

Accelerating digital and financial inclusion for women

The gender gap is not going to close on its own. Its root causes are driven by a complex set of social, economic and cultural barriers. These obstacles can only be overcome with targeted intervention by all stakeholders. It's not a simple task, but it is imperative that we meet the challenge head-on. With concerted action and by working together, we can make significant strides to address the gender gap.

The Opportunity



We have an opportunity to contribute to the achievement of

gender equality and empowerment

of all women and girls through mobile.



Mobile can make women

more connected, safer.

and able to access services such as health and financial services.



But there is a significant

gender gap in mobile phone ownership and use,

particularly for more transformational services like mobile internet and mobile money.



Closing the gender gap also represents a

significant market opportunity

for the mobile industry and can spur economic growth.

What we need

To close the mobile gender gap we need to address issues of gender equality and **social norms** and focus on:



Usability and skills

including of handsets and services and addressing a lack of awareness and understanding



Accessibility

including to quality network coverage, handsets, electricity, agents and formal IDs



Safety and security

including addressing harassment, theft, fraud and security



Affordability

including handsets, tariffs, data and transaction fees



Relevance

of policies, content, products and services

How to get there



Our top 3 recommendations for

the mobile industry

Understand your gender gap and the women in your market by conducting consumer insights research and collecting and analysing gender disaggregated data



Our top 3 recommendations for

development community

Embed activities that **drive women's mobile access and use** in your initiatives



Our top 3 recommendations for

policy makers and regulators

Ensure appropriate policy and regulation to lower access barriers for women



Make women **part of your business strategy** including setting KPIs to target women

Invest in **research** to better understand women's mobile access and use and how to reduce the gender gap Promote **gender equality in education** and invest in programmes that improve digital literacy for women and girls

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Ensure your products, services, marketing and distribution consider **women's needs** and the barriers they face to mobile access and use

Raise awareness of the barriers to women's mobile access and use

Improve women's safety on mobile through effective policies and strategies including legal frameworks and awareness campaigns



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GSMA Connected Women aims to reduce the gender gap in mobile internet and mobile money services and unlock significant commercial and socio-economic opportunities.

There is a significant gender gap in mobile phone ownership and use in low- and middle-income countries, particularly for life-enhancing services like mobile internet and mobile money. Closing this gender gap has the potential to unlock substantial benefits for women, their communities as well as the mobile industry and the broader economy. If mobile operators in low- and middle-

income countries could close the gender gap in mobile ownership and mobile internet use, this would generate an estimated incremental revenue of \$15 billion over the coming year.

GSMA Connected Women works with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Together we can unlock this substantial market opportunity for the mobile industry, deliver significant socio-economic benefits and transform women's lives.



The Connected Women Commitment Initiative

Closing the gender gap requires targeted intervention by all stakeholders. As part of the Connected Women Commitment initiative, mobile operators are committing to reduce their gender gap in mobile internet and mobile money services and accelerate digital and financial inclusion for women. By May 2018, 36 operators had made 51 commitments to reduce their gender gap in mobile internet or mobile money services.

