GSMA

Accelerating digital and financial inclusion for women

Connected Women Research Catalogue

The GSMA Connected Women programme works closely with the mobile industry, policymakers and other partners to drive efforts to accelerate digital and financial inclusion for women across low- and middle-income countries (LMICs).

Click on each report cover to go to the report.

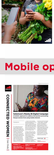
Key reports



The Mobile Gender Gap Report 2023

This annual flagship report explores the size and drivers of the mobile gender gap in LMICs, drawing on data from nationally representative surveys. Our latest report shows how progress in reducing the gender gap in mobile internet across LMICs has stalled for the second year in a row.

Published: May 2023



Reaching 50 million women with mobile: A practical guide

This guide outlines the practical steps mobile operators can take to reach female customers. Drawing on our research and work with operators and other partners across Africa, Asia and Latin America over the last decade, we have distilled 10 key recommendations for reaching women with mobile.

Published: April 2020



Policy considerations to accelerate digital inclusion for women in low- and middle-income countries

This report provides an overview of the challenges that need to be tackled to advance digital inclusion for women in LMICs, and provides recommendations for policymakers to address the gender gap in mobile internet adoption and use.

Published: September 2022



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

This report, funded by the Bill & Melinda Gates Foundation, provides new data and insights from 10 LMICs on the use of mobile phones by women micro-entrepreneurs and the challenges that prevent them from using mobile services for business.

Published: September 2023

Mobile operator case studies



Safaricom's Maisha Ni Digital Campaign

This case study assesses the impact of the Maisha Ni Digital campaign on women's adoption and use of mobile internet as well as the commercial benefits for Safaricom Kenya. It provides recommendations for providers committed to reaching more women with low-cost internet-enabled handsets.

Published: April 2021



MTN MoMo Pay Merchant Payments

This case study assesses the impact of MoMo Pay on female merchants and customers in Ghana. It includes key takeaways for other mobile money providers interested in using a merchant payment service to expand women's mobile money uptake and use.

Published: May 2020



Vodafone Idea's Sakhi service

This case study documents early evidence of Sakhi's social impact and Vodafone's key success factors in meeting the needs of female customers in India. It provides practical recommendations for mobile operators and other stakeholders interested in reaching female customers with a similar service.

Published: October 2019

Driving women's digital inclusion



Empowering women micro-entrepreneurs through mobile

This report, funded by the Bill & Melinda Gates Foundation, draws on desk research and expert interviews to assess how women micro-entrepreneurs in LMICs are currently using mobile phones to support their businesses, the barriers preventing them from doing so, and the opportunities to better serve them.

Published: February 2023



Developing mobile digital skills in low- and middle-income countries

This report provides four key steps for developing strategies and interventions to drive mobile digital skills development among men and women in LMICs, with key insights and learnings from our research.

Published: November 2021



Triggering mobile internet use among men and women in South Asia

This report is based on qualitative research conducted in Bangladesh, India, Pakistan and Sri Lanka, and provides insights and practical recommendations on how the mobile industry can trigger mobile internet uptake among non-users, particularly women, in South Asia.

Published: November 2017



A framework to understand women's mobile-related safety concerns in low-and middle-income countries

This report provides a framework to understand women's mobile-related safety concerns in LMICs. It investigates existing initiatives that tackle safety concerns and provides actionable recommendations on how to address them.

Published: March 2018



Mobile Internet, Well-being and Gender: Understanding the Links

This study, conducted in partnership with the University of Pennsylvania, is among the first to apply a multidimensional well-being index to assess the link between mobile internet use and well-being for men and women. This report is based on the application of this index in Bangladesh and Ghana.

Published: March 2022



The Digital Exclusion of Women with Disabilities: A Study of Seven Low- and Middle-Income Countries

This report examines the intersection of disability and gender. The finding is clear: women with disabilities are disproportionately digitally excluded and are at risk of being left behind in our ever more digital societies.

Published: July 2020

Driving women's financial inclusion



State of the Industry Report on Mobile Money 2023

This is the industry's definitive source of data on digital finance, with unparalleled insights from exclusive supply-side data. The gender chapter explores the mobile money gender gap, drawing on nationally representative survey data across several LMICs.

Published: April 2023



Using your data to drive growth in women's use of mobile money services

This document sets out an approach to analysing customer data with a gender lens which can help mobile financial service providers better target women.

Published: December 2016

Mapping the mobile money gender gap: Insights from Côte d'Ivoire and Mali

This study aims to understand women's adoption and use of mobile money compared to that of men in Côte d'Ivoire and Mali, and provides actionable recommendations to help reduce the gender gap in mobile money adoption and use.

Published: July 2017

Are the effects of mobile money regulation gender neutral?

This policy note discusses the key findings of GSMA research on the relationship between mobile money regulation and usage. The preliminary results show compelling evidence that an enabling regulatory framework is strongly associated with higher mobile money usage, particularly among women.

Published: February 2021

Women and mobile money: Insights from Kenya

This study identifies where the gender gaps are on the journey to mobile money use and explores the most common reasons behind these gaps. Based on these findings, the study provides recommendations for mobile financial services providers in the country to better target women in Kenya.

Published: December 2015

Reaching half of the market: Women and mobile money

This publication explores the barriers that prevent women from accessing and using mobile money, and highlights some of the key tactics that mobile money providers can use to increase penetration amongst women.

Published: September 2014

Relevant tools

GSMA Mobile Internet Skills Training Toolkit (MISTT)

The MISTT is a set of free resources to teach people the basic skills they need to access and use mobile internet. It uses a 'train the trainer' approach and consists of short lessons available in PDF and video format that can be easily adapted to local needs and languages.

Published: May 2016

A toolkit for researching women's internet access and use

This toolkit has been designed for stakeholders who are interested in integrating gender into their research projects in order to better understand women's access to and use of mobile internet. It provides qualitative and quantitative example questions for a comprehensive range of relevant research topics.

Published: May 2018

Gender Analysis and Identification Toolkit (GAIT)

GAIT is a machine learning algorithm that analyses mobile usage patterns to estimate the gender of subscribers. This document provides an overview of what the toolkit allows operators to do, how it works and what is required to apply the algorithm successfully.

Published: August 2018

Other relevant resources from Connected Society

The State of Mobile Internet Connectivity Report 2023

This report provides the mobile industry and other stakeholders with a comprehensive overview of the trends in global connectivity, as well as insights on key barriers to mobile internet adoption and use.

Published: October 2023

Making internet-enabled phones more affordable in low- and middle-income countries

This report provides an overview of approaches, business models and technological innovations that are improving the affordability of internet- enabled handsets in LMICs, particularly for underserved populations.

Published: April 2022

Accelerating mobile internet adoption: Policy considerations to bridge the digital divide in low- and middle-income countries

This report sets out a wide range of policy considerations and proposes a comprehensive framework for action to help tackle the five main barriers to mobile internet adoption in LMICs.

Published: May 2021

Driving mobile internet use in low- and middle-income countries: Lessons and insights from the GSMA Innovation Fund

This report draws on insights from the implementation of the Fund to identify a set of new learnings for start-ups about how to better reach the underserved and how to scale their innovation to address the digital divide.

Published: March 2023

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