Mobile and Women

An impact pathway exploring the role of mobile technology in women's empowerment

February 2012



What is an impact pathway in the context of Mobile and Women?

What is an Impact Pathway?

An impact pathway is a logical framework used to measure inputs, outputs, and outcomes against stated activities or occurrences. In particular, it illustrates a 'theory of change', demonstrating how access to mobile services for development can bring about short, medium, and long term change that improves lives.

Impact pathway for Mobile and Women

The impact pathway for Mobile and Women explores how underserved women in developing countries can be empowered through the ownership and effective usage of mobile phones, and how access for women to life-enhancing mobile services can lead to economic advancement and enhanced power and decision-making abilities. To test this theory of change, the GSMA mWomen team commissioned PwC to undertake a review of relevant literature covering leading initiatives, programs, and deployments known to be taking place. Data from the literature review has been captured and catalogued against indicators defined within this Mobile and Women impact pathway. By highlighting where concentrations of data exist, as well as gaps, the pathway can serve as a repository of information that can be used by development practitioners, donors, academics and mobile network operators (MNOs) alike.

Key stages for populating the pathway

- **Develop draft pathways:** The GSMA mWomen team and PwC designed a blueprint pathway and identified key indicators related to women's economic advancement, power and decision-making.
- **Define literature:** GSMA mWomen identified key literature (through December 2011) to use to catalogue quantitative and qualitative development results to be populated in the impact pathway.
- **Review literature:** A team of researchers from PwC undertook a review of the literature provided to extract and tag all relevant data points and categorise according to the agreed development outcome indicators.
- **Summarise results:** The results communicate concentrations of outcome results as well as gaps.

Impact Pathway: Key Definitions

Situational analysis – context

The 'situational analysis' describes the key challenges faced by women who are unable to own and effectively use mobile phones and the barriers faced by the mobile industry in providing services for underserved women. Against this backdrop, it describes the opportunity to address this market failure both in terms of women's empowerment and market growth.

Enabling initiatives –inputs

The 'enabling initiatives' column describes activities carried out by key stakeholders that help to create the market environment that supports women's empowerment via mobile phones. This relates to both supply side inputs, such as mobile industry investments and service content creation, as well as demand side inputs, such as assisting women to effectively use and access mobile phone services.

Ownership and effective use – outputs

'Ownership and effective use' describes the outputs that are the result of enabling initiatives. These relate to opportunities generated for women to own and effectively use mobile phones, as well as their ability to access various life-enhancing services related to health, learning, financial services, among others. Overcoming barriers to women's mobile phone usage and access to life-enhancing mobile services is a key condition to realising development outcomes.

Development Outcomes – Women's economic advancement & power and decision-making

Short-term

Short-term outcomes refer to immediate or knowledge-related outcomes characterised by changes in awareness, feelings, skills, attitudes or motivations.

Medium-term

Medium-term outcomes refer to action-related outcomes characterised by changes in behaviours, practices, policies or procedures.

Long-term

Long-term outcomes or changes in conditions are characterised by changes in situations, which can include environment, social conditions, economic conditions and political conditions.

Messages from the detailed literature review

Summary

The literature review covered 79 sources of data including reports, articles, and websites published by academics, NGOs, development organisations and MNOs amongst others.

Over 350 data points relating to mobile phones, women and development were identified. This included both quantitative and qualitative data that was categorized as being either (1) input, (2) output or (3) outcome specific.

The full impact pathway, along with the total number of data points, is shown on the next page.

Dominant themes

The below themes are drawn from the evidence featured across the 79 articles reviewed, providing an indicative sample of emerging issues:

- **Ownership:** Ownership and effective usage of mobile phones have a corresponding impact on women's empowerment by enabling women to draw on life-enhancing mobile services, identify and act on income-generating opportunities and increase their overall autonomy and wellbeing.
- **Human development:** From a human development perspective, women are actively using mobile phones to access a variety of life-enhancing content, including content specific to health, literacy and financial services.
- **Wealth creation:** A prominent outcome area relates to economic advancement, where market information and business-skills are used by women to start or grow local businesses, as well as to reduce costs, increase revenues and create jobs.
- **Gender equality:** Enhanced power and status for women at the individual, family and community levels through mobile phone use is influencing improvements in overall gender equality.
- **Unintended outcomes:** While common themes related to negative unintended outcomes were not identified, issues surrounding marital conflict, curbed autonomy, and invasion of privacy surfaced. It is noted that the number of data points relating to unintended outcomes were a small proportion of the total number of data points identified.

Future inquiry

While the evidence generated provides interesting insight into the analysis and evaluation conducted to date, it also raises valuable questions for the mobile industry and development community to further explore:

- **Areas of greatest need:** How can mobile technology be used to better target underserved women where the need is greatest and a business opportunity exists?
- **Scaling the benefits:** How can successful pilots be scaled to expand the benefits as well as serve as catalytic models for rapid deployment?
- **Long-term results:** While short-term outcomes featured prominently in the data points identified, factoring in wider macro-economic impact over time will be important in evaluating long-term trends and evidence.

Impact Pathway – Mobile and Women

Situational analysis – context

Context

Despite the rapid growth in mobile telephony in low- and middle-income countries in recent years, women are 21% less likely than men to own a mobile phone. This has given rise to a mobile phone 'gender gap', where there are 300 million fewer female mobile subscribers than male subscribers in low- to middle-income countries. As a result, women are less likely to reap the benefits of using mobile phones, such as gain economic opportunities and to empower themselves at the household level, community level and beyond.

Key challenges

Underserved women users

The following outlines the key barriers that underserved women in developing countries face in owning and effectively using mobile phones which have contributed to the mobile phone gender gap:

- Cost of ownership, including the price of handsets, services and charging
- Perceived lack of need for mobile phones
- Cultural barriers, including traditional attitudes towards women's ownership of productive assets
- Fear of technology, lack of technical literacy
- Lack of basic literacy
- Lack of decision-making power
- Availability of substitutes (fixed lines, telecentres etc)

Mobile industry

The following outlines the key challenges faced by the mobile industry in providing services to the underserved women's segment:

- Lack of in- depth research on underserved women
- Need for vetted quality life–enhancing mobile content
- Competing corporate priorities

Opportunity

By overcoming the barriers to effective use and ownership of phones by underserved women, women obtain distinct benefits in terms of access to education, health services and financial services, among others, thus empowering women. Women's empowerment, as facilitated by mobile phones, is also related to a host of positive outcomes on families and communities, reinforcing the idea that access and effective use of mobile phones provides a conduit through which positive social outcomes can be realised.

Furthermore, the market opportunities associated with closing the mobile phone gender gap are substantial: additional revenues for MNOs are estimated to be $13 billion.

Enabling initiatives – inputs

Public-private partnerships 2

- Research and communicate the value of providing life-enhancing mobile phone products services to underserved female segment in developing countries.

Policymakers 1

- Government strategy and policy that incentivises mobile industry to serve women (i.e. through USO funds)

Mobile industry 29

- Services developed specifically for underserved women
- Mobile phones promoted as a life-enhancing and income-generating tool
- Financial assistance to women to enable ownership

Civil society (NGOs, media etc) 14

- Financial assistance to women to enable ownership
- Campaigns/partnerships to improve basic and technical literacy
- Lobbying to improve access to mobile phones for women

Donors and development community 8

- Financial assistance for underserved female customers
- Campaigns to improve basic and technical literacy
- Funding of enabling initiatives

Ownership and effective use – outputs

Increased ownership 9

- More women reporting owning mobile phones

Basic communications services 8

- Text messaging/SMS
- Voice calling

Income-generating tools 24

- Market information
- Business skill and entrepreneurship development

Financial services 11

- Mobile remittances
- Mobile banking/savings accounts
- Improving financial literacy

Learning services 9

- Literacy and numeracy skills
- Life skills

Health and wellness services 29

- Advice on maternal health, child health, sexual health, nutrition
- Mobile health monitoring
- Family planning
- Financial services to support health

Social services 29

- Support groups
- Human rights awareness
- Legal advice
- Crime reporting (i.e. domestic abuse)
- News and current affairs

Entertainment & media services 3

- Games
- Internet

Outcomes

Development Outcomes and Impact – Women's economic advancement & power and decision-making

Short-term

Increased communication 20

- Women more frequently communicate with friends and family
- Business networks/communications strengthened

Increased efficiency 17

- Time/money saved in personal context
- Time/money saved in business context

Increased access to employment, market and business information 9

- Women aware of business information, opportunities and strategies
- Women who are aware of job opportunities

Increased confidence 17

- Confidence in a business and social context
- Sense of physical and financial security
- Feeling safer due to having a mobile phone at hand in case of emergency.

Increased skills and knowledge from life-enhancing services 16

- Basic literacy and numeracy skills
- Financial literacy
- Health

Medium-term

Increased personal autonomy and mobility 13

- Women more able to make independent decisions
- More women having the power to make financial decisions

Reduced personal autonomy and mobility 12

- Invasion of women's privacy (e.g. monitoring phone conversations)
- Husbands prohibiting wives to own mobile phone

Increased opportunities for income generation 23

- Women are able to start or grow their own businesses
- Women reporting increased ease of transacting business

Improved wellbeing 19

- More women with own bank account
- Increased remittances to women
- Women able to afford better healthcare

Reduced wellbeing 5

- Women subject to mobile phone theft
- Women subject to harassment

Increased female leadership in the household 8

- More influence in household decision-making due to higher earning power
- Higher share of household income provided by women
- Greater control over household income, savings and expenditure

Marital conflict 16

- Quarrels with husband over mobile phones
- Women experiencing domestic violence over mobile phone usage

Increased civic participation 6

- Women taking part in political processes and community affairs

Long-term

Increased economic expansion and financial capital accumulation 13

- Improved performance of female-headed businesses
- Increased female income and savings
- Increased female asset ownership
- Risk resilience

Improved standard of living 9

- Women feeling their lifestyle has improved
- Improved household standard of living
- Lower crime rates against women

Improved social fabric 3

- Stronger community networks/bonds

Improved gender equality 11

- Fair access to productive economic resources and opportunities
- Equality of pay and treatment
- Greater respect for women in the community
- Education attainment of women and children

Key

Indicator # (no. of data points)

- Examples of measurements

This review was made possible through the generous support of the United States Agency for International Development (USAID) and the Australian Agency for International Development (AusAID).



This publication has been prepared for general guidance on matters of interest only, and does not constitute professional advice. You should not act upon the information contained in this publication without obtaining specific professional advice. No representation or warranty (express or implied) is given as to the accuracy or completeness of the information contained in this publication, and, to the extent permitted by law, PricewaterhouseCoopers LLP, its members, employees and agents do not accept or assume any liability, responsibility or duty of care for any consequences of you or anyone else acting, or refraining to act, in reliance on the information contained in this publication or for any decision based on it.

© 2012 PricewaterhouseCoopers LLP. All rights reserved. In this document, “PwC” refers to PricewaterhouseCoopers LLP (a limited liability partnership in the United Kingdom) which is a member firm of PricewaterhouseCoopers International Limited, each member firm of which is a separate legal entity. ML3-2012-02-22-18 53-MA_Mobile and Women