

Gender Assessment

FP148: Participation in Energy Access Relief Facility ("EARF")

Multiple Countries | Acumen | B.27/02

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**GREEN
CLIMATE
FUND**

Annex 8: Gender Assessment

Energy Access Relief Facility

The energy access sector¹ has an important impact on women in multiple roles as customers, entrepreneurs, and agents of change:

- **Customers:** *Women are the primary consumers of energy in households, and as such are the most exposed to the harmful effects of energy poverty: household air pollution, time spent gathering fuel, and overall drudgery.*²
- **Entrepreneurs:** *The off-grid energy sector provides opportunities for income generation for women through entrepreneurship within the energy value chain.*
- **Agents of change:** *Many companies employ women as last-mile sales agents for example.*

Energy access companies are increasingly focused on serving women, and female employees have been shown to sell certain products more effectively to women customers.³ Benefits of women's energy entrepreneurship have been noted at the individual, household and community level, including income generation and access to networks at the individual level, increased decision-making and shifting power dynamics at the household level, and leadership skills and opportunities and shifting gender norms at the community level.

In addition to opportunities within the energy sector value chain for women, access to productive uses of energy access provides income generating opportunities for women. For example, once electricity became accessible via the installation of a solar powered mini-grid in one rural Ghanaian community, the number of women entrepreneurs increased by 29 percent and the incomes of women entrepreneurs increased by 11 times compared to pre-electricity earnings.⁴ This is even low compared to an International Center for Research on Women (ICRW) report which found a correlation between women's access to energy and a 59 percent increase in earnings.⁵

Increasingly, women are also skilled workers, and decision makers, in the energy sector, where companies with a more gender-balanced leadership team have demonstrated stronger performance.⁶ Despite this, the proportion of women working in the off-grid solar sector is low at

¹ Energy access is traditionally considered to be a household good, and so high-quality data on gender-disaggregated access and use of modern energy products is frequently, and unfortunately, lacking.

² [Oxfam, 2017.](#)

³ IRENA, 2019.

⁴ <https://medium.com/power-africa/solar-mini-grids-boost-womens-entrepreneurship-8479e4c1f8f8>

⁵ <https://www.icrw.org/news/icrw-finds-that-solar-sister-empowers-women-increases-their-income-and-makes-communities->

[safer/#:~:text=ICRW%20found%20that%20the%20Solar,home%20and%20in%20their%20communities.](#)

⁶ See for example

https://www.usaid.gov/sites/default/files/documents/1860/PA_Case_Study.2019.04.09.508.pdf

27%, although it is projected to improve.⁷ Key barriers identified in the African context to women's increased employment in the sector are cultural and social norms, a lack of gender-specific training, and a lack of technical skills.⁸

COVID-19 and Gender Equality in Energy Access

Covid-19 is the biggest setback to gender equality in a decade. The burden of unpaid care has increased globally, and women are at a greater risk of gender-based violence as a result of lockdown conditions.⁹ Women's jobs are 1.8 times more vulnerable to this crisis than men's jobs and even aside from labor-market dynamics women are having to drop out of the workforce because of increased unpaid care responsibilities in the home.¹⁰ New or continued energy access and employment opportunities from energy companies with gender inclusive workplace policies are key factors to mitigate the disproportionate negative impact of covid-19 on women.

The EARF, together with participation of the Climate LLP, will be focused on funding companies that are committed to serving women customers, employing female staff at a rate equal to or higher than men, recruiting and promoting women for leadership positions, empowering female staffers and paying them commensurately with their male counterparts, and creating a workplace that is adaptable to the needs of its members and free from harassment.

Loan Covenants

In order to operationalize these goals, EARF loans (participated in by Climate LLP) will contain the following covenants:

- *Companies must maintain or improve the current percentage of female full-time and contracted employees during the EARF loan period (unless percentage drops due to dismissal warranted for disciplinary or performance-related reasons) (requires documentation and retrenchment plan and allows for cure period)*
- *Companies must adopt and communicate (or demonstrate that they have already done so) a Gender Empowerment Policy, including information on flexible work arrangements, employee rights, and mechanisms available for safely expressing and addressing workplace harassment.*

Non-compliance with these covenants would, after repeated warnings, result in a breach of contract and trigger various escalation mechanisms, including required prepayment and/or financial penalties.

⁷https://www.gogla.org/sites/default/files/resource_docs/gogla_off_grid_solar_a_growth_engine_for_jobs_w eb_opt.pdf

⁸ IRENA, 2019. Page 60.

⁹ <https://www.weforum.org/agenda/2020/07/gender-equality-women-employment-covid19/>

¹⁰ <https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects#>

Applying a Gender Lens to EARF Investing

In addition to these covenants, the Acumen and SIMA teams have prepared a series of country-level gender assessments, seen below. The 9 NOL countries show considerable disparities in both the equality of their legal regimes and gendered outcomes on multiple development indicators. This disparity is documented in the table below.

Country	Social Institutions and Gender Index	SIGI Rank (out of 120)	Global Gender Gap Index	Global Gender Gap Rank (Out of 153)	Gender Inequality Index	Gender Inequality Rank (Out of 162)	Average Rank
Rwanda	28%	65	0.791	9	0.41	95	56
Mozambique	24%	54	0.723	56	0.57	142	84
Zambia	35%	81	0.731	45	0.54	131	86
Uganda	45%	98	0.717	65	0.53	127	97
Senegal	37%	86	0.684	99	0.52	125	103
Kenya	36%	83	0.671	109	0.55	134	109
Nigeria	46%	100	0.635	128			114
Sierra Leone	48%	105	0.668	111	0.64	153	123
Congo, Dem. Rep.	40%	88	0.578	149	0.65	156	131
Notes	2019	2019	2020	2020	2018	2018	

One possible approach to addressing these disparities would be to apply a heightened scrutiny to the business plans and gender employment mix of companies that operate in relatively more unequal countries (for example in the bottom third of the NOL country group). However, at present we do not advocate this approach. These rankings reflect *formal* gender equality, whereas it is our experience that gender stereotypes and prescribed gender roles often still discriminate against women, even in countries where strong legal frameworks are present. Likewise, traditional norms and cultural practices (not considered in these indices) are still significant barriers to gender equality, including with respect to employment in the off-grid energy sector. In other words, regardless of status of formal equality, the challenges that are being addressed by the EARF, namely with respect to women's employment in the sector in the context of Covid-19, are quite similar across countries. It is these that the EARF aims to address, using the gender action plan described below.

Operationalizing a Gender Action Plan

In order to turn these commitments into reality, Acumen has drafted the Gender Action Plan (GAP, see below), which places the Gender goals, outputs, and outcomes into a results framework, as well as providing an indicative budget. If fully-funded, Acumen and SIMA will be able to engage a gender officer to oversee monitoring and evaluation of the gender action plan, including monitoring whether firms are abiding by gender-related loan covenants, and providing them advice and resources on how to best achieve their stated goals.

The gender officer is intended to be a senior financial and commercial advisor with deep experience in the energy access sector. Final determination of the gender officer will be made upon approval of the budget (see Gender Action Plan for budget details). The gender officer is expected to sit on the Investment Committee. They are also intended to work with Acumen gender specialist(s) to carry out any additional outreach to companies as described in the GAP.

Gender Investing Framework

Acumen is in the process of incorporating gender lens investing into our model, which will help to influence our and SIMA's approach to the EARF. We have identified three areas where we can apply a gender-lens: investing in more women-led businesses, influencing the corporate cultures and operations of the companies we invest in, and increasing data and awareness about women customers' experiences. Where we feel we have the most leverage is influencing corporate culture and gathering customer feedback by gender. As an investor, we believe we can use our capital, influence, and governance to help shape corporate culture. We can do this by vetting a company's practices around gender equity before making an investment and influencing the corporate culture of the organizations via our repeated engagements with borrowers or our presence on Boards. Additionally, we will continue to work with the Lean Data team to present all collected customer feedback on a disaggregated-basis by gender, so companies can better understand and identify where women, for example, may be experiencing more challenges with a product or service.

Framework. One gender investing framework that can guide the EARF's assessment and approvals, as well as its ongoing influence with companies, is the 2X Challenge Criteria. This is a set of criteria and guiding principles that does not just count women but values them. It creates a set of 5 clear criteria, with an investment being '2X-aligned' if it fulfills at least one of the following:¹¹

		Criteria	Threshold ⁴	
Direct Criteria	1	Entrepreneurship	1A. Share of women ownership	51%
			OR	
		1B. Business founded by a woman	Yes/No	
	2	Leadership	2A. Share of women in senior management ¹	20% - 30% ²
OR				
		2B. Share of women on the Board or Investment Committee ¹	30%	
3		Employment	3A. Share of women in the workforce ¹	30% - 50% ²
	AND			
		3B. One "quality" indicator beyond compliance	Yes/No	
	4	Consumption	4. Product or service specifically or disproportionately benefits women	Yes/No
		OR		
Indirect	5	Investments through Financial Intermediaries (FIs) ³	5A. <i>On-Lending facilities</i> : Percent of the Investor/FI loan proceeds or percent of FI's portfolio supporting businesses that meet direct criteria ¹	30%
			OR	
		5B. <i>Funds</i> : Percent of portfolio companies that meet the direct criteria ¹	30%	

These criteria are valuable, although the 2X framework clearly establishes that companies which may meet the letter of these criteria but overall create negative impacts for women should not be considered 2X-aligned. Acumen and SIMA propose to track the % of companies that are 2X-aligned

¹¹ [2X Challenge Financing for Women, 2020](#)

at various stages of the EARF, provide periodic counsel and support to those that are not, and report on the results to GCF.

Customers: Through Lean Data, we can help companies better understand their customers on a gender disaggregated basis. All Lean Data metrics can be disaggregated by gender to understand if there are disparities between men and women experience (impact) with a product or service. For example, do women disproportionately experience a challenge with their product or service? If so, why? If you review the new Lean Data Gender report,¹² on p. 12 you will see that how else we can start to build gender into the way we measure and improve customer impact: qualitative responses disaggregated by gender and gender-specific question sets.

Country-level Assessments

Nigeria Gender Assessment

Key Statistics on Gender Equality

Nigeria was ranked 100 out of 120 in the 2019 Social Institutions and Gender Index with a score of .460 and 128 out of 153 in the 2020 Global Gender Gap Index with a score of 0.635. All indices are on a 0-1 scale. For the SIGI, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	917 (2017)	World Bank
Infant mortality rate	75.7 (2018)	World Bank
Adult literacy rate	52.7% female, 71.3% male (2018)	World Bank
Employment to Population Ratio, age 15+	43.6% female, 53.6% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	8.9% female, 7.4% male (2019)	World Bank

¹² <https://acumen.org/wp-content/uploads/Understanding-Gender-Impact-Part-One.pdf>

Life Expectancy	55.2 years (female), 53.5 years (male) (2018)	World Bank
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Political Participation

In Nigeria, women have the same rights to vote and stand for election as men, and the Constitution guarantees equal participation in political life.¹³ Despite this, women remain poorly represented at the national level: 7.3% of senators (8 out of 109) are women, and just 3.6% of members of the House of Representatives (13 out of 358) are female.¹⁴ 7 out of 43 ministers in the national cabinet are women.¹⁵ Overall, Uwa et al. (2018) argue that Nigerian women have been perpetually marginalized in the political sphere due to a combination of social, cultural, and economic forces.¹⁶ In 2019, 77% of the population believed that men make better political leaders.¹⁷

Division of Labour and Participation in the Economy

According to the World Bank, 44.9% of the labor force is female.

Nigeria is the most populous country in Africa, and the 24th largest economy in the world by GDP. It has a middle-income, mixed economy, with high export earnings from oil and gas, but also a large, subsistence agricultural sector. 48% of adult women are employed (57th out of the 98 middle-income countries reporting data in 2019), and women make up 44.9% of the overall labor force.¹⁸ They are most likely to work in low-income, informal occupations. 24% of employed women work in agriculture, compared to 44% of all men. One in six women work in public administration, community, social, or other services jobs. Only 0.3% of women hold management positions. Nigeria's statutes generally grant women full legal rights before the law, however parallel customary and religious legal regimes do not always recognize the rights of women to own or inherit land and other assets.¹⁹

¹³ [Inter-Parliamentary Union \(IPU\), Geneva, 2020](#)

¹⁴ [Ibid](#)

¹⁵ [VOA, 2019.](#)

¹⁶ [Uwa et al., 2018.](#)

¹⁷ [OECD, 2019.](#)

¹⁸ [World Development Indicators, 2020.](#)

¹⁹ OECD, 2019.

Accessibility of Project Services and Technology

Women are fully able and encouraged to purchase and use energy services from companies financed by the EARF. In fact, some companies have targeted marketing strategies for women customers such as selling directly to women's village savings groups.

Even operating in markets where women do not always have control over purchasing decisions, approximately a third of the customer base of energy access companies is female, although there is significant variation between companies selling clean cookstoves (where women are 52% of customers), solar lanterns (38%), solar home systems (32%) and microgrids (25%).²⁰

Because the energy products or services are generally for the household the customer data does not necessarily correspond with who is benefitting from the products. In other words, even where customer data indicates that most customers are men, we know that women are benefitting from the energy access in the home. This also illustrates the importance of Acumen's lean data approach to gain such insights beyond who is simply the purchaser.

Women also make up 32% of the energy access workforce, compared to 22% of the workforce in oil and gas.²¹

Needs and Priorities of Men and Women in EARF

For the EARF programme, there are two contexts in which it is critical to examine the different needs/priorities of men and women: as employees/agents of energy access companies, and as customers of those same companies.

Employment

Although the energy access sector does a better job of employing women than does the oil and gas sector, women are still currently a minority in the workforce. Moreover, they are more likely to hold administrative positions (where 45% of all employees are women) than STEM-related jobs (just 28% of which are held by women).²² A 2019 survey from IRENA identified cultural norms, a lack of gender-sensitive policies or training opportunities, and an inequity in ownership of assets as the main barriers to women's advancement in the energy access sector.²³ However, multiple studies have demonstrated that women are equally, if not better, able to communicate the benefits of

²⁰ Acumen

²¹ [IRENA, 2019](#).

²² Ibid., p. 35.

²³ Ibid., p. 59.

energy access, and make sales at comparable or higher rates than men when given similar opportunities.^{24,25}

This is a difficult time for many women in the workforce of energy access companies. We know that the COVID-19 crisis is disproportionately affecting female workers, as they must meet the added burdens of daytime childcare and even additional household members while still fulfilling the requirements of their jobs.²⁶ This struggle was summarized by a UN policy brief on the gendered effects of the pandemic: “Compounded economic impacts are felt especially by women and girls who are generally earning less, saving less, and holding insecure jobs or living close to poverty.”²⁷ Women, minorities, and other vulnerable workers face a dangerous and familiar outcome, of being the last hired in an economic upswing and the first fired in a crisis.²⁸

The EARF is meant to mitigate this risk through the use of covenants that will require energy access firms to use 80% of the funds they receive to pay employee salaries and/or commissions. Furthermore, priority will be given to eligible firms that are owned and led by women. Lastly, companies receiving EARF funding will be expected to maintain or improve the gender balance of their staff and agent network while the loan is being repaid. In order to achieve this, companies will be expected to provide retention and recruitment plans for women employees and agents, and will be given guidance on how to adopt flexible work policies. Companies will verify their adherence to these covenants through regular data reporting, which can be verified by the Fund Manager and independent third parties, as necessary.

Customers

Women are the primary users of energy in a household, and are among the prime beneficiaries of access to modern energy services. Numerous studies have highlighted the benefits of modern energy for women: solar lanterns provide light for studying, reduce security risks, and displace dirty, harmful kerosene lanterns.²⁹ In one study, women using kerosene lanterns were nine times as

²⁴ [Clean Cooking Alliance, 2015.](#)

²⁵ [Value for Women, 2018.](#)

²⁶ [World Economic Forum, 2020.](#)

²⁷ [UN, 2020.](#)

²⁸ [Bloomberg, 2020.](#)

²⁹ [Energia, 2019.](#)

likely to contract tuberculosis.³⁰ Clean, efficient cookstoves bring down the time that women and girls must spend gathering fuel, while also reducing household air pollution, a major public health risk that kills over 4 million people annually and disproportionately affects women and girls.³¹ Particularly during a pandemic that can cause lethal respiratory infections, the benefits of modern energy and cooking are needed more than ever.

Energy also plays a major role in increasing productivity and effectiveness of the work that men and women do.³² In East Africa alone, solar home system companies have helped to create the equivalent of over one million additional jobs, of which 52% have gone to women, bringing them an additional \$552 per year.³³ The EARF is meant to enable these benefits to continue, by funding companies to maintain their operations and customer service, while expanding sales to new customers. Without the EARF, millions of households and tens of millions of beneficiaries will not be able to access clean, modern, renewable energy.

Vulnerabilities and Mitigation Strategies

EARF's focus is on protecting the gains made so far by the energy access sector, maintaining service to existing renewable energy adopters, and safeguarding the future sales and impact that will be made by companies during the recovery from COVID-19. Our response strategies are aimed at protecting the liquidity of viable energy access companies, and ensuring that their ability to serve current customers and reach new ones is not affected.

EARF intends to focus on two main areas to ensure that women's role as agents and beneficiaries of energy access is not only maintained, but increased:

- **Protecting female staff and agents.** The EARF will specifically ask companies to provide plans for retaining vulnerable staff, including women, and maintaining or increasing the share of women in their employ. Companies will then be expected to adhere to those plans while using concessional finance. An indirect benefit of this approach is that female agents and call center operatives have been shown to be particularly effective at marketing the benefits of energy products to other women. This contributes to the second key area.

³⁰ [Bates et al., 2013.](#)

³¹ [WHO, n.d.](#)

³² SEAR, 2017.

³³ [GOGLA, 2020.](#)

- **Ensuring ongoing access to renewable energy products.** By maintaining liquidity, supply lines, and staffing, the EARF helps to preserve ongoing access to critical products. Families who are confined to rural households will be able to purchase high-quality solar products or cookstoves, while existing adopters will still be able to reach a customer service or maintenance representative to fix any product issues.

Incorporating Local Knowledge and Skills

Acumen has developed and published a Gender Sensitivity Policy that guides its investments and implementation in all programmes. For the EARF, we see a clear opportunity to empower companies that have been forward-thinking and progressive in their promotion of women to senior leadership positions and their reliance on women on the frontlines of energy access distribution, sales, finance, and service. We will encourage greater participation of women at the board level, ensure equal opportunity on the investing team, and do the same at the investee level. We will also comply with the Gender Equality Standards as defined by the ILO and IFC, respectively. And we acknowledge the acute dangers posed by the current crisis to women around the world, as highlighted in the UN Secretary General's recent policy brief on the issue.

Acumen has repeatedly demonstrated its commitment to gender equality and sensitivity, and we intend to continue to do so. In 2015 Acumen published a report, along with the International Center for Research on Women: *Women and Social Enterprises: How Gender Integration Can Boost Entrepreneurial Solutions to Poverty*.³⁴ In 2018, Acumen partnered with Unilever to package its years of impact assessment insights into a series of toolkits, *A Lean Data How-To Guide: Understanding Gender Impact*.³⁵ And in 2020, research between 60 Decibels and GOGLA helped to fully communicate the depths of the struggle that off-grid energy customers were experiencing during the pandemic. Through this work, Acumen has developed new and better ways of listening to customers, and continues to believe wholeheartedly in its core tenets of putting vulnerable customers at the center of our work and empowering the companies which demonstrate an ability to serve them.

Challenging Gender Stereotypes

³⁴ [Acumen, 2015](#).

³⁵ [Acumen, 2019a](#), [Acumen 2019b](#).

EARF will aim to protect the jobs of vulnerable female employees and agents at energy access companies. Women's employment at all levels of the company workforce, particularly in a traditionally male dominated sector, challenges gender stereotypes and increases positive gender relations. It can cause a shift in power dynamics and relationships in the household and community.³⁶

EARF will also encourage greater marketing towards women as energy customers and entrepreneurs, women participation at the board level, and ensure equal opportunity at the investing team and investee level.

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³⁶ <https://www.energia.org/cm2/wp-content/uploads/2020/02/RA7-Womens-Energy-Entrepreneurship-Evidence-Report-Final.pdf> pg 18.

Uganda Gender Assessment

Key Statistics on Gender Equality

Uganda was ranked 98 out of 120 in the 2019 Social Institutions and Gender Index with a score of .451 and 65 out of 153 in the 2020 Global Gender Gap Index with a score of 0.717. Uganda also ranked 127 out of 162 countries on the Gender Inequality Index, with a score of .531. All indices are on a 0-1 scale. For the SIGI and Gender Inequality indices, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	375 (2017)	World Bank
Infant mortality rate	33.8 (2018)	World Bank
Adult literacy rate	70.8% female, 82.7% male (2018)	World Bank
Employment to Population Ratio, age 15+	65.6% female, 72.9% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	2.3% female, 1.4% male (2019)	World Bank
Life Expectancy	65.2 years (female), 60.7 years (male) (2018)	World Bank

Political Participation

In Uganda, women have the same rights to vote and stand for election as men³⁷, and the Constitution guarantees women's participation in political life by reserving one seat for women in each of the country's 39 electoral districts. Women parliamentarians are elected through separate women's elections in addition to the constituency MPs who are elected through a first past the post system.³⁸ 34.9% (160 out of 459) members of Uganda's unicameral legislature are women, 93% of

³⁷ [OECD, 2014.](#)

³⁸ [Economic Policy Research Center, UKAID & UN Women, 2019](#)

them were elected through reserved seats.³⁹ The low participation of women in constituency positions and politics in general stems from several social, cultural and financial barriers. More than 50% of men perceived that the low participation of women in politics stems from lack of support from party leaders and that women are not tough enough for politics.

Division of Labour and Participation in the Economy

According to the World Bank, 49.3% of the labor force is female. Uganda is one of the poorest countries in the world, with a GDP of under \$30bn dollars, and one in five of its citizens still living in extreme poverty. It is a low income country with an economy driven by commodity exports of coffee, oil, base metals, fish and a large, subsistence agricultural sector. Every year, about 700,000 young people reach working age in Uganda but only 75,000 jobs are created per year. 68% of adult women are employed (30th out of the 118 low and middle-income countries reporting data in 2019), and women make up 49.3% of the overall labor force.⁴⁰ They are most likely to work in low-income, informal occupations. Women account for 75% of agricultural workers and nearly 42% of women in the workforce are unpaid family workers.⁴¹

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⁴⁴ Ibid., p. 35.

⁴⁵ Ibid., p. 59.

⁴⁶ [Clean Cooking Alliance, 2015.](#)

⁴⁷ [Value for Women, 2018.](#)

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Customers

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⁵¹ [Energia, 2019.](#)

⁵² [Bates et al., 2013.](#)

⁵³ [WHO, n.d.](#)

⁵⁴ SEAR, 2017.

⁵⁵ [GOGLA, 2020.](#)

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- **Ensuring ongoing access to renewable energy products.** By maintaining liquidity, supply lines, and staffing, the EARF helps to preserve ongoing access to critical products. Families who are confined to rural households will be able to purchase high-quality solar products or cookstoves, while existing adopters will still be able to reach a customer service or maintenance representative to fix any product issues.

Incorporating Local Knowledge and Skills

Acumen has developed and published a Gender Sensitivity Policy that guides its investments and implementation in all programmes. For the EARF, we see a clear opportunity to empower companies that have been forward-thinking and progressive in their promotion of women to senior leadership positions and their reliance on women on the frontlines of energy access distribution, sales, finance, and service. We will encourage greater participation of women at the board level, ensure equal opportunity on the investing team, and do the same at the investee level. We will also comply with the Gender Equality Standards as defined by the ILO and IFC, respectively. And we acknowledge the acute dangers posed by the current crisis to women around the world, as highlighted in the UN Secretary General's recent policy brief on the issue.

Acumen has repeatedly demonstrated its commitment to gender equality and sensitivity, and we intend to continue to do so. In 2015 Acumen published a report, along with the International Center for Research on Women: *Women and Social Enterprises: How Gender Integration Can Boost*

Entrepreneurial Solutions to Poverty.⁵⁶ In 2018, Acumen partnered with Unilever to package its years of impact assessment insights into a series of toolkits, *A Lean Data How-To Guide: Understanding Gender Impact*.⁵⁷ And in 2020, research between 60 Decibels and GOGLA helped to fully communicate the depths of the struggle that off-grid energy customers were experiencing during the pandemic. Through this work, Acumen has developed new and better ways of listening to customers, and continues to believe wholeheartedly in its core tenets of putting vulnerable customers at the center of our work and empowering the companies which demonstrate an ability to serve them.

Challenging Gender Stereotypes

EARF will aim to protect the jobs of vulnerable female employees and agents at energy access companies. Women's employment at all levels of the company workforce, particularly in a traditionally male dominated sector, challenges gender stereotypes and increases positive gender relations. It can cause a shift in power dynamics and relationships in the household and community.⁵⁸

EARF will also encourage greater marketing towards women as energy customers and entrepreneurs, women participation at the board level, and ensure equal opportunity at the investing team and investee level.

We will comply with Gender Equality Standards as defined by the ILO and IFC respectively.

⁵⁶ [Acumen, 2015](#).

⁵⁷ [Acumen, 2019a](#), [Acumen 2019b](#).

⁵⁸ <https://www.energia.org/cm2/wp-content/uploads/2020/02/RA7-Womens-Energy-Entrepreneurship-Evidence-Report-Final.pdf> pg 18.

Rwanda Gender Assessment

Key Statistics on Gender Equality

Rwanda was ranked 65 out of 120 in the 2019 Social Institutions and Gender Index with a score of .276 and 9 out of 153 in the 2020 Global Gender Gap Index with a score of 0.791. Rwanda also ranked 95 out of 162 countries on the Gender Inequality Index, with a score of .412. All indices are on a 0-1 scale. For the SIGI and Gender Inequality indices, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	248 (2017)	World Bank
Infant mortality rate	27 (2018)	World Bank
Adult literacy rate	69.4% female, 77.6% male (2018)	World Bank
Employment to Population Ratio, age 15+	83% female, 82.5% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	1.1% female, 1.0% male (2019)	World Bank
Life Expectancy	70.8 years (female), 66.5 years (male) (2018)	World Bank

Political Participation

In Nigeria, women have the same rights to vote and stand for election as men, and the Constitution guarantees equal participation in political life.⁵⁹ The Rwandan government secures women's political participation through quotas at both the national and subnational levels, and a parallel

⁵⁹ [OECD, 2014.](#)

system of women's only councils and women's elections at the sub national levels.⁶⁰ Rwanda has the world's largest share of female parliamentarians at 61.3%. 49 out of 80 members in the Chamber of Deputies and 10 out of 26 Senators (38.5%) are women.⁶¹ Overall, public opinion on women politicians in Rwanda is evenly divided. According to a 2007 World Values Survey, 51% think that men make better political leaders than women do, versus 48% who disagree with that statement.⁶²

Division of Labour and Participation in the Economy

According to the World Bank, 51.7% of the labor force is female.

Rwanda is a landlocked, low income country with few natural resources. It's per capita income is \$789 (2019) and over half the country lives in poverty. The economy is driven by subsistence agriculture and few exports like coffee, tea and minerals. 84.43% of adult women are employed (3rd out of the 118 low and middle-income countries reporting data in 2019), and women make up 51.7% of the overall labor force.⁶³ More than 75 percent of Rwandan women are engaged in farming, forestry, and fishing activities, and nearly two-thirds of them work in the subsistence agriculture segment.⁶⁴ 12% women are engaged in wholesale or retail trade, 1.2% in construction and a further 1.25 in manufacturing.⁶⁵ Encouragingly, 33.2% of management positions are held by women.

Accessibility of Project Services and Technology

Women are fully able and encouraged to purchase and use energy services from companies financed by the EARF. In fact, some companies have targeted marketing strategies for women customers such as selling directly to women's village savings groups.

Even operating in markets where women do not always have control over purchasing decisions, approximately a third of the customer base of energy access companies is female, although there is significant variation between companies selling clean cookstoves (where women are 52% of customers), solar lanterns (38%), solar home systems (32%) and microgrids (25%).⁶⁶

⁶⁰ Ibid., p.4-5

⁶¹ [Inter-Parliamentary Union \(IPU\), Geneva, 2020](#)

⁶² [OECD, 2014.](#)

⁶³ World Development Indicators, 2020.

⁶⁴ [Rwanda Labour Force Survey Report, 2018](#)

⁶⁵ [ILOstat, 2016](#)

⁶⁶ Acumen

Because the energy products or services are generally for the household the customer data does not necessarily correspond with who is benefitting from the products. In other words, even where customer data indicates that most customers are men, we know that women are benefitting from the energy access in the home. This also illustrates the importance of Acumen's lean data approach to gain such insights beyond who is simply the purchaser.

Women also make up 32% of the energy access workforce, compared to 22% of the workforce in oil and gas.⁶⁷

Needs and Priorities of Men and Women in EARF

For the EARF programme, there are two contexts in which it is critical to examine the different needs/priorities of men and women: as employees/agents of energy access companies, and as customers of those same companies.

Employment

Although the energy access sector does a better job of employing women than does the oil and gas sector, women are still currently a minority in the workforce. Moreover, they are more likely to hold administrative positions (where 45% of all employees are women) than STEM-related jobs (just 28% of which are held by women).⁶⁸ A 2019 survey from IRENA identified cultural norms, a lack of gender-sensitive policies or training opportunities, and an inequity in ownership of assets as the main barriers to women's advancement in the energy access sector.⁶⁹ However, multiple studies have demonstrated that women are equally, if not better, able to communicate the benefits of energy access, and make sales at comparable or higher rates than men when given similar opportunities.^{70,71}

This is a difficult time for many women in the workforce of energy access companies. We know that the COVID-19 crisis is disproportionately affecting female workers, as they must meet the added burdens of daytime childcare and even additional household members while still fulfilling the

⁶⁷ [IRENA, 2019.](#)

⁶⁸ Ibid., p. 35.

⁶⁹ Ibid., p. 59.

⁷⁰ [Clean Cooking Alliance, 2015.](#)

⁷¹ [Value for Women, 2018.](#)

requirements of their jobs.⁷² This struggle was summarized by a UN policy brief on the gendered effects of the pandemic: “Compounded economic impacts are felt especially by women and girls who are generally earning less, saving less, and holding insecure jobs or living close to poverty.”⁷³ Women, minorities, and other vulnerable workers face a dangerous and familiar outcome, of being the last hired in an economic upswing and the first fired in a crisis.⁷⁴

The EARF is meant to mitigate this risk through the use of covenants that will require energy access firms to use 80% of the funds they receive to pay employee salaries and/or commissions. Furthermore, priority will be given to eligible firms that are owned and led by women. Lastly, companies receiving EARF funding will be expected to maintain or improve the gender balance of their staff and agent network while the loan is being repaid. In order to achieve this, companies will be expected to provide retention and recruitment plans for women employees and agents, and will be given guidance on how to adopt flexible work policies. Companies will verify their adherence to these covenants through regular data reporting, which can be verified by the Fund Manager and independent third parties, as necessary.

Customers

Women are the primary users of energy in a household, and are among the prime beneficiaries of access to modern energy services. Numerous studies have highlighted the benefits of modern energy for women: solar lanterns provide light for studying, reduce security risks, and displace dirty, harmful kerosene lanterns.⁷⁵ In one study, women using kerosene lanterns were nine times as likely to contract tuberculosis.⁷⁶ Clean, efficient cookstoves bring down the time that women and girls must spend gathering fuel, while also reducing household air pollution, a major public health risk that kills over 4 million people annually and disproportionately affects women and girls.⁷⁷ Particularly during a pandemic that can cause lethal respiratory infections, the benefits of modern energy and cooking are needed more than ever.

Energy also plays a major role in increasing productivity and effectiveness of the work that men and women do.⁷⁸ In East Africa alone, solar home system companies have helped to create the

⁷² [World Economic Forum, 2020.](#)

⁷³ [UN, 2020.](#)

⁷⁴ [Bloomberg, 2020.](#)

⁷⁵ [Energia, 2019.](#)

⁷⁶ [Bates et al., 2013.](#)

⁷⁷ [WHO, n.d.](#)

⁷⁸ SEAR, 2017.

equivalent of over one million additional jobs, of which 52% have gone to women, bringing them an additional \$552 per year.⁷⁹ The EARF is meant to enable these benefits to continue, by funding companies to maintain their operations and customer service, while expanding sales to new customers. Without the EARF, millions of households and tens of millions of beneficiaries will not be able to access clean, modern, renewable energy.

Vulnerabilities and Mitigation Strategies

EARF's focus is on protecting the gains made so far by the energy access sector, maintaining service to existing renewable energy adopters, and safeguarding the future sales and impact that will be made by companies during the recovery from COVID-19. Our response strategies are aimed at protecting the liquidity of viable energy access companies, and ensuring that their ability to serve current customers and reach new ones is not affected.

EARF intends to focus on two main areas to ensure that women's role as agents and beneficiaries of energy access is not only maintained, but increased:

- **Protecting female staff and agents.** The EARF will specifically ask companies to provide plans for retaining vulnerable staff, including women, and maintaining or increasing the share of women in their employ. Companies will then be expected to adhere to those plans while using concessional finance. An indirect benefit of this approach is that female agents and call center operatives have been shown to be particularly effective at marketing the benefits of energy products to other women. This contributes to the second key area.
- **Ensuring ongoing access to renewable energy products.** By maintaining liquidity, supply lines, and staffing, the EARF helps to preserve ongoing access to critical products. Families who are confined to rural households will be able to purchase high-quality solar products or cookstoves, while existing adopters will still be able to reach a customer service or maintenance representative to fix any product issues.

Incorporating Local Knowledge and Skills

Acumen has developed and published a Gender Sensitivity Policy that guides its investments and implementation in all programmes. For the EARF, we see a clear opportunity to empower companies that have been forward-thinking and progressive in their promotion of women to senior

⁷⁹ [GOGLA, 2020.](#)

leadership positions and their reliance on women on the frontlines of energy access distribution, sales, finance, and service. We will encourage greater participation of women at the board level, ensure equal opportunity on the investing team, and do the same at the investee level. We will also comply with the Gender Equality Standards as defined by the ILO and IFC, respectively. And we acknowledge the acute dangers posed by the current crisis to women around the world, as highlighted in the UN Secretary General's recent policy brief on the issue.

Acumen has repeatedly demonstrated its commitment to gender equality and sensitivity, and we intend to continue to do so. In 2015 Acumen published a report, along with the International Center for Research on Women: *Women and Social Enterprises: How Gender Integration Can Boost Entrepreneurial Solutions to Poverty*.⁸⁰ In 2018, Acumen partnered with Unilever to package its years of impact assessment insights into a series of toolkits, *A Lean Data How-To Guide: Understanding Gender Impact*.⁸¹ And in 2020, research between 60 Decibels and GOGLA helped to fully communicate the depths of the struggle that off-grid energy customers were experiencing during the pandemic. Through this work, Acumen has developed new and better ways of listening to customers, and continues to believe wholeheartedly in its core tenets of putting vulnerable customers at the center of our work and empowering the companies which demonstrate an ability to serve them.

Challenging Gender Stereotypes

EARF will aim to protect the jobs of vulnerable female employees and agents at energy access companies. Women's employment at all levels of the company workforce, particularly in a traditionally male dominated sector, challenges gender stereotypes and increases positive gender relations. It can cause a shift in power dynamics and relationships in the household and community.⁸²

EARF will also encourage greater marketing towards women as energy customers and entrepreneurs, women participation at the board level, and ensure equal opportunity at the investing team and investee level.

We will comply with Gender Equality Standards as defined by the ILO and IFC respectively.

⁸⁰ [Acumen, 2015](#).

⁸¹ [Acumen, 2019a](#), [Acumen 2019b](#).

⁸² <https://www.energia.org/cm2/wp-content/uploads/2020/02/RA7-Womens-Energy-Entrepreneurship-Evidence-Report-Final.pdf> pg 18.

Mozambique Gender Assessment

Key Statistics on Gender Equality

Mozambique was ranked 54 out of 120 in the 2019 Social Institutions and Gender Index with a score of .243 and 56 out of 153 in the 2020 Global Gender Gap Index with a score of 0.723. Mozambique also ranked 142 out of 162 countries on the Gender Inequality Index, with a score of .569. All indices are on a 0-1 scale. For the SIGI and Gender Inequality indices, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	289 (2017)	World Bank
Infant mortality rate	54 (2018)	World Bank
Adult literacy rate	50.3% female, 72.6% male (2017)	World Bank
Employment to Population Ratio, age 15+	74.6% female, 76.6% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	3.5% female, 3.0% male (2019)	World Bank
Life Expectancy	63 years (female), 57.1 years (male) (2018)	World Bank

Political Participation

Mozambique ranks 14th in the world in terms of women's political representation. 41.2% (103 out of 250) of the members of the Assembly of the Republic and 35.6% of the members of Provincial Assemblies are women.⁸³ Although women have limited decision-making power at the non-political level such as in households, communities, and societies, the prevalent high rates of political

⁸³ [Inter-Parliamentary Union \(IPU\), Geneva, 2020](#)

participation of women was largely secured through the voluntary quota system implemented by political parties and gender equitable policies from changes to the constitution.⁸⁴

Division of Labour and Participation in the Economy

According to the World Bank, 52.1% of the labor force is female.

Mozambique is a low income country that is dominated by agriculture and export of commodities like cotton, sugar, cashews, timber and prawns. 77.8% of adult women are employed (12th out of the 118 low and middle-income countries reporting data in 2019), and women make up 52.1 of the overall labor force.⁸⁵ 81.5% of adult women in the labor force work in agriculture, fishing or forestry, 8.4% in wholesale or retail trade, 0.9% in public administration and defence, and 0.2% in construction.⁸⁶ Mozambique has ratified the core ILO Labour Conventions, and its laws are non-discriminatory, but enforcement of labour laws is often inadequate. The International Trade Union Confederation (ITUC) reports notably file complaints over women receiving lower pay than men for work of equal value.⁸⁷

Accessibility of Project Services and Technology

Women are fully able and encouraged to purchase and use energy services from companies financed by the EARF. In fact, some companies have targeted marketing strategies for women customers such as selling directly to women's village savings groups.

Even operating in markets where women do not always have control over purchasing decisions, approximately a third of the customer base of energy access companies is female, although there is significant variation between companies selling clean cookstoves (where women are 52% of customers), solar lanterns (38%), solar home systems (32%) and microgrids (25%).⁸⁸

Because the energy products or services are generally for the household the customer data does not necessarily correspond with who is benefitting from the products. In other words, even where customer data indicates that most customers are men, we know that women are benefitting from the energy access in the home. This also illustrates the importance of Acumen's lean data approach to gain such insights beyond who is simply the purchaser.

⁸⁴ [IICA, 2015](#)

⁸⁵ World Development Indicators, 2020.

⁸⁶ [ILOstat, 2016](#)

⁸⁷ [Klavereen et al 2009](#)

⁸⁸ Acumen

Women also make up 32% of the energy access workforce, compared to 22% of the workforce in oil and gas.⁸⁹

Needs and Priorities of Men and Women in EARF

For the EARF programme, there are two contexts in which it is critical to examine the different needs/priorities of men and women: as employees/agents of energy access companies, and as customers of those same companies.

Employment

Although the energy access sector does a better job of employing women than does the oil and gas sector, women are still currently a minority in the workforce. Moreover, they are more likely to hold administrative positions (where 45% of all employees are women) than STEM-related jobs (just 28% of which are held by women).⁹⁰ A 2019 survey from IRENA identified cultural norms, a lack of gender-sensitive policies or training opportunities, and an inequity in ownership of assets as the main barriers to women's advancement in the energy access sector.⁹¹ However, multiple studies have demonstrated that women are equally, if not better, able to communicate the benefits of energy access, and make sales at comparable or higher rates than men when given similar opportunities.^{92,93}

This is a difficult time for many women in the workforce of energy access companies. We know that the COVID-19 crisis is disproportionately affecting female workers, as they must meet the added burdens of daytime childcare and even additional household members while still fulfilling the requirements of their jobs.⁹⁴ This struggle was summarized by a UN policy brief on the gendered effects of the pandemic: "Compounded economic impacts are felt especially by women and girls who are generally earning less, saving less, and holding insecure jobs or living close to poverty."⁹⁵

⁸⁹ [IRENA, 2019.](#)

⁹⁰ *Ibid.*, p. 35.

⁹¹ *Ibid.*, p. 59.

⁹² [Clean Cooking Alliance, 2015.](#)

⁹³ [Value for Women, 2018.](#)

⁹⁴ [World Economic Forum, 2020.](#)

⁹⁵ [UN, 2020.](#)

Women, minorities, and other vulnerable workers face a dangerous and familiar outcome, of being the last hired in an economic upswing and the first fired in a crisis.⁹⁶

The EARF is meant to mitigate this risk through the use of covenants that will require energy access firms to use 80% of the funds they receive to pay employee salaries and/or commissions. Furthermore, priority will be given to eligible firms that are owned and led by women. Lastly, companies receiving EARF funding will be expected to maintain or improve the gender balance of their staff and agent network while the loan is being repaid. In order to achieve this, companies will be expected to provide retention and recruitment plans for women employees and agents, and will be given guidance on how to adopt flexible work policies. Companies will verify their adherence to these covenants through regular data reporting, which can be verified by the Fund Manager and independent third parties, as necessary.

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Energy also plays a major role in increasing productivity and effectiveness of the work that men and women do.¹⁰⁰ In East Africa alone, solar home system companies have helped to create the equivalent of over one million additional jobs, of which 52% have gone to women, bringing them an additional \$552 per year.¹⁰¹ The EARF is meant to enable these benefits to continue, by funding companies to maintain their operations and customer service, while expanding sales to new

⁹⁶ [Bloomberg, 2020.](#)

⁹⁷ [Energia, 2019.](#)

⁹⁸ [Bates et al., 2013.](#)

⁹⁹ [WHO, n.d.](#)

¹⁰⁰ SEAR, 2017.

¹⁰¹ [GOGLA, 2020.](#)

customers. Without the EARF, millions of households and tens of millions of beneficiaries will not be able to access clean, modern, renewable energy.

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Acumen has developed and published a Gender Sensitivity Policy that guides its investments and implementation in all programmes. For the EARF, we see a clear opportunity to empower companies that have been forward-thinking and progressive in their promotion of women to senior leadership positions and their reliance on women on the frontlines of energy access distribution, sales, finance, and service. We will encourage greater participation of women at the board level, ensure equal opportunity on the investing team, and do the same at the investee level. We will also comply with the Gender Equality Standards as defined by the ILO and IFC, respectively. And we acknowledge the acute dangers posed by the current crisis to women around the world, as highlighted in the UN Secretary General's recent policy brief on the issue.

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EARF will also encourage greater marketing towards women as energy customers and entrepreneurs, women participation at the board level, and ensure equal opportunity at the investing team and investee level.

We will comply with Gender Equality Standards as defined by the ILO and IFC respectively.

¹⁰² [Acumen, 2015](#).

¹⁰³ [Acumen, 2019a](#), [Acumen 2019b](#).

¹⁰⁴ <https://www.energia.org/cm2/wp-content/uploads/2020/02/RA7-Womens-Energy-Entrepreneurship-Evidence-Report-Final.pdf> pg 18.

Kenya Gender Assessment

Key Statistics on Gender Equality

Kenya was ranked 83 out of 120 in the 2019 Social Institutions and Gender Index with a score of .355 and 109 out of 153 in the 2020 Global Gender Gap Index with a score of 0.671. Kenya also ranked 134 out of 162 countries on the Gender Inequality Index, with a score of .545. All indices are on a 0-1 scale. For the SIGI and Gender Inequality indices, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	342 (2017)	World Bank
Infant mortality rate	30.6 (2018)	World Bank
Adult literacy rate	78.2% female, 85% male (2018)	World Bank
Employment to Population Ratio, age 15+	70.1% female, 75.4% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	2.8% female, 2.5% male (2019)	World Bank
Life Expectancy	68.7 years (female), 64 years (male) (2018)	World Bank

Political Participation

21.8% (76 out of 349) members of the National Assembly of Kenya and 30.9% (21 out of 68) Senators are women.¹⁰⁵ Women and men enjoy the same rights to vote and stand for election in Kenya, although women standing for public office often face hostility.¹⁰⁶ Quotas have been legislated at the national and sub-national levels to encourage women's political participation, and several of the main political parties have enacted voluntary quotas that reserve one-third of the

¹⁰⁵ [Inter-Parliamentary Union \(IPU\), Geneva, 2020](#)

¹⁰⁶ [OECD 2014](#)

seats for women. Despite this, implementation of these policies is inadequate and women's participation in political life remains poor.¹⁰⁷ However, in public surveys, the majority of Kenyans indicate that they believe that men and women are equally capable as political leaders.¹⁰⁸

Division of Labour and Participation in the Economy

According to the World Bank, 49% of the labor force is female.

Kenya is Africa's 9th largest economy, with a GDP of over US\$ 200 billion (PPP). It is a lower-middle income country with an economy dominated by agriculture, including the export of tea, coffee, flowers and vegetables. The country also has a sizable services sector (35.1%), notably tourism and financial services, amongst others. 72.51% of adult women are employed (20th out of the 118 low and middle-income countries reporting data in 2019), and women make up 49% of the overall labor force.¹⁰⁹ They are most likely to work in informal occupations. 60% of employed women work in agriculture, compared to 48% of all men. Around 19% women and 14% men work in wholesale or retail trade and the female share of management positions is around one-fourth.¹¹⁰

Accessibility of Project Services and Technology

Women are fully able and encouraged to purchase and use energy services from companies financed by the EARF. In fact, some companies have targeted marketing strategies for women customers such as selling directly to women's village savings groups.

Even operating in markets where women do not always have control over purchasing decisions, approximately a third of the customer base of energy access companies is female, although there is significant variation between companies selling clean cookstoves (where women are 52% of customers), solar lanterns (38%), solar home systems (32%) and microgrids (25%).¹¹¹

Because the energy products or services are generally for the household the customer data does not necessarily correspond with who is benefitting from the products. In other words, even where customer data indicates that most customers are men, we know that women are benefitting from the energy access in the home. This also illustrates the importance of Acumen's lean data approach to gain such insights beyond who is simply the purchaser.

¹⁰⁷ Ibid., p6

¹⁰⁸ Ibid., p6 & Pew Survey (2007)

¹⁰⁹ World Development Indicators, 2020.

¹¹⁰ [ILOstat 2020](#)

¹¹¹ Acumen

Women also make up 32% of the energy access workforce, compared to 22% of the workforce in oil and gas.¹¹²

Needs and Priorities of Men and Women in EARF

For the EARF programme, there are two contexts in which it is critical to examine the different needs/priorities of men and women: as employees/agents of energy access companies, and as customers of those same companies.

Employment

Although the energy access sector does a better job of employing women than does the oil and gas sector, women are still currently a minority in the workforce. Moreover, they are more likely to hold administrative positions (where 45% of all employees are women) than STEM-related jobs (just 28% of which are held by women).¹¹³ A 2019 survey from IRENA identified cultural norms, a lack of gender-sensitive policies or training opportunities, and an inequity in ownership of assets as the main barriers to women's advancement in the energy access sector.¹¹⁴ However, multiple studies have demonstrated that women are equally, if not better, able to communicate the benefits of energy access, and make sales at comparable or higher rates than men when given similar opportunities.^{115,116}

This is a difficult time for many women in the workforce of energy access companies. We know that the COVID-19 crisis is disproportionately affecting female workers, as they must meet the added burdens of daytime childcare and even additional household members while still fulfilling the requirements of their jobs.¹¹⁷ This struggle was summarized by a UN policy brief on the gendered effects of the pandemic: "Compounded economic impacts are felt especially by women and girls who are generally earning less, saving less, and holding insecure jobs or living close to poverty."¹¹⁸

¹¹² [IRENA, 2019.](#)

¹¹³ Ibid., p. 35.

¹¹⁴ Ibid., p. 59.

¹¹⁵ [Clean Cooking Alliance, 2015.](#)

¹¹⁶ [Value for Women, 2018.](#)

¹¹⁷ [World Economic Forum, 2020.](#)

¹¹⁸ [UN, 2020.](#)

Women, minorities, and other vulnerable workers face a dangerous and familiar outcome, of being the last hired in an economic upswing and the first fired in a crisis.¹¹⁹

The EARF is meant to mitigate this risk through the use of covenants that will require energy access firms to use 80% of the funds they receive to pay employee salaries and/or commissions. Furthermore, priority will be given to eligible firms that are owned and led by women. Lastly, companies receiving EARF funding will be expected to maintain or improve the gender balance of their staff and agent network while the loan is being repaid. In order to achieve this, companies will be expected to provide retention and recruitment plans for women employees and agents, and will be given guidance on how to adopt flexible work policies. Companies will verify their adherence to these covenants through regular data reporting, which can be verified by the Fund Manager and independent third parties, as necessary.

Customers

Women are the primary users of energy in a household, and are among the prime beneficiaries of access to modern energy services. Numerous studies have highlighted the benefits of modern energy for women: solar lanterns provide light for studying, reduce security risks, and displace dirty, harmful kerosene lanterns.¹²⁰ In one study, women using kerosene lanterns were nine times as likely to contract tuberculosis.¹²¹ Clean, efficient cookstoves bring down the time that women and girls must spend gathering fuel, while also reducing household air pollution, a major public health risk that kills over 4 million people annually and disproportionately affects women and girls.¹²² Particularly during a pandemic that can cause lethal respiratory infections, the benefits of modern energy and cooking are needed more than ever.

Energy also plays a major role in increasing productivity and effectiveness of the work that men and women do.¹²³ In East Africa alone, solar home system companies have helped to create the equivalent of over one million additional jobs, of which 52% have gone to women, bringing them an additional \$552 per year.¹²⁴ The EARF is meant to enable these benefits to continue, by funding companies to maintain their operations and customer service, while expanding sales to new

¹¹⁹ [Bloomberg, 2020.](#)

¹²⁰ [Energia, 2019.](#)

¹²¹ [Bates et al., 2013.](#)

¹²² [WHO, n.d.](#)

¹²³ SEAR, 2017.

¹²⁴ [GOGLA, 2020.](#)

customers. Without the EARF, millions of households and tens of millions of beneficiaries will not be able to access clean, modern, renewable energy.

Vulnerabilities and Mitigation Strategies

EARF's focus is on protecting the gains made so far by the energy access sector, maintaining service to existing renewable energy adopters, and safeguarding the future sales and impact that will be made by companies during the recovery from COVID-19. Our response strategies are aimed at protecting the liquidity of viable energy access companies, and ensuring that their ability to serve current customers and reach new ones is not affected.

EARF intends to focus on two main areas to ensure that women's role as agents and beneficiaries of energy access is not only maintained, but increased:

- **Protecting female staff and agents.** The EARF will specifically ask companies to provide plans for retaining vulnerable staff, including women, and maintaining or increasing the share of women in their employ. Companies will then be expected to adhere to those plans while using concessional finance. An indirect benefit of this approach is that female agents and call center operatives have been shown to be particularly effective at marketing the benefits of energy products to other women. This contributes to the second key area.
- **Ensuring ongoing access to renewable energy products.** By maintaining liquidity, supply lines, and staffing, the EARF helps to preserve ongoing access to critical products. Families who are confined to rural households will be able to purchase high-quality solar products or cookstoves, while existing adopters will still be able to reach a customer service or maintenance representative to fix any product issues.

Incorporating Local Knowledge and Skills

Acumen has developed and published a Gender Sensitivity Policy that guides its investments and implementation in all programmes. For the EARF, we see a clear opportunity to empower companies that have been forward-thinking and progressive in their promotion of women to senior leadership positions and their reliance on women on the frontlines of energy access distribution, sales, finance, and service. We will encourage greater participation of women at the board level, ensure equal opportunity on the investing team, and do the same at the investee level. We will also comply with the Gender Equality Standards as defined by the ILO and IFC, respectively. And we acknowledge the acute dangers posed by the current crisis to women around the world, as highlighted in the UN Secretary General's recent policy brief on the issue.

Acumen has repeatedly demonstrated its commitment to gender equality and sensitivity, and we intend to continue to do so. In 2015 Acumen published a report, along with the International Center for Research on Women: *Women and Social Enterprises: How Gender Integration Can Boost Entrepreneurial Solutions to Poverty*.¹²⁵ In 2018, Acumen partnered with Unilever to package its years of impact assessment insights into a series of toolkits, *A Lean Data How-To Guide: Understanding Gender Impact*.¹²⁶ And in 2020, research between 60 Decibels and GOGLA helped to fully communicate the depths of the struggle that off-grid energy customers were experiencing during the pandemic. Through this work, Acumen has developed new and better ways of listening to customers, and continues to believe wholeheartedly in its core tenets of putting vulnerable customers at the center of our work and empowering the companies which demonstrate an ability to serve them.

Challenging Gender Stereotypes

EARF will aim to protect the jobs of vulnerable female employees and agents at energy access companies. Women's employment at all levels of the company workforce, particularly in a traditionally male dominated sector, challenges gender stereotypes and increases positive gender relations. It can cause a shift in power dynamics and relationships in the household and community.¹²⁷

EARF will also encourage greater marketing towards women as energy customers and entrepreneurs, women participation at the board level, and ensure equal opportunity at the investing team and investee level.

We will comply with Gender Equality Standards as defined by the ILO and IFC respectively.

¹²⁵ [Acumen, 2015](#).

¹²⁶ [Acumen, 2019a](#), [Acumen 2019b](#).

¹²⁷ <https://www.energia.org/cm2/wp-content/uploads/2020/02/RA7-Womens-Energy-Entrepreneurship-Evidence-Report-Final.pdf> pg 18.

Zambia Gender Assessment

Key Statistics on Gender Equality

Zambia was ranked 81 out of 120 in the 2019 Social Institutions and Gender Index with a score of .348 and 45 out of 153 in the 2020 Global Gender Gap Index with a score of 0.731. Zambia also ranked 131 out of 162 countries on the Gender Inequality Index, with a score of .540. All indices are on a 0-1 scale. For the SIGI and Gender Inequality indices, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	213 (2017)	World Bank
Infant mortality rate	40.4 (2018)	World Bank
Adult literacy rate	83.1% female, 90.6% male (2018)	World Bank
Employment to Population Ratio, age 15+	61.8% female, 70.6% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	12.2% female, 10.7% male (2019)	World Bank
Life Expectancy	66.4 years (female), 60.5 years (male) (2018)	World Bank

Political Participation

Women have the same rights as men to vote and run for election in Zambia. Yet Zambia ranks 126th in terms of women's political participation, only 16.8% (28 out of 167) of its parliamentarians are women.¹²⁸ The government cites the lack of quotas as a contributor to the low level of women participating in decision-making and leadership positions.¹²⁹

¹²⁸ [Inter-Parliamentary Union \(IPU\), Geneva, 2020](#)

¹²⁹ [OECD 2014](#)

Division of Labour and Participation in the Economy

According to the World Bank, 48.3% of the labor force is female.

Zambia is a lower middle income country with one of the highest rates of income inequality in the world. 58% Zambians earn less than the international poverty line of \$1.90 per day (compared to 41% across Sub-Saharan Africa) and three quarters of the poor live in rural areas.¹³⁰ As one of Sub Saharan Africa's most urbanized economies, it is dominated by the services and manufacturing sector, notably copper mining and processing, and construction. 71.26% of adult women are employed (23rd out of the 118 low and middle-income countries reporting data in 2019), and women make up 48.3% of the overall labor force.¹³¹ They are most likely to work in low-income, informal occupations. 54% of employed women work in agriculture, compared to 44% of all men. 42% of employed women and men work in the services sector. Zambia's statutes generally grant women full legal rights before the law, however parallel customary and religious legal regimes do not always recognize the rights of women to own or inherit land and other assets.¹³²

Accessibility of Project Services and Technology

Women are fully able and encouraged to purchase and use energy services from companies financed by the EARF. In fact, some companies have targeted marketing strategies for women customers such as selling directly to women's village savings groups.

Even operating in markets where women do not always have control over purchasing decisions, approximately a third of the customer base of energy access companies is female, although there is significant variation between companies selling clean cookstoves (where women are 52% of customers), solar lanterns (38%), solar home systems (32%) and microgrids (25%).¹³³

Because the energy products or services are generally for the household the customer data does not necessarily correspond with who is benefitting from the products. In other words, even where customer data indicates that most customers are men, we know that women are benefitting from the energy access in the home. This also illustrates the importance of Acumen's lean data approach to gain such insights beyond who is simply the purchaser.

Women also make up 32% of the energy access workforce, compared to 22% of the workforce in oil and gas.¹³⁴

¹³⁰ World Development Indicators, 2020.

¹³¹ Ibid.,

¹³² [OECD 2014](#)

¹³³ Acumen

¹³⁴ [IRENA, 2019.](#)

Needs and Priorities of Men and Women in EARF

For the EARF programme, there are two contexts in which it is critical to examine the different needs/priorities of men and women: as employees/agents of energy access companies, and as customers of those same companies.

Employment

Although the energy access sector does a better job of employing women than does the oil and gas sector, women are still currently a minority in the workforce. Moreover, they are more likely to hold administrative positions (where 45% of all employees are women) than STEM-related jobs (just 28% of which are held by women).¹³⁵ A 2019 survey from IRENA identified cultural norms, a lack of gender-sensitive policies or training opportunities, and an inequity in ownership of assets as the main barriers to women's advancement in the energy access sector.¹³⁶ However, multiple studies have demonstrated that women are equally, if not better, able to communicate the benefits of energy access, and make sales at comparable or higher rates than men when given similar opportunities.^{137,138}

This is a difficult time for many women in the workforce of energy access companies. We know that the COVID-19 crisis is disproportionately affecting female workers, as they must meet the added burdens of daytime childcare and even additional household members while still fulfilling the requirements of their jobs.¹³⁹ This struggle was summarized by a UN policy brief on the gendered effects of the pandemic: "Compounded economic impacts are felt especially by women and girls who are generally earning less, saving less, and holding insecure jobs or living close to poverty."¹⁴⁰ Women, minorities, and other vulnerable workers face a dangerous and familiar outcome, of being the last hired in an economic upswing and the first fired in a crisis.¹⁴¹

¹³⁵ Ibid., p. 35.

¹³⁶ Ibid., p. 59.

¹³⁷ [Clean Cooking Alliance, 2015.](#)

¹³⁸ [Value for Women, 2018.](#)

¹³⁹ [World Economic Forum, 2020.](#)

¹⁴⁰ [UN, 2020.](#)

¹⁴¹ [Bloomberg, 2020.](#)

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¹⁴² [Energia, 2019.](#)

¹⁴³ [Bates et al., 2013.](#)

¹⁴⁴ [WHO, n.d.](#)

¹⁴⁵ SEAR, 2017.

¹⁴⁶ [GOGLA, 2020.](#)

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Entrepreneurial Solutions to Poverty.¹⁴⁷ In 2018, Acumen partnered with Unilever to package its years of impact assessment insights into a series of toolkits, *A Lean Data How-To Guide: Understanding Gender Impact*.¹⁴⁸ And in 2020, research between 60 Decibels and GOGLA helped to fully communicate the depths of the struggle that off-grid energy customers were experiencing during the pandemic. Through this work, Acumen has developed new and better ways of listening to customers, and continues to believe wholeheartedly in its core tenets of putting vulnerable customers at the center of our work and empowering the companies which demonstrate an ability to serve them.

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¹⁴⁷ [Acumen, 2015](#).

¹⁴⁸ [Acumen, 2019a](#), [Acumen 2019b](#).

¹⁴⁹ <https://www.energia.org/cm2/wp-content/uploads/2020/02/RA7-Womens-Energy-Entrepreneurship-Evidence-Report-Final.pdf> pg 18.

Democratic Republic of Congo Gender Assessment

Key Statistics on Gender Equality

The Democratic Republic of Congo (DRC) was ranked 88 out of 120 in the 2019 Social Institutions and Gender Index with a score of .395 and 149 out of 153 in the 2020 Global Gender Gap Index with a score of 0.578. DRC also ranked 156 out of 162 countries on the Gender Inequality Index, with a score of .655. All indices are on a 0-1 scale. For the SIGI and Gender Inequality indices, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	473 (2017)	World Bank
Infant mortality rate	68.2 (2018)	World Bank
Adult literacy rate	66.5% female, 88.5% male (2016)	World Bank
Employment to Population Ratio, age 15+	58.7% female, 62.9% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	3.4% female, 5.0% male (2019)	World Bank
Life Expectancy	61.9 years (female), 58.9 years (male) (2018)	World Bank

Political Participation

The Democratic Republic of Congo (DRC) has one of the lowest representations of women in political life, in Africa. Only 12.8% (64 out of 500) members of the National Assembly and 21.1% (23 out of 109) Senators are women.¹⁵⁰ Although the constitution guarantees equitable representation and parity in national, provincial, and local institutions, there were no effective

¹⁵⁰ [Inter-Parliamentary Union \(IPU\), Geneva, 2020](#)

measures to support equality between men and women. High registration fees (that increased nearly fourfold in 2018) posed significant barriers for female candidates to register and contest elections.¹⁵¹

Division of Labour and Participation in the Economy

According to the World Bank, 48.3% of the labor force is female.

The Democratic Republic of Congo (DRC) is Africa's largest country by size and has a population of 84 million people. It is also one of the world's poorest countries, with over 72% of its population living in extreme poverty. Years of ethnic conflicts, civil war and corruption have left the country poor despite an abundance of valuable, natural resources like cobalt, copper and diamonds. 62% of adult women are employed¹⁵² and they are most likely to work in low-income, informal occupations like agriculture and services. 72% of employed women work in agriculture, compared to 58% of all men. 2.6% women work in manufacturing, 0.7% in mining and 18.4% in services. While women and men are afforded the same rights and responsibilities under statutory law, law reinforces social and cultural norms that place women as inferior to men. Further, places married women under the guardianship of their husband, where they are legally obliged to obey their husband, live with him, and request permission to travel.¹⁵³ Discriminatory legislation and norms assign women specific roles in the household such as childcare and domestic responsibilities, that constrain from taking up employment.¹⁵⁴

Accessibility of Project Services and Technology

Women are fully able and encouraged to purchase and use energy services from companies financed by the EARF. In fact, some companies have targeted marketing strategies for women customers such as selling directly to women's village savings groups.

Even operating in markets where women do not always have control over purchasing decisions, approximately a third of the customer base of energy access companies is female, although there is significant variation between companies selling clean cookstoves (where women are 52% of customers), solar lanterns (38%), solar home systems (32%) and microgrids (25%).¹⁵⁵

Because the energy products or services are generally for the household the customer data does not necessarily correspond with who is benefitting from the products. In other words, even where customer data indicates that most customers are men, we know that women are benefitting from

¹⁵¹ [The Carter Center, 2019](#)

¹⁵² World Development Indicators, 2020.

¹⁵³ US Dept. of State 2017, USAID 2012

¹⁵⁴ Samndong, Kjosavik, 2017

¹⁵⁵ Acumen

the energy access in the home. This also illustrates the importance of Acumen's lean data approach to gain such insights beyond who is simply the purchaser.

Women also make up 32% of the energy access workforce, compared to 22% of the workforce in oil and gas.¹⁵⁶

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For the EARF programme, there are two contexts in which it is critical to examine the different needs/priorities of men and women: as employees/agents of energy access companies, and as customers of those same companies.

Employment

Although the energy access sector does a better job of employing women than does the oil and gas sector, women are still currently a minority in the workforce. Moreover, they are more likely to hold administrative positions (where 45% of all employees are women) than STEM-related jobs (just 28% of which are held by women).¹⁵⁷ A 2019 survey from IRENA identified cultural norms, a lack of gender-sensitive policies or training opportunities, and an inequity in ownership of assets as the main barriers to women's advancement in the energy access sector.¹⁵⁸ However, multiple studies have demonstrated that women are equally, if not better, able to communicate the benefits of energy access, and make sales at comparable or higher rates than men when given similar opportunities.^{159,160}

This is a difficult time for many women in the workforce of energy access companies. We know that the COVID-19 crisis is disproportionately affecting female workers, as they must meet the added burdens of daytime childcare and even additional household members while still fulfilling the requirements of their jobs.¹⁶¹ This struggle was summarized by a UN policy brief on the gendered effects of the pandemic: "Compounded economic impacts are felt especially by women and girls

¹⁵⁶ [IRENA, 2019.](#)

¹⁵⁷ Ibid., p. 35.

¹⁵⁸ Ibid., p. 59.

¹⁵⁹ [Clean Cooking Alliance, 2015.](#)

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The EARF is meant to mitigate this risk through the use of covenants that will require energy access firms to use 80% of the funds they receive to pay employee salaries and/or commissions. Furthermore, priority will be given to eligible firms that are owned and led by women. Lastly, companies receiving EARF funding will be expected to maintain or improve the gender balance of their staff and agent network while the loan is being repaid. In order to achieve this, companies will be expected to provide retention and recruitment plans for women employees and agents, and will be given guidance on how to adopt flexible work policies. Companies will verify their adherence to these covenants through regular data reporting, which can be verified by the Fund Manager and independent third parties, as necessary.

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¹⁶² [UN, 2020.](#)

¹⁶³ [Bloomberg, 2020.](#)

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¹⁶⁹ [Acumen, 2015](#).

¹⁷⁰ [Acumen, 2019a](#), [Acumen 2019b](#).

¹⁷¹ <https://www.energia.org/cm2/wp-content/uploads/2020/02/RA7-Womens-Energy-Entrepreneurship-Evidence-Report-Final.pdf> pg 18.

Senegal Gender Assessment

Key Statistics on Gender Equality

Senegal was ranked 86 out of 120 in the 2019 Social Institutions and Gender Index with a score of .370 and 99 out of 153 in the 2020 Global Gender Gap Index with a score of 0.684. Senegal also ranked 125 out of 162 countries on the Gender Inequality Index, with a score of .523. All indices are on a 0-1 scale. For the SIGI and Gender Inequality indices, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	315 (2017)	World Bank
Infant mortality rate	31.8 (2018)	World Bank
Adult literacy rate	39.8% female, 64.8% male (2017)	World Bank
Employment to Population Ratio, age 15+	32.4% female, 54% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	7.4% female, 6% male (2019)	World Bank
Life Expectancy	69.6 years (female), 65.5 years (male) (2018)	World Bank

Political Participation

In Senegal, women have the same rights to vote and contest elections as men. According to the Law on Equality of Men and Women in Electoral Lists adopted in 2012, candidate lists put forth by parties are required to have gender parity and alternation, to be legally admissible.¹⁷² Consequently, 43% (71 out of 165) members of the legislature are women.¹⁷³

¹⁷² [OECD 2014](#)

¹⁷³ [Inter-Parliamentary Union \(IPU\), Geneva, 2020](#)

Division of Labour and Participation in the Economy

According to the World Bank, 40.4% of the labor force is female.

Senegal is a low income, mixed economy country that is driven by the service sector (tourism, construction) and commodity exports like fish, phosphates and groundnuts. There is also a large, rainfed subsistence agriculture sector that is prone to frequent droughts. 36% of adult women are employed (ranks 100th out of the 118 low and middle-income countries reporting data in 2019), and women make up 40.4% of the overall labor force.¹⁷⁴ They are most likely to work in low-income, informal occupations. Only 24% of employed women work in agriculture, compared to 33% of all men. Nearly 70% women work in the services sector, compared to 48% men. One in five management positions are held by women.¹⁷⁵ There are no laws in Senegal mandating non-discrimination based on gender in hiring, nor laws penalizing or preventing the dismissal of pregnant women. Further, although civil law mandates equal rights to inheritance, parallel customary and religious legal regimes do not always recognize the rights of women to own or inherit land and other assets.¹⁷⁶

Accessibility of Project Services and Technology

Women are fully able and encouraged to purchase and use energy services from companies financed by the EARF. In fact, some companies have targeted marketing strategies for women customers such as selling directly to women's village savings groups.

Even operating in markets where women do not always have control over purchasing decisions, approximately a third of the customer base of energy access companies is female, although there is significant variation between companies selling clean cookstoves (where women are 52% of customers), solar lanterns (38%), solar home systems (32%) and microgrids (25%).¹⁷⁷

Because the energy products or services are generally for the household the customer data does not necessarily correspond with who is benefitting from the products. In other words, even where customer data indicates that most customers are men, we know that women are benefitting from the energy access in the home. This also illustrates the importance of Acumen's lean data approach to gain such insights beyond who is simply the purchaser.

Women also make up 32% of the energy access workforce, compared to 22% of the workforce in oil and gas.¹⁷⁸

¹⁷⁴ World Development Indicators, 2020.

¹⁷⁵ [ILOstats, 2020](#)

¹⁷⁶ [OECD 2014](#)

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¹⁷⁸ [IRENA, 2019.](#)

Needs and Priorities of Men and Women in EARF

For the EARF programme, there are two contexts in which it is critical to examine the different needs/priorities of men and women: as employees/agents of energy access companies, and as customers of those same companies.

Employment

Although the energy access sector does a better job of employing women than does the oil and gas sector, women are still currently a minority in the workforce. Moreover, they are more likely to hold administrative positions (where 45% of all employees are women) than STEM-related jobs (just 28% of which are held by women).¹⁷⁹ A 2019 survey from IRENA identified cultural norms, a lack of gender-sensitive policies or training opportunities, and an inequity in ownership of assets as the main barriers to women's advancement in the energy access sector.¹⁸⁰ However, multiple studies have demonstrated that women are equally, if not better, able to communicate the benefits of energy access, and make sales at comparable or higher rates than men when given similar opportunities.^{181,182}

This is a difficult time for many women in the workforce of energy access companies. We know that the COVID-19 crisis is disproportionately affecting female workers, as they must meet the added burdens of daytime childcare and even additional household members while still fulfilling the requirements of their jobs.¹⁸³ This struggle was summarized by a UN policy brief on the gendered effects of the pandemic: "Compounded economic impacts are felt especially by women and girls who are generally earning less, saving less, and holding insecure jobs or living close to poverty."¹⁸⁴ Women, minorities, and other vulnerable workers face a dangerous and familiar outcome, of being the last hired in an economic upswing and the first fired in a crisis.¹⁸⁵

¹⁷⁹ Ibid., p. 35.

¹⁸⁰ Ibid., p. 59.

¹⁸¹ [Clean Cooking Alliance, 2015.](#)

¹⁸² [Value for Women, 2018.](#)

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The EARF is meant to mitigate this risk through the use of covenants that will require energy access firms to use 80% of the funds they receive to pay employee salaries and/or commissions. Furthermore, priority will be given to eligible firms that are owned and led by women. Lastly, companies receiving EARF funding will be expected to maintain or improve the gender balance of their staff and agent network while the loan is being repaid. In order to achieve this, companies will be expected to provide retention and recruitment plans for women employees and agents, and will be given guidance on how to adopt flexible work policies. Companies will verify their adherence to these covenants through regular data reporting, which can be verified by the Fund Manager and independent third parties, as necessary.

Customers

Women are the primary users of energy in a household, and are among the prime beneficiaries of access to modern energy services. Numerous studies have highlighted the benefits of modern energy for women: solar lanterns provide light for studying, reduce security risks, and displace dirty, harmful kerosene lanterns.¹⁸⁶ In one study, women using kerosene lanterns were nine times as likely to contract tuberculosis.¹⁸⁷ Clean, efficient cookstoves bring down the time that women and girls must spend gathering fuel, while also reducing household air pollution, a major public health risk that kills over 4 million people annually and disproportionately affects women and girls.¹⁸⁸ Particularly during a pandemic that can cause lethal respiratory infections, the benefits of modern energy and cooking are needed more than ever.

Energy also plays a major role in increasing productivity and effectiveness of the work that men and women do.¹⁸⁹ In East Africa alone, solar home system companies have helped to create the equivalent of over one million additional jobs, of which 52% have gone to women, bringing them an additional \$552 per year.¹⁹⁰ The EARF is meant to enable these benefits to continue, by funding companies to maintain their operations and customer service, while expanding sales to new customers. Without the EARF, millions of households and tens of millions of beneficiaries will not be able to access clean, modern, renewable energy.

¹⁸⁶ [Energia, 2019.](#)

¹⁸⁷ [Bates et al., 2013.](#)

¹⁸⁸ [WHO, n.d.](#)

¹⁸⁹ SEAR, 2017.

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Vulnerabilities and Mitigation Strategies

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EARF intends to focus on two main areas to ensure that women's role as agents and beneficiaries of energy access is not only maintained, but increased:

- **Protecting female staff and agents.** The EARF will specifically ask companies to provide plans for retaining vulnerable staff, including women, and maintaining or increasing the share of women in their employ. Companies will then be expected to adhere to those plans while using concessional finance. An indirect benefit of this approach is that female agents and call center operatives have been shown to be particularly effective at marketing the benefits of energy products to other women. This contributes to the second key area.
- **Ensuring ongoing access to renewable energy products.** By maintaining liquidity, supply lines, and staffing, the EARF helps to preserve ongoing access to critical products. Families who are confined to rural households will be able to purchase high-quality solar products or cookstoves, while existing adopters will still be able to reach a customer service or maintenance representative to fix any product issues.

Incorporating Local Knowledge and Skills

Acumen has developed and published a Gender Sensitivity Policy that guides its investments and implementation in all programmes. For the EARF, we see a clear opportunity to empower companies that have been forward-thinking and progressive in their promotion of women to senior leadership positions and their reliance on women on the frontlines of energy access distribution, sales, finance, and service. We will encourage greater participation of women at the board level, ensure equal opportunity on the investing team, and do the same at the investee level. We will also comply with the Gender Equality Standards as defined by the ILO and IFC, respectively. And we acknowledge the acute dangers posed by the current crisis to women around the world, as highlighted in the UN Secretary General's recent policy brief on the issue.

Acumen has repeatedly demonstrated its commitment to gender equality and sensitivity, and we intend to continue to do so. In 2015 Acumen published a report, along with the International Center for Research on Women: *Women and Social Enterprises: How Gender Integration Can Boost*

Entrepreneurial Solutions to Poverty.¹⁹¹ In 2018, Acumen partnered with Unilever to package its years of impact assessment insights into a series of toolkits, *A Lean Data How-To Guide: Understanding Gender Impact*.¹⁹² And in 2020, research between 60 Decibels and GOGLA helped to fully communicate the depths of the struggle that off-grid energy customers were experiencing during the pandemic. Through this work, Acumen has developed new and better ways of listening to customers, and continues to believe wholeheartedly in its core tenets of putting vulnerable customers at the center of our work and empowering the companies which demonstrate an ability to serve them.

Challenging Gender Stereotypes

EARF will aim to protect the jobs of vulnerable female employees and agents at energy access companies. Women's employment at all levels of the company workforce, particularly in a traditionally male dominated sector, challenges gender stereotypes and increases positive gender relations. It can cause a shift in power dynamics and relationships in the household and community.¹⁹³

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¹⁹¹ [Acumen, 2015](#).

¹⁹² [Acumen, 2019a](#), [Acumen 2019b](#).

¹⁹³ <https://www.energia.org/cm2/wp-content/uploads/2020/02/RA7-Womens-Energy-Entrepreneurship-Evidence-Report-Final.pdf> pg 18.

Sierra Leone Gender Assessment

Key Statistics on Gender Equality

Sierra Leone was ranked 105 out of 120 in the 2019 Social Institutions and Gender Index with a score of .476 and 111 out of 153 in the 2020 Global Gender Gap Index with a score of 0.668. Sierra Leone also ranked 153 out of 162 countries on the Gender Inequality Index, with a score of .644. All indices are on a 0-1 scale. For the SIGI and Gender Inequality indices, 0 points to complete equality and 1 to complete inequality. For the Global Gender Gap Index, the opposite holds true.

Maternal mortality rate (2017)	1120 (2017)	World Bank
Infant mortality rate	78.5 (2018)	World Bank
Adult literacy rate	34.9% female, 51.6% male (2018)	World Bank
Employment to Population Ratio, age 15+	55.2% female, 55.4% male (2019)	World Bank
Unemployment Rate (% of respective labor force)	3.6% female, 5.2% male (2019)	World Bank
Life Expectancy	55.1 years (female), 53.5 years (male) (2018)	World Bank

Political Participation

Women's participation in political life, especially in decision making positions remains low in Sierra Leone, and influenced by their husbands or other patriarchal figures as well as prevailing cultural and traditional attitudes.¹⁹⁴ Although there are no national quotas for women, women are granted equal representation in subnational governance apparatus like ward committees and local government, and women's rights to contest for Chieftaincy in parallel governments is also

¹⁹⁴ ODI 2012

recognized. Despite such efforts, only 12.3% of Sierra Leone's parliamentarians (18 out of 146) are women.¹⁹⁵

Division of Labour and Participation in the Economy

According to the World Bank, 49.7% of the labor force is female.

Sierra Leone is a low income country with a GDP of under US\$ 5billion (PPP). Two thirds of the population practices subsistence agriculture, which accounts for over half of the country's GDP. Sierra Leone also exports commodities like diamonds, aluminum, titanium and cocoa beans.

59% of adult women are employed and women make up 49.7% of the overall labor force.¹⁹⁶ They are most likely to work in low-income, informal occupations. 51% of employed women work in agriculture, compared to 58% of all men. 41% of women work in wholesale and retail trade, 1.5% in education and 0.6% construction and manufacturing, respectively. Meanwhile, 6.3% of men work in construction, 4.4% in transport and storage, and 2% in construction jobs.¹⁹⁷ Although there are laws protecting women's rights to work and equal pay, women continue to experience discrimination with regard to access to employment, especially in formal sector.¹⁹⁸

Accessibility of Project Services and Technology

Women are fully able and encouraged to purchase and use energy services from companies financed by the EARF. In fact, some companies have targeted marketing strategies for women customers such as selling directly to women's village savings groups.

Even operating in markets where women do not always have control over purchasing decisions, approximately a third of the customer base of energy access companies is female, although there is significant variation between companies selling clean cookstoves (where women are 52% of customers), solar lanterns (38%), solar home systems (32%) and microgrids (25%).¹⁹⁹

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¹⁹⁵ [Inter-Parliamentary Union \(IPU\), Geneva, 2020](#)

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¹⁹⁸ US Dept. of State, 2017

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