

## **CASE STUDY TIMBERLAND**

### **Dilemma: Addressing wider abuses against women**

**Background:** Promoting life skills and access to credit for predominantly female workers

**Name:** Timberland

**Sector:** Footwear, apparel and accessories

**Locations:** Global (including 290+ suppliers in 35 countries)

**Shareholders:** Listed

**No. of employees:** 6,000

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### **Description:**

In 2008, footwear accounted for 71.4% of Timberland's sales, whilst apparel and accessories accounted for 26.9%. In the same year, the company had revenues of US\$1,364.5 million, with 47.8% generated in North America, 40.5% in Europe and 11.7% in Asia. Timberland operates its own stores and also sells its product in department stores and on-line.

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### **Further information:**

<http://www.timberland.com>

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### **Dilemma: Human rights abuses and a lack of life skills amongst female workers in Bangladesh**

Timberland has a significant supplier workforce in Bangladesh. For example, one of the company's key suppliers, Young one, has an 85% female workforce. Timberland's international NGO partner, CARE has conducted research in the country, showing that women face violence in the home, harassment, rape, and torture. CARE also found that many women were unaware of their human rights in these and other respects.

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### **Good practice: The provision of life skills training, access to credit and health care**

Timberland funds a programme - carried out through CARE and its local NGO partner MAMATA - to raise awareness among women about their rights and to provide social infrastructure among 24,000 employees at YoungOne factories in the Chittagong Export Processing Zone. The programme helps to create a support network of workers, law enforcement officers, and other organisations to protect the rights of workers, 85 percent of whom are migrant women from rural areas in Bangladesh. Timberland has invested more than US\$480,000 in the programme over seven years.

Timberland also provides funding for a medical revolving fund to assist low-income workers. CARE replenishes medicines and provides staffing for the clinic.

CARE has also created a micro-finance facility for YoungOne employees, granting access to small loans for education, health care, as well as income generating ventures. The average loan is for US\$95, with the interest rate 10% lower than average. The loan programme has a 99% payback rate.

One of the goals of the programme is to become independent of Timberland and CARE, so that MAMATA can run the programme directly.

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**Results: Improved rights awareness, health treatment and credit access**

In 2008, 4,739 workers received training on the following topics:

- Labour law
- Health, hygiene, HIV/AIDS and reproductive health
- Gender rights, abuse and human trafficking
- Inheritance law

According to a survey conducted by the Workers' Representation and Welfare Committee, after the training sessions, 55 percent of participants “gained a better understanding of overtime calculation, maternal and sick leave, safety, security, basic hygiene, reproductive rights, marriage registration, and joint family decision-making.”

Through access to microcredit, employees and their family members have been able to open small businesses such as barber shops, clothing repair shops, and refreshment stands. Some family members of employees have been able to purchase land to grow food. By the end of 2008, the programme has reached 17,500 people and provided more than US\$2.6 million in loans.

The medical clinic has treated approximately 560 patients in 2008, serving both YoungOne workers as well as other community members.

According to a recent report from Timberland, “Timberland and CARE are eager to apply this model of success to facilitate the creation of Sustainable Living Environments in other regions of need.”

## CASE STUDY STANDARD CHARTERED

### **Dilemma: Empowering women in the workplace and market**

**Background:** A worldwide banking presence

**Name:** Standard Chartered

**Sector:** Banking and financial services

**Locations:** A presence in 70 countries, with a focus on Africa, Asia and the Middle East

**Shareholders:** Listed on the London and Hong Kong stock exchanges

**No. of employees:** 73,800

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### **Description:**

Standard Chartered has a strong presence in Asia, Africa and the Middle East and earns more than 90% of its operating income and profits in these regions. The bank's operating income in 2008 was US\$14 billion. In 2008 the bank's total community investment commitment was US\$48.5 million (US\$30.4 million of which was made up of cash contributions). These cash contributions rose by 67% on the previous year, outstripping growth in profit before taxation of 13.2%.

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### **Further information:**

<http://www.standardchartered.com>

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### **Dilemma: Improve women's representation in the workplace and drive the empowerment of female customers and community members**

Standard Chartered is working to address:

- Representation of women amongst its own middle and senior management
  - Challenges facing women's access to banking products and services, including access to finance for small business owners
  - The economic and social contribution of women in some of the communities in which it works
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### **Good practice: Corporate certification based on a rigorous methodology**

Some examples of Standard Chartered's initiatives under their Diversity and Inclusion programme include:

**Employees:** In 2007 Standard Chartered set up a Group Women's Council to drive the bank's gender diversity strategy. The Council has sponsored a 'Women in Leadership' development programme, which provides guidance and coaching to help talented women advance within the bank. In 2009, these programmes were held for women in the Middle East, Africa and Korea.

**Customers:** Standard Chartered has increased its focus on microfinance, of which 80% of the beneficiaries are women. Standard Chartered has also partnered with the Global Banking Alliance for Women, a consortium of financial institutions that collaborates on identifying and sharing global best practices on delivering financial services to women. The bank provides a tailor-made 'Diva' account for women in Africa. In 2008 it also launched its 'Diva Chamma' account in Kenya, which lets women invest together in clubs. The bank has women's branches in India and Pakistan,

women's private banking centres in Korea and a business instalment loan specifically targeted for female entrepreneurs in Bangladesh.

**Communities:** In December 2008, Standard Chartered announced at the Clinton Global Initiative Asia a new commitment on women's financial literacy, focusing on Asia. The bank will use a variety of channels to improve women's knowledge of financial planning, investment, and SME capacity building.

In addition, Standard Chartered's 'Goal' programme uses sports and life skills education to support and develop confidence and skills in underprivileged young women in India. This is done through training in health and hygiene, financial literacy and communications. Standard Chartered plans to expand the programme to four more countries beginning in 2010.

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### **Results: Increasing representation of women**

**Employees:** Women currently make up: 46% of the Standard Chartered total workforce; 20% of global senior management positions; and 51% of the global graduate intake, including female CEOs in diverse markets such as Lebanon, Zambia and Jersey.

**Customers:** Standard Chartered provided 1.2 million people with microfinance loans in 2007, almost 80% of which were given to women. The Bank's Diva program has been rolled out in Botswana, Zambia, Tanzania, Uganda, Nigeria and Ghana.

**Communities:** Over 430 girls had taken part in the Goal programme in six communities in Delhi and Mumbai by the end of 2008. An additional 21,500 family and community members were also engaged as part of awareness-raising about issues affecting girls, including the benefits of, and opportunities for, income generation. Results of the 'Goal' programme will be monitored throughout 2009 and 2010.

## **CASE STUDY MAS HOLDING**

### **Dilemma: Promoting female empowerment**

**Background:** Major apparel manufacturer

**Name:** MAS Holdings

**Sector:** Apparel Manufacture

**Locations:** Sri Lanka with manufacturing plants in India, and joint ventures in China, Mexico, Indonesia with design studios in the US, UK and Hong Kong.

**Shareholders:** Private company

**No. of employees:** 40,000

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### **Description:**

MAS Holdings is a manufacturer of intimate apparel and sportswear with a strong presence in South Asia. It has 30 manufacturing facilities worldwide and its annual turnover is over US\$700 million. Clients include Victoria's Secret, Nike, Speedo, Gap, Marks & Spencer and Triumph International, Dim Branded Apparel and Hanes.

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### **Further information:**

<http://www.masholdings.com/>

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### **Dilemma: Promoting female empowerment in the apparel industry**

MAS Holdings' headquarters is based in Sri Lanka, where 75% of its total workforce and more than 80% of employees at its apparel manufacturing plants are female. A total of 83% of their overseas workforce - for example in India - is also female. MAS recognises the need to empower women by building their capacities and encouraging them to excel in a challenging environment. The company has also sought to counter typical industry stereotypes such as 'garment girls' or 'juki girls'.

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### **Good practice: The 'Women Go Beyond' programme**

In 2003 MAS launched the 'Women Go Beyond' programme to encourage female employees in Sri Lanka and India to work towards securing higher positions within the company by equipping them with the right skills. Initiatives include Career Advancement, Work-Life Balance Skill Enhancement and Rewarding Excellence. The programme, which is currently in operation in 24 plants in Sri Lanka and India, including at their recent launched eco-manufacturing facility. Formal programmes include English and IT classes, legal training, financial management and 'managing multiple roles' training. Additional classes have included reproductive health workshops and sexual harassment awareness sessions.

Workers elect representatives to Joint Consultative Committees, which hold monthly meetings with management to discuss workplace, customer and community issues. There are also on-site infirmaries for medical appointments and maternity clinics in all MAS factories. Child care is provided in some plants. Other initiatives aimed at promoting empowerment of female employees include the basing of factories in rural villages in order to minimise relocation of female workers away from their families. Elsewhere, company buses pick up workers from nearby villages and drop them at the factory gate to minimise safety concerns.

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**Results: Increased competitive advantage and strategic partnerships**

It is believed that Women Go Beyond has resulted in higher productivity as a result of higher motivation and retention levels - as well as more confident and forthright employees. Hard data is currently being gathered in this respect. Likewise, there has been an increase in the number of females in executive and management positions at MAS factories. Each year MAS awards 'Empowered Women' for their personal and professional achievements at a high profile public ceremony. This year the awards have been extended to include female executives and managers.

The programme has gained international recognition and resulted in a number of new CSR partnerships. These include projects focusing on female entrepreneurship with companies such as Gap Inc. and Victoria's Secret. MAS has also partnered with HSBC to develop skills in life planning and personal finance, and with Unilever Sri Lanka on a programme termed 'Getting More Out of Life' focusing on women's health issues. In addition, MAS has entered into related partnerships with locally based organisations such as Sarvodaya Economic Enterprise Development.

MAS has won a number of awards for its responsible employment practices, including the American Apparel and Footwear Association's 'Excellence in Social Responsibility' award in 2005, and the Nike Award for Outstanding Performance in Innovation, Regional Product Development, Quality and Corporate Social Responsibility in 2006. This year MAS also won the Femmy Vendor of the Year award in the intimate apparel industry.

## **CASE STUDY NIKE FOUNDATION**

### **Dilemma: Promoting the economic prosperity of girls**

**Background:** A dedication to investing in girls

**Name:** Nike Foundation

**Sector:** Philanthropic

**Locations:** Support for projects in countries such as Ethiopia, Kenya, Bangladesh, Liberia and India

**Shareholders:** n/a

**No. of employees:** n/a

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### **Description:**

The Nike Foundation invests exclusively in the girl effect - the social and economic change brought about when girls have the opportunity to participate. Today, adolescent girls represent the most powerful force for change and poverty alleviation in the developing world. The work of the Nike Foundation is supported by Nike, Inc. and the NoVo Foundation, a collaboration which has enabled exponential impact of the Girl Effect.

The Girl Effect is the powerful social and economic change brought about when girls have the opportunity to participate in their societies. It highlights the power of investing in girls as the greatest way to alleviate poverty in the developing world. This is due to their largely untapped economic potential and evidence that suggests girls are more likely to reinvest their income in the prosperity of their families, leading to improved education and health outcomes for their children. Joined by the NoVo Foundation, the Nike Foundation has stated its intention to create opportunities for girls and highlight their role in ending poverty.

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### **Further information:**

[www.nikefoundation.org/](http://www.nikefoundation.org/)

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### **Dilemma: Overcoming obstacles to the promotion of girls' economic prosperity**

#### **The scale of the issue**

More than 600 million girls live in the developing world and more than one-quarter of the population in Asia, Latin America, the Caribbean and sub-Saharan Africa are girls and young women aged 10 to 24. Out of the world's 130 million out-of-school youth, 70% are girls. For millions of girls across the developing world, there are no systems to record their birth, their citizenship or even their identity. Less than half a cent of every US dollar spent on international assistance programmes is invested directly in girls.

The impact of investing in girls

Existing research indicates that girls' impact can reach much further than expected. For example:

- When a girl in the developing world receives seven or more years of education, she marries four years later and has 2.2 fewer children
- An extra year of primary school boosts a girl's eventual wages by 10 to 20%. An extra year of secondary school by 15 to 25%

- When girls and women earn income they reinvest 90% of it into their families, as compared to 20 to 40% for a man

In instances where girls are starting small businesses, the majority of girls use the money to go back to school, and often put the remainder towards their siblings' education and their family's expenses. The pragmatic investment of such returns transforms the family's view of her into a 'good investment' and a source of prosperity for herself and her family. The Nike Foundation characterises this as the 'girl effect', because with a shift in opinion within a girl's family comes a broader societal shift in thinking towards the role girls can play in alleviating poverty and attaining improved health and wealth. In this way, businesses, communities and society as a whole can benefit from promoting the overall health, education and prosperity of girls.

### **Obstacles to investing in girls**

However, girls across the world remain a vast untapped resource within their families and in society as a whole, largely due to the constraints of poverty and restrictive cultural practices. Girls are often viewed by their families as the caretakers of the young, old and sick, as the carriers of wood and water, and in the most desperate situations, as collateral for the debt-stricken. Some families believe that there is little future return from investing in a girl's education. Without increased hopes and prospects of something better, there can be little incentive for her, her family or her community to change the status quo. Most importantly, it is not known where many of those 600 million adolescent girls are, as many are not at home with their families or at school, but may be in early marriages, domestic service or trafficked.

The dilemma for business is: how to overcome cultural and economic constraints in order to help girls fulfil their potential in society as a valuable resource to support flourishing communities and economies?

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### **Challenges: Culture, poverty and discrimination**

When analysing the impact of investing in adolescent girls, the Nike Foundation among others seeking to promote change, found the following challenges:

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#### **Challenge 1: Accessing girls**

Many adolescent girls remain isolated from society and are kept at home by virtue of cultural traditions that stipulate, for example, that girls and women should be responsible for housework and childcare. While boys gain entry into public life when they reach adolescence, in contrast girls are often withdrawn into their families and distanced from society.

Girls are also often seen as a family's insurance policy and the primary carers within the family, in many cases restricting them to unpaid domestic work. This makes the task of accessing girls difficult as they are isolated from society, and provides business with a challenge if it wants to recruit girls and young women. It also perpetuates the cycle of poverty, facilitating the transfer of illiteracy and ill-health to the next generation.

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#### **Challenge 2: Challenging cultural norms**

Girls' opportunities can be stifled by their 'gatekeepers'; members of their family and community who take responsibility for many of the decisions affecting their lives. Their attitudes can determine whether a girl attends school, at what age she marries and whether or not she can get a job.



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### **Challenge 3: Increasing girls' access to education**

Girls who miss out on education are more likely to marry young and have more children, decreasing their economic potential:

- For every boy who is out of school globally there are three girls
- Less than 6% of the poorest girls in Africa complete primary school in 10 countries
- In 11 countries in Africa and Afghanistan, the literacy rate for girls aged 15-24 is less than 50%

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### **Challenge 4: Decreasing child marriage**

Girls who are uneducated and without opportunities are not viewed as breadwinners by their families. Poor families therefore often make the decision to marry off girls in early age rather than invest in their education. This results in younger mothers, increased health complications and the decreased potential of girls to be economically independent.

- In seven areas of Chad, Niger, Mali and Ethiopia over 40% of girls are married by the age of 15
- In 12 regions of Bangladesh, India and Nepal over 50% of girls are married by the age of 18

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### **Challenge 5: Decreasing girls' vulnerability to HIV**

In sub-Saharan Africa, 75% of HIV-infected youth are female. Where girls are heads of orphaned households as a result of HIV in the family, survival can depend on damaging liaisons or sex for money, increasing the already disproportionately high risk of contracting HIV themselves. A lack of health education, combined with the impact of poverty that draws girls away from education, can increase their vulnerability to contracting HIV. As a result, families, communities and entire economies miss out when half their human potential is not utilised.

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### **Good practice: Finding and recruiting girls**

#### **Access girls through local networks**

Business can search out girls to prepare them for, or include them in, responsible business activities:

- Schools can help identify potential girl participants through government education officials, school administrations or parent/teacher associations
- Community structures can reach girls who already take part in public activities via church groups, women's groups, tribal organisations and community health days
- Public places such as market places and bus stations can be used to publicise information about business recruitment opportunities
- Business can spread the word about recruitment through girls themselves, especially graduates, who can reach other girls who may otherwise be difficult to find
- Business can work with trusted women's networks and local women's leaders who have access to girls' homes in order to seek permission for girls' participation
- Business can support the further education of adolescent girls in the workplace

In addition, communal safe spaces for girls to gather, such as local community facilities, can foster learning between peers about rights and enable girls to share information about accessing essential public and private services (for example job training, skills development and microfinance, or even health education, that may otherwise be out of reach). Business can contribute to and access such facilities in order to educate girls about economic opportunities and foster potential recruits.

### **Recruit, train and support girls in finding economic independence**

Business can support girls in establishing their economic independence in the following ways:

- Recruit girls publicly, in order to send the message to communities that girls are valuable
- Work with local partners to train girls in leadership, organisation and negotiation skills, communications and financial literacy and boost their confidence to transmit information to others
- Support girls' financial independence, for example by giving them a savings account and helping them protect and save their money
- Encourage girls to become community leaders and teachers, for example teaching a weekly financial literacy class for mothers

### **Work with girls' gatekeepers**

Business can engage with trusted local partners such as women's groups and find ways to increase the opportunities for girls to fulfil their potential and be economically active through employment. In order to access girls, companies must gain the trust of their communities including elders, families and especially fathers, brothers, husbands and mothers. Engagement and training can change attitudes and trust can be built up through on-the-ground partners who have worked in the girls' communities for years. Companies can identify such partners on the ground in countries where they work and facilitate training and awareness raising among target communities.

A community can visibly and formally express its support for training and employment of girls through a public contract, committing to specific behaviours (for example training girls in financial literacy) in exchange for local investment by active companies. Raising awareness about girl-focused programs and initiatives further embeds the concept of the value of girls within communities and reinforces the importance of girls' participation. Business can therefore provide information to communities about the potential for girls to contribute to the income of their family and create opportunities for girls to fulfil this potential through, for example, training and recruitment initiatives.

### **Understand the differing contexts in which girls live**

In order to understand where in the world girls are most vulnerable, business can research which areas are high risk and where a particular effort need to be made to recruit girls. For example:

- Find out existing data about girls in a particular country from: the national census; department of health services data; World Bank Living Standards Measurements Surveys; urban poverty surveys
- Consult research institutions for research on girls including: the Population Council; the International Centre for Research on Women; the Centre for Global Development

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**Results:**

To date, the Nike Foundation has helped to mobilise over US\$200 million working with over 80 partners to invest in girls in more than 50 different countries. The Foundation has also spent the past five years finding, funding and refining the best models of investments in girls.

**Source**

*Human Rights and Business Dilemmas Forum*

<https://hrbdf.org/dilemmas/Gender/#.YA7tvuj7TIV>