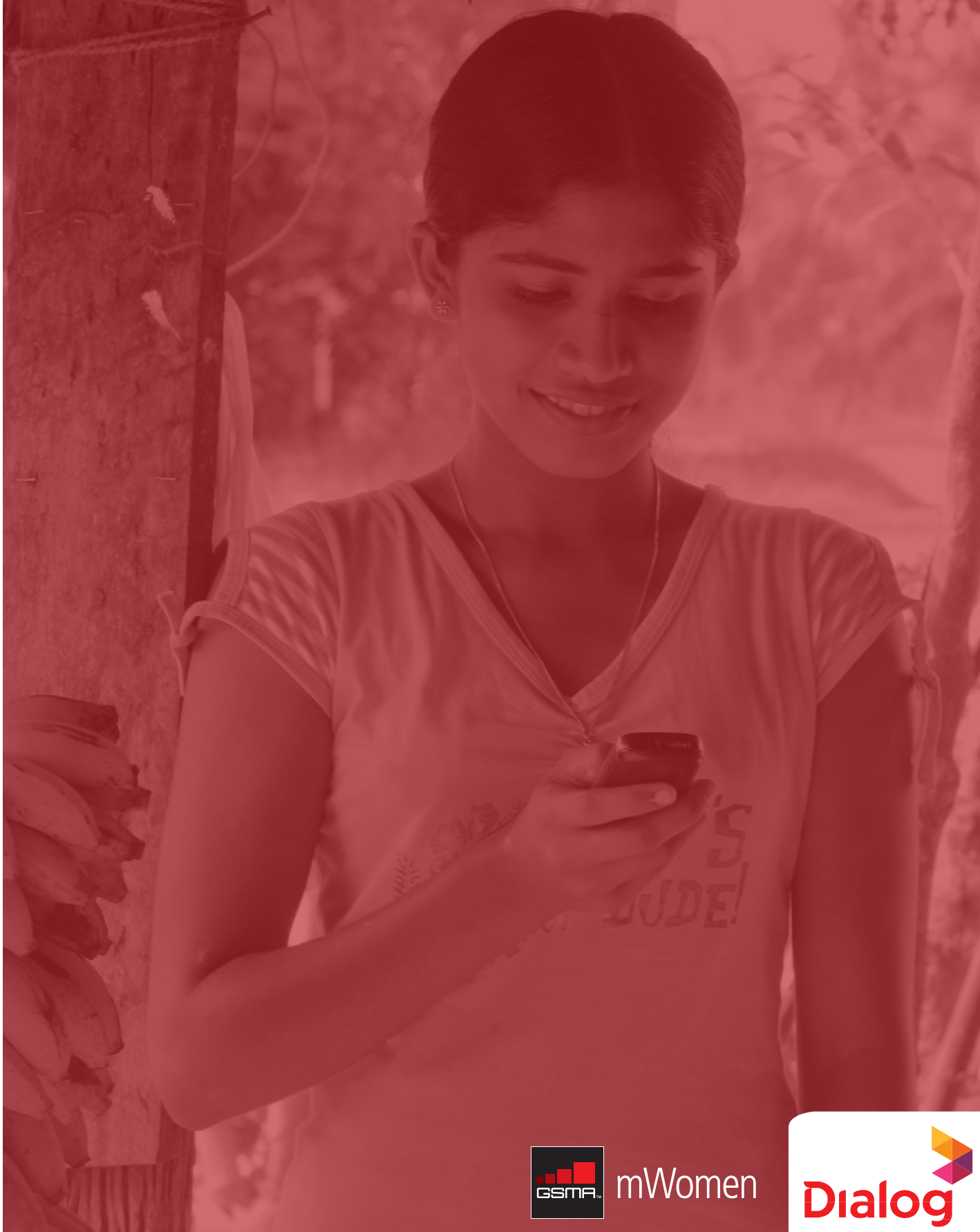


Case Study: Dialog's 5 Star Partner Programme

Integrating women into the rural retail chain



mWomen



The GSMA mWomen programme has partnered with Dialog since late 2011 to assess the social and commercial impact of introducing trained women retailers into Dialog's rural distribution channel in Sri Lanka. This paper presents the key findings and recommendations for mobile network operators seeking to launch a similar training programme in their own markets.



Creating a rural network of trained female retailers can be an effective way for mobile operators to reach new rural women customers. This case study reveals the social and commercial benefits of such a programme and offers practical insights for operators seeking to replicate a similar approach in their own markets.



Executive Summary

Increasingly, mobile operators are recognising that including rural women entrepreneurs in the retail chain is a valuable way to reach new female customers. Women retailers comprise over 50% of the mobile value chain in some markets, and are distinguished by their superior customer service skills and strong social networks relative to their male counterparts.¹ These qualities are especially important to mobile operators seeking to reach women in more remote areas, where awareness and understanding of basic² and value-added mobile services are relatively low, and the retailer is often a customer's only point of contact with the brand. Women retailers also create access to mobile products and services for other women in heavily gender-segregated societies, where it is difficult or impossible for them to purchase products from men.

Training a network of women retailers can be a 'triple win': for mobile operators seeking to expand their market reach, for local female entrepreneurs who have the opportunity to build their businesses and become empowered, and for both women and men to realise the benefits of mobile and life-enhancing value-added services (VAS) for the first time.

Dialog Axiata PLC's experience in Sri Lanka reveals the social and commercial benefits of training independent women retailers to provide mobile services in rural areas, and offers practical operational lessons for mobile operators seeking to replicate a similar approach in their own markets.

With five mobile operators, Sri Lanka's market is competitive, but mobile ownership and use still tends to be concentrated in the more urban areas. Against this backdrop, Dialog launched the "5 Star Partner" training programme to create a rural network of male and female "Infomediaries" (Information Intermediaries): retailers trained to drive penetration of mobile and value-added services among the remaining underserved, most of whom are women. Dialog has made a concerted effort to recruit female retailers for the training workshops, and today 1,200 retailers, including 200 women, have completed the training to become "5 Star Partners".

Key findings from the 5 Star Partner programme include:

- **Women mobile retailers are more approachable to female customers and provide superior customer service to both men and women.** Women retailers are particularly adept at fostering trusting relationships and are willing to spend time with customers and explain information clearly.
- **Training that increases the technical knowledge of women retailers and builds on their customer service expertise helps them to attract female customers.** For example, female training participants gained a good technical understanding of Dialog's 'eZ Cash', the first mobile money product in the market, and are

¹ Cherie Blair Foundation for Women. Women Entrepreneurs in Mobile Retail Channels: Empowering Women, Driving Growth. 2011. Available at: <http://www.gbaforwomen.net/images/library/873/Cherie-Blair-Women-Entrepreneurs-Mobile-Retail-Channels.pdf>

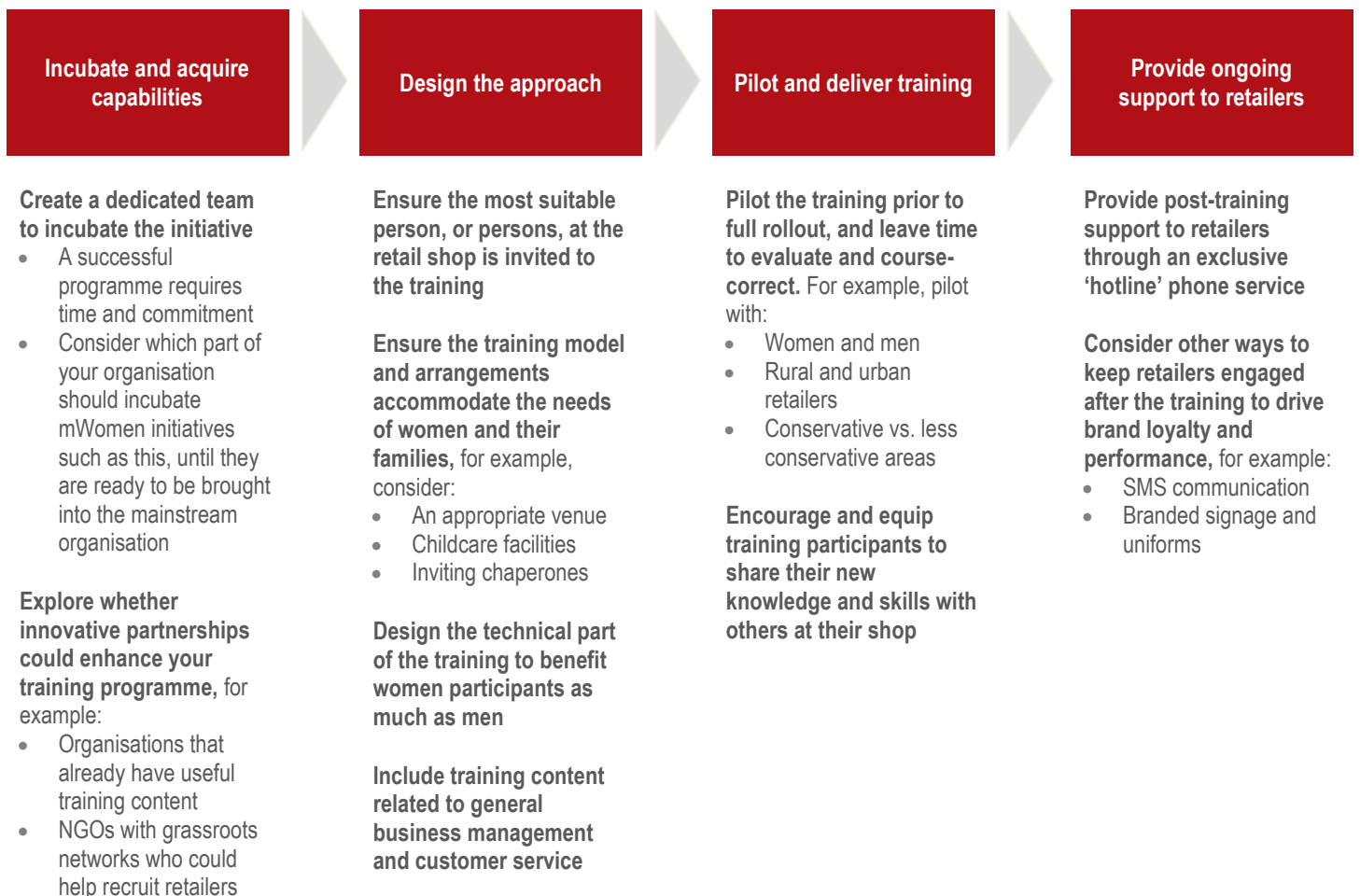
² 'Basic' mobile services refers to the elementary knowledge required to use a phone, such as how to turn it on, send an SMS, make a call, receive a call, insert a SIM card, etc.

now serving more women eZ Cash customers—and transacting more value from them—than their male counterparts.

- **Male retailers benefited more from the technical/VAS part of the training than women.** The exception was eZ Cash training.
- **Cultural norms and traditional gender roles can make it challenging to recruit female retailers.** Only about a third of the women Dialog recruited actually attended the training; the majority of the rest were 'replaced' at the training by a male relative. Accommodating women's needs, such as allowing chaperones or inviting more than one person from the shop to attend, offering childcare, and selecting appropriate training venues could help ensure more women attend.
- **Training empowers women retailers and helps them to build their businesses.** The training programme and achievement of becoming a 5 Star Partner has improved the business skills of women retailers and given them confidence in decision-making.

Dialog's experience with the 5 Star Partner programme has generated some practical operational recommendations for mobile operators seeking to launch a similar training programme in their own markets. These are summarised in Figure 1 and described in more detail at the end of this paper.

Figure 1: Recommendations for mobile operators launching a retailer training programme to include women



Dialog's 5 Star Partner programme

Dialog, a member of Axiata Group Berhad, is the largest of Sri Lanka's five mobile operators, with 35% market share.³ The Sri Lankan mobile market is highly competitive, but a large proportion of customers are not aware of the full range of mobile services available and tend to stick to basic services, such as calling and texting. In addition, less than half of the population (46%) owns a mobile connection⁴— primarily those living in more urban areas.⁵

Against this backdrop, Dialog saw an opportunity to create a network of trained rural retailers to drive penetration of mobile and VAS among the remaining underserved, most of whom are women. Dialog realised that even with the largest network coverage, a diverse portfolio of VAS, and the first mobile money offering in the market, rural women would not be reached unless the right distribution mechanisms were in place. Recognising the potential of the rural retailer to enable mobile technology at the grassroots level and become the key contact point between the mobile customer and Dialog's brand, products and services, Dialog launched the 5 Star Partner training programme.

“We want the 5 Star Partner to be the ‘Apple Genius’ in their village.”

– Charitha Ratwatte, Chief Manager – Sustainability, Dialog Axiata PLC

Dialog took a thoughtful approach over a number of years to develop and manage the successful 5 Star Partner programme it has in place today. All male and female candidates were selected by analysing the post-training performance and profile-fit of successful graduates of the wider Dialog Vyapara Diriya (DVD) retailer development programme, which has run regularly since 2007. The pipeline for the DVD programme in turn consists of the most promising retailers in Dialog's entire island-wide retailer population, based on Sales team recommendations and Management Information System (MIS) data. As of January 2012 around 7,250 retailers across the island had received DVD training. MIS data on sales performance was the first filter used to identify DVD trainees who had benefited the most from the training and were the best candidates to receive further capacity building. It was therefore important to allow sufficient lag time after the DVD programme to ensure validity of the data used. As the purpose of the 5 Star Partner programme was to focus on rural and otherwise isolated communities, location

³ GSMA Intelligence Q2 2013 data.

⁴ Penetration rate by number of unique subscribers. Sourced from GSMA Intelligence, Q4 2013 data. This percentage reflects ownership, and includes all individuals in the population of all ages. Usage is thought to be substantially higher than ownership; for example, National Demographic and Media Survey - 2013/2014, conducted by Lanka Market Research Bureau suggests that over 75% of those aged 14+ use a mobile phone.

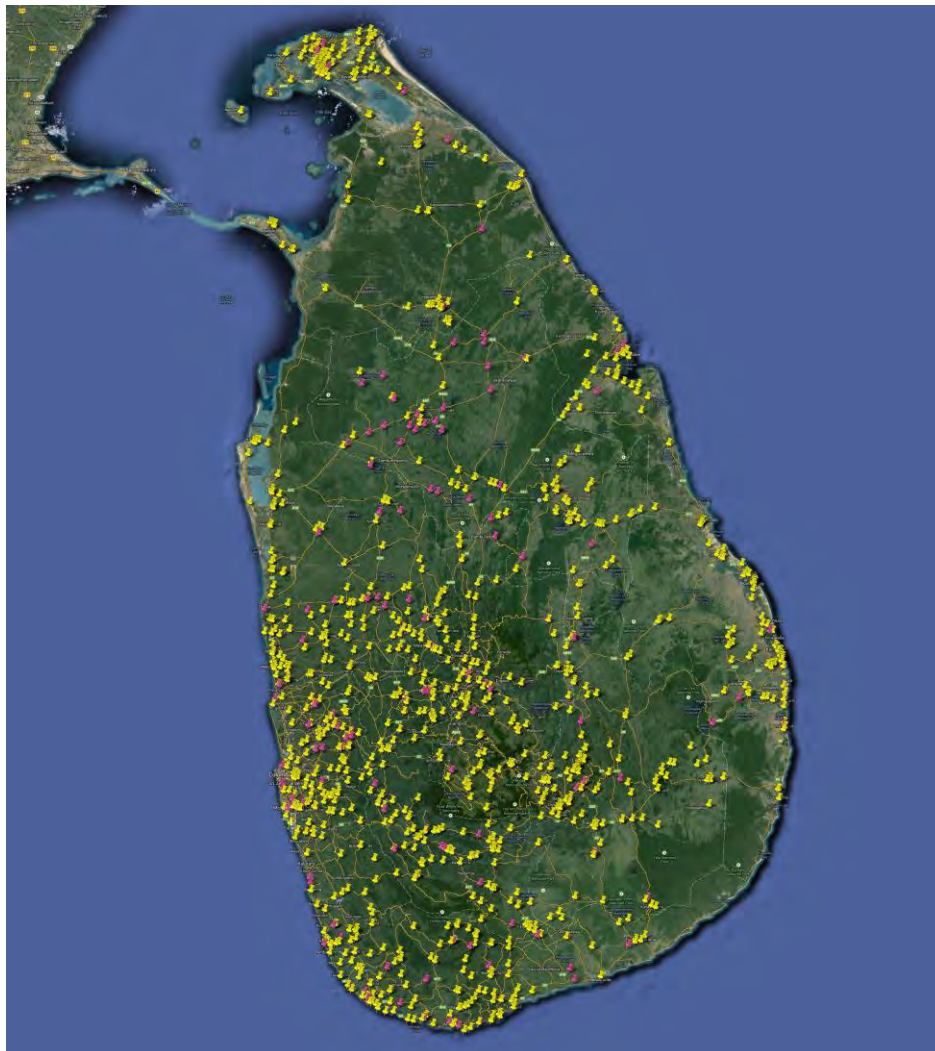
⁵ GSMA Intelligence. Country overview: Sri Lanka, October 2013. Available at: <https://gsmaintelligence.com/analysis/2013/10/country-overview-sri-lanka/404/>

information and the retailer's community engagement were also key considerations. Furthermore, every candidate was interviewed in person by a member of Dialog's team, with separate GIS information captured for cross-reference.

Training content is adapted from the International Finance Corporation's (IFC's) SME Toolkit,⁶ including topics such as business management, social entrepreneurship, customer service and technical knowledge on Dialog's VAS. Selected men and women retailers participate in two workshops before graduating to the prestigious "5 Star Partner" status.

Today, approximately 1,200 of Dialog's 50,000 retailers are 5 Star Partners, including 200 women—a higher proportion than Dialog's regular retailers (Fig 2).

Figure 2: Dialog's 5 Star Partner locations in Sri Lanka (yellow = male; pink = female)



Source: Dialog, October 2013

⁶ IFC is a member of the World Bank Group. The SME Toolkit is an online resource that provides training and management tools to help small and medium enterprises strengthen productivity and increase access to new markets.

The GSMA mWomen programme partnered with Dialog to understand the social and commercial impacts of training women in the retail chain to become 5 Star Partners. Drawing on field research conducted by Lanka Market Research Bureau, Dialog's commercial data, Dialog's experience and other sources, this paper presents the key findings and offers practical, operational recommendations for mobile operators seeking to replicate a similar training programme in their own markets.

Key findings

Women mobile retailers are more approachable to female customers and provide superior customer service to both men and women

Community research reveals that women in Sri Lanka—particularly those in the more rural, conservative areas of the north and east—feel more comfortable approaching and interacting with female rather than male retailers when it comes to mobile-related queries and activities. This is not a surprising finding for Sri Lanka and can be generalised to many other countries around the world.

Female customers value the excellent customer service skills of women retailers, including their willingness to spend time with them and explain information clearly (Fig 3). In fact, male customers also rate female retailers higher on customer service than their male counterparts. Female retailers also excel at building close and trusting relationships with customers, especially women. For example, women retailers can more easily establish a rapport with female customers by talking about family matters; a conversation topic that may not be appropriate to discuss with a male retailer.

Dialog

Dialog

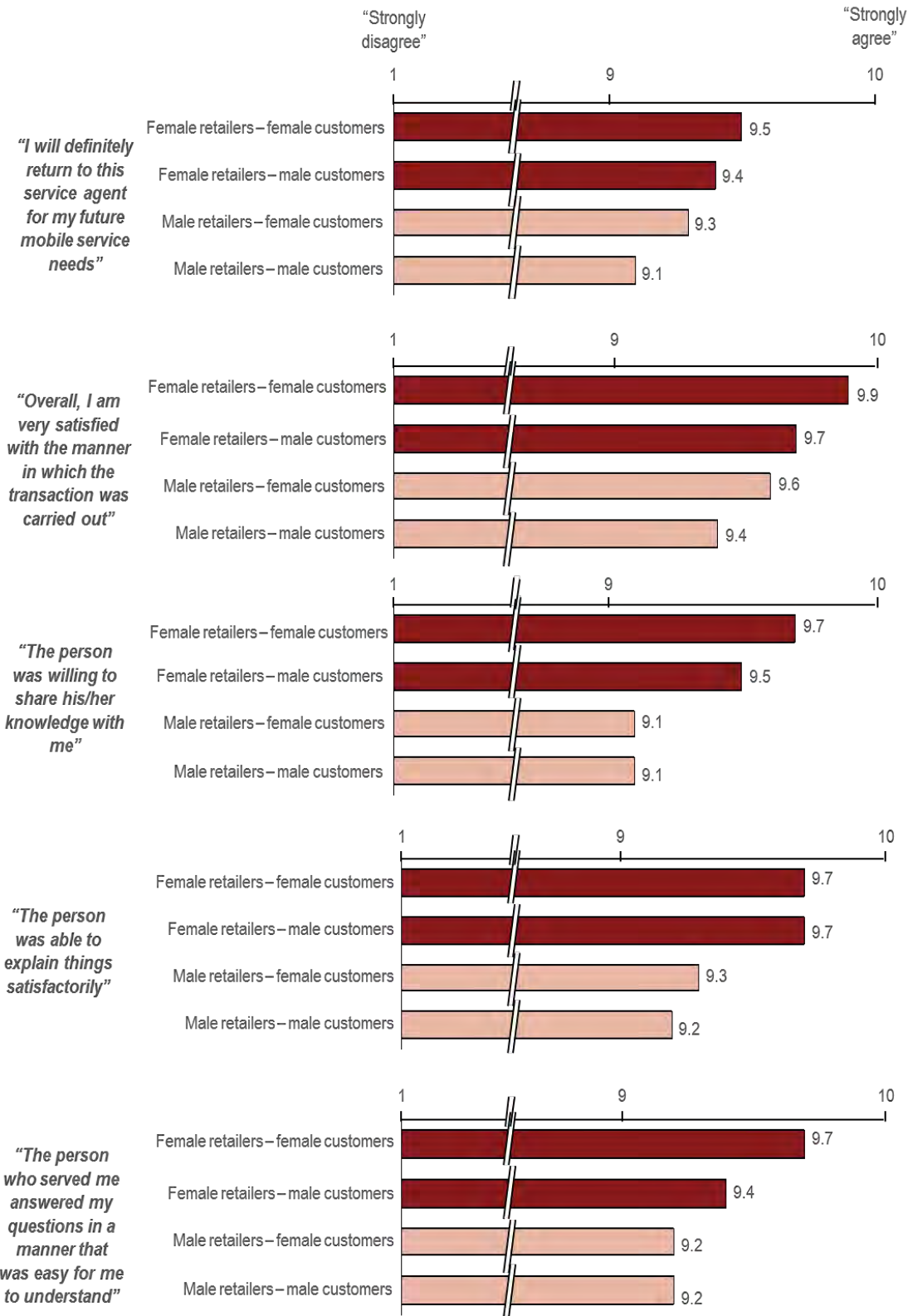
“Women prefer to get the service from another woman due to ‘trust’ factor. They come to me for a range of services from topping up their mobiles to repair them as well. The trust that I have built among them over the years makes them comfortable in dealing with me other than anyone else.”

– Champa Jayasinghe, woman 5 Star Partner, Galle district



Figure 3: Customer perceptions of retail service

Average rating from customers who had visited retailers for a mobile-related transaction



Source: Customer exit interview data from 10 districts. n=25-112. Note: Scores were received before the retailers were trained. As customers generally scored all retailers very generously, the y-axis has an axis break to show the difference between the scores for male and female retailers more clearly.

“We can ask and discuss anything with the female retailer.”

– Women mobile users from a rural focus group in Nagala, Monaragala

The soft customer service skills described above, combined with women's cultural preference for women retailers, make female entrepreneurs uniquely positioned to help women customers overcome common barriers to mobile uptake. Compared to their male counterparts, women in Sri Lanka have low technical literacy, are wary of technology, face cultural and familial constraints to mobile use, and generally rely more on others to help them along the 'customer journey' of mobile adoption.

Women retailers are likely to be especially welcomed by women who have not yet tried mobile or VAS, or live in more conservative areas. Women retailers can, for example, provide a comfortable, female-friendly environment for women to discuss the value a mobile could bring to their lives, explain how a new VAS works in a way that women can relate to, gain the trust of women who are reluctant to divulge their number for electronic top-ups,⁷ and spend time demonstrating how mobile money works to women who are hesitant to try it.

For mobile operators seeking to reach new customers—both women *and* men—female retailers are an extremely valuable part of the retail channel.

⁷ Women in Sri Lanka, particularly those in the more conservative areas, can be reluctant to disclose their mobile phone number to retailers for reloads for fear of harassment from “nuisance calls”.



Training that increases the technical knowledge of women retailers and builds on their customer service expertise helps them to attract female customers

Excellent customer service skills, combined with sound technical knowledge of Dialog's products and services, create a powerful combination for attracting female customers. This was apparent with Dialog's eZ Cash, which was launched in June 2012. As Sri Lanka's first mobile money service, eZ Cash is a relatively difficult product to 'sell' to customers, as it requires a high level of technical knowledge, time spent explaining how to use it, and the ability to persuade a customer to trust the service enough to part with their hard-earned cash. This is especially true for *female* customers, who are more cautious about trying the service and need more help from eZ Cash retailers than male customers.⁸

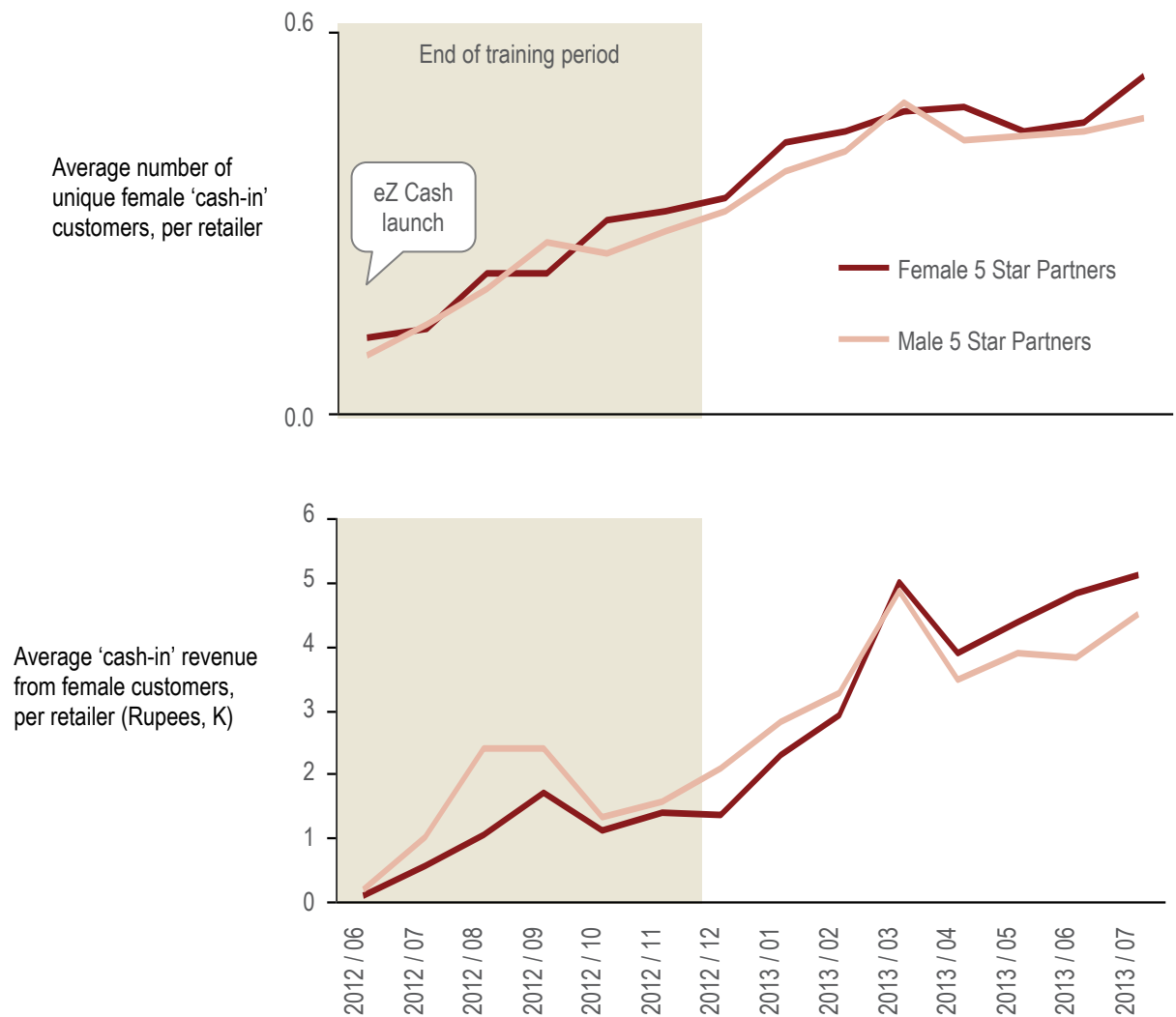
Women retailers developed a good technical understanding of eZ Cash during the 5 Star Partner training (see next section) and are now serving more female eZ Cash customers—and transacting more value from them—than their male counterparts (Fig 4).

"I received a comprehensive knowledge of eZ Cash, now I am doing really well."

– Female 5 Star Partner, Ratnapura

⁸ A recent internal Dialog study in Sri Lanka revealed that one of the main reasons why women had not registered for eZ Cash was the fear of trying something new, whereas for men the main reason was their satisfaction with their current financial tools. In addition, most male eZ Cash users in both urban and rural areas were able to register on their own, whereas the majority of women needed the help of an agent.

Figure 4: Growth of female eZ Cash customers following launch



Source: Dialog commercial data. n=151 female 5 Star Partners, 802 male 5 Star Partners. Note: 5 Star Partners received training sometime between January and November, 2012. eZ Cash launched June 2012. Data for 'cash-outs' shows a similar picture.

There may be other VAS that female retailers have been particularly successful at introducing to women customers, or have the potential to, given the right technical training. Female retailers and female customers may be drawn to different types of mobile products and services than men, such as those that support their role in the household or meet other female-related needs. For example, Dialog's 'Say it in English', or 'Tradenet'⁹ for women working on smallholder farms. This is an area warranting further study.

⁹ Tradenet enables users to buy and sell products.

Male retailers benefited more from the technical/VAS part of the training than female retailers

Like women in Sri Lanka generally, female retailers often have lower technical literacy than men,¹⁰ which needs to be taken into account during training. Although both male and female participants found the training valuable overall, male retailers benefited more from the technical training on Dialog's VAS. After training, male participants were more likely to remember which VAS had been covered in the training than their female counterparts.¹¹ Training also improved men's familiarity with Dialog's VAS to a greater extent than women (Fig 5). This was true for almost every VAS introduced at the training. Overall, men reported they were familiar with an average of 5.3 more VAS after the training, whereas women were familiar with only 3.8 more.

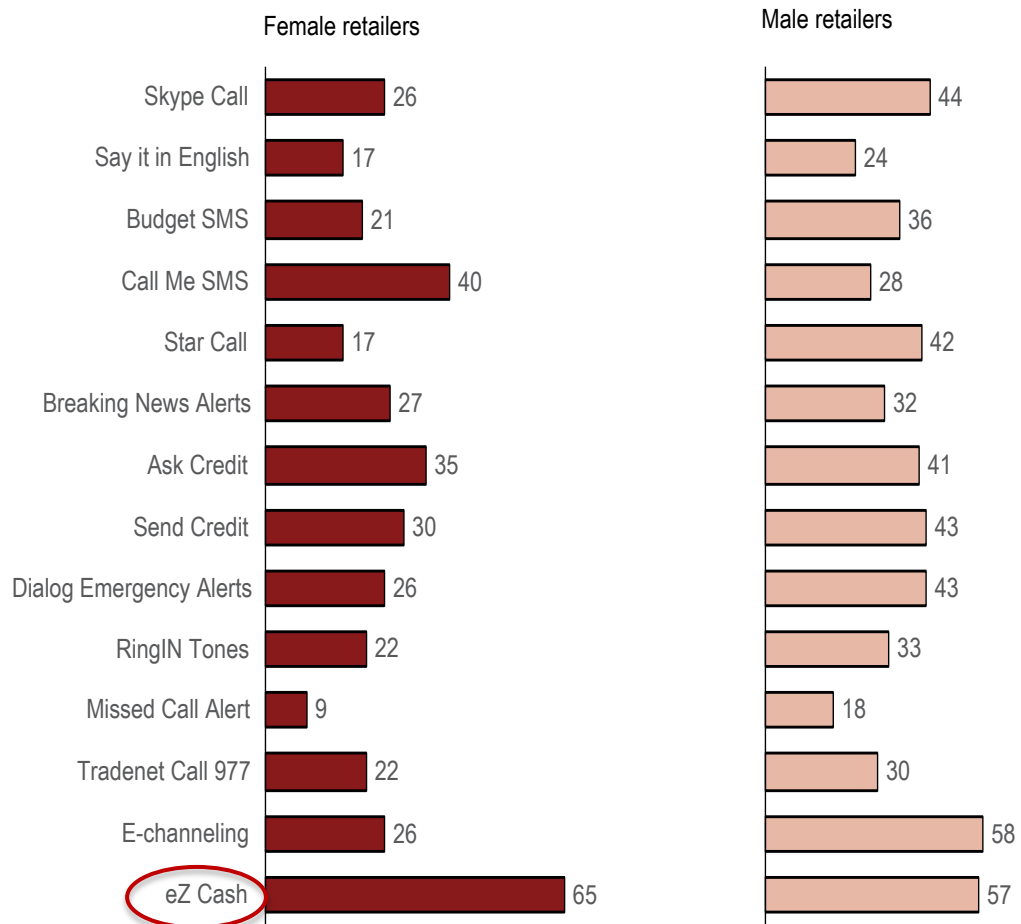


¹⁰ In many settings, one of the key barriers to women owning and using a mobile phone is low technical literacy. See GSMA mWomen. Women and Mobile report: A Global Opportunity. 2010. Available at: <http://www.gsma.com/mobilefordevelopment/gsma-women-mobile-a-global-opportunity>

¹¹ Of the approximately 17 VAS introduced during the training programme, male participants were able to spontaneously recollect 6.4 on average, and women 4.8.

Figure 5: Impact of training on retailers' familiarity with Dialog's VAS

Increase in percentage of retailers who are familiar with each VAS, before and after training



Average number of VAS familiar with:
 Before training: 3.6
 After training: 7.4

Difference: 3.8

Average number of VAS familiar with:
 Before training: 4.2
 After training: 9.5

Difference: 5.3

Source: Field data. n=23 female retailers, 78 male retailers. Actual question: "Which of these VAS are you familiar with? By this, I mean, which VAS do you know how to use?"

“Need more awareness on Dialog services. They did not discuss them in detail.”

– A female 5 Star Partner on the training she received, Hambantota

Similarly, after training men reported promoting an average of 4.8 more VAS to customers, whereas women reported promoting only 2.2 more.

eZ Cash was the exception. A similar and relatively high proportion of both men (78%) and women (79%) remembered that eZ Cash had been introduced during the training; more than any other VAS. Training also had a very similar impact on both female and male participants' familiarity with eZ Cash (Fig 5) and promotion of the service to customers. After training, a high percentage of both women (91%) and men (94%)¹² 5 Star Partners reported being familiar with eZ Cash and promoting it to customers (87% of women and 88% of men).

Cultural norms and traditional gender roles can make it challenging to recruit female retailers

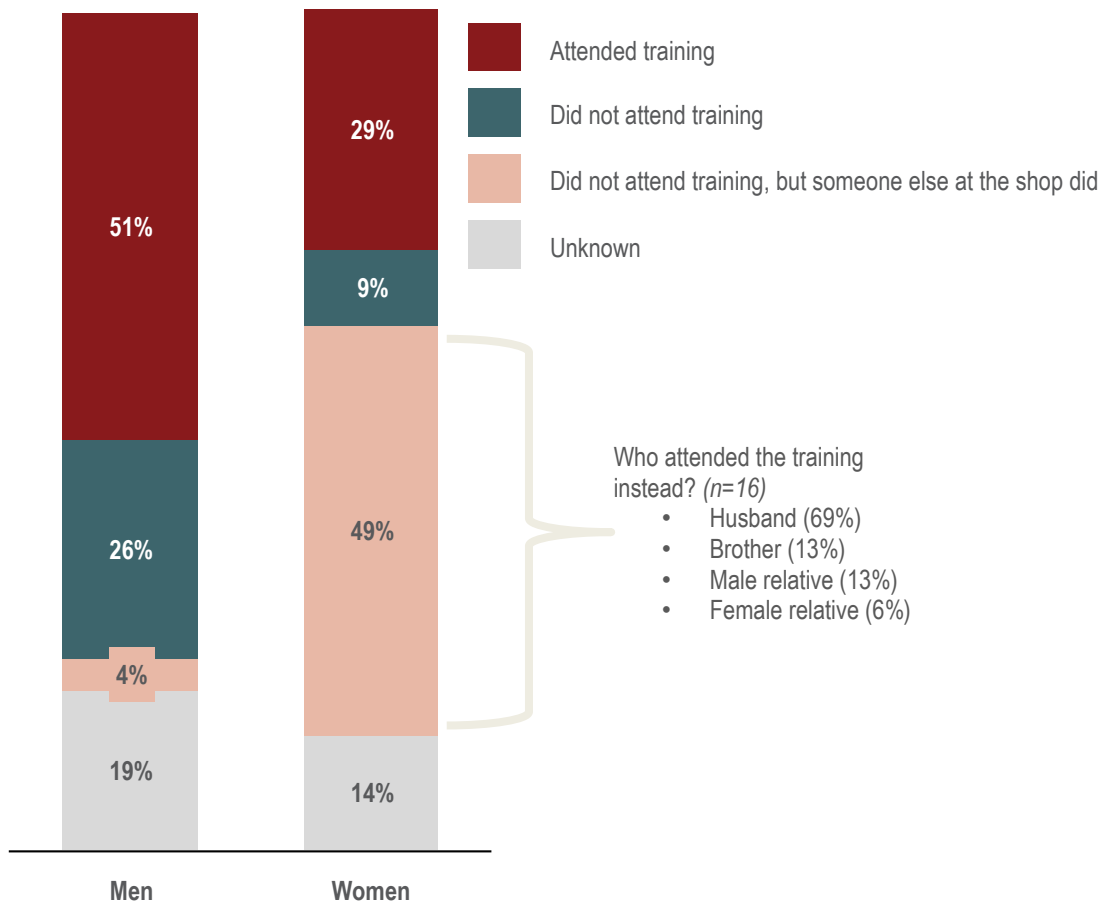
It took significant effort and perseverance for Dialog to identify suitable female candidates to invite to the training. Dialog staff even made personal visits to the field to search for women. In part, this was due to the fact that women make up a small proportion of retailers in Sri Lanka, but it was also because women and/or their families felt uncomfortable with the prospect of them attending the training programme.

Even once suitable female retailers were identified, a significant proportion did not go on to attend the training. Of the women who were invited, only about a third participated in the training and about half were 'replaced' at the training by someone else who worked at the shop. In nearly all cases this was their husband or another male relative (Fig 6). In contrast, about half the male retailers attended the training and only a handful were replaced.

¹² These percentages represent data from the post-training survey only, and are therefore not visible in Fig 5, which shows only the *difference* between the pre- and post-training surveys.

Figure 6: Who attended the training?

Percentage of retailers who were originally invited to attend the training



Source: Field data. n=80 women and 153 men.

When it comes to opportunities such as the Dialog 5 Star training programme, cultural norms and traditional gender roles tend to favour the males of the family. The additional household responsibilities of women retailers, including childcare, also prevented some from attending the training, and some would have felt uncomfortable going to an upmarket hotel for the workshops; at least on their own.

“We had started this shop many years back. My husband attends all important events. I have never been.”

– Woman retailer, Hambantota

Dialog is now reviewing how their training model can be made more female-friendly. Accommodating women’s needs, such as allowing chaperones or inviting more than one person from the shop, offering childcare, or selecting appropriate training venues are likely to ensure that more women attend.

Training empowers women and helps them to build their businesses

Through the training workshops, women retailers acquired knowledge and skills that have helped them to improve and build their businesses, both mobile and non-mobile. In particular:

- Better management skills, such as bookkeeping and managing stock.
- Expanded business activities, both mobile and non-mobile. For example, women 5 Star Partners are on average selling 12% more Dialog SIMs than they did prior to training.¹³
- Improved customer focus, such as adjusting the shop layout and capitalising on cross-selling opportunities.

“Before training, we were only selling recharge cards and reloads, but now we have diversified into services such as SIM card activation and eZ Cash...”

– Woman 5 Star Partner, Kegalle

“[After training] I taught my assistants to treat customers well, so that they now buy reloads/recharge cards once they visit the salon.”

– Woman 5 Star Partner, Matara

“Following training, I have changed the shop display, placed a suggestion box, and put up a notice board indicating vision and mission statements.”

– Woman 5 Star Partner, Colombo

Women who participated in the Dialog training felt that the experience had personal benefits as well, with 81% reporting that the training had a “very high impact outside my role as an agent”. Women reported a greater sense of empowerment and confidence in decision-making after training and becoming a 5 Star Partner, and 33% spontaneously mentioned that they are now able to influence their husbands. Studies have shown that when women take on leadership positions, society’s perception of women’s status can change; including women in the retail chain is likely to produce similar effects.¹⁴

¹³ Source: Dialog commercial data

¹⁴ Lori Beaman et al. Powerful Women: Does Exposure Reduce Bias? The Quarterly Journal of Economics, 124 (4). 2009. Available at: <http://economics.mit.edu/files/3122> and Abdul Latif Jameel, Poverty Action Lab. Raising Female Leaders. J-Pal Policy Briefcase. April 2012. Available at: <http://www.ungei.org/files/raising-female-leaders.pdf>



Recommendations for mobile operators

Drawing on Dialog's experience in Sri Lanka, this section provides some practical operational recommendations for mobile operators seeking to launch a training programme to strengthen their rural retail chains and increase the participation of women retailers.

Incubate and acquire capabilities

1. **Create a dedicated team to incubate the initiative.** Managing a successful retailer training programme requires a significant degree of time and commitment. Consider which part of your organisation is best placed to incubate new, innovative mWomen initiatives such as this, until they are ready to be brought into the mainstream organisation. The mainstream organisation should be involved from the outset to ensure a smooth handover and the long-term sustainability of the initiative. For example, Dialog's 5 Star Partner programme is the culmination of a long-term, cumulative series of efforts successfully incubated by the Sustainability Division, which is responsible for designing and testing creative new approaches for Digital Inclusion, particularly at the Base of the Pyramid. Building in lag times to measure the impact of training on performance was integral to the success of the project. The ultimate 'owner' of the initiative, the National Sales Division, has been a key stakeholder throughout the process.
2. **Explore whether innovative partnerships could enhance your training programme.** Experienced third parties could assist with training content, training provision, accessing rural populations, or consumer insights. For example, Dialog formed a successful partnership with IFC, which had experience delivering training to small enterprises with tried and tested content.¹⁵ NGOs that already have grassroots networks and the trust of local communities could help to identify suitable rural women to recruit.

Design the approach

3. **Ensure the most suitable person, or persons, at the retail shop is invited to the training programme.** A solo business owner running a shop alone is not necessarily the typical model for mobile retailers. In Sri Lanka, for instance, 42% of outlets have more than one person working on mobile-related activities. When recruiting training participants, it is important to consider who owns the shop, who runs the business, and who serves the customers (including mobile customers). Different people often play these roles and there is usually a gender bias. For example, in Sri Lanka, women are less likely to own outlets than men, but still play a large role in serving mobile customers, and 'husband-wife' outlets are common. In these circumstances, it would likely be beneficial to have a training model that is flexible enough to invite more than one person from an outlet. Clear, upfront marketing and information on the training programme can help ensure the right person(s) attend.

¹⁵ <http://www.smetoolkit.org/>

4. **Ensure the training model and arrangements accommodate the needs of women and their families.** In most settings, women's role in the household and retail outlet, and/or cultural traditions will favour male relatives or male employees for training opportunities. For example, women may feel uncomfortable attending events with unfamiliar men. Ensure you design a training model that is sympathetic to the gender differences in your market, such as selecting a training venue that is appropriate and not intimidating for women, offering childcare facilities (e.g. a crèche), using female trainers instead of or in addition to male trainers, and inviting male chaperones to attend the training as well. The latter may be especially helpful if the chaperone also works at the woman's retail shop (see above). Making these changes need not be expensive; in fact, quite the contrary. For example, instead of using an upmarket hotel as a training venue, a local community centre that women frequent may be preferable.

5. **Design the technical part of the training to benefit women participants as much as men.** For example, when explaining the mobile products and services your company offers and how they work, women in your market are likely to have lower technical literacy than men and will require more information, support, and hands-on demonstrations during this part of the training. In Sri Lanka, for example, women retailers benefited less from the Dialog VAS part of the training than their male counterparts.

6. **Include training content related to general business management and customer service.** This can help foster brand loyalty and ensure that your company's mobile products and services are associated with helpful staff and well-run outlets. Dialog's 5 Star Partner training, for instance, included content such as business accounting, best practices for shop layout, and how to improve customer communication. Ensure the right amount of training time is devoted to these more generic topics—it should not take away from training retailers about the mobile products and services you want them to understand and promote.

Pilot and deliver training

7. **Pilot the training programme prior to full rollout, and leave time to evaluate and course-correct.** Pilot the training upfront on both men and women and in different cultural settings (e.g. rural vs. urban; conservative vs. less conservative). Leave sufficient time for the training programme to be evaluated after the pilot and between each stage of the geographical rollout, so that you can make appropriate course corrections.

8. **Encourage and equip training participants to share their new knowledge and skills with others at their shop.** For example, summarise the training content and provide participants with a hard copy to take back to their shop, and emphasise the importance of sharing knowledge during the training. This is particularly important if the training participant is not the person who serves customers with your company's mobile products and services.

Provide ongoing support to retailers

9. **Provide post-training support to retailers through an exclusive 'hotline' phone service.** This enables retailers to easily contact your company for information on VAS and other mobile-related matters to respond to customer enquiries. Dialog offers their 5 Star Partners a complimentary 'hotline' service to an internal call centre if they call from the Dialog SIM they have registered as their 'reload' number to top-up customer credit. This service is clearly valued, with the call centre responding to 3,000 calls (2.5 calls per 5 Star Partner) per month at peak times.

10. **Consider other ways to keep retailers engaged after the training to drive brand loyalty and performance.** SMS can be a powerful way to alert retailers to new products, launches and promotions, and motivate them by reinforcing the partnership with your brand. Providing trained retailers with branded signage and uniforms can encourage loyalty, increase footfall, and build customers' trust in the retailers through association with a well-known brand. Dialog successfully created a 5 Star Partner brand by providing distinctive, high-quality T-shirts and signage for the outlets. These T-shirts have become a valuable commodity in Sri Lanka among mobile retailers and are worn by 5 Star Partners with a great sense of pride.

Conclusion

Training women in the rural retail chain can have positive social and commercial benefits for all involved. Mobile operators can expand their market reach, female entrepreneurs have an opportunity to improve their businesses and become empowered, and women and men alike can access high-quality customer service that enables them to realise the benefits of mobile and life-enhancing VAS for the first time. Elevating women to leadership positions in the community helps to break down gender biases and can have long-term empowering effects for all women in society.

About Dialog Axiata PLC

Dialog Axiata PLC, a subsidiary of Axiata Group Berhad (Axiata), operates Sri Lanka's largest and fastest growing mobile telecommunications network. The Company is also one of the largest listed companies on the Colombo Stock Exchange in terms of market capitalization. Dialog is also Sri Lanka's largest Foreign Direct Investor (FDI) with investments totalling over USD 1.5 billion.

Dialog has been at the forefront of innovation in the mobile industry in Sri Lanka since the late 90's, propelling the nation's mobile telephony infrastructure to a level of advancement on par with the developed world. The company delivers advanced mobile telephony and high speed mobile broadband services to a subscriber base in excess of 8 Million Sri Lankans, via 2.5G and 3G/3.5G and 4G networks. In April 2013, the company secured the distinction of becoming the first service provider in South Asia to launch mobile 4G FD-LTE services. The company was also the first service provider in South Asia to launch 3G services in 2006. Dialog also provides a comprehensive suite of International Roaming Services across a global footprint comprising of more than 200 countries, and operates a wide portfolio of international telecommunication services, including but not limited to retail and wholesale international voice and data services. Dialog Axiata supplements its market leading position in the Mobile Telecommunications sector with a robust footprint and market presence in Sri Lanka's Fixed Telecommunications and Digital Television markets through its fully owned subsidiaries Dialog Broadband Networks (Private) Ltd (DBN) and Dialog Television (Private) Ltd. (DTV)

Dialog has had a Sustainability Division since 2005 with a formal remit that today covers Triple-Bottom Line management and reporting, Digital Inclusion initiatives and strategic engagements – which includes the activities of the Dialog Foundation. Dialog Axiata PLC has published Sustainability Reports since 2008, and has held the Number 1 LMD Corporate Accountability rating since the inception of the rating.

About Lanka Market Research Bureau

Established in 1981, Lanka Market Research Bureau (LMRB) is part of Kantar, the consumer insight arm of WPP. LMRB offers a full range of professional services, covering both qualitative and quantitative research, and its media reports are the accepted industry standard for print, radio and television-audience measurement in Sri Lanka. With one of the largest field networks for custom research, knowledge of local culture, normative databases and an international toolkit of research methods, LMRB is uniquely positioned to provide innovative solutions to any marketing issue. LMRB's Economic & Social Research Unit (which conducted the research for this study) offers research services to monitor and evaluate social development projects and provides decision-makers with key insights for policy making in social marketing & development. For more information, please visit www.lmrbit.com.

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. Follow GSMA mWomen on Twitter: @GSMAmWomen

The GSMA mWomen Global Development Alliance is a programme in partnership with:

