

Executive Summary

Understanding women micro-entrepreneurs' use of mobile phones for business

Evidence from 10 low- and middle-income countries





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For this study, Basis worked with the GSMA as a partner in the qualitative field research and analysis. The views expressed in this report do not necessarily reflect those of Basis.

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Introduction





In low- and middle-income countries (LMICs), women micro-entrepreneurs¹ contribute substantially to household income and well-being, their communities and the national economy.^{2,3} Yet, they face greater barriers than male micro-entrepreneurs when it comes to accessing opportunities and resources to start, manage and grow their business.^{4,5} Gendered social norms and structural inequalities exacerbate these and other barriers to women's equal participation in the economy and society.

Mobile phones can be a source of economic and social empowerment for micro-entrepreneurs by providing access to information, services and resources that many would not be able to access easily otherwise, especially women. Mobile technology can enable them to reach more customers, work more efficiently, access secure digital financial services and find the information they need more easily and from anywhere. For women in particular, the use of a mobile phone can also enable them to combine responsibilities more flexibly and efficiently, such as unpaid care and household work with business activities. Despite these benefits, across LMICs, women micro-entrepreneurs are less likely than their male counterparts to own and use mobile phones, including to access the internet and financial services.

There is currently little data on the use of mobile phones by women micro-entrepreneurs in LMICs. This research aims to address this knowledge gap by providing data and insights on women micro-entrepreneurs' use of mobile phones for business, the barriers they face to using mobile products and services and the opportunities to better reach them. It is based on 7,989 face-to-face surveys with micro-entrepreneurs (aged 18 or over) in 10 LMICs across Asia, Africa and Latin America,⁶ as well as qualitative research in four countries (Kenya, Ghana, India and Pakistan) with 286 micro-entrepreneurs and other key informants.

This summary report provides key highlights from our full report, *'Understanding women micro-entrepreneurs' use of mobile phones for business: Evidence from 10 low- and middle-income countries'*. See this report for full insights, data and details on the methodology.⁷

“I can't stay without a phone. This is something that I am used to having and using. So some operations will not happen if I don't have it, I won't be able to even call my clients.”

**Female micro-entrepreneur,
urban, Nairobi, Kenya**

1. A micro-entrepreneur is defined as a self-employed individual working either full-time or part-time, with fewer than nine employees (paid or unpaid). Micro-entrepreneurs may work formally or informally.
2. Ge, T., et al. (2022). *“Women's Entrepreneurial Contribution to Family Income: Innovative Technologies Promote Females' Entrepreneurship Amid COVID-19 Crisis”*. *Frontiers in Psychology*, 13, 828040.
3. GSMA. (2023). *Empowering Women Micro-entrepreneurs through Mobile*.
4. UN-DESA. (2020). *Micro-, Small and Medium-sized Enterprises (MSMEs) and their role in achieving the Sustainable Development Goals*.
5. Sawhney, S. et al. (July 2022). *“No Small Business: A Segmented Approach to Better Finance for Micro and Small Enterprises”*. *CGAP Focus Note*.
6. Ethiopia, Ghana, Kenya, Nigeria, Senegal, Bangladesh, India, Pakistan, Indonesia and Guatemala.
7. While we endeavoured to ensure that the micro-entrepreneurs surveyed were as nationally representative as possible, the lack of census data or other third-party data on micro-entrepreneurs means that it is not possible to validate. As such, the findings should be interpreted as representative of the sampled micro-entrepreneurs in each country.

Key findings

1. **Women micro-entrepreneurs are less likely than men to use a mobile phone for business, even when they use one in their personal lives.** Women micro-entrepreneurs are also less likely than men to own a mobile phone, own a smartphone and use mobile internet and digital financial services, including mobile money. Even when women micro-entrepreneurs use a mobile phone for business, they tend to use it for fewer business activities than their male counterparts.
2. **Most micro-entrepreneurs own a mobile phone, but in certain countries a notable proportion of women borrow one for business use.** This was the case in Ethiopia, Pakistan and India. Overall, India has the highest rate of phone borrowing, with 25% of female micro-entrepreneurs borrowing a mobile phone for business compared to 19% of male micro-entrepreneurs.
3. **While a micro-entrepreneur’s “business drive” is the most important determining factor in whether and to what extent they use a mobile phone for business, women micro-entrepreneurs face more constraints to realising that drive.** Not only do gendered social norms and structural inequalities limit women’s access and use of mobile phones, but also their freedom and opportunities as a micro-entrepreneur more generally.
4. **The use cases driving business use of a mobile phone among micro-entrepreneurs are: communicating with customers and suppliers; marketing or promoting products or services; learning new skills or finding inspiration; and using digital financial services, particularly making and receiving payments and storing or saving money.** These are typically the initial and most common ways that micro-entrepreneurs use mobile for business. Yet, even for these use cases, there are gender gaps.
5. **Making network calls is the main way that micro-entrepreneurs in all survey countries use a mobile phone to communicate with customers and suppliers, especially women. Other channels, including instant messaging and video calls, are used significantly less.** Making network calls is also the most common way that micro-entrepreneurs use mobile for marketing, advertising and promoting their business in most of the survey countries.
6. **All surveyed micro-entrepreneurs were aware that a mobile phone could be used to communicate with customers and suppliers, but a substantial proportion were unaware of other ways a mobile phone could be used to power their business, especially women.** In nine of the 10 survey countries, women micro-entrepreneurs are less likely than men to be aware of every mobile-related business use case beyond communication. Even among micro-entrepreneurs who already use a mobile phone for their business, gender gaps are evident.
7. **The main barriers preventing micro-entrepreneurs who own a mobile phone from starting to use it for business or from using it more are: not having the right kind of phone; preference for cash over digital transactions; lack of confidence or digital skills; and safety and security concerns.** While these barriers were similar for both male and female micro-entrepreneurs, women reported them more than men. For women, these barriers are compounded by social norms and structural inequalities.
8. **Mobile has the potential to help women micro-entrepreneurs circumvent some of the social norms that constrain them.** For instance, mobile phones can enable them to contact customers and pay suppliers remotely from home, which helps them balance household responsibilities and business needs without revealing their gender, location or identity. In contexts where women cannot move freely and unaccompanied, mobile phones provide a way to get jobs done, learn new skills or browse the internet for new ideas and inspiration.
9. **Most micro-entrepreneurs who use a mobile phone for business report that they could either not run their business without one or would find it more difficult to do so, although women are less likely than men to report this.** Encouragingly, once women micro-entrepreneurs start using a mobile phone for business, they are likely to use it for a range of business activities. This highlights the value of mobile for business and the importance of addressing the barriers preventing women micro-entrepreneurs from using mobile for business and realising this opportunity.

Understanding women micro-entrepreneurs



Women micro-entrepreneurs are not a homogeneous group. Their diverse motivations, capacities and challenges need to be recognised to better support their adoption and use of mobile for business. Our qualitative research revealed that while the business drive⁸ of a micro-entrepreneur is a key determining factor in their use of mobile phones for business, women micro-entrepreneurs face more constraints to realising that drive.

Women’s ambitions and capacity to develop high business drive and act on it are often cut short by gendered social norms and structural inequalities. They not only limit women’s access to and use of mobile phones, but also their freedom and opportunities as a micro-entrepreneur more generally. For example, some women reported being unable to negotiate good prices from suppliers since they were not taken as seriously as a businessperson. In conservative settings, many women cited difficulties interacting with male customers or restrictions on their mobile use. Micro-entrepreneurs who show higher business drive tend to be those who experience fewer constraints than those who show lower drive and, therefore, are better able to use mobile phones for business, see the value in it, reach more customers and access resources. Those with high business drive also tend to use mobile phones in more diverse ways.



“We have to take care of children, family, household things, cooking, shopping for kitchen, managing relatives and guests. They [men] just have to go to work and come back.”

Female micro-entrepreneur, urban, Mumbai, India

“Now that I’m single, I have to go to work and also come home and look after my children. If I do not go to work, then my children won’t get something to eat. So balancing between hustling and taking care of the children at home is actually a big challenge.”

Female micro-entrepreneur, rural, Nakuru, Kenya

“People raise negative comments so if you’re not steadfast and resilient you won’t continue your journey. In the start you won’t be successful, so you need to be committed and consistent.”

Female micro-entrepreneur, urban, Lahore, Pakistan

8. A micro-entrepreneur’s business drive was measured based on several criteria: attitude towards their job, business goals, attitude towards barriers and other factors.

Mobile gender gaps among micro-entrepreneurs



Our research highlighted mobile gender gaps⁹ at every stage of a micro-entrepreneur’s journey to mobile adoption and use for business (Figure 1).

Figure 1
Journey to mobile use for business



In every survey country, most male and female micro-entrepreneurs own a mobile phone and use it for personal reasons. However, women micro-entrepreneurs are less likely than men to own a mobile phone in all survey countries, except Ghana. Pakistan had the widest gender gap in mobile ownership in our sample, with women 32% less likely than men to own a mobile phone. In all survey countries, smartphone ownership is also lower among women micro-entrepreneurs than their male counterparts. The gender gap in smartphone ownership is widest in Ethiopia, where 19% of male and only 6% of female micro-entrepreneurs own a smartphone.

While the majority of micro-entrepreneurs own a mobile phone of any type, in Ethiopia, Pakistan and India, a notable proportion of women borrow one for business use. India has the highest rate of phone borrowing, with 25% of female

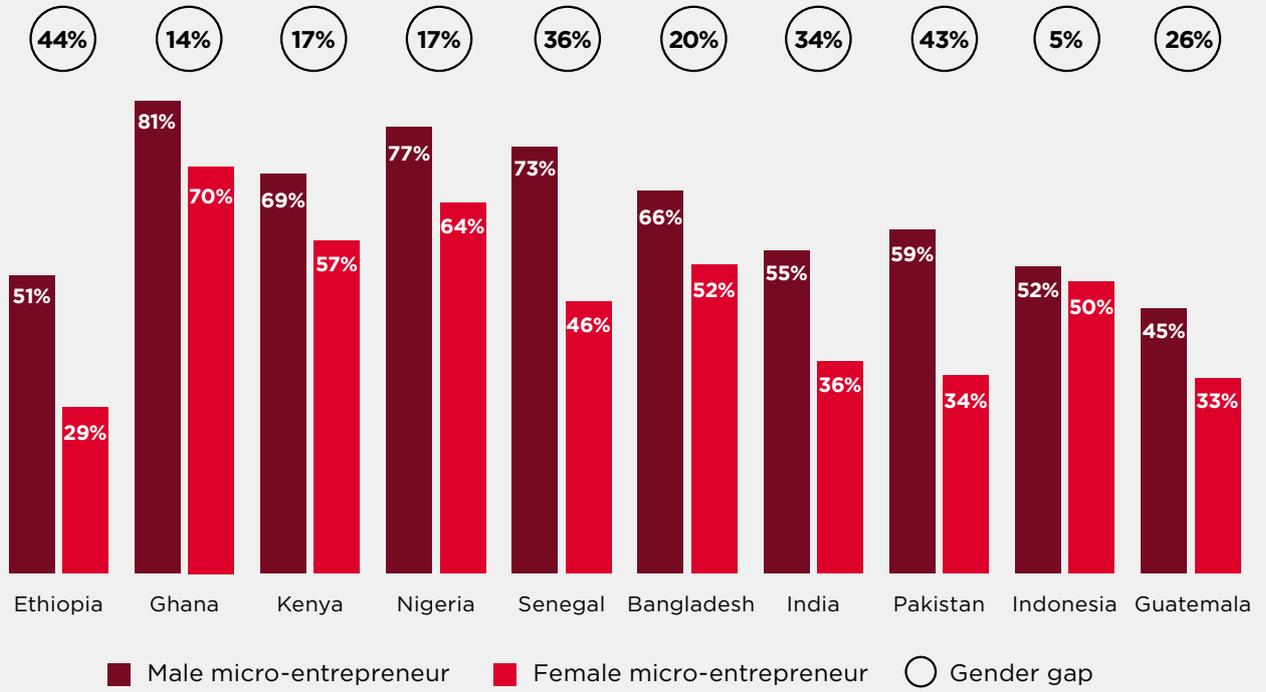
micro-entrepreneurs borrowing a mobile phone for business compared to 19% of male micro-entrepreneurs.

Women micro-entrepreneurs are less likely than men to use a mobile phone for business (Figure 2), even when they already use one in their personal lives. In half the survey countries, less than 50% of women micro-entrepreneurs who use a mobile for personal reasons also use it for business. Even in Kenya where mobile use for business is relatively high, 42% of women micro-entrepreneurs who use a mobile phone for personal reasons do not use it for business purposes, compared to 31% of their male counterparts. Even when women micro-entrepreneurs use a mobile phone for business, they tend to use it in less diverse ways than their male counterparts. This was the case in eight of the 10 survey countries.



9. The gender gap in mobile ownership and use is calculated using the following formula: Gender gap in mobile ownership or use (%) = Male owners or users (% of male population) - Female owners or users (% of female population) / Male owners or users (% of male population).

Figure 2
 Mobile use for business among micro-entrepreneurs
 Percentage of micro-entrepreneurs surveyed



Source: GSMA Consumer Survey, 2022
 Base: Micro-entrepreneurs surveyed
 n=117 to 661 for female micro-entrepreneurs and n=160 to 1,083 for male micro-entrepreneurs



Use of mobile for business



Our quantitative and qualitative research revealed 12 common business needs (Figure 3). While mobile phone use for business differs substantially by gender, country, business type and other demographic factors, the research identified the five most common ways that micro-entrepreneurs use mobile for business (the five starred needs in Figure 3). The qualitative research found that these tended to be the “starter needs” or on-ramps to mobile use for business. They were also the most reported activities among micro-entrepreneurs in the quantitative research in all survey countries. In almost all countries, women micro-entrepreneurs are less likely than men to perform each of these use cases (see more detail on each below).

All micro-entrepreneurs surveyed were aware that a mobile phone could be used to

communicate with customers and suppliers, but a substantial proportion, especially women, were unaware of other ways a mobile phone could be used to power their business. In nine of the 10 survey countries, women micro-entrepreneurs are less likely than men to be aware of the most common uses of mobile for business beyond communication. These gender gaps in awareness are most notable in Ethiopia, Senegal, India and Pakistan. In Senegal, for example, only 46% of women micro-entrepreneurs are aware that a mobile phone could be used to market or promote their products and services, compared to 74% of men. This suggests that many women may not be using a mobile phone for business or using it in more diverse ways, primarily because they are unaware that a mobile phone can support these business needs.

Figure 3
The Wheel of Business Needs



☆ = 'Starter' and most common need for mobile use



Communicating with customers and suppliers:

- This is the most common way micro-entrepreneurs use mobile phones for business. In six of the 10 survey countries, at least 30% of men and women micro-entrepreneurs reported using a mobile phone to communicate with their customers and suppliers. The highest rate is among micro-entrepreneurs in Ghana, where 71% of men and 56% of women reported performing this use case.
- Making network calls is the main way that micro-entrepreneurs, especially women in all survey countries, communicate with customers and suppliers. Instant messaging, video calls and other channels are used significantly less.
- Still, in most countries, a significant proportion of male and female micro-entrepreneurs are not using a mobile phone to communicate even though they think it would be useful.

“All my clients have accounts on WhatsApp and I, on a regular basis, follow up with them. I connect with them and take appointments through WhatsApp.”

**Female micro-entrepreneur,
urban, Kolkata, India**

“My brother has a mobile. It helps, people message on the mobile and say we need this amount of milk.”

**Female micro-entrepreneur,
rural, Lahore, Pakistan**

Marketing or promoting products or services:

- In six of the 10 survey countries, at least a quarter of micro-entrepreneurs report using a mobile phone to market or promote products or services, although there are gender gaps in most countries.
- Mobile phone usage for this use case is highest among women micro-entrepreneurs in Indonesia (36%) and Ghana (33%), while the lowest rate is in Ethiopia (2%) and Pakistan (9%).
- Micro-entrepreneurs report primarily using network calls to market and promote their business, while other channels, such as social media or app-based communication platforms, are used substantially less. For example, in Ghana, Nigeria, Senegal and Kenya, more than 50% of micro-entrepreneurs who use mobile to market or promote their business reported using network calls to do so.

Learning new skills or finding inspiration:

- In four of the 10 survey countries, more than a quarter of micro-entrepreneurs report using a mobile phone for this activity, but there are gender gaps in most countries.¹⁰ For example, in Senegal, only 10% of women micro-entrepreneurs use a mobile to learn skills or find inspiration, compared to 31% of men.
- Among women micro-entrepreneurs, the highest usage is in Indonesia, where 33% report this activity, and in Ghana (28%). Our qualitative research indicates that micro-entrepreneurs who use a mobile phone to learn new skills or find new business ideas primarily use YouTube, Facebook and Instagram.

“I get that information from YouTube. If it is something I don’t understand, I go through YouTube to see if I can get it then learn how to get the thing done.”

Female micro-entrepreneur, urban, Tamale, Ghana

“I am always on the lookout for new hairstyles so I use my phone to do that. I also use my phone for taking pictures of my work and pictures of hairstyles that interest me.”

Female micro-entrepreneur, rural, Nairobi, Kenya

Digital financial services:

- Across survey countries, making or receiving payments and saving or storing money are the common digital financial services that micro-entrepreneurs report using.
- However, there are gender gaps in 9 of the 10 survey countries. Even in Kenya, where use of mobile money is widespread, only 46% of women micro-entrepreneurs report using mobile to make or receive business payments, compared to 62% of male counterparts.
- In the African survey countries (excluding Ethiopia), at least one in five micro-entrepreneurs report using a mobile phone to send or receive payments. However, the use rate in the Asian survey countries is generally much lower.
- Across all markets, using a mobile phone to access loans and insurance is reported less frequently.

“Some people do delivery through JazzCash. Like if they make big orders then I do ask them to send me money through JazzCash, then I get the raw materials and prepare their order... It’s fast and easy to use.”

Female micro-entrepreneur, urban, Lahore, Pakistan



10. Except Indonesia and Pakistan, where usage by men and women is almost on par.

Barriers to using mobile for business or using it more



An initial barrier preventing micro-entrepreneurs from starting to use a mobile phone for business is not owning or having regular access to one. This is a significant barrier that is disproportionately reported by women micro-entrepreneurs. In seven of the 10 survey countries, more than a quarter of female micro-entrepreneurs do not own a handset. This is as high as 59% in Ethiopia, 51% in Pakistan and 42% in India.

Once micro-entrepreneurs own a mobile phone, the main barriers preventing them from starting to use it for business, or from using it more, are shown in Box 1:

BOX 1

Key barriers preventing mobile-owning micro-entrepreneurs from using a mobile phone for business



- 1. Not having the right kind of phone (e.g. not internet enabled; no camera)**

- 2. Perceived relevance, particularly preference for cash over digital transactions**

- 3. Safety and security concerns**

- 4. Lack of confidence or digital skills**

“I want to be able to download these business apps once I get a smartphone, so then I could watch videos on how to advance my business and be able to learn from there.”

Female micro-entrepreneur, urban, Nakuru, Kenya



While these barriers are similar for both male and female micro-entrepreneurs, women reported them more than men. For women, these barriers are compounded by social norms and structural inequalities, such as lower access to education and income-generating opportunities.¹¹

Certain demographic groups experience more barriers than others. In almost all survey countries, those reporting the most barriers tended to be women micro-entrepreneurs living in rural areas, women with agriculture-related businesses or women with only a primary education.

11. For example, see Barboni, G. Et al. (2018). *A Tough Call: Understanding Barriers to the Impacts of Women's Mobile Phone Adoption in India*. Harvard Kennedy School; and GSMA. (2023). [The Mobile Gender Gap Report 2023](#).

Not having the right kind of phone: Not having an internet-enabled handset such as a smartphone, and/or the limited functionalities of their existing handset, prevent many micro-entrepreneurs from starting to use a mobile phone for business or from using it more, particularly women. For instance, their mobile phone may not be able to access the internet or have a good enough camera to share photos of merchandise with customers. For micro-entrepreneurs in Senegal who own a mobile phone, not having an internet-enabled phone was the most reported barrier by women (24%) compared to just 14% of men.

The affordability of an internet-enabled handset is another challenge for micro-entrepreneurs, especially in the African survey countries. For example, among micro-entrepreneurs in Senegal and Kenya who use a mobile and are aware of mobile internet, more than 50% of women cited affordability of an internet-enabled phone as a top barrier.

Perceived relevance, particularly preference for cash over digital transactions: Many micro-entrepreneurs do not perceive the benefits of using a mobile phone to make or receive payments and prefer cash or other non-digital payment methods instead, especially women and rural micro-entrepreneurs. In seven of the 10 survey countries, this preference was reported as a barrier by more than a quarter of micro-entrepreneurs who owned a mobile phone, ranging from 28% to 45%. There was little difference by gender, except in African survey countries where women were somewhat more likely to report this barrier than men.

Some micro-entrepreneurs reported that their phone could do little to help their business or help it more than it currently is. This barrier was reported to a varying extent by country and gender, and was cited more frequently in Asian survey markets than African ones. It was reported much less frequently by mobile-owning micro-entrepreneurs who already use a mobile phone for business than those who do not. This suggests that the perceived value of using mobile for business may increase as micro-entrepreneurs begin to use it.



“For the mobile phone, I don’t use it for anything unless someone calls me and I talk to them. I know the mobile phone is for business [but] because I have not used it before, I don’t know anything about that. I only thought about it for fun and meeting new people.”

Female micro-entrepreneur, urban, Tamale, Ghana

Safety and security concerns: In seven of the 10 countries, at least 20% of micro-entrepreneurs who own a mobile phone reported safety and security concerns as a barrier, especially women. This included theft, fraud and being contacted by strangers. This barrier tended to be reported more by micro-entrepreneurs who were not yet using a mobile phone for business than those who were, and was notable among women micro-entrepreneurs in Ethiopia, Kenya, Senegal, India and Pakistan. In more conservative contexts, there were additional concerns, such as fear that public exposure through digital channels, such as social media, may lead to reputational damage or that women may be exposed to harmful or inappropriate content online.

“My parents say there are a lot of bad things on the mobile which will corrupt your mind. I know there are good things there, when I used to watch stitching videos... I just look at what my brother opens for me.”

Female micro-entrepreneur, rural, Lahore, Pakistan

Not having the necessary confidence or digital skills: In seven of the 10 survey countries, at least one in five micro-entrepreneurs who own a mobile phone reported lack of confidence or digital skills as a barrier. Women micro-entrepreneurs, in particular, often fear making mistakes and lack confidence in their ability to apply their mobile digital skills to their business. For example, while some women were comfortable using social media to post personal content, they did not feel equipped to apply these skills to promote their business.

“What if I market my business online but I’m not perfect? I fear some comments. I remember someone posted something she had knitted on Facebook and she was getting very negative comments.”

Female micro-entrepreneur, urban, Nakuru, Kenya



BOX 2

The perceived value of mobile among micro-entrepreneurs

Mobile has the potential to help women micro-entrepreneurs circumvent some of the social norms that constrain them. For instance, mobile phones can enable them to contact customers and pay suppliers remotely from home, which helps them balance household responsibilities and business needs without revealing their gender, location or identity. In contexts where women cannot move freely and unaccompanied, mobile phones provide a way to get jobs done, learn new skills or browse the internet for new ideas and inspiration.

Most micro-entrepreneurs who use a mobile phone for business report that they could either not run their business without one or

would find it more difficult to do so, although women are less likely than men to report this. For example, in Senegal, this was reported by 85% of male respondents compared to 65% of women. This is likely linked to the various barriers preventing women from maximising the benefits of mobile for business, such as lower digital skills and confidence.

Encouragingly, once women micro-entrepreneurs start using a mobile phone for business, they are likely to use it for a range of business activities. This highlights the value of mobile for business and the importance of addressing the barriers preventing women micro-entrepreneurs from using mobile for business and realising this opportunity.

6. Recommendations

Enabling women micro-entrepreneurs to reap the full benefits of mobile technology requires targeted action from multiple stakeholders.

Mobile operators, implementers, governments, development practitioners and many other types of stakeholders should:

- Understand how women micro-entrepreneurs are using mobile for business, as well as their needs and barriers, to inform strategies and policies that will reach and support them with mobile.
- Increase awareness and understanding among women micro-entrepreneurs and their families of how mobile (including mobile internet and digital financial services) can be useful for their business and the potential benefits it can provide.
- Build the knowledge, confidence and digital skills of women micro-entrepreneurs to use mobile for business (e.g. how to use key apps and services and stay safe online).
- Ensure women micro-entrepreneurs can access suitable handsets (e.g. an internet-enabled handset and/or a handset with suitable features, such as a camera).
- Design services that are relevant, reliable, easy to use, safe and affordable (including mobile internet and digital financial services).

**For more information
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