



mWomen



Snapshot: Turkcell in Turkey

Engaging women micro-entrepreneurs

Women entrepreneurs are economically active and technologically savvy. Turkcell is tapping into this segment by helping women to start and grow their businesses.

Country	Turkey
Programme name	Women's Empowerment in the Economy
Operator	Turkcell (https://www.ekonomiyekadingucu.com/?lng=EN)
Partner organisations	The Turkish Foundation for Waste Reduction (TISVA), Ministry of Family and Social Policies, Turkish Grameen Microfinance Program
Date launched	2012

Turkey is the 17th largest economy in the world, with a GDP of \$789 billion in 2012¹ and a labour force of over 26 million people². Despite the size of the economy, only 28% of women participate in the labour force³ - considerably below the OECD average of 57%.⁴

Recognising this market opportunity, Turkcell partnered with the Grameen Microfinance Program for Turkey and The Turkish Foundation for Waste Reduction (TISVA) to develop the "Women Empowerment in Economy" programme. The initiative helps promote the participation of women in the economy and contributes to their empowerment by helping them start or expand businesses through a platform designed for female entrepreneurs. The programme aims to reach 100,000 women by 2016.

Overview of the entrepreneurship platform

Turkcell uses its strong technological infrastructure to support women entrepreneurship through the following four services:

1 World Bank (2012), <http://data.worldbank.org/data-catalog/GDP-ranking-table>

2 World Bank (2011), <http://data.worldbank.org/indicator/SL.TLF.TOTL.IN/countries>

3 World Bank (2011), <http://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS>

4 OECD (2010) <http://www.oecd-ilibrary.org/sites/factbook-2011-en/07/01/01/index.html?contentType=&itemId=/content/chapter/factbook-2011-58-en&containerItemId=/content/serial/18147364&accessItemIds=&mimeType=text/h>

- **Microloan crowdfunding platform:** Turkcell built a crowd-funding platform for social lending that enables donations or lending via handsets, online payment or wire transfer. Through this platform, operated in partnership with TISVA and the Turkish Grameen Microfinance Program, women can access funding to start or grow their businesses. This is the first time an operator has collaborated with a microfinance institution to launch a social lending platform. Turkcell also donates funds directly to this program. The amount of microloans given to individual businesses set up by women range between 500 to 15,000 TL (~\$220-6,600 USD). In addition to donations, mobile handsets and ATM bank cards are provided by Turkcell to female entrepreneurs.
- **Banking services:** Turkcell developed a Near Field Communication (NFC) system that uses mobile technology instead of physical cash transactions to disperse and collect microcredits. Additionally, programme beneficiaries also received ATM bank cards, many for the first time. From July 2013, all microcredit transfers have been handled via the NFC system.
- **Business education:** Turkcell provides mobile and video training designed in cooperation with Turkcell Academy and Ozyegin University on sales and marketing, communication and personal development. The face-to-face training was held in 11 cities and was designed and delivered by Ozyegin University.
- **Online bazaar:** Turkcell's "Mobile bazaar" is an e-commerce platform designed for women to market their products to a larger audience throughout Turkey via Turkcell's technological infrastructure.

Program Impact as of January 2014⁵

- **Microloan crowdfunding platform:** 974,584 Turkish Liras (~\$600,000 USD) was collected through the crowdfunding platform, which included Turkcell's contribution, individual donations, and fundraising events.
- **Banking services:** 65,000 women have received ATM cards.
- **Business education:** 500 women have received training in 6 cities (face-to-face and via video).
- **Online bazaar:** An estimated 2722 products will be displayed by women from more than 81 cities in the Turkcell mobile bazaar, the website is set to launch later this year.
- **Benefits to partners:** TISVA, a philanthropic foundation partner, was able to grow the number of supported micro-entrepreneurs and raise the amount allocated for the Turkish Grameen Microfinance Programme.

Lessons learned

This programme showcases the opportunity for operators to engage female entrepreneurs through value-added services that improve their ability to run their small businesses effectively. Additionally, almost all the programme beneficiaries are first-time users of mobile financial services, and some to formal banking services. The move to mobile money for these women will have long-term social and commercial benefits beyond the life of the programme. This value to customers is equally beneficial to operators; by providing a service that creates real value for women, Turkcell has gained a loyal customer following.

⁵ Reported by Turkcell

Turkcell drove adoption of the services by women through identifying key barriers early and engaging experienced partners to help overcome the hurdles. In particular, technical and financial literacy is a key barrier for this segment. Turkcell effectively designed training programmes delivered face-to-face, and via video and mobile with the help of partners such as Ozyegin University, TISVA, and Grameen.

These non-traditional partners add critical expertise on working with hard-to-reach segments like women entrepreneurs. In some cases they offer proven content for training programmes, access to large networks of women (e.g. savings groups), and valuable insight into how to market effectively to these groups.

These types of partnerships require substantial investment from all parties in terms of time and financial commitments. In the case of Turkcell Women's Empowerment in the Economy, it took over a year for the partnership to lay the groundwork for this successful programme.

Going forward

Turkcell's future plans for the programme include:

- **Launching a communications campaign** in conjunction with other e-commerce sites to introduce the mobile bazaar to a wider range of clients.
- **Hosting local fundraising events** across Turkey to strengthen women entrepreneurship and raise awareness and visibility of the programme.
- **Establishing new partnerships** with companies, NGOs and local authorities to scale effectively and to source funds.
- **Creating an Advisory Board** with leading figures from government, the private sector and civil society organisations to help develop the strategy for the future aspects of the programme.

As the Women Empowerment in Economy programme scales across the country, the lessons on how to partner effectively and design platforms that deliver real value to women will provide valuable insights for other operators seeking to reach women small-business owners.

Links to partners

Turkish Grameen Microfinance Programme: <http://www.tgmp.net/>

The Turkish Foundation for Waste Reduction (TISVA), <http://israf.org/>

Ministry of Family and Social Policies, <http://www.aile.gov.tr/en>

Ozyegin University, <http://www.ozyegin.edu.tr/Anasayfa?lang=en-US>

About the GSMA

The GSMA represents the interests of mobile operators worldwide. Spanning more than 220 countries, the GSMA unites nearly 800 of the world's mobile operators with 250 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organisations in industry sectors such as financial services, healthcare, media, transport and utilities. The GSMA also produces industry-leading events such as Mobile World Congress and Mobile Asia Expo.

For more information, please visit the GSMA corporate website at www.gsma.com. Follow the GSMA on Twitter: @GSMA.

About Mobile for Development - Serving the underserved through mobile

Mobile for Development brings together our mobile operator members, the wider mobile industry and the development community to drive commercial mobile services for underserved people in emerging markets. We identify opportunities for social, economic impact and stimulate the development of scalable, life-enhancing mobile services.

For more information, please visit the GSMA M4D website at: www.gsma.com/mobilefordevelopment
Follow GSMA M4D on Twitter: @GSMAM4d

About the GSMA mWomen Programme

The GSMA mWomen Programme aims to increase women's access to and use of mobile phones and life-enhancing mobile services in low- and middle-income countries. The programme objectives are to encourage the mobile industry to serve resource-poor women, increase the availability of relevant mobile services, and promote innovation to overcome adoption barriers. GSMA mWomen offers hands-on advisory and financial support to design and launch mobile services for women. The programme also generates and shares insights on the commercial and social value of serving women with mobile, as well as tools and evidence on what works.

Visit www.gsma.com/mwomen to learn more about how to participate.
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