

POCHI LA BIASHARA AND WOMEN MICRO- ENTREPRENEURS IN KENYA

From insight
to action





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Gates Foundation

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

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For this study, IDinsight, in collaboration with the GSMA, initiated a descriptive evaluation of Safaricom's Pochi la Biashara digital financial service for women micro-entrepreneurs in Kenya. The evaluation aimed to understand usage patterns, enablers and barriers to adoption, and the self-reported impact of the service.

For more information, please visit idinsight.org

GSMA Connected Women

The GSMA 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 socio-economic benefits for women.

For more information, please visit gsma.com/connectedwomen



YUX is a pan-African research and design company that mixes human-centered design and AI engineering to co-create products and services tailored to African communities. Started in Senegal, YUX is today a team of 40 people spread across Dakar, Abuja, Kigali, Nairobi and Accra, and they partner with Google, TikTok, Wikipedia, Meta, GSMA, Gates Foundation, UNICEF and many local startups for projects in health, education, agriculture and fintech. In 2024, YUX launched the Cultural AI Lab to address the need for culturally relevant datasets and AI evaluations in Africa. To make research accessible and scalable, YUX also created the user insights software LOOKA and the YUX Design Academy.

For this project, YUX, in collaboration with the GSMA, conducted an eight-week design sprint to explore ways to better support women micro-entrepreneurs using Safaricom's Pochi la Biashara product. The sprint combined research, ideation and rapid prototyping to identify user-centered opportunities to improve the product experience and strengthen its value for women micro-entrepreneurs.

Get in touch at yux.design

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Definitions

Active user	Safaricom defines an active user as one who makes or receives at least one payment using Pochi la Biashara each month.
Baseline measurement	Data collected during the baseline survey period in January 2025.
CVM	Customer value management is the use of data and targeted communications to engage customers with relevant messages and offers that encourage adoption, usage and retention of specific products or services.
DFS	Digital financial services include a broad range of financial services accessed and delivered through digital channels.
Endline measurement	Data collected during the endline survey period in June 2025.
Existing users	Women micro-entrepreneurs who were using Pochi la Biashara at the time of the baseline survey. These long-term users could have registered any time before 2025 and their information was collected at baseline. ¹ Weighted estimates for this group reflect the distribution of the population of users at baseline who consented to the survey in the sampled markets.
Men/male micro-entrepreneur	In this study, this refers to a man who is self-employed, working either full-time or part-time, has fewer than nine employees (paid/unpaid) and may work formally or informally.
MSE	Micro- and small enterprises are the smallest type of business, employing a small number of people and often having limited capital and informal or semi-formal structures.
MSME	Micro-, small and medium enterprises is a comprehensive term covering businesses from the very smallest to medium-sized.
New users	Women micro-entrepreneurs who began using Pochi la Biashara after baseline, between January and June 2025, likely influenced by Safaricom's efforts. These are considered short-term users. Weighted estimates for this group reflect the distribution of the population of non-users at baseline who later adopted Pochi la Biashara and consented to the survey in the sampled markets.
Non-reversibility	A feature of Pochi la Biashara accounts whereby funds sent to a merchant cannot be reversed by the customer once the transaction is completed.
Non-user at baseline	Refers to individuals who had not yet onboarded to Pochi la Biashara at the time of the baseline survey and were therefore classified as non-users. Some of these individuals become new users at endline.
Woman/female micro-entrepreneur	In this study, this refers to a woman who is self-employed, working either full-time or part-time, has fewer than nine employees (paid/unpaid) and may work formally or informally.

1. This is the user group we analysed during baseline discussions.

EXECUTIVE SUMMARY

Across low- and middle-income countries (LMICs), women micro-entrepreneurs are a powerful economic force, making significant contributions to household income and well-being, their communities and the national economy.²



2. GSMA. (2023). [Empowering women micro-entrepreneurs through mobile.](#)

In Kenya, micro-enterprises play a central role in supporting livelihoods, contributing the majority of non-farm employment and accounting for almost 15 million jobs.³ Women in Kenya are more likely than men to run their own business, as nearly three-quarters (74.4%) of working women are self-employed compared to 57.4% of working men.

While all micro-entrepreneurs face similar challenges – from having enough working capital to cover operating expenses, to keeping up with changing customer demands and personal setbacks like ill health – these barriers can be even greater for women micro-entrepreneurs. Women micro-entrepreneurs in Kenya are also less likely than their male counterparts to use digital financial services (DFS) on a mobile phone to manage and grow their business, which means they often miss out on significant economic, social and commercial benefits.

Men and women micro-entrepreneurs in Kenya face similar barriers to using a mobile to support their business, such as low digital skills and confidence and safety and security concerns, but women tend to experience these barriers more acutely than men due to structural inequalities, social norms and gender disparities in education and income.

To address these gender gaps, the GSMA Connected Women programme collaborated with Safaricom in Kenya on a multi-year engagement that explored and tested approaches to driving adoption and use of Safaricom's merchant DFS product, Pochi la Biashara, among women micro-entrepreneurs.

**As of December 2025,
WOMEN accounted for just over**

52%  

of active Pochi users



**– equivalent to more than
900,000 USERS**

This report shares key lessons from this collaboration and suggests recommendations for other DFS providers looking to boost adoption and usage of DFS among women micro-entrepreneurs.

The collaboration included a design sprint with women and men micro-entrepreneurs, a retrospective qualitative study with long-term users of Pochi la Biashara and a longitudinal quantitative study in which we interviewed 1,992 women micro-entrepreneurs in 35 markets across three counties of Kenya who were either users or non-users of Pochi la Biashara between January and February 2025. In June 2025, we conducted 188 follow-up interviews with women micro-entrepreneurs who had adopted Pochi since the baseline.

Our research found that women micro-entrepreneurs in Kenya reported experiencing a range of positive impacts from using Pochi for their business and household, including increased savings, higher sales and income, greater investment in their business, better financial tracking and more intentional spending. Safaricom is also reaping the benefits of serving this large but often overlooked customer base, seeing strong customer growth and loyalty, more revenue streams and higher revenue.

Between December 2024 and December 2025, the number of women actively using Pochi grew by approximately 92%, compared to 78% growth among men. Women's uptake has therefore exceeded that of men, nearly doubling over the period. As of December 2025, women accounted for just over 52% of active Pochi users – equivalent to more than 900,000 users. Compared with Safaricom's other M-PESA products, Pochi is one of the few to have women as the majority of active users.

3. State Department for MSMEs Development, Government of Kenya. ["About MSMEs"](#).

The following are nine key lessons Safaricom learned from building a product that resonates with women merchants and supports their business growth and income

Lesson 1:

Designing for the pain points of women micro-entrepreneurs built trust and drove adoption.

Addressing pain points for women, such as payment reversals/loss of income through fraud, privacy and harassment concerns, directly influenced their willingness to adopt and use merchant payment solutions like Pochi.

Lesson 2:

Adoption was driven by widely valued features that were prioritised differently across user segments.

Women micro-entrepreneurs are a diverse customer segment and their usage changes over time. Re-engaging customers with tailored and relevant messaging is essential.

Lesson 3:

Awareness that a feature exists did not consistently translate into usage. Even if women micro-entrepreneurs were aware of Pochi features, many were not using all of them and could be missing out on benefits to their business.

Lesson 4:

Usage grew when there was ongoing engagement with customers as they became more confident and familiar with the platform.

Without follow-up engagement or reminders on how to use Pochi and its practical benefits, new users can drop off or become less active.

Lesson 5:

Interpersonal interactions among women users built trust and confidence that accelerated adoption and deeper use.

Women were more likely to act on information shared by someone they trust, especially another businesswoman.

Lesson 6:

Hands-on demonstrations and small incentives supported “learning by doing” and sustained usage. Support from agents like myth-busting demos and feature demonstrations proved very effective in building trust with women micro-entrepreneurs and improving their understanding of the product.

Lesson 7:

Strong, well-equipped agent networks were critical to driving adoption among women micro-entrepreneurs through quality human interaction. In-person interactions, especially from Safaricom agents, were among the top drivers of awareness and adoption.

Lesson 8:

Safety and privacy features were essential for women to trust Pochi and continue using it.

Safety and security concerns are a major barrier preventing women micro-entrepreneurs from using their mobile for business. Masking digits on phone numbers is one strategy.

Lesson 9:

Providing multiple ways to access Pochi made the platform more inclusive and enabled more women micro-entrepreneurs to become long-term active users. It was important to provide easy access for everyone, including higher tech (M-PESA app/My OneApp) and lower-tech (USSD) options.

From these lessons, we have developed practical considerations for other DFS providers and offer the following recommendations:

Recommendation 1:

Ground product design in clearly identified customer pain points. DFS providers should invest in understanding the specific challenges women micro-entrepreneurs face and design features that directly address issues of trust, safety and financial control.

Recommendation 2:

Prioritise features that are widely valued, tailoring messaging where needed.

Some features may resonate with a variety of customers while others will require tailored messaging or support.

Recommendation 3:

Pair awareness campaigns with hands-on onboarding and education. Raising awareness is not enough. DFS providers should clearly demonstrate to women micro-entrepreneurs why key features matter for their day-to-day business.

Recommendation 4:

Invest in strong, well-equipped agent networks.

Agent-led engagement is critical to building trust and confidence among women micro-entrepreneurs. DFS providers should invest in capacity building for agents like regular training, supervision and refresher sessions.

Recommendation 5:

Offer behaviour-based incentives to deepen and sustain usage. DFS providers can support adoption and sustained usage by offering small behaviour-linked incentives and in-person demonstrations that help women micro-entrepreneurs see the practical value of DFS and build their confidence using them.

Recommendation 6:

Design for safety and privacy. Addressing privacy and safety concerns in the design stage can remove barriers to adoption and sustained usage.

Recommendation 7:

Support inclusion through multiple access channels. Innovation should be balanced with inclusion through lower-tech channels such as USSD, while gradually introducing app-based features alongside education and support.

1. INTRODUCTION



In low- and middle-income countries (LMICs) like Kenya, women micro-entrepreneurs make significant contributions to household income and well-being, their communities and the national economy.⁴

4. GSMA. (2023). [Empowering women micro-entrepreneurs through mobile.](#)

The World Bank estimates that more than half (54%) of all workers in LMICs are self-employed and 91% of private-sector workers are employed by micro-, small and medium enterprises (MSMEs). Most micro-enterprises operate informally with few or no employees, particularly those owned by women.

In Kenya, the Ministry of Investments, Trade and Industry (MITI) reports that micro- and

small enterprises (MSEs) play a central role in supporting livelihoods, contributing around 85% of non-farm employment and accounting for roughly 15 million jobs in the country.⁵ Micro-enterprises outnumber small enterprises by far, accounting for about 98% of all MSEs. Within this landscape, women are more likely than men to run their own business, with 74.4% of working women self-employed compared to 57.4% of working men.

1.1 Barriers facing micro-entrepreneurs in Kenya

All micro-entrepreneurs in Kenya face barriers to starting, running and growing their business, but these obstacles can be even greater for women.

From a lack of working capital to cover operating expenses, to unpredictable customer demand, to keeping their business running during periods of ill health, women micro-entrepreneurs face the same issues as all small business owners. However, they tend to experience them more acutely than their male counterparts and have unique challenges of their own.

For example, research shows that women micro-entrepreneurs are more likely to have to close their business due to household responsibilities after a spouse or family member falls ill,⁶ and women micro-entrepreneurs in Kenya are also less likely to formally register their business – 5% compared to 10% of male micro-entrepreneurs (MMEs).⁷

These are more than just day-to-day business challenges. The barriers women micro-entrepreneurs face are deeply rooted in structural inequalities like unequal access to education and financing, lower incomes and restrictive social norms that influence everything from how they interact with male customers to balancing their business and household responsibilities.



5. State Department for MSMEs Development, Government of Kenya. [“About MSMEs”](#).

6. FinAccess. (August 2023). [MSE Tracker Survey – Wave II: Follow-up on 2019 and 2021 FinAccess Household Surveys](#).

7. FinAccess. (2023). [Micro and Small Enterprises \(MSEs\) Tracker Survey March 2023](#).

1.2

The power of digital financial services for micro-entrepreneurs

Digital financial services (DFS) can empower micro-entrepreneurs, especially women, to run their businesses more effectively and efficiently, boost their earnings and become more self-

confident and resilient. From financial record-keeping to merchant payments, credit and insurance, having DFS tools available on a phone in their pocket enables micro-entrepreneurs to:



There are significant economic, social and commercial benefits for women micro-entrepreneurs to adopt and use digital financial services. Women micro-entrepreneurs who use DFS for their business can reap many benefits, both for their business and their household. When their business thrives and household income grows, families can invest more in health, education and local products and services, which can have knock-on benefits for local markets and the wider economy.

For DFS providers, women micro-entrepreneurs are a large and often overlooked customer base who tend to be loyal, providing the opportunity to promote new account openings, higher transaction volumes and cross-sell savings, credit and insurance.

Yet, women micro-entrepreneurs in Kenya are less likely than their male counterparts to use DFS for their business.

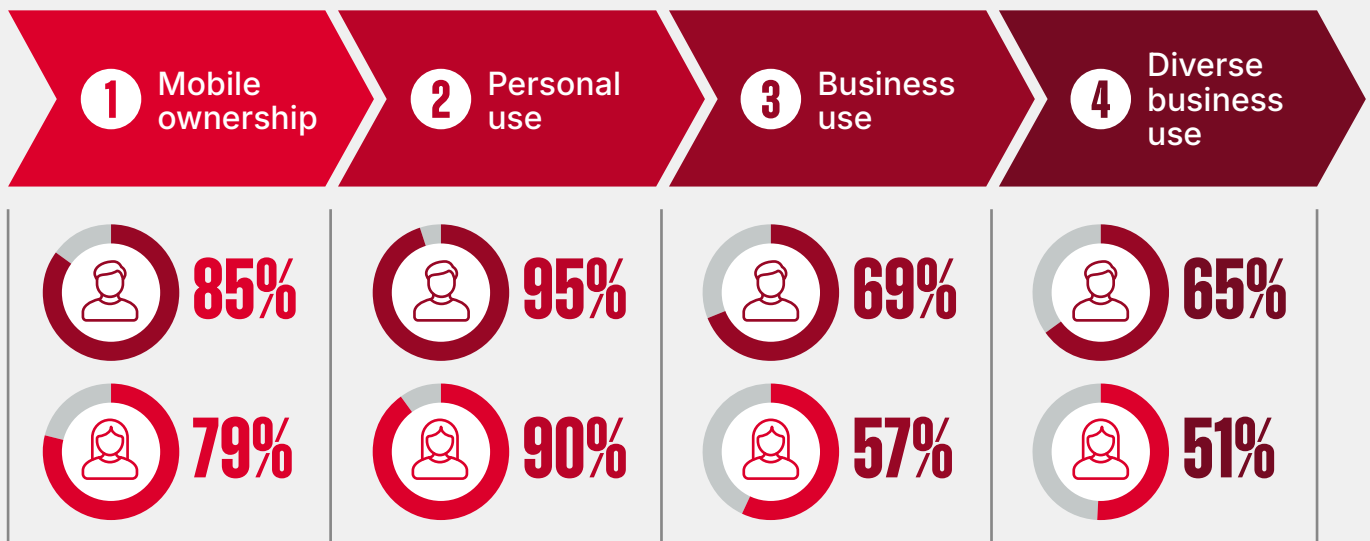
1.3

The journey to mobile use for business

Figure 1 shows the common milestones in a micro-entrepreneur's journey to using mobile for their business, including DFS. Mapped by past GSMA research, this journey begins with a micro-entrepreneur owning a mobile phone and ends

with using it for a range of activities to run their business.⁸ In Kenya, women micro-entrepreneurs are less likely than men to progress along this journey. This pattern was also seen in other countries where this research was conducted.⁹

Figure 1:
Micro-entrepreneurs' use of mobile for their business, including DFS
% of micro-entrepreneurs surveyed in Kenya



Source: GSMA Consumer Survey, 2022

Base: Men and women micro-entrepreneurs surveyed in Kenya.

A mobile owner is defined as a person who has sole or main use of a SIM card (or a mobile phone that does not require a SIM) and uses it at least once a month. Personal use is defined as having used a mobile in the past three months. Personal use may (or may not) include use of digital financial services (DFS) for non-business transactions. Business use is defined as having used a mobile for business in at least one way. Business use may (or may not) include use of DFS for business purposes. Diverse business use is defined as having used a mobile for business in three or more ways. Diverse business use may (or may not) include use of DFS for business purposes.

n= 637 for female micro-entrepreneurs and n= 616 for male micro-entrepreneurs

8. GSMA. (2024). Empowering women micro-entrepreneurs with mobile: Kenya findings.

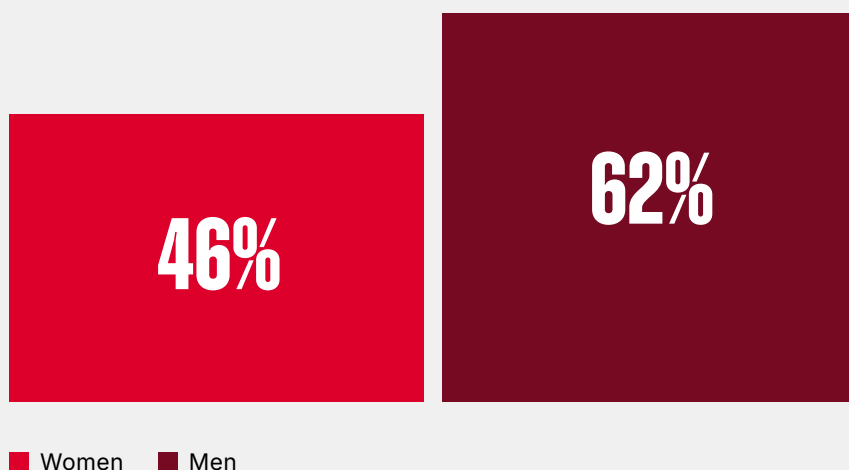
9. Ghana, Ethiopia, Nigeria, Senegal, Bangladesh, India, Indonesia, Pakistan and Guatemala. See: GSMA. (2023). Understanding women micro-entrepreneurs' use of mobile phones for business: Evidence from 10 low- and middle-income countries.

Only 46% of women micro-entrepreneurs surveyed in Kenya use their mobile phone to make or receive digital payments for their business, compared with 62% of men (Figure 2).

Figure 2:

Percentage of micro-entrepreneurs in Kenya who have used mobile money for business in the past three months

% of micro-entrepreneurs surveyed in Kenya



Source: GSMA Consumer Survey, 2022

Base: Men and women micro-entrepreneurs surveyed in Kenya.

Percentages represent the proportion of respondents who answered "Yes, in the last three months" when asked "In the last 3 months have you used a mobile phone in your business to make or receive payments (eg. customers, suppliers, employees, paying bills etc.?"

n= 637 for female micro-entrepreneurs and n= 616 for male micro-entrepreneurs



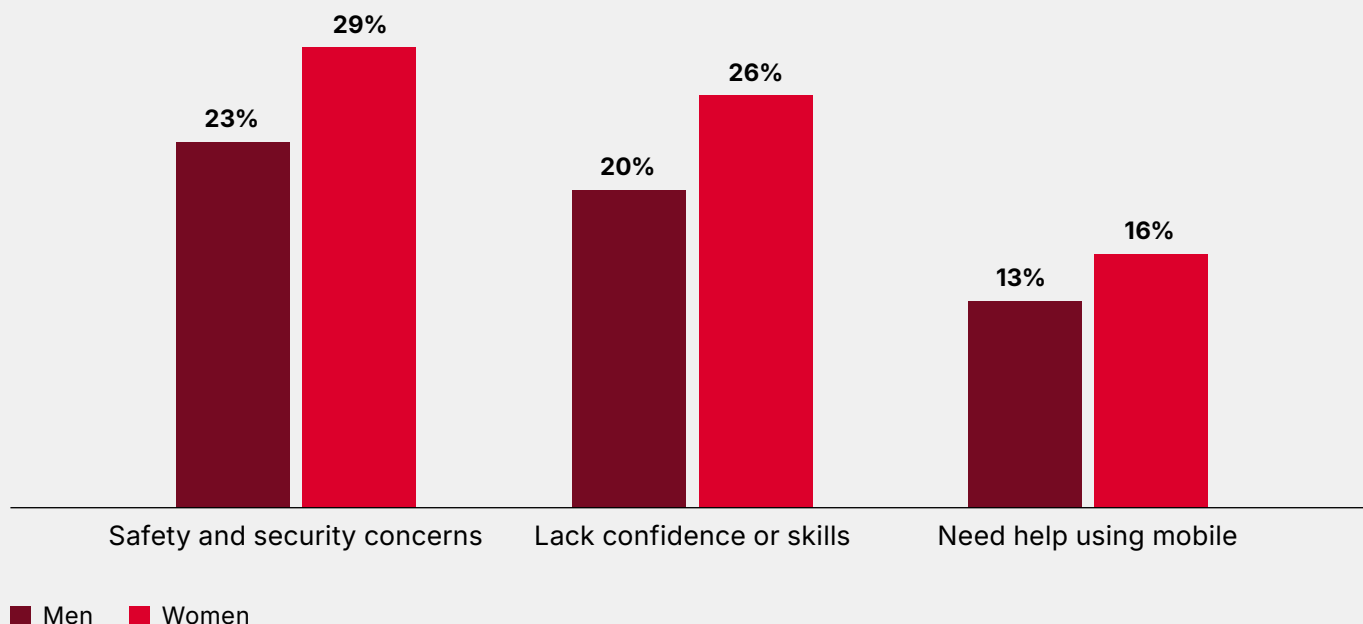
Both men and women micro-entrepreneurs reported experiencing barriers along the customer journey, including:

- Lack of awareness of the different ways that mobile can be used for business
- Preference for cash
- Low mobile phone ownership, especially smartphones
- Affordability of mobile data and services
- Safety and security concerns
- Low digital skills and confidence

Women experience these barriers more acutely than men due to structural inequalities, social norms and gender disparities in education and income. The proportion of women micro-entrepreneurs reporting these barriers to using a mobile phone for business tended to be higher than their male counterparts, as shown in Figure 3.

Figure 3:
Selected barriers preventing micro-entrepreneurs in Kenya who already own a mobile phone from starting to use it for business

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



Source: GSMA Consumer Survey, 2022

Base: Men and women micro-entrepreneurs surveyed in Kenya who own a mobile phone but do not use it for business. Percentages indicate the proportion of respondents who answered, "Yes, this is something that stops me from starting to use a mobile in my business". Respondents were asked about a range of 15 potential barriers. Illustrative data for three of these barriers is shown here. The full data is available here: GSMA. (2024). [Empowering women micro-entrepreneurs with mobile: Kenya findings](#). n= 170 for female micro-entrepreneurs and n= 114 for male micro-entrepreneurs

1.4

Engagement with Safaricom: exploring digital financial services that work for women micro-entrepreneurs

This report shares key lessons from our multi-year engagement with Safaricom in Kenya, during which we explored and tested approaches to driving adoption and use of its merchant DFS product, Pochi la Biashara, among women micro-entrepreneurs.

Safaricom is a long-standing partner of the GSMA Connected Women Commitment Initiative and has committed to reducing the barriers women in Kenya face to getting connected and to helping women micro-entrepreneurs use mobile and DFS to grow their businesses and thrive.

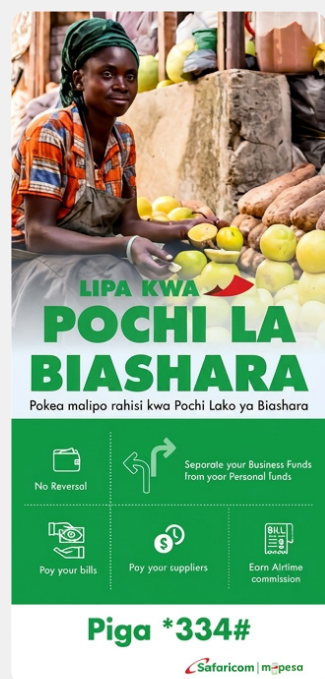
As part of this strategy, in 2020 Safaricom designed and launched Pochi la Biashara, a product that allows micro-entrepreneurs to

keep their business earnings separate from their personal money in a wallet linked to their M-PESA account and to manage their business finances more effectively.

The product was designed to address key pain points for merchants identified through Safaricom's own customer feedback, such as issues mixing personal and business funds and frustration around customer payment reversals. These pain points are likely to impact women micro-entrepreneurs more acutely than men micro-entrepreneurs, as they tend to have lower literacy, digital skills and appetite for risk.

Pochi la Biashara is a merchant wallet that allows micro-entrepreneurs to receive payments from customers while keeping business money separate from personal funds.

Pochi la Biashara can be accessed through three main channels: USSD (by dialling *334#), the M-PESA app/My OneApp and a SIM toolkit.



The key features of Pochi are:

- **Dual wallets:** business money is kept separate from personal money for easy tracking and control
- **Lipa na Pochi:** customers can pay other Pochi accounts, tills or pay bills directly from their Pochi wallets
- **Airtime sales:** merchants earn commission from selling airtime
- **Direct agent withdrawals:** cash can be withdrawn quickly from M-PESA agents
- **Non-reversal:** sales are protected from customer payment reversals
- **Mini-statements:** quick transaction summaries for planning and record keeping
- **Taasi loan:** access to working capital linked to business activity
- **Ziidi:** a savings and investment feature for Pochi income

Image 1: The benefits of Pochi and how to access the service.



Beyond these initial design insights, Safaricom continues to gather insights from multiple sources to inform the ongoing optimisation of Pochi la Biashara. These include informal customer feedback gathered through TDRs (trade representatives who drive sales in the market) and the call centre, analysis of Safaricom’s own customer data (including gender-disaggregated insights) and insights from GSMA research with women micro-entrepreneurs (see the next section “Our research methodology”).

Through these combined sources, Safaricom learned that while adoption of Pochi la Biashara has grown, customers – and women micro-entrepreneurs in particular – often show low active and non-diverse usage, using only a limited set of features. Safaricom also learned that women continue to face safety and security concerns when using DFS, including concerns related to harassment and privacy. In addition, insights from Safaricom’s own data and GSMA-supported research highlighted persistent challenges faced by women micro-entrepreneurs in accessing working capital to support business growth.

Based on these insights, Safaricom has continued to adapt both the Pochi la Biashara product and its go-to-market approach. To encourage more active and diverse usage, Safaricom has equipped its network of TDRs to provide hands-on onboarding, practical demonstrations and ongoing post-onboarding support. Safaricom has also leveraged its call centres and customer value management (CVM) campaigns to send targeted messages that encourage the use of additional features and reinforce ongoing engagement. In some cases, Safaricom has complemented these efforts with targeted incentives to support learning by doing and sustained usage.

In response to insights on women’s safety, privacy and trust, Safaricom has continued to strengthen features and engagement approaches that support safer use of Pochi la Biashara. In parallel, to address insights related to access to finance, Safaricom introduced the Taasi loan feature, enabling women micro-entrepreneurs to access working capital linked to their business activity on Pochi la Biashara.

Our research methodology

In addition to our foundational research on mobile for business use by micro-entrepreneurs, the insights in this report draw on three GSMA research studies with Pochi users and target Pochi users, as well as Connected Women's insights and experience from other focus countries.

- **Design sprint:** Identified key barriers and opportunities for women micro-entrepreneurs to use Pochi la Biashara and developed Pochi personas based on confidence, digital literacy and business experience to guide different user segments. These insights were turned into testable product and marketing ideas with Safaricom to shape value propositions for Pochi.
- **Retrospective study:** Through in-depth interviews, insights were gathered from longer-term users to learn what works and the impacts they have seen on their business and household since they started using Pochi.
- **Longitudinal evaluation:** A baseline survey was conducted with non-users and existing users and a follow-up survey with new adopters. The aim was to understand drivers of adoption and usage linked to Safaricom interventions, as well as the early self-reported impacts of using Pochi.¹⁰

The evaluation used a longitudinal study in three counties of Kenya: Nairobi, Murang'a and Kajiado. The team randomly sampled 35 markets and surveyed 1,992 women micro-entrepreneurs who were either Pochi la Biashara users or non-users and met basic eligibility criteria, such as owning or co-owning a business, having a mobile phone, using the Safaricom network and having an M-PESA account.

Baseline data was collected in person and the adoption status of baseline non-users was checked at endline. 206 new Pochi users were interviewed by phone, alongside a smaller set of qualitative interviews and focus group discussions. Together, this sample provides a rich view of women-owned micro-enterprises in urban, peri-urban and rural markets of Kenya and underpins the findings presented in this report.

For more details on the methodology, see the Appendix.



10. Insights from the longitudinal evaluation are drawn primarily from new users of Pochi la Biashara at endline. Where relevant, insights have been incorporated from existing users to provide perspectives from those who had been using Pochi longer. While it is unclear the extent to which these differences are due to differences between the user groups or potential differences in onboarding approaches, it is likely that at least some of the differences can be explained by how long they have been using Pochi.

2. THE IMPACT OF POCHI LA BIASHARA FOR WOMEN MICRO-ENTREPRENEURS AND SAFARICOM

The impact of Pochi la Biashara explored through the longitudinal study reflects the broader potential of digital financial services to empower women micro-entrepreneurs, both in their business performance and personal livelihoods. For Pochi to have lasting impact, it needs to offer real value to customers, especially women, while also demonstrating strong financial returns for Safaricom.



2.1

The impact of Pochi la Biashara for women micro-entrepreneurs

Women micro-entrepreneurs who became new Pochi users reported experiencing a range of positive impacts from using Pochi for their business and household, compared to alternatives such as cash or other mobile money products not specifically designed for micro-entrepreneurs. They include:

- **Increased savings:** Many women said they were able to consistently set more money aside because Pochi helped them separate business and personal funds and avoid ad hoc spending.

“I experienced a change because when I transfer money into Pochi, I will not be able to withdraw it for personal use. When I save my money in Pochi it is safe. When I was not saving there, I would see items and buy unnecessarily. My savings have increased with Pochi.”

— *Woman micro-entrepreneur, Kajiado Market, Kajiado County*

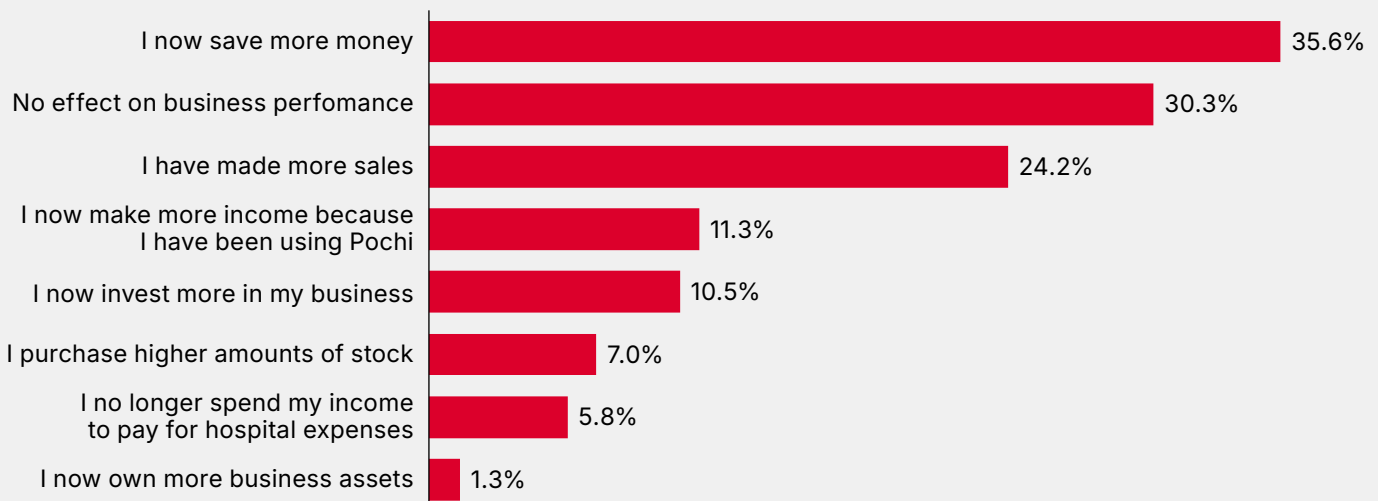
- **Higher sales and income:** Women micro-entrepreneurs who shifted more of their transactions to Pochi reported steadier daily sales and fewer losses linked to cash handling.

“It has changed sales because now many people are cashless so they will opt to buy here because they won’t have to withdraw. So, business sales have increased!”

— *Woman micro-entrepreneur, Kangari Market, Murang’a County*

Figure 4:

Impact of using Pochi la Biashara on business performance, as reported by new users
% of new Pochi users surveyed at endline



Source: Longitudinal study endline survey, 2025

Base: Women micro-entrepreneurs who had not been users of Pochi la Biashara at baseline but had adopted Pochi by the endline. Percentages indicate the proportion of respondents who answered, “Yes, using Pochi has had this impact on my business performance.”

n= 183 women micro-entrepreneurs

— **Greater investment:** Women micro-entrepreneurs described reinvesting more into their businesses and making small household upgrades because their money was more visible and easier to track.

— **Better financial tracking:** The Pochi mini-statement helped women micro-entrepreneurs understand how much they were earning each day, making it easier to plan, compare days and avoid mixing cash.

“Before Pochi, I’d use the same money to buy supper. Now, I know what belongs to the shop.”

– *Woman micro-entrepreneur, Kajiado County*

— **More intentional spending:** Having better visibility of their earnings, women micro-entrepreneurs reported being more deliberate about how and when they spent money, both at home and for their business.

“Pochi makes me feel like the CEO of my business. I’m in control, I track my money, and I’m able to support my family.”

– *Woman micro-entrepreneur, Kajiado County*

The young and savvy entrepreneur of Kiganjo, Kajiado

A 24-year-old woman in Kiganjo (Karen), Kajiado, who runs a phone accessories and M-PESA shop, quickly adopted Pochi la Biashara after seeing customers using it. She was particularly influenced by two key features: free money movement and inherent safety.

She finds Pochi to be **“safe and it is good, because clients can’t reverse.”** Crucially, she notes, **“moving money from Pochi to M-PESA transactions is zero, so it helps us business people.”** This cost-saving aspect is a significant benefit for her as a small business owner. The non-reversal feature means she no longer has to “struggle with customer care” over disputed payments. Pochi’s direct payment and withdrawal capabilities simplify her operations. She uses the funds from Pochi for both business (primarily stock and bills) and personal expenses, with a heavier emphasis on work-related use.

Pochi has given her **“sole control”** over her funds and has fostered better money management: **“I can’t use the money badly.”** This discipline has positively impacted her business. **“Sales are higher,”** she says, and her ability to **“add stock”** is increasing. She wholeheartedly recommends Pochi to others, stressing that **“your money is safe”**.



Image 2: Woman micro-entrepreneur at her business.

2.2

The impact of Pochi la Biashara on Safaricom's business

Pochi la Biashara is becoming an increasingly important product in Safaricom's M-PESA suite. The impact of Pochi on Safaricom's business has been tangible:

- **More revenue streams:** Pochi has generated high-margin revenue streams for Safaricom, with ongoing feature upgrades that give Safaricom a strong competitive edge.
- **More accounts and expanded merchant base:** The number of Pochi accounts increased by 72.6% year-over-year (YoY), reaching about 1.5 million Pochi accounts in Half-Year 2026 (HY26). The overall merchant base expanded sharply, with total merchants growing by more than 55% YoY.
- **Growing revenue:** In HY26, revenue from Pochi grew by 95% YoY to KES 1.68 billion (around \$12.9 million). Despite its smaller base relative to other payment channels, Pochi contributed 19.2% of overall business payment growth in HY26, underscoring its growing importance in Safaricom's merchant payments ecosystem.¹¹
- **User growth is driven increasingly by women:** Safaricom's annual reports note that Pochi has contributed to growth in M-PESA users and strengthened customer loyalty to the Safaricom network. Gender-disaggregated data further shows that Pochi user growth has been strong among both men and women, but particularly among women. Between December 2024 and December 2025, the number of women actively using Pochi grew by approximately 92%, compared to 78% growth among men. Women's uptake has therefore exceeded that of men, nearly doubling over the period. As of December 2025, women accounted for just over 52% of active Pochi users, equivalent to more than 900,000 users. When compared with other M-PESA products, Pochi is one of the few to have women as the majority of active users. This underscores the product's relevance to women micro-entrepreneurs in Kenya and its contribution to narrowing gender gaps in DFS usage.

- **Focusing on women micro-entrepreneurs has proven to be a smart strategy:** According to Safaricom PLC, women micro-entrepreneurs make up most of the informal traders in Kenya, so targeting them has expanded Safaricom's addressable market and provides revenue potential through increased M-PESA volumes, airtime resale and opportunities to cross-sell additional services, such as loans and insurance. Pochi also opens a path to credit for women micro-entrepreneurs by generating transaction records that build a financial history. For Safaricom, tapping into this large but often overlooked customer base has expanded its lending portfolio and driven up lending revenue. All this will help ensure Pochi's growth over the long term.



Image 3: Safaricom staff with a woman micro-entrepreneur.

11. Safaricom PLC. (2025). [Results Booklet: Unaudited Results for the Six Months Ended 30th September 2025](#).

3. KEY LESSONS FROM SAFARICOM'S EXPERIENCE

This section highlights the key lessons Safaricom learned from designing and enhancing Pochi la Biashara. Drawing on research and insights from Connected Women's engagement with Safaricom, the lessons reflect actions taken during the engagement as well as ongoing efforts informed by the research. They capture how Safaricom responded by improving Pochi and engaging with women micro-entrepreneurs to raise awareness of different features and drive usage. The lessons also uncover the reasons why women micro-entrepreneurs adopt and use Pochi, how their needs evolve over time and why addressing their pain points, confidence and digital skills have been critical to Pochi's success.



Image 4: Woman micro-entrepreneur selling produce at a market stall.

Lesson 1:

Designing for the pain points of women micro-entrepreneurs built trust and drove adoption.

The research consistently showed that women micro-entrepreneurs have three main pain points: 1) separating their business and personal finances; 2) fearing that customer payments will be reversed; and 3) privacy and harassment concerns. These pain points directly influence their willingness to adopt and use merchant payment solutions like Pochi la Biashara.

Safaricom's response: Safaricom prioritised features in Pochi such as non-reversal of payments, separation of business and personal funds, mini-statements and improvements to phone number privacy. Women micro-entrepreneurs reported that these features increased their sense of control, safety and financial discipline, which in turn contributed to increased adoption of Pochi and ongoing use.

"When I go home I know that I have made a certain amount of money. If it was cash it would be more difficult but through Pochi la Biashara I can see what I sold was this, and on this day and how much amount was profit."

– Woman micro-entrepreneur, Murang'a County



Lesson 2:

Adoption was driven by widely valued features that were prioritised differently across user segments.

The research showed that certain features were popular with most Pochi users. Both the baseline and endline studies with new and longer-term Pochi users found that some value propositions were popular with most users and would likely appeal to other target customers as well. For example, 84% of longer-term users and 74% of new users said that Pochi la Biashara was their preferred payment method over other options such as M-PESA Send Money, Lipa na M-PESA, Paybill or cash. Most (52% of longer-term users and 81% of new users) pointed to the non-reversibility feature as the reason for this preference. Other popular features were the mini-statement and the dual wallet feature that enable users to separate business and personal finances.

"Pochi is safe. Once the money comes in, no one can reverse it, and I get an SMS right away."

– Woman micro-entrepreneur, Nairobi County

However, women micro-entrepreneurs are a diverse customer segment with different needs, perspectives and priorities, and this was reflected in how they perceive Pochi. In some cases, these nuances may be partially explained by how long they have been using Pochi. For example, while almost all new and longer-term users (99%) felt there was a positive perception of Pochi in their community, most new users (75%) thought this was due to the non-reversibility feature while most longer-term users attributed it to the reliability of the service (59%).

This lesson highlights that different approaches or emphasis on different benefits may be needed as user needs and usage evolve. Re-engaging customers throughout their journey with tailored and relevant messaging is therefore essential.

Lesson 3:

Awareness that a feature exists did not consistently translate into usage.

While women micro-entrepreneurs had relatively high awareness of Pochi la Biashara features, many were not using all the features they were aware of and could be missing out on benefits to their business. For example, the endline study revealed gaps between awareness and usage for the following features:

- **Mini-statement:** While 48% of new Pochi users had heard of the mini-statement feature, only 8% of new users had used it. This means that 40% of the women micro-entrepreneurs using Pochi were aware of this feature but had not used it.
- **Lipa na Pochi:** While 71% of new Pochi users were aware of the Lipa na Pochi feature (the highest awareness of all features), only 53% of new users had ever used it. This means that 18% of these women micro-entrepreneurs knew about the feature but had never tried it.
- **Airtime:** 34% of new women micro-entrepreneur Pochi users were aware of the feature enabling them to sell or buy airtime, yet only 7% had used it.

This finding is in line with earlier Connected Women research on the use of mobile for business among micro-entrepreneurs in Kenya, which found that 41% of women micro-entrepreneurs surveyed were aware they could make and receive payments via mobile, but either did not think it was helpful for their business (5%) or thought it would be helpful but faced other barriers to using it (36%).¹²

Qualitative insights from the design sprint suggested there was a mixed understanding of Pochi features and how they were relevant to running a business. However, further investigation would be needed to determine whether this was due to perceived relevance, usability, user confidence or simply reflects a preference for other options.

“I just receive money on my Pochi, but I don’t know what else I can do with my Pochi account.”

– Woman micro-entrepreneur, Murang’a County

Safaricom’s response: Safaricom launched two customer engagement campaigns to understand why women micro-entrepreneurs were not taking advantage of certain Pochi features and to encourage them to start using these features or use them more. Safaricom anticipated these efforts would help women micro-entrepreneurs better understand the value of Pochi features, encourage more diverse usage among already active users and offer inactive users an opportunity to re-engage with Pochi.

Safaricom sent targeted text messages to women micro-entrepreneur customers through its CVM system, sharing information on key Pochi features and offering incentives to encourage usage. Safaricom also provided incentives like cashback to encourage women micro-entrepreneurs to use certain features. For example, Safaricom set a transaction threshold for the Lipa na Pochi feature and when a woman micro-entrepreneur met or exceeded this amount, a 5% cashback payment was automatically credited to their Pochi wallet.

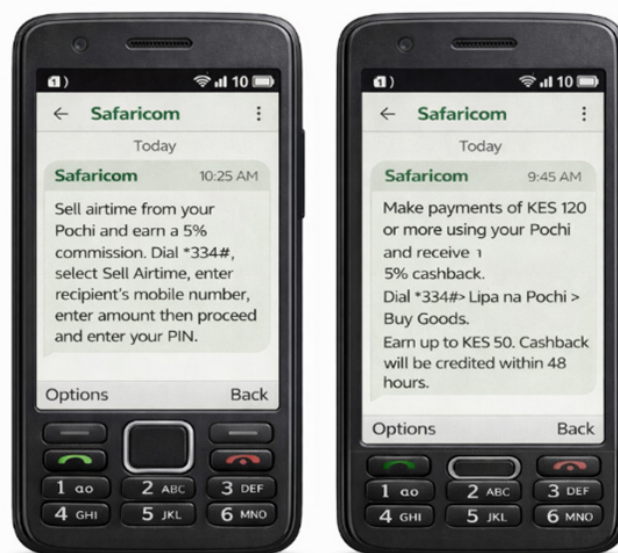


Image 5: CVM messages to women micro-entrepreneurs using Pochi.

12. GSMA. (2023). Understanding women micro-entrepreneurs' use of mobile phones for business.

The call centre team also reached out to women micro-entrepreneur customers who were inactive or low-active Pochi users to understand the barriers preventing them from using certain features and guide them on what to do next to start using Pochi or expand their use of other features.

These efforts appear to have paid off as Safaricom has confirmed that Pochi usage has increased among women micro-entrepreneurs. The campaigns have also informed tailored engagement messaging for other customers.



Lesson 4:

Usage grew when there was ongoing engagement with customers as they became more confident and familiar with the platform.

Safaricom's market spot checks indicated that some Pochi users tend to drop off after initial sign-up. In some cases, these users had little to no follow-up engagement or reminders on how to use Pochi and its practical benefits. This led to less active and long-term usage.

The longitudinal study found that both new and longer-term Pochi users used the service for core business activities, such as daily sales and inventory purchases. However, the nature of their usage evolved over time. New users tended to concentrate on immediate, essential business needs as they became more familiar and confident with the platform, mainly using it for daily sales and inventory purchases (69%). As users spent more time on Pochi, their usage expanded. Experienced users primarily used it for reinvestment and business expansion activities (72%), which become more prominent alongside day-to-day transactions.

While it is unclear whether these differences are due to the types of users or how they were onboarded, some of this variation is likely linked to how long each group has been using Pochi. Their shift in activity is likely a reflection of their comfort and familiarity with the platform rather than a replacement of basic use cases.

Findings from the evaluation suggest that continued engagement may play a role in supporting sustained usage of Pochi la Biashara over time, reinforcing Lesson 3 on how the value of features becomes clearer with continued use. While many women micro-entrepreneurs successfully register and begin using the service, gaps between feature awareness and actual usage persist. This indicates that initial onboarding alone may not be sufficient to drive longer-term or more diverse use and that additional follow-up, guidance or reminders could help some users better understand and use Pochi's features for their business.

Lesson 5:

Interpersonal interactions among women users built trust and confidence that accelerated adoption and deeper use.

Peer advocacy remained one of the strongest and most gender-responsive tools for adoption. Both the design sprint and retrospective findings showed that women are more likely to act on information shared by someone they trust, especially another businesswoman.

Nearly half (49%) of new Pochi users at endline reported that they first learned about Pochi from friends or family, and 21% reported that a recommendation from someone they knew was key to their decision to adopt Pochi la Biashara.

"My friend told me about it when we were paying for vegetables, and she said it helps keep her business money separate."

– Woman micro-entrepreneur, Kajiado County

Lesson 6:

Hands-on demonstrations and small incentives supported "learning by doing" and sustained usage.

Design sprint testing showed that myth-busting demos in which Safaricom field agents (TDRs) demonstrated that payments or withdrawals could be made directly from Pochi (contrary to what many users thought) helped clear up confusion and boost confidence among women micro-entrepreneurs.

Safaricom's response: In addition to sending targeted messages to women micro-entrepreneur customers on how to access and navigate key features of Pochi and why they should use them, Safaricom also provided incentives for usage such as cashback.

TDRs helped customers navigate features they found unclear by walking them through the steps on their own mobile phone. This "learning by doing" approach proved very effective in improving understanding and building trust.

Lesson 7:

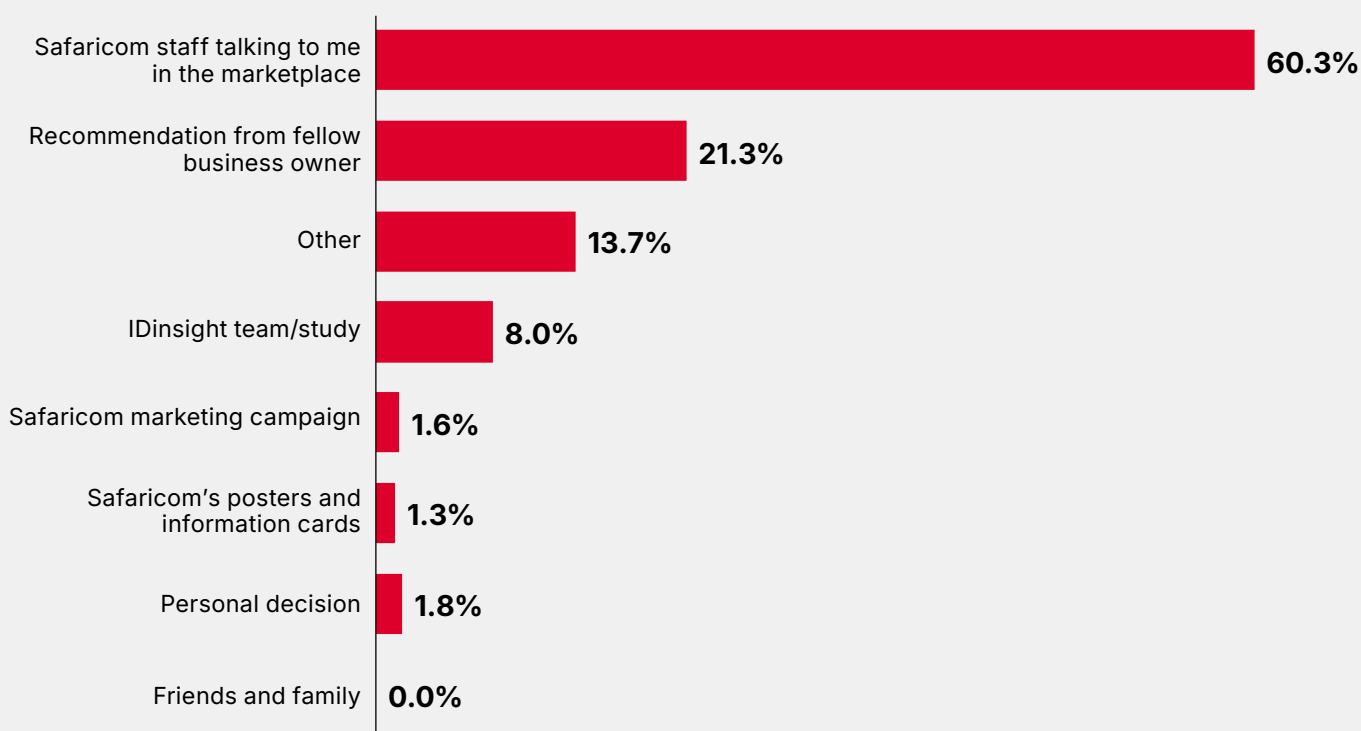
Strong, well-equipped agent networks were critical to driving adoption among women micro-entrepreneurs through quality human interaction.

In-person interactions, especially support from Safaricom TDRs, were among the top drivers of awareness and adoption. 60% of new users at endline reported that engagement with Safaricom TDRs was a key factor in their decision to adopt Pochi.

Trusted agents drive activations and Pochi usage when they are well trained and equipped.

Safaricom's response: Safaricom has reinforced its TDR-based model by equipping TDRs to provide merchants with a simple, hands-on onboarding experience during which they clearly explain why Pochi matters and demonstrate how to use key features. TDRs are also provided with collateral materials to leave with merchants, such as printed Z-cards and posters to reinforce their understanding and recall after the agent has left

Figure 5:
How new users were convinced to use Pochi la Biashara
% of new Pochi users surveyed at endline



Source: Longitudinal study endline survey, 2025

Base: Women micro-entrepreneurs who had not been users of Pochi la Biashara at baseline but had adopted Pochi by the endline. Percentages indicate the proportion of respondents who indicated that the channel had convinced them to register for Pochi. n= 197 women micro-entrepreneurs

Lesson 8:

Safety and privacy features were essential for women to trust Pochi and continue using it.

Safety and security concerns are a major barrier preventing women micro-entrepreneurs who own a mobile from using it for their business (see Figure 3). Concerns about privacy and security also emerged as an important issue that may limit some women micro-entrepreneur's use of Pochi. Safaricom's customer engagement revealed that many merchants, particularly women, were concerned about their phone numbers appearing on SMS payment notifications.

Building on Safaricom's insights, the research found that some women micro-entrepreneurs were also concerned about the Pochi la Biashara stickers displayed at their shops or stalls, which show the mobile number of the merchant so that customers can send a payment. Some merchants, particularly women, reported that customers misused this information, contacting or harassing them after hours. Many women now mask or edit the last digits of their mobile number to protect their privacy. Others welcomed the visibility, as it enabled follow-up orders or payments, which they found helpful for business.

"Sometimes after a customer pays me through Pochi, they start calling or texting later for no reason. They get my number from the sticker."

– Woman micro-entrepreneur, Nairobi County

In the endline study, 63% of new women micro-entrepreneur Pochi users agreed that optional number masking would be a beneficial addition to Pochi, reinforcing our findings and Safaricom's own customer feedback.

Safaricom's response: Safaricom removed mobile numbers from payment SMS notifications for both merchants and customers and is working on a new Pochi feature to further enhance women's safety and privacy that will be launched in 2026. It is expected that these solutions will improve safety and privacy for merchants, especially women, and build their trust and confidence in using Pochi.

Lesson 9:

Providing multiple ways to access Pochi made the platform more inclusive and enabled more women micro-entrepreneurs to become long-term active users.

Of the women micro-entrepreneurs interviewed, more than 70% owned smartphones, yet most continued to access Pochi through USSD rather than the M-PESA app/My OneApp. Many women micro-entrepreneurs preferred to interact on non-internet channels like USSD or SMS because they are simple, reliable and do not require data. Long battery life and offline access were other key reasons for sticking with USSD. Some users reported finding the Pochi USSD steps long and confusing yet still preferred to use USSD despite these concerns.

Safaricom's response: Because merchants and customers often have similar reasons for not moving to the app (cost, complexity), pushing the app too early risks excluding large segments of the market. Safaricom therefore opted to meet customers where they are, reducing the number of steps in the USSD customer journey and improving navigation. However, the app remains an important part of Safaricom's longer-term strategy, particularly as merchants gradually become more comfortable with more advanced digital tools and features

Next steps for Safaricom

Since the endline study, Safaricom has continued to enhance Pochi la Biashara through targeted onboarding efforts, improved communication on core features and optimisation of CVM campaigns. Safaricom aims to build on these insights by raising awareness of high-value features across new and existing product offerings, exploring incentives to encourage regular use and enhancing product features. These actions reflect Safaricom's commitment to keeping Pochi simple, relevant and useful for women micro-entrepreneurs as the product evolves.

4. RECOMMENDATIONS FOR DFS PROVIDERS

The following recommendations build on the key lessons from Connected Women's multi-year research, advisory support and engagement with Safaricom. They translate the insights and examples from Safaricom's experience into practical considerations for DFS providers looking to drive adoption and frequent and diverse usage of digital financial services and products among women micro-entrepreneurs.



Recommendation 1:

Ground product design in clearly identified customer pain points.

DFS providers should invest in understanding the specific challenges women micro-entrepreneurs face and design features that directly address issues of trust, safety and financial control. Customer-led design can help make DFS more relevant to women micro-entrepreneurs and build their confidence, especially among users with a lower tolerance for risk.

Recommendation 2:

Prioritise features that are widely valued, tailoring messaging where needed.

Some features may resonate with a variety of customers while others will require tailored messaging or support, as highlighted in Lesson 2 (see section 3). DFS providers should conduct ongoing research with existing and prospective users to better understand their needs, preferences and motivations, and how these change over time. These insights can be used to develop user personas that go beyond gender or location to include factors such as user maturity, household decision-making power, age and digital confidence. Providers can then tailor product messages to what each group values most and equip agents to identify the most relevant persona and communicate in ways that align with their mindset, needs and priorities.

Recommendation 3:

Invest in strong, well-equipped agent networks.

Agent-led engagement remains critical to building trust and confidence among women micro-entrepreneurs. DFS providers should invest in capacity building for agents like regular training, supervision and refresher sessions, to ensure they can clearly communicate how features work and why they matter to customers. This should be complemented by branded collateral such as videos, posters and simple reference guides that agents can use during face-to-face engagements and leave behind with customers to reinforce understanding and recall.

Recommendation 4:

Pair awareness campaigns with hands-on onboarding and education.

Raising awareness alone is insufficient. DFS providers should demonstrate to women micro-entrepreneurs why key features matter for their day-to-day business by clearly linking the benefits to practical use cases drawn from daily operations. This should be paired with hands-on training by the agents to equip women micro-entrepreneurs with the practical skills to use these features confidently and effectively. For example, combining product education with short how-to prompts, live demonstrations or in-app guidance to build skills and confidence.

Recommendation 5:

Leverage peer networks to build trust, expand reach and empower women users.

DFS providers should seek to leverage the peer networks of women micro-entrepreneurs, recognising that women often rely on trusted peers when deciding whether to adopt or use new financial services. Encouraging peer-to-peer learning or testimonials can help women share experiences, build confidence and reinforce the practical value of DFS for their business.

Recommendation 6:

Offer behaviour-based incentives to deepen and sustain usage.

DFS providers can support adoption and sustained usage by offering small behaviour-linked incentives and in-person demonstrations that help women micro-entrepreneurs overcome their fear of using a service, see its practical value and build confidence. This includes designing learning-by-doing moments, such as guided demos and myth-busting exercises, to support first-time use and improve understanding of key features. Providers should pilot different types of incentives and engagement approaches, including cashback, data bundles, fee waivers, prompts and messaging variations, to identify what resonates most with women micro-entrepreneurs and delivers a viable return at scale. Targeted incentives can also be used to reinforce behaviour among existing users, encouraging more regular and sustained usage over time.

Recommendation 7:

Design for safety and privacy.

Addressing privacy and safety concerns can remove barriers to adoption and sustained usage. DFS providers should ensure that privacy-by-design principles are fully embedded in digital services, tested through piloting and iteration and evaluated for potential misuse. Building a strong sense of safety can increase women's willingness to transact digitally and strengthen trust in the platform. Diverse groups of women should be involved in piloting and product testing, including those who may be more vulnerable or have greater safety concerns, such as women with lower literacy or digital skills.

Recommendation 8:

Support inclusion through multiple access channels.

DFS providers should understand how merchants and customers access digital services and whether this experience differs for women and men. Innovation should be balanced with inclusion by maintaining and optimising lower-tech channels, such as USSD, while gradually introducing app-based features alongside education and support.

APPENDIX: METHODOLOGY

In every phase of the research, all participants were recruited voluntarily, and informed consent was obtained prior to participation in line with GSMA research and data protection guidelines.



1. Design sprint methodology

This study adopted a mixed methods, human-centred research approach to understand Pochi la Biashara usage, assess early business outcomes and test potential product improvements across urban and rural contexts.

The research was conducted in four sequential phases between March and May 2024. First, desk research and preparation reviewed existing Safaricom and GSMA data, defining research objectives, developing the research protocol and aligning stakeholders on scope and priorities. Participant recruitment criteria and research tools were finalised during this phase.

Second, qualitative research exploration was undertaken through in-depth interviews and user testing with 42 micro-entrepreneurs (30 women micro-entrepreneurs and 12 men micro-entrepreneurs) and five customers. Fieldwork was conducted across Nairobi and Nakuru, covering both urban and rural settings, including Gikomba, Dagoretti Corner, Kawangware, Nakuru CBD and Njoro. Insights from this phase informed key opportunity areas and were synthesised through an internal analysis workshop.

Third, findings were translated into potential solutions through a two-day design and product iteration workshop involving Safaricom and GSMA teams. The workshop focused on sharing field insights, identifying priority challenges and co-creating new journeys and concepts. Low-fidelity prototypes, including paper and digital concepts, were developed.

Finally, concept testing was conducted with 25 micro-entrepreneurs and nine customers across eight locations in Nairobi and Nakuru. Feedback from these sessions helped to refine the proposed solutions. The research concluded with a final presentation and strategy discussion with Safaricom leadership, followed by preparation of the final report and dissemination materials.

Overall, 64% of participants were from rural areas and 36% from urban areas. The micro-entrepreneur sample comprised 30 women and 12 men from sectors including clothing, food and beverage, grocery, retail, services and transport.



2. Retrospective study methodology

The retrospective qualitative study was conducted in April 2025 to deepen understanding of women micro-entrepreneur's experiences using Pochi la Biashara over time, with a particular focus on factors driving adoption, usage patterns and perceived impacts on businesses and livelihoods.

The study was carried out in markets across three counties in Kenya, selected to capture variation in context and gender norms. These included Nairobi County, representing a fast-paced urban environment with greater access to digital and financial services; Kajiado County, a semi-rural context influenced by pastoralist culture and more traditional gender roles; and Murang'a County, a rural and peri-urban agricultural hub with relatively stable income patterns and more balanced gender norms compared to more remote rural areas.

Primary data collection consisted of 15 in-depth interviews with women micro-entrepreneurs who were long-term active users of Pochi la

Biashara. A long-term active user was defined as a merchant who demonstrated familiarity with the core features of Pochi and used the service consistently, with at least one transaction per month, and who had been using Pochi for a minimum of one year. Participants were recruited from across the three counties to ensure representation of different market types and operating environments.

The interviews explored three core themes: 1) drivers for adopting Pochi la Biashara; 2) experiences using the product, including features that work well and areas for improvement; and 3) perceptions of the impact of Pochi usage on business performance, financial management and broader livelihoods. Interviews were semi-structured to allow participants to reflect on changes over time and compare experiences before and after adopting Pochi.

3. Longitudinal study methodology

A longitudinal study was conducted to assess the adoption, usage and impacts of Pochi la Biashara over time among women micro-entrepreneurs. The study design was informed by an initial review of programme documentation and consultations with the GSMA and Safaricom. A Theory of Change was jointly developed to guide data collection and analysis across the study phases.

The study was implemented across three counties in Kenya – Nairobi, Kajiado and Murang'a – selected to reflect diverse socio-economic and business contexts. Nairobi represents an urban setting with high levels of market activity and digital access, while Kajiado and Murang'a provide peri-urban and rural perspectives.



Data collection and sampling

The study combined quantitative and qualitative methods across baseline and endline waves. At baseline, a two-stage cluster sampling design was employed. 35 markets were randomly selected from the three counties following compilation of market lists from county governments. In these markets, 1,992 women micro-entrepreneurs who were either users or non-users of Pochi la Biashara were interviewed in person using structured surveys. Eligibility criteria included business ownership or co-ownership, mobile phone ownership, use of the Safaricom network and access to an M-PESA account. Ethical approvals and local research permits were obtained from AMREF's Internal Review Board (IRB) and a research permit was also secured from the National Commission for Science, Technology and Innovation (NACOSTI).

Baseline data collection took place between January and February 2025. The baseline survey captured demographic and business characteristics, financial and digital literacy and differences between Pochi users and non-users. Following baseline data collection, Safaricom implemented targeted marketing initiatives to encourage adoption of Pochi la Biashara.

At endline, conducted in June 2025, adoption status among baseline non-users was assessed using Safaricom administrative data. Women micro-entrepreneurs who had adopted Pochi la Biashara were targeted for follow-up phone interviews. A total of 206 endline quantitative interviews were conducted, of which 188 were fully completed.

Tables

Data in the following tables represent the 1,992 participants interviewed at baseline. The sample size for each question varies due to non-response.

**Table 1:
Demographic characteristics for
the longitudinal study**

Age	% of all users
Average age	38.07 years
	N=1,949
Education of respondent	% of all users
Primary	39%
Secondary	39%
Technical training	11%
University	5%
None	4%
Other	1%
	N= 1,986
County	% of all users
Nairobi County	80%
Murang'a County	13%
Kajiado County	7%
	N=1,992

**Table 2:
Marital status and
household leadership**

Marital status	% of all users
Married	49%
Never married	25%
Divorced/separated	19%
Widowed	7%
Living with partner	1%
	N=1,988
Household head	% of all users
My partner (spouse/partner)	51%
Myself	43%
Family member (father, mother, sibling)	6%
	N= 1,990



Qualitative research

Qualitative methods complemented the surveys at both baseline and endline. At baseline, three focus group discussions were conducted with women micro-entrepreneur non-users to explore initial perceptions of Pochi la Biashara, anticipated benefits and barriers to adoption. In addition, 15 in-depth interviews were conducted with purposively selected women micro-entrepreneur users to explore early experiences and perceived impacts.

At endline, 12 in-depth interviews were conducted in person with women micro-entrepreneur users, including both new and existing adopters. These interviews explored usage trajectories, mechanisms behind observed impacts and lived experiences over time. Qualitative findings were used to contextualise quantitative results and develop illustrative case narratives.

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