:⁵⁷ 19 percent of women in Niger, 7 percent in Kenya, and 6 percent in the Democratic Republic of the Congo borrow mobile phones.⁵⁸ While phone-sharing can increase access, a GSMA study found that women feel they have better access to business opportunities, health information and services, and education opportunities when they own a phone compared to when they are borrowing one.⁵⁹

Even when women own phones, they tend to use them less frequently and less dynamically than men. For example, in Kenya, women are 2 percent more likely than men to have never sent an SMS, and they are 18 percent more likely to have never used the internet on their phone.⁶⁰

Based on these challenges and opportunities, mobile telecommunications companies are uniquely positioned to advance women's economic empowerment for a large number of women—their customers, employees, entrepreneurs, and community members. We discuss these opportunities in the next section.

⁵⁴ Vodafone, 2014.

⁵⁵ Dalberg, 2013.

⁵⁶ GSMA, 2015.

⁵⁷ Ibid.

⁵⁸ Ibid.

⁵⁹ Ibid.

⁶⁰ Ibid.

Key Challenges to Women's Economic Empowerment in the Mobile Telecommunications Industry in SSA

Limited access to jobs and promotions: Women are more likely to work in nontechnical fields that have less potential for advancement and higher pay. Additionally, women may self-select out of applying for promotions or may be discriminated against, leading to a lower percentage of women in higher positions.

Low education and skill levels: Gender gaps in education—particularly in STEM fields—make it difficult for women to advance in mobile telecommunications careers. Women also have lower levels of digital literacy and awareness, which keeps them from taking full advantage of mobile products and services as customers and entrepreneurs.

High risk of gender-based violence: Cultural norms perpetuate sexual harassment in the workplace. Women are also at risk of abuse or harassment as distributors and entrepreneurs. Theft is also a significant concern for the distributors and entrepreneurs who operate in a predominantly cash-based system.

Lack of access to credit for women in distribution network: Some women have been able to take advantage of entrepreneurial opportunities as mobile sales agents and entrepreneurs, but the low margins and lack of access to credit make it difficult for women to get their business off the ground.

Limited access to mobile telecommunications services for women in rural areas: Although the cost of phones has gone down, the lack of infrastructure, particularly in rural areas, affects women's access to mobile telecommunications services.

Recommendations for Business

As described in the previous section, mobile telecommunications companies in SSA affect tens of thousands of women in their operations and value chains, and millions more women as customers. The ripple effects are wide reaching as affordable products and services become more accessible to low-income, rural, and underserved women. The benefits of this connectivity stretch beyond texts or phone calls, opening up educational and entrepreneurial opportunities for women to improve the livelihoods of their families and communities.

This section provides recommendations for mobile telecommunications companies to advance economic empowerment for women—including employees, direct suppliers, distributors and entrepreneurs, customers, and community members. Our recommendations focus on SSA country operations but have relevance for global corporate strategy. We use the Act, Enable, Influence framework illustrated here to describe the different levers companies can use to drive change. We prioritized the levers and recommendations based on where companies have the greatest opportunity for positive impact. Note: This research did not look at upstream mobile phone manufacturing, so women working in those areas of the supply chain are not included.

Act, Enable, Influence



ACT by making changes that are within the company's direct control. This includes company policies, practices, communications, and investments that affect women along the value chain.



ENABLE by supporting, incentivizing, and investing in other actors such as NGOs, business partners, and key stakeholders to accelerate women's empowerment.



INFLUENCE by advocating and sharing knowledge and expertise with government and other stakeholders to drive policy change and transform the industry.

SUMMARY OF BUSINESS RECOMMENDATIONS

Recommendations	Act	Enable	Influence
1. Gender-Sensitive Workplaces and Benefits	<p>Engage male and female leaders as champions of equality and women's empowerment.</p> <p>Create flexible work arrangements to accommodate working parents at all levels in the company.</p>	Partner with government and NGOs to strengthen public health insurance schemes and health facilities.	
2. Leadership and Advancement	<p>Create fair and transparent recruitment and promotion processes, and proactively attract more women to the industry.</p> <p>Roll out unconscious bias training and mentorship programs.</p>	Use financial and in-kind contributions to support women's networks and associations to foster leadership skills.	
3. Education and Training		Sponsor technical training and internships for young women in partnership with local vocational institutes and universities.	Advocate for greater public investments in girls' education and incentives to keep girls in school, and encourage more girls to study science and technical subjects.
4. Freedom from Harassment and Violence	Develop clear no-tolerance policies, reporting, and remediation mechanisms on sexual harassment and abuse.	Enable customer access to sexual harassment information and applications.	
5. Entrepreneurship and Business Linkages		Promote small business growth for women in distribution and retail networks.	
6. Inclusive Communities	<p>Develop products and services tailored to the unique needs of women by involving them in the design process.</p> <p>Use gender data to improve business decision-making.</p>	<p>Support the development of applications and access to mobile technology to improve women's lives.</p> <p>Partner with companies to increase access to alternative energy sources.</p>	

1. Gender-Sensitive Workplaces and Benefits

ACT

Engage male and female leaders as champions of equality and women's empowerment.

Transforming corporate culture to value both genders and attract more women requires a clear commitment to diversity and inclusion by company leadership. Senior executives and managers, both male and female, set the tone internally and help ensure that company values and practices cascade down to all levels of the company. Our field research revealed that leading companies are encouraging women leaders to share their stories of success and serve as role models for junior employees. They also support women in public-facing roles to be vocal representatives of the company and counter criticism and skepticism about whether women are capable of succeeding in technical fields. However, senior women cannot work alone on these initiatives. Meaningful commitment from male leadership is extremely important, and male leaders also can act as mentors for women employees, especially for those in technical positions.

One example of the commitment to gender equality and women's empowerment is exhibited by Tigo Ghana CEO Roshi Motman, a woman who is actively encouraging managers to exercise gender preference when choosing employees. Tigo Ghana has established a cross-departmental diversity committee to address challenges in recruiting and retention. Tigo Ghana also has developed surveys to measure women's job satisfaction, conducted an equal pay audit, and set long-term goals and key performance indicators (KPIs) to promote inclusivity.⁶¹

Create flexible work arrangements to accommodate working parents at all levels in the company.

Mobile telecommunications companies can attract and retain a higher proportion of women employees by creating more gender-sensitive workplace environments and offering family-friendly benefits. These benefits are essential to ensure women achieve their potential at work. Lack of access to adequate nursing or pumping facilities can reduce productivity and increase absenteeism among employees who are mothers. This, in turn, affects the company's bottom line. A KPMG report commissioned by Vodafone estimated that global businesses could save US\$19 billion annually by providing 16 weeks of paid maternity leave. These savings would come from cutting recruitment costs and retaining knowledge and experience within the business.⁶²

Many mobile telecommunications companies are striving to improve employment opportunities for women and create work-life balance by improving parental leave policies and procedures across their operations. For example, Tigo has aligned maternity and paternity leave across all operations.⁶³ Vodafone and Safaricom's maternity policies include 16 weeks of full paid leave for mothers. Bharti Airtel updated its parental leave policy to provide women with 22 weeks of maternity leave and to give mothers returning to

⁶¹ Millicom, 2015.

⁶² Vodafone, "Sustainability Report 2015."

⁶³ Millicom, 2015.

work the same or an equivalent role.⁶⁴ These policies will be particularly helpful for women living in countries with little legislative protections or enforcement for working mothers.⁶⁵

There is also a need to help working parents, especially women, return to work and balance work-home responsibilities. This includes nursing facilities and flexible work arrangements. Although still rare, some companies are creating facilities women can use to breastfeed. Millicom has established nursery rooms in half of its operations,⁶⁶ Tigo shortened the work week for breastfeeding mothers until the child is six months old,⁶⁷ and Vodafone reduced the work week for returning mothers to 30 hours.⁶⁸ According to our research, 40 percent of mobile telecommunications companies provide flexible time for employees to accommodate childcare, compared with 16 percent of mining companies and 6 percent of apparel companies.

Another aspect of the gender-sensitive workplace is making quality, affordable childcare accessible to both direct employees and workers throughout the distribution chain. Companies can work with communities and educational facilities to establish on-site childcare facilities or quality home-based childcare centers near offices. Though it's not yet common for companies to provide childcare, a number of global companies, including Safaricom, have joined the IFC's "Tackling Childcare" partnership to share best practices and measure the impact of their childcare interventions.⁶⁹

CASE STUDY

Maternal Health Benefits at Safaricom

In addition to paid maternity leave and reduced hours for returning mothers, Safaricom in Kenya offers fully staffed childcare facilities, an on-site doctor, a private mother's room, and comprehensive medical insurance.⁷⁰

CEO Bob Collymore spearheaded these practices. At the 2015 World Breastfeeding Week, which Safaricom hosted, Collymore said the company supports mothers because it is the right thing to do and it helps Safaricom retain talented employees. "A woman should not be forced to choose between breastfeeding and a successful career; they should be supported to do both!" he told attendees.⁷¹

⁶⁴ Parbat, 2016.

⁶⁵ Vodafone, "Vodafone Pioneers Global Maternity Policy Across 30 Countries," 2015.

⁶⁶ Millicom, 2015.

⁶⁷ Ibid.

⁶⁸ Vodafone, "Sustainability Report 2015."

⁶⁹ Gibbens, 2016.

⁷⁰ Safaricom, 2015.

⁷¹ Murage, 2015.

ENABLE

Partner with government and NGOs to strengthen public health insurance schemes and health facilities.

Access to quality, affordable health care is critical for all workers. While companies can take steps to improve on-site services for facilities with large numbers of employees, they also can support the local health system in partnership with local and national governments and NGOs such as Marie Stopes International. This is particularly beneficial for sales agents, entrepreneurs, and other workers in the supply chain, as well as employees' families and community members who may not have access to on-site clinics and who rely on public health insurance and facilities for care. There also may be opportunities for companies to partner with health care companies that are strengthening access to medicines and health systems.

Mobile health technology also can improve the accessibility, affordability, and portability of health services, significantly strengthening substandard or inconsistent health systems. A World Bank report found that 63 percent of survey respondents across 12 African countries used mobile phones to contact health workers.⁷² Mobile telecommunications companies can encourage these services and make it easier for patients to contact health care providers. This would benefit their own workforce, as well as their customers and the wider community. For example, Ghana's MOTECH (Mobile Technology for Community Health) initiative uses mobile phones as a tool for providing health information and services to rural women, particularly pregnant mothers. The initiative has the added benefit of providing the Ghana Health Service with data on service delivery and outcomes.⁷³

1. Leadership and Advancement

ACT

Create fair and transparent recruitment and promotion processes, and proactively attract more women to the industry.

Though the lack of women in leadership positions is the result of many factors, women self-selecting out of promotions or being discriminated against during the promotion process are two key barriers. To address these challenges, companies can make more intentional efforts to encourage women to apply for promotions and structure a fair and transparent decision-making process.

In addition to eliminating discrimination in recruitment and promotion, companies should proactively bring more women into the recruitment process. Some companies have done this by setting diversity targets for specific positions, advertising positions with women's associations and universities, and encouraging women already inside the organization to apply for positions that were traditionally filled by men. Vodafone, which has a long-term goal of achieving a 50:50 gender ratio, has implemented a "+1 program" to encourage senior managers to increase their number of female reports by one per year.⁷⁴ Leadership and skills-building programs can help women take on more responsibilities within their departments at all levels of the company.

⁷² World Bank, accessed February 3, 2017.

⁷³ AHO, 2015.

⁷⁴ Vodafone, "Sustainability Report 2015."

Mobile telecommunications companies also are recognizing that investments in a female workforce can lead to business benefits, as females represent a target market for them. By incorporating the female perspective and interacting with more women customers, companies can tailor products and services in a gender-sensitive way. At Tigo, women comprise 50 percent of the company's customer base but only about 30 percent of its workforce. Because of that, the company aims to increase its percentage of women workers. To improve relations with its female employees and customers, Vodafone has created a gender equality steering committee that is chaired by its Africa, Middle East, and Asia-Pacific regional chief executive. These initiatives at the global or group level can help foster better employment opportunities for women.

Roll out unconscious bias training and mentorship programs.

Unconscious bias and gender stereotypes can heavily influence the way people perceive others, contribute to discrimination, and, ultimately, hold women back. Traditional norms and perceptions about gender roles and what types of positions women are most qualified for are perpetuated outside the office, making it difficult to overcome these biases. Nonetheless, companies can take action internally to combat these stereotypes.

When it comes to promoting women in leadership and technical positions, companies can raise awareness about the challenge of cultural stereotypes. As part of its efforts to close the digital gender gap, Ericsson has an unconscious bias awareness training for staff.⁷⁵ Trainings on diversity can reinforce positive norms, while anonymous whistleblower and grievance mechanisms can alert management of negative norms.

Companies also can invest in cross-gender and same-gender mentorship programs that provide women with role models and professional support outside their direct team. This can include career advice, on-the-job coaching, and mentoring, in addition to more formal or technical training programs. An IRDC study revealed that women also feel they gain a lot by mentoring others. Many experienced a sense of satisfaction and were able to build skills in coaching, which helped prepare them for seeking even higher leadership positions.⁷⁶

ENABLE

Use financial and in-kind contributions to support women's networks and associations to foster leadership skills.

Companies can partner with credible leaders and vocal champions in communities and industry associations to engage more women in the industry and foster leadership skills. These organizations help women who may feel unsupported or marginalized. Mobile telecommunications companies can donate directly to such organizations, sponsor and participate in events, provide mentorship, and partner on research.

A program from the African Centre for Women, Information, and Communications Technology provides coaching and mentoring for emerging women leaders in ICT.⁷⁷ Although they do not currently partner with mobile telecommunications companies, they do partner with other technology companies and could

⁷⁵ Tumi, 2016.

⁷⁶ Buskens, 2009.

⁷⁷ ACWICT, accessed February 3, 2017.

benefit from greater engagement with related industries. Another example is Safaricom Kenya's Women in Technology (WIT) network, which offers resources and opportunities to women and girls in technology careers. WIT provides networking opportunities for industry employees, as well as internship and mentorship programs for girls.⁷⁸

Some U.S. initiatives have started reaching out to SSA countries. For example, San Francisco-based Girls in Tech has chapters in Cameroon, Ghana, Kenya, Mauritius, Nigeria, and Réunion.⁷⁹

CASE STUDY

Tigo: Promoting Women in Senior Leadership

Tigo, a Millicom brand, has undertaken multiple efforts to increase the promotion of women as well as the presence of women in senior management. Within its African operations, Tigo has increased the percentage of women in senior management from 7 percent to 26 percent in two years.⁸⁰

Following the revamp of its gender diversity program and a companywide equal pay audit in 2016, the company is on track to meet its goal of increasing women in senior management to 30 percent and reducing turnover of female staff under 30.⁸¹ At the group level, Tigo monitors female turnover by region. Female turnover in Africa is at 15 percent—lower than the groupwide turnover rate for women.⁸² Additionally, the company launched its Tigo Women Platform in the Democratic Republic of the Congo to mentor employees and increase the visibility of women in the company.

At Tigo Ghana, four out of the eight members of the management team are women: the CEO, director of human resources, director of corporate affairs, and director of strategy and planning.⁸³

2. Education and Training

ENABLE

Sponsor technical training and internships for young women in partnership with local vocational institutes and universities.

Women lag behind men in technical roles at mobile telecommunications companies, particularly in engineering, data-architecture, and software-development positions. This highlights the need for an additional emphasis on STEM education. All actors have a stake in ensuring that young girls pursue mathematics, science, and engineering subjects that are required for success in the mobile telecommunications sector in SSA. Companies can support STEM education in a variety of ways,

⁷⁸ Ndambuki, 2015.

⁷⁹ Girls in Tech, accessed February 3, 2017.

⁸⁰ Millicom, 2015.

⁸¹ Ibid.

⁸² Ibid.

⁸³ Tigo, "Management Team," accessed February 3, 2017.

including financial contributions to schools, scholarships for students, participation in job fairs, and the creation of internships. In particular, companies should support education programs for girls and women for roles in departments that are traditionally male dominated.

Vodafone has partnered with the British Council to launch the Vodafone Ghana Foundation Scholarship scheme,⁸⁴ which will give 100 high school scholarships to 15- and 16-year-old girls interested in STEM fields. The scholarships will cover tuition, administrative fees, textbooks, and exercise books. Another example is Safaricom's partnership with Cisco to create the Women in Technology Academy, which includes a training program and a three-month internship program at Safaricom for women pursuing ICT/telecommunications careers. Participants develop their soft skills through mentorship and weekly meetings with the Cisco Connected Women employee resource organization.⁸⁵

INFLUENCE

Advocate for greater public investment in girls' education and incentives to keep girls in school, and encourage more girls to study science and technical subjects.

Mobile telecommunications companies can advocate for investments in the public education system. While the gender gap in primary schools is low, female percentages start to drop at the secondary school level and continue to drop through higher education. Public investments can eliminate common barriers that keep girls from school, including school fees, poor facilities, and large classes. This is a crucial issue for the mobile telecommunications sector, which relies more heavily on educated workers. According to our research, educational attainment is higher in mobile telecommunications than in other sectors: In mobile telecommunications, about 44 percent of workers have university and post-graduate degrees, whereas only 24 percent in mining and 12 percent in apparel have those degrees.

As described in the case study below, there are opportunities for collaboration between equipment providers and field services companies, such as Cisco, Ericsson, Huawei, Nokia, and ZTE. While mobile telecommunications companies provide the service, the technology (and often the maintenance of that technology) is provided by other companies that also have a strong role to play in supporting women in technology careers.

⁸⁴ British Council, 2017.

⁸⁵ Cisco, accessed January 19, 2017.

CASE STUDY**Vodafone: Creating a Pipeline of Women**

Vodafone aims to be the world's best employer for women by 2025. Part of the company's approach focuses on recruiting recent female graduates into special training and development programs. Vodafone's Discover graduate development program, which provides young graduates with 12 months of hands-on experience, took 54 percent women in 2015-2016. Similarly, the company's Columbus leadership fast-track graduate program—which gives beneficiaries a chance to work abroad in Vodacom-operating countries—took 42 percent women.⁸⁶ Vodafone Ghana has taken these programs one step further by offering scholarships to female engineers who will later work at Vodacom through the Discover or Columbus programs.⁸⁷

3. Freedom from Harassment and Violence

ACT

Develop clear no-tolerance policies, reporting, and remediation mechanisms on sexual harassment and abuse.

Sexual harassment and gender-based violence are widespread in many regions in Africa. To address this, mobile telecommunications companies can take steps to ensure they do not condone sexual harassment and that their female employees feel safe. In line with the UN Guiding Principles on Business and Human Rights, companies have an obligation to respect human rights within the company and within supply chains. Although most global companies have sexual-harassment policies, additional efforts are needed to strengthen and communicate expectations to all employees and suppliers and develop appropriate monitoring mechanisms.

Our field research revealed that women feel one of the most important actions companies can take is to communicate a clear policy and discipline employees who abuse women or make unwanted sexual advances. They also called for grievance mechanisms such as hotlines to report abuses without fear of retaliation. Companies also can provide referrals to counseling services, medical support, and legal aid. Referrals to counseling services or other anonymized support mechanisms can be helpful, particularly in instances when women are shunned or criticized for reporting abuse.

Companies should provide resources and training programs for employees and agents to learn how to protect themselves. Our research indicated that dangers for women increase at night. One woman described her concern: "When there is pressure at work, we end late, so [on the way home], you can be attacked by thieves, and they can even rape you." In different regions, companies may need to provide late-night transportation for workers or ensure that they are able to leave before personal safety becomes a concern.

⁸⁶ Vodafone, 2016.

⁸⁷ Bessey, 2015.

In regions with a pervasive culture of sexual harassment, companies must train employees to eliminate the occurrence of gender-based harassment or violence in the workplace.

ENABLE

Enable customer access to sexual harassment information and applications.

Companies can partner with civil society organizations or government ministries to promote awareness of sexual harassment and gender-based violence. Apps can be instrumental in addressing domestic violence and abuse. A Vodafone report found that 93 percent of women at risk of domestic violence could feel safer, and 85 percent could feel more independent, through the use of a specialized mobile service.

The TecSOS mobile phone system, developed by the Vodafone Spain Foundation with the Spanish Red Cross and the TecSOS Foundation, is providing access to emergency services for victims at high risk of abuse. There are currently 15,733 TecSOS handsets in use in Germany, Hungary, Ireland, Italy, Portugal, Spain, and UK. Since 2004, the handset has helped 41,211 victims of domestic violence. It remains to be seen if this can be replicated in SSA, but there has been some progress on antiharassment apps across the region and in other countries.⁸⁸ For example, Iraq-based Asiacell has its Almas product line, focused exclusively on women customers. The value proposition included a free “bye-bye service,” which allowed customers to block potential harassers from calling and texting—which is a serious issue in Iraq.⁸⁹

4. Entrepreneurship and Business Linkages

ENABLE

Promote small business growth for women in distribution and retail networks.

Lack of trust can be a barrier for women customers, who sometimes feel uncomfortable sharing personal information or are concerned that male agents may harass them. Companies can overcome these customer concerns by hiring women agents. This can build trust with female customers, and it also benefits the company because women agents tend to have strong social networks and are good brand ambassadors.

In order to attract more women agents, some mobile telecommunications companies have created dedicated recruiting programs. For example, Tigo Ghana launched a program with Cherie Blair Foundation for Women to provide 350 women entrepreneurs with tools such as loans and small business management training so they can become mobile money agents.⁹⁰ To increase women in its distribution network, Vodafone developed an ambassador and training program in Tanzania. To date, 1,400 women have completed training.⁹¹ On the retail side, Airtel launched an initiative to create women-run retail stores.

Once women have started their micro-business, they often need capital to expand. However, it can be difficult for women to obtain traditional loans. The stakeholders we spoke to in all three focus countries

⁸⁸ Rowlands, 2015.

⁸⁹ GSMA, 2016.

⁹⁰ Scharwatt and Minischetti, 2014.

⁹¹ Vodafone, 2015.

described high interest rates and loan requirements. Mobile telecommunications companies can advance this capital or partner with a microfinance organization to provide access to women. Mobile sales agents also can benefit from company support and legitimacy through resources like brand kits.⁹²

Basic professional development training on money management, customer service, or marketing can be extremely helpful for these entrepreneurs, particularly if their culture discourages women from involvement in business and commerce. These training programs, which can be provided through mobile messages and video, can also empower women by boosting their self-confidence.

It is important to note that entrepreneurship is changing rapidly. As smart phones become more ubiquitous for women across income levels, more services will be accessible via mobile applications or the internet. This could replace the traditional methods of going to an agent or a physical stand to buy scratch cards or more air time. Companies should be aware of and address changes in the business environment that affect women in the distribution chain. This may include measures such as training or upskilling women who will lose their employment as “digital fulfillment” becomes more common.

5. Inclusive Communities

ACT

Develop products and services tailored to the unique needs of women by involving them in the design process.

Through the provision of information and improved access to services and resources, mobile technology has the potential to improve multiple aspects of women's lives, including health, finance, and education. But before mobile technology can do that, companies must understand the unique needs of women, how they are using mobile technology to address their needs, and what gaps remain that need to be filled.

Companies can do this by engaging with female customers and hiring more female employees with diverse backgrounds, particularly for roles involved with product conceiving and design. Employees with varied backgrounds and experience can create better products for a larger group of customers. Not only can this spur the development of more useful products for women, it can help companies capture a larger share of the market. This pursuit will involve more market research and engagement with female customers through all product phases, from design to product launch to marketing.

Use gender data to improve business decision-making.

Companies should review existing data by gender, or put mechanisms in place to collect data on women's usage patterns. This data can inform company efforts to remove barriers to entry or adoption, and it can help companies understand how customers are using value-added services or applications to enhance their lives. A number of global mobile operators provide GSMA with anonymized customer data to inform their research on achieving scale and interoperability for new mobile technologies.⁹³

Beyond use in business, data can help all stakeholders—from business to government to civil society—understand how mobile phones can improve women's lives, livelihoods, and communities. It is important

⁹²Cherie Blair Foundation for Women, STC, and TNS RMS, 2011.

⁹³ GSMA and Alti Consulting, 2015.

to note that companies need to ensure data aren't used in discriminatory ways or in ways that violate privacy. Any data collection should be depersonalized and used in aggregate.

ENABLE

Support the development of applications and access to mobile technology to improve women's lives.

Many female customers see phones as more than a tool to make calls or text. They see their phones as a portal to other services and applications that can improve their lives. The use of mobile technology, including mobile apps, can quickly and efficiently disseminate information to a wide range of audiences. Looking at the market from this vantage point, mobile telecommunications companies have the opportunity to improve the lives of women and their communities by enhancing the delivery of public services; by disseminating health, education, and financial information; by improving women's digital literacy; and by building their climate change resilience.

Governments that use mobile platforms will be able to serve their citizens better through accessible information, emergency alerts, payment transactions, data- and process-sharing, and administration. Basic handsets may not be able to meet all the needs of governments, but smartphone penetration is increasing rapidly, allowing governments to be much more flexible in how they serve their citizens. This can be particularly helpful in expanding access to public services within rural areas. Mobile telecommunications companies can work with governments to provide these services.

For example, mobile technology has been instrumental in reducing response times during health crises. The weaknesses in other infrastructure (paved roads, electricity, cable internet, etc.) make the interconnectedness of mobile networks much more important for tracking diseases, monitoring patient conditions, and communicating health information in rural areas.⁹⁴ Additionally, the use of mobile technology can support women as entrepreneurs if business license, registration, and administration processes are digitized.

Mobile telecommunications companies also can provide access to trainings and products that help women improve their financial literacy and access to financial tools. These companies also can support the development of products and services for people who are financially illiterate, underserved, or underbanked—the majority of whom are women. Companies can work with NGOs, financial institutions, and other organizations to address gaps in skills and knowledge and improve access to finance and markets.

Mobile operators also can develop and distribute local content to improve the digital skills and education of girls and women. For example, Safaricom has partnered with Eneza, a social enterprise seeking to democratize education through mobile content, tutors, and teachers' assistants.⁹⁵ Similarly, Millicom's EduMe mobile education initiative delivers math and science content through a partnership with local start-up Ubongo.⁹⁶ Though it cannot replace formal schooling, this low-cost delivery of educational content can augment a child's education and be used by lifelong learners across SSA.

⁹⁴ AHO, 2015.

⁹⁵ Eneza, accessed February 3, 2017.

⁹⁶ GSMA, 2016.

Additionally, as climate impacts—including storms, flooding, droughts, and shifting disease patterns—become more prevalent, companies will need to build climate resilience across their supply chains and within the communities where they operate. Women in rural areas are particularly vulnerable because they often have less access to information, are less educated, and do not have the land or financial resources to prepare for or recover from climate-related weather events. Mobile telecommunications companies can share time-sensitive information in the event of a disaster. This information also can help women working in or dependent on the agriculture sector. Mobile telecommunications companies also can build community resilience by increasing mobile access to emergency resources, financial resources, and training. Individual companies can join climate resilience initiatives to craft strategies aimed at supporting women and vulnerable communities.⁹⁷

Partner with companies to increase access to alternative energy sources.

Inadequate coverage and poor infrastructure make access to energy a struggle for many families across SSA. Only 30 percent of people in the region have access to electricity, and population growth rates leads some to believe that improvements will be marginal over the next 20 years.^{98,99} Despite low electrification rates in rural areas, mobile penetration rates are on the rise. Mobile telecommunications companies can support off-grid energy companies and programs through partnerships focused on energy access.

In Tanzania, Tigo is partnering with Lotus Africa, a cellular retail operator, and Azuri Technologies, a solar energy company, to distribute home solar systems to remote areas. Azuri relies on strategic partnerships with companies like Tigo and Lotus, which have extensive distribution networks and can offer mobile money payment services.¹⁰⁰ Companies can also support growing programs such as SolarSister, which brings clean technology to rural Uganda, Tanzania, and Nigeria through a woman-centered sales network.¹⁰¹

⁹⁷ BSR, accessed February 3, 2017.

⁹⁸ USAID, accessed February 3, 2017.

⁹⁹ IAE, 2014.

¹⁰⁰ Azuri, 2015.

¹⁰¹ SolarSister, accessed February 3, 2017.

Appendix

Research Approach

PURPOSE

The purpose of the research was to understand the major issues holding back women in SSA from achieving their full potential, and to identify practical actions companies can take to advance women's economic empowerment. To do so, we investigated the barriers to women's economic empowerment in the region, and how business interacts with and affects women who serve as employees, participants in value chains (including direct suppliers, distributors and entrepreneurs, and customers), and members of communities where companies operate. Our analysis takes into account the wider economic, social, cultural, and political conditions of SSA that help or hinder women's advancement.

SCOPE

While the research looked at SSA as a whole, we focused on three countries—Ghana, Kenya, and Tanzania—to provide greater depth and specificity, as well as to test and validate the more general findings. We selected these countries in part for their geographic diversity (spanning western and eastern SSA), differences in GDP per capita (just over US\$1,300 for Ghana and Kenya, but under US\$900 in Tanzania),¹⁰² and differences in women's status in society (Tanzania lags behind Ghana and Kenya, especially in terms of high rates of child marriage and violence against women).



To develop the broader recommendations for business, we investigated commonalities and differences among three key industries: apparel, mining, and mobile telecommunications. We chose to focus on these industries because of their current or potential importance to the region's economies, their strong representation among BSR member companies, and the differences in levels of maturity among the industries in the target countries.

These three industries have very different histories and growth forecasts in SSA and in individual countries in the region. Due to their businesses models and activities, their value chains look different, as does the way they impact and contribute to society.

¹⁰² World Bank, "GDP Per Capita (current US\$)," 2015.



APPAREL MANUFACTURING



MINING



MOBILE TELECOMMUNICATIONS

Apparel: SSA's apparel manufacturing industry experienced a steep decline after the 1980s, but, recently, East Africa, particularly Ethiopia, Kenya, and to a lesser degree, Tanzania, has received a boost from international brands that are interested in expanding sourcing from the region. In other countries, like Ghana, the apparel industry continues to struggle to attract international buyers.

Mining: The mining industry has been operating in many SSA countries, including Ghana, South Africa, and Tanzania, for decades. Mining contributes significantly to those countries' GDP; however, in Kenya, the mining industry is just getting a foothold. Across the continent, most of the industry's activity is in the exploration, construction,

and production phases, with just a small portion of natural resources being sold for local consumption.

Mobile telecommunications: The mobile telecommunications industry is a newer industry that has seen rapid growth, with more than 100 percent mobile phone penetration in some countries due to multiple phones per user. While it is growing throughout SSA, the industry is particularly strong in Kenya, which has been called the "Silicon Savanna." The industry is rapidly evolving, with new mobile products and services and expansion into rural markets in the face of growing competition in cities and in traditional middle- to high-income demographics.

Although some research has been conducted on how these industries are affecting women globally, little of this research focuses on SSA, and not much research at all looks specifically at women who are directly employed by these industries. While we focused our research primarily on women employees, we also explored how business can strengthen opportunities for women engaged in the value chain, including direct suppliers or contractors, distributors, entrepreneurs, customers, and community members.

CORE FRAMEWORKS

In this report, we use two frameworks: the building blocks of a holistic approach to women's economic empowerment and Act, Enable, Influence.

This report builds on previous research by BSR and other organizations, which established that effective business strategies to women's economic empowerment require a holistic approach that addresses underlying systemic issues, including economic, social, cultural, and political barriers to gender equality and women's empowerment.¹⁰³ These factors affect all members of society, but they often have a disproportionate effect on women in SSA because of their lower economic and social status, overwhelming presence in lower-paying jobs, limited access to finance, and position as the primary care-givers for children and family members.

¹⁰³ Davis Pluess and Pruzan-Jorgensen, 2016.

As a basic framework, we use eight building blocks to a holistic approach to women's economic empowerment developed by the ICRW, Dalberg Global Development Advisors, and the Oak Foundation.¹⁰⁴ We added to that framework the contextual factors we found relevant to SSA.

Our research recognizes that companies can pursue many different strategies to drive change. Every company can take action in areas under their direct control, and they can also enable and influence actions by others by providing incentives, partnering, and communicating with other companies, partners, individuals, and policymakers. In recognition of this, our recommendations are based on a framework for business action that features three elements: Act, Enable, Influence. In this report, we have prioritized the areas where companies are likely to have the greatest impact on advancing women's economic empowerment.

We developed our recommendations by considering the barriers to women's economic empowerment in SSA, the specific challenges faced by women in the focus industries, and the most powerful actions companies could take to affect change.

Methodology

Our research methodology included three main components: literature review, expert interviews, and primary research conducted in the field. This triangulation of methods allowed us to capture the viewpoints of a range of experts and individual stakeholders in order to identify relevant recommendations for companies operating in SSA to advance women's economic empowerment. It is not intended to forecast the impacts of the industry on women or the implications for women of changes in these industries.

LITERATURE REVIEW

The research began with a review of existing studies by academia, national agencies, and international and African development organizations on the challenges and opportunities facing women in the region. We focused on the economic, cultural, and social conditions at the regional level, with specific attention given to Ghana, Kenya, and Tanzania. We also reviewed relevant corporate sustainability reports and other reports on business engagement in women's economic empowerment to establish a foundation of knowledge and assumptions on the risks and opportunities for business in promoting women's economic empowerment. Here again, we applied a specific emphasis on SSA and the three focus countries.

We also conducted a more focused review of literature and perspectives on apparel manufacturing, mining, and mobile telecommunications, including their presence in the region and impacts on society and women. We also reviewed literature that highlighted industry best practice from other regions, including Latin America and Asia, to provide insights into feasible recommendations for the three focus industries.

We conducted extensive desktop research and based our research on BSR's experience of women's economic empowerment, credible third-party sources, and existing knowledge of SSA. However, our research does not provide a comprehensive assessment of all public record resources available. In addition, our analysis is based on data covering SSA, with a particular focus on Ghana, Kenya, and

¹⁰⁴ The building blocks framework was first introduced by ICRW, Dalberg, and the Oak Foundation in "The Business Case for Women's Economic Empowerment: An Integrated Approach." BSR expanded on this framework in another report, "Building Effective Strategies for Women's Economic Empowerment," and in "Women's Empowerment in Global Value Chains," in partnership with Women Deliver and the Ministry of Foreign Affairs of the Netherlands.

Tanzania. When data for SSA were unavailable, we used statistics from Africa more broadly. While an historical perspective is important to understand progress made on women's economic empowerment over time, our findings focus on the current situation of women in SSA.

EXPERT INTERVIEWS

We engaged three different groups of experts in interviews to validate our literature review, provide additional insight on challenges and opportunities, and inform our primary research questions and approach. In total, we conducted more than 20 interviews with experts from these three groups:

- » **Civil society:** This included representatives of development agencies and NGOs that are active in promoting women's rights and empowerment. Many interviewees had expertise in SSA and/or specific focus countries and/or they have worked with women engaged in or affected by specific industries. These interviews surfaced common challenges and success cases in the region and/or industries and identified a number of key stakeholders for the primary research.
- » **Companies:** To complement the literature review, we also engaged representatives of the apparel, mining, and mobile telecommunications industries to understand current activities in the region, as well as barriers and areas presenting opportunities for companies to drive greater action on women's economic empowerment generally and in SSA.
- » **BSR experts:** This included BSR industry and issue experts who provided global lessons and industry-specific challenges and opportunities to promote women's economic empowerment.

PRIMARY RESEARCH

Our primary research sought to uncover specific and empirical insights into the experiences of women who work in, have business relationships with, or are otherwise economically affected by the apparel, mining, and mobile telecommunications industries in Ghana, Kenya, and Tanzania. We conduct semi-structured interviews with people in companies from these industries that are operating in our focus countries. Where possible, we engaged companies that have operations across the region for a cross-country comparison. We conducted additional semi-structured interviews with women's empowerment organizations, international development NGOs, international finance institutions, and other agencies with a focus on women. With these groups, we focused on the underlying issues that prevent women from succeeding and achieving economic empowerment. In total, we conducted more than 40 stakeholder interviews across Ghana, Kenya, and Tanzania.

Our on-the-ground research in Ghana with local women employed in the apparel, mining, and mobile telecommunications industries used two data-gathering techniques: qualitative (focus groups), followed by quantitative (surveys). We targeted women who were directly employed by these industries, as well as women in the direct supply chain, including women who provide direct services to the industries (such as cleaning and catering services). We worked closely with two local Ghanaian firms and Charney Research.

For the qualitative phase, we conducted four focus groups, with a total of 28 working Ghanaian women, between May 23 and 25, 2016. We conducted two groups in Accra: one with seven women in the ICT sector, and another with 10 women in the garment manufacturing sector. We held the other two in Tarkwa, a mining center 180 miles north of the capital, with seven and four women working in the mining sector. The discussions were two hours long and were preceded by short surveys that addressed topics not covered in the groups. A local Ghanaian research firm recruited and moderated the focus groups. We

provided standard research incentives for participation: about \$25 for managers and executives, and about \$20 for factory workers and food and cleaning services personnel.

For the quantitative phase, we spoke with 50 women from each of the three focus industries—150 women total. Between May 27 and June 24, 2016, the local Ghanaian research conducted in-person surveys among employees of firms in the relevant sectors. They interviewed ICT and apparel employees in Accra and interviewed mining employees in Tarkwa. We set two additional quotas to ensure that we covered a representative sample of women in these industries: 50 percent direct employees (from 37 companies) and 50 percent supply chain (who provide service to 32 companies), and 16 percent management and 84 percent rank-and-file workers within each of those categories.

We supplemented this detailed information from Ghana with additional focus groups in Kenya (two with women in the apparel sector) and Tanzania (one with women in the apparel sector and two in the informal sector) to validate or contradict what we found in the detailed surveys and focus groups. In Kenya, we conducted these interviews and focus groups with BSR's native Kenyan consultant and a BSR staff member, and in Tanzania, we conducted the focus groups with a local contact. We also drew on a parallel study conducted by the BSR HERproject in Ethiopia to inform our work in the apparel sector.

RESEARCH LIMITATIONS

While we used Ghana, Kenya, and Tanzania as illustrative examples of wider trends throughout SSA, it is important to recognize that the individual country context varies. As a result, there are limitations in applying the findings and recommendations to every context within SSA.

We conducted our fieldwork over the course of three weeks, with one week spent in each country. Given the industries selected and the research we conducted, this report primarily focuses on women in urban areas, except in the case of mining. Coverage of mining areas was limited to the focus groups and surveys in Ghana. Much of the experience of rural women was not taken into account in this report. Our report focused on adult women, not on girls or adolescent girls.

Our approach did not include direct fieldwork with communities, aside from engagement with women employees and workers in the supply chain who shared views on the communities. As a result, the findings on communities drew heavily from existing literature rather than primary research.

The team composition for the fieldwork was based on relevant background and experience in women's empowerment, and it included BSR team members who are not from SSA. The in-country interviews (excluding the focus groups and surveys in Ghana) were not conducted by local nationals, with the exception of our local Kenyan consultant, who supported the research in Kenya and Tanzania.

The workers for the qualitative focus groups were not recruited using a statistically random sample, such as is used in polls; therefore, the qualitative results of this study are not directly projectable to the working population at large. Nevertheless, the findings elaborate on the quantitative data and offer deep insight into the minds and daily lives of these Ghanaian women workers.

With the quantitative data, the sample size of 150 was relatively small; the margin of error for the full sample is 8 percent, and for each sector subsample (50 participants), it is 13.9 percent, at a 95 percent confidence level. The results offer a detailed view of women workers in these three industries in Ghana. Although the data cannot offer a definitive picture of African women workers in other industries within and

outside of Ghana, it offers useful indications of their lives, experiences, and challenges, and what they want from employers.

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- » Shamsa Diwani, Cofounder, Added Value Minerals Association Tanzania

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About BSR

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