

GSMA™

Empowering women micro-entrepreneurs with mobile

Ghana findings





The GSMA is a global organisation unifying the mobile ecosystem to discover, develop and deliver innovation foundational to positive business environments and societal change. Our vision is to unlock the full power of connectivity so that people, industry and society thrive. Representing mobile operators and organisations across the mobile ecosystem and adjacent industries, the GSMA delivers for its members across three broad pillars: Connectivity for Good, Industry Services and Solutions and Outreach.

This activity includes advancing policy, tackling today's biggest societal challenges, underpinning the technology and interoperability that make mobile work and providing the world's largest platform to convene the mobile ecosystem at the MWC and M360 series of events.

We invite you to find out more at gsma.com

Gates Foundation

This research and report have been funded by the Gates Foundation. This report is part of a wider project on empowering women micro-entrepreneurs via mobile in low- and middle-income countries.

GSMA Connected Women

The GSMA's Connected Women programme works with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Connected Women aims to reduce the gender gap in mobile internet and mobile money services and unlock significant commercial opportunities for the mobile industry and socioeconomic benefits for women.

For more information, please visit www.gsma.com/connectedwomen

BASIS

Basis Research is a consumer research consultancy working with global clients to deliver insight activation. Our qualitative team tackles research briefs of all kinds, using a range of innovative methods to build bespoke methodologies for our partners. From conducting ethnographic deep-dives into harder-to-reach communities, to constructing novel ways to discuss sensitive topics in challenging contexts, we draw from our experience to adapt to the unique challenges of markets in the global south. We have applied this expertise to our partnership with the GSMA, crafting an approach tailored to the specifics of The Mobile Gender Gap Report series.

<http://basisresearch.co.uk>

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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For this study, Ipsos worked with the GSMA as a fieldwork partner and, as such, is not responsible for the analysis or conclusions in this report.

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Definitions

In this report, the following definitions apply:



Micro-entrepreneur: 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.



Mobile owner: “Mobile phone owner” and “mobile owner” are used interchangeably in this report to mean a person who has sole or main use of a SIM card (or mobile phone that does not require a SIM) and uses it at least once a month. The vast majority of SIM owners also have sole or main use of a handset.



Mobile-for-business user: A mobile-for-business user is a micro-entrepreneur who reports having used a mobile phone to support their business. This could be by using their own mobile phone or borrowing someone else’s. Business use includes mobile use by both microentrepreneurs themselves and by any of their employees to support the business.



Mobile gender gap: The gender gap in mobile phone ownership and mobile internet use is calculated using the following formula:

$$\text{Gender gap in ownership / use (\%)} = \frac{\text{Male owners / users (\% of male population)} - \text{Female owners / users (\% of female population)}}{\text{Male owners / users (\% of male population)}}$$



Mobile internet user: A person who has used the internet on a mobile phone at least once in the past three months. Mobile internet users do not have to personally own a mobile phone. Therefore, they can be non-mobile phone owners who use mobile internet by accessing it on someone else’s mobile phone.

Introduction

Empowering women micro-entrepreneurs can have significant economic and social impacts, from increasing incomes to creating jobs to strengthening household resiliency. Mobile phones can be a source of economic and social empowerment by providing access to information, services and resources that many women would not be able to access easily otherwise.

This report focuses on women micro-entrepreneurs' use of mobile phones for business in Ghana, focusing on the drivers, barriers and opportunities. It is based on face-to-face quantitative and qualitative research with both male and female micro-entrepreneurs in Ghana, including those who currently use mobile phones to support their business and those who do not.

The report showing data from all countries can be found at:
<https://www.gsma.com/mobilefordevelopment/resources/understanding-women-micro-entrepreneurs-use-of-mobile-phones-for-business/>

Quantitative research: 1,272 micro-entrepreneurs in Ghana were surveyed on their ownership and use of mobile phones for business, and the barriers they face as part of the annual quantitative GSMA Consumer Survey. This nationally representative survey of the adult population (aged 18 and over) was conducted between September and December 2022. The questions for micro-entrepreneurs were asked to any respondent who reported being self-employed (either full-time or part-time) and had no employees or fewer than nine (paid or unpaid). To achieve a larger sample size of micro-entrepreneurs, a booster samples of 500 micro-entrepreneurs was included using the same selection criteria as with the core sample. Interviews with these micro-entrepreneurs were conducted in the same sampling points as the main survey, in both urban and rural locations, with equal proportions of men and women.

Qualitative research: This research was conducted with 64 male and female micro-entrepreneurs in Ghana aged 18 or over, who used a mobile phone for business (either one they owned or borrowed from someone else). It included ethnographic observations, mini focus groups, photo diaries plus interviews with gatekeepers and in-country experts on the digital inclusion of women micro-entrepreneurs.

Key Findings



Key findings: Ghana (I)

1

Women micro-entrepreneurs are less likely than men to use a mobile for business, even when they use one in their personal lives. When they do, they use it for fewer business activities than men.

2

A micro-entrepreneur's "business drive" is the most important factor in determining their use of mobile for business. Women micro-entrepreneurs face more constraints to realising that drive.

3

The most common ways that women micro-entrepreneurs use mobile for business include; communicating with suppliers and customers, making/receiving payments, saving or storing money in an account.

4

Awareness is an important barrier preventing micro-entrepreneurs from adopting and using a mobile for business. Apart from communication and core mobile money services, micro-entrepreneurs have low awareness of other ways mobile can support their business, especially women.



Key findings: Ghana (II)

5

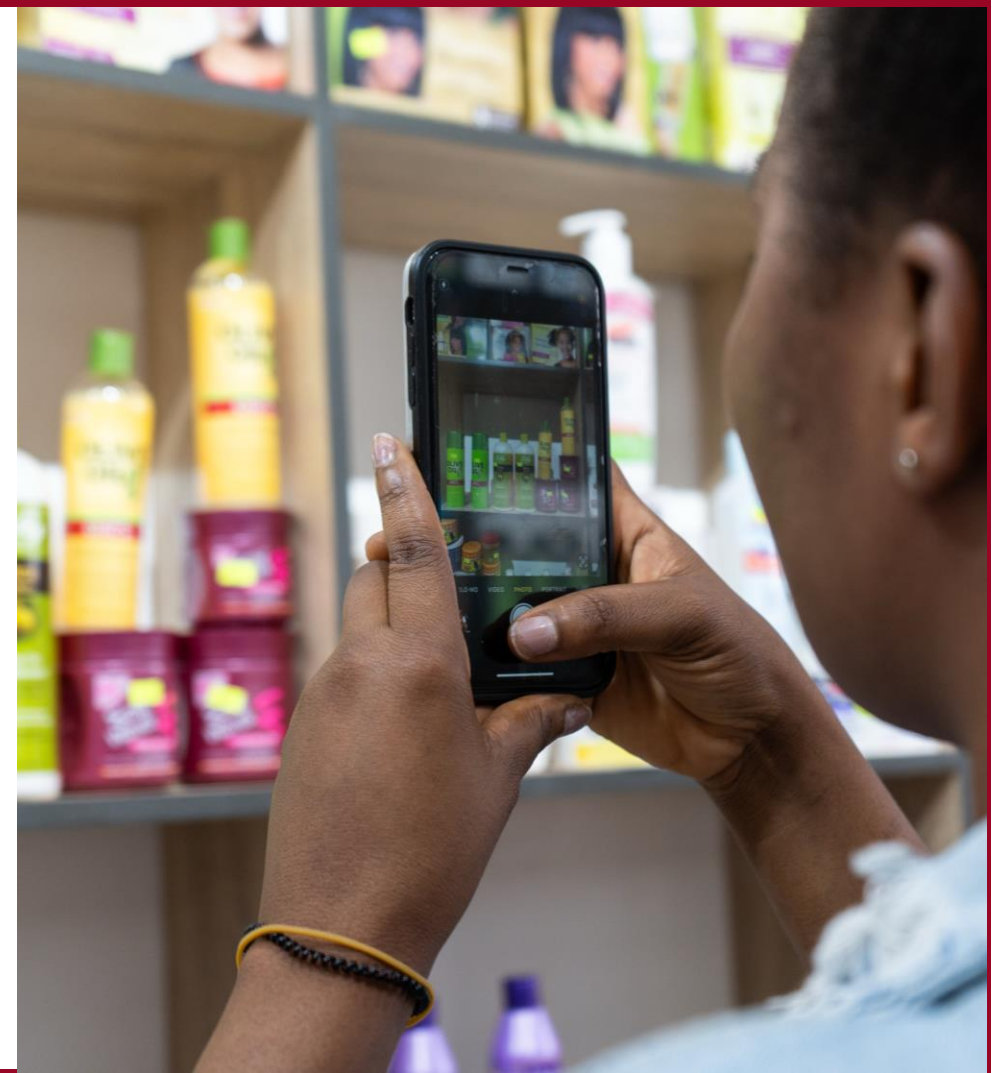
Other barriers preventing micro-entrepreneurs who own a mobile phone from using it for business or using it more include; not having the right kind of phone, relevance/preference for cash, lack of digital skills and confidence, affordability of data/services and safety and security concerns.

6

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.

7

Stakeholders can reach Ghanaian women micro-entrepreneurs with mobile through better understanding how they are using mobile for business, improving awareness of the different ways a mobile phone can support their business, building knowledge, confidence and digital skills to use mobile for business, ensuring access to suitable handsets, and designing services that are relevant, reliable, easy-to-use, safe and affordable.

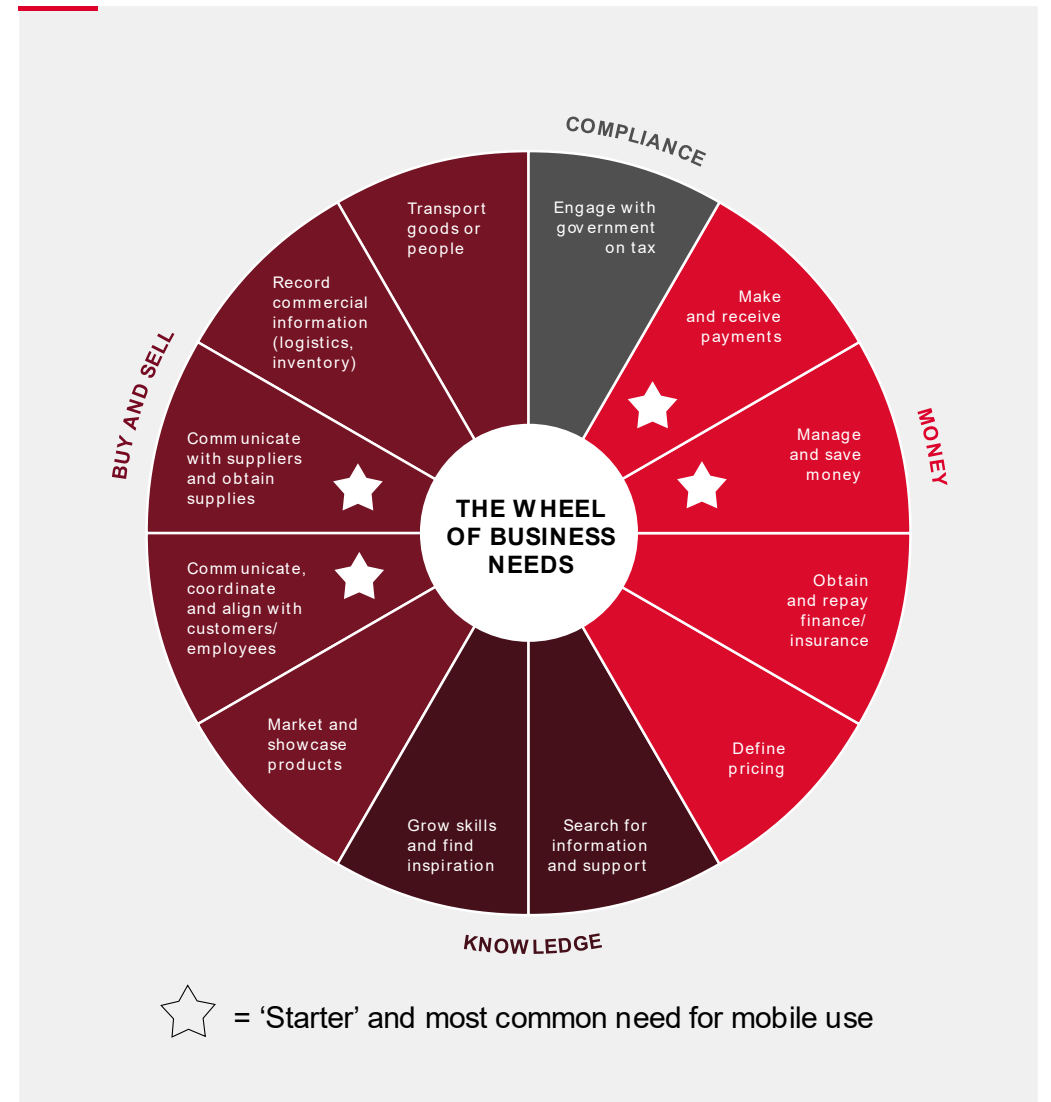


Key factors influencing the use of mobile for business



In Ghana, micro-entrepreneurs tend to use mobile phones for four key business needs

- The research revealed **12 common business needs**.
- Micro-entrepreneurs in Ghana most commonly use mobile phones to meet four of these needs indicated by the star:
 - ✓ **Communicate with customers and employees**
 - ✓ **Communicate with suppliers**
 - ✓ **Make/receive payments**
 - ✓ **Save and store money in an account**
- These tended to be the “starter needs” or onramps to mobile use for business.
- Mobile use for business differed quite substantially by gender, business type and other demographic factors.



A micro-entrepreneur's “business drive” is the most important factor determining mobile use for business...

Subsistence focused

Lower use of mobile for business

Lower drive
Higher constraints



Business as usual

Medium use of mobile for business

Moderate drive
Moderate constraints



Highly driven

High use of mobile for business

Higher drive
Lower constraints



...but women micro-entrepreneurs face more constraints to realising that drive



“

I cannot stay long in my business because I have a young baby, and my husband expects me to be home to take care of the baby and cook for the family.”

**Woman micro-entrepreneur,
Rural Ghana**

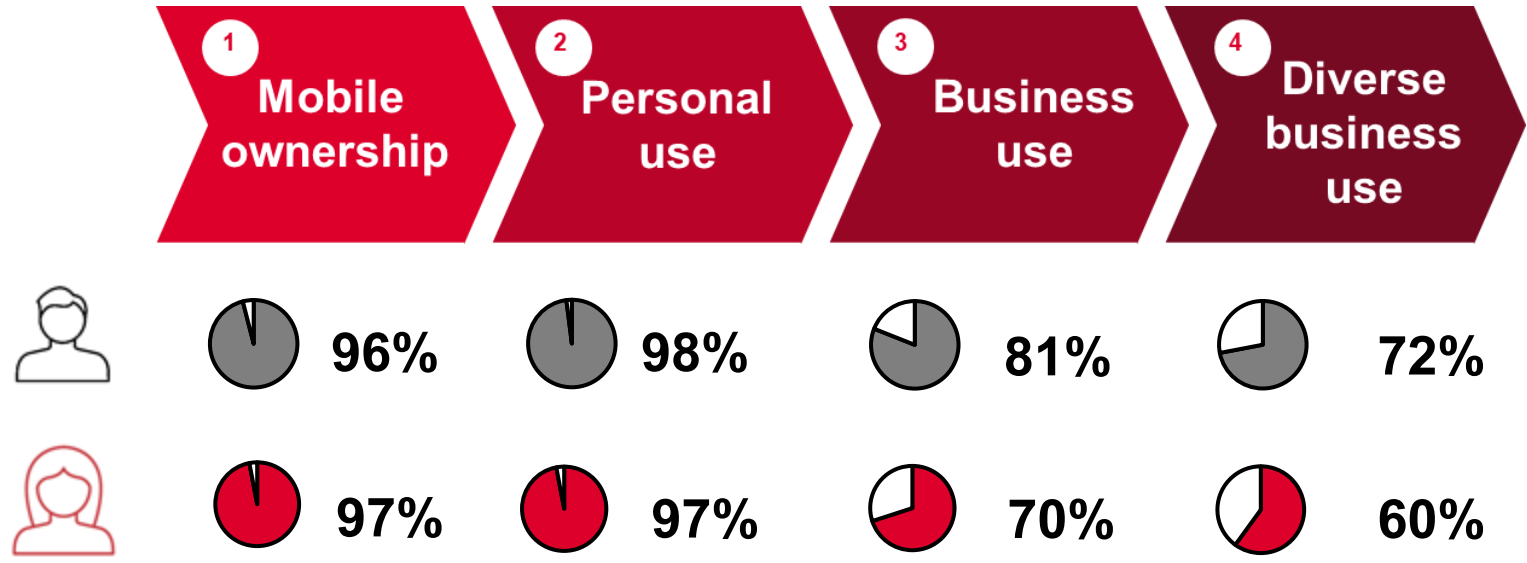
Gender gaps along the customer journey



Women micro-entrepreneurs are less likely than male micro-entrepreneurs to use a mobile for business

The micro-entrepreneur's customer journey

% of micro-entrepreneurs surveyed in Ghana



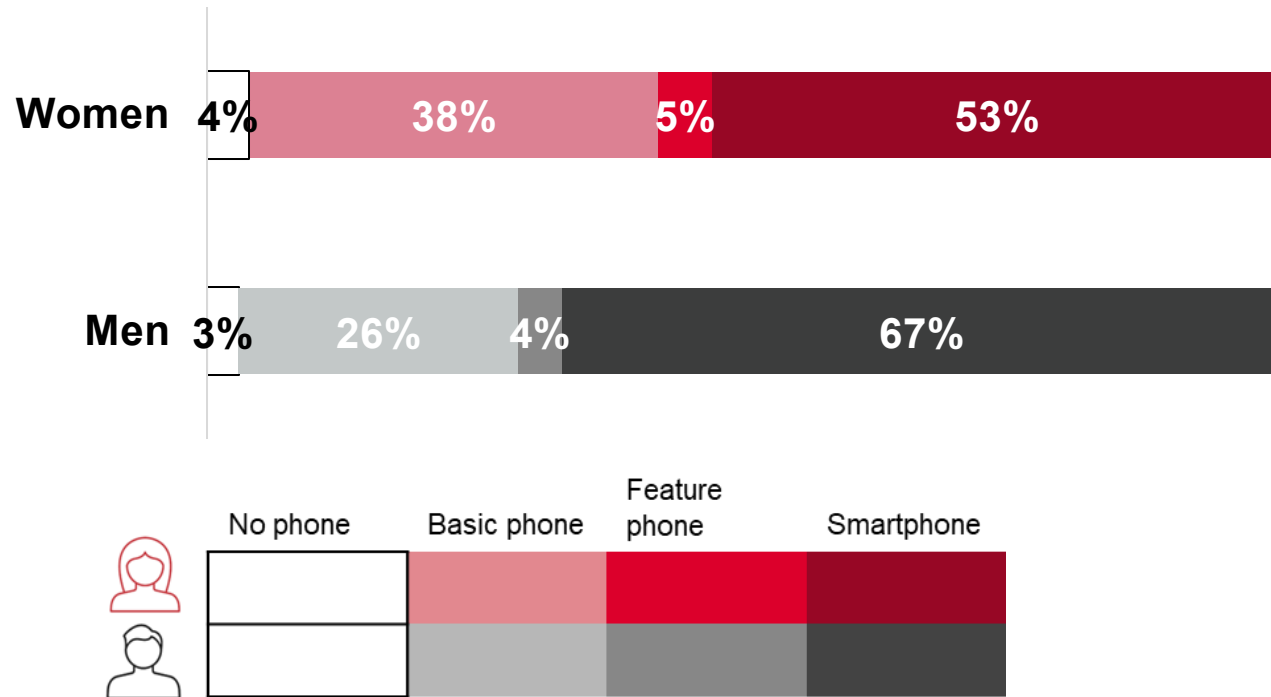
- Almost all micro-entrepreneurs in Ghana use a mobile for personal reasons.
- Micro-entrepreneurs are much less likely to use a mobile for business, especially women. While 97% of women micro-entrepreneurs in Ghana use a mobile for personal reasons, only 70% use a mobile for their business.
- Once men and women micro-entrepreneurs start using a mobile for their business, the majority tend to use it for a diverse range of use cases. E.g. 60% of women micro-entrepreneurs use a mobile for at least 3 business use cases every month.

*Personal use is defined as having used a mobile in the past three months. Business use is defined as having used a phone for business in at least one way. Diverse business use is defined as having used a phone for business in at least different ways.
n= 526 for female micro-entrepreneurs and n= 746 for male micro-entrepreneurs*

Almost half of women micro-entrepreneurs in Ghana don't own a smartphone, compared to only a third of men

Share of micro-entrepreneurs in Ghana by handset type

% of micro-entrepreneurs surveyed



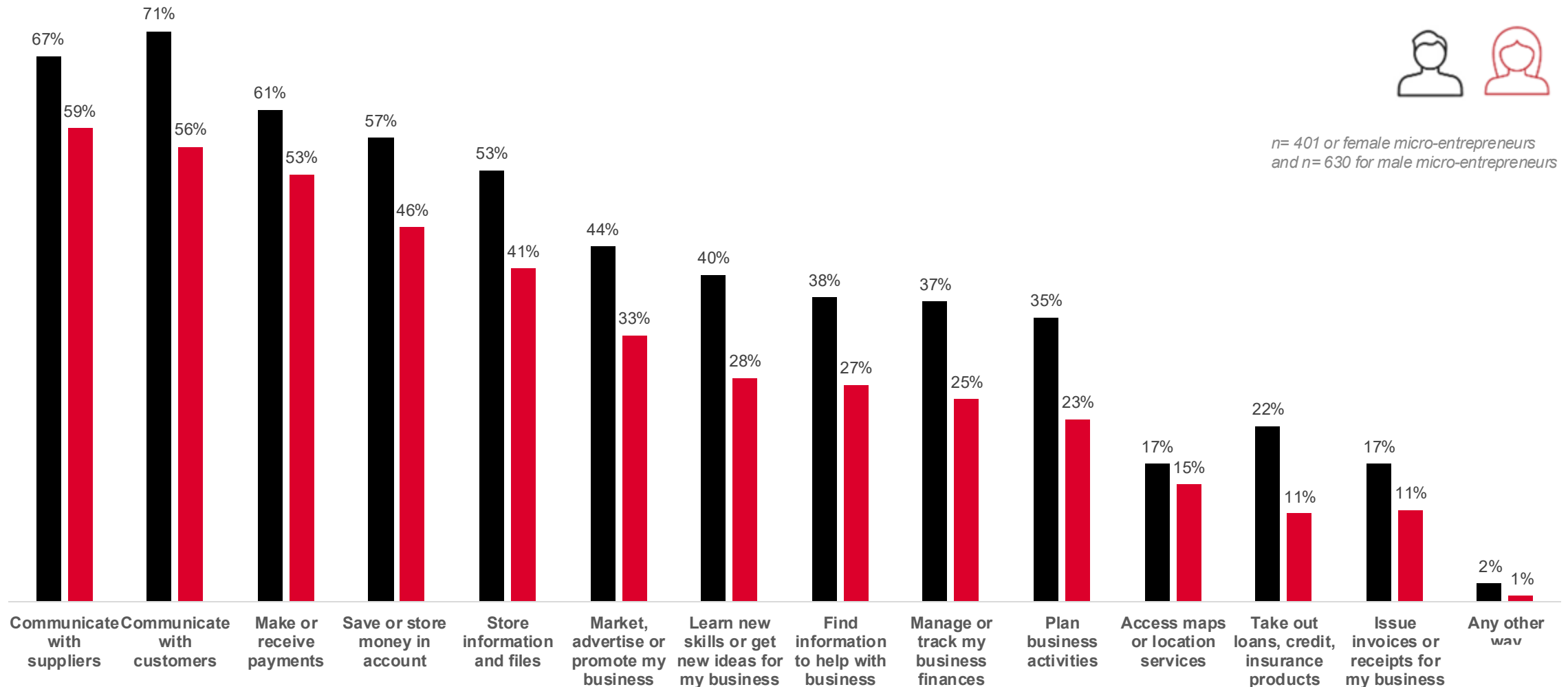
- A smartphone increases frequency and diversity of business use for micro-entrepreneurs, giving them access to more services than basic handsets.
- Though overall phone ownership rates between men and women micro-entrepreneurs are similar, there is a large gender gap in smartphone ownership (67% of men vs 53% of women). This limits the frequency and diversity of women's use of mobile for business.

Respondents are categorised according to the most advanced device they own and can only be included in one category. Smartphone owners that also own a basic or feature phone are counted only as smartphone owners.

n= 526 for female micro-entrepreneurs and n= 746 for male micro-entrepreneurs

The most common use of mobile for business is communication and core mobile money services, but there are gender gaps for all use cases

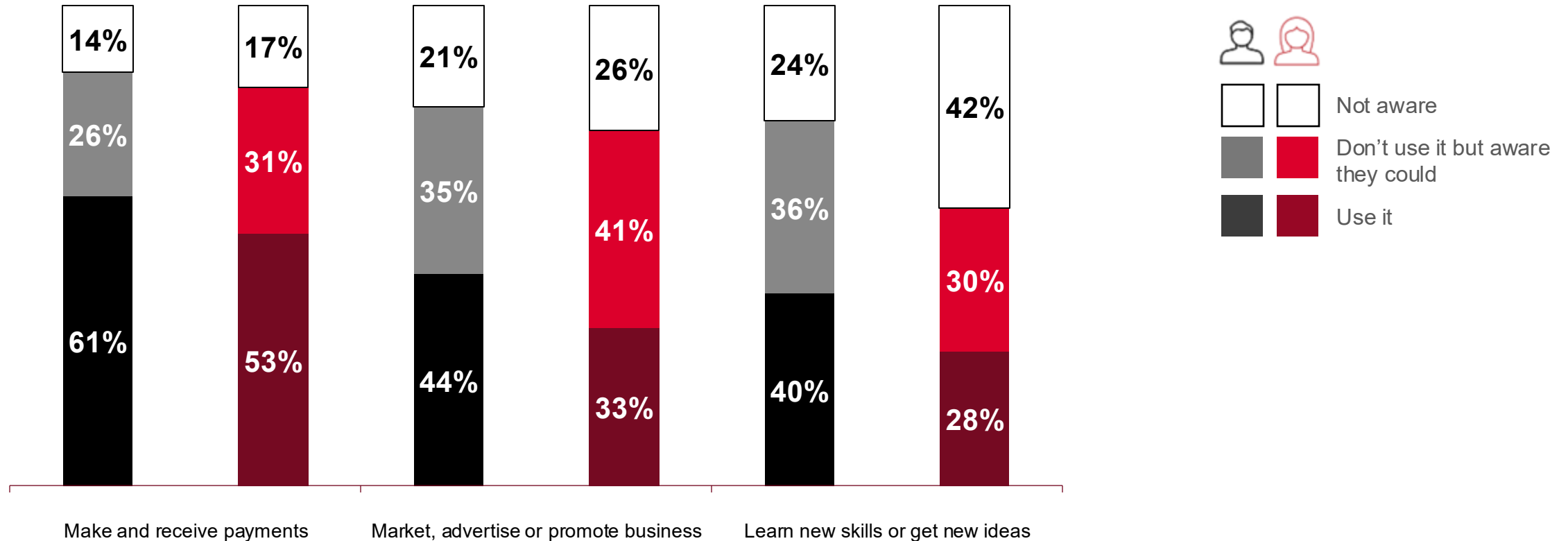
Proportion of micro-entrepreneurs who have performed each activity in the past 3 months in Ghana
% of micro-entrepreneurs surveyed



Awareness and uptake of use cases beyond communication is relatively low, especially among women micro-entrepreneurs

Awareness and use of selected mobile for business activities among micro-entrepreneurs in Ghana

% of micro-entrepreneurs surveyed in Ghana



n = 526 for female micro-entrepreneurs and *n* = 746 for male micro-entrepreneurs

Our research in Ghana revealed 5 key barriers preventing mobile-owning micro-entrepreneurs from starting to use a mobile for business, or using it more



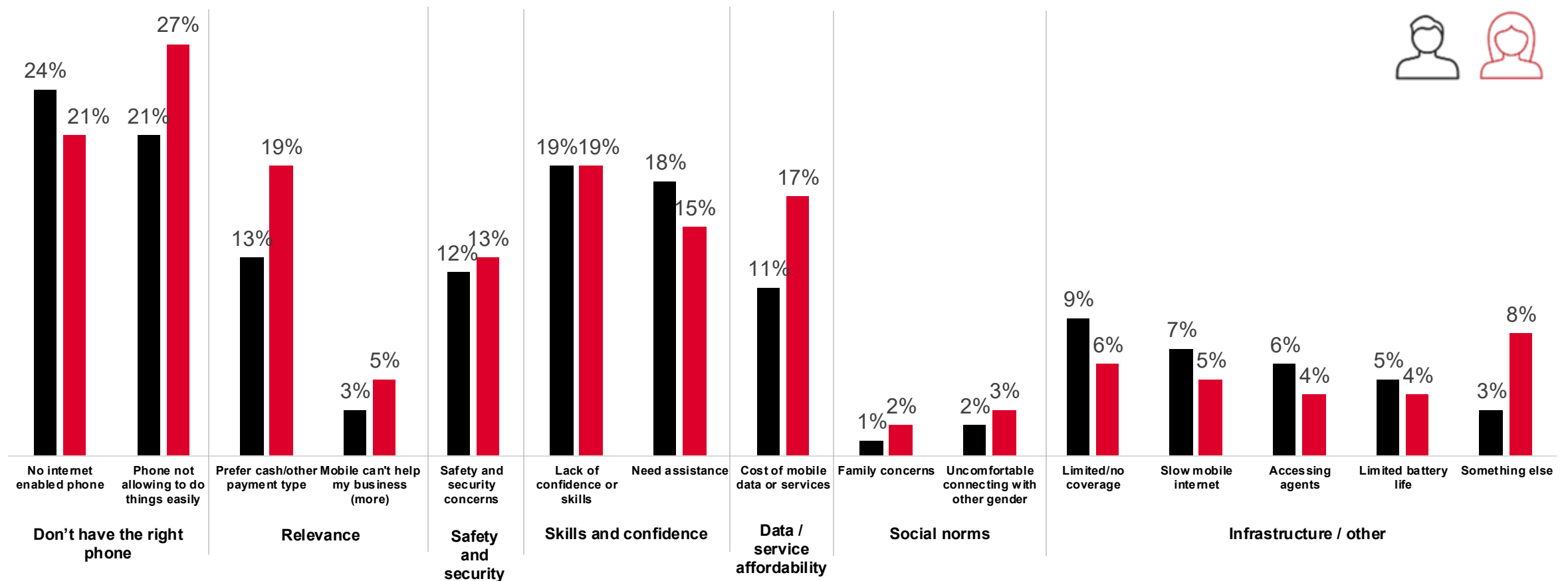
- 1) Don't have the right kind of phone
- 2) Relevance/preference for cash
- 3) Lack of digital skills and confidence
- 4) Affordability of data/services
- 5) Safety and security concerns

- The barriers to starting to use mobile for business or using it more are very similar, but once micro-entrepreneurs start using it, they report fewer barriers to using it more.
- The barriers are similar for men and women. However, women report these barriers more and these figures represent a lot more women (since fewer are using mobile for business).

Once women micro-entrepreneurs own a mobile phone, the key barrier preventing them from starting to use it for business is not having the right type of phone

Barriers preventing micro-entrepreneurs in Ghana who already own a mobile phone from starting to use a mobile for business

% of micro-entrepreneurs surveyed who own a phone and do not use mobile for business

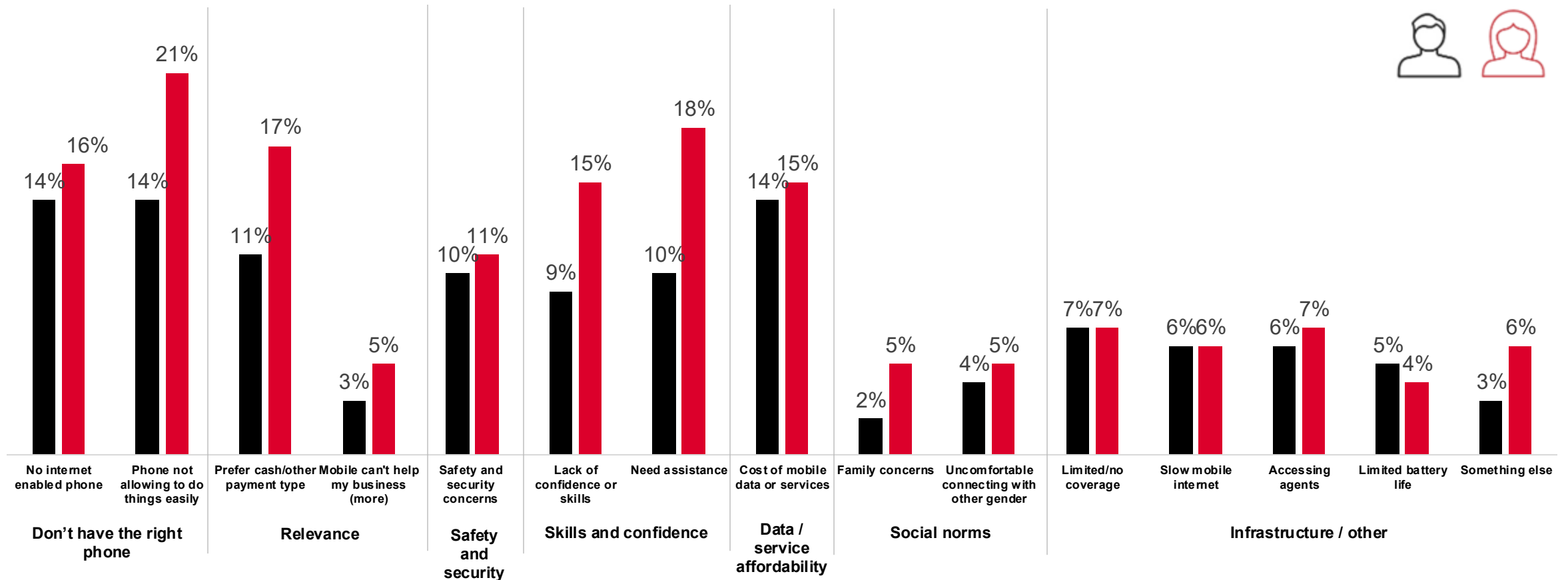


n= 107 for female micro-entrepreneurs and n= 94 for male micro-entrepreneurs

Once women micro-entrepreneurs use mobile for business, not having the right type of phone and lack of confidence/skills, are the top barriers to further use

Barriers preventing mobile-owning micro-entrepreneurs in Ghana who already use a mobile for business from using it *more*

% of micro-entrepreneurs surveyed



n= 401 for female micro-entrepreneurs and n= 630 for male micro-entrepreneurs



“

I have seen my friends with smartphones and they post their products online. I would like to learn how to do that too.”

**Female micro-entrepreneur,
Rural Ghana**



“

You know people are good at these things and I am not good at it... I need to learn about how to operate phones.”

**Female micro-entrepreneur,
Urban Ghana**

Recommendations



Potential opportunities for reaching women micro-entrepreneurs original

1

Ensure access to suitable handsets

This could include:

- Targeting handset subsidies (e.g. from governments, donors, public-private partnerships) to the most underserved women micro-entrepreneurs.
- Providing handset financing options (e.g. service providers and other ecosystem players).
- Reviewing and reducing sector-specific taxes and fees on handsets to lower costs for consumers (e.g. consider removing import taxes).

2

Improve awareness of the different ways mobile can support their business

This can be achieved through:

- Undertaking or supporting awareness and/or marketing campaigns. These should feature women micro-entrepreneurs as active users of mobile services for their businesses.
- Appointing local female micro-entrepreneurs as “advocates” (e.g. when delivering marketing, awareness or training campaigns).
- Considering the role of gatekeepers in facilitating woman’s use of mobile for business (e.g. marketing/awareness campaigns that demonstrate how using a mobile can benefit a woman’s business/the family through improved household income).

3

Build knowledge, confidence and digital skills to use mobile for business

For example:

- Providing and/or supporting training to improve the confidence and digital skills of women micro-entrepreneurs, paying attention to their needs, interests, pain points and circumstances. This training could focus on relevant mobile apps and services that women microentrepreneurs already use in their personal lives, but not yet for business, and could offer tips of staying safe and identifying / reporting fraud.
- Increasing the number and accessibility of trainers, especially women trainers in rural areas.

Potential opportunities for reaching women micro-entrepreneurs

4

Design services that are relevant, reliable, easy to use, safe and affordable

This could include:

- Making business apps and services easy to use, particularly for those who are less literate and lack digital skills or confidence. For example, clear user menus with fewer steps, use of icons/symbols/pictures in addition to (or instead of) text.
- Offering services in local languages
- Considering service features that enhance the confidence and trust of women micro-entrepreneurs in using the service. For example, services and apps set to higher privacy settings by default
- Considering creative data pricing (e.g. relatively low cost for basic use)

5

Understand how women micro-entrepreneurs are using mobile for business

This could include:

- Collecting, analysing and tracking gender-disaggregated data on women microentrepreneurs' use of mobile for business
- Conducting robust research to better understand the needs, circumstances and preferences of women micro-entrepreneurs in different contexts, and the factors (e.g. social norms) that enable/limit their access to and use of mobile
- Evaluating existing products, services and initiatives to assess their effectiveness in reaching and supporting women micro-entrepreneurs



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