

Women Entrepreneurs in Mobile Retail Channels: Empowering Women, Driving Growth



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The mobile technology revolution offers a wealth of social and economic opportunities, and I'm delighted that my Foundation has partnered with STC and TNS on this report to explore how women entrepreneurs in developing and emerging markets can benefit from the ever expanding mobile value chain.

Women entrepreneurs stand to gain a great deal from selling mobile products. Setting up a mobile sales business is relatively easy, it can provide additional income for the household and offer on-the-job learning. Since women tend to invest 90% of their income back into their families, it benefits their children too.

In turn, there is a real business case for mobile operators to include women in mobile value chains. Women entrepreneurs offer significant advantages such as enhanced branding and access to new markets. My hope is that mobile operators will read this report with interest and do more to offer better opportunities to women entrepreneurs, particularly higher up the mobile value chain.

My Foundation's vision is a world where women have equal opportunities and the capability, confidence and capital necessary to establish and grow businesses, resulting in a brighter future for the women themselves and their communities. However, we cannot achieve this alone. This is why we work with partners like STC and other mobile operators, ExxonMobil, the US Department of State, USAID, the GSMA mWomen Programme, Delta Partners and others. By working together across sectors to implement solutions that benefit all, we are able to make real progress in women's economic empowerment. We look forward to working with the mobile industry to put this report's recommendations into practice.



Cherie Blair
Founder, Cherie Blair Foundation for Women



There is enormous global interest in the role that mobile telecommunication can play in development. Searching online for 'Mobile for Development' (or 'M4D'), generates approximately 20 million results. Projects which are currently implemented in this area mainly focus on development of mobile-facilitated services for the poor. TNS is very pleased to have partnered with the Cherie Blair Foundation for Women and a range of Mobile Network Operators (MNOs) in exploring an alternative way in which the mobile sector can enable women to gain socio-economic benefits. We have found that increasing the number of women entrepreneurs in the mobile value chain (MVC) in a commercially sustainable manner is an effective way to have a positive impact on the livelihoods and lives of women.

As you will read in this report, being a vendor of mobile products and services is a relatively easy business for women to enter and it offers the kind of flexibility which is attractive to many women entrepreneurs. Moreover, the report also demonstrates that there are strong benefits for MNOs as well. We are pleased to bring to their attention that working with women offers MNOs the opportunity to build their brands and increase sales.

Currently, only a limited number of targeted initiatives exist to promote the inclusion of women in the retail channels of MNOs; this demonstrates that the clear benefits of such initiatives are not widely known. By reviewing the experiences of the forward-thinking industry players who have such programmes in place, we hope to stimulate others to follow, and to provide a foundation for moving such schemes beyond the realms of corporate social responsibility (CSR) and into the core of commercial strategy for MNOs.



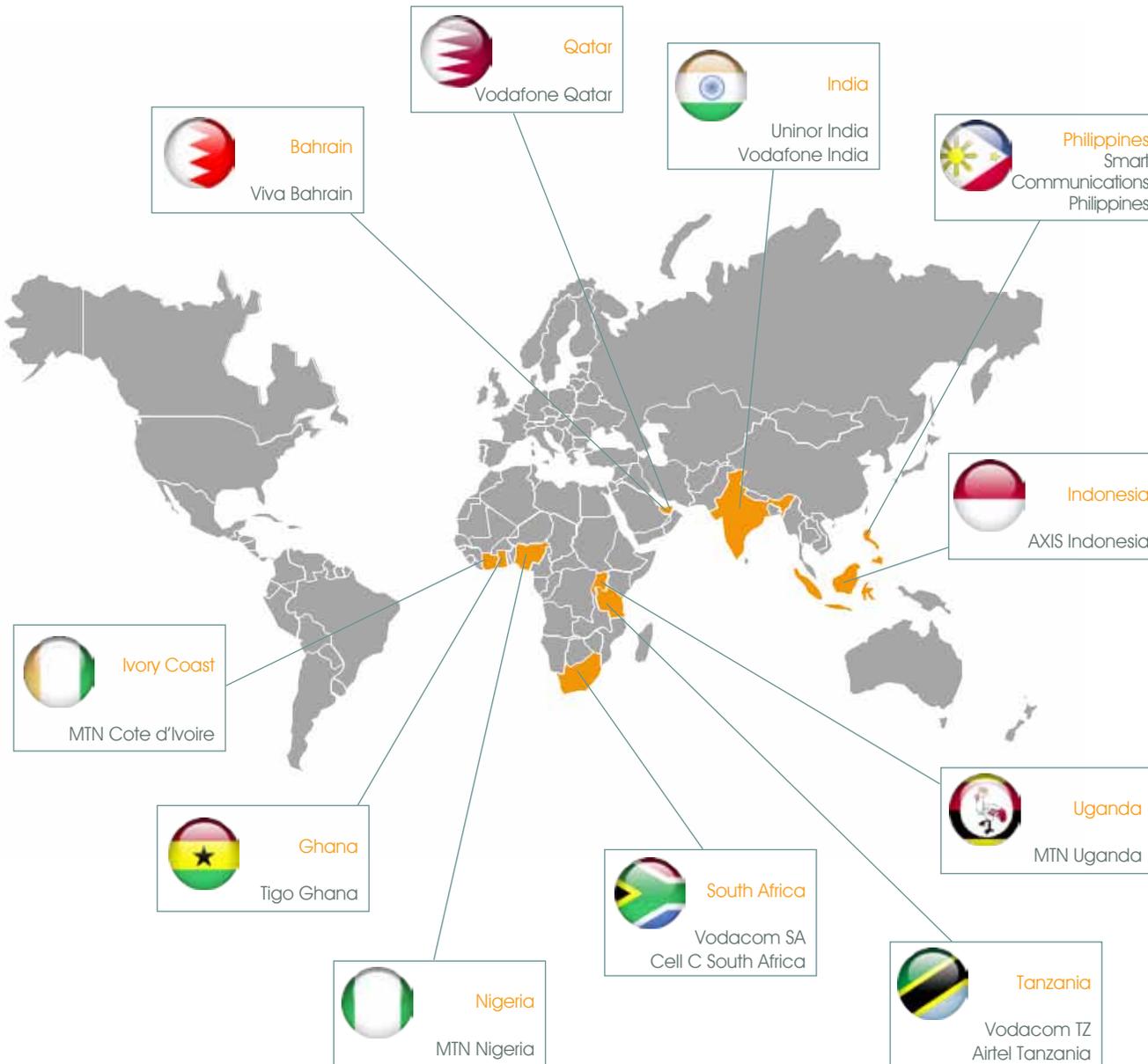
Eric Salama
CEO, TNS



Abbreviations and Acronyms

ASP	Ankuram Sangamam Poram – an Indian NGO	MWEI	M-PESA Women Empowerment Initiative
BoP	Bottom of the Pyramid – denotes economically deprived sections of society, often defined as those living on USD2.50 per day or less on average	N	Nigerian naira
CARD BDS	The Center for Agriculture and Rural Development Business Development Services	NGO	Non-Governmental Organisation
CARD MRI	The Center for Agriculture and Rural Development Mutually Reinforcing Institutions	Qtel	Qatar Telecom
CSR	Corporate Social Responsibility	RUMA	Rekan Usaha Mikro Anda (Your Micro-Business Partner) – an Indonesian social business that promotes mobile phone business microfranchises to poor entrepreneurs
GDP	Gross Domestic Product	SAWID	South African Women in Dialogue
GPRS	General Packet Radio Service	SEWA	Self Employed Women’s Association
GSM	‘Global System for Mobile’ – specification for the globally dominant wireless infrastructure	SHG	Self Help Group
HDI	Human development index	SIDO	Small Industries Development Organisation
HiH	Hand in Hand	SIM	Subscriber Identification Module
ICT	Information and Communication Technology	SMS	Short Message Service
IFC	International Finance Corporation	STC	Saudi Telecom Company
IVR	Interactive Voice Response – an automated telephone system where responses are given verbally and the caller responds by pressing certain keys or using certain short words or phrases	TESDA	Technical Education and Skills Development Authority
MDG	Millennium Development Goals	TZS	Tanzanian shilling
M4D	Mobile for Development	UNDP	United Nations Development Programme
MNO	Mobile Network Operator	USAID	United States Agency for International Development
M-Pesa	Mobile Money service, which originated in Kenya	USD	United States dollar
MVC	Mobile Value Chain	VAS	Value-added services
		VPO	Village Phone Operator
		WASI	Women Association for Starting Investment
		WINC	Women’s Incorporated – an initiative by SAWID

Country Coverage and Participating Mobile Operators



Executive Summary

Introduction

The expansion of the mobile industry across developing and emerging markets enables a number of social and economic opportunities. In addition to the benefits that mobile technology provides, mobile network operators (MNOs) themselves can offer many opportunities for basic employment and entrepreneurial activity. Some women have been able to benefit from these opportunities, while many others remain marginalised.

In this report, we investigate the gender composition of the ‘mobile value chain’ (MVC) in 11 different markets around the world. We examine the current level of women’s participation in the MVC and the benefits of such participation both for MNOs and for women entrepreneurs. In addition to undertaking an analysis of the MVC, we broadened our scope to encompass the wider political, social and institutional conditions in each market. We interviewed policy makers and spoke to other stakeholders who have an interest in women’s economic empowerment in the markets concerned.

The mobile value chain (MVC)

When we use the term ‘value chain’, we are referring specifically to the retail networks of MNOs, i.e. the channels through which MNOs get their products into the hands of end consumers. When we use the term ‘products’, we are referring, in the main, to ‘airtime’. In the case of most of the markets included in this report the ‘pre-pay’ model dominates, which means that consumers do not have a contract with their mobile operator(s), rather they buy regular airtime ‘top-ups’. In some markets these top-ups are primarily administered via physical ‘scratch cards’, while in others electronic top-up systems prevail. In addition, MNOs are selling basic connections (SIMs) and in some cases offer more advanced mobile products such as ‘Mobile Money’ which form an additional revenue stream and service.

All these products offer opportunities for women’s economic involvement in the retail networks of MNOs. We explore these opportunities in detail in this study. We have divided our findings and recommendations into three sections, the key points of which are summarised here.

Why include women in the MVC?

Including women in the MVC is not only beneficial for the women themselves, it is also an excellent business opportunity for the MNOs. Women offer significant benefits to MNOs and distributors by:

- driving **increased sales** through strong self-motivation and excellent customer service;
- building a strong **brand image** and effectively communicating **product benefits**; and
- facilitating access to **new markets** or providing enhanced access to existing markets through strong social ties.

The experience of women in the MVC

According to most women we spoke to, selling basic mobile products (airtime, SIMs, etc.) is not a highly lucrative business and does not provide enough income on its own. Instead, a mobile business is usually used either to supplement another retail business or is a small-scale enterprise intended to provide an additional income rather than a sole income. There are significant benefits that women derive from participating in the MVC:

- Selling mobile products is a **flexible and easy business**, making it an ideal entry point for women entrepreneurs who are able to juggle household and community responsibilities alongside selling mobile services.
- Joining the MVC can be an **empowering experience for women**, often increasing their confidence, capability and capital, as well as giving them improved social status at the household and community level.
- Selling mobile-related products is relatively steady and can help support families that might otherwise be solely dependent on fluctuating seasonal incomes.

Promoting the inclusion of women in the MVC

There are regional variations in women’s participation in the MVC. In India, Indonesia and the Middle East we found that the majority of participants in the MVC were male, while in Africa and the Philippines most mobile vendors were women. However, nowhere did we discover women taking on better-paid roles higher up the value chain – as distributors or as owners of larger-scale retail outlets.

Reasons for this can largely be attributed to a culturally defined understanding of appropriate roles for women in their respective societies. Other barriers include limited educational opportunities for women and the lack of productive assets such as capital available to women. Accordingly, our recommendations vary by market and are summarised in the table below:

	India, the Middle East, Indonesia	Africa and the Philippines
Sales agents	Low female participation as final sales agents	High level of female participation as small-scale sales agents
Recommendations for MNOs and distributors	Create targeted initiatives to drive female participation in order to derive clear commercial benefits	Benefits of female participation are recognised but not leveraged in a targeted way – help women vendors scale up
Recommendations for NGOs and governments	Consider working with MNOs to help kick-start women entrepreneurs – generating income and improving self respect of your beneficiaries	Support small-scale female vendors and help them grow their businesses by providing micro loans and training

Ten Insights: Women in the Mobile Value Chain

1. *Women have a track record of excelling in sales*
The majority of distributors told us that women are often more successful as retail agents due to their customer service skills.
2. *Minimal barriers to entry into the MVC*
On average an investment of USD40² is required to become a sales agent. Due to relatively low upfront capital investment, women are more likely to get involved in selling mobile products than in other businesses.
3. *The majority of mobile sales agents in Africa are women*
Across the markets we studied in Africa, distributors estimate that more than 50% of sales agents are women – but most are small-scale.
4. *Women provide a great route to market for MNOs*
In markets with a high degree of gender segregation, female sales agents can be a good way to access untapped female markets. Women are great brand ambassadors with strong social networks.
5. *Gender initiatives go beyond corporate social responsibility (CSR)*
Most initiatives targeting women's inclusion in the MVC originate in CSR departments. During their implementation, however, their market value is understood, leading to commercially viable, self-sustaining programmes.
6. *Participation in the MVC can be a life-changing experience for women*
In addition to providing flexible additional income to help realise women's aspirations for their children, joining the MVC can be an empowering experience.
7. *Culturally determined roles need not be a barrier*
Case studies on India and Qatar illustrate that women can be included in the MVC across culturally diverse environments.
8. *Village phone operator (VPO) programmes need not be tied to a single MNO*
In a VPO initiative, a vendor is set up in an area with low mobile penetration and sells access to their handset. An example from Indonesia demonstrates that this can work with multiple MNO involvement.
9. *Women need extra support to scale their micro-business and move higher up the MVC*
Women entrepreneurs tend to be clustered in the sales agents segment and are frequently unable to take significant advantage of the growth in the mobile industry by moving higher up the retail chain.
10. *MNO-NGO partnerships are crucial to reaching isolated rural women as a market*
Women who live in remote and under-served areas often struggle to identify business opportunities. Partnerships between NGOs and MNOs are crucial if women are to be successfully incorporated in the MVC.



1. Introduction

“ Some say that women cannot do what men can. We don't believe that. ”
Female Vendor, Philippines

The rapid growth and evolution of the mobile sector has had a huge impact on our social interactions and on economic progress worldwide. In emerging markets in particular, the industry continues to see massive expansion as an increasing proportion of the population becomes connected. MNOs are diversifying their products and services to generate additional sources of income. This growth has created lots of opportunities for employment and entrepreneurial activity. However, in many parts of the world, women have been less able to seize these opportunities due to a variety of factors that reflect underlying gender inequality – for example, lower levels of education, lack of start-up capital, restrictive gender roles and lack of confidence.

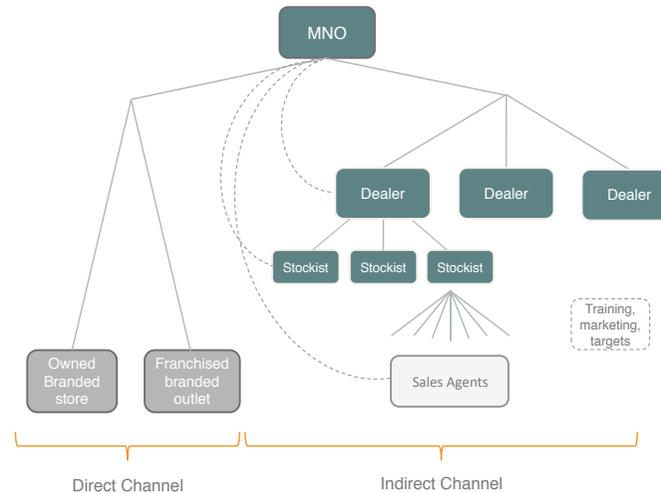
One of the most direct ways in which women entrepreneurs can take part in the growth of the mobile industry is by joining the retail channels of MNOs as sellers of mobile products (primarily of airtime, but also of more sophisticated offerings in markets where MNOs provide higher-end mobile-enabled services such as Mobile Money). MNOs have some of the most extensive retail channels, with coverage extending to remote rural areas. MNO retail channels can also be useful conduits for providing other important services such as aid distribution, education and health services, and these can offer further economic opportunities for women entrepreneurs.

What is the MVC?

The nature of the mobile distribution network varies by company and market, but in general the MVC structure can be described as follows:

It is important to note that, for the purposes of this report, when we use the terms ‘mobile vendors’, ‘sales agents’, and ‘retail outlets’, we are referring to those at the very end of the retail chain, unless otherwise stated.

In most markets, the MNOs sell their products via a direct and an indirect channel. The direct channel



covers the sales of the products of the MNO in question exclusively (airtime, bundles of handsets and mobile products, Mobile Money, SIM registrations, etc.) while products of competing MNOs are often sold at the same outlets through the indirect channel.

In the direct channel, the MNO may have wholly owned branded stores or service centres and may also offer franchise opportunities for other business people to run a branded store. In the indirect channel, the MNO supplies products to distributors who in turn supply other layers of the chain (the number of layers varies depending on the size of the market and the nature of the product) until they reach the sales agents. The sales agents may be shopkeepers, market traders, kiosk owners, NGOs, company employees or even individuals without any fixed premises.

Generally, in the indirect channel, the MNO maintains a contractual relationship only with the top layer of the distribution chain and therefore relates to the other layers only at ‘arm’s length’. Often, the MNO only gives sales targets and incentives to the top layer of the chain and they are free to set their own targets and incentives (e.g. commission payments, prizes, salaries etc.) to the sales layers further down. This approach varies enormously across markets and in some cases the MNO is more actively involved in the different layers of the chain than in others. Aside from financial

involvement, most MNOs also interact with the different layers of the chain by providing merchandise, marketing materials and training. The MNO sometimes collects data on the performance of each layer.

Including women in the MVC

In practice, the targeted inclusion of women entrepreneurs in the retail networks of MNOs is an idea that has been gaining currency for some time. Several leading MNOs have specific programmes in place to appoint women as retail network partners in their respective markets. However, to date, no research study has been conducted to investigate the benefits of including women entrepreneurs in the retail networks of MNOs as a distinct model.

This study aims to demonstrate through its findings that including women entrepreneurs at all levels of the MVC makes commercial and social sense for both MNOs and women entrepreneurs. To support this argument, we have looked at how women entrepreneurs are being brought into the MVC across 11 markets.

In section 4, ‘The Experience of Women in the MVC’ we review the risks and benefits of adopting such an approach. During our research, we learned about several challenges faced by women in the MVC, such as harassment, low profit margins at the end of the MVC, skill gaps, the lack of the capital needed to start and expand a business, cultural barriers and bribery. However, if these challenges are carefully addressed, there are numerous benefits for women entrepreneurs in the MVC. They are able to generate additional income by selling mobile-related products and services, which helps to provide better opportunities for their children. Furthermore, women can benefit from the opportunity to learn new skills and grow their confidence.

Next steps

As a follow-up to this report, the Cherie Blair Foundation for Women aims to partner with leaders in the mobile industry to develop sustainable programmes that will enable women entrepreneurs to better capitalise on the growth of the mobile industry while minimising the associated risks.

2. Summary of the Research Methodology

In order to gain a comprehensive understanding of all the key factors influencing women's participation in the MVC we used a multi-pronged research approach that involved conducting interviews with relevant stakeholders across 11 markets and desk-based research. The research was undertaken over a period of three months between July and September 2011.

We attempted to obtain quantitative data to investigate the differences between male and female sales vendors, but of the 14 MNOs we approached for such data, only two were able to provide it. Accordingly, one of our recommendations for further research is that the MNOs put in place mechanisms to differentiate performance data by gender in order to further substantiate some of the findings in this study.

While our methodology was primarily qualitative, the key insights we highlight in this report were consistently mentioned across stakeholders (MNOs, distributors, women vendors). They were also applicable across geographies, except where noted.

We conducted in-depth interviews with:

- senior representatives from participating MNOs in each market – to understand the current status of women in their MVCs and to discuss initiatives specifically aimed at driving women's involvement;
- NGOs – to look at ways in which MNOs could work with NGOs to bring more women into the MVC;
- independent distributors – to understand how women are involved in indirect distribution channels;
- relevant government departments – to explore how public policy affects opportunities for women to be involved in the MVC.

In addition, we conducted focus group discussions to better understand the experience of women and groups who currently work in the MVC:

- women in the MVC – to hear their opinions on participation in the MVC; the challenges they face, the benefits they obtain from involvement, and the advantages they feel they have;
- men in the MVC – to understand the 'acceptability' of women's participation in different parts of the MVC and perceptions of women as vendors;
- women entrepreneurs not in the MVC – to understand why they are not participating;

- consumers – to discuss the experiences of shoppers purchasing from male and female sales agents.

We also carried out a thorough review of existing literature relevant to each market to discover the types of gender initiatives that have been developed in them, so as to draw lessons from these existing programmes. Appendix B lists the various representatives we spoke to across different groups for this study.



3. Why Include Women in the MVC?



Ultimately, for both distributors and MNOs, decisions about whom to hire or contract as sales agents are anchored in commercial considerations. Distributors who spoke to us explained that their criteria for selecting sales agents included:

- capital held by the person wanting to become a retailer
- location of their outlet
- security and promptness of payment for deliveries
- ability to deliver against targets
- customer service skills as 'brand ambassadors'.

For MNOs to consider an initiative which specifically targets the inclusion of women in the MVC, there needs to be clear commercial value in one of these areas – an

advantage that would justify any incremental investment required to bring women on board in a more focused way. It is interesting to note that most of the specific gender initiatives we came across had their origin in the CSR departments of MNOs. In most cases, commercial benefits from these initiatives have emerged over time and MNOs have become increasingly interested in them from a business perspective. Based on in-depth interviews with MNOs, we identified three main reasons for this trend:

- Women entrepreneurs have certain advantages that can drive business success.
- Involving women has a positive impact on the brand.
- Women sales agents can help access new markets.

The majority of interviewees came to the conclusion that women tend to perform better as sales agents when given the right support and area of responsibility.

3.1 Driving business success

The business of selling mobile products is heavily focused on customer service and relies on excellent customer relations. For example, sales agents must explain different airtime bundle options to consumers, build relationships with regular customers and engage in a friendly manner with casual shoppers. If a vendor has good customer service skills, they are likely to be more successful at selling products and meeting targets.

It is worth mentioning here that men and women both have valuable skill sets, and that organisations excel when men and women work together in strong teams. However, women are underrepresented all too often in the work sphere. Since this research focuses on the added value women can bring to the MVC, we have concentrated on the skills and qualities often found more commonly among women.

Across all the different stakeholders we spoke to in different markets (MNOs, distributors, women, NGOs, etc.), women were consistently cited as having superior customer service skills compared to male vendors.

Women are perceived to be more patient and therefore more willing to take the time to explain a complex product. They are seen as being better at selling to both men and women in most markets.

Women score higher than men in the customer service ratings on which core MNO staff are measured. In addition women are more efficient at processing customer queries than men. In both cases women perform better than men by a statistically significant margin.³

In addition to enhanced customer service skills, women consider themselves to be more trustworthy than men – and distributors are confident in advancing credit to women to purchase stock.

“ I feel female agents are better and they are more hardworking than males. Female sales (agents) are quick, cooperative faithful and hardworking.

Distributor, Uganda ”

Women are considered by many distributors to be better at handling the financial side of the mobile businesses, allowing them to generate higher returns.

“ Women even talk to a retailer and get the stock on credit and then pay back. They can do that for a long period of time without defaulting payment. For men it is not the case.

Distributor, Tanzania ”

Finally, women in the markets under study were also seen to be particularly driven to succeed (meet targets, earn commission etc.) because their success enables them to make a positive difference to their families and, in particular, to improve the educational opportunities available to their children.

3.2 Creating a stronger brand

The initiatives targeting women's inclusion in the MVC have often been started under a CSR banner. Brand building was frequently one of the core rationales behind the programme. However, in addition to this brand impact, simply involving women as sales agents can have a positive effect on brand perceptions due to their good customer service skills, as previously mentioned.

Furthermore, women are very often highly trusted members of their respective communities. Therefore, brands which are trying to gain entry to a new geographical area or market segment can use women effectively to communicate their brand message as well as the product's benefits. Indeed, one of the initiatives we reviewed for this study had an explicit brand-building objective – and we discuss it in more detail below.

Trader Project Pilot Initiative

“ *It is a kind of stepping stone to prove to myself that I can do anything that I have set my mind to and also that I have some sort of courage in me to do something for myself and bring back to my community.* ”

Female Trader

Female traders as a brand outreach tool

The primary goal in this 'Trader Project', run by a leading MNO in a key African market, was to raise brand awareness and improve brand perception. While not an exclusively gender-focused project, the pilot phase (involving around 100 traders) involved mainly women (approximately 80%). In the rural areas concerned, men frequently migrate to cities in search of employment opportunities. Women were therefore frequently the main breadwinners for their families.

In this example, the MNO engaged with the sales channel at arm's length through an events management

company. Vouchers, SIMs and other products were all supplied by the 'super dealer' normally contracted by this particular MNO. The traders in this scheme were paid a fixed salary and a commission if they met certain targets for airtime sales and SIM or Mobile Money registrations. In addition to these mobile products, the traders also sold electricity to charge phone batteries.

Experience of the MNO

The traders were deployed in an area where the MNO had relatively low brand awareness and where a competitor was trying to dominate the market through a similar brand outreach scheme. The goals of the pilot were twofold:

- to drive brand awareness in rural markets; and
- to educate customers on product offerings and demonstrate their relevance.

At the time of writing this report, the Trader Project was still in its pilot phase but, if successful, the hope is that it will help drive women's participation further up the value chain.

Experience of the female participants

We spoke to some of the women traders to understand why they got involved in the pilot. The key benefit of the project was the additional income for the women. Participants mentioned that they were also learning new business skills and were able to increase their self-confidence. A common challenge faced by participants was dealing with aggressive or abusive customers – but as a group of women traders working together, they were able to work out strategies to overcome this problem.

“ *The idea is, if it works, we roll out nationally – then these traders will turn out to be the star performers who then will evolve into store managers or store supervisors.* ”

MNO project manager

Lessons learnt

- In rural areas where women form the majority, MNOs can involve women as a key brand outreach tool and provide them with an opportunity to improve their livelihoods.
- Even if the long-term aim is to create self-sustaining entrepreneurial traders who purchase their own airtime and make a living from commission payments, it is necessary to pay a salary initially while participants learn the requisite sales skills – and then to transition to a commission-based model to drive sales.
- If the primary goal is to drive brand and product awareness, rather than sales, a salary model is necessary, as these areas experience less customer traffic and therefore low commission payments.

3.3 Access to new markets

We found in our analysis of market opportunities that MNOs and distributors can gain access to new markets or enhance their access to current markets by the targeted inclusion of women in the MVC.

In some of the markets included in this report, men and women live gender-segregated lives outside their family homes, making it more difficult or impossible for women to purchase products from male sales agents. Nevertheless, in the case of the Al Johara channel in Qatar, Vodafone has been able to access this previously untapped market (see section 6.4 for the related case study). Even in less gender-segregated environments, we found that women (who are often widely connected with their communities) give MNOs wider access across the potential customer spectrum.

Including women in the MVC can be particularly beneficial to MNOs when working in partnership with local NGOs because the latter often have access to a large network of women. From the perspective of the MNO, working with these existing groups is a cost-effective way of extending the company's distribution network into new territories, as outlined in a number of case studies in this report.

4. The Experience of Women in the MVC



We have explored why MNOs might want to include women in their retail networks, but what about the women themselves? Why do women get involved in the MVC? What are their experiences, what benefits do they gain and what challenges do they face?

We carried out focus group discussions among women involved in the MVC in eight out of the 11 markets covered in this study.⁴ The experiences of the women were surprisingly similar.

4.1 Getting started in the MVC

In most cases, women who participate in the MVC do so to complement other business activities. A number of factors can trigger or facilitate their involvement:

- **demand from existing customers** for mobile products such as airtime top-ups;
- desire to **supplement earnings** – for example through seasonally dependent income such as agriculture;

- **low upfront investment required** – the cost of the initial stock of airtime vouchers is minimal and, in the case of electronic top-ups, only a ‘retailer SIM’ is required;
- Indian women we consulted had become involved in the MVC by **joining the family retail business**;
- Tanzanian women we spoke to felt that working as a vendor was **one of the few business careers open** to them, because their education was limited and joining the very end of the retail MVC required only basic skills.

.....
Getting involved in the MVC is easy – either as a first business or to gain supplementary income
.....

4.2 Mobile sales channels

.....
Mobile products are easily portable and can be sold via numerous convenient channels
.....

There are many ‘channels’ through which women entrepreneurs sell mobile products. In India, women tend to sell mobile products from family-run shops, while in Africa most vendors operate via informal street outlets. These range from semi-permanent structures like booths or stalls through to movable ‘barrows’ of goods or improvised tables showcasing goods under the shade of an umbrella (often branded and provided by the MNO). Most of these micro-businesses are not legally registered and are therefore vulnerable to exploitation, fraud and corruption.

In Qatar, women involved in the Al Johara initiative sometimes sell products in their own homes.

In the Philippines, many women sell goods in small stores that are located in their homes and a small part of the store is dedicated to the display of mobile products – some vendors are provided with a ‘kit box’ from the MNO to display their products:

“ In our house, in my peanut butter store, I just placed a signage and a small stand. Each network gave us kits. It’s like a small box where you can put your SIM cards. I don’t have a stall or kiosk, I only have kits. ”

Vendor, Philippines

4.3 Benefits for women in the MVC

The women we spoke to cited numerous benefits from getting involved in the MVC, including the following:

Economic benefits

- Becoming a mobile vendor provides an additional income for the household and a way for women to contribute directly to the improvement of their children’s educational and economic prospects.
- In addition to a low commission-based income, a number of women spoke of additional ‘bonus’ incentives they get for meeting sales targets – for example free consumer goods, a meal out, etc.

Business benefits

- Selling mobile products can be easily and seamlessly integrated into a pre-existing retail business.
- The business can provide useful on-the-job training and skills development in terms of dealing with accounts, suppliers and customers, and can therefore serve as a stepping stone for women entrepreneurs who have aspirations to expand into other business areas.

.....
The promotion of female participation in the MVC is not simply a commercial imperative for MNOs but offers substantial benefits to women entrepreneurs as well
.....

Lifestyle benefits

- Selling mobile-related products is a business which allows women to balance their home and business lives with relative ease – in some instances (e.g. electronic top-ups), the business can be conducted directly from women's homes. Generally there is flexibility to allow for childcare duties.
- A woman can become a vendor of mobile products at any stage in her life because the trade is relatively easy to learn. It can provide a new 'lease of life' to parents whose children have left home.

Psychological benefits

- Being involved in the MVC leads to an improved sense of self-confidence.
- A role in the MVC can help women improve their standing in a community and garner increased respect from their husband and other family members.
- In the Philippines, women considered the trade to be a good way to meet new people.

4.4 Challenges for women in the MVC

Women face particular challenges in participating in the MVC – any targeted initiative to promote their inclusion should take these into consideration

The key challenge mentioned by the vast majority of women engaged in the MVC was that the margins involved in selling airtime are low due to the nature of the business at the lower end of the mobile retail chain. It is for this reason that participation in the MVC is considered either as supplementary to other income-generating activities or as a more casual form of employment, providing 'petty cash' rather than being the main income stream.

Women vendors also reported other problems they face in their businesses, which can be classified as technical, security and social challenges, and these are outlined below. In some cases, men face similar challenges in the MVC. However, women in particular are often unable to move into the distribution layer of the MVC. As the World Bank reports in its 2012 Development Report,⁵ women face barriers to employment and entrepreneurship opportunities including difficulty in accessing capital, credit and/or required business skills.

Technical challenges

- Problems with scratch cards – expiry, physical degradation, counterfeits.
- Issues relating to electronic top-ups – for example delay in loading, double sending, lack of network coverage, inaccurate charging.
- Complexity relating to the range of and rapid changes to the variety of promotions being offered by the different MNO.

Security challenges

- Robbery, sexual harassment and extortion, particularly for those who operate in informal channels (rather than in shops).
- Fraud – for example some women reported being victims of counterfeiting.

“ Many times my husband goes to the suppliers to pick up my goods and pays them. I handle the delivery. He does not like me going to the supplier's place on my own. ”

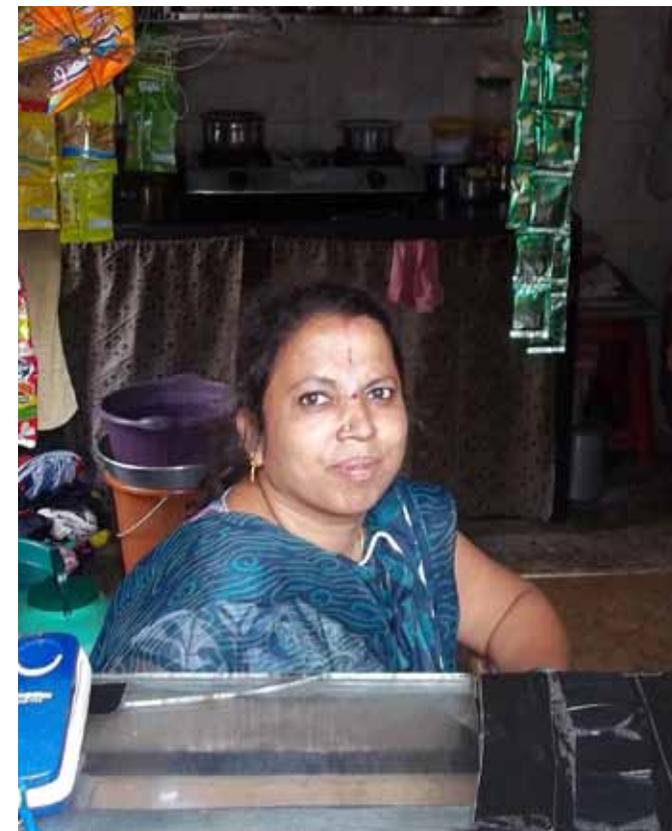
Vendor, India

Social challenges

- Overcoming the objections of male relatives, particularly in countries where women's participation in commercial activities is not the norm, such as in India, Qatar and Bahrain.
- See the *Al Johara and Hand in Hand/Uninor case studies* for examples (Appendix A).

4.5 Conclusions

When we interviewed women participants in the MVC, clear benefits emerged which outweighed the risks. While the profit from the small-scale selling of basic mobile products is not adequate to provide a livelihood, it is helpful as a supplement to other commercial activities due to the steady demand for these products. Monthly income generated through mobile sales varied across markets, but ranged from USD42 to USD298.⁶ Selling mobile products is also a relatively simple business with low barriers to entry, providing women with an easy opportunity to gain experience and business skills as independent entrepreneurs.



5. Promoting the Inclusion of Women in the MVC



As we have seen, the targeted inclusion of women entrepreneurs in the retail networks of MNOs offers significant advantages to MNOs as well as to women. In most markets, the majority of the retail network is controlled by independent distributors – a disparate group of relatively small businesses. As such, from an MNO perspective, proactively engaging with distributors and promoting initiatives to increase the involvement of women in the MVC is highly recommended.

In African markets, where women comprise more than 50% of mobile sales agents, efforts should focus on how to enable women entrepreneurs to scale up their businesses from micro to small and growing businesses. Based on a review of the initiatives discussed in this report, we summarise below good practices for MNOs and distributors to increase the proportion of women in their retail chains. We then turn to the role that other stakeholders such as NGOs and governments can play in providing economic opportunities for women in the MVC.

5.1 Building a business case

As we have noted previously, initiatives targeting women can often be pigeonholed under the CSR department. While such programmes may originate here, it is important for MNOs and distributors to build an internal business case in order to obtain buy-in from all the relevant departments and thereby ensure the long-term viability of such programmes. We are hopeful that the findings of this study will provide some impetus to MNOs, but we also recommend:

- **reviewing current performance data of vendors** (customer service data and/or sales data) should be analysed by gender to discover the advantages of working with women vendors (currently, data may not be split by gender, but MNOs often have regular contact with their arm's-length sales force when providing merchandising materials. This affords an opportunity to record the gender of the sales agent and thereby make such a data analysis);
- if not currently done, **putting mechanisms in place to collect data** (for both MNOs and distributors);
- piloting any prospective project **with an eye to longer-term roll out**;
- **collecting relevant metrics** during the pilot phase to build the business case.

5.2 Adopting a gender-sensitive and culturally embedded approach

In some markets (predominantly the Middle East, India and Indonesia), cultural barriers to women's participation in the labour market are more prevalent. As such, any programme which seeks to include women as vendors (or otherwise) must take these factors into consideration and work closely within those values and norms.

It is important to ensure that the whole family is engaged with and appreciates the benefits of the involvement of the women concerned in the programme. Working within the context of social and cultural norms and demonstrating the benefits of involving women helps achieve buy-in from the family and community.

Furthermore, gender-specific challenges faced by women should be taken into consideration and prevented or mitigated. These include but are not limited to harassment, exploitation and violence. All initiatives involving women should be designed to mitigate these risks. For example, in India, it is not appropriate for women vendors to travel from place to place in some areas and therefore a fixed location for their retail enterprise may be a good idea.

5.3 Advancing start-up capital for mobile sales business

In a number of markets and, in particular, in those where women live below the poverty line, access to start-up capital was considered as a barrier to entry in the MVC, at least at the level of the first-time vendor. A number of approaches can be taken to address this issue in a way which does not detract from the commercial viability of the programme:

- The first stock provided to women vendors could be given on credit, which can be repaid as the business becomes self-sustaining.
- The MNO can partner with a microfinance organisation, which can provide the initial credit needed.
- A group of women can pool resources to help kick-start their businesses. This mechanism could build on existing social financial solutions such as 'chit funds' in India or 'merry-go-rounds' in East Africa where women contribute regular amounts to a group savings and loan fund.
- Initially, women can limit their products to those which require only minimal investment – for example electronic top-ups which only require a 'retailer SIM' to get started.

5.4 Providing ongoing incentives

In addition to the 'start-up' funds required, some thought could be devoted to more sustainable incentives for women vendors, such as a rewards system. The rewards system should be transparent and well

understood by participants. It should also be linked to the goals of the programme itself. For instance:

- If sales are the key goal, it might be necessary to pay a basic salary initially in order to give agents the time to 'get up to speed' and then, over time, transition to a commission-based system.
- If driving brand awareness is the goal, as noted in the 'Trader Project' case study, paying a fixed salary is necessary to ensure that participants trade in the required areas rather than in locations which already enjoy high customer traffic.

We found that, in most markets, the margins from the airtime-selling business at the retail end are quite low. As such, to maintain the involvement of participants we would recommend:

- **supplementing basic commission payments** with additional target-based incentives. In a number of cases we have seen that these incentives are often in the form of consumer durables; however, we suggest cash bonuses may be more effective because they can provide additional capital for the vendor to expand her business further;
- encouraging vendors to **stock a variety of accessories** like mobile covers, screen guards etc. to improve revenues;
- where Mobile Money products exist in a market, consider **recruiting women as Mobile Money agents**, to provide an additional revenue stream both for the MNO and the vendor.

5.5 Offering training and support

Any sales agent requires training, but depending on the skills of the women recruited, some additional training support may be necessary. In societies where women are not traditionally involved in commerce and tend to be labelled solely as 'home makers', general training on 'personal development' to increase self-confidence may be necessary in addition to the usual training on the product, marketing, etc. It is also helpful to repeat training sessions and make use of mentors and role-plays to ensure that the required skills are internalised by participants.

In terms of ongoing support, mobile technology itself can be leveraged by delivering training updates and providing information using a short message service (SMS), mobile web or Interactive Voice Response (IVR)-based methods. If the women are illiterate, using an icon-based interface on the handset (e.g. for the vending of electronic top-ups) can be effective.

Finally, in markets where women sales agents are not the norm, it is important to provide branded 'kits' to vendors (one example is the Al Johara initiative's red suitcases) to provide them with support, legitimacy and credibility.

5.6 Recommendations for NGOs

While the focus of this study is on MNOs, in many of the case studies NGOs and MNOs have partnered in a mutually beneficial way. There are numerous benefits for women that arise from their involvement in the MVC and, as such, any NGO with a gender empowerment or entrepreneur development remit could help create economic opportunities for women by working with an MNO. Below are some recommendations for NGOs thinking about engaging in partnership with MNOs:

- The NGOs should be open to partnering with a private company. If handled appropriately, the goals of both the MNO and the NGO can be furthered.
- In considering the partnership, the NGO should think beyond the CSR department of the MNO in order to make the programme scalable and sustainable over the longer term. There should be demonstrable commercial benefits (as well as benefits for the women concerned).
- In most of the cases discussed herein, NGOs offer MNOs access to new markets via their network of beneficiaries – this is a unique benefit that an NGO can offer.
- Working with microfinance institutions (who in turn can leverage the Mobile Money offers of MNOs) can help kick-start the businesses of women participants.
- Since the NGO will be contributing to a competitive benefit, it may be difficult to work effectively with

multiple MNOs at the same time. This issue should be considered at the outset of any programme.

- Collaborating with relevant government departments can be a way of accessing additional support and expertise, and demonstrating that the NGO has a compelling proposition for such departments.

5.7 Recommendations for governments

Governments are responsible for setting the legislative and regulatory context in which MNOs and other actors operate. Most administrations have telecommunication, private sector development and gender-focused departments which can impact on economic opportunities for women entrepreneurs. Of those we consulted in this study, the promotion of women's involvement in the MVC was a natural fit with their goals. Accordingly, here are some brief policy recommendations:

- Many vendors at the bottom of the value chain operate 'informally'. Making it easier to register a business (providing guidance on the process, reducing red tape) and ensuring that the administrative burden on small businesses is low can help bring vendors into the formal economy.
- Vendors of mobile products often have very small-scale businesses with low revenues/profits. Providing business training to these vendors can help them scale up their businesses.
- Public-private partnerships can be a cost-effective way of providing business training – for example, in the Philippines, the Technical Education and Skills Development Authority (TESDA) and the Coca-Cola Export Corporation collaborate through such a partnership.
- Governments could think creatively on how to leverage the mobile channel as a service delivery mechanism. Basic services such as the provision of information can be undertaken cost effectively and with wide reach via the mobile.

6. In-depth Market Analysis



In sections 3 to 5 we aggregated the findings and recommendations that are common to all the markets we studied for the compilation of this report. However, we recognise that each country has its own cultural, institutional and market factors which shape the inclusion and position of women entrepreneurs in the MVC. Consequently, in this section, we present a detailed analysis of five markets in order to highlight the lessons learnt and thus enable future programme development to be embedded in local contexts. We selected India, the Philippines, Tanzania, Qatar and South Africa to be the subjects of more in-depth analysis.⁷

In each instance, we:

- provide an overview of the market;
- provide an overview of the level of gender inequality in the market;
- highlight relevant government initiatives;
- describe the current situation of women in the MVC – in both direct and indirect channels;
- give examples where women have been deliberately integrated into the MVC.

Then, in section 7, we provide brief analyses of the markets in Indonesia, Bahrain, Ghana, Nigeria, Côte d'Ivoire and Uganda. This last part of the study aims to deepen our understanding of the benefits of and challenges to women's inclusion in the MVC; however, further research needs to be undertaken before we can draw country-specific conclusions about each of these markets.

6.1 India

Population ⁸	1,189,172,906
Mobile subscriptions per 100 inhabitants ⁹	61.42
Global Gender Gap Ranking (out of 135 countries) ¹⁰	113

Country summary

A rising economic power, India is one of the fastest growing countries in the world. It is the ninth-largest economy by nominal GDP and the fourth largest economy by purchasing power parity. However, it continues to face challenges such as poverty, illiteracy, corruption and inadequate public health.

Mobile market

India has a very competitive MNO market with more than a dozen different service providers, which has resulted in low costs for consumers but also extremely low margins for MNOs. Many commentators anticipate a degree of consolidation of this crowded market in the near future.

Key MNOs

MNO	Approx. share ¹¹
Bharti Airtel	28%
Vodafone India	19%
Reliance	12%
IDEA	12%
Tata Teleservices	10%
BSNL	6%

Gender and government

The government of India has promulgated many laws to protect women's rights. However, the application of these laws is often weak. Women's freedom of movement is limited, particularly in communities in the North.

"My name is Pavitra. I am a 26-year-old mother of one baby girl. I live in Santa Cruz. I run a general store with my husband. We stock different products including recharge cards. We manage the shop together. We have been in business for over a year now.



Initially our business mainly focused on household goods, but with customer demand my husband decided that we should stock airtime, phone chargers and SIM cards. At first I was opposed to the idea as I felt it would be a boring job for a woman. It sounded technical and male oriented. But now I have got used to the business. For instance I no longer struggle with technical terms and people respect me as they find me knowledgeable.

I am currently trying to study phones and soon will get into the phone repair business. Since you cannot rely on selling airtime and phone batteries 100%, you must have other side-businesses. This means attending to more than one customer or supplier at a time.

The key challenge in this airtime business is that the profit margins are low. For instance a 1,000 rupee voucher gives only about 25 rupees in profit. To make matters worse, our shop is situated near a barracks and the soldiers usually make purchases in small units like 10s, 20s, 25s, 30s and 50s which is even less profitable.

Despite the low income, every bit helps and I feel better now because I can be responsible for something on my own."

To understand the current involvement of women in the MVC in India we spoke to people involved in both the direct and indirect channels of MNOs. The indirect channel forms the bulk of sales outlets.

Indirect channel

In India, the indirect channel largely consists of small 'general stores' which stock many types of goods such as groceries, hardware and other basic sundries. According to the general manager of the rural sales and distribution centre for a large Indian MNO, his distributors ('channel partners') often supply the retail outlets with multiple categories of goods; an efficient way of distribution in rural locations.

The MNO supplies approximately 200,000 retailers via 1,800 channel partners, with all retailers offering pre-pay top-ups and some also conducting SIM card registrations. Retailers increasingly deal in electronic top-ups rather than scratch cards (estimated to be only 20% of top-ups now). Both retailers and distributors are motivated through the use of competitions (e.g. to win gold and vehicles) as well as the usual commission payments and margins.

It was estimated by the general manager that approximately 30% of sales agents at the end of the MVC are women, often in small family-owned stores. Regional variation occurs – for example, more male sales agents operate in dangerous locations like Jammu and Kashmir, and more women operate as sales agents in Andhra Pradesh, Kerala, Maharashtra and Gujarat. Distributors also have targets for increasing the numbers of sales agents in their regions, but no specific instructions relating to gender.

While gender does not appear to be a factor in recruitment, women are seen as having specific advantages as sales agents; they are good 'networkers' particularly in rural areas, they have patience, and they are better at explaining products and interacting with customers.

“ *At the retail store it's a huge advantage because women are definitely able to explain in a better way than men.* ”

Distributor, India

Perhaps to leverage these benefits, the sales manager we interviewed had previously approached the Self Employed Women Association (SEWA) to see if the MNO could make use of their women's network as a distribution channel. This is the same model used by HLL Hindustan Lever Ltd (Unilever) in their Shakti Vani programme which incorporates entrepreneurs as an extension of their distribution network; it is also the same model used by Uninor in their partnership with Hand in Hand (HiH) and by Vodafone in their partnership with Ankuram Sangamam Poram (ASP).

Direct channel

We spoke to two Indian MNOs to get a perspective of the nature of women's participation in their directly owned retail outlets.

“ *This is because this is a very customer-oriented business. Women have the sensitivity to manage a customer issue.* ”

Ram Iyer, Vodafone India

According to Ram Iyer at Vodafone India, the company *likes* to employ women because of their customer service skills and, accordingly, the gender balance in their stores is more equal than is generally the case across India – around 40% of retail staff are women. The proportion in rural stores is somewhat lower however at approximately 20–30%. Vodafone India is engaged in a project which will help improve this gender imbalance under the aegis of the Indian government's Sanchar Shakti programme.

The Sanchar Shakti Programme¹²

Government, NGOs, MNOs work together towards women's empowerment

Sanchar Shakti demonstrates how multiple stakeholders can successfully work together to build a service programme which stimulates entrepreneurship, helps address gender imbalances and provides a platform for long-term sustainable micro-enterprises. Vodafone India's initiative is an excellent example of one of the projects within the Sanchar Shakti programme.

In this initiative, Vodafone is working with a local NGO, ASP, to help support the empowerment of around 2,500 women organised in roughly 160 SHGs across Andhra Pradesh. Vodafone is training female members of the SHGs to act as Vodafone retailers within their own communities (primarily using e-top-ups). ASP provides micro-loans to the participants in the programme and is able to monitor the progress of the women's group members using a customised icon-based General Packet Radio Service (GPRS) data collection application which allows SHG leaders to report commercial and social impact data relating to their activities. Vodafone provides support, marketing materials and training.

Lessons learnt from Sanchar Shakti

Sanchar Shakti demonstrates the benefits of multiple stakeholders working collaboratively to foster women's economic empowerment. In the case of the Vodafone/ASP collaboration, SHG members gain increased income and training – while Vodafone gains valuable enhanced access to the rural market in Andhra Pradesh.

Another example of a successful MNO–NGO partnership to support the inclusion of women in the MVC is Uninor and HiH’s Citizen Centre Initiative. We interviewed Madhu Singh Sirohi of Uninor India about this programme. Uninor sells its products through a variety of channels such as branded outlets, normal retailers, and through a women-only channel. Uninor is a lot more involved in the selection of retailers than other MNOs. Their sales force team helps to select retailers and assign them to distributors, as well as to train them, conduct stock checks, etc. Madhu estimates that around 5% of this sales force is formed by women. There are a number of reasons for the gender bias including social stigma, but there are also practical matters preventing the employment of more women, such as security, because sales agents need to travel to remote, smaller and poorer towns which form part of Uninor’s retailer network.

With respect to the retail outlets, very few are run by women, less than 1% according to an estimate made by Madhu – but Uninor’s HiH programme aims to improve this percentage so that more women entrepreneurs can generate an income and improve their livelihoods.

HiH Citizen Centre Initiative with Uninor

MNO–NGO sales channel facilitates access to female consumers

Conceived in Tamil Nadu, this initiative is a partnership between HiH, a large NGO with a remit ranging from building capacity in micro-enterprise to environmental stewardship projects, and Uninor. HiH and Uninor have created a series of Citizen Centres which are equipped with various IT hardware and training materials. These centres serve as information access points for people in the area, thereby facilitating their social and economic empowerment.

In addition to this function, Uninor and HiH have recruited and trained women to use these centres as sales channels for Uninor. The women who take part in the initiative are clients of appropriate Citizen Centres (those near enough to mobile base stations), who demonstrate financial discipline and who meet various social criteria.

Participating women are trained in sales, basic business administration and IT skills. They are then given a loan for the purchase of their first stock of scratch cards and begin operating as an independent business. Uninor holds a meeting every two to three months with participants to reward the best performers and to refresh their training. The women are also provided with SIMs which give them free calls amongst the group, thereby providing a support network for the entrepreneurs and a simple way of sharing information.

Currently there are 110 centres of this nature in Tamil Nadu, with plans to scale up to 500 in the state by the end of 2012 and also to branch out into other states (Maharashtra, Orissa, etc). Uninor is also working with the Indian government under the aegis of their Universal Service Obligation to provide an IVR-based information service which provides women with a variety of information – for example on maternal health, finance etc.

Benefits for Uninor

While the HiH initiative had its genesis as a CSR programme, it is now being scaled up due to the sound commercial benefits which have been demonstrated to Uninor, including but not limited to the following:

- The initiative has allowed Uninor to penetrate the rural market in Tamil Nadu.
- The initiative provides an alternative distribution channel for the company.
- Citizen Centres are branded with the Uninor logo and colours, building brand awareness.
- The initiative facilitates a better customer experience for women buyers. Women reported that when they had to approach men to top up their credit, this was often met with snide remarks about ‘talking all night’ and other belittling comments. In addition, women mentioned that they feel more comfortable having another woman explain how to use a phone or the benefits of a certain package or tariff.
- The Uninor sales force created a special tariff targeted at women.

Benefits for participants

“ I am very happy to be a part of [the] HiH Uninor initiative. The training provided under the project was very useful. This project has helped me to get a much better income. ”

R Vanaja, Citizen Centre, Gudiyattam

Overall, the HiH/Uninor initiative has been very successful from the point of view of the beneficiaries. Not all the women who started the pilot continued and succeeded as entrepreneurs. For some, this was due to a lack of entrepreneurial drive. Uninor addressed this issue by improving the selection of appropriate candidates. Others were hindered by lack of support from their families. However, the majority of women found the training useful and received a number of benefits, including:

- improved income opportunities
- access to knowledge via the IVR service
- greater sense of self-confidence
- improved security
- respect from family members including husbands
- increased respect within the community.

Lessons learnt from the HiH/Uninor project

- *A partnership with an NGO may require capacity building.* Uninor has a sophisticated system which captures performance metrics of distributors and sales agents across their retail network. However, as HiH has a different mission, it does not have such an elaborate distribution monitoring system, and some work was required in order to capture the necessary data.
- *There may be greater training needs.* The participants in this project were underprivileged women who had had few educational opportunities in their lives. They had very little familiarity with business or with the mobile technology market. As such, the level of training and reinforcement required to get them ‘up to speed’ was higher than for an average agent. However, as noted above, the return on this investment in terms of sales efficiency and access to new markets was also higher.

6.2 The Philippines

Population ¹³	101,833,938
Mobile subscriptions per 100 inhabitants ¹⁴	85.67
Global Gender Gap Ranking (out of 135 countries) ¹⁵	8

Country summary

Labelled one of the South-East Asian Tiger 'cubs', the Philippines has seen strong economic growth over the last two decades. However, the benefits of economic growth have been mixed, which has prevented the Philippines from keeping pace with many of its East Asian neighbours in reducing poverty. While the Philippines is rapidly transitioning to an economy dominated by services, one third of the population are still employed in the agricultural sector. The Philippines is also characterised by having a large overseas population. Around 10 million Filipinos work overseas. Remittances from these overseas workers help drive the economy and account for at least 10% of the country's GDP.

Mobile market

Key MNOs

Advanced and competitive mobile market, led by Smart Communications which offers a diverse range of tariffs including low price 'Bottom of the Pyramid' (BoP) focused offers. Globe Telecom, the other key player, targets the business segment and offers competitive data prices, while Sun Cellular is a relative newcomer, having entered the market in 2003.

MNO	Approx. share ¹⁶
Smart Communications	60%
Globe Telecom	25%
Sun Cellular	12%

Gender and government

On an institutional and political level, the Philippines has a relatively good record in terms of gender equality. Cory Aquino was South-East Asia's first female head of state when she took power in 1986 and women continue to be elected or appointed into senior political positions. In addition, various gender-specific government bodies exist, such as the Women's Business Council of the Philippines. Nonetheless, on a cultural level, significant gender imbalances remain not least because of customary laws that discriminate against women in rural areas.

"My name is Shery. I am a 28-year-old single lady. I operate a mobile loading station that deals with e-loading, smart load, selling SIM cards and call cards. Alongside this business I also sell food items and in the evenings I tutor students for a small fee. My business is located in a stall and I do not have children. I intend to settle once I am financially stable. I live with my elder brother who works in River Bank Mall in Marikina. I have been in this business for the last three years.



The secret to my success in this business is that I am able to pick [up] on my customer's demand and offer it. For instance I introduced Smart load a few months ago after I discovered it's in high demand. I never tell my customers I don't offer a service but rather assure them that the next time they come they will get the service. I know most of my frequent clients' numbers so I usually load their phones wherever they are. I am also very hard working. I open at 6am, I close at 11pm.

I believe females are better in this loading business than men because we are good in customer relations. Because of this, I have noticed that people always insist on buying from me, even if I've already closed my shop, regardless of whether there are other stalls nearby that are open. They tell me to load for them electronically and then they will pay me later.

The key problem I am currently facing is to wait for customers to pay up after I have loaded their phones electronically. I have tried to mitigate this by refusing to load a customer's phone before they pay up the arrears. I am learning more as I develop my business and I will not give anything for free because I need my own income."

We interviewed Tricia Dizon of Smart Communications, Philippines' leading MNO, to get a perspective on the different roles played by men and women in the industry. Unlike the other markets we have reviewed in this study, in the Philippines, electronic top-ups are the primary form of adding credit to a pre-paid mobile phone, although India also appears to be moving in this direction.

In the 'e-load' system, a consumer can purchase airtime from another phone owner (with an appropriate SIM) thereby circumventing the distribution challenges of scratch cards and making it worthwhile to sell much smaller airtime values. This means that the capital investment required to become a vendor of airtime is minimal – around 500 pesos (USD12). The women interviewed in this study said that they make around USD69 per month from selling scratch cards and around USD139 per month from Mobile Money transfers.

Smart has relatively few players in its distribution network – around 20 regional distributors and 120 provincial distributors. As is the case in other markets, the majority of these distributors (approximately 90%) are male. The reason cited for this was the necessity to travel around (by motorbike) to do the job effectively.

Smart partners with a microfinance organisation and a social enterprise to enable women in small convenience stores to become e-charge vendors under a programme called 'Hapinoy'. These stores form part of Smart's network of primary points of sale, which are increasingly moving beyond airtime sales to becoming cash-in/out agents for Smart Money. This form of distribution network is unique to the Philippines and demonstrates the benefits of a long-term MNO-NGO partnership.

Hapinoy Stores

The Hapinoy programme is a partnership between Smart, Microventures Inc (a for-profit social enterprise), and the business development services (BDS) arm of The Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI), the largest microfinance institution in the Philippines. 'Hapinoy' is a play on words – 'Happy' and 'Pinoy', the colloquial word for Filipino.

Under the scheme, CARD BDS provides loans to storeowners to help them develop their businesses by becoming part of the MVC for Smart. Smaller stores in the scheme, 90% of which are owned by women, receive merchandising and are able to start selling e-charges as well as SIMs and other Smart products.

Larger stores are 100%-owned by women and they become Smart Money Exchange Centres, thereby allowing smaller stores in the area to service their microfinance loans through this Mobile Money product. Smart designed their e-charging system with the BoP in mind, designing a special, easy-to-understand menu system and a familiar SMS-based transaction interface, thus making it simple for small store owners to sell airtime.

Benefits for Smart

Through the Hapinoy programme, Smart has been able to tap into a massive pre-existing distribution network and reach the BoP market efficiently, supplying that market with airtime in affordable e-charge denominations. Smart also benefits from the nature of small store owners. These are locally embedded merchants who have close connections with their patrons – as the primary vendors of Smart products, these women make a big contribution to the brand loyalty of their consumers and help the brand maintain its dominant position in the marketplace.

Benefits for participants

Women participating in the Hapinoy programme benefit from additional income and a greater feeling of independence. In addition, tapping into the Mobile Money system allows them to pay bills, transfer money and make purchases a lot more cheaply and efficiently, thereby further enhancing the prospects of their businesses.

6.3 Tanzania

Population ¹⁷	42,746,620
Mobile subscriptions per 100 inhabitants ¹⁸	46.8
Global Gender Gap Ranking (out of 135 countries) ¹⁹	59

Country summary

Tanzania is a developing East-African country. Primarily an agrarian economy, agriculture accounts for more than half of the GDP, provides approximately 75% of export earnings and employs over 75% of the country's labour force.

Mobile market

Very competitive mobile market. A recent major price war has driven down rates for consumers but increased network congestion. All major operators have Mobile Money services available with Vodacom's M-Pesa service leading the field.

Key MNOs

MNO	Approx. share ²⁰
Vodacom	37%
Airtel	30%
Tigo	25%
Zantel	8%

Gender and government

Women provide 80% of the labour force in rural areas and contribute approximately 60% of food production; however, embedded structural inequalities mean that women do not benefit fully from this dominance. About 60% of women in Tanzania live in absolute poverty.²¹

The Tanzanian government has passed several laws to help redress the gender imbalance on an institutional level, such as the Land Law Act of 1999 and a 2006 Employment Act. According to the principal community development officer for gender issues for the Government of Tanzania, the government is trying to increase women's participation in all areas of business through the creation of a bank specifically targeted at women. The government has also recently partnered with Vodacom, via its Vodacom Foundation wing to build capacity of women entrepreneurs.

"My name is Marion. I am 22 years old and live with my parents and four of my younger siblings.

I dropped out of school two years ago due to lack of school fees. One day a friend of mine gave me the idea of selling airtime. I did not have the capital so I started off with working at a small restaurant as an attendant. I saved up money and with time I was able to buy and sell airtime, still working at the restaurant. When I decided to get into the airtime business full time, I discovered that the 30,000 Tanzanian shillings (TZS) I had saved up was too little to finance the initial capital that was required. I needed at least TZS100,000.



So I am currently an attendant in a small business situated in the busy Manzese area along Morogoro road. Besides sale of airtime and SIM cards, we offer M-Pesa transaction services, register lines and replace lost ones. We also sell phone batteries and offer battery charging services at a fee. I am paid on a commission basis. As a woman I can easily be employed as an attendant as most employers tend to trust women with their finances here more than they do men.

The downside of being an attendant in this business is that you have to pay for any losses out of your pocket. The shop is quite squeezed and it is therefore difficult to monitor all customers, especially when they are many. One time a customer stole a modem and I had to pay TZS25,000 for it! Another time, a customer used a fake ID and conducted an M-Pesa transaction worth TZS10,000 which I had to pay for. These are the difficulties, but I am still saving because I do want to start my own business and move into my own home."

We spoke to Airtel Tanzania about women's participation in their direct and indirect sales channels. In respect of the indirect sales channel, only one out of 17 of its dealers is a woman and only 12 out of 118 distributors of e-vouchers are women. Airtel confirms that there are no specific initiatives in place to increase women's participation levels. Structural obstacles faced by women mean that they have fewer chances to play a role at this level of the distribution network. The women we spoke to as part of the study explained that they make between USD42 and USD298 per month from mobile products depending on the location of the business and the products offered.

“Some of the ladies that have been working with us are actually doing very well but nothing is being done at the moment to involve more women.”
Airtel Tanzania

As we have seen elsewhere, the main limiting factor regarding women's involvement at higher levels of the retail chain is caused by a lack of business skills and capital. In order to qualify to be a zonal dealer for Airtel for example, a person must raise TZS200 million (approximately USD120,000) and to be a distributor of e-vouchers, the capital requirement is around TZS5 million (approximately USD3,000).

We spoke to distributors at one of the major MNOs in Tanzania to understand how they find and select agents at the different levels of the value chain, and what barriers and opportunities there are for women at each level.

In the case of the MNO we spoke to, there were four layers in the value chain, starting with super dealers, followed by wholesalers, retailers and, finally, individual vendors. As noted above, the key criteria for recruitment into the value chain is working capital, but in addition, the following are important:

- knowledge of the industry
- previous distribution experience
- having appropriately located outlets.

All the above barriers to women's inclusion reflect the general lack of economic and educational opportunities open to women in Tanzania.

“Ladies [have] got the passion and relate well with customers, they have good customer care and so they stay longer in the channel than the men. You will even find that the company relies much more on the women than the men.”
Distributor, Tanzania

However, when looking at vendors of airtime, the distributors we spoke to think there are more women than male vendors, probably at a ratio of 65:35, and that women really underpin the success of the MNO at the retailer level.



Vodacom Foundation M-Pesa Women's Empowerment Initiative

In July 2011, the Vodacom Foundation launched its M-PESA Women's Empowerment Initiative (MWEI). Under this programme, women undergo entrepreneurship training at a government parastatal office, the Small Industries Development Organisation (SIDO), in their respective regions. When they have completed their training, they are able to access loans to kick-start their businesses. Loans are issued and repaid via Vodacom's M-Pesa Mobile Money service. So far around 90 million Tanzanian shillings (approximately USD54,000) in loans have been issued to some 4,500 women entrepreneurs across Tanzania.

“They would have increased the sales volumes from the company's perspective because they are ready for any work regardless of how small it is as long as they have got some capital.”
Vodacom Distributor, Tanzania

In addition to this financial support, according to the distributor we spoke to, Vodacom is working with an NGO to train women on marketing skills and Vodacom products in order to bring them directly into the distribution network of Vodacom. As the distributor has explained, the benefit to the company is obvious – improved sales volumes.

Therefore, similar to the cases in India discussed previously, it is possible that what began as a CSR initiative for Vodacom will develop into a self-sustaining, commercially viable proposition.

Role of NGOs

NGOs form a distribution channel for the MNO. The NGOs concerned recognise the benefits of mobile connectivity for their stakeholders and therefore subsidise the provision of airtime or registrations.

In addition to this basic model, there are other MNO–NGO partnerships which relate to more advanced mobile services. We spoke to Hillary Miller-Wise, Country Director of Technoserve Tanzania, about one such programme to understand the benefits and challenges of working with MNOs for her organisation.

Technoserve, Tigo and Vodacom

Technoserve is currently working with Tigo and Vodacom to help develop mobile services for the agricultural sector as part of a broader programmatic objective of helping promote entrepreneurship as a route out of poverty.

The partnership between the NGO and MNOs is beneficial for both parties – Technoserve is able to get access to innovative mobile technology and MNOs are able to access a new market.

“*The mobile operators were looking for partners that would help them to navigate this sector since it is not a sector that they know*”

Hillary Miller-Wise, Technoserve

The main lesson that can be learnt from this example stems from Technoserve’s simultaneous collaboration with two different MNOs. The MNOs compete for market share, whereas Technoserve simply wants to reach as many beneficiaries as possible – at times this leads to difficulties in the MNO–NGO relationship. This was not the case for Uninor and HiH or Vodafone and ASP in India, suggesting that, if the objective is to increase market reach, an exclusive MNO–NGO partnership might work better for both parties.

6.4 Qatar

Population ²²	848,016
Mobile subscriptions per 100 inhabitants ²³	132.43
Global Gender Gap Ranking (out of 135 countries) ²⁴	111

Country summary

Qatar is a small market with wide disparities evident in its society. It has one of the highest GDP per capita in the world, mainly driven by oil and gas revenues and large infrastructure projects. However, there are still sections of the population dependent on government support for housing, education and other basic services.

Mobile market	Key MNOs	
The market remains dominated by Qatar Telecom (Qtel) which was previously the exclusive telecom provider in Qatar. The market has been liberalised by the issuing of a second mobile license to Vodafone in December 2007 – although Qatari institutions own the majority of the company.	MNO	Approx. share ²⁵
	Qtel	78%
	Vodafone Qatar	22%

Gender and government

The recently announced National Development Strategy²⁶ sets out a number of policies aimed at increasing the participation of women in the labour force. At present, deeply entrenched cultural traditions shape the roles women are able to play within society. Women are generally expected to mingle only with other women and male family members, and to be confined to the home in the absence of a male chaperon. Accordingly, participation in the MVC is difficult for local Qatari women. Initiatives have been put in place to promote women entrepreneurs – for example a team from Carnegie Mellon University and the Qatar Financial Centre (Rhouda Foundation) has developed business incubator services specially tailored to the needs of Qatari women.

Overview of women and the MVC

Since Qatar is a relatively small market, MNOs are often closer to vendors than in the other markets discussed in this study. For example, we spoke to a distributor for Qtel which supplies the majority of the Qatari market. Qtel is heavily involved in the recruitment of distribution agents and the selection of retailers, sometimes even participating in the recruitment interview process.

We also talked to Vodafone which operates three main sales channels – direct sales, immediate retail partners and distributors. In addition, Vodafone has pioneered a unique all-women sales channel called Al Johara (‘Jewels’ or ‘Diamonds’).

“*To go out in the open market and try and sell – it is very difficult. You have to be self-motivated. There is nobody to guide you.*”
Distributor, Qatar

According to one distributor, their entire sales force is male because they need to travel and meet different retailers and suppliers. A few retail agents are women, but they form the minority. Despite the fact that women are legally allowed to work in Qatar, due to cultural considerations, it is usually only expatriate women who have any employment or business opportunities. It is in this context that Vodafone launched its Al Johara initiative in August 2010.

The Al Johara Initiative

Qatari women help Vodafone access the women's market

Al Johara is an all-female network of sales agents who are able to reach women consumers while continuing to work within the norms of Qatari society. As noted above, women in Qatar are usually unable to communicate or interact easily with men outside of their family. Initially, Vodafone found it challenging to identify suitable candidates for the programme. The pilot team was formed through women's community groups with Vodafone taking extra care to ensure buy-in from male heads of household.

When women join, they are given a distinctive red suitcase, a mobile phone, a variety of products (SIMs, airtime, handsets, etc.) and training on general 'personal development', marketing techniques and relevant products and services. Although they met with some resistance at the beginning, the women are now expanding their businesses into the wider community. For example, one vendor recently closed a deal to sell 40 iPhones to graduates of the Qatari air force (in competition with three other suppliers) – a market that Vodafone had not previously been able to penetrate.

Benefits to participants

“*The women have completely learned to have confidence. They are all very accomplished sales people and have aspirations for larger life goals.*”

Susie Kelt, Vodafone Qatar

In the context of Qatar's society, the impact of the Al Johara programme has been wide ranging and life changing. The female vendors spoke of their pride in having their own businesses, the value they could bring to their families and the transformative nature of participating in the programme. Susie Kelt, who manages the scheme, estimates that the success of the training was 10% due to the acquisition of additional technical skills and 90% due to their improved sense of self-worth. The female vendors are now able to leave their homes

'legitimately' and are no longer expected to account for all their movements.

Benefits for Vodafone

Vodafone expects to break even on its initial investment in the new sales agents by mid-2012. After 12 months in operation, the 21 initial vendors were creating around 550 new connections per month, with a better churn rate than average. However, it is not just about airtime and connections – the women have also sold over 1,200 handsets.

According to Susie, the female vendors are excellent at connecting with customers; they are considered 'authentic' and trustworthy. As well as being able to penetrate the women's market, which is generally difficult to do, due to the restrictions on movement discussed above, the women have also been very successful at selling to men. As a relatively new presence in Qatar, the Vodafone brand was initially viewed with suspicion, but according to Fatima Alneami, one of the female vendors, this initiative has changed the perception. Both word of mouth campaigns and publicity have helped to positively reposition the Vodafone brand in Qatar.

Finally, as the women are deeply embedded in their communities, the vendors provide Vodafone with an ideal 'testing ground' for new products and service ideas. The Al Johara group considers new concepts and ideas before launching the products, which helps Vodafone to understand how to make products that are locally relevant.

Lessons learnt

- The women vendors are particularly motivated sales people because this enables them to earn an income and contribute to the welfare of their family and children.
- Thinking creatively about how to facilitate entrepreneurship within the constraints of a traditional society can open up new markets.
- Training should not primarily focus on the 'technical' details of products, but on wider empowerment and 'life skills' to build confidence in women sales agents to ask for referrals and drive sales.
- Obtaining the consent of male relatives is an important factor in achieving success.

6.5 South Africa

Population ²⁷	49,004,031
Mobile subscriptions per 100 inhabitants ²⁸	100.48
Global Gender Gap Ranking (out of 135 countries) ²⁹	14

Country summary

South Africa is the largest economy in Sub Saharan Africa with the highest per capita income (over USD12,000). It currently contributes up to 38% of Sub Saharan Africa's GDP. Nonetheless, the nation is still recovering from the effects of Apartheid. Over 59% of the population still lives on less than one dollar a day, with South Africa ranking 110 out of 172 countries in the UNDP human development index (HDI) 2010. Job creation is a major goal of the South African government.

Mobile market

The mobile ecosystem is vibrant and innovative, with one of the world's most developed mobile marketing sectors and numerous examples of local mobile innovation such as the MXit mobile messaging and social networking platform.

Key MNOs

MNO	Approx. share ³⁰
Vodafone	45%
MTN	39%
Cell C	14%

Gender and government

Historically, women in South Africa have tended to work in the household, rearing children, while men worked in mines or agriculture. However, recently, there has been progress in terms of gender equality, particularly in the public sector. For example, the Gender Equality Act was passed in 1996. Almost a third of the Members of Parliament, nine Cabinet ministers and eight deputy ministers in the government are women. In the private sector, however, the situation is less encouraging with fewer women employed at senior positions within companies. This is particularly the case in the mobile sector according to a parliamentary officer with the Commission for Gender Equality in South Africa (CGE-SA), which last year investigated the compliance of MNOs with the Employment Equity Act and found that mobile companies were not observing the provisions of the laws as they should.

MNOs and women

We spoke to Sue Kennedy, Cell C's Executive Head of Sales and Distribution, to examine the level of women's involvement in their retail channels. In addition to franchisee stores, Cell C has two main distribution channels – 'formal', where products are disseminated to larger stores via a distributor, and informal, where products move from a large wholesaler through up to five layers before reaching the vendor at the end of the chain. Regarding the organisation as a whole (including contract and temporary staff), we were advised that 46% of all employees are women compared to 54% men.

“*Women generate more sales. This is driven by the fact that women are homemakers and want to be the top sales agents in the country.*”

Sue Kennedy, Cell C

Sue Kennedy estimated that around 80% of Cell C's sales agents are women. In terms of sales agents, Sue estimated that around 80% are women. According to Sue, women tend to be good salespeople because they are highly motivated – in order to support their families and, in particular, their children. Cell C confirmed that progress had also been made towards gender equality higher up the retail chain and in other areas of the organisation. Cell C has developed some specific CSR initiatives with a gender focus which demonstrate the mutual benefits that can occur when MNOs and NGOs work in partnership on these issues.

Role of NGOs

We consulted Marthe Muller of South African Women in Dialogue (SAWID) to understand their collaboration with Cell C on an initiative to help promote women's entrepreneurship. According to Marthe, government initiatives have been put in place to improve women's employment opportunities, but many women are still largely trapped in the unskilled labour force. Women are mainly considered suitable for rather than being able to take a retail role at the end of the value chain, rather than having the opportunity to take on a more

independent and lucrative entrepreneurial role. Lack of training opportunities and geographical isolation are factors contributing to this situation. Cell C and SAWID's 'Women's Incorporated (WINC)' initiative attempts to address some of these issues.

“*Nine billion rand are being pushed into employment opportunities, but women still remain in the most unskilled sections of the labour market.*”

Marthe Muller, SAWID

In 2009, Cell C provided mobile packages to around 1,000 SAWID provincial coordinators, consisting of free airtime; value-added services (VAS) and benefits (e.g. toll-free calls to advice lines, access to specific mobile websites with financial advice, health advice) and 100 handsets. This programme helped the coordinators share experiences, improve their skill sets and enhance opportunities for entrepreneurship that went beyond basic retail roles.

The WINC programme is a CSR initiative, but according to Marthe, it has also had clear business benefits for Cell C because it raised awareness of their brand at the grassroots level and made Cell C a more competitive brand in the area.



7. General Market Overview

We introduced some general findings and conclusions drawn from the 11 countries at the beginning of this report and went on to highlight some of the main findings regarding the five key markets of India, the Philippines, Tanzania, Qatar and South Africa. In this penultimate section, we present brief analyses of the other six markets covered in this research to further illustrate the dynamics that exist between MNOs and women.

7.1 Indonesia

Indonesia has one of the highest rates of mobile penetration in the developing world. The MNO market in Indonesia is highly competitive with Telkomsel leading the market, followed by Indosat, XL Axiata and numerous smaller players. According to Andy Cipta Asmawaty of the Solidaritas Perempuan NGO, around 70% of traditional market traders are women – but the situation in the MVC is rather different.

Doni Prawata, head of Sales and Marketing at Selkomindo, a distributor for Telkomsel, estimates that only about 20–25% of retailers are women. Similarly, according to AXIS Indonesia, their employees and sales agents (both direct and indirect) are predominantly men. Again, similar to the other markets we studied, the distributors are also primarily men due to the amount of travel required for the role.

According to Doni Prawata, women sales agents are better at managing their outlets from both a financial and presentational perspective. Despite this, Telkomsel does not currently have a specific initiative to bring more women entrepreneurs into their own retailer network. The company does collaborate with an Association of Women Entrepreneurs on the SPIRIT Millennium Development Goal's (MDGs) Terintegrasi initiative, which offers training on business skills and provides access to technology to the beneficiaries of the programme. However, one of the smaller MNOs in the market, RUMA, is part of an initiative to include women in the MVC.

The RUMA Programme

VPOs facilitate sales of airtime for multiple MNOs

In other markets most initiatives aimed at bringing women into the MVC comprise of a partnership between a single MNO and an NGO. In Indonesia, an alternative model exists: RUMA (Rekan Usaha MikroAnda – [Your Micro-Business Partner]).

This initiative is run jointly by the Grameen Foundation in collaboration with Bakrie Telecom and Qualcomm's Wireless Reach Initiative. Bakrie provides the branding, marketing and training materials, log books and receipt books, while Qualcomm provides support in the areas of engineering and business development through its Wireless Reach Initiative.

The programme provides a simple 'package' of materials to VPOs, owners of phones, which can be used by different members of a community for a fee. Usually, vendors who wish to sell airtime in Indonesia must purchase a minimum value (up to USD100) per MNO, which makes the business prohibitively expensive for smaller players. RUMA helps the VPOs get around this problem by buying in bulk and then selling airtime to the VPOs for only USD23. Then VPOs resell the airtime to consumers in much smaller denominations via an e-top-up mechanism.

In addition to this basic function, Grameen (via its AppLab) also uses the basic mobile platform to provide additional services to the entrepreneurs in the programme – for example, an SMS-based alert system notifying job seekers of local opportunities matching their skill sets.

As of August 2011, around 8,000 entrepreneurs (serving hundreds of thousands of customers) have taken part in the RUMA programme and approximately 85% are women. An estimated 47% of micro-entrepreneurs who take part in the programme for more than four months are able to nearly double their income.

7.2 Bahrain

We spoke to Viva Bahrain about the role of women in their retail networks. Since it is a small market, there are only two layers in the distribution network – Viva itself and a single distributor that supplies retailers. Overall, the company employs predominantly men – about 80% of their employees. However, more women tend to be employed in Viva shops and call centres. None of the main MNOs in Bahrain are currently promoting women's inclusion in their retail networks specifically, although Viva Bahrain did support a more general women entrepreneurship programme, Women Association for Starting Investment (WASI) in 2009.

7.3 Ghana

We interviewed Stanley Okoh of Tigo Ghana to assess the prevalence of women in Tigo's retail network. In terms of direct employees, men make up around 70% of the Tigo workforce – but again, at the retail end, which includes Tigo cash and insurance agents, the majority of approximately 90,000 direct and indirect retailers are women. Higher level distributors are mainly men due to the nature of the work which involves long-distance travel to more remote parts of the country.

According to Stanley, Tigo monitors the performance of its retailer networks on a qualitative basis. The impression they have is that women are better at cash management than men. We held focus groups discussions amongst the women involved in the mobile business itself and they corroborated these findings: they advised us that distributors actually make more effort to supply them with stock as compared to their male counterparts because they are more trustworthy and better at selling.

Some women mentioned that they had been assisted in starting up their businesses by NGOs supplying credit for the initial purchase of stock. Similarly to this Tigo is involved in a scheme to support poor rural women who have migrated to Accra to take employment as porters.

They provide health screening and mosquito nets as well as support and training to help them increase and diversify their income by taking up mobile retailing in addition to manual labour.

7.4 Nigeria

Nigeria is Africa's most populous country and has overtaken South Africa to become the continent's largest mobile market with over 90 million subscribers. Nonetheless, penetration only stands at just over 55%, indicating continuing growth potential – although this lies mainly in rural areas which are relatively expensive to reach. MTN, Globacom and BhartiAirtel are the largest MNOs in the market, although there are numerous smaller players including Etisalat and Mtel.

We consulted MTN to gain a general overview of their retail network in Nigeria and the involvement of women therein. The majority of vendors are women (approximately 60%), where start-up capital requirements are low. Only 5,000 naria (N) (around USD31) is needed to become a vendor. However, further up the value chain, men dominate, partly because of the resources required to operate as dealers – N20 million (around USD125,000) is needed to make a single order at this level along with a special permit from the Nigeria Communication Commission.

We also spoke to a number of women involved in the mobile trade, most of whom sell mobile products as part of a range of other products in their existing business ventures. As one would expect in a growing mobile market, many women entered the trade due to customer demand. The women we spoke with mentioned the benefits of working with microfinance institutions for obtaining concessional loans to start their businesses, which are similar to the MTN Foundation's and International Finance Corporation's (IFC) Rural Telephone Project.

MTN Foundation Rural Telephone Project

VPO programme

Working in partnership with the IFC and the Growing Business Foundation, this project brings the IFC's 'Village Phone' model to the Nigerian market. Similar to the Grameen-supported RUMA programme in Indonesia, the project offers rural entrepreneurs micro-loans and 'starter packs' to help kick-start their mobile vending businesses – and offers MTN access to a relatively untapped rural market.

Under the scheme, the MTN Foundation provides beneficiaries with recharge cards, a mobile phone, an antenna, a solar charger, MTN promotional materials (parasol umbrella, table, chair, banner etc.) and a week's training in basic business skills such as accounting, customer service etc.

Rather than selling airtime to end users, in this instance the vendor sells access to their own handset – it is in essence a 'village phone' accessible to anyone. To date, 4,500 beneficiaries, predominantly women, have participated in the project, increased their incomes and expanded their business skills.

7.5 Côte d'Ivoire

We spoke with MTN and found that, similar to the other African markets covered by this study, men dominate higher up the distribution network, while there is a greater proportion of women at the retail end. Women do not have much capital and thus are limited in their ability to become strategic dealers. MTN does not currently have any specific initiatives geared towards promoting women's inclusion in the MVC, although they do operate CSR initiatives – for example, through a partnership with the United Nations Development Programme (UNDP) which is aimed at reducing female poverty in rural areas.³¹



7.6 Uganda

“ There is a mentality that women in Uganda aren't meant to work. They are supposed to sit at home and wait for their husbands, take care of the children and the family. ”

Sen Henry, Pride Microfinance

In Uganda, the mobile ecosystem is not as advanced as in neighbouring Kenya, although a number of brands have nascent Mobile Money offerings (e.g. Airtel and UT). Vendors in the indirect channel tend to be women – around 70% is the estimate of one distributor we spoke to. However, the benefits of having predominantly women as sales agents were not recognised by one major MNO we consulted. The middle layers of the distribution network also consist of mostly men. We spoke to women vendors who explained that this was because the entry costs were prohibitive and they were unable to travel the long distances required by this role.

However, Mobile Money services are providing new opportunities for women entrepreneurs in Uganda. One distributor we spoke to had been involved in an initiative designed to increase the number of women Mobile Money agents. The project was successful on two fronts: more women are now involved as agents and the distributor has also benefited through increased revenue. Similar to the other African markets covered by this study, women vendors in the capital, Kampala, mainly use the income generated from mobile products directly and are proud of their customer service skills.



"My name is Susan Wagaba. I am a 26 year old, married with three children. My husband is a carpenter and I run a small kiosk that mainly deals in [the] sale of airtime and SIM cards. However, proceeds from this business are barely enough to cater for my family's needs so I run

other side-businesses: I operate a payphone [and] sell phone cases and secondhand clothes to supplement my income.

It was easy for me to get into business since it did not require a lot of initial capital. For instance I did not require a shop to set up the business. All I needed was a wooden box, a stool and 200,000 shillings (USD75) to buy the airtime. My friend loaned me the money. One needs strategy to succeed in this business. I buy from the big distributors instead of small dealers to improve profit margins.

Being a woman I feel I am better placed than my male counterparts in this business: we Ugandan women are very humble towards men so they prefer buying from us than from other male vendors. For instance, we usually scratch the cards for our customers which our men normally don't do. Men are the main buyers of airtime so it is a big plus for us. The other thing is that women are more trusted than men. In this era of fake vouchers people will naturally prefer to deal with women rather than with men.

Business does not come without challenges. My key problem is security. There are a lot of criminals in this area. Every evening I have to carry all my remaining stock and cash with me since it would be stolen if I left it behind. One day the thieves waylaid me and took all my day's earnings and my stock away. I am looking forward to opening my own bank account and using Mobile Money to store my money safely so that thieves cannot take it."

8. Conclusions

We have documented that mobile operator-led initiatives which bring more women into the MVC are beneficial, both to the participants and the MNOs involved. However, we have also found that there is hardly any literature available on this topic and the number of initiatives is limited and they are mostly in their formative stages. There is certainly room and scope for operators to do more in this respect to integrate women entrepreneurs not only at the end of the retail chain, but to ensure that women are able to participate in the higher levels of the value chain where margins are much higher, training opportunities better and working conditions safer.

As demonstrated across the African case studies, already a high proportion of small-scale mobile vendors in the mobile retail chain are women, but they are not able to register their businesses, scale them up or participate in the higher levels of the value chain – for example, as distributors.

Based on the findings of this study, we present below our key recommendations for the implementation of future programmes – either by MNOs independently or in conjunction with other stakeholders or by others with an interest in promoting women's entrepreneurship in developing and emerging markets.

MNOs and distributors – collect statistics to build a business case

Throughout this study we heard numerous accounts from distributors, vendors and other stakeholders highlighting the benefits of women sales agents, but reliable statistics on this subject were hard to come by. Nevertheless, this type of data is critical when building an internal business case. We therefore wish to encourage MNOs and distributors to start collecting data on the performance of their retail agents from a gender perspective.

Help women vendors to scale up and generate better margins

Many women are already involved in the MVC in Africa, but they generally tend to operate micro-businesses, frequently lacking the capital to expand. For some the small scale and convenience is a benefit, but for

those who wish to grow their business, there are very limited opportunities. Training programmes should be developed for these women that incorporate business training, access to capital and confidence building measures. Governments, NGOs and MNOs themselves can work to address these needs.

Form multi-stakeholder partnerships

The case of Sanchar Shakti in India provides an excellent example of a variety of different entities

(local and national government, NGOs, SHGs, MNOs, content providers) coming together in a programme aimed at supporting women's economic empowerment. While coordination between the many parties may be challenging, the results could not be achieved by any one sector on its own. In addition and on a smaller scale, MNO-NGO collaboration in a joint programme can bring about significant results in terms of tangible economic opportunities for women and increased sales for the operator.



Appendix A: Index of Case Studies

This report is based on an analysis of a wide range of data sources, interviews, marketing materials and other documents across 11 different markets. As part of this analysis, we discussed various specific initiatives where mobile operators have included women in their retail networks in a targeted way. For ease of reference, they are listed here along with a reference to the location of the detailed case study.

Initiative	Country	Brief Description	Page
Trader Project	Anonymised ¹	Pilot project intended to raise awareness of MNO brand and to communicate its benefits in order to penetrate a new market.	11
The Sanchar Shakti Programme	India	Partnership between Vodafone and ASP (an NGO) under the aegis of the government's <i>Sanchar Shakti</i> programme, which trains women to become Vodafone retailers.	17
HiH/Uninor Project	India	Partnership between Uninor and HiH (an NGO) which has created an all-female distribution channel for Uninor using the network of HiH 'citizen centres'.	18
Hapinoy Stores	Philippines	MNO Smart, working with a local social enterprise and microfinance institution has created a network of <i>Hapinoy stores</i> enabling penetration of the BoP market.	20
M-Pesa Women's Empowerment Initiative	Tanzania	Vodacom Foundation works with local government to provide female entrepreneurs with marketing and product training as well as loans to kick-start their businesses.	21
Technoserve, Tigo and Vodacom	Tanzania	Technoserve is working with Tigo and Vodacom to help develop mobile services for the agricultural sector as part of a broader programmatic objective of helping promote entrepreneurship as a route out of poverty.	22
The Al Johara Initiative	Qatar	100% Qatari female channel created by Vodafone Qatar which has facilitated entry into the previously hard to access female market.	23
The Ruma Programme	Indonesia	Working with the Grameen Foundation and Qualcomm, provides female entrepreneurs with a starter pack and training to become 'village phone operators'.	25
MTN Foundation Rural Telephone Project	Nigeria	Takes the World Bank (IFC)'s successful 'village phone' model to the Nigerian market, providing entrepreneurs with training and initial micro-loans to enable them to start a business.	26

Appendix B: Index of Pen Portraits

In order to get an in-depth appreciation of the experience of the women involved in the MVC, we carried out focus group discussions with women in eight of the countries covered in this study.³² From our discussions with these women, we created 'pen portraits' drawn from the real-life experiences of the entrepreneurs whom we spoke to. These portraits encapsulate the experiences of working as women retailers of mobile products in a selection of the markets covered.

Name	Country	Brief Description	Page
Pavitra	India	Runs a general store with her husband and began stocking mobile products due to customer demand.	16
Sherly	Philippines	Operates a loading station alongside a food stall business, focused on electronic top-ups.	19
Marion	Tanzania	Works in a small 'one stop shop' offering a variety of mobile products including M-Pesa.	20
Susan	Uganda	Has a kiosk in a taxi park selling mobile products alongside a payphone.	27

Research Summary and Geographical Coverage

Name	Desk research	Focus Group Discussions:		Interviews			
		Women	Men	MNOs	Government	NGOs	Distributors
Indonesia	Yes			1	1	2	1
India	Yes	3	1	2	1	1	1
South Africa	Yes	1		2	1	1	
Philippines	Yes	3	1	1	1	2	1
Qatar	Yes	1	1	1	1	1	2
Tanzania	Yes	3	1	1	1	1	2
Uganda	Yes	2		1	1	1	2
Bahrain	Yes			1			
Ghana	Yes	1		1		1	
Nigeria	Yes	1		1			
Côte d'Ivoire	Yes			1			

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Endnotes

1. This report is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of the Cherie Blair Foundation for Women and do not necessarily reflect the views of USAID or the United States Government.
2. Average across the Philippines, Ghana, Indonesia, Nigeria, Côte d'Ivoire, India and South Africa according to representatives of MNOs we consulted.
3. This qualitative finding was validated by data supplied by a large Indian MNO: based on approximately 2,000 stores which, assuming 3 staff per store, equates to 4,000 male and 2,000 female sales agents. 'High productivity' agents are defined by the MNO as those who process customer enquiries rapidly and efficiently.
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6. The monthly income figures are based upon estimates by women vendors we consulted in the Philippines and Tanzania. In Tanzania, we were told that the approximate monthly income ranges from USD42 to USD298 depending on the location of the outlet. In the Philippines, vendors estimated incomes to be approximately USD69 from scratch card sales and around USD139 when also including Mobile Money transfers.
7. While we have taken care to present the latest figures on each market included in the study, the mobile industry is an extremely dynamic space and it is possible that some of the facts/statistics may have become altered by the time this report goes to print.
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About the Cherie Blair Foundation for Women:

The Cherie Blair Foundation for Women provides women with the skills, technology, networks and access to finance they need to become successful small and growing business owners, so that they can contribute to their economies and have a stronger voice in their societies.

www.cherieblairfoundation.org



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