GSMA mWomen Programme

Policy Recommendations to Address the Mobile Phone Gender Gap

Mobile phone ownership in low- to middle-income countries has skyrocketed in recent years. However, a woman is 21% less likely to own a mobile phone than a man in the same countries. This figure increases to 23% if she lives in Sub-Saharan Africa, 24% in the Middle East, and 37% if she lives in South Asia[1]. Closing the mobile phone gender gap would extend the benefits of mobile technology to an estimated additional 300 million women. This would not only bring enormous social benefit to women and their families in terms of improved access to education, health, finance, and entrepreneurial opportunities via mobile phones, but it would also generate significant financial benefit for national economies. GSMA research[2] has shown that each 10% increase in mobile penetration increases economic growth by 1.2%, and the World Bank has found that each 10% increase in broadband penetration increases economic growth by 1.3%[3]. These economic benefits will not be fully realised unless policies for extending mobile phone use take gender considerations into account.

GSMA research in 2010 found that there are three main barriers to adoption of mobile phones by women:

- The total cost of ownership (TCO) of mobile
- Cultural barriers to mobile phone ownership and access to ICTs by women
- Limited technical literacy amongst women at the base of the pyramid

Governments can maximise the impact of their policy formation, socio-economic programming, political influence and geographic reach to help to overcome these barriers. They can also actively address the mobile phone gender gap and increase women's mobile phone ownership by encouraging the development of value-added mobile services, such as health and education that benefit women at the base of the pyramid.

1. Reducing the TCO of mobile

Taxation is one of the reasons why – despite the proliferation of low-cost handsets – the price of mobile phones and the cost of mobile services are still the most prominent barriers to mobile phone ownership among low- and middle-income consumers. Governments can help to reduce mobile TCO through their tax treatment of telecom goods and services.

> **POLICY RECOMMENDATION:**
>
> Eliminate or reduce discriminatory taxation of mobile goods and services, which are today a necessity

Taxing communications services as luxuries, affordable only by the rich, actually has the most stifling impact on the poorest in society, the majority of whom are women, and is a concept that is outdated in today's world where mobile communications are essential for all. Remedying the discriminatory tax treatment of telecoms goods and services may reduce tax receipts in the short-term, but the extension of use to far more consumers, especially women, and the longer-term increase in use of advanced-capability devices, service demand and network deployment will counteract this loss of tax revenues over time. A study conducted for the GSMA in 2008[4] estimated that many countries in sub-Saharan Africa would increase their longer-term tax revenues by removing or reducing their existing high taxes on mobile services, as the result of the beneficial impact on tax receipts from the resulting increase in mobile penetration. After the GSMA released this study, the Kenyan government in 2009 removed import duties and sector-specific sales taxes on mobile handsets. The GSMA are currently conducting further global research on tax including the effect of this positive policy measure.

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[1] GSMA Development Fund and Cherie Blair Foundation for Women 2010: *"Women & Mobile: A Global Opportunity: a study on the mobile phone gender gap in low and middle-income countries"*

[2] GSMA and Deloitte, 2007: *"Global Mobile Tax Review 2006-07"*

[3] World Bank*:" Information for Communications and Development 2009, Extending Reach and Increasing Impact"*.

[4] GSMA, *"Taxation and the Growth of Mobile Services in Sub-Saharan Africa", May 2008* (finding that the removal of all non-VAT phone ownership taxes in twenty countries in sub-Saharan Africa would increase tax receipts from mobile services, as well as increasing mobile subscribership by 43.4 million, in addition to the significant benefits to economic development from this increased mobile penetration).

2. Removing cultural barriers to mobile phone ownership and access to ICTs by women

The mobile phone gender gap is a symptom of broad gender inequality. Women's access to productive assets is a challenge in many arenas including ownership of mobile phones, which are a tool for economic growth and support greater women's empowerment. This inequality also extends to women's low level of participation in the use of ICTs in general in the developing world. A 2010 report by InfoDev and PriceWaterhouseCoopers found that this is primarily attributed to social behaviour, culture, and religious traditions, for example:

- Women are often financially dependent on men or do not have control over economic resources, which makes accessing ICT services more difficult, particularly where access to credit and/or collateral is gained through male household members.

- Allocation of resources for education and training often favours boys and men resulting in lower levels of literacy and education, including training in languages which are predominantly used in ICT platforms and the Internet.

- In some societies, women are barred from public places making access to public calling offices, community telecentres or Internet kiosks difficult for them.[5]

Policy makers should be instrumental in breaking down such cultural barriers and empowering women through mobile phone ownership.

In many countries, ICT policies centre on competition and investment policy, technology regulation, and rural access, while gender concerns are ignored. Policy makers should address this oversight by embedding the issue of gender into their ICT agenda and working across all Ministries including, Education, Health and Gender Ministries to set targets for increased access to ICT services by women.

A critical first step in the development of gender-sensitive policies is the collection of accurate and comprehensive data about women's use of ICTs and mobile technology. Mobile operators who already have SIM registration processes in place can be encouraged to help by including gender information in the subscriber information they collect from new customers.

A World Bank report published in 2009[6] states that the economic opportunities women can bring to development through ICTs will not be realised unless policy makers take gender considerations into account. It recommends that policy makers host forums that allow gender experts to debate the issues and arrive at a diversity of perspectives and recommendations that recognise the complexity of the issues, and says that policy is needed to ensure that investment in ICTs contributes to more equitable and sustainable development for all.

POLICY RECOMMENDATIONS:

1. Ensure the issue of gender is embedded into the national ICT agenda and that ICTs are embedded into the national gender programme

2. Systematise the collection of data on the use of ICTs and mobiles by women

3. Designate well-respected individuals as champions of mobile phone ownership amongst women

4. Introduce practical measures that will facilitate the use of ICTs by women

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[5] *"Gender Equity and the Use of ICT in Education"* InfoDev and PriceWaterhouseCoopers India, 2010
[6] *World Bank:" Information And Communication Technologies For Women's Socio-Economic Empowerment", 2009*

Several international conventions support action to overcome barriers to adoption of ICTs by women:

■ The right to access to information is enshrined in international human rights law under Article 19 of the International Covenant on Civil and Political Rights (ICCPR)[7] and Articles 13 and 17 of the Convention on the Rights of the Child (UNCRC)[8].

■ The right of women to have equal access to information and media is incorporated into the non-discrimination provisions of various international instruments, including the ICCPR and UNCRC, and as the Convention on the Elimination of Discrimination Against Women (CEDAW).[9]

■ The Declaration of Principles of the World Summit on the Information Society (WSIS) states that it is "committed to ensuring that the Information Society enables women's empowerment and their full participation on the basis on equality in all spheres of society and in all decision-making processes"[10].

Incorporating men into policies that address the cultural barriers of the mobile phone gender gap is also critical, as men are often the main asset holders in low- to middle-income countries. Governments have a critical role to play in promoting the benefits of mobile ownership to women within men's families by showcasing the benefits in familiar and relevant scenarios, such as income generation opportunities promoted by village leaders or radio advertising campaigns. Further, designation of well-respected individuals, such as industry leaders, high-ranking government officials or symbolic or cultural leaders as champions of mobile phone ownership amongst women as an education and empowerment tool, has also proved effective in overcoming cultural barriers.

Regulators can also take practical steps to overcome adoption of mobile services by women by, for example:

1. Allocating special licences for rural operators or community ICT centre operators - especially those run by and for women.

2. Permitting the resale of mobile phone services, paving the way for women to establish profitable businesses.

3. Ensuring that locations of public access points are gender-sensitive (for example, not just in internet cafés but also in schools, clinics and markets), and available during the times of day when women can access them, in close proximity to the home.

4. Giving priority for service, subsidies or special pricing to disadvantaged and/or rural women, such as single mothers, widows, or disabled women.

[7] International Covenant on Civil and Political Rights, 1976: http://www2.ohchr.org/english/law/ccpr.htm
[8] Convention on the Rights of the Child, 1990: http://www2.ohchr.org/english/law/crc.htm
[9] Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), 1979: http://www.un.org/womenwatch/daw/cedaw/text/econvention.htm
[10] WSIS Declaration of Principles, 2003: http://www.itu.int/wsis/docs/geneva/official/dop.html

CASE STUDY: Mera Mobile, Mera Saathi (My Mobile, My Companion)

Mera Mobile, Mera Saathi is a joint GSMA mWomen and mobile operator Uninor campaign to raise awareness among women about the socio-economic benefits of advantages of mobile use by women.

In November 2010, a village in Uttar Pradesh banned unmarried women from using mobile phones because of the perception that mobile phones are devices that encourage young men and women to interact with one another, leading to illicit relationships and forbidden marriages.

The campaign aims to overturn this perception and create an understanding that mobile phones are a positive tool for change, by:

- Sending SMS blasts to Uninor users in Uttar Pradesh
- Outbound dialling: Delivering a voice message in the local language to rural customers
- Circulating leaflets to raise awareness about the advantages of mobile technology
- Distributing a calendar that pictorially depicts the benefits of mobile phones
- Conducting quick quizzes among the village women; the one who can list five benefits of mobile use receives a free mobile handset and Uninor connection

http://www.mwomen.org/Wiki/Mera_Mobile%2c_Mera_Saathi

3. Address the limited technical literacy amongst women at the base of the pyramid

Resistance to using technology, including mobile phones, is often the result of fear of the unknown. GSMA research found that three quarters of women with household incomes below US$75 per month do not own a mobile phone, and of those, more than a third expressed concerns about the complexity of the technology or the level of literacy required to use a mobile device[11]. In the long term, improved literacy and education rates amongst women will reduce this fear, but in the short term there are practical steps governments can take to reduce women's anxieties about mobile phone usage:

POLICY RECOMMENDATION:

Collaborate with and incentivise local provision of culturally sensitive ICT training in for women

- Incentivise development and training organisations to

  - Introduce culturally-sensitive and localised training to reduce women's anxiety about how to use a mobile phone.
  - Address unfamiliarity with mobile phones by introducing them in shared usage situations and in combination with more traditional media such as radios.
  - Train and employ women facilitators and trainers, who can have a larger impact in reaching out to and working with female demographics.
  - Develop training materials accessible to illiterate populations and local dialect speakers.
  - Provide childcare to enable women to attend training sessions.
  - Take into account girls' and women's responsibilities for domestic chores when scheduling access and training.
  - Emphasise literacy education and programming to help alleviate fears of technology use.

- Through public information campaigns, encouraging younger women, who are often early adopters of mobile phones, to help their older family members and friends with mobile phone usage.

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[11] *"Women & Mobile: A Global Opportunity: a study on the mobile phone gender gap in low and middle-income countries"* GSMA Development Fund and Cherie Blair Foundation for Women 2010

Additionally, many of the same policies that can address cultural barriers to women's mobile phone ownership can also address technical literacy concerns, such as incorporating gender into ICT policies and embedding ICT into gender-based government initiatives.

Once technical literacy barriers are overcome, it is clear that women benefit from mobile phone ownership. GSMA research[12] found that:

- Women mobile phone owners of every age, location and socio-economic status cite an increased feeling of safety and security from mobile phone ownership.

- A mobile phone can help foster a sense of independence. Of women mobile owners surveyed, 85% report feeling more independent because of their mobile phone.

- Four in ten women surveyed across low- and middle-income countries report enjoying increased economic or professional opportunities due to owning a mobile phone.

As well as developing women's technical skills, governments can also do much to build on the confidence of women mobile phone owners in terms of broader capacity development - for example, encouraging and scaling up:

- The development of locally relevant, female-targeted content on mobile phones.

- The establishment of enterprises by women, such as female retailers of mobile products.

- The development of linkages with local institutions, such as mLearning or distance learning programmes.

- The integration of women's economic activities with local and global markets.

CASE STUDY:

In March 2011, the Ministry for Telecommunications and Information Society of Serbia launched the Global Network of Women ICT Decision-Makers*, supported by the ITU and the United Nations.

The network aims at promoting careers for young women in ICT, as well as encouraging women and girls of all ages to use ICTs for social and economic empowerment. An important part of the initiative is an international "Girls in ICT" Day to be held every year in the fourth Thursday in April, when all companies and all ICT-related institutions are invited to organise an open day for girls.

By supporting the adoption of such activities in their own countries, governments can take action at grass-roots level to help overcome cultural barriers to women's ownership and use of ICTs.

* *www.witnet.org*

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[12] *"Women & Mobile: A Global Opportunity: A study on the mobile phone gender gap in low and middle-income countries"* GSMA Development Fund and Cherie Blair Foundation for Women 2010

4. Encouraging the development of value-added mobile services, such as health and education, that benefit women at the base of the pyramid

Evidence has been mounting for decades that empowering women leads to positive economic and social change[13]. Some of the most powerful ways to advance women's development centres on increasing women's access to education, healthcare, financial services and entrepreneurial opportunities, which in turn allow women to improve their quality of life and that of their families.

> **POLICY RECOMMENDATIONS:**
>
> 1. Launch mGovernment services which will be attractive to women, particularly in rural areas
>
> 2. Allocate Universal Service Funds to fund the development of value-added mobile services targeting women

Governments can support such development by expanding the availability of mobile phone-enabled government services in order to increase the attractiveness of mobile phone ownership for women. For example, a mobile phone-enabled health service can be integrated into the national public health programme. Similar schemes addressing education, the environment, utilities, transport, safety and finance can also be developed to give women in rural areas online access to government services that would otherwise require travel to the city.

Policy makers can also establish frameworks and programmes to create incentives for private sector development of mobile-based services that benefit women in particular. Where Universal Service Funds are unspent[14], they can effectively be used to fund such programmes. For example, specific mobile money services such as remittance systems can have a greater proportional benefit to women, especially in rural areas.[15]

Other examples include female agent distribution networks providing women with entrepreneurial opportunities to improve income-generation and ICT skills and mAgriculture solutions offering information on produce prices, such as one operated by the Self Employed Women's Association of India (SEWA).[16] By working in conjunction with the mobile industry and development organisations, policy makers can do much to accelerate the development and uptake of such services.

> **CASE STUDY: Incentivising mobile operators to create value added services for women**
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> The Indian government has launched an innovative scheme to incentivise private telecommunication and information providers to create empowering Value Added Services (VAS) for women. Financed through Universal Service Obligation Funds, the scheme, Sanchar Shakti* (which means "Gaining Strength" in Hindi), encourages providers to launch mobile VAS that give information to women about health, social issues, and government schemes, as well as livelihood-related inputs and training over their mobile phones. It includes several categories of projects aimed at rural women's Self Help Groups (SHG), including SHG-run mobile centres in rural areas so that - while women benefit through improved skills and livelihoods - entire rural communities also benefit from access to facilities such as locally available mobile repair and solar mobile charging centres.
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> * _http://www.mwomen.org/News/innovative-use-of-universal-service-funds-sanchar-shakti-gaining-strength_

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[13] _"WOMEN IN AGRICULTURE: Closing the gender gap for development" FAO, 2011, found that women comprise, on average, 43 per cent of the agricultural labour force in developing countries._

[14] A GSMA study of Universal Service Funds found that in 32 countries surveyed, only 26% of universal service funds collected had been distributed back to the sector for the development of Universal Access or Universal Service_: GSMA "Universal Access: How Mobile can Bring Communications to All"_ 2007

[15] CGAP, _M-PESA: Connecting Urban and Rural Communities_ ,2009 http://www.cgap.org/p/site/c/template.rc/1.26.11223/ "The research shows M-PESA is also empowering rural women because it makes it easier for them to solicit and receive money from their husbands and other contacts in Kenyan cities. Remittances through M-PESA relieve many women in rural areas of the burden of traveling by bus to cities to receive money from their husbands, a process that for some could take as long as one week."

[16] http://www.sewa.org/About_Us.asp

SUMMARY OF RECOMMENDATIONS

1. **Reduce the total cost of ownership (TCO) of mobile**

   - Remedy the discriminatory tax treatment of telecoms goods and services to reduce the total cost of ownership of mobile.

2. **Remove cultural barriers to mobile phone ownership and access to ICTs by women**

   - Systematise the collection of data on the use of ICTs and mobiles by women.

   - Embed the issue of gender into the ICT agenda.

   - Embed the issue of women's access to and uptake of ICTs into existing gender programmes.

   - Designate well-respected individuals as champions of mobile phone ownership amongst women.

   - Introduce piecemeal practical measures that will facilitate the use and profitable exploitation of ICTs by women.

3. **Address limited technical literacy amongst women at the base of the pyramid**

   - Collaborate with and incentivise local providers of culturally sensitive training in use of ICTs for women.

4. **Encourage the development of value-added mobile services that benefit women in particular**

   - Launch mGovernment services which will be attractive to women, particularly in rural areas.

   - Allocate Universal Service Funds to fund the development of value-added mobile services.

Conclusion

Mobile technology is a critical enabler for growth, particularly in developing economies with limited fixed line telecommunications. If women remain excluded from mobile use, they will become increasingly marginalised, the mobile phone gender gap will grow, and many of the secondary benefits for society to be gained from women's empowerment will not materialise. Action is needed now to address this issue. Closing the mobile phone gender gap will bring substantial benefits to women, their families and society at large. All major stakeholders – including policy makers, the mobile industry and development organisations – have a vital role to play and must work together in collaboration to realise the mWomen opportunity and contribute to achieving the Millennium Development Goals.

About the GSMA mWomen Programme

The GSMA mWomen Programme is an unprecedented global public-private partnership between the worldwide mobile industry and the international development community designed to accelerate women's ownership of mobile phones and provide life changing services for women in the developing world. The Programme will close the mobile phone gender gap by 50% over three years, enabling mobile phone ownership for 150 million women and leveraging the mobile channel to provide value added services in women's health, education, finance and entrepreneurship.

The GSMA mWomen Programme includes 25 mobile network operators representing over 115 developing countries, as well as other key companies in the mobile ecosystem, including Ericsson, Google, Microsoft and Nokia. International development community support includes Australian Agency for International Development (AusAID), BBC World Service Trust, Bill & Melinda Gates Foundation, Cherie Blair Foundation for Women, U.S. Agency for International Development (USAID) and the U.S. State Department.

GSMA mWomen Programme Champions include Cherie Blair, Founder, Cherie Blair Foundation for Women; Helen Clark, Administrator, United Nations Development Programme; President Ellen Johnson Sirleaf, Liberia; H.E., Mrs. Sia Nyama Koroma, First Lady of the Republic of Sierra Leone; Hon. Kamla Persad-Bissessar, Prime Minister of the Republic of Trinidad & Tobago; Dr Judith Rodin, President, Rockefeller Foundation.

For more information, please visit www.mwomen.org