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BUSINESS
LEADERSHIP FOR
AN INCLUSIVE
ECONOMY

Women's Economic Empowerment in Sub-Saharan Africa

Recommendations for Business Action



About this Report

This report seeks to mobilize greater private-sector action to advance women's economic empowerment in sub-Saharan Africa (SSA). It highlights key challenges facing women in SSA and offers companies operating in the region recommendations on how to promote women's economic empowerment through their own actions and by enabling and influencing others. In addition to this report, this research includes three industry briefs providing specific insights and recommendations for companies in the [apparel](#), [mining](#), and [mobile telecommunications](#) sectors.

Our findings build on evidence that companies can receive clear business benefits from inclusive economic growth and gender equality, and that the private sector, alongside other actors, has a key role in advancing women's economic empowerment. This paper promotes a holistic private-sector approach to women's economic empowerment that addresses the underlying systemic factors inhibiting women from achieving their full potential at work and in other aspects of life. Our recommendations prioritize areas where companies are likely to have the greatest positive impact on economic empowerment of women as employees, as participants in the value chain (direct suppliers, distributors, entrepreneurs, and customers), and as community members.

Our research methodology included a literature review, key informant interviews, and primary research conducted in the field. While our research looked at SSA as a whole, our primary research focused on three key countries: Ghana, Kenya, and Tanzania. We used this field research to test findings at a country level and to provide illustrative examples of women's experiences, with potential relevance to other SAA countries. However, we recognize that women's experiences, local governance capacity, and economic development vary enormously across SSA, and that we cannot capture the unique situation in each country within the scope of this project.

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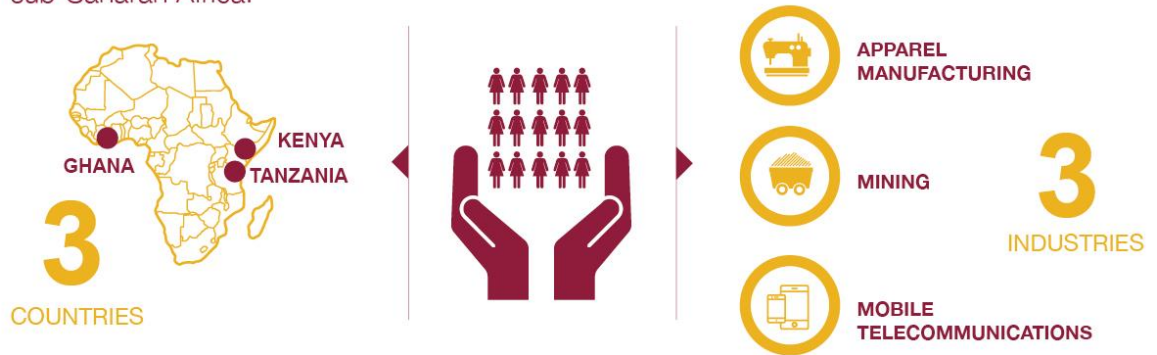
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AT A GLANCE

Research Focus

With support from the William and Flora Hewlett Foundation, we conducted research to promote private-sector action and support for women's economic empowerment in sub-Saharan Africa.



Building Blocks of Women's Economic Empowerment in Sub-Saharan Africa

We take a holistic approach to understanding women's economic empowerment and use 12 building blocks to address the economic, social, cultural, and political barriers facing women in sub-Saharan Africa.

 Cultural Norms and Expectations	 Safe and Equitable Employment Opportunities	 Access to and Control Over Economic Resources and Opportunities
 Education and Training	 Social Protection and Childcare	 Control Over Reproductive Health and Family Formation
 Freedom from the Risk of Violence	 Voice in Society and Policy Influence	 Freedom of Movement
 Corruption and Transparency	 Affordable and Reliable Energy	 Climate Change Resilience

What Can Companies Do?

To enhance women's economic empowerment in sub-Saharan Africa, companies can use BSR's "Act, Enable, Influence" framework.

Act, Enable, Influence



ACT by making changes that are within the company's direct control. This includes company policies, practices, communications, and investments that affect women along the value chain.



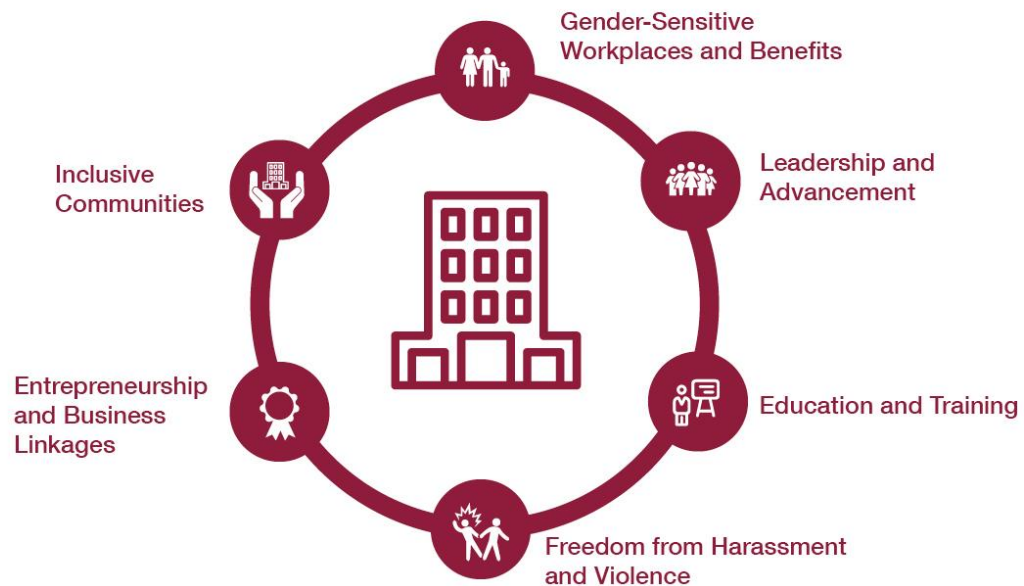
ENABLE by supporting, incentivizing, and investing in other actors such as NGOs, business partners, and key stakeholders to accelerate women's empowerment.



INFLUENCE by advocating and sharing knowledge and expertise with government and other stakeholders to drive policy change and transform the industry.

Recommendations for Business

Our research revealed six areas where any company—regardless of industry—can take action to advance women's economic empowerment in sub-Saharan Africa.



Executive Summary

Women's economic empowerment is widely recognized by governments, international development institutions, and businesses globally as essential for human progress, thriving economies, and business success. This is why gender equality and women's economic empowerment are key priorities in the 2030 Sustainable Development Agenda.

In sub-Saharan Africa (SSA), women face deeply rooted obstacles to achieving their potential at work and in other aspects of life. Not only does persistent gender inequality affect women, it impedes economic and social progress in the region. As the African Development Bank has stated: "Eliminating gender inequality and empowering women could raise the productive potential of one billion Africans, delivering a huge boost to the continent's development potential."¹

This report seeks to mobilize greater private-sector action to enhance women's economic empowerment in SSA. **This research draws on insights from three industries—apparel, mining, and mobile telecommunications—with a specific focus on how these sectors affect women in Ghana, Kenya, and Tanzania.** In addition to this report, we have written briefs on each of these industries, providing insight on the specific challenges facing women engaged in these sectors and recommendations for companies to promote women's economic empowerment in their operations and across their value chains in SSA.

KEY INDUSTRY FINDINGS

Business has a key role to play in advancing women's economic empowerment in SSA. The apparel, mining, and mobile telecommunications industries—especially the large and multinational companies—are important because they generate employment and have diverse and far-reaching impacts on communities through their operations and value chain activities. In addition to their human rights obligations, companies increasingly view women's economic empowerment as a core part of their mission and values, and they have a business interest in ensuring that women employees, suppliers, distributors, and customers succeed.

What follows is a high-level summary of what our research revealed about these three sectors:

Apparel: Many global apparel brands are expanding their sourcing from SSA, particularly in East Africa, and these companies want to apply lessons learned from other major sourcing regions to ensure that human rights, safe working conditions, and women's empowerment are priorities.

While the apparel manufacturing industry generates formal employment opportunities for many women in SSA and globally, women are often found in low-level jobs and lack the channels (and self-esteem) to voice their concerns. Low wages make it difficult for women to meet their basic needs, especially in the face of rapidly rising living costs in many SSA cities. Our research reinforced the need for brands to work with suppliers to prioritize labor rights, reduce workplace risks, provide clear career pathways, and

¹ African Development Bank Group, 2015.

strengthen access to quality childcare and health care. These steps will help the region establish itself as a responsible sourcing destination.

Mining: While the mining industry contributes greatly to the GDP in many SSA countries, women rarely benefit from this contribution, and they often bear the greatest risks from business activities. Limited education, skills, and access to information—combined with an industry that is dominated by men and can be culturally unwelcoming to women—makes it difficult for women to break in, especially in technical jobs. In some cases, women face outright discrimination. In other cases, they have to navigate work environments, equipment, and facilities that are not designed with women in mind, including basic sanitation facilities. Women in mining communities face a high risk of harassment and gender-based violence due to social disruptions brought on by the industry, and they struggle to avail themselves of economic opportunities in mining value chains.

Mobile telecommunications: The mobile telecommunications industry and broader information and communications (ICT) sector has helped advance gender equality by enhancing access to opportunities, information, and services, particularly for women customers and distributors. However, gender gaps in education levels—particularly in science, technology, engineering, and math (STEM) fields—make it difficult for women to secure technical and high-level positions. While industry leaders are becoming more aware of the need for family-friendly workplaces, working mothers still struggle to balance work and household responsibilities. And although the mobile telecommunications value chain has helped create jobs for women as sales agents and retailers, low margins, difficulties accessing finance, and high security risks make it difficult for women to grow their businesses.

RECOMMENDATIONS: SIX AREAS FOR BUSINESS ACTION

While our research focused on three distinct industries, our analysis across these industries offers insights and opportunities for the broader business community to support women's economic empowerment in SSA. From our research, three overarching insights emerged on the role of business in women's economic empowerment in SSA. These insights informed our six recommendations on practical actions for any business operating in SSA.

First, women in the workforce, regardless of industry, face many common challenges. Despite some differences in the way the apparel, mining, and mobile telecommunications industries affect women, women across these sectors face many common challenges to economic advancement. This includes the need for additional education and training for career progression, a lack of female role models, the absence of good childcare options and decent maternity leave, and risks to their personal safety and security. Although some women have made it into senior business roles, women are more frequently found in lower-paying, vulnerable jobs, which exacerbates many of these challenges. These commonalities mean that there is a lot that can be shared and learned across industries on these challenges and how to tackle them.

Second, for women to be economically empowered, it will take much more than a job. Women are already very active economic participants in SSA, but their contributions are not always recognized, rewarded, or encouraged. Investments in economic empowerment should give women the resources, opportunities, protections, and skills they need to achieve their full potential and decide what they want to do with their lives. Women, particularly if they are from low-income households, face a range of systemic barriers, including entrenched poverty; poor access to housing, finance, and health services; and social norms dictating “acceptable” jobs for women and forcing women to take on a heavier share of domestic

responsibilities. Therefore, companies need to go beyond a narrow focus on economic participation and identify ways that they can shift cultural norms and societal expectations, improve infrastructure, and strengthen the rule of law and governance systems that can support greater access to information, services, and opportunities for women.

Third, to address systemic challenges, companies will need to partner locally and globally. The systemic nature of the challenges to women's economic empowerment in SSA requires companies to partner with a wide range of organizations, including local grassroots women's organizations, development finance institutions, local governments, public health care providers, and industry peers. Companies will need to consider all of the levers they have to drive change. This includes actions they can take as an employer and business partner, as well as actions they can enable and influence in the wider economy. For example, companies can advocate that governments remove laws restricting women's land ownership, or they can channel funds into organizations or programs that support women's education and entrepreneurship. Companies can use their convening power to bring together local organizations or industry peers to share best practices and develop a common vision for gender equality for workers or other women engaged in their value chain.

Building on these insights, our research revealed six practical areas where companies, regardless of industry, can make significant progress in advancing women's economic empowerment in SAA. These areas include:

1. Gender-Sensitive Workplaces and Benefits

All of the industries we studied struggle to create workplaces that enable women to achieve their potential. This is particularly true for historically male-dominated industries like mining and ICT, which includes mobile telecommunications. In these industries, gender segregation in job roles is common and has made it difficult for women to break into more technical roles that may be seen as unsuitable for women.

To address this, companies should focus on building a more inclusive company culture. This requires improvements to policies and practices, as well as a clear commitment to diversity and inclusion by male and female business leaders. Companies should also ensure that workplace environments and benefits meet women's needs. Companies can do this by creating flexible work arrangements to accommodate working parents, strengthening channels for women to express their concerns, and investing in quality childcare. Given how health affects worker productivity and absentee rates, companies should improve access to quality, affordable health care through onsite clinics or by supporting local health providers. Companies also can work with unions to advocate for collective agreements that create more gender-sensitive workplace environments and benefits.

2. Leadership and Advancement

Although women are extremely active in SSA economies, they are typically found in the lowest-level positions and face structural and cultural barriers to advancement. Our research revealed that many lower-income women did not see a career path in their industry. While there are a few examples of women in executive roles in companies in SSA—especially in mobile telecommunications—the lack of role models and mentorship opportunities exacerbates challenges related to advancement.

Companies should ensure that promotion and recruitment processes are fair and transparent, and they should take steps to reduce unconscious bias that may contribute to discrimination. Companies can encourage informal and formal leadership opportunities to help women build self-esteem and develop tangible leadership skills. Companies also can support initiatives outside the workplace, such as women's networks and associations.

3. Education and Training

Throughout Africa, women's lower education levels limits their access to career opportunities, particularly in higher-paying technical or leadership roles. Companies can use numerous levers to strengthen education and skills for girls and women. Although many companies provide on-boarding training, more investments are needed in job-specific training at different points in a woman's career, as well as life-skills training in the workplace. By sponsoring technical training and internships for young women, companies can help develop a pipeline of skilled workers. Companies also can advocate for greater public investments and incentives to keep girls in school and encourage their interest in STEM subjects.

4. Freedom from Harassment and Violence

Sexual harassment and violence are pervasive, and there are widespread concerns about under-reporting and a lack of remedy. Companies need to invest in policies and procedures to protect women from sexual harassment, create secure channels to report incidents, and ensure that such incidents are handled fairly and result in disciplinary action.

Our field research revealed that women feel one of the most important actions companies can take is to communicate a clear policy and discipline employees who abuse or make unwanted sexual advances. They also called for grievance mechanisms such as hotlines to report abuses without fear of retaliation. It is important to support awareness campaigns and local counseling services, especially for mining companies that operate in remote regions where there are significant gaps in awareness and lack of access to care and support services. Mobile telecommunications companies have an opportunity to develop apps and services that enhance safety and improve reporting and access to referral services.

5. Entrepreneurship and Business Linkages

While women make up a large portion of SSA small business owners, many struggle to access credit and long-term contracts with buyers to grow their businesses. Each industry interacts with women entrepreneurs in different ways across their value chains, and they can all play a role in transforming entrepreneurship into a stable, sustainable livelihood for women.

At the most basic level, companies can provide more transparent information about processes for securing business contracts and expectations of suppliers. They also can create procurement policies that give preference to women-owned businesses, and they can work more closely with local partners to ensure that women have the skills and resources to grow their businesses.

6. Inclusive Communities

Women are integral to the health and well-being of their families and communities. All industries affect women in communities, directly or indirectly, and thus it is critical that companies ensure women's perspectives are considered in company decisions—especially in decisions that affect women directly.

Companies also have an opportunity to design their products and community or social investments in a way that addresses key challenges facing women, such as by increasing access to public services and energy (particularly clean energy), and building climate resilience, since climate change has a disproportionate effect on women. To promote more inclusive communities, companies can partner with organizations that provide community services; support efforts to protect women's, labor, and human rights; and advocate for local governments to promote women's economic empowerment.

NEXT STEPS

Empowering women presents an incredible opportunity, not only to improve the lives of people making, selling, and buying products, but also to ensure more stable and efficient supply chains, help companies develop a diverse pool of talent, and help companies reach new consumer segments—all of which affect financial performance and long-term business resilience.² In this report, we encourage businesses to capture these opportunities by taking action in their own operations, enabling others, and using their influence to enhance the economic opportunities and empowerment of women in SSA and beyond.

² Davis Pluess and Pruzan-Jorgensen, 2016.

Introduction

When the African Union declared the period between 2010 and 2020 as the “African Women’s Decade,”³ many leaders recognized that progress on gender equality and women’s empowerment in Africa has been much too slow. On average, women in SSA achieve 87 percent of male human development outcomes, due to fewer viable economic opportunities, a lower quality of health, and lower education attainment.⁴ This impedes economic and social development in the region. According to the United Nations, gender inequality costs SSA an average of \$US95 billion a year.⁵ By eliminating gender inequality and empowering women, it’s possible to raise the productive potential of one billion Africans and boost the continent’s development potential.⁶

Ensuring women can achieve their full potential at work and in other aspects of life is not only good for women and their communities, it is good for business. There is compelling evidence of the business benefits of gender equity and women’s economic inclusion.⁷ McKinsey Global Institute estimates that if women participated in the economy equally to men, it would add as much as US\$28 trillion to the annual global GDP by 2025.⁸ Additionally, studies have shown that the presence of more women leaders in top positions of corporate management correlates with increased profitability.⁹

In SSA, women are already very active participants in the economy. According to the African Development Bank’s inaugural “African Gender Equity Index Report,” women “are more active as economic agents in Africa than anywhere else in the world.” The report notes that women perform most agricultural activities, own a third of all firms, and comprise 70 percent of employees in some countries.¹⁰ Women are present in every part of SSA value chains—as producers and business owners, executives and employees, distributors, and consumers. Despite these contributions, women face significant

³ FEMNET, 2016.

⁴ UNDP, 2016.

⁵ UNDP, 2016.

⁶ African Development Bank Group, 2015.

⁷ IFC, 2011; IFC, 2013; Herring, 2009; Credit Suisse, 2012.

⁸ Woetzel, et al., 2015.

⁹ Noland, et al., 2016.

¹⁰ African Development Bank Group, 2015.

economic challenges in SSA. While the majority of African women work, they still face economic exclusion, as their jobs are underpaid and undervalued, and most are found in the informal sector.

While women own a third of all businesses across Africa, women entrepreneurs are more likely run microenterprises in the informal sector, engaging in low-value-added activities that reap marginal returns.¹⁴ They tend to be entrepreneurs of necessity, rather than opportunity, driven into small business by the lack of alternatives in subsistence-level agriculture and marginal activities in the informal economy. Within the formal sector in SSA, women hold four of every 10 jobs and typically earn only two-thirds the salary of their male colleagues.¹⁵ Only 15 percent of formal-sector firms have a woman as the managing director, while 32 percent have some degree of female ownership.¹⁶ Women also are less likely to have a financial account or own land.^{17,18}

Additionally, 40 percent of women have experienced physical or sexual violence or both by an intimate partner, and these incidents are often minimized or unreported due to social norms.¹⁹

Empowering women presents an incredible opportunity, not only to improve the lives of people making, selling, and buying products, but also to ensure more stable and efficient supply chains, help companies develop a diverse pool of talent, and help companies reach new consumer segments—all of which affect financial performance and long-term business resilience.²⁰

How We Define Women's Economic Empowerment

We use the International Center for Research on Women's (ICRW) definition of women's economic empowerment: A woman is economically empowered when she has both the ability to succeed and advance economically, and the power to make and act on economic decisions.¹¹

We understand that to succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.¹²

Gender Equality and Women's Empowerment

Gender equality and women's empowerment are mutually reinforcing goals. Gender equality—including equal rights, responsibilities, and opportunities—is a necessary foundation for empowerment.

As explained by the United Nations Millennium Project Taskforce on Gender Equality, the core of empowerment lies in a woman's ability to control her own destiny. It is not enough for women to have equal capabilities and access to resources; "they must also have the agency to use those rights, capabilities, resources, and opportunities to make strategic choices and decisions."¹³

¹¹ Golla, et al., 2011.

¹² Golla, et al. 2011.

¹³ UN Millennium Project, 2005.

¹⁴ African Development Bank Group, 2015.

¹⁵ African Development Bank Group, 2015.

¹⁶ African Development Bank Group, 2015.

¹⁷ World Bank, 2014.

¹⁸ De La O Campos, Warring, and Brunelli, 2015.

¹⁹ WHO, et al., 2013.

²⁰ Davis Pluess and Pruzan-Jorgensen, 2016.

ENGAGING THE PRIVATE SECTOR

While governments and international development agencies have identified women's empowerment as a key priority in its own right and critical to achieving the Sustainable Development Goals, companies are starting to pay more attention, thanks in part to the UN Women's Empowerment Principles and other initiatives engaging business leaders. The trend toward businesses focusing on women's empowerment is also driven by more educated, empowered female employees and consumers; changing workforce demographics; shifting societal norms; and a growing body of research on the benefits of gender diversity to innovation, productivity, and profitability.²¹

Already, the private sector plays an important role for women in SSA by generating economic and other opportunities. Africa as a whole has more women in executive committees, more women serving as CEO, and more women on company boards than the average worldwide.²² Despite this progress, women are still underrepresented at every level of the corporate ladder and are disproportionately affected by some of the negative impacts of business.²³

The important role that business plays in the lives of women, directly or indirectly, means that it is uniquely positioned to strengthen women's economic empowerment. But given the complex, systemic nature of the challenges to women's economic empowerment, companies need to rely on strong support and partnerships with local and global actors across all sectors.

It is within this global, regional, and business context that we have conducted our research into the actions the private sector can take to enhance women's economic empowerment in SSA.

WHO SHOULD READ THIS REPORT

Advancing women's economic empowerment in SSA will require individual and collective action by various industries and actors. This report focuses on actions the business community—particularly large global companies—can take. **The intended audience for this report is business leaders from apparel, mining, and mobile telecommunications companies, as well as other industries whose companies have operations or plan to operate in SSA.** We especially hope to reach business leaders at the executive and management levels, as well as those responsible for corporate social responsibility, procurement, supply chain sustainability, corporate philanthropy, human resources, and other functions whose scope of work includes women's empowerment.

It is important to note that our target audience for the apparel industry research is apparel brands, even though these companies do not have a large number (if any) employees in the sourcing regions. Because these brands source from factories that employ women locally, brands that source from SSA have an opportunity to promote women's economic empowerment in their supply chain.

We also hope this research is useful to companies beyond the three focus industries, as well as stakeholders outside of business. We believe the insights here will prove valuable for governments,

²¹ IFC, 2011; IFC, 2013; Herring, 2009; Credit Suisse, 2012; Davis Pluess, 2016.

²² Moodley, et al., 2016.

²³ Moodley, et al., 2016.

NGOs, development agencies, and international finance institutions that seek to promote women's economic empowerment in SSA and may be looking to partner with business on these efforts.

GLOBAL PERSPECTIVE

How Business is Driving Women's Economic Empowerment Globally

The international development community and national governments have sent clear signals that women's economic empowerment is important to development, and that business has a strong role to play. This is evident in the Sustainable Development Goals and in the Women's Empowerment Principles, which were developed by UN Women and UN Global Compact.

The Women's Empowerment Principles comprise seven principles to guide business on how to promote gender equality and empower women in the workplace, marketplace, and community. At the time of this report's publication, more than 1,400 CEOs had signed the CEO statement of support.²⁴ The UN has launched additional efforts designed to transform norms and culture, such as the HeForShe campaign, which engages men and boys as partners for women's rights. That campaign has engaged 10 male corporate executives as "impact champions," and it has secured about 1.2 million commitments from individuals.^{25,26}

Globally, the private sector is increasingly focused on collaboration through organizations and initiatives specifically focused on gender equality, as well as programs that have integrated a gender dimension into existing activities. SheWorks is a partnership of 13 companies seeking to improve employment opportunities for more than 300,000 women by the end of 2016 by sharing knowledge and best practices in women's employment.²⁷ The Win-Win Coalition Global comprises 30 companies, foundations, organizations, and individuals focused on promoting cross-sector collaboration to empower women and advance their rights. In 2016, BSR launched a new collaboration with leaders in supply chain networks to advance women's empowerment in global supply chains. As a first step, the collaboration will provide recommendations on how to integrate a gender lens into traditional supplier codes of conduct.²⁸

²⁴ Women's Empowerment Principles, 2017.

²⁵ HeForShe, "Impact," 2017.

²⁶ HeForShe, "Stand Together," 2017.

²⁷ IFC, 2016.

²⁸ BSR, 2016.

Research Approach

This research builds on BSR's body of work on the intersection of business and women's empowerment and our more than two decades of work with companies across a range of industries to develop solutions to major sustainability challenges. This report and the accompanying industry briefs aim to mobilize greater private-sector action to advance women's economic empowerment in SSA.

PURPOSE

The purpose of the research was to understand the major issues holding back women in SSA from achieving their full potential, and to identify practical actions companies can take to advance women's economic empowerment. To do so, we investigated the barriers to women's economic empowerment in the region, and how business interacts with and affects women who serve as employees, participants in value chains (including direct suppliers, distributors and entrepreneurs, and customers), and members of communities where companies operate. Our analysis takes into account the wider economic, social, cultural, and political conditions of SSA that help or hinder women's advancement.

SCOPE

While the research looked at SSA as a whole, we focused on three countries—Ghana, Kenya, and Tanzania—to provide greater depth and specificity, as well as to test and validate the more general findings. We selected these countries in part for their geographic diversity (spanning western and eastern SSA), differences in GDP per capita (just over US\$1,300 for Ghana and Kenya, but under US\$900 in Tanzania),²⁹ and differences in women's status in society (Tanzania lags behind Ghana and Kenya, especially in terms of high rates of child marriage and violence against women).

To develop the broader recommendations for business, we investigated commonalities and differences among three key industries: apparel, mining, and mobile telecommunications. We chose to focus on these industries because of their current or potential importance to the region's economies, their strong representation among BSR member companies, and the differences in levels of maturity among the industries in the target countries.



²⁹ World Bank, 2015.

These three industries have very different histories and growth forecasts in SSA and in individual countries in the region. Due to their businesses models and activities, their value chains look different, as does the way they impact and contribute to society.



APPAREL MANUFACTURING



MINING



MOBILE TELECOMMUNICATIONS

Apparel: SSA's apparel manufacturing industry experienced a steep decline after the 1980s, but, recently, East Africa, particularly Ethiopia, Kenya, and to a lesser degree, Tanzania, has received a boost from international brands that are interested in expanding sourcing from the region. In other countries, like Ghana, the apparel industry continues to struggle to attract international buyers.

Mining: The mining industry has been operating in many SSA countries, including Ghana, South Africa, and Tanzania, for decades. Mining contributes significantly to those countries' GDP; however, in Kenya, the mining industry is just getting a foothold. Across the continent, most of the industry's activity is in the exploration, construction,

and production phases, with just a small portion of natural resources being sold for local consumption.

Mobile telecommunications: The mobile telecommunications industry is a newer industry that has seen rapid growth, with more than 100 percent mobile phone penetration in some countries due to multiple phones per user. While it is growing throughout SSA, the industry is particularly strong in Kenya, which has been called the "Silicon Savanna." The industry is rapidly evolving, with new mobile products and services and expansion into rural markets in the face of growing competition in cities and in traditional middle- to high-income demographics.

Although some research has been conducted on how these industries are affecting women globally, little of this research focuses on SSA, and not much research at all looks specifically at women who are directly employed by these industries. While we focused our research primarily on women employees, we also explored how business can strengthen opportunities for women engaged in the value chain, including direct suppliers or contractors, distributors, entrepreneurs, customers, and community members.

CORE FRAMEWORKS

In this report, we use two frameworks: the building blocks of a holistic approach to women's economic empowerment and Act, Enable, Influence.

This report builds on previous research by BSR and other organizations, which established that effective business strategies to women's economic empowerment require a holistic approach that addresses underlying systemic issues, including economic, social, cultural, and political barriers to gender equality and women's empowerment.³⁰ These factors affect all members of society, but they often have a disproportionate effect on women in SSA because of their lower economic and social status, overwhelming presence in lower-paying jobs, limited access to finance, and position as the primary caregivers for children and family members.

³⁰ Davis Pluess and Pruzan-Jorgensen, 2016.

As a basic framework, we use eight building blocks to a holistic approach to women's economic empowerment developed by the ICRW, Dalberg Global Development Advisors, and the Oak Foundation.³¹ We added to that framework the contextual factors we found relevant to SSA.

Our research recognizes that companies can pursue many different strategies to drive change. Every company can take action in areas under their direct control, and they can also enable and influence actions by others by providing incentives, partnering, and communicating with other companies, partners, individuals, and policymakers. In recognition of this, our recommendations are based on a framework for business action that features three elements: Act, Enable, Influence. In this report, we have prioritized the areas where companies are likely to have the greatest impact on advancing women's economic empowerment.

Act, Enable, Influence



We developed our recommendations by considering the barriers to women's economic empowerment in SSA, the specific challenges faced by women in the focus industries, and the most powerful actions companies could take to affect change.

For more information about the research methodology, see the Appendix.

MAIN REPORT AND INDUSTRY BRIEF STRUCTURE

This report includes two main sections:

- » **Women's Economic Empowerment in SSA:** Provides an overview of women's economic empowerment in SSA and uses a holistic approach to help companies understand the barriers facing women in the region.
- » **Opportunities for Business Action:** Presents business recommendations based on the Act, Enable, Influence framework. It draws on the lessons learned from the apparel, mining, and

³¹ The building blocks framework was first introduced by ICRW, Dalberg, and the Oak Foundation in "The Business Case for Women's Economic Empowerment: An Integrated Approach." BSR expanded on this framework in another report, "Building Effective Strategies for Women's Economic Empowerment," and in "Women's Empowerment in Global Value Chains," in partnership with Women Deliver and the Ministry of Foreign Affairs of the Netherlands.

mobile telecommunications industries and presents recommendations that are applicable to most large businesses operating in SSA.

In addition to this main report, we are simultaneously publishing briefs on the **apparel, mining, and mobile telecommunications** industries. These briefs highlight priority actions for each industry and are intended for industry practitioners at all levels of the company—particularly those who are responsible for operations in SSA. The industry briefs include the following sections:

- » **Industry in SSA:** Provides an overview of the role that industry plays in SSA, including background on the industry and country contexts, with a special focus on Ghana, Kenya, and Tanzania, as well as other countries when relevant.
- » **Impacts of Industry on Women in SSA:** Shares findings on how the industry affects women and some of the key challenges for women involved in the industry.
- » **Recommendations for Business:** Provides specific recommendations for companies based on the Act, Enable, Influence framework.

Women's Economic Empowerment in SSA

For a woman to achieve her full economic potential, she needs more than a job—she must be empowered with the ability to succeed and advance economically, and she must have the power to make and act on economic decisions. This can be achieved only when companies take a holistic approach that addresses the underlying economic, social, cultural, and political factors that serve as barriers for women's empowerment.

To identify the main barriers holding women back from achieving their full economic potential, we started by looking at the eight building blocks of a holistic approach to women's economic empowerment (read more about this core framework on page 16). In addition to these building blocks, our research on SSA revealed four additional contextual factors that affect all members of society but disproportionately impact women. Our final list of 12 building blocks, described in this section, take into account the economic, social, cultural, and political barriers to gender equality and women's empowerment in SSA.

Our research was not intended to be an in-depth historical analysis of progress and gaps on women's economic empowerment in SSA, but rather a broad examination of the primary obstacles standing in the way of progress. And while we looked at women as a whole, we drew heavily on our field research and interviews, which were largely with women either employed directly by or working in the supply chain of the three focus industries.

Our research revealed that these barriers do not affect all women equally, and poor and rural women, and women from marginalized tribal or ethnic groups, struggle the most.

Within countries, outcomes for women are inconsistent across the 12 building blocks. Some countries are leading in one indicator but lagging behind in others. For example, in Rwanda, there have been major advances in governance, with women making up 65 percent of parliamentarians and with gender rights enshrined in the constitution; however, domestic violence remains widespread.³²

³² Topping, 2014.

The following section shares progress and remaining gaps within each of the 12 building blocks to advance women's economic empowerment in SSA.



1. Cultural Norms and Expectations

Some of the most stubborn challenges are the result of cultural norms, and societal expectations. Our focus groups and interviews across Ghana, Kenya, and Tanzania consistently highlighted how traditional and cultural expectations define the role of women in society and in the family. In both rural, traditional communities and urban areas, deep-rooted social norms continue to dictate which types of jobs are “acceptable” for women, and these norms also place a heavier share of domestic responsibilities on women. The burden of unpaid care work—including fetching water, cooking, childcare, caring for the elderly, and more—falls mainly on women, and this prevents many women from spending time on education and paid work.

One stakeholder described laws in Ghana as “wonderful,” and explained that “social things” actually inhibit women. “Those women who do break through seem unfeminine,” said this stakeholder. “This is used against them and against other girls and women.” Overwhelmingly, the stakeholders we engaged noted that empowered women are not culturally accepted, and women leaders are perceived as unfeminine. In the 2015 Afrobarometer survey, 31.2 percent of respondents said they believe men make better political leaders than women and should be elected rather than

HIGHLIGHT

Stakeholder Perspectives in Tanzania and Ghana

In Tanzania, one male stakeholder we interviewed told us that women in Tanzania “want to be submissive to fit the requirements of a ‘good wife,’ as explained by [the] priest on her wedding day.” He added that because of this, women give all of their decision-making power to their husband. Another stakeholder from Ghana noted a pervasive “cultural challenge, where the men are seen as superior, [with] women as subset.” This stakeholder told us that women must work extra hard to be heard. “Even in the house, [we] have to do all the cooking and cleaning,” she said. “Ghana is too much of a male-dominated society, [and is] not yet at the level where we appreciate women as career women.”

women.³³ This is indicative of prevailing opinions in some regions that hold women back from achieving their full economic potential.

Some women respond to cultural and traditional expectations and select positions that are “women’s work.” This happens at a young age, when women make choices about what educational opportunities to pursue, which can limit their future work opportunities. In some cases, discrimination prevents women from being hired. This can manifest when employers do not consider women for technical or managerial positions, despite their qualifications and interest. Certain jobs and positions can be culturally defined as men’s and women’s work, with women’s work relegated to lower and non-technical positions.

Cultural norms pervade many aspects of African society and are often the root cause of other barriers to economic advancement for women.

2. Safe and Equitable Employment Opportunities

Women in SSA are more likely than men to be unemployed, self-employed, or to work in informal employment.³⁴ This can have far-reaching, destabilizing effects on their health and well-being and that of their families.

Women are very economically active in SSA. The female labor force participation (LFP) rate in SSA is estimated at 63.8 percent, which exceeds the global average of 50 percent. However, the rate for men in SSA is a much higher 76.6 percent.³⁵ LFP rates vary from country to country, but there is evidence of a positive trend in female participation across the region. Between 1999 and 2014, the female LFP rate in SSA increased by 2.5 percent, while the male LFP decreased by about 1 percent.³⁶ Despite this progress, about 74 percent of working women in SSA are in low-productivity agriculture and informal employment, compared with 61 percent of men.³⁷

Of the three countries we examined closely, Ghana has the highest proportion of women who are self-employed, at 88.5 percent; this is compared to 80.7 percent in Tanzania and 77.7 percent in Kenya.³⁸ A look across industries shows that self-employment occurs in poorly paid jobs (e.g., food processing and handicrafts), compared to the economic activities men engage in, which exacerbates women’s vulnerable and unstable economic position. This has ripple effects in other areas because low-paid, informal, or self-employed workers are less likely to have access to health care, pensions, or earn a regular wage. Even within the formal economy, women hold four of every 10 jobs and earn an average of two-thirds the salary of their male colleagues.³⁹

³³ Afrobarometer, 2015.

³⁴ ILO, “Women at Work: Trends 2016.”

³⁵ World Bank, “World Bank Open Data,” 2017.

³⁶ World Bank, “World Bank Open Data,” 2017.

³⁷ ILO, 2017.

³⁸ World Bank, “World Bank Open Data,” 2017.

³⁹ African Development Bank Group, 2015.

There are many reasons why women have difficulty accessing safe and equitable employment opportunities. While these can vary by country, in many parts of SSA, women's lower levels of education, expectations around their household responsibilities, and weak or unenforced employment laws all play a role.

3. Access to and Control Over Economic Resources and Opportunities

For women to be fully productive participants in the economy, they need control over and access to economic resources such as bank accounts, mobile phones, property, and land. In 29 SSA countries, women are more likely than men to live in the poorest households.⁴² These higher levels of economic vulnerability can be attributed to a range of factors, including unequal access to paid work and restrictions on women's control and influence over household finances. According to the World Bank, increasing the share of household income controlled by women can change a family's income in ways that benefit children.⁴³

In SSA, 30 percent of women have a bank or mobile money account, compared to 39 percent of men.⁴⁴ This varies significantly across countries, however. According to the World Bank data, 71 percent of Kenyan women have an account, compared with 39 percent in Ghana and 34 percent in Tanzania.⁴⁵ Kenya's higher rate may be due to the fact that the country has a higher number of mobile money accounts, at 58 percent.⁴⁶

According to our survey of women in the apparel, mining, and mobile telecommunications industries in Ghana, 87 percent have their own bank accounts, and 77 percent report they have a lot of influence over how their wages are spent. Despite these rates, many women still face challenges in securing loans, making it difficult for them to open and grow a business.

Limited credit history combined with high interest rates and loan requirements put traditional loans beyond the reach of most women small business owners. Access to and control over land and property is important for women's financial security and economic

HIGHLIGHT

Access and the Digital Revolution

The digital revolution could open up significant opportunities for women, offering them access to more essential services.⁴⁰ However, estimates show that only 19.3 percent of the population in SSA use the internet, and there are 43 percent fewer women than men online in SSA.⁴¹ Barriers to online access include affordability, illiteracy, lack of awareness or trust, and lack control if the phone is owned by the husband. Mobile and ICT usage is increasing—notably the use of mobile money in Kenya and Tanzania—but unequal access to digital services still remains.

⁴⁰ Jahan, et al., 2015.

⁴¹ Intel, 2012.

⁴² UN Women, 2015.

⁴³ World Bank, 2012.

⁴⁴ World Bank, "Financial Inclusion Data/Global Findex: Sub-Saharan Africa," 2017.

⁴⁵ World Bank, "Financial Inclusion Data/Global Findex: Sub-Saharan Africa," 2017.

⁴⁶ World Bank, "Financial Inclusion Data/Global Findex: Sub-Saharan Africa," 2017.

development. Despite women's significant role in agriculture, across SSA, women represent 15 percent of agricultural landholders and own smaller proportions of land than men.⁴⁷ Limited land ownership makes it difficult for women to provide collateral to financial institutions to secure loans, which stifles entrepreneurship and economic growth. Women also face challenges in land ownership due to restrictive legal frameworks, traditional social norms, and inheritance practices.

Women in SSA also lack access to necessities like housing and basic foodstuffs. In Ghana, a major concern expressed by women in the focus groups and in interviews was the high cost of housing. In that country, many landlords require a year (or more) of rent up front. This presented challenges, even for those women with secure employment that pays above a basic wage. In Kenya, many women at the bottom income levels expressed concern about their ability to afford basic foodstuff and groceries.

4. Education and Training

Education is essential to women's economic empowerment, and it can reduce intergenerational poverty because educated girls marry later and have fewer children, who, in turn, tend to be healthier and better educated.⁴⁸

Despite the fact that SSA countries allocate nearly 20 percent of government expenditures to education—more than any other region—most have not caught up with other regions.⁴⁹ In SSA, 74 percent of children attend primary school and only 58 percent complete it.^{50,51} Though overall completion rates are substandard, SSA has gradually progressed toward gender parity at the primary school level. In 1999, there were 85 girls enrolled in primary school for every 100 boys. In 2012, this figure reached 92 girls for every 100 boys, which is a significant improvement but still lower than any other global region.⁵²

Gaps are greatest in secondary and tertiary education. While 28 percent of boys complete upper secondary school, only 21 percent of girls do.⁵³ This can have major consequences for girls and their families later in life.

Our research highlighted that there is often an unspoken bias against educating women. This is partly due to cultural expectations that a woman will leave school or her job to get married and care for children. Data indicate that as girls hit puberty, they tend to be more involved in household chores than boys, which often keeps girls from attending school. Several other factors contribute to lower enrollment and higher dropout rates for girls at the secondary level, including school costs, early marriage, and adolescent pregnancy.

⁴⁷ De La O Campos, Warring, and Brunelli, 2015.

⁴⁸ UNICEF, 2016.

⁴⁹ UNESCO, 2015.

⁵⁰ UNICEF, "Education: Primary Net Attendance Ratio," 2017.

⁵¹ UNICEF, "Education: Survival Rate to Last Primary Grade," 2017.

⁵² UNESCO, 2015.

⁵³ UNICEF, "Education: Upper Secondary Completion Rate Among Population Aged 3-5 Years Above Upper Secondary Graduation Age," 2017.

However, educated women are more productive at home; better paid in the workplace; and more able to participate in social, economic, and political decision-making.⁵⁷ A study of SSA students found that an additional year of primary school for girls can increase future wages by 17.5 percent, while each additional year of secondary school can lead to an additional increase of 12.7 percent, and each additional year of tertiary school can lead to an additional increase of 21.3 percent.⁵⁸ Women surveyed in Ghana noted that lack of education and training are key barriers to career progression. One-third of the women we surveyed had not been promoted, and 40 percent of them cited lack of education as the principal reason.

Gender Gap in Education in Tanzania and Ghana



Photo by Jonathan Torgovnik/Reportage by Getty Images

Ghana, Kenya, and Tanzania have made investments and seen progress in the quantity and quality of their education systems. Across the board, literacy rates are up, and primary schools are close to gender parity. Yet challenges still persist. In Tanzania, 20 percent of those who enroll in Standard 1 (the first year of primary education) drop out before completing seven years of schooling.⁵⁴ The gender gap is larger for secondary and tertiary school. In Ghana in 2010, only 15 percent of women completed secondary education, compared to 27 percent of men.⁵⁵ Only 2 percent of women in Ghana completed tertiary education, compared to 5 percent of men.⁵⁶

⁵⁴ UNICEF, 2010.

⁵⁵ World Bank, "World Bank Open Data," 2017.

⁵⁶ World Bank, "World Bank Open Data," 2017.

⁵⁷ UNICEF, 2016.

⁵⁸ Montenegro and Patrinos, 2014.

5. Social Protection and Childcare

Access to affordable, high-quality childcare and important social benefits such as maternity leave, health insurance, and social protection are crucial to women's economic empowerment. Social protection can help reduce women's vulnerabilities in the face of economic risks and provide much-needed assistance in caring for children and relatives.

Of the women we surveyed in Ghana, 70 percent said their employer does not provide or pay for childcare, nor do they offer flexible work schedules. This reality can deter women from working and tends to occur more frequently in industries with less flexibility for working mothers.

For women who are formally employed, insufficient maternity leave can put them at risk of losing their jobs, and it can affect their health and that of their newborns. Of the 44 SSA countries with data, only 18 (mostly French-speaking) countries conform to the ILO's recommendation to provide a minimum of 14 weeks paid maternity leave.⁶⁰ While all three of our focus countries give pregnant and nursing women legal protections, our interviewees noted that workplace flexibility and accommodations for mothers continues to be a challenge and constrains their ability to succeed economically. Paternity leave for men is also an important way to support mothers and families. For the African countries with available data, 29 have paternity leave in national legislation (anywhere from one to 14 days) and 22 do not.⁶¹

Social protections such as unemployment benefits, social pension schemes, cash transfers, and subsidies are a particular concern for women, who tend to be more vulnerable to economic shocks or extreme life events due to lower incomes, lower likelihood of formal employment, or poor policy implementation.

6. Control Over Reproductive Health and Family Formation

Poor maternal health due to early marriage, a high rate of adolescent births, and low access to reproductive health robs women of the opportunity to lead long, healthy, and productive lives. This can have significant effects on economic growth. One study conducted in 2010 found that maternal mortality

HIGHLIGHT

Health Care in Ghana

Ghana's National Social Protection Strategy and National Health Insurance Scheme represent steps forward for the country, but proper implementation has been hindered by cases of corruption, poor transparency, and inefficiencies.⁵⁹ Some of our focus groups said that while many people participate in the national health insurance program, many are turned away from hospitals that fear they will not be reimbursed by the government. Of the lowest-income women we surveyed in Ghana, 32 percent said they rarely or never get the health care they need, compared to only 10 percent of those in the middle- and upper-income tiers.

⁵⁹ Abbey, 2013.

⁶⁰ UNDP, 2016.

⁶¹ Addati, et al., 2014.

is responsible for a noteworthy level of non-health GDP loss in Africa. This is due to losses in current and future production, income, and consumption of non-health goods and services.⁶²

In 13 countries in SSA, the total percentage of health spending has declined since the 2000s.⁶⁵ This has made it more difficult to address needs for reproductive health services, including family planning, prevention and treatment of HIV and sexually transmitted infections, and other gynecological problems. For example, in 2010, 23 percent of women in SSA who wanted to stop or delay childbearing were not using any method of contraception to prevent pregnancy. This is significantly higher than the average for all developing countries, which is 13 percent.⁶⁶

Family Planning in Kenya



Photo by Jonathan Torgovnik/Reportage by Getty Images

Kenya was one of the first African countries to recognize the importance of family planning as a core element in economic and social development. In 1965, the government incorporated family planning into the country's overall development policy, and by the mid-1980s, the population growth rate began to decline. However, donor and government funding declined substantially in the mid-1990s, and educational programs on contraceptives and family planning also collapsed.⁶³ Nearly one out of three young married women has an unmet need for family planning. This means they wish to delay childbearing but are not using any method of contraception and are at a risk for having an unintended pregnancy.⁶⁴

⁶² Kirigia, et al., 2014.

⁶³ Okech, Wawire, and Mburu, 2011.

⁶⁴ Graff, 2013.

⁶⁵ World Bank, "World Bank Open Data," 2017.

⁶⁶ Alkema, et al., 2013.

Even in countries with relatively higher spending on health care, there remain challenges. In terms of preventive care, social stigmas contribute to a lack of awareness and lack of access to health information and resources. Unsafe drinking water and insufficient nutrition can compound health problems significantly. For example, across Africa, 57 percent of pregnant women, and 48 percent of non-pregnant women suffer from anemia.⁶⁷ Anemia, usually due to iron deficiency, which is preventable, can decrease a woman's ability to work and it can increase maternal and child mortality.⁶⁸ Other challenges in accessing care and treatment include shortages of skilled care and logistical constraints such as long and expensive travel distances or poor roads to reach health care providers. These challenges are particularly difficult for especially pregnant women and women from poor, rural households.⁶⁹

7. Freedom from the Risk of Violence

Living free from violence is a basic human right. Harassment and gender-based violence also endangers other rights, and the ability for women to contribute fully to the economy and society. Widespread sexual abuse and harassment in many SSA countries is a serious problem, with damaging effects on the physical and emotional health of women. It also can affect productivity; self-esteem; and have broader implications for families, communities, and entire economies.⁷⁰

The relationship between gender-based violence and women's economic empowerment is complex. On the one hand, increased economic status and empowerment enables women to escape violence. On the other hand, increased economic status, income, and independence present their own risk, with possible violent backlash from intimate partners and communities. The cultural context and triggers for violence against women vary across families and regions.

Unwanted sexual advances are a concern in the workplace, especially for younger women. One stakeholder told us: "They touch the younger girls, but as I am married, there is no one at the workplace who will dare touch me against my will."

Cases of sexual abuse or harassment are often minimized or go unreported due to women's fear of retaliation and/or social norms that condone the behavior.

Some women do not report cases because they may be blamed for causing or provoking it. One woman said: "If and you go and report it, it might seem like you are complaining too much. So I just feel like

HIGHLIGHT

Gender-Based Violence in Tanzania

In Tanzania, men and women see gender-based violence, including intimate partner violence and rape, as normal and acceptable.⁷¹ The country's Ministry of Social Health and Welfare indicates that abuse of women is widespread, putting the rate of gender-based violence in the country between 30 percent and 50 percent.⁷²

⁶⁷ World Health Organization, "Women's Health," 2017.

⁶⁸ World Health Organization, "Micronutrient Deficiencies," 2017.

⁶⁹ Humphreys, 2012.

⁷⁰ Truskinovsky, Rubin, and Brown, 2014.

⁷¹ Betron, 2008.

⁷² Tanzania Ministry of Health and Social Welfare, 2011.

keeping quiet, praying over it, and then ignoring it.” Stakeholders also said cultural beliefs and practices can keep some women from leaving abusive situations at work and home.

Despite legal protections in many SSA countries, domestic violence is still common. The highest rate of domestic violence occurs in central SSA, where 65.6 percent of women have experienced intimate partner violence.⁷³ Of the women we surveyed in Ghana, 25 percent said they worried about their safety at home or in the community. One Kenyan interviewee said there are even communities where “physical abuse is thought to be a demonstration of love.”

Moreover, women often suffer the brunt of violence, including rape, during conflicts and times of unrest. Girls are particularly vulnerable during war because they may be abducted and given as “wives” to soldiers. For example, in Nigeria’s ongoing struggle with Islamic extremist group Boko Haram, more than 9,000 women and girls have been abducted as a tactic of war since 2011.⁷⁴ As of February 2017, there were at least five other significant sources of conflict across SSA—in Burundi, the Central African Republic, the Democratic Republic of Congo, Somalia, and South Sudan—each posing its own threat to women and girls.⁷⁵

8. Voice in Society and Policy Influence

Discriminatory social institutions limit women’s voice in society and influence over policies, and reinforce gender inequality in SSA. These include formal and informal laws, customary law, social norms, and traditions that infringe on women’s rights by restricting or excluding them from societal and economic opportunities.⁷⁶

The majority of SSA countries still face low levels of female political representation. Only 15 countries have met or surpassed the Beijing Platform for Action goal of 30 percent women in parliament. In an effort to raise the representation of women in parliament, 10 countries have set quotas for parliament seats, and eight have set quotas for candidate lists.⁷⁷ This has been successful in some countries, like Rwanda, where 64 percent of parliament seats were held by women in 2016.⁷⁸

The women we interviewed were overwhelmingly pessimistic about their voice in society and in government policy. Most of the women we surveyed in Ghana felt they have little (40 percent) or no (39 percent) influence over government decisions. In our focus groups, women expressed the view that politicians and government are failing women, and that women do not have the authority to influence the government to solve the problems that matter to them most. One woman said that while she used to feel comfortable raising issues with local or district officials, there is “so much corruption and embezzlement that they’re not doing their jobs.” She added: “We don’t know where to go to air our views.” It is clear that the women we spoke to want male government officials to recognize their concerns and needs. Having

⁷³ WHO, et al., 2013.

⁷⁴ Sinclair, 2017.

⁷⁵ Council on Foreign Relations, 2017.

⁷⁶ AfDB, OECD, UNDP, 2016.

⁷⁷ World Bank Group, 2015.

⁷⁸ World Bank, “World Bank Open Data,” 2017.

male representatives and allies is a crucial piece of women's empowerment, especially since women's representation in government is improving so slowly.

9. Freedom of Movement

In SSA, women's mobility can be restricted by legislation, social, or cultural norms, or insufficient infrastructure. For example, in 15 SSA countries, laws dictate that married women do not have the full freedom that men have to choose where to live.⁷⁹ Similarly, nine countries restrict married women's ability to get a passport, and four countries restrict their ability to obtain a national card.⁸⁰ These limitations can restrict access to domestic and international travel, affect employment and education, and exacerbate existing inequalities.

Cultural norms underpin many formal laws and influence many customary behaviors affecting women's freedom of movement. Women often have to ask their husband to approve key documents, or receive permission to visit their friends and family.⁸¹ In Kenya, only 23 percent of women are the main decision-makers when it comes to visiting their friends and family.⁸² Instead, these decisions are made jointly with the husband, or they are made entirely by the husband. Some social norms are framed as "protecting" women, but this "protection" by male family members can be restrictive and have significant repercussions on women's ability to participate in the workforce.⁸³

Another challenge to freedom of movement is transportation infrastructure. Many countries in SSA have poorly developed road networks, and women face banditry, petty crime, and significant distances between home and school. The increasing availability of buses, motorbikes, and bicycles has given some women increased mobility options. However, our surveys in Ghana found that 28 percent of women were concerned about the availability and safety of transport, particularly to and from work.

⁷⁹ African Development Bank Group, 2015.

⁸⁰ World Bank Group, 2015.

⁸¹ Empower Women, 2016.

⁸² Kenya National Bureau of Statistics, et al., 2015.

⁸³ Empower Women, 2016.

Transportation and Girls' Education in Tanzania



Photo by Ryan Faas

A survey of schoolgirls in the Dar es Salaam area of Tanzania indicated that 80 percent of girls had to travel one hour or more to get to school. In addition to long travel times, many of the girls face high transportation costs and harassment and have been refused access to transportation. These factors keep girls from attending school and negatively affect the experience of those who do.⁸⁴

10. Corruption and Transparency

Corruption in SSA disproportionately affects women by restricting the availability and quality of, as well as access to, public services. Women are often the primary caregivers, which means they rely more heavily on public services such as health and education. Any gaps in provision that affect their children may therefore affect existing jobs or employment prospects for women and future generations.

In 2015, Transparency International estimated that 75 million people in SSA paid a bribe in the past year.⁸⁵ Some of these are to escape punishment by the police or courts, but many are to gain access to basic services.⁸⁶ One study found that the average urban Kenyan pays 16 bribes a day.⁸⁷ These issues are not gender specific, but they disproportionately affect women, who need childcare and schooling for children in order to be able to work. Gender asymmetries in political and economic influence also reduces women's ability to demand accountability or to highlight the specific ways corruption affects their lives.⁸⁸

⁸⁴ Mack, 2009.

⁸⁵ Pring, 2015.

⁸⁶ Pring, 2015.

⁸⁷ Schifrin and Fannin, 2016.

⁸⁸ Hossain, et al., 2010.

There are also forms of corruption that affect women more specifically, such as sexual extortion (using sex as an informal currency in which bribes are paid) and human trafficking.⁸⁹

11. Affordable and Reliable Energy

Access to affordable and reliable energy is key to economic and human development. Across SSA, nearly 70 percent of the population—625 million people—lack access to electricity.^{90,91} Most of these individuals rely on bioenergy, wood, or charcoal for fuel, which leads to deforestation and contributes to health impacts from pollution. Though technology and infrastructure will help SSA's energy system, the expected population growth means that more than half a billion people will still be without access to electricity by 2040.⁹²

While the problem affects both genders, women are often more affected because they typically hold the lowest-paid positions, and, in many traditional households, they are responsible for fetching firewood, cooking, and other household chores that rely on a stable energy supply. Access to efficient and clean household energy technologies (e.g., cooking technologies) offers time-saving benefits that also can increase opportunities for economic participation and empowerment.

In addition, access to electricity can strengthen worker productivity and small business activity, and it can improve health and educational outcomes (by creating an environment where students can study at home).⁹³ The lack of energy to charge mobile phones also affects women's connectivity and hampers the many benefits obtained from increased mobile access.

Across the three focus countries, many stakeholders cited the high cost of energy and the lack of reliable power as a major barrier for women's economic empowerment, especially for women entrepreneurs starting up a small business. In Ghana, one stakeholder explained that it is necessary for small business owners to diversify operations and not depend on the energy grid, as the cost of energy is prohibitive and power outages are widespread. Another business owner said energy costs for her garment factory had increased from more than US\$450 to nearly US\$1,500 a month within six months, with huge impacts on her business outlook. This was echoed in Tanzania, where we learned that high energy costs severely affect disadvantaged individuals, small business owners, and national enterprises, as the foreign-owned companies operating in the country are given special energy rates to attract investment.

⁸⁹ Hossain, et al., 2010.

⁹⁰ International Energy Agency, 2014.

⁹¹ Kasongo, 2017.

⁹² International Energy Agency, 2014.

⁹³ Shell Foundation, 2014.



Photo by Tatiana Morozova

Women's Access to Energy in SSA

Though there is limited research on women's access to energy, the implications are clear: Particularly at the rural level, most households lack energy options that meet the basic needs of women. One stakeholder in Tanzania said: "Women waste time collecting wood to use to cook, and [that] hinders them from working." Kenya and Tanzania both have national electrification rates below 25 percent. Ghana has a higher rate, at 72 percent, but more than 7 million people out of 25.9 million in Ghana have no access to electricity.⁹⁴

12. Climate Change Resilience

Extreme weather events such as droughts and floods are expected to become more frequent and more intense, with severe consequences, especially for women, given their lower economic status and capacity to adapt to these changes. The Intergovernmental Panel on Climate Change (IPCC) believes climate change will have widespread effects on Africa's water availability, food security, and health outcomes.⁹⁵ Climate change is already a contributing cause of a severe drought that affects several countries in southern Africa.^{96,97} At the time of this report's publication, 3.75 million people in Kenya were affected by a severe drought around the Horn of Africa.⁹⁸

Research has shown that climate change can magnify gender inequalities.⁹⁹ This is especially true in SSA, where underlying social, economic, cultural, and political factors increase the vulnerability of women and decrease their ability to respond to disasters. During a natural disaster, women are more likely to die than men, often due to lack of basic resources or training.¹⁰⁰ For example, they may not know how to swim and are at higher risk of drowning in a flood. During a famine, girls may be subject to discriminatory

⁹⁴ WEO, 2016.

⁹⁵ IPCC, 2014.

⁹⁶ Lucy and Graham-Harrison, 2016.

⁹⁷ Higgins, 2016.

⁹⁸ World Food Programme, 2017.

⁹⁹ Alam, 2015.

¹⁰⁰ Neumayer and Plumper, 2007.

access to food resources.¹⁰¹ Additionally, after a climate-related weather event, women often lack the financial savings or legal rights to assets and property to rebuild their lives. This can lead to a perpetual cycle of poverty and vulnerability for women living in areas affected by climate change.

On the whole, there is a lack of integration of gender considerations into climate change strategies by governments and communities in SSA. However, the Tanzanian government established a National Strategy for Mainstreaming Gender in Climate Change, which includes an emphasis on agricultural education for women and girls, gender-based programs related to water management, and gender-responsive programs for climate adaptation in coastal regions in response to climate change risks.¹⁰²

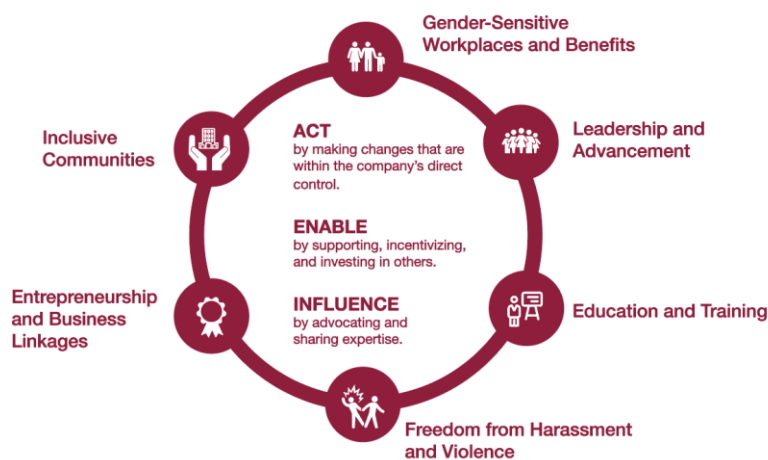
¹⁰¹ Neumayer and Plumper, 2007.

¹⁰² IUCN, 2012.

Opportunities for Business Action

Business has key role to play in advancing women's economic empowerment in SSA. The private sector, especially large and multinational companies, is an important generator of employment and an integral part of the communities where they operate. Given the complex, systemic nature of the barriers to women's economic empowerment, companies need to do more than simply make changes to their own policies and practices. They must consider ways to collaborate with a wide network of partners, including local grassroots women's organizations, development finance institutions, local governments, health care providers, and industry peers.

This section provides recommendations for companies to advance women's economic empowerment in SSA based on the Act, Enable, Influence framework. Companies can act on issues that are within their direct control, but they can also enable and influence actors—including peers, policymakers, and NGOs—through incentives, partnerships, communication, and a range of other tools. In this report, we have prioritized areas where companies are likely to have the greatest impact on advancing women's economic empowerment.



We developed these recommendations by considering the barriers to women's economic empowerment in SSA, the specific challenges faced by women in the three focus industries, and the ways companies can effect change. We considered case studies from the region, and, where appropriate, we drew on lessons from other regions, particularly Asia and Latin America.

While our research focused on three distinct industries—apparel, mining, and mobile telecommunications—women engaged in these industries faced many of the same challenges. This was especially true for female direct employees of mining and mobile telecommunications companies and employees of factories in the apparel industry, as

well as the women who were employed in the direct supply chain of these industries (providing goods and services like food or cleaning services). The following section highlights six areas where the business community can make a considerable contribution to advancing women's economic empowerment in the region.

Each industry also has unique levers to drive change, given the nature of their business, the way they affect women across the value chain, and their history and legacy in SSA. For example, the mobile telecommunications industry is unique in its ability to harness the power of its products and services and extensive retail and distribution networks to strengthen opportunities for women. The mining industry contributes significantly to the GDP in many resource-rich SSA countries, and mining plays an integral role in communities in remote mining regions. As a result, the mining industry has long-standing relationships with local and national governments and service providers that can be used to address systemic challenges facing women. In contrast, global apparel brands wield the most influence through their supplier relationships, which means they must find ways to incentivize and enable these suppliers to prioritize women's economic empowerment.

Despite these differences, there are some common ways all companies can act, enable, and influence to support women's economic empowerment in SSA. In addition to actions companies can take in SSA, all companies can integrate women's economic empowerment into corporate strategy to ensure that actions at the global and local levels are mutually reinforcing. (See the "Women's Economic Empowerment in Corporate Strategy" box below.)

Companies in the apparel, mining, and mobile telecommunications industries should also review the specific recommendations in the industry briefs that complement this report.

Women's Economic Empowerment in Corporate Strategy

Real progress can be achieved only if women's economic empowerment is prioritized by corporate leaders, incorporated into strategy at the headquarters level, and implemented at all levels of the company. This will result in tangible benefits across all regions, including SSA. Gender considerations should be incorporated into five key aspects of corporate strategy to ensure faster and greater progress on women's empowerment. With this corporate foundation in place, efforts to improve women's economic empowerment in SSA will be more effective.

1. Vision and mission: Make gender equality and diversity a core part of corporate mission statements and codes of ethics, and ensure that these are communicated clearly across the company.¹⁰³

2. Senior leadership commitment: Ensure senior leaders, especially men, provide meaningful support for gender equality and delegate responsibilities and accountabilities for gender equality inside the company. There is evidence that when women advocate for diversity, it is discounted, and that progress on gender works best when senior male leaders play a critical and visible role in driving the agenda.¹⁰⁴

3. Policies and standards: Consider gender in policies and standards to ensure equality and opportunity for women across the value chain. Develop diversity policies that are clear and enforceable. Also, improve policies on parental leave, pay equity, nondiscrimination, harassment, procurement contracts, and other areas, and ensure these policies are implemented at all levels of the company.

4. Goals and reporting: Set clear, transparent goals on gender equality, and measure progress against goals and other metrics so that business leaders can see how the company may affect men and women differently. Consider adhering to international frameworks that support women's empowerment, and actively encourage industry peers to join the efforts.

5. Culture and awareness: Engage in a wide range of efforts and trainings to build a more inclusive and supportive corporate culture where employees can be themselves at work and feel that their talents and skills are fully appreciated. Without efforts to build supportive cultures, other measures, such as goal-setting, can backfire and drive perceptions that women are being given unjustified advantages.

¹⁰³ ANN INC., 2017.

¹⁰⁴ Johnson, 2016.

SUMMARY OF BUSINESS RECOMMENDATIONS

Recommendations	Act	Enable	Influence
<p>1. Gender-Sensitive Workplaces and Benefits</p>	<p>Build an inclusive corporate culture.</p> <p>Support open and constructive worker-management relations.</p> <p>Create family-friendly workplaces and benefits.</p>	<p>Ensure women have access to quality and affordable health care.</p>	<p>Participate in industry and business initiatives that promote women's empowerment in SSA.</p>
<p>2. Leadership and Advancement</p>	<p>Ensure promotion and recruitment processes are fair, and encourage leadership opportunities.</p> <p>Roll out unconscious bias training and mentorship programs.</p>		
<p>3. Education and Training</p>	<p>Invest in vocational, technical, and life-skills training.</p>		<p>Advocate for greater public investments and incentives to keep girls in school and encourage more engagement in science and technical subjects.</p>
<p>4. Freedom from Harassment and Violence</p>	<p>Strengthen policies, accountability, and remediation mechanisms on sexual harassment and gender-based violence.</p>	<p>Support awareness campaigns and counseling services for survivors of gender-based violence.</p>	
<p>5. Entrepreneurship and Business Linkages</p>		<p>Strengthen women-owned businesses through preferential contracts and access to finance.</p>	
<p>6. Inclusive Communities</p>	<p>Strengthen due diligence to include considerations of the impact of corruption on women and communities.</p>	<p>Support programs and providers to expand access to affordable, reliable, and sustainable energy.</p> <p>Strengthen company and community resilience to climate change.</p> <p>Support organizations that provide access to services, and advocate for policies and programs that promote women's empowerment.</p>	

1. Gender-Sensitive Workplaces and Benefits

ACT

Build an inclusive corporate culture.

Transforming corporate culture to value the contributions of men and women equally and to attract more women requires tactical changes to policies and practices, as well as a clear commitment to diversity and inclusion by company leadership. Senior executives and supervisors, both men and women, set the tone internally and help ensure that company values and practices cascade down to all levels of the business. A part of this is integrating gender more fully into corporate strategy, KPIs, and performance reviews so that senior leadership and the company as a whole prioritizes diversity and equality.

There are also other visible, but often overlooked, actions senior leaders can take to encourage behavior and attitude changes that promote inclusion. This includes leaders speaking publicly about their support for gender diversity. Our field research revealed that some mining companies are encouraging women senior leaders to represent the company with the news media to help counteract criticism and skepticism about whether women are capable of succeeding in that industry. In mobile telecommunications, the leadership of Tigo Ghana CEO Roshi Motman represents another example. That company has set up a cross-departmental diversity committee to improve recruitment and retention of women, and Motman is actively encouraging managers to exercise gender preference when choosing employees. Tigo Ghana also surveys its employees to measure job satisfaction, and the company has conducted an equal pay audit and set long-term goals and KPIs to promote inclusivity.¹⁰⁵ However, it is not the sole responsibility of senior-level women to champion diversity. Male senior leaders are equally important spokespeople and influencers on gender diversity and women's empowerment.

Support open and constructive worker-management relations.

Companies have a responsibility to ensure that workers feel comfortable voicing concerns without fear of retaliation. This can be particularly challenging when there are significantly more men in management positions. In those cases, companies must make an explicit effort to include women in decisions that affect them. Other important opportunities include training and education of management on how to build supportive relations with workers, the use of anonymous hotlines, and the promotion of women's networks and women's representation in industry or worker associations as forums for women to share concerns and identify solutions.

Through our fieldwork, we learned about factory owners who have tried to get to know workers' concerns both inside and outside the workplace. When managers take the time to listen to workers, this boosts workers' self-esteem and helps managers and workers solve problems together. One factory owner told us: "I've come to realize it isn't about handing out money; it is about listening and providing guidance—a word of advice. Help them with how to take care of their children. It has really worked. They feel like there is someone who listens and cares. It makes a huge difference." Establishing open-door policies with human resources or setting up informal feedback channels can help build trust and address problems before they escalate.

¹⁰⁵ Millicom, 2015.

For these mechanisms and incentives to be effective, management also needs to be receptive to feedback and be willing and able to respond to worker needs. Improving the capacity of management to deal adequately with grievances is important in reducing tension between workers and management, and in gaining workers' trust.

Create family-friendly workplaces and benefits.

Creating more gender-sensitive workplace environments and family-friendly benefits can help companies attract and retain more women. These steps also are essential to ensuring women achieve their potential at work. When women must worry about the safety of their children or do not have proper facilities for nursing or pumping, it reduces productivity and increases absenteeism, all of which affect companies' bottom line. A KPMG report that was commissioned by Vodafone estimated that global businesses could save US\$19 billion annually by providing 16 weeks of paid maternity leave. These savings would come from cutting recruitment costs and retaining knowledge and experience within the business.¹⁰⁶ In addition to maternity leave, it is important for companies to support paternity leave.

There is also a need for policies that support women's return to work. Although still rare in SSA, a growing number of companies are putting in place facilities to help women continue to breastfeed. The case study on Safaricom in Kenya (page 40) provides an example. Companies also can help women balance home and work responsibilities. One female mining executive in Ghana informed us that women returning to work after maternity leave are allowed to work half days and can also job-share for a period of time. As companies test these flexible work arrangements, it is important that to make these policies available to lower-level workers or workers in the supply chain.

Other ways to make workplaces more gender sensitive is to make quality, affordable childcare accessible and enable flexible working arrangements so that caring for children is not an undue burden on working mothers. Our research shows that the mobile telecommunications sector has been working with communities and educational facilities to establish on-site childcare facilities or quality home-based childcare centers near offices or in the communities where workers live.

¹⁰⁶ Vodafone, 2015.

CASE STUDY**Maternal Health Benefits at Safaricom**

Safaricom's maternal policies in Kenya include 16 weeks of full paid leave for mothers. Safaricom provides reduced hours for mothers for the first six months. This is part of a package of initiatives that includes fully staffed childcare facilities, a doctor on site, a private mother's room, and comprehensive medical insurance.¹⁰⁷

The company's leading practices are spearheaded by CEO Bob Collymore. At the 2015 World Breastfeeding Week, which Safaricom hosted, Collymore said Safaricom supports mothers because it is the right thing to do and because it helps the company retain talented employees. "A woman should not be forced to choose between breastfeeding and a successful career," he said. "They should be supported to do both!"¹⁰⁸

ENABLE**Ensure women have access to quality and affordable health care.**

Access to quality, affordable health care is critically important for all workers in all industries. For women, limited access to quality and affordable health care, especially reproductive health care, has significant impacts on their ability to achieve their potential at work and at home. Investments in health care also benefit the company financially through reduced turnover and absenteeism.

Companies can start by understanding the challenges women face in accessing health care, and providing access to information and other support to make access easier. One of the most promising opportunities for companies is to provide access to digital health services and information. Training programs can greatly increase health awareness, including nutrition, hygiene, post-natal care, and sexually transmitted infections. This supports women's awareness and behavior, and women often share these lessons with their families and communities, creating a positive ripple effect. If onsite health care or support for health awareness is an option in larger operations, this is likely to have enormous benefits in terms of engagement and retention. Companies should also ensure that basic health and safety standards are enforced in their operations and across their value chains.

Moreover, companies can support the local health system in partnership with local and national governments and NGOs. This is particularly beneficial for workers in the supply chain, their families, and community members who may not have access to on-site clinics and who rely on the public health insurance and facilities for care. There also may be opportunities to partner with health care companies that are investing in strengthening access to medicines and health systems.

¹⁰⁷ Safaricom, 2015.

¹⁰⁸ Murage, 2015.

INFLUENCE

Participate in industry and business initiatives that promote women's empowerment in SSA.

The challenges facing SSA cannot be solved by one single company or industry. Greater collaboration among industry peers and the business community at large is needed to promote women's economic empowerment.

A good example of this from the apparel industry is a partnership formed between H&M, the International Labour Organization (ILO), and the Swedish International Development Cooperation Agency (SIDA). This partnership aims to contribute to socially responsible development of Ethiopia's textile and garment industry. The project (funded by H&M and SIDA) will create regular dialogue forums that will bring together governments and representative organizations of business, workers, and suppliers to tackle common and urgent problems in the sector.¹⁰⁹

By working together, companies can help shape the conversation and strengthen their advocacy with policymakers in both host and home countries to support women's economic empowerment. Companies also can work through existing industry initiatives to develop common standards, share best practices, and collectively voice support for investment in women's empowerment in the region.

Many Silicon Valley technology companies have shown great interest in promoting women in the ICT industry, and some of these U.S. initiatives have begun reaching out to SSA countries. For example, Girls in Tech, a San Francisco NGO focused on engaging girls and women in tech, has chapters in Cameroon, Ghana, Kenya, Mauritius, Nigeria, and Réunion.¹¹⁰

2. Leadership and Advancement

ACT

Ensure promotion and recruitment processes are fair, and encourage leadership opportunities.

The lack of women in leadership can have ripple effects throughout the talent pipeline. When women in junior positions do not see other women in leadership positions, they may doubt their own capabilities and fail to put themselves forward for promotion or take on additional responsibilities.

Companies can support women at all levels by providing clear and transparent pathways to advancement. This means clearly articulating qualifications and opportunities for promotion and putting in place systems to eliminate discrimination in the promotion process. Companies also can encourage more women to apply for roles by using more flexible or open requirements for certain education or experience. For example, significant professional experience might mean that a higher education requirement is unnecessary for a woman to qualify for higher-level positions. Companies should complement this by

¹⁰⁹ ILO, "Decent Work and Sustainable Development in the Textile and Garment Industry in Ethiopia," 2016.

¹¹⁰ Girls in Tech, 2017.

offering skills-development opportunities that are available at times and locations that work for women, especially women who have family care responsibilities after working hours.

Companies also can proactively bring more women into the recruitment process. Some companies have done this by setting diversity targets for specific positions, advertising positions with women's associations and universities, and encouraging women already inside the organization to apply for positions that were traditionally filled by men. For instance, to meet its goal for a 50:50 gender ratio, Vodafone implemented the "+1 program," which encourages senior managers to increase the number of female reports by one per year.¹¹¹ Leadership and skills-building programs can give women internally the capacity needed to take on more responsibilities within their departments.

Companies also can encourage more informal leadership opportunities in the company. Employee resource groups and local women's alliances give women a chance to share their views and also channel concerns and issues to company leadership. These programs are increasingly common in the mining industry. In Ghana, Chirano Gold Mine (Kinross Company) has created a women's club whose goal is to empower women in mining through support, advice, and mentorship. Currently, the club has 180 women, including employees, contractors, students, and local community members who aspire to get into mining.¹¹²

Roll out unconscious bias training and mentorship programs.

For women to advance, it is important for companies to invest in programs that build their self-esteem and their tangible leadership skills. Unconscious bias and gender stereotypes can heavily influence the way people perceive others, contribute to discrimination, and, ultimately, hold women back. The traditional belief that women cannot do certain jobs has a lingering effect on promotion decisions. Our focus group participants indicated that gender stereotypes give way to perceptions that young women who could become pregnant soon are less attractive leadership candidates.

Overcoming these biases can be particularly difficult in many SSA countries, where traditional norms and perceptions about gender roles and behaviors permeate society and the workplace. However, companies can take action to change mindsets internally and support greater understanding across genders.

Creating formal mentorship programs for women can contribute. Our research also revealed that informal mentorship—whereby companies encourage junior-level staff to shadow leaders or provide ad-hoc leadership advice—is also extremely valuable.

¹¹¹ Vodafone, 2015.

¹¹² Kinross, 2016.

CASE STUDY

Tigo: Promoting Women in Senior Leadership

Tigo, a Millicom brand, has undertaken multiple efforts to increase the promotion of women, as well as the presence of women, in senior management. Within its African operations, Tigo has increased women in senior management from 7 percent to 26 percent in two years.¹¹³ After revamping its gender diversity program and finishing a companywide equal pay audit, Tigo is on track to meet its goals to increase women in senior management to 30 percent and reduce turnover of female staff under 30.¹¹⁴ At the group level, Tigo monitors female turnover by region. In Africa, female turnover is 15 percent, which is lower than Latin America and the groupwide turnover rate for women.¹¹⁵ Additionally, Tigo launched a women's platform in the Democratic Republic of Congo to help mentor employees and increase the visibility of women in the company.

Four out of the eight members of Tigo Ghana's management team are women: the CEO, the director of human resources, the director of corporate affairs, and director of strategy and planning.¹¹⁶ Tigo Ghana CEO Roshi Motman has taken a leadership role in gender equality by actively encouraging managers to exercise gender preference when choosing employees. Under Motman, Tigo Ghana has set up a cross-departmental diversity committee focused on recruiting and retention, and the company also conducts employee surveys to measure job satisfaction and career-development prospects.¹¹⁷

3. Education and Training

ACT

Invest in vocational, technical, and life-skills training.

Women's lower education levels throughout Africa mean women still lag behind men in terms of technical roles in many industries. This highlights the need for additional emphasis on education in STEM subjects. Company support could take the form of financial contributions to schools, scholarships for students, participation in job fairs, and the creation of internship programs. In particular, companies could support education programs for girls and women for roles in departments that are traditionally dominated by men.

In mining, companies can support education for young women in gemology, geology, and other technical fields through the Federation of African Women in Business, as part of the African Union gender-parity

¹¹³ Millicom, 2015.

¹¹⁴ Millicom, 2015.

¹¹⁵ Millicom, 2015.

¹¹⁶ Tigo, 2017.

¹¹⁷ Millicom, 2015.

agreements intended to be achieved by 2020.¹¹⁸ In addition to financial contributions to advance technical education and training, companies can provide bursaries for education and internships to work in new departments.¹¹⁹

In the mobile telecommunications industry, Safaricom has partnered with Cisco to create the Women In Technology Academy, which includes a training and a three-month internship at Safaricom. Participants develop their soft skills through mentorship and weekly meetings with the Cisco Connected Women employee-resource organization.¹²⁰

On-the-job skills and formal training programs also are essential for women to achieve their full potential. Many of the women we spoke to were interested in further education or specific skills development that would increase their job security. Companies can develop or join existing programs that seek to strengthen both on-the-job and life skills for workers. For example, BSR's HERproject is a collaborative initiative that strives to empower low-income women working in global supply chains through workplace programs promoting health, financial inclusion, and gender equality.

HIGHLIGHT

Beyond Training to Help Women Achieve Their Potential

While formal training and education programs are important, our research revealed that this is not the only way (or in many cases enough) to help women gain the skills and confidence to advance and develop their careers.

Skills training should be coupled with mentorship and one-on-one "counseling" between workers and their superiors, or with a dedicated human resources team. These relationships can be used to build workers' confidence and help identify high-potential women.

Given the high pressure and difficulty of balancing work with household demands, not all women are interested in or able to take on more leadership responsibilities. One apparel factory owner in Ghana told us that she identifies workers with potential and gives them more responsibility to build their natural capabilities. "It is important to look for leadership qualities, and then seek out special training for high-potential workers to rise in their jobs," she said.

¹¹⁸ UN Women, "Gender Forum-Pushing to Parity in Science, Technology, Engineering, and Mathematics (STEM) at Kenya National Theatre," 2016.

¹¹⁹ IFC, 2009.

¹²⁰ Cisco, 2017.

INFLUENCE

Advocate for greater public investments and incentives to keep girls in school and encourage more engagement in science and technical subjects.

Companies can advocate for public investment in education and programs aimed at helping girls complete secondary school. Such investments can be used to reduce school fees, strengthen school facilities and teacher skills, and promote awareness about the importance of secondary and higher education for girls.

Companies also can support forums that are engaging girls in STEM subjects. The Gender Forum convened by Heinrich Böll Stiftung in Nairobi aims to advocate for gender parity in STEM subjects and work fields. These monthly public dialogues bring together scholars, civil activists, government institutions, students, and the general public to share knowledge and inspire a gendered analysis of policy and programs. South Africa-based Taungana, an Africa-wide STEM program run by young women in science and technology, brings together schoolgirls and their parents to demonstrate the opportunities that arise when girls are involved in tech fields.¹²¹

4. Freedom from Harassment and Violence

ACT

Strengthen policies, accountability, and remediation mechanisms on sexual harassment and gender-based violence.

All industries need to establish policies and procedures to ensure that women are protected from sexual harassment and have secure channels to report incidents, and that such incidents are handled fairly and result in disciplinary action. This is a pervasive issue, and there is widespread concern about under-reporting and lack of remedy.

The prevalence of harassment and violence varies within and across industries. In the mobile telecommunications sector, women—particularly independent sales agents—were more likely to experience sexual harassment from coworkers or customers than from managers. Women in mining also face unique challenges, as the growth of communities around mining operations is frequently accompanied by an increase in migrant workers, which disrupts social structures and can increase prostitution and alcoholism. Workplace harassment is a rising concern in apparel manufacturing in SSA, stemming from gender power dynamics between workers and supervisors.

In line with the UN Guiding Principles on Business and Human Rights, companies have an obligation to respect human rights in their own operations and in their supply chain. Although most large companies have policies on sexual harassment, additional efforts are needed to strengthen and communicate expectations to all employees and suppliers, and to develop appropriate monitoring mechanisms. Our field research revealed that women felt one of the most important actions companies can take is to communicate a clear policy and discipline employees who abuse women or make unwanted sexual

¹²¹ UN Women, "Gender Forum Pushing to Parity in Science, Technology, and Engineering and Mathematics (STEM) in Kenya's National Theater," 2016.

advances. They also called for grievance mechanisms such as hotlines to report abuses without fear of retaliation. Additionally, companies can provide referrals to counseling services, medical support, and legal aid.

ENABLE

Support awareness campaigns and counseling services for survivors of gender-based violence.

Gender-based violence is widespread in SSA, and women lack awareness of and access to care and support services from local government, health care, police, and legal-assistance organizations. Companies can help strengthen these services through financial and in-kind support to build capacity and coordination among service providers.¹²² In some countries, the development of gender dialogue groups in mining communities provides a safe space for women to share concerns and gain tools and resources to prevent gender-based violence.¹²³ Companies also can partner with civil society organizations or government ministries to promote awareness of sexual harassment and gender-based violence.

Mobile telecommunications companies have a unique opportunity to help women by supporting the development of smartphone apps, which can be instrumental in addressing issues of domestic violence and abuse. A Vodafone report found that the use of a specialized mobile service made 93 percent of women at risk of domestic violence feel safer and 85 percent of these women feel more independent. The TecSOS mobile phone system, developed by the Vodafone Spain Foundation with the Spanish Red Cross and the TecSOS Foundation, is providing access to emergency services for victims at high risk of abuse. There are currently 15,733 TecSOS handsets in use in Germany, Hungary, Ireland, Italy, Portugal, Spain, and the UK. Since 2004, the handset has helped 41,211 victims of domestic violence. It remains to be seen if this can be replicated in SSA, but there has been some progress on antiharassment apps across the region and in other countries.¹²⁴

¹²² Von Gall, 2015.

¹²³ World Bank, 2013.

¹²⁴ Rowlands, 2015.

CASE STUDY

Barrick Gold Corporation: Gender-Based Violence Prevention

Barrick is partnering with the NGO White Ribbon to implement gender-based violence prevention programming at several mine sites and host communities. White Ribbon is the world's largest movement of men and boys working to end violence against women and girls. Operating in 65 countries, White Ribbon collaborates with local partners to examine the root causes of gender-based violence and promote a culture shift toward a future without violence. Through the White Ribbon pledge, men and boys promise never to commit, condone, or remain silent about violence against women and girls.

Barrick is starting the project in Papua New Guinea, the United States (Nevada), and Zambia. In 2012, the company began groundwork for the four-year project by meeting with stakeholders in each location to tailor the programs to the unique needs of these diverse regions.

In Zambia, White Ribbon is in the process of implementing a program that builds critical knowledge and skills in financial management, while helping participants understand and challenge social norms that create inequalities between men and women. The training will be held with employees at Barrick's Lumwana copper mine. In addition, the local YWCA chapter will be supporting White Ribbon in the implementation of initiatives such as peer-to-peer outreach, work with youth, and collaboration with cultural and faith leaders to highlight the positive role men and boys can play in promoting gender equality and preventing violence against women and girls.¹²⁵

5. Entrepreneurship and Business Linkages

ENABLE

Strengthen women-owned businesses through preferential contracts and access to finance.

At the most basic level, companies can provide more transparent information about processes for securing contracts and expectations of suppliers and business partners. They also can include preferences for women-owned businesses in procurement policies, and they can work more closely with local partners to ensure that women have the skills and resources to grow their businesses. While this is particularly relevant for the mining sector—which has local content requirements that provide a specific mandate to procure goods and services locally—both apparel and mobile telecommunications also have opportunities to invest in female entrepreneurs in supply and retail chains.

Women-owned businesses struggle to meet the standards and requirements to secure business contracts. Companies can work with NGOs, local capacity-building organizations, and financial institutions to strengthen women's entrepreneurship skills and ability to meet the business needs of large companies.

¹²⁵ Barrick Beyond Borders, 2014.

Most large mining companies in SSA have established local content programs to strengthen local business skills, but these are only just starting to target women. For example, Newmont Corporation established its Ahafo Linkages Program in 2007 to build the capacity of local micro-, small-, and medium-scale enterprises so they can secure contracts (on a competitive basis) from the Ahafo mine and other national and regional companies. Through this program, about 400 local businesses have received contracts from the Ahafo mine.¹²⁶ The program placed a special emphasis on supporting women entrepreneurs and incorporating HIV/AIDS into its training activities through the IFC Gender Entrepreneurship Markets and the IFC Against AIDS programs.¹²⁷

In addition to capacity-building, companies can work with financial institutions to improve access to loans. For example, the World Bank has introduced small grants coupled with financial literacy training for women running small- and medium-sized enterprises in mining areas.¹²⁸ As highlighted in the Base Titanium case study below, companies can form partnerships to strengthen markets for goods and services produced by women in communities near mining operations.

CASE STUDY

Base Titanium: Building Sustainable Livelihoods in Kenya

Base Titanium engaged Business for Development (B4D) to design a community-development program that will outlast the life of its mine in Kwale, Kenya. The program focuses on supporting local development and empowering farmers with the resources needed to build a sustainable income. Working directly with local farmers, the project supports the management of crops, provides education on best practices, and equips farmers with the resources they need to produce a successful harvest. The program partners with the Australian apparel company Cotton On Group, which has committed to sourcing only sustainable cotton by 2023.¹²⁹ It is currently sourcing more than 10,000 tons of cotton from the farmers in Kwale.

Because men tend to serve as the head of the household in the predominantly Muslim Kwale community, the program explicitly aims to include women, who are often involved in agriculture as farmers. To address cultural barriers to the inclusion of women, B4D extends the training invitations to farmers and their wives deliberately. In cases when the wife does not come to the training, B4D meets and trains her when the organization visits the farm. As the program grows, this practice is being passed down to the extension workers, who ensure the women are always present whenever they visit the farms. As a result of this effort, 40 percent of the cotton farmers receiving training are women, and 95 percent of poultry farmers receiving training are women.¹³⁰

The program began with five farmers and produced 2 tons of cotton in 2014; by 2017, it aims to reach 2,500 farmers and produce more than 3,000 tons.

¹²⁶ Newmont, 2016.

¹²⁷ IFC, 2007.

¹²⁸ UN Women, "Mapping Study on Gender and Extractive Industries in Tanzania," 2016.

¹²⁹ Business for Development, 2016.

¹³⁰ Business for Development, 2016.

6. Inclusive Communities

ACT

Strengthen due diligence to include considerations of the impacts of corruption on women and communities.

Businesses operating in SSA do not typically apply a gender lens to anticorruption initiatives. While the anticorruption field is dominated by concerns about legal risk, corruption has serious impacts on communities, particularly women. Training programs that focus on the impact of corruption on women and communities can increase employee engagement on the topic and its wider ethical dimensions. By promoting the value of ethical business practices, companies also can help retain women and encourage them to speak up about corruption.

Companies also may wish to become involved in multistakeholder initiatives such as the Extractive Industries Transparency Initiative, which aims to tackle the more systemic components of corruption and engage local communities in identifying and addressing challenges. Additionally, Publish What You Pay and UN Women are working together to integrate women's perspectives into all aspects of natural resource governance, from deciding whether to extract natural resources, to ensuring the best deals, to monitoring what payments companies are making and deciding how these funds should be spent.¹³¹ Public corruption is already the focus of most anticorruption regulations affecting the private sector, but companies may have an opportunity to support capacity growth in the public sector, and advocate for transparency efforts, to enhance health, childcare, and education services.

ENABLE

Support programs and providers to expand access to affordable, reliable, and sustainable energy.

Erratic power supply and rising electricity prices in many SSA countries affect all stakeholders, from large companies to small, family-owned businesses and households. While urban populations are better connected, they are exposed to regular power cuts and rapidly rising prices. Women are particularly affected because they often have more household chores and caregiving responsibilities that depend on a stable power supply.

Companies should start by understanding the scale of the energy access challenge where they operate, and how their industry affects access for the community. It is also important for companies to understand how poor access to energy affects their workforce and business partners, and how this plays out differently for men and women.

Companies also can work with energy providers and other stakeholders to implement programs that support energy access. In doing so, companies should identify which assets they can use to support programs. For instance, mobile telecommunication companies can support programs such as Kenya's M-Kopa, which uses mobile technology to provide pay-as-you-go energy access service.¹³² The mining industry can explore how to share energy generated through self-supply resources. Mining companies

¹³¹ Publish What You Pay and UN Women, 2014.

¹³² M-Kopa Solar, 2017.

can help strengthen national grids by becoming long-term, reliable customers for the power sector, or by sharing distributed renewable energy for facilities.

Apparel companies can consider offering credits for employees to rent solar products. While solar lanterns are widely available, they are costly, so employer support for these programs can be very effective. Other household energy products, such as efficient and clean-cooking technologies, reduce the amount of time women spend on unpaid activities like collecting fuel and cooking. These products also can improve air quality and reduce health risks.

Strengthen company and community resilience to climate change.

Businesses increasingly need to plan for the impact of climate change on their own operations, energy sources, and ability to transport goods and services. By extending this planning beyond the walls of their own operations, they can help build community resilience to withstand climate change, which benefits all stakeholders—especially women.

Women are particularly vulnerable to climate change, but they also are powerful agents of change. It is important that any programs designed to build resilience are tailored to the needs of women, who often have less access to information and tools to adapt to climate change.

Businesses can both reinforce infrastructure to withstand climate events, and they can enhance adaptive capacity by providing weather warnings, giving trainings on what to do when disasters strike, and improving access to finance for rebuilding following disasters. This can improve the resilience of a company, and it can minimize the long-term damage the livelihoods of their employees and community members.^{133,134}

Support organizations that provide access to services, and advocate for policies and programs that promote women's empowerment.

Companies can help build a thriving ecosystem of grassroots advocacy organizations and service providers that can help women workers by influencing broader societal expectations of women and men. Company foundations or charitable-giving arms have a powerful role to play in helping these organizations grow. These investments pay off by supporting women workers and communities in SSA. These investments also should include support for organizations that engage men in tackling gender inequality.

For example, the Levi Strauss Foundation supports organizations focused on human rights, social justice, and worker rights and well-being. The foundation has supported organizations such as Sociedad Mexicana Pro Derechos de la Mujer, which provides technical and capacity-building assistance to organizations supporting the labor rights of women in Mexico. It also supports the Association Maria Elena Cuadra Movement of Women Workers and Unemployed Women to develop training on labor rights and responsibilities, and health and asset-building for women apparel workers in Nicaragua. And the

¹³³ Companies can join BSR's Resilience and Adaptation Initiative to collaborate and craft strategies on climate-resilience issues, including a focus on women and vulnerable communities.

¹³⁴ BSR, 2017.

foundation supports women's human rights globally through grants to organizations like the Global Fund for Women and the Urgent Action Fund for Women's Human Rights.¹³⁵ Companies operating in SSA can support similar organizations focused on women's, labor, and human rights.

Companies also can partner with credible leaders and vocal champions in communities and industry associations to engage more women in the industry and foster leadership skills. The global network Women in Mining has local chapters in many countries in Africa, including Ghana and South Africa. This network seeks to inspire, support, and develop the progression of women working in the mining industry through access to education, skills development, mentorship, and representation.¹³⁶ Companies can donate directly to such organizations, sponsor and participate in events, provide mentorship, and partner on research.

¹³⁵ Levi Strauss, 2016.

¹³⁶ Women in Mining South Africa, 2016.

Conclusion

As this report highlights, accelerating progress on women's economic empowerment in this decade and for many decades to come will not be easy. The challenges are complex, and tackling them will require significant commitment and investment by all sectors of society. However, unlocking the full potential of women could have a transformative effect on families, communities, and entire economies in SSA. This also benefits business by driving productivity, innovation, and profitability among companies.

This report is intended to provide companies with critical insights and practical guidance on how they can play a more significant role in making women's economic empowerment a reality in SSA.

Each company will develop a unique plan for implementing these recommendations that aligns with their own strategic priorities and core expertise and capabilities. It is critical that companies ground any programs or investment decisions in a holistic view of women's economic empowerment. Without addressing the social, cultural, and legal conditions that hold women back, company interventions will fail to promote women's economic empowerment.

While the private sector has a key role to play, to truly advance women in SSA, more collaboration is needed across sectors, including with governments, NGOs, and development agencies. However, the private sector cannot and should not wait for these actors; there are many actions companies can take immediately in their own operations and in the way they use their platforms and resources to enable and influence others to advance women's economic empowerment.

For more in-depth insight into the [apparel](#), [mining](#), and [mobile telecommunications](#) industries—and recommendations tailored to those industries—we recommend that readers explore the industry briefs that complement this main report.

Appendix

Methodology

Our research methodology included three main components: literature review, expert interviews, and primary research conducted in the field. This triangulation of methods allowed us to capture the viewpoints of a range of experts and individual stakeholders in order to identify relevant recommendations for companies operating in SSA to advance women's economic empowerment. It is not intended to forecast the impacts of the industry on women or the implications for women of changes in these industries.

LITERATURE REVIEW

The research began with a review of existing studies by academia, national agencies, and international and African development organizations on the challenges and opportunities facing women in the region. We focused on the economic, cultural, and social conditions at the regional level, with specific attention given to Ghana, Kenya, and Tanzania. We also reviewed relevant corporate sustainability reports and other reports on business engagement in women's economic empowerment to establish a foundation of knowledge and assumptions on the risks and opportunities for business in promoting women's economic empowerment. Here again, we applied a specific emphasis on SSA and the three focus countries.

We also conducted a more focused review of literature and perspectives on apparel manufacturing, mining, and mobile telecommunications, including their presence in the region and impacts on society and women. We also reviewed literature that highlighted industry best practice from other regions, including Latin America and Asia, to provide insights into feasible recommendations for the three focus industries.

We conducted extensive desktop research and based our research on BSR's experience of women's economic empowerment, credible third-party sources, and existing knowledge of SSA. However, our research does not provide a comprehensive assessment of all public record resources available. In addition, our analysis is based on data covering SSA, with a particular focus on Ghana, Kenya, and Tanzania. When data for SSA were unavailable, we used statistics from Africa more broadly. While an historical perspective is important to understand progress made on women's economic empowerment over time, our findings focus on the current situation of women in SSA.

EXPERT INTERVIEWS

We engaged three different groups of experts in interviews to validate our literature review, provide additional insight on challenges and opportunities, and inform our primary research questions and approach. In total, we conducted more than 20 interviews with experts from these three groups:

- » **Civil society:** This included representatives of development agencies and NGOs that are active in promoting women's rights and empowerment. Many interviewees had expertise in SSA and/or specific focus countries and/or they have worked with women engaged in or affected by specific industries. These interviews surfaced common challenges and success cases in the region and/or industries and identified a number of key stakeholders for the primary research.
- » **Companies:** To complement the literature review, we also engaged representatives of the apparel, mining, and mobile telecommunications industries to understand current activities in the

region, as well as barriers and areas presenting opportunities for companies to drive greater action on women's economic empowerment generally and in SSA.

- » **BSR experts:** This included BSR industry and issue experts who provided global lessons and industry-specific challenges and opportunities to promote women's economic empowerment.

PRIMARY RESEARCH

Our primary research sought to uncover specific and empirical insights into the experiences of women who work in, have business relationships with, or are otherwise economically affected by the apparel, mining, and mobile telecommunications industries in Ghana, Kenya, and Tanzania. We conduct semi-structured interviews with people in companies from these industries that are operating in our focus countries. Where possible, we engaged companies that have operations across the region for a cross-country comparison. We conducted additional semi-structured interviews with women's empowerment organizations, international development NGOs, international finance institutions, and other agencies with a focus on women. With these groups, we focused on the underlying issues that prevent women from succeeding and achieving economic empowerment. In total, we conducted more than 40 stakeholder interviews across Ghana, Kenya, and Tanzania.

Our on-the-ground research in Ghana with local women employed in the apparel, mining, and mobile telecommunications industries used two data-gathering techniques: qualitative (focus groups), followed by quantitative (surveys). We targeted women who were directly employed by these industries, as well as women in the direct supply chain, including women who provide direct services to the industries (such as cleaning and catering services). We worked closely with two local Ghanaian firms and Charney Research.

For the qualitative phase, we conducted four focus groups, with a total of 28 working Ghanaian women, between May 23 and 25, 2016. We conducted two groups in Accra: one with seven women in the ICT sector, and another with 10 women in the garment manufacturing sector. We held the other two in Tarkwa, a mining center 180 miles north of the capital, with seven and four women working in the mining sector. The discussions were two hours long and were preceded by short surveys that addressed topics not covered in the groups. A local Ghanaian research firm recruited and moderated the focus groups. We provided standard research incentives for participation: about \$25 for managers and executives, and about \$20 for factory workers and food and cleaning services personnel.

For the quantitative phase, we spoke with 50 women from each of the three focus industries—150 women total. Between May 27 and June 24, 2016, the local Ghanaian research conducted in-person surveys among employees of firms in the relevant sectors. They interviewed ICT and apparel employees in Accra and interviewed mining employees in Tarkwa. We set two additional quotas to ensure that we covered a representative sample of women in these industries: 50 percent direct employees (from 37 companies) and 50 percent supply chain (who provide service to 32 companies), and 16 percent management and 84 percent rank-and-file workers within each of those categories.

We supplemented this detailed information from Ghana with additional focus groups in Kenya (two with women in the apparel sector) and Tanzania (one with women in the apparel sector and two in the informal sector) to validate or contradict what we found in the detailed surveys and focus groups. In Kenya, we conducted these interviews and focus groups with BSR's native Kenyan consultant and a BSR staff member, and in Tanzania, we conducted the focus groups with a local contact. We also drew on a parallel study conducted by the BSR HERproject in Ethiopia to inform our work in the apparel sector.

RESEARCH LIMITATIONS

While we used Ghana, Kenya, and Tanzania as illustrative examples of wider trends throughout SSA, it is important to recognize that the individual country context varies. As a result, there are limitations in applying the findings and recommendations to every context within SSA.

We conducted our fieldwork over the course of three weeks, with one week spent in each country. Given the industries selected and the research we conducted, this report primarily focuses on women in urban areas, except in the case of mining. Coverage of mining areas was limited to the focus groups and surveys in Ghana. Much of the experience of rural women was not taken into account in this report. Our report focused on adult women, not on girls or adolescent girls.

Our approach did not include direct fieldwork with communities, aside from engagement with women employees and workers in the supply chain who shared views on the communities. As a result, the findings on communities drew heavily from existing literature rather than primary research.

The team composition for the fieldwork was based on relevant background and experience in women's empowerment, and it included BSR team members who are not from SSA. The in-country interviews (excluding the focus groups and surveys in Ghana) were not conducted by local nationals, with the exception of our local Kenyan consultant, who supported the research in Kenya and Tanzania.

The workers for the qualitative focus groups were not recruited using a statistically random sample, such as is used in polls; therefore, the qualitative results of this study are not directly projectable to the working population at large. Nevertheless, the findings elaborate on the quantitative data and offer deep insight into the minds and daily lives of these Ghanaian women workers.

With the quantitative data, the sample size of 150 was relatively small; the margin of error for the full sample is 8 percent, and for each sector subsample (50 participants), it is 13.9 percent, at a 95 percent confidence level. The results offer a detailed view of women workers in these three industries in Ghana. Although the data cannot offer a definitive picture of African women workers in other industries within and outside of Ghana, it offers useful indications of their lives, experiences, and challenges, and what they want from employers.

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- » Jovitha M. Mlay, Program Manager, Oxfam Tanzania
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- » Lilyane Ndinda, Markets and Livelihoods—Urban Program, Oxfam
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