



**AFRICA BUSINESS
LEADERS COALITION**



BOSTON
CONSULTING
GROUP

CORPORATE AFRICA ADVANCING GENDER EQUALITY



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EXECUTIVE SUMMARY

Women's economic participation has an immense impact on a nation's productivity, with substantial potential for GDP growth—up to 50 percent in Africa—due to added labour and the positive effects of gender diversity on output. However, despite prior momentum, progress towards women's economic inclusion in Africa continues to stagnate.¹ At current rates, it is estimated that it will take more than 150 years to close the gender gap on the continent.²

With more than one billion people living in Africa, the continent represents a vast opportunity for impact, with corporations representing a large, untapped opportunity to deliver. Companies have both a crucial role to play as employers in the lives of working women in Africa and the potential to make an immense, positive impact on the entire economy. Given the role of the private sector actors as core drivers of economic activity—as employers, funders and buyers—companies thus affect women's economic activity every day. Further, companies also act as norm setters and role models in broader society.

Experiences of women in Africa vary widely by country. Regional differences in gender equality on the continent are stark, with wide disparities in educational attainment, economic participation, access to health, social norms and political representation, just to name a few. While some countries in Africa are leading the way on gender parity (e.g., Rwanda, Namibia³), the continent is also home to some of the countries scoring lowest on the World Economic Forum Gender Gap assessment (e.g., Nigeria, Morocco, Democratic Republic of the Congo).⁴

While women's economic inclusion is on par, or even above, global averages in parts of Africa, across the continent, women are more vulnerable, experience a “motherhood penalty” and continue to face significant social norms challenges. Women in Sub-Saharan Africa have higher rates of participation in the economy than global averages and hold nearly a quarter of management positions.⁵ However, 90 percent of them work informally,⁶ predominantly in low-skilled jobs, given their historical gap in access to education. On the other hand, North Africa has some of the lowest rates of female economic participation in the world, both in employment and in entrepreneurship

Although most African countries have legally mandated paid maternity leave,⁷ African women continue to carry a disproportionate amount of unpaid care work.⁸

To build a clear evidence-based perspective on the effects of these challenges, Boston Consulting Group (BCG) and the United Nations Global Compact (UNGC) conducted a landmark survey of men and women (N=3709) across five major African economies—Egypt, Kenya, Morocco, Nigeria, and South Africa—to understand their experiences, needs and beliefs. Key findings include the following:

- *Despite the evidence, and even men's and women's own experiences in Africa, there is a significant expectation vs. reality gap.* For example, about 45 to 50 percent of women and 60 percent of men in Sub-Saharan Africa believe that there is gender parity and/or women are ahead in their country when it comes to equal pay for equal work of equal value. These rates are even higher in North Africa, where 67 to 74 percent of women, and 65 percent of men, expect this.
- Biases with regard to women's capabilities are deeply rooted in society across genders and contexts. For example, about 35 to 67 percent of men and 8 to 49 percent of women surveyed consider that men are better leaders than women.⁹
- Beliefs about women's role in the home persist, especially in North Africa, where nearly half of women surveyed and a majority of men agree that women do not need to work if they can be financially supported by their husbands.

Building on existing frameworks (e.g., SDG 5, Agenda 2063, Women's Empowerment Principles), this report provides a set of recommendations and an approach for action to ensure corporations create effective, multi-pronged strategies to advance women's economic inclusion in Africa. Actions must be tailored to each company's unique context and needs and should focus on the systems and structures that hold women back. Further, it is essential that companies drive change both inside and outside their organizations, include men in the solution and make data-driven decisions. Regardless of company context, without leadership commitment, internal champions, target-setting and the data infrastructure to inform decisions, significant progress is unlikely to be made.



Dominic Chavez, World Bank

While all companies should consult broadly and review relevant data when prioritizing actions, the BCG-UNGC survey helped us identify a priority set of actions that could act as a useful starting point for all businesses in Africa. These actions include the following:

- *Anti-discrimination and harassment policies* are needed in all businesses.
- *Flexibility policies* (e.g., remote work, flexible working hours) are key for working parents and women in North Africa.
- *Safe transport to work* will make a meaningful difference for many women across countries.
- *Gender equity training for staff and skills training for women* are worthwhile investments.
- *Programmatic solutions* (i.e., financial literacy programs, business mentorship programs) are pivotal for female entrepreneurs and the self-employed.
- *Increasing access to financial products* is pivotal for entrepreneurs to thrive and should be taken up by financial institutions and/or other relevant businesses.
- *Harmonizing pay and benefits and instilling more extensive parental and enabling caregiving* are worthwhile endeavors.

Change cannot happen alone—the private and public sectors must work together. This idea was validated by the BCG-UN Global Compact survey.¹⁰ Through private sector advocacy, government regulations and public-private partnerships, leaders across sectors should collaborate and align their priorities to magnify impact.

INTRODUCTION

Despite prior momentum, progress towards achieving gender equality in Africa is stagnating.

At its current pace, it will take more than 150 years to close the economic gender gap on the continent,¹¹ which is far too slow to meet targets set in existing gender frameworks such as SDG 5 and Agenda 2063. While between 2010 and 2016, Africa led the world in reducing the economic gender gap, progress has slowed since then and Africa has become among one of the slowest.¹² Despite this, leaders and citizens in Africa have already demonstrated that a faster pace of change is possible. If we can resume (or surpass) the pace of women's economic inclusion seen prior to 2016, Africa could close the economic gender gap in less than 90 years.¹³

With more than 400 million women working in Africa, the continent represents a vast opportunity for impact—and the private sector offers a large, untapped opportunity to make this happen.

Some estimates suggest that the potential gain for economies in Africa is up to 50 percent growth in GDP.¹⁴ Given the role of enterprises as core drivers of economic activity—as employers, funders, buyers as well as norm setters and role models in broader society—private sector leaders have the power to affect change and therefore must rise to the challenge.

In this report, BCG and UN Global Compact provide a playbook for action to enable companies in Africa to catalyze women's economic inclusion.

The report is organized into two main parts: an examination of both existing and new evidence of women's economic inclusion in Africa and an exploration of the actions and approaches companies must take to help close the gender gap.

It uses three lenses to examine the experiences of women's economic inclusion: as workers, as leaders and as entrepreneurs.

Africa is a diverse continent comprising 54 countries. While no context is the same, we found that the greatest variation in outcomes and trends occurs between North Africa and Sub-Saharan Africa—which is the main geographical delineation used in this report. To consider how the private sector can help catalyze action, this report outlines the starting point in Africa ("the situation"), the roadblocks to progress and, finally, an approach that includes initiative starting points for African businesses to develop and deploy ESG and people strategies that effectively support women.

This report aims to contribute to the broader literature through primary research conducted in 2024 surveying 3,709 men and women across five countries in Africa (South Africa, Kenya, Nigeria, Morocco and Egypt).

The survey explored the experiences, beliefs and needs of men and women. It was informed by consultations with leading companies in Africa through the membership of the Africa Business Leaders Coalition (ABLC), whose experiences are also reflected herein.



UN Women/James Ochwen

THE SITUATION

Experiences of women in Africa vary widely by country.

Regional differences in gender equality on the continent are stark, with wide disparities in educational attainment, economic participation, access to health, social norms and political representation, just to name a few. While some countries in Africa are leading the way on gender parity (e.g., Rwanda, Namibia),¹⁵ the continent is also home to some of the countries scoring lowest on the World Economic Forum Gender Gap assessment (e.g., Nigeria, Morocco, Democratic Republic of the Congo).¹⁶

WOMEN IN THE WORKFORCE

Despite high workforce participation in certain parts of Africa, women's economic vulnerability remains high—and higher than that of men.

Women are generally very active in the economy in Sub-Saharan Africa (about 61 percent, which is +1.5 percent over global levels),¹⁷ but 90 percent of them work informally, predominantly in low-skilled jobs given their historical gap in access to education (only 79 women for every 100 men in Sub-Saharan Africa are enrolled in tertiary education).¹⁸ In North Africa, the picture is almost the opposite. Despite higher levels of access to education, the region has some of the lowest rates of female economic participation in the world.¹⁹ Barriers are multiple, with social norms playing a major role in this situation, as 45 to 50 percent of Egyptian and Moroccan men and women surveyed agree that if a husband's/father's income is sufficient to cover household needs, the wife/daughter should not herself work.²⁰

While equal pay for equal work is a focus in many countries globally, in Africa, the starting point is equal access to equal work—as societal and legal restrictions are a key challenge.

Across Africa, laws restricting the industries women are allowed to work in contribute to wage gaps, as women appear to cluster in lower-paying industries. Further, equal pay is not universally protected, with only 29 of 54 African countries having legislation mandating equal remuneration for work of equal value.²¹ Accordingly, gender wage gaps persist across Africa, especially in Sub-Saharan Africa (30 percent vs. 24 percent globally) and among working mothers (31 percent vs. 4 percent for those without children).²²

There are domains where Africa as a whole is more advanced, one of which is maternal leave policies. Africa has a strong starting point on maternal leave policies, but there remains opportunity to bolster social protection and childcare support.



All 54 countries in Africa have legally mandated, paid maternity leave—albeit with differing durations.²³ Paternity leave policies are also gaining ground, but are not yet universal, with passage in 33 of 54 countries.²⁴ Broader societal supports are still lacking for women, with low social protection coverage (about 4 percent across Africa)²⁵ and limited legal regulation or support for childcare.²⁶

Women's success at work, and career advancement, appears impacted by expectations of women in the home.

Women conduct a disproportionate amount of unpaid care work (77 percent in Africa, on par with global levels).²⁷ Of parents who were surveyed, women were 21 percentage points more likely than men to report that becoming a parent affected their career, with Egyptian mothers facing the greatest disparity, at 28 percent. When asked about their beliefs regarding women's roles, 30 to 70 percent of men agreed that it is usually better if the man is the earner outside the home and the woman takes care of the home and family, with 60 percent of families in North Africa agreeing with this dynamic.²⁸

WOMEN AS LEADERS

While progress has been made on women's representation on boards, women are still underrepresented in leadership roles across Africa.

Despite women being about 54 percent of the workforce in Africa, they comprise less than 20 percent of management and executive roles across the continent.²⁹ In Sub-Saharan Africa, about 20 percent of management³⁰ and 16 percent of CEO/MD positions are held by women.³¹ In North Africa these rates are even lower (at 10 percent and 7 percent, respectively). The share of women on boards in Sub-Saharan Africa is a bright spot (31 percent), surpassing the global average (20 percent), but is not yet at parity³² (North Africa is below global averages at 10 percent).³³

Potential drivers of women's underrepresentation in leadership include a leaky talent pipeline and occupational segregation or "glass walls".

One quarter of companies in Sub-Saharan Africa have extremely low representation of women at junior and middle levels (<10 percent), but this rises to half of companies when looking at top executive levels.³⁴ Further, women are more likely to be employed in middle/senior management roles in support functions than in core functions.³⁵

WOMEN AS ENTREPRENEURS AND SELF-EMPLOYED

There is wide variation in rates of female entrepreneurship across Africa, with the continent home to both the highest and lowest levels globally.

Some of the highest shares of female business ownership and self-employment in the world are seen in Sub-Saharan Africa (12 to 38 percent of businesses are female-owned; 83 percent of working women are self-employed),³⁶ and also some of the lowest, in North Africa (5 to 11 percent of businesses are female-owned; 23 percent of working women are self-employed).^{37, 38}

Further, female entrepreneurs tend to operate in sectors with lower long-term return potential.

For example, Agriculture and Wholesale/Retail Trade are among the top two sectors chosen by female entrepreneurs, while lower shares of women are seen in sectors such as Construction and Manufacturing.³⁹ This sectoral segregation may be impacting business size: female-owned businesses in "traditionally male" sectors are approximately the same size as male-owned businesses in the sector, but female-owned businesses in other sectors are about 56 percent smaller than male-owned businesses in other, "traditionally male" sectors.⁴⁰



UN Women/James Ochweri

ROADBLOCKS TO PROGRESS

Existing literature provides a dearth of information on the barriers to progress—from adverse societal norms and beliefs to legal barriers to access to education and gender-based violence. However, women may experience and feel the effects of these barriers differently depending on their context. Through BCG-UNGC primary research, we examined the relative impacts of identified barriers and shed a light on a “prioritized” list of the barriers to identify the gamechanger levers.

WOMEN AS WORKERS

Biases and beliefs about women’s capabilities are deeply rooted in society across both genders and contexts. While good intentions exist, unconscious biases cannot be underestimated.

Many men, and even women, still hold beliefs that men have better analytical and technical skills than women do (in the BCG-UNGC survey, about 40 to 55 percent of men and about 25 to 40 percent of women, across contexts). Conversely, many believe that women have stronger empathy and emotional skills (55 to 70 percent of both female workers and men reported this in the BCG-UNGC survey). However, men do have good intentions, with the majority expressing their desire to be allies to women at work (ranging from 69 percent of men in South Africa to 85 percent in Nigeria). Further, high levels of harassment were reported, with about 30 to 50 percent of women surveyed having experienced harassment in the last year. In Sub-Saharan Africa, low rates of reporting (50 to 66 percent) and a low frequency of prompt action taken (25 to 40 percent) imply harassment cases may be less recognized and treated with less urgency.

Further, women’s success at work, and overall career advancement, appears impacted by expectations of women in the home.

Women conduct a disproportionate amount of unpaid care work (77 percent in Africa).⁴¹ Where parents were surveyed, women were 21 percentage points more likely than men

to report that becoming a parent affected their career; and Egyptian mothers face the greatest disparity at 28 percent. When asked about their beliefs regarding women’s roles, 30 to 70 percent of men agreed that it is usually better if the man is the earner outside the home and the woman takes care of the home and family, with rates above 60 percent in North Africa. Further, in North Africa, nearly half of women, and a majority of men, agree that women do not need to work if they can be financially supported by their husbands.

Women’s economic inclusion is not only dependent on workplace contexts but on broader societal factors as well.

Urgent attention to and investment in women’s safety and security are critical to enable women’s full economic inclusion in Africa. In Sub-Saharan Africa, one in four women experience discrimination at work⁴² and one in five experience gender-based violence at home.⁴³ Similar issues exist in North Africa, although in lower proportions.

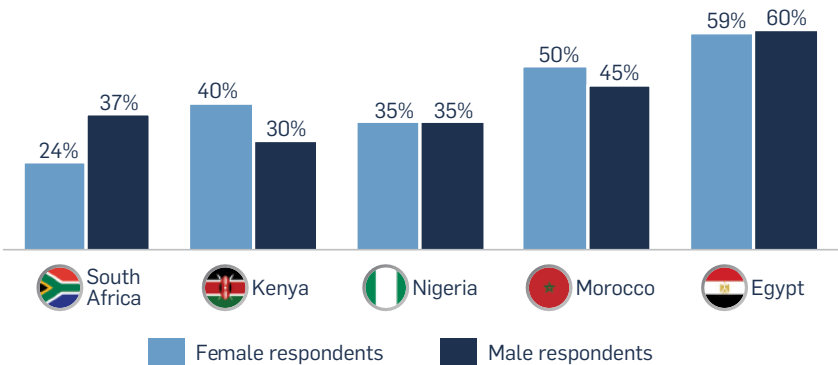
Finally, despite the evidence, and even men’s and women’s own experiences in Africa, there is a significant expectation-reality gap.

Despite strong evidence of a gender wage gap in Africa, especially Sub-Saharan Africa, both men and women underestimate the scale and prevalence. In the BCG-UNGC survey, about 25 to 60 percent of women and 40 to 65 percent of men in Sub-Saharan Africa claimed that there was gender parity in their country on equal pay for equal work. There are similar patterns when looking at female representation in middle and senior management: despite evidence of underrepresentation, respondents overestimated equity (only 20 percent of management roles in Sub-Saharan Africa and 10 percent in North Africa are women). In the BCG-UNGC survey, 25 to 60 percent of women and 30 to 60 percent of men in Sub-Saharan Africa claim that there is equal participation in middle and senior management roles, with even higher rates in North Africa (50 to 60 percent of women and 45 to 60 percent of men).⁴⁴

EXHIBIT 1: THERE IS AN EXPECTATIONS-REALITY GAP IN AFRICA RELATED TO GENDER PARITY IN MANAGEMENT ROLES AND PAY

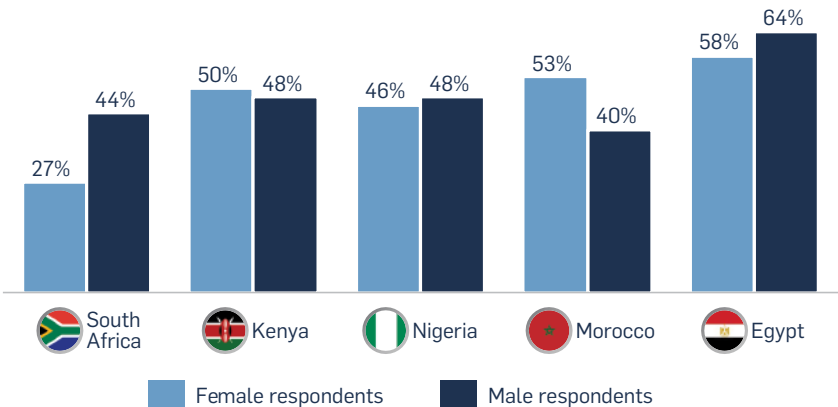
1.1 Despite underrepresentation of women in management, approximately 1 in 3 respondents believe gender parity in management roles has been achieved in their country

Question: To what extent do you think there is gender parity in your country on equal participation in middle/senior management roles? (Percentage of respondents who believe their country is at gender parity)



1.2 Despite persistence of gender wage gap across the continent, approximately 1 in 2 respondents believe gender parity in pay has been achieved in their country

Question: To what extent do you think there is gender parity in your country on equal pay for equal work? (Percentage of respondents who believe their country is at gender parity)



SOURCE: BCG-UNGC WOMEN'S ECONOMIC INCLUSION IN AFRICA SURVEY 2024 (N=3709)



WOMEN AS LEADERS

Female leaders experience many of the same challenges as female workers, but express stronger concerns related to discrimination.

Unfair treatment and lack of support/recognition similarly arose in the survey as the primary challenges for leaders. However, leaders emphasized social protection and insecurity about their capabilities less and instead rated gender discrimination higher. This may be compounded by the perception, among both men and women, that men are better leaders (in the BCG-UNGC survey, between 35 percent and 67 percent of men, along with 8 percent to 49 percent of female leaders, agreed with the statement that men are better leaders).

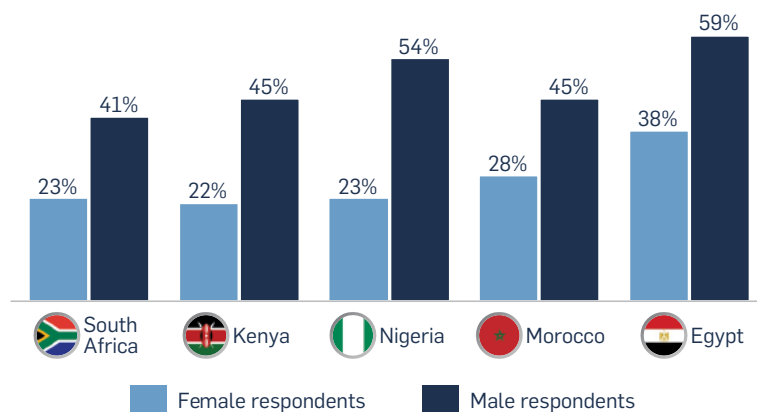
Biases and societal norms, along with discrimination, also impact women's advancement to leadership roles.

In the BCG-UNGC survey, both men and women reported unproductive biases about women's roles and capabilities (e.g., 35 to 67 percent of men and up to 49 percent of women reported believing that men are better leaders). Discrimination also limits women's career advancement, as more than one third of female leaders across contexts reported experiencing discrimination around promotion opportunities in the past year, with especially high rates in Morocco (90 percent vs. 63 percent of workers broadly).⁴⁵

EXHIBIT 2: SOCIETAL BIASES TOWARDS WOMEN'S CAPABILITIES AND ROLES REMAIN

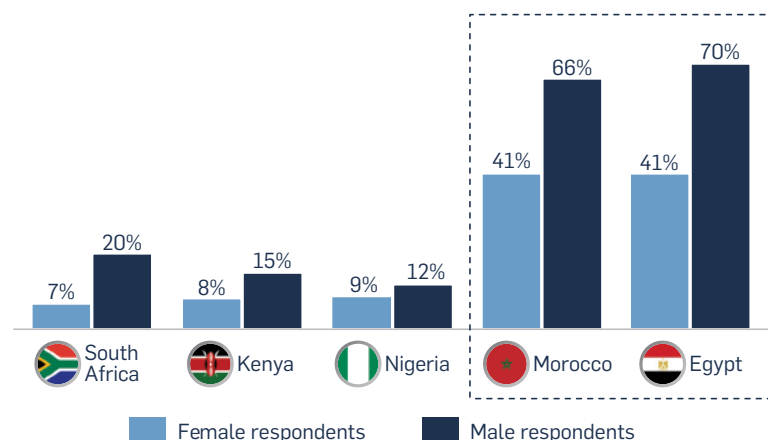
2.1 Persistent gendered roles and competencies are perceived in all African countries, especially by males

Question: In general, men have better analytical and technical skills than do women. The following chart shows % of male workers and % of female workers who responded that they agree with this statement.



2.2 Societal biases concerning the role of women in society persist more strongly among men than female workers, especially in North Africa

Question: Women don't need to work when they are financially supported by their husbands. The following chart shows % of male workers and % of female workers who responded that they agree with this statement.



SOURCE: BCG-UNGC WOMEN'S ECONOMIC INCLUSION IN AFRICA SURVEY 2024 (N=3709)

WOMEN AS ENTREPRENEURS

Despite high entrepreneurial activity, female entrepreneurs face challenges in accessing finance, scaling and discrimination.

In Sub-Saharan Africa, businesses owned by women tend to be smaller, be more vulnerable to economic shocks (e.g., women-owned businesses in certain African countries had higher rates of closure in Africa during the COVID-19 pandemic),⁴⁶ and have fewer employees (comprising only about 7 percent of businesses with 500+ employees).⁴⁷ Women are also impacted by a \$42 billion gap in financing,⁴⁸ and financial returns and profits also tend to be lower.⁴⁹ These trends were reinforced in the BCG-UNGC survey, where entrepreneurs reported lack of access to finance as the biggest barrier to starting a business (about 20 percent of respondents) and discrimination (e.g., by potential customers, suppliers) as one of the top challenges they face.

Female entrepreneurs emphasize different barriers than women in formal workplaces, especially in regard to societal norms and expectations.

When asked about the main challenges they personally encounter, entrepreneurs emphasized balancing careers with domestic work, negative social beliefs and discrimination. Interestingly, entrepreneurs did not rate challenges related to lack of support from family and friends highly, suggesting that despite strong support for their work, this has not been accompanied by lower expectations in the home.

Lack of access to finance, difficulty finding employees, legal restrictions and lack of ability to own land/assets were the greatest barriers for entrepreneurs in starting a business, albeit with variation across geographies.

When asked specifically about the barriers to starting a business, entrepreneurs in Sub-Saharan Africa were most likely to identify lack of access to financing (about 20 percent of respondents) along with difficulty finding suitable employees (10 percent–15 percent of respondents) as their biggest barriers. There was less convergence in North Africa, with each of the barrier options reported by less than 10 percent of respondents. However, the most prominent barriers included legal restrictions, lack of access to finance and lack of ability to own land/assets.

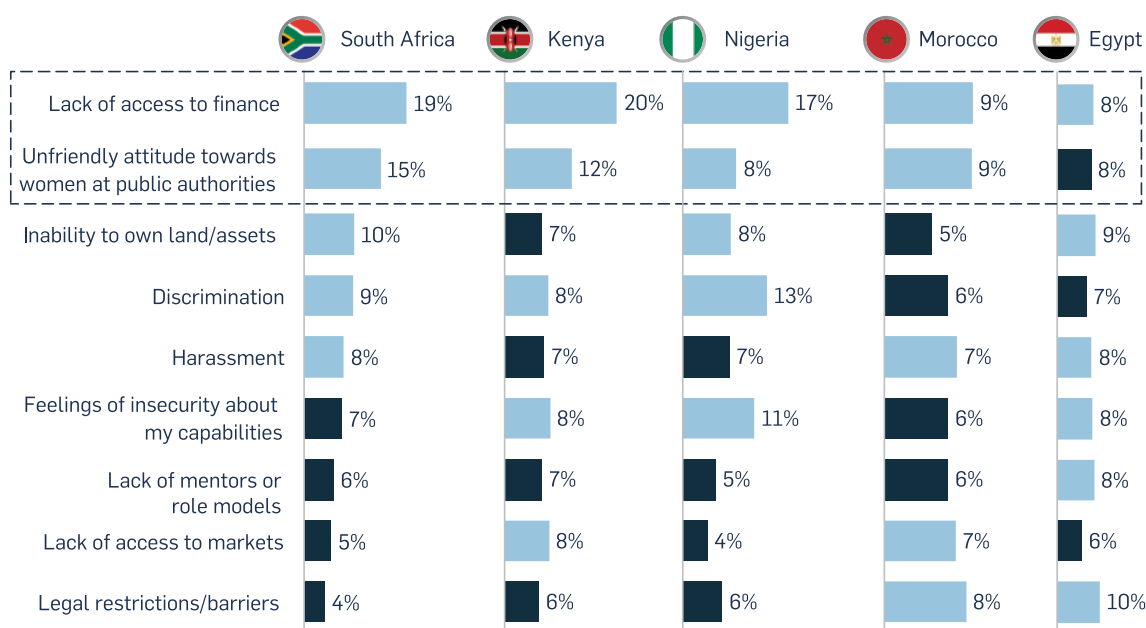
Entrepreneurial and self-employed women in North Africa also lack confidence in their own capabilities.

In the BCG-UNGC survey, we found lower degrees of confidence among entrepreneurial women in North Africa compared with Sub-Saharan Africa (17 to 41 percent of North African entrepreneurs strongly agree that they have the talent and capabilities to run their own business, or they believe they can learn them, vs. 84 percent–88 percent in Sub-Saharan Africa).

EXHIBIT 3: FINANCE AND LACK OF CONFIDENCE IN SKILLS ARE CRITICAL FACTORS IN ENTREPRENEURS' SUCCESS IN AFRICA

3.1 Access to finance and various forms of discrimination critical factors in entrepreneurs success in Africa

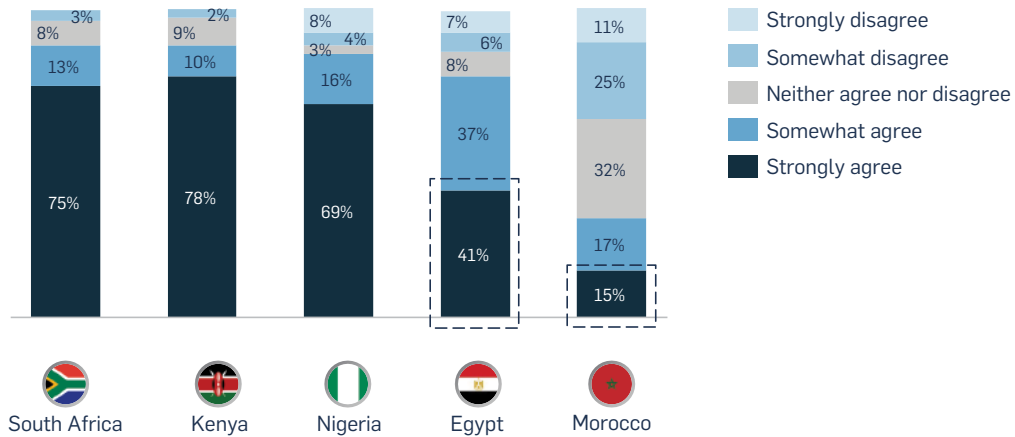
Question: What are the main barriers that you encounter or have encountered in starting your business? Rank top 3. (Entrepreneurs only)



■ Top 5 factors ranked per country by entrepreneurs
 ■ Displaying weighted average of top 3 ranked

3.2 Entrepreneurs' confidence in capabilities across countries

Question: To what extent do you agree with the following statement? "I have the talents and capabilities to be successful as an entrepreneur—or I believe I can learn those."



SOURCE: BCG WOMEN IN AFRICA SURVEY 2024, N=3709.



WHAT THE PRIVATE SECTOR CAN DO

Companies have a crucial role to play in the lives of the 400 million working women in Africa, and must take up the challenge. There are many ways that companies can affect the economic lives of women, but as core drivers of economic activity in every country, companies play three key roles in the economy: as **employers, funders and buyers**. There are a range of actions and policies companies can put in place through these roles to include, empower and support women. Finally, companies and their leaders are also norm setters and role models in broader society—giving them the power and platform to influence the conversation and direction of travel. While governments set the minimum requirements for company practices, private sector leaders are free to be bolder and more ambitious—to set corporate policies and enact programs that better support women's economic inclusion.

RECOMMENDED APPROACH FOR COMPANIES

There are many actions the private sector can take to promote women's economic inclusion. Using desk research, benchmarking and consultations with companies across Africa and from among the Africa Business Leaders Coalition, we identified 50+ actions deployed by companies today, although there was limited data on the degree to which these solutions were impactful. Given the wide range of options, it is imperative that decision-makers both identify their options and have a basis for prioritization.

To support decision-makers, we developed an approach to enable tailored, impactful strategies for promoting women's economic inclusion.

First, set up for success (step 1 in exhibit 4):

Every company should ensure it makes meaningful commitments and has the fundamentals in place. Core actions needed include the following:

- **Leadership commitment:** Action begins with the leaders—employees will be more incentivized to act if they see strong commitment from the C-suite.
- **Company champion:** Developing and executing an effective strategy takes dedicated capacity and leadership—companies need to establish a main point of contact to advance the goals and strategy and ensure there is sponsorship in the core business and highest levels of the organization.

- **Data infrastructure:** Data is an essential enabler of effective decision-making. For example, it's difficult to improve the recruitment and retention of women without an understanding of the starting female employee base. Leaders should identify the sex-disaggregated data needed (e.g., employees, suppliers) and set up the systems to regularly collect data and monitor progress. For example, companies can use the Women's Empowerment Principles (WEPs) Gender Gap Analysis Tool from UN Women and the UN Global Compact.
- **Target setting:** Setting ultimate goals, and quantitative targets, is critical to ensuring a common “North Star” and company-wide understanding of where an organization is heading.

Second, set the strategy (or “action plan”):

To ensure impact, it is critical that strategies are well-rounded and women's needs inside and outside the company doors are taken into consideration. Once the foundations are in place, companies should set their ESG/People strategies, including actions to take across three dimensions:

- **Inward actions—the company wheelhouse (2a in exhibit 4):** As employers, there are a plethora of company wheelhouse actions (actions in the direct control, and general responsibility, of companies) being deployed across the private sector globally (e.g., pay harmonization, parental leave policies, flexible work policies).
- **Outward actions—the company community (2b in exhibit 4):** As buyers and funders, companies can contribute to their communities by taking actions that respond to broader societal issues that affect women's economic inclusion, even if the companies alone cannot solve the broader problems (e.g., provide safe transport to work, scholarships for female students studying STEM).
- **Collaborative actions—advocate for societal change (2c in exhibit 4):** As norm setters, enterprises can help move the broader market by supporting advocacy and broader efforts to affect women's economic inclusion. In some cases, large multinational companies may be able to drive change alone, but for most enterprises, collaboration is key. Joining a coalition, consortium or other multi-sectoral collective that is collaborating to drive change together is more likely to be effective and impactful on a large scale.



PROMOTING WOMEN IN TECHNOLOGY

Naspers is a global internet group founded in South Africa and known for investments and initiatives across borders. The group reaches more than two billion customers worldwide, backing local entrepreneurs and investing in segments such as Food, Classifieds, Payments and Edtech.

Empowering Women in Technology: Cultivating Talent Pipelines

Naspers is committed to diversity and inclusion and the role women play, recognizing their significance in driving business success. Key initiatives include:

- **Inclusive Culture and Leadership:** Naspers maintains a focus on respect, inclusivity and supportive workplace culture, with a notable 87 percent of employees expressing feeling respected within the company (as of FY23).
- **Gender Diversity in Recruitment:** The company actively monitors gender representation throughout its recruitment process, striving for balance. By refining job descriptions and diversifying interview panels, Naspers aims to foster gender parity across all organizational levels. At its corporate office in South Africa, women hold 75 percent of the top and senior management roles and 68 percent of all roles across job levels.
- **Board Representation:** Naspers is dedicated to achieving a minimum of one-third female representation on its board, with approximately 38 percent female representation currently.

Supporting Youth in Technology: Naspers Labs Driving Social Impact

Naspers Labs helps address youth unemployment, particularly among young women, through technology-driven training initiatives.

- **Digital Skills Development:** Naspers's youth skills training program, Naspers Labs, has provided essential skills training to nearly 4,000 young South Africans (as of FY23), with 65 percent of beneficiaries being young women pursuing careers in software development, cloud engineering, data science and robotics, among others.
- **Job Placement and Support:** Through its implementation partners, Naspers Labs has facilitated job placements for more than 3,920 young people in tech and tech-enabled roles (as of FY23). These young people, 60 percent of whom are female, are currently pursuing careers in fields such as software development, business analytics, cyber security and Internet of Things (IoT) development, among others.
- **Supporting Women Tech Entrepreneurs:** Collaborating with local start-up accelerator and incubator partners, Naspers Labs has supported women-led start-ups through a specialized accelerator program, driving a more diverse and dynamic tech ecosystem and aiding aspiring entrepreneurs in leveraging technology for growth and market access.

EXHIBIT 4: APPROACH TO SETTING GENDER STRATEGIES IN AFRICA

1	MAKE THE COMMITMENT	"Do not pass go" actions: Before pursuing large-scale change, companies must make meaningful commitments to women's economic inclusion. Companies should first lay the groundwork to unlock potential for further efforts. Main actions • Making leadership commitments • Selecting a company champion • Creating data infrastructure		
2	SCALE CHANGE FROM THE INSIDE OUT	2a Looking inward "Company wheelhouse" actions Areas of women's economic inclusion with actions in the direct control, and general responsibility, of private sector companies in Africa Main areas of focus in Africa • Policies (e.g., anti-harassment, flexibility, hiring) • Benefits (e.g., parental leave) • Programs (e.g., bias trainings)	2b Looking outward "Contribute to change" actions Areas of women's economic inclusion where the private sector in Africa can take action but cannot solve the broader problem alone due to influence Main areas of focus in Africa • Programs (e.g., financial literacy, entrepreneurship, scholarships/bursaries) • Benefits (e.g., transport) • Products (e.g., access to credit) • Policies (e.g., procurement)	2c Advocacy & collaboration "Move the market" actions Areas of women's economic inclusion that affect company actions but where the private sector's only actions are in advocacy Main areas of focus in Africa • Legislation (e.g., equal pay for equal work of equal value) • Education (e.g., in schools) • Infrastructure (e.g., childcare, transport)

It is difficult to implement all actions at once—whether due to cost, capacity or culture—as change takes time and resources.

Corporations will need to prioritize and stagger their efforts to drive long-term sustainable change. From our experience and consultations with companies, we recommend companies prioritize based on data, considering feasibility (i.e., financial costs and ease of implementation), geographic context (i.e., cultural and societal factors unique to areas of operation) and company context (industry characteristics, company assets, starting position).

COMMON STARTING POINT

While all companies should consult broadly and review relevant data when prioritizing solutions, commonalities were found in the BCG-UNGC survey that could serve as a useful starting point. However, there was high variation in responses among women across contexts (e.g., the highest top-ranked solution across contexts was only selected by 15 percent of respondents).

1. LOOKING INWARD

POLICIES (ANTI-DISCRIMINATION, FLEXIBILITY, HIRING)

Across all potential solutions from the survey, anti-discrimination and harassment policies were the clear, universal actions prioritized across contexts for all companies to implement.

These policies were seen across contexts by about 25 to 40 percent of women and were generally considered impactful by those who have seen them in practice. These policies were selected in the top three by a third of women surveyed across contexts when asked more generally what they expected to be impactful.

For women in North Africa and among working mothers, flexibility policies (e.g., remote work, flexible working hours) were emphasized, although they are not necessarily prevalent today.

Flexibility policies were also in the top five solutions prioritized by women in both Morocco and Egypt. Among working mothers, greater flexibility in working hours and location was the number one solution prioritized in four of the five countries (it was number two in Egypt).

Finally, in certain contexts, women in management/ leadership roles also emphasized hiring and promotion policies.

While less than 20 percent of female leaders across contexts had seen revisions to these policies at their workplace, about 40 to 60 percent did find it impactful. Surprisingly, while Morocco saw the lowest scores on effectiveness in practice, it was emphasized by female leaders as one of the top solutions to help them succeed at work, suggesting a potential quality problem in the market.

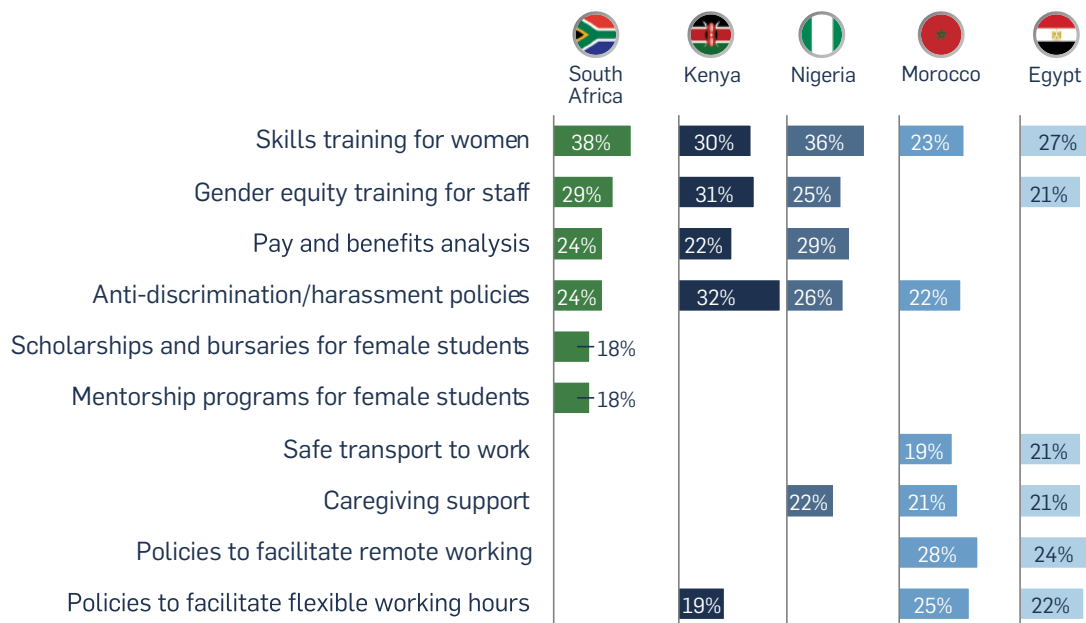
BENEFITS (PARENTAL LEAVE, CAREGIVING, PAY & BENEFITS HARMONIZATION)

Several benefit-related solutions were emphasized in the survey as likely to be impactful, although were not commonly seen in the market today, namely, pay and benefits analysis, more extensive parental leave and caregiving support.

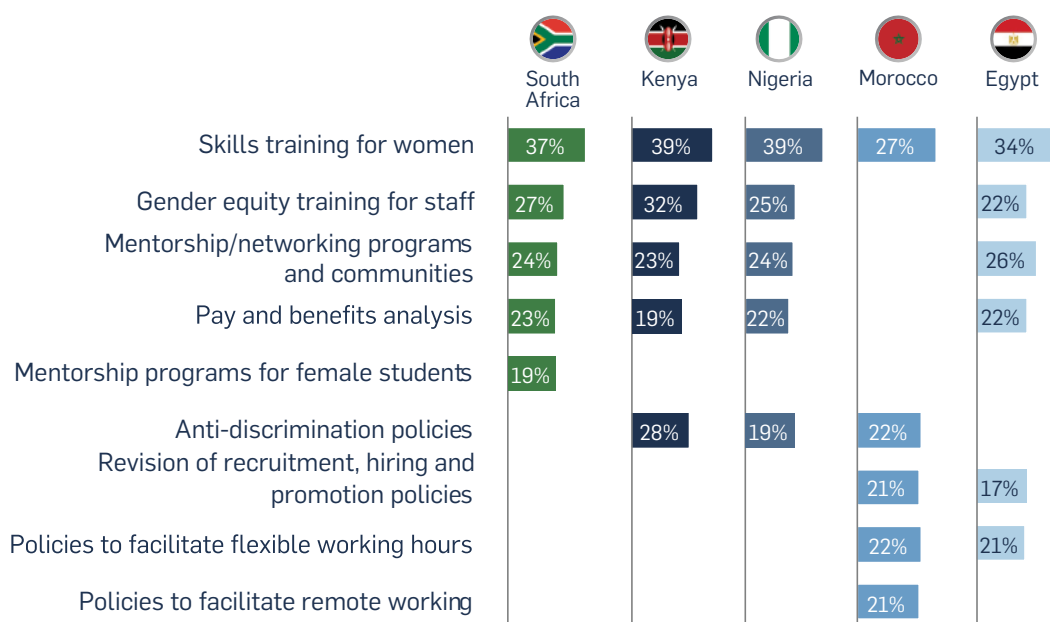
Less than about 20 percent of women across contexts had seen pay and benefits analysis in their workplaces across all five countries, but the solution was top five for expected impact across contexts in Sub-Saharan Africa. More extensive parental leave was not seen often by respondents, but among those who had seen it in Sub-Saharan Africa, it was considered very impactful (70 percent +). Interestingly, caregiving support was not as prominent as expected (seen by less than 20 percent of women across contexts) but it was a top five solution among women surveyed in Nigeria, Morocco and Egypt.

EXHIBIT 5: SOLUTIONS EMPHASIZED ACROSS CONTEXTS

Question: What actions do you believe would be most impactful to help women succeed at work? Rank top three.



Question: What actions do you believe would be most impactful to help women advance to and succeed in leadership positions? Rank top three.



SOURCE: BCG-UNGC WOMEN'S ECONOMIC INCLUSION IN AFRICA SURVEY 2024 (N=3709; COMBINED SAMPLE OF WORKERS AND MANAGERS)

PROGRAMS (BIAS AND SKILLS TRAININGS)

Two types of training are necessary across contexts: gender equity trainings and skills trainings.⁵⁰

However, among women who had seen these solutions in practice, ratings of impact were mixed, potentially indicating a quality problem in the market.

Between 23 percent and 38 percent of women had seen gender equity trainings at their workplace (top three most common solution across contexts), but in assessments of its effectiveness in practice, it was not in the top five across markets for being very impactful among those who had seen it. Despite this, it was still prioritized by women as one of the top solutions for expected impact in four out of five countries. Similar results were seen for skills training for women, where 25 to 31 percent of women had seen this solution at their workplace, but less than two thirds viewed it as having been very impactful. However, this solution was also rated top three across all five contexts for expected benefits. An example of a company in Africa innovating to support female entrepreneurs is Naspers (included as a case study in this report).

2. LOOKING OUTWARD

BENEFITS (TRANSPORT)

Across contexts, safe transport to work will be most impactful, likely reflecting the prevalence of safety and security issues across Africa.

In terms of prevalence today, this solution was mostly seen by women in North Africa (21 percent in Morocco, 24 percent in Egypt). Among those who had seen it in practice, 61 to 73 percent found it to be very impactful, across all five countries. Women in North Africa continued to attribute their expectation of impact from safe transport to their success (top five solution in Morocco and Egypt).

PROGRAMS (SUPPORTING ENTREPRENEURS)

Many entrepreneurs and self-employed women prioritize programmatic solutions to support both starting and scaling their businesses.

Female entrepreneurs surveyed in Sub-Saharan Africa emphasized training on entrepreneurship (starting 29 to 59 percent; scaling 33 to 57 percent), mentorship and networking opportunities (starting 16 to 42 percent; scaling 23 to 45 percent), financial literacy programs (starting 19 to 42 percent; scaling 20 to 41 percent) and digital literacy programs (starting 21 to 35 percent). However, when asked what would make them “thrive” as entrepreneurs and self-employed, access to finance was most emphasized. An example of a company in Africa innovating to support female entrepreneurs is Ecobank (included as a case study in this report).

CASE STUDIES

Many companies in Africa are already leading the way on women's economic inclusion. Through engagement with ABLIC, an initiative of the UN Global Compact, we have seen strong instances of companies innovating and responding to their unique contexts to support women at work and in the broader community. Two examples are profiled in this report.



ELLEVATE BY ECOBANK: SUPPORTING FEMALE ENTREPRENEURSHIP IN THEIR BUSINESS

Ecobank launched its first standalone gender program, Ellevate, in November 2020. The program offers female business owners an end-to-end partnership in which they gain differentiated business solutions comprising both financial and non-financial services. Ecobank recognizes three basic needs – access to credit, markets and capabilities. The company's objective is to address these needs with the support of dedicated Champions who are ready to attend to the needs of Ellevate customers. Ellevate by Ecobank was launched for maximum impact simultaneously across all of the company's 33 markets. Within a short space of time, Ellevate won three awards; **Outstanding Crisis Finance Innovations** (2021 Global Finance – Innovators awards), **The Impact Award** (2021 Financial Alliance for Women award) and **Best New Product Launch of the Year** (2021 Middle East & Africa Retail Banking Innovation Awards). Ellevate customers have grown from approximately 10,000 women-owned SMEs at the close of 2021 to the current 75,000. To date, Ellevate has given out loans totaling \$177 million to support women-owned businesses across Africa.

Access to Finance

The offering reflects the company's commitment to women by devoting a portion of its loan book to supporting this market. Ecobank achieves this through tailored loan products with favorable interest rates and collateral requirements. For example:

- **Asset Financing:** To help women entrepreneurs acquire new equipment or vehicles, or to renovate or expand their infrastructure to grow their businesses.
- **Contract/Local Purchase Order Financing/ Receivables Financing:** A helpful alternative to finance costs related to delivering confirmed contracts awarded by credible large corporates.
- **Inventory & Distributorship Finance:** Designed to resolve liquidity problems and improve cash flow. It also enables female entrepreneurs and their businesses to stock up goods for efficient operations.

Access to Markets

Access to markets is facilitated through Ecobank's online business-matching platform, MyTradeHub. This brings together importers and exporters trading within Africa's single market to upload their profile and showcase their goods, services and/or needs with a view to connecting buyers and sellers.

Access to Capabilities

A recurring theme among the WSMs is challenges with capabilities and access to information. In response, Ellevate offers training programs, informative webinars and networking opportunities.

Looking Ahead

Ecobank is expanding its Ellevate offering in 2024 to cover not only small and medium-sized enterprises (SMEs) but also smaller women led and owned business as well as women-focused product businesses and larger corporates. Investing in women most certainly makes sound business sense.

3. ADVOCATE

ACCOUNTABILITY (LEGISLATION, INFRASTRUCTURE, EDUCATION)

Based on the current situation and barriers identified earlier in this report, efforts to effect societal change across Africa should focus on three areas: legislation, infrastructure and education.

First, in terms of legislation, given the prominence of safety and security concerns in Africa (both harassment and gender-based violence), it is critical that greater legal protections for women be put in place. Further, Africa is close to leading the world with universal parental leave, with all countries having mandated maternity leave and nearly half with paternity leave. Crossing this milestone could be catalytic for the continent and the 400 million women working there. Second, for education, companies must act as role models and help change the deeply embedded societal beliefs related to women's capabilities and role in the workforce through education, advocacy and other actions. Finally, advancing the infrastructure needed to support women—especially safe transport and childcare for working mothers—should be a priority in all contexts in Africa, with the private and public sectors working together to improve these supports.

FIVE IMPERATIVES THAT WILL MAKE THE DIFFERENCE

It is clear that action is needed, and there is a substantial role for corporations to play. Based on the evidence, Africa is also a unique context—with nuanced dynamics and barriers to women's economic inclusion. Across Africa, there are five imperatives for all private sector companies to embed in their decision-making and to ensure a long-term return on their efforts.

1 Change the organization, not the women: Many DEI (diversity, equity and inclusion) efforts tend to focus on solutions to “change the women” (i.e., programs and initiatives that attempt to improve their skills and capabilities). While these are important, the broader organizational structures and cultures that limit women (e.g., discriminatory policies) are equally important, if not more, and must be prioritized.

2 Drive change inside and outside an organization:

Private sector companies have the power to influence women within their immediate economic orbit as well as in their broader communities of operation. This is particularly important in Africa, where the majority of women work in the informal sector, and the barriers to progress include long-term talent pipelines and societal norms. Success will therefore require action both inside and outside the walls of a company.

3 Tailor actions to each unique situation:

No two companies, contexts or cultures are the same. While there is a set of foundational solutions all corporations should implement (e.g., establishing data infrastructure, putting in place anti-discrimination policies), the risk factors and most transformative solutions will differ by company. This was reinforced by the BCG-UNGC survey, in which the distribution of solutions by respondents differed greatly, with the highest level being 14 percent for skills training for women in South Africa.

4 Use data to guide decisions:

As detailed earlier in this report, there is not only a significant gap between the perception and reality of the gender gap in Africa but also persistent social norms contributing to unconscious biases. Given both the tendency to underestimate the problem and the presence of unconscious biases, it is pivotal that leaders make decisions based on data and evidence or risk missing the mark completely. Furthermore, the BCG-UNGC survey found some conflicting evidence from women on their experience with gender-based discrimination, suggesting that drivers of discrimination and unfair treatment can be hard to identify. Relying too much on solutions and/or data sources that require women to self-identify an issue as gender-based discrimination is likely to be insufficient.

5 Men are core to the solution:

Men are a core part of the solution, and focusing solely on women will limit ultimate success. In the BCG-UNGC survey, we saw both men and women express a sense of gender discrimination, as well as the strong desire from men to be allies in the effort. Enterprise leaders must consider and include everyone in the conversation—and in the solutions—to achieve full inclusion over the long term.



CHAMPIONING CHANGE TOGETHER TO ACHIEVE THE 2030 AGENDA

Only five countries in Africa (Rwanda, Namibia, South Africa, Burundi, and Zambia) are on track to meet the 2030 targets on SDG 5 (gender equality).⁵¹

There is a long way to go to ensure women across the continent live free of violence and discrimination—and are enabled to reach their full potential. Governments cannot tackle these issues alone. The private sector must take action and partner with others to catalyze women's economic inclusion in Africa.

Call to action: All companies must affirm the critical importance of gender equality in their businesses, communities and society at large and make women's economic inclusion the cornerstone of their ESG and People strategies.

By making real commitments and data-driven decisions that build on the lessons learned outlined in this report, companies can address the organizational systems and societal structures that limit women and make a vital contribution to the achievement of our collective goals.

We must act now; 150 years is too long to wait.

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APPENDIX

APPENDIX A: SURVEY DETAILS/BACKGROUND

The survey was designed to target men and women ages 18 to 64 who work or seek to work in the private sector across five African countries: South Africa, Kenya, Nigeria, Morocco and Egypt. For each of these five countries, respondents were divided into the following categories:

- **Female workers (Total n=1595):**
 - Women employed in a private sector company or state-owned company (registered company, official labour contract)
 - Women employed in a non-profit organization (e.g., NGO, IGO)
 - Unemployed women seeking work in a private sector company or state-owned company (registered company, official labour contract)
- **Female managers (Total n=298):** Must be both a) employed in a private sector company or state-owned company (registered company, official labour contract) AND b) working in middle management (department managers, regional managers, business unit managers), senior management (directors, senior managers) or executive level (CEO, CFO, COO, etc.)
- **Self-employed women (Total n=513):** Self-employed in a non-registered company
- **Female entrepreneurs (Total n=436):** Self-employed/entrepreneur owning and running a registered company with min. three employees
- **Unemployed women (Total n=324):** Unemployed and not looking for work
- **Men employed in the private sector (n=543):** Employed in a private sector company or state-owned company (registered company, official labour contract)

The survey was administered online in English, French and Arabic and received 3,709 responses in total. Respondents were asked a series of multiple choice and rank choice questions designed to gauge their experiences in the workplace, barriers to workplace success and perspectives on how to improve women's economic inclusion, as well as general beliefs about gender roles in society. For instance, some questions asked respondents to rank the top three barriers they encounter in the workplace or the top three solutions they have seen implemented in their workplace; other questions asked the extent to which respondents agree with various statements about ways that women should be involved in the workforce.

One limitation of the study is that since it was administered online, all respondents had to have stable internet access in order to complete the survey. This may have resulted in a selection bias that disproportionately favors higher-income and more well-resourced populations. However, the sample was weighted for questions where national representativity was required.

APPENDIX B: FULL LIST OF SOLUTIONS IDENTIFIED

Make the commitment actions

Action	Description
Leadership commitment	Make strong internal and external commitments from company leadership, such as the CEO, C-suite and/or senior management team
Company champion	Appoint an internal lead/champion to spearhead and promote all efforts (e.g., Head of HR, Head of Corporate Sustainability)
Data infrastructure	Invest in the identification, collection and monitoring of sex-disaggregated data and indicators to understand the current situation of women in the company and progress over time (e.g., percent employees that are female)

Looking inward: “Company wheelhouse” actions

Category	Action	Description
Accountability	Representation goal	Set a target for the intended percentage of women across a company
	Leadership goal	Set a target for the intended percentage of women in leadership roles at the company and develop leadership programs to support that goal (can include both C-suite level roles as well as middle and senior management)
	Annual reporting	Provide transparency in reporting by incorporating company-wide gender metrics and progress in public reports
	Workplace culture audit/survey	Launch internal surveys tailored to measure employee perceptions of gender equality and conduct performance analysis to establish baseline state of workplace culture and gender equality. Tools such as the WEPs Gender Gap Analysis Tool can be used.
Policies	Anti-discrimination policies	Develop, apply and communicate anti-discrimination policies within a company
	Sexual harassment policies	Develop, apply and communicate sexual harassment policies within a company
	Hiring policies	Update company policies to promote inclusive recruiting practices (e.g., salary transparency, diverse interview panels, gender inclusive language utilized in the job opening announcement)
	Equal interview policy	Update company policies to require equal number of men and women are interviewed/meaningfully considered for roles
	Career advancement policies	Update company policies to ensure women are being considered at equal rates for new role openings, especially at senior levels
	Flexible work policies	Implement flexible work policies geared towards meeting family care needs (e.g., hybrid work, flexible hours for childcare)
	Gender-focused incentive policies	Develop recognition and rewards systems that are based on contributions to gender equality goals (e.g., targets embedded in management/leadership performance indicators)
Benefits and supports	Maternity leave policies	Offer maternity leave that is more extensive than what is legally required (i.e., beyond government-mandated requirements or minimums). For example, align to ILO standard of 14 weeks and ideally 18 weeks for maternity leave
	Paternity leave policies	Offer paternity leave that is more extensive than what is legally required (i.e., beyond government-mandated requirements or minimums)
	Miscarriage leave policies	Offer paid leave to women and/or their partners after experiencing a miscarriage
	Pay gap audit & harmonization	Conduct a systematic review of how jobs are ascribed value, salaries and wages paid by reviewing pay patterns across equal seniority levels and implementing actions to close gaps identified
	Equal benefits audit & harmonization	Conduct a systematic review of company benefits by reviewing patterns across equal seniority levels and determining actions to close gaps identified

Category	Action	Description
Programs	Leadership coaching	Design and carry out leadership coaching programs tailored for women to increase readiness and skills needed for leadership roles
	Professional development programs	Offer dedicated professional development programs for female employees, in particular re-skilling and upskilling opportunities
	Internal mentorship programs	Implement internal mentorship programs that connect women at various seniority levels to provide informal support and guidance on career advancement
	Workplace trainings (e.g., anti-harassment, unconscious bias)	Provide a wide variety of workplace trainings to all employees focused on reducing workplace inequity
Facilities	Lactation rooms	Establish or build lactation rooms in company facilities for new mothers
	Adequate and safe restrooms	Ensure restrooms meet female employees' needs, including ensuring they are in safe locations and are clean and hygienic
	Sanitary products in restrooms	Provide sanitary products in restrooms
	Equal sized restrooms	Ensure equal scale and quality of restroom facilities for men and women
Other	Grievance mechanism	Develop formal processes and anonymized systems within organizations where employees can raise, address and resolve complaints related to gender-based discrimination, harassment and inequality
	Gender-neutralized job titles	Use job designations that do not specify or imply a particular gender

Looking outward: “Contribute to Change” actions

Category	Action	Description
Benefits and Infrastructure	Onsite childcare facilities	Provide onsite childcare facilities for working parents (for employers with more than 50 employees)
	Subsidies for childcare	Provide a financial subsidy for employees to support and offset the cost of childcare
	Safe transport to work	Provide company-operated, secure transport to and from work sites
	Onsite mobile clinics	Enable health services to be provided at the workplace (e.g., mobile health units)
	Gender-based violence first responder support	Provide a dedicated first responder support and services to women experiencing gender-based violence
Programs	Digital skills training	Offer dedicated trainings and materials to advance digital skill development
	Literacy programs (digital & financial)	Launch programs to address barriers related to financial and digital literacy
	Business skills training	Offer dedicated trainings tailored to key business skills (e.g., budgeting, staff management)
	Graduate training programs	Launch graduate-level training programs or subsidize attendance
	External mentorship programs (girls & entrepreneurs)	Create mentorship programs for young women and/or entrepreneurs
	Sponsorship program	Assign sponsors to women to provide support and unlock opportunities for professional growth and exposure
	Entrepreneurship coaching	Offer coaching sessions and materials to women entrepreneurs
	Scholarships/ bursaries	Provide scholarships to young women for tertiary education, in all or particular specialties
	Leadership coaching	Provide leadership coaching and ensure 50/50 gender targets to develop leadership capabilities
Products	Gender-focused loans	Offer accessible loans specifically targeted to women and women-owned business
Policies	Procurement goal	Set procurement targets focused on company share of purchases spent on women-owned suppliers
	Procurement policies	Include gender-responsive business practices in suppliers' due diligence frameworks within procurement policies and guidelines. Actions can also include active supplier engagement and outreach to networks of female business owners to ensure policies are being applied

Advocate and collaborate: “Move the market” actions

Action	Description
Database of best practices	Compile learnings on women’s workplace inclusion and advancement and share best practices with the broader business community
Campaigning	Launch dedicated campaigns, spearheaded by company leadership (both within and outside the organization) geared towards improving women’s economic inclusion
Advocacy	Advocate (alone or with others) for broader societal and legislative change needed to remove barriers to women’s economic inclusion
Forum convening	Convene others to discuss actions and promote collective action on topics that promote women’s economic inclusion

APPENDIX C: glossary of terms

Discrimination: any unfair treatment or arbitrary distinction based on a person’s race, sex, religion, nationality, ethnic origin, sexual orientation, disability, age, language, social origin or other status

Economic inclusion: an economic system that gives all members of society, including non-citizens and vulnerable and underserved groups, access to labour markets, land, financial services, entrepreneurial expertise, jobs and economic opportunities

Entrepreneurs: for the purposes of this report and the analysis, women who are self-employed or own and run a registered company with a minimum of three employees

Expectation-reality gap: disparity between individuals’ beliefs about gender equality (i.e., propensity to believe parity has been achieved in many places) vs. actual evidence of disparities in economic inclusion and pay

Gender-based violence: umbrella term for any harmful act that is perpetrated against a person’s will and based on socially ascribed (gender) differences between females and males

Harassment: words, gestures or actions which tend to annoy, alarm, abuse, demean, intimidate, belittle, humiliate or embarrass another or which create an intimidating, hostile or offensive work environment

Leaders: for the purposes of this report, women that are both a) employed in a private sector company or state-owned company (registered company, official labour contract) AND b) working in middle management (department managers, regional managers, business unit managers), senior management (directors, senior managers) or executive level (CEO, CFO, COO, etc.)

Motherhood penalty: pay inequity for women, with working mothers facing lower wages—a disparity that jumps as the number of children a woman has increases

Unconscious bias: an automatic response triggered by our brains when making quick judgments and assessments of people and situations

ABOUT THE UN GLOBAL COMPACT

As a special initiative of the United Nations Secretary-General, the **UN Global Compact** is a call to companies worldwide to align their operations and strategies with Ten Principles in the areas of human rights, labour, environment and anti-corruption. Our ambition is to accelerate and scale the global collective impact of business by upholding the Ten Principles and delivering the Sustainable Development Goals through accountable companies and ecosystems that enable change. With more than 20,000 participating companies, 5 Regional Hubs, 62 Global Compact Country Networks covering 73 countries and 15 Country Managers establishing Networks in 34 other countries, the UN Global Compact is the world's largest corporate sustainability initiative — one Global Compact uniting business for a better world.

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