

JAZZCASH MERCHANT APP AND WOMEN MICRO- ENTREPRENEURS IN PAKISTAN

From insight
to action





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CERP is a non-partisan policy research institution with implementation networks across Pakistan. For more than 15 years, CERP has addressed complex policy challenges, specialising in impact evaluations and monitoring, learning and evaluation to generate actionable evidence. For this study, CERP led qualitative research and evaluation in collaboration with the GSMA, JazzCash and partner organisations. Through key informant interviews, focus group discussions, and ethnographic research, including field observations, CERP provided nuanced insights into usage patterns, behavioural drivers, social constraints, and customer experience factors shaping adoption.

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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 socio-economic benefits for women.

For more information, please visit gsma.com/connectedwomen



Ideate Innovation is dedicated to solving complex challenges and creating scalable impact through user-centred design, from UX and brand design to user and market insights, digital strategy and innovation. For this study, Ideate Innovation led the design sprint, conducting in-depth contextual interviews, focus group discussions, and co-designing workshops. Collaborating closely with the GSMA and MMBL, their research mapped the financial lives and customer journeys of women micro-entrepreneurs to uncover usage patterns and barriers. They also tested design concepts to identify the most compelling messaging and incentive structures for these women and community gatekeepers.

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Definitions

Active user	JazzCash considers a customer to be active if they make any transaction; once active, the account is classified as dormant after one year of inactivity.
Adopter woman micro-entrepreneur	A woman micro-entrepreneur who opened a JazzCash Merchant app account through JazzCash's female agent-led event-based model and who has remained an active user.
Bazaar event	A large community event hosted by partner organisations ("bazaar organisers") with support from JazzCash, offering the opportunity for women micro-entrepreneurs to run a stall for their business, experience using the JazzCash Merchant app and engage with many potential customers who are incentivised to use JazzCash for their purchases.
Digital financial services (DFS)	A broad range of financial services accessed and delivered through digital channels.
JazzCash female agents	Frontline female staff focused solely on engaging women micro-entrepreneurs, including onboarding and post-sales support.
JazzCash team	JazzCash product, sales and management staff responsible for designing, implementing and overseeing the female agent-led event-based model.
Male gatekeepers	Male household members of women micro-entrepreneurs (typically husbands or brothers) whose approval or restriction often influences women's ability to adopt or use DFS.
Non-adopter woman micro-entrepreneur	A woman micro-entrepreneur who was engaged through partner organisation outreach or attended a JazzCash female agent-led onboarding event, but who did not open a JazzCash Merchant app account.
Partner organisations	Local organisations that provide support for women micro-entrepreneurs by partnering with JazzCash to mobilise women and host workshops and bazaars.
Woman micro-entrepreneur	In this study, a woman micro-entrepreneur refers to a woman who is self-employed, works either full or part-time, has fewer than nine employees (paid/unpaid) and may work formally or informally.
Workshop	Event run by JazzCash for small groups of women micro-entrepreneurs. JazzCash female agents engage women micro-entrepreneurs in group learning sessions, covering the JazzCash Merchant app, its benefits, key features and relevant use cases, along with providing app demos.

EXECUTIVE SUMMARY



In low- and middle-income countries (LMICs), women micro-entrepreneurs represent a powerful economic force, contributing substantially to household income and well-being, their communities and the national economy.¹ In Pakistan, women make up 38% of the informal and micro-enterprise sector.² Men and women micro-entrepreneurs in Pakistan face challenges, including limited access to working capital and keeping their business running during periods of economic instability. Yet women micro-entrepreneurs often experience these barriers more acutely than their male counterparts.

Women in Pakistan face particularly high constraints due to structural inequalities in education, income and other resources, and restrictive social norms that can limit their mobility, autonomy and confidence. This context shapes how women micro-entrepreneurs, particularly those outside urban centres, can start, run and grow their business. It also affects how women micro-entrepreneurs access, use and benefit from mobile, financial and business services to operate and expand their business. Women micro-entrepreneurs in Pakistan are less likely than their male counterparts to use digital financial services (DFS) on a mobile phone to manage and grow their business, leading them and their families to miss out on substantial economic and social benefits.

In Pakistan, women micro-entrepreneurs present a significant addressable market and commercial opportunity for DFS providers, yet they are often overlooked. To capture this opportunity and address these gender gaps, the GSMA Connected Women programme collaborated with JazzCash on a multi-year engagement to drive adoption and use of JazzCash's merchant DFS product – the JazzCash Merchant app – among women micro-entrepreneurs in Pakistan. The app is designed to meet the needs of micro-entrepreneurs by facilitating digital payments and offering financial management and business tools, such as invoicing and cash flow statements, access to finance and additional revenue opportunities such as commissions on airtime top-ups.

This report presents key lessons from the model that was developed to engage women micro-entrepreneurs as JazzCash Merchant app users. The approach uses female agents to onboard groups of women micro-entrepreneurs at dedicated events, combined with ongoing, personalised post-sales support. Drawing on field research and insights from Connected Women's engagement with JazzCash, the lessons are gleaned from both the multi-year engagement and ongoing efforts informed by the research.

Our research found that women micro-entrepreneurs in Pakistan reported a range of positive impacts from engaging with female JazzCash agents and using the JazzCash Merchant app for their business and household. These impacts included greater autonomy over business and household expenses, increased convenience and autonomy with transactions and increased professional confidence. JazzCash is also reaping the commercial benefits of serving women micro-entrepreneurs, including operational efficiencies from moving from individual to group customer acquisition, partnering with trusted local organisations, better opportunities for scale and a stronger brand and reputation.

1. GSMA. (2023). [Empowering Women Micro-entrepreneurs through Mobile](#).

2. D'Adda, G., Mahmud, M., Said, F. and Ubfal, D. (September 2020). [Constraints to female-run microenterprises in Pakistan: The role of goals and aspirations](#). Policy brief PAK-37416. IGC Pakistan.

Through this collaboration, we developed the following seven recommendations for other DFS providers looking to boost adoption and use of DFS among women micro-entrepreneurs, particularly in countries and communities where women experience restrictive social norms.

Recommendation 1:

Expand female agent networks to build trust with women micro-entrepreneurs and gatekeepers and drive women's adoption of DFS. In many cultural settings, particularly where women face restrictive social norms, women micro-entrepreneurs and male gatekeepers tend to feel more comfortable engaging with other women. A dedicated female agent network can help overcome these cultural barriers to adoption and provide post-sales support to encourage active use of DFS by women micro-entrepreneurs. For example, by establishing a dedicated team of female agents tasked with engaging women micro-entrepreneurs, JazzCash introduces culturally appropriate onboarding and follow-up support through women-to-women interaction. Our research showed that this approach helped strengthen the confidence and trust of women micro-entrepreneurs and address concerns from their male gatekeepers, while also enhancing overall user engagement with the JazzCash Merchant app.

Recommendation 2:

Onboard women micro-entrepreneurs in groups to normalise DFS adoption and drive usage. In settings where social norms can limit individual engagement due to lack of trust, confidence or gatekeeper concerns, group onboarding can be an effective way to alleviate these barriers and encourage engagement. For example, JazzCash brings women micro-entrepreneurs together with their peers in small group onboarding sessions to allow them to see fellow businesswomen from the community adopting and using the app. Our research found that this helped build trust and encouraged adoption, as women were more likely to engage with DFS when they observed their peers doing it first. Male gatekeepers also found this approach to be more socially acceptable.

Recommendation 3:

Integrate in-person, hands-on demos to give women micro-entrepreneurs opportunities to trial DFS products first-hand and build trust and confidence. Hands-on experience can allow women micro-entrepreneurs to practice using the Merchant app in a supportive environment, build confidence in their abilities and experience the value first-hand. For example, during small group onboarding workshops, JazzCash offers live app demonstrations and practical activities such as test transactions, and at community bazaars it offers women micro-entrepreneurs supported DFS engagement with real customers. Our research found that this combination of skill building and real-time support led to increased adoption and use of the JazzCash Merchant app among women micro-entrepreneurs.

Recommendation 4:

Develop strategic partnerships with trusted local organisations to extend reach, enhance engagement with women micro-entrepreneurs, strengthen credibility and realise operational efficiencies. When conducting outreach in areas with restrictive social norms, collaboration with trusted community organisations can help DFS providers reach women more effectively and efficiently. For example, JazzCash co-brands and co-hosts group onboarding events for women micro-entrepreneurs with local organisations that are already connected to and trusted by women micro-entrepreneurs, including women's NGOs, trade associations and bazaar event organisers. Our research found that this increased legitimacy and trust among women micro-entrepreneurs and gatekeepers, increased operational efficiencies compared with mainstream outreach and sustained community presence by offering women micro-entrepreneurs support beyond onboarding.

Recommendation 5:

Design safe interfaces and tailor messaging to emphasise how DFS can be a secure, anonymous and empowering tool for women micro-entrepreneurs. This can be particularly effective in culturally restrictive settings where engaging with male customers or suppliers is avoided. For instance, messaging can highlight how digital transactions are facilitated remotely and without sharing personal details. During small group peer onboarding events, JazzCash introduces women micro-entrepreneurs to key features and relevant benefits and use cases, primarily those identified as appealing to women micro-entrepreneurs and socially acceptable for gatekeepers, such as time savings, enhanced security, bill payments, savings and separation of personal and business finances. Our research showed that such messaging increases women micro-entrepreneurs' appetite for adopting and using DFS and reduces resistance from gatekeepers. Beyond communication, providers should ensure that DFS products and services are safe by design, with built-in safeguards that minimise the risk of fraud and reduce the burden on users to protect themselves.

Recommendation 6:

Engage gatekeepers early and often to build trust and encourage adoption by women micro-entrepreneurs. Trust and adoption can be encouraged by empowering women micro-entrepreneur customers to explain the socially acceptable benefits of DFS to gatekeepers, engaging proactively with gatekeepers and providing channels for gatekeepers to learn about merchant payment solutions. For example, our research highlighted that sensitisation of household and community gatekeepers (e.g. husbands, fathers, brothers, local male faith leaders, mothers-in-law) through female JazzCash agents and known and trusted community partner organisations played an important part in building trust and driving adoption.

Recommendation 7:

Provide structured, ongoing support to women micro-entrepreneurs through multiple channels to encourage active and diverse use of DFS.

Women micro-entrepreneurs often have lower digital and financial literacy and are more risk averse than their male counterparts. This means that to become active and confident users of DFS and reap the full benefits, they require support beyond initial onboarding. DFS providers can leverage female agents to provide personalised, ongoing guidance, complemented by trained, dedicated female call centre staff. They can also provide ongoing support through training and equip partner organisations and local women micro-entrepreneurs who are DFS champions to provide basic technical assistance. For example, JazzCash provides tailored post-sales support to active and inactive users in the form of frequent follow-ups from female agents. Our research showed this leads to sustained usage of the JazzCash Merchant app. Female agents are also incentivised to meet post-sales support targets through a performance-based commissions system linked to active usage of the JazzCash Merchant app by women micro-entrepreneurs.

1. INTRODUCTION



In low- and middle-income countries (LMICs) like Pakistan, women micro-entrepreneurs contribute substantially to household income and well-being, their communities and the national economy.³

The World Bank estimates that more than half (54%) of all workers in LMICs are self-

employed and that 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.⁴ In Pakistan, women make up 38% of the informal and micro-enterprise sector.⁵

1.1 Barriers facing micro-entrepreneurs in Pakistan

Micro-entrepreneurs in Pakistan face barriers to starting, running and growing their businesses, with women often experiencing these barriers more acutely than men.

Women in Pakistan face particular constraints due to structural inequalities in education, income and other resources, as well as restrictive social norms that can limit their mobility, autonomy and confidence. This context shapes how women micro-entrepreneurs, particularly those outside urban centres, access, use and benefit from mobile, financial and business services to operate and grow their businesses.

All micro-entrepreneurs (and other small business owners) in Pakistan face a range of barriers limiting their ability to operate a business, including limited access to working capital, reliance on informal finance, unpredictable customer demand and keeping their business running during periods of economic instability. Access to formal financial services can also be out of reach due to collateral requirements, limited credit histories and complex procedures.⁶

Women micro-entrepreneurs often experience these barriers more acutely than their male counterparts – the result of both a pronounced gender digital divide and deeply embedded social constraints. For example, women in Pakistan are more likely to face trade-offs between work and family like frequent interruptions to business activities due to unpaid care and household responsibilities. These challenges are intensified by social norms and mobility constraints that further limit women's ability to sustain and grow their businesses, particularly during periods of increased care.⁷

3. GSMA. (2023). [Empowering Women Micro-entrepreneurs through Mobile](#).

4. World Bank. (2025). ["Self-employed, total \(% of total employment\) \(modelled ILO estimate\) – Low and middle income"](#).

5. D'Adda, G., Mahmud, M., Said, F. and Ubfal, D. (September 2020). [Constraints to female-run microenterprises in Pakistan: The role of goals and aspirations](#). Policy brief PAK-37416. IGC Pakistan.

6. Mehnaz, S. (2012). [Are Pakistan's Women Micro-entrepreneurs being Served by the Microfinance Sector?](#) World Bank.

7. Mehnaz, S. (2012). [Are Pakistan's Women Micro-entrepreneurs being Served by the Microfinance Sector?](#) World Bank; International Labour Organization (ILO). (29 October 2024). [The Impact of Care Responsibilities on Women's Labour Force Participation](#). Statistical Brief.

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 opportunities to drive adoption and use of DFS by women micro-entrepreneurs.

When women micro-entrepreneurs use DFS for their business, they can experience a range of positive benefits for both their business and household. For example, when their business thrives and household incomes grow, families may 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. They tend to be loyal, offering providers the opportunity to promote new account openings, increase transaction volumes and cross-sell savings, credit and insurance products.

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

1.3

The journey to mobile use for business

The majority of DFS users in Pakistan access financial products and services via mobile phones (rather than other types of devices).⁸

Figure 1 shows common milestones on a micro-entrepreneur's journey to using mobile and DFS for their business (identified in Connected Women research from 2022). Women micro-entrepreneurs in Pakistan are less likely than their male counterparts to progress along this journey – a pattern also seen in other countries where we conducted the research.⁹

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



Source: GSMA Consumer Survey, 2022

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

"Mobile ownership" is defined as having sole or main use of a SIM card (or a mobile phone that does not require a SIM) and using it at least once a month. "Personal use" is defined as using a mobile phone for personal reasons at least once 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 using a mobile phone to support their business at least once in the past three months. Business use may (or may not) include use of DFS for business purposes. "Diverse business use" is defined as using a mobile phone to support their business in at least three different ways in the past three months. Diverse business use may (or may not) include use of DFS for business purposes.

n= 372 for female micro-entrepreneurs and n= 548 for male micro-entrepreneurs

According to our latest data on how micro-entrepreneurs use mobile for their business, including DFS (stage 3 of the journey), the gender gap in Pakistan has narrowed to 28% (2024 survey),¹⁰ but was still among the widest of all the countries surveyed in 2024.

8. This is the most recent available data for Pakistan from the Global Findex on this topic. Global Findex data from 2025 does not share data on Pakistan specifically but on South Asia in general when referring to mobile money account ownership. See: Global Findex Database, 2021. [Global Financial Inclusion \(Global Findex\) Database](#).

9. This includes the following countries in addition to Pakistan: Ethiopia, Ghana, Kenya, Nigeria, Senegal, Bangladesh, India, Guatemala and for some stages of the journey in Indonesia.

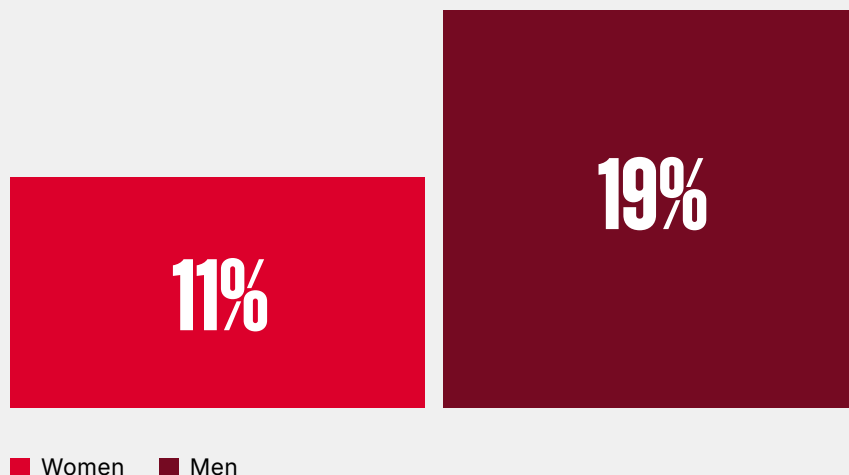
10. Analysing data from the GSMA Consumer Survey 2022. See: GSMA. (2023). [Understanding Women Micro-entrepreneurs' Use of Mobile Phones for Business](#).

In addition, our original research conducted in 2022 showed that only 11% of women micro-entrepreneurs surveyed in Pakistan used their mobile phone to make or receive digital payments for their business, compared with 19% of men micro-entrepreneurs (see Figure 2).¹¹

Figure 2:

Percentage of micro-entrepreneurs who report making or receiving digital payments via their mobile for their business

% of micro-entrepreneurs surveyed in Pakistan



Source: GSMA Consumer Survey, 2022

Base: Men and women micro-entrepreneurs surveyed in Pakistan

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 (e.g. customers, suppliers, employees, paying bills etc.?”

n= 372 for female micro-entrepreneurs and n= 548 for male micro-entrepreneurs

Our 2022 research also found that both men and women micro-entrepreneurs in Pakistan reported encountering barriers on their journey to using mobile, including DFS, for their business.¹² These barriers were:

- Lack of awareness of the different ways mobile can be used for business
- Safety and security concerns
- Preference for cash
- Social norms, including family disapproval
- Lack of phone ownership (women micro-entrepreneurs in Pakistan are less likely than men micro-entrepreneurs to own a mobile phone or have exclusive access to one)
- Not having the right type of phone (for example, not having an internet-enabled phone or a handset with a camera)
- Low digital skills and confidence
- Difficulties obtaining the ID required to register a SIM or use DFS (CNIC)¹³

While these barriers present limitations for both men and women, women in Pakistan tend to experience these barriers more acutely due to structural inequalities, social norms and gender disparities in education and income. Even for women micro-entrepreneurs who already own a mobile phone, family disapproval is a social norms barrier that affects them disproportionately. Our research highlighted that among micro-entrepreneurs in Pakistan who already owned a mobile phone, 24% of women micro-entrepreneurs reported family concerns as a barrier to adopting mobile for business or to using it more. This was compared to 12% of men micro-entrepreneurs. Moreover, women micro-entrepreneurs in Pakistan reported this barrier to a greater extent than women micro-entrepreneurs in other survey countries – equal only to women micro-entrepreneurs in Bangladesh.

11. GSMA. (2025). [Empowering Women Micro-entrepreneurs with Mobile: Pakistan findings.](#)

12. GSMA. (2023). [Understanding Women Micro-entrepreneurs' Use of Mobile Phones for Business.](#)

13. In Pakistan, a CNIC (Computerised National Identity Card) is an official national ID issued by the government to citizens, which must be obtained in person at a National Database and Registration Authority (NADRA) centre. These centres are primarily in large urban areas, so may be difficult to access from some locations in Pakistan, especially for women. Individuals in Pakistan cannot buy or register a SIM card without a valid CNIC.

1.4

Engagement with JazzCash: Exploring digital financial services that work for women micro-entrepreneurs

JazzCash and GSMA Connected Women have been collaborating to develop approaches that drive adoption and use of JazzCash's merchant DFS product, the JazzCash Merchant app, among women micro-entrepreneurs.

As a long-term GSMA Connected Women Commitment Initiative Partner, JazzCash has made a formal commitment since 2020 to reduce the gender gap in its mobile money customer base.

In line with this commitment, JazzCash is supporting women micro-entrepreneurs in Pakistan to use mobile and digital financial services to grow their businesses and generate positive social and economic impacts.

Through its collaboration with Connected Women, JazzCash looked for ways to improve how it engages with women micro-entrepreneurs to increase adoption of the JazzCash Merchant app and ensure they use it actively and for a range of business use cases.

This report shares key lessons from this collaboration and offers recommendations for other DFS providers seeking to boost adoption and usage of DFS among women micro-entrepreneurs, particularly in countries and communities with restrictive social norms.

The lessons in this report are drawn from the multi-year engagement between JazzCash and GSMA Connected Women, and two research activities in particular: a design sprint and qualitative research.

The **design sprint** was conducted by the GSMA in 2024 in Pakistan with Mobilink Microfinance Bank Ltd. (MMBL), a subsidiary of the VEON Group and JazzCash's parent company, with relevant insights shared with JazzCash.

The design sprint aimed to identify effective approaches to increasing uptake and active use of DFS among women micro-entrepreneurs. Rather than modifying or testing changes to the app's core features, it instead focused on optimising messaging, outreach and support mechanisms to improve adoption and use of existing services. Through deep user engagement and testing, the design sprint focused on developing targeted, compelling messaging for women and their gatekeepers; addressing key concerns such as safety; tailoring value propositions and outreach; and designing effective incentive structures to motivate customers, agents and ambassadors to promote and support sustained DFS adoption among women micro-entrepreneurs.

Qualitative research explored the effectiveness of JazzCash's female agent-led event-based onboarding and post-sales support model for engaging women micro-entrepreneurs (see details in the next section). This research aimed to understand:

1. The extent to which the various features of the intervention drove adoption and use of the JazzCash Merchant app among women micro-entrepreneurs.
2. The self-reported impact of using the JazzCash Merchant app among those who adopted it.
3. Whether and how the event-based intervention adds value to JazzCash.



The study engaged more than 120 participants between April and September 2025 through in-depth interviews, focus group discussions and ethnographic observations. Participants included:

- **Adopters** – Women micro-entrepreneurs who adopted the JazzCash Merchant app through the intervention, including those who have used the app for less than one month, for one to two months or for more than three months. Many of these women micro-entrepreneurs were entirely new to DFS, having neither used it nor fully understood its features and benefits for business or personal purposes. Others may have had some previous exposure, such as observing others use it or trying it personally for non-business purposes, but had not adopted it for their business. A small number may have previously tried a different DFS product for their business.
- **Non-adopters** – Women micro-entrepreneurs who were engaged through the intervention and did not adopt the Merchant app.

- **Male gatekeepers** – Typically husbands and brothers of women micro-entrepreneurs
- **Representatives of JazzCash's partner organisations**
- **Female JazzCash agents**
- **JazzCash management**

The sample includes a higher proportion of adopters than non-adopters among the women micro-entrepreneurs interviewed. Consequently, the findings largely reflect the experiences of those who engaged meaningfully with the intervention. Insights from non-adopters are incorporated where possible and provide useful contrast, although they are more limited in number. Findings should be read with this sample composition in mind, particularly when considering reported outcomes for women micro-entrepreneurs and their experiences with the intervention.

For further details on methodology, see the Appendix.

2. THE JAZZCASH MODEL FOR REACHING AND ENGAGING WOMEN MICRO-ENTREPRENEURS



JazzCash first launched its merchant DFS product, JazzCash Merchant app, in 2020–2021 to meet the needs of micro-entrepreneurs.

The JazzCash Merchant app provides micro-entrepreneurs with a single platform to accept and make digital payments, manage day-to-day business transactions and access essential financial services, all of which support financial management and business growth.

JazzCash Merchant app key features:



- **Merchant onboarding:**
In-app onboarding for women micro-entrepreneurs, biometric verification and tracking requests to JazzCash
- **Digital payments:**
Payments accepted via QR code, Tap Pay, payment links and cards
- **Generate and display QR codes:**
Display static QR codes, display till ID, generate dynamic QR or QR payment refunds
- **Financial management tools:**
Generate invoices, view cash flow and transaction history and access account and tax statements
- **Business enablement tools:**
Schedule settlements, pay suppliers, disburse salaries and run SMS marketing campaigns
- **Access to finance:**
Apply for instant loans up to PKR 50,000 to manage working capital needs
- **Additional revenue opportunities:**
Earn commissions by selling Jazz Load (airtime top-ups) and using marketplace features, either through transactions the user completes themselves or by facilitating transactions for other users, whichever applies

Through a multi-year collaboration with GSMA Connected Women, JazzCash has developed, tested and evolved a set of strategies to support women micro-entrepreneurs to adopt and actively use the Merchant app for their business.

Since 2023, the GSMA Connected Women programme has been supporting JazzCash to explore and test effective approaches to drive adoption and sustained use of the JazzCash Merchant app among women micro-entrepreneurs.

This work has been informed by multiple sources of evidence, including initial GSMA research¹⁴ on how women micro-entrepreneurs use mobile for business, the findings of the GSMA's annual consumer survey in Pakistan, insights from a design sprint on driving DFS adoption among women micro-entrepreneurs in Pakistan and a multi-method qualitative research study (see previous section). These research activities identified the key barriers women micro-entrepreneurs face in adopting and using DFS for their business, as well as practical approaches to improve uptake and usage.

These insights, combined with JazzCash's market experience and internal data, highlighted a set of pain points experienced by women micro-entrepreneurs that limited adoption and active use of the Merchant app. These included low awareness and perceived relevance of DFS use for business, safety and security concerns (such as fear of fraud), limited confidence and lack of knowledge and digital skills.

JazzCash then identified four key strategies to address these barriers and improve adoption and sustained use of the JazzCash Merchant app among women micro-entrepreneurs:

1. Mobilising a team of dedicated female agents as socially acceptable intermediaries to enable women to engage comfortably and with gatekeeper approval. This approach aims to overcome social norms barriers. JazzCash launched a new sales team comprised only of women agents, who are solely responsible for acquiring and supporting new female customers for all JazzCash services. These agents are trained and assigned key

performance indicators (KPIs) to ensure adoption and active use of JazzCash services by women micro-entrepreneurs.

- 2. Providing in-depth, tailored onboarding that clearly communicates the relevance and benefits of DFS** for women micro-entrepreneurs and builds their confidence and digital and financial literacy to use DFS safely and effectively. By tailoring the onboarding to women's specific needs, this approach aims to overcome barriers such as low digital literacy, limited confidence, lack of perceived relevance and safety concerns, ensuring women can adopt and use DFS with greater ease and trust.
- 3. Prioritising in-person engagement to drive acquisition and effective onboarding of women micro-entrepreneurs.** This is done through two main channels: one-on-one outreach and group onboarding at tailored events, such as workshops and bazaars. This approach aims to overcome social restrictions, such as women being less likely to participate when other women are not present, and barriers like low digital literacy and limited confidence, ensuring women can adopt and use DFS effectively.
- 4. Leveraging partnerships with trusted women's NGOs, trade associations and bazaar organisers** to reach more women. These local partners were already familiar to women micro-entrepreneurs and their communities. This approach aims to overcome social and cultural barriers, making adoption more accessible and acceptable.

Initial testing of one-on-one onboarding by female agents saw low adoption and validated the need to incorporate a full set of strategies to meet the needs of women micro-entrepreneurs.

In the initial research pilot, JazzCash explored the first approach to onboarding women micro-entrepreneurs through one-on-one engagement with female agents. Research consultants first engaged with women micro-entrepreneurs to gain consent to participate in the study and let them know that a female agent from JazzCash would be contacting them. Before calling, JazzCash female agents sent reminder messages to

14. GSMA. (2025). *Empowering Women Micro-entrepreneurs with Mobile: Pakistan findings*.



participants informing them that they would soon be contacted from this number. Female agents called women micro-entrepreneurs to introduce the JazzCash Merchant app and request an in-person meeting at a location of their choice. During these meetings, agents would explain the app in more detail and onboard willing women micro-entrepreneurs.

JazzCash found this approach resulted in low adoption rates primarily due to incredibly low call answer rates by women, even after prior in-person sensitisation by research consultants. Reluctance by women micro-entrepreneurs to engage with unknown female agents, either over the phone or in person, was often reinforced by gatekeeper opposition to them interacting with strangers.

While one-on-one onboarding by local women who are already known and trusted by women and their gatekeepers (such as health workers, social group leaders or women's NGO/association leaders) can be effective in reaching and onboarding women to digital products and services, JazzCash's piloted approach using unknown female agents for direct outreach without prior connection proved less successful.

This validated the importance of leveraging organisations and individuals already connected to and trusted by women micro-entrepreneurs, using warm introductions instead of cold outreach. It also reinforced the value of a

group onboarding approach for women micro-entrepreneurs to overcome social norms barriers to one-on-one interactions. These insights now form the basis of JazzCash's current onboarding model, which incorporates all four strategies identified through the collaboration with Connected Women.

JazzCash developed and implemented a new female agent-led event-based onboarding and post-sales support model.

Launched in mid-2023, this new model changed how JazzCash mobilised its female agent team in two key ways:

- 1. Conducting in-person onboarding with groups of women micro-entrepreneurs at tailored events rather than one-on-one.** This provides an onboarding experience that women micro-entrepreneurs and their gatekeepers perceive as more socially acceptable. Two types of onboarding events are hosted for women micro-entrepreneurs, which are described in detail below.
- 2. Initial outreach and engagement of women micro-entrepreneurs are supported through partnerships with trusted local organisations and event organisers already connected to women micro-entrepreneurs, including women's NGOs, trade associations and bazaar management groups.**

The model uses a two-stage approach:

Figure 3:
JazzCash’s female agent-led event-based onboarding and post-sales support model



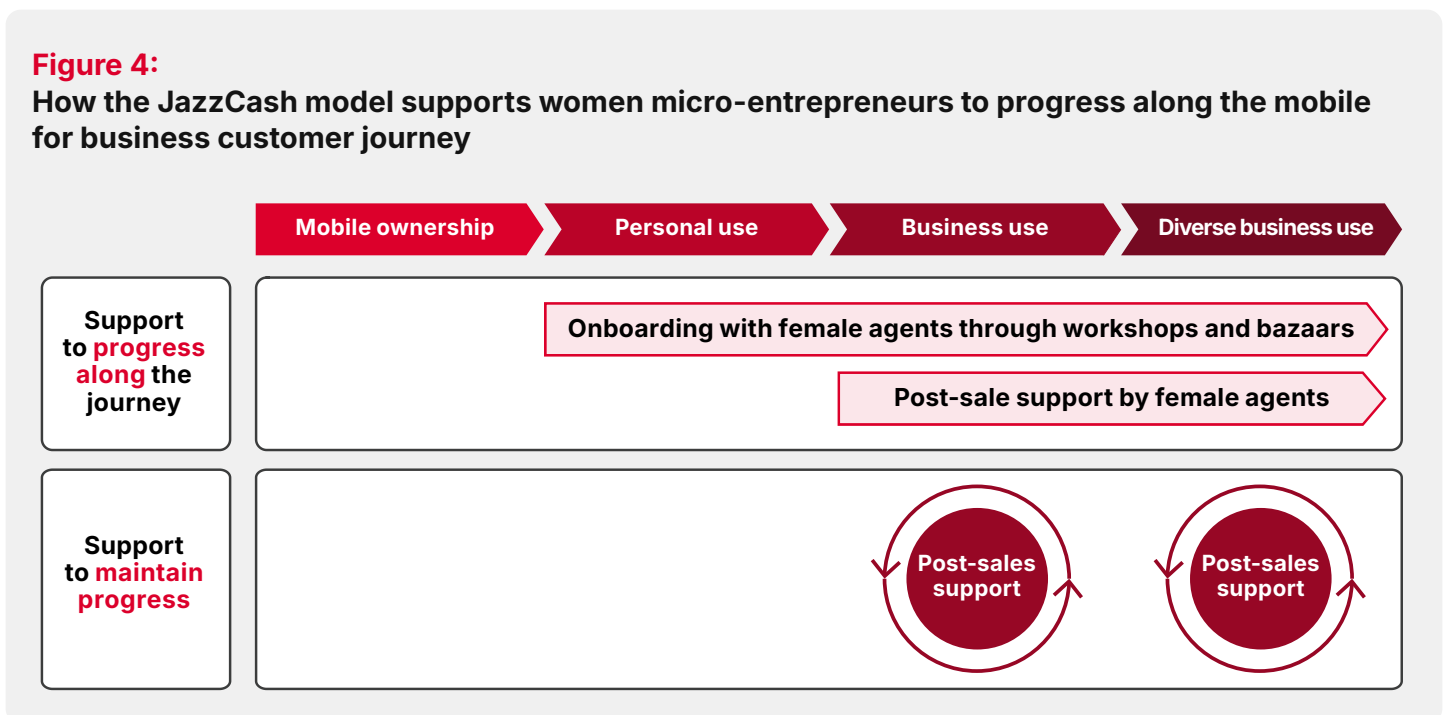
Through this model, JazzCash supports women micro-entrepreneurs to adopt the JazzCash Merchant app, use a range of features relevant for their business and sustain long-term use. In doing so, JazzCash is supporting them to progress along the mobile for business customer journey (see Figure 4):

— JazzCash targets women micro-entrepreneurs who own mobile phones and typically already

use mobile in some aspect of their personal lives (stage 2 of the mobile for business customer journey).

— By introducing these women micro-entrepreneurs to using DFS for their business, JazzCash supports them either to start using mobile for business for the first time (stage 3) or to start and keep using it in a range of ways for their business (stage 4).

Figure 4:
How the JazzCash model supports women micro-entrepreneurs to progress along the mobile for business customer journey



JazzCash's model for reaching women micro-entrepreneurs

Stage 1:

Female agent-led event-based onboarding

Women micro-entrepreneurs are invited along with their female peers to attend events led by female agents. While there, they can learn about the Merchant app and its benefits for their business, be onboarded to the app and practice using it.

There are two types of events: workshops and bazaars.

Workshops

Workshops are run by JazzCash for small groups of women micro-entrepreneurs in urban, peri-urban and rural locations. A single workshop can be attended by 10 to 40 participants.

Before the workshop

- A local partner organisation calls, texts or visits women micro-entrepreneurs to invite them to the JazzCash workshop, following up with reminder messages. Using trusted organisations helps address gatekeeper concerns and ensures that most women are permitted to attend the workshop.
- The partner organisation collects personal details from the women such as business name, type of business and contact information. With their permission, these details are shared with JazzCash to conduct know-your-customer (KYC) verification prior to the workshop, creating a smoother experience.
- bill payments, savings and separation of personal and business finances.
- Women micro-entrepreneurs are taught how to make a digital payment and then complete a test transaction.
- Female agents answer FAQs and offer tips, such as not sharing the mobile personal identification number (MPIN) for the Merchant app account.
- Agents provide women with one-on-one support to adopt and use the Merchant app, building their skills and confidence.
- To address women's price sensitivity, JazzCash waives all Merchant app transaction fees for the first three months.

Workshop activities

- In group sessions, JazzCash female agents explain the benefits of the JazzCash Merchant app and how it can be used. Content is tailored to the types of businesses the women operate.
- Female agents provide app demos on key features and use cases, primarily those identified in the design sprint as appealing to women micro-entrepreneurs and socially acceptable for gatekeepers, including
- At workshops held at JazzCash headquarters (HQ), women micro-entrepreneurs are encouraged to bring products to sell. QR codes are placed on the stalls and agents provide on-the-spot support with set-up.
- Freebies are provided to encourage attendance (JazzCash merchandise, certificates of participation and tea/cake).



Bazaars

Bazaars are large community events hosted by partner organisations (“bazaar organisers”) where women micro-entrepreneurs run a stall for their business and engage with potential customers. The customers receive incentives to use the JazzCash merchant app for their purchases, thereby directly and immediately demonstrating the relevance and value of using DFS. Bazaars are typically hosted in busy urban and peri-urban locations and are best suited for women micro-entrepreneurs who produce a physical product to sell. JazzCash female agents provide support throughout the event. A single bazaar event can attract more than 100 attendees.

Before the bazaar

- Bazaar organisers contact female merchants who have registered to exhibit to explain that JazzCash will facilitate digital payments through the Merchant app. They highlight the benefits and incentives to encourage them to trial digital payments.
- With their permission, bazaar organisers share relevant information with JazzCash, including name, contact details, business name, and type of business.
- Female JazzCash agents call exhibitors 2–3 weeks before the bazaar to share additional information about the JazzCash Merchant app and emphasising the benefits and offers to encourage adoption. Transaction fees for all Merchant app transactions are waived for the first three months.
- Women micro-entrepreneurs interested in trialling the JazzCash Merchant app are invited to pre-bazaar onboarding sessions led by female agents at the offices of either JazzCash or a partner organisation. The sessions cover use cases, FAQs and tips, hands-on demos, test transactions and how

to make and receive payments via QR codes and Tap Pay. Attendees receive certificates of participation and tea and cake are provided.

Bazaar activities

- Women micro-entrepreneurs trial the Merchant app by receiving customer payments digitally via a QR code displayed at their stall.
- Customers are offered incentives such as cashback (Rs 500 or about USD 1.80) to pay by QR code on the JazzCash Merchant app, reinforcing the value of using DFS for women micro-entrepreneurs.
- Female JazzCash agents at the bazaar provide on-the-spot technical support and encouragement.
- Male family members are welcome to attend bazaars and often accompany their wives, sisters or mothers to help with stall set-up and sales, giving them the opportunity to witness the value and relevance of DFS.

Stage 2:

Post-sales support from female agents

JazzCash offers post-sales support for women micro-entrepreneurs onboarded at workshops and bazaars. KPIs have been introduced to encourage female agents to provide ongoing support and help women micro-entrepreneurs become active users of the Merchant app.

While the JazzCash female agent team has targets for onboarding women micro-entrepreneur,¹⁵ female agents (and their male counterparts) are compensated with a fixed salary as well as commission-based incentives when they meet their targets. A customer is considered active if she has performed at least two transactions on two different days in a month.

- Female agents maintain regular follow-up with onboarded women micro-entrepreneurs, contacting them within one week of onboarding via WhatsApp or phone call to address any usage-related issues.
- JazzCash uses its data to track and monitor women micro-entrepreneurs' activity on an ongoing basis, including the number of digital payments made and received via the Merchant app.
- Agents are kept regularly informed of which customers are active, inactive or low-active so they can tailor their on-going support accordingly. Support for low-active and inactive users includes:
 - Reaching out by call, message or in-person visit to understand the reasons for low activity/inactivity, address user challenges and provide technical troubleshooting for issues such as lost devices or forgotten PINs.
 - In-app push notifications¹⁶ to encourage use.
 - Refresher training to reinforce digital financial management skills and confidence.
- Female agents engage with active users to encourage and support continued and expanded use of the Merchant app:
 - Agents send SMS or WhatsApp messages to inform women micro-entrepreneurs of new service features, offers and promotions.
 - While it is not expected, female agents often go beyond their core role to identify opportunities to support women micro-entrepreneurs with income generation and business growth, highlighting opportunities to see the practical relevance and value of using DFS. For example, agents connect women micro-entrepreneurs who were onboarded at a workshop but have not yet attended a bazaar with local bazaar organisers. If no suitable local events are available, agents facilitate alternative opportunities, including inviting women micro-entrepreneurs to set up exclusive stalls at JazzCash HQ.



15. By contrast, male agents operate with more aggressive KPIs and a broader market scope. However, they are not responsible for conducting outreach or post-sales support for women micro-entrepreneurs attending workshops or bazaars, as these events are specifically designed to support women micro-entrepreneurs.

16. In-app push notifications include information on every JazzCash product that is launched.

3. LESSONS LEARNED FROM THE JAZZCASH MODEL

This section highlights the key lessons JazzCash has learned from designing and enhancing the JazzCash Merchant app and the female-led event-based onboarding and post-sales support model. Drawing on research and insights from Connected Women's engagement with JazzCash, the lessons reflect actions taken during the engagement as well as ongoing efforts informed by the research. They capture how JazzCash improved both the JazzCash Merchant app and the model and engaged 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 the JazzCash Merchant app, and how addressing their pain points, confidence and digital skills has been critical to the app's success.



Lesson 1:

JazzCash's dedicated team of female agents was effective at driving stronger adoption among women micro-entrepreneurs because they built trust and user confidence.

Our research showed that female agents act as catalysts of trust and safe engagement among women micro-entrepreneurs and help increase gatekeeper comfort and approval for adoption and use of the Merchant app. Around 50 of the 71 adopter women micro-entrepreneurs we engaged with (mainly those who had used JazzCash for one to three months) said they considered female agents to be approachable and were encouraged to ask questions freely. Female agents established credibility among women micro-entrepreneurs and gatekeepers through consistent, culturally appropriate, on-the-ground interaction. This credibility was reinforced by performance targets linked to women micro-entrepreneurs' active usage of the Merchant App, which encouraged agents to provide ongoing support to women micro-entrepreneurs in person, by phone and through WhatsApp.

"We don't just stop onboarding users; we continue creating opportunities for them even after their accounts are set up. That ongoing support is a key part of our approach."

– JazzCash agent

Lesson 2:

Group and community-based onboarding of women micro-entrepreneurs played a crucial role in overcoming social barriers to adoption and use of the JazzCash Merchant app.

Our research found that bringing women micro-entrepreneurs together in small group workshops helped overcome social barriers to adoption and early use of DFS for business such as household

hesitation, particularly in rural and lower-income settings.

Community validation through group participation encouraged adoption by showing women micro-entrepreneurs how the JazzCash Merchant app can be used safely. Easing household resistance often resulted in immediate uptake of the app. For example, seeing other women micro-entrepreneurs from their community attend onboarding events encouraged women to attend and participate. Similarly, during workshop events, observing peers' express interest in and adopting the app influenced them to consider using it themselves.

"Normally when we visit individually, women say, 'Let my husband come first, then we'll decide.' But at these workshops, when they see others signing up, they agree right away."

– JazzCash agent

Peer visibility during onboarding and bazaars appeared to be a catalyst for adoption, as noted by 10 of the 71 adopter women micro-entrepreneurs. For instance, in one workshop with 22 women micro-entrepreneurs, eight women opened accounts immediately after observing their peers register. Women-led peer engagement with experienced women micro-entrepreneurs acting as informal mentors had a greater influence on adoption and use of DFS compared to formal training. It also increased the comfort of male gatekeepers.

"In our outreach program we try our best to gather mentors in the field... they explain how they made the account and their experience using it."

– JazzCash agent

"Initially, I was using [another provider's DFS service], but I faced a lot of issues with that. Then Ayesha from our women's network told me, 'Switch to JazzCash, it's much better.' She even taught me how to use the app. I found it very easy, so I started using JazzCash from then on."

– Adopter woman micro-entrepreneur

Workshops were also more acceptable to male gatekeepers than traditional engagement approaches. Five of the 12 gatekeepers viewed the workshops as educational rather than commercial, and this positioning helped ease household approval and increased comfort with women's participation.

Lesson 3:

In-person events with hands-on demonstrations of the JazzCash Merchant app strengthened trust and boosted the confidence of women micro-entrepreneurs.

Our research showed that workshops drove adoption by providing hands-on demonstrations that helped women micro-entrepreneurs understand the relevance and value of the JazzCash Merchant app, practice real transactions and build their confidence. Of the 19 adopters who had used the JazzCash app for less than one month, four reported that the workshops were their first exposure to DFS, suggesting that workshops are an effective entry point for women micro-entrepreneurs previously unserved by DFS.

The ability to practice using the Merchant app at a stall at JazzCash HQ also provided adopter women micro-entrepreneurs with practical exposure and allowed them to showcase their products in a supportive setting.

"I was able to sell and learn at the same time during the workshop at Jazz Cash headquarters. The agents helped me set up the QR code."

– Adopter woman micro-entrepreneur

Workshops with hands-on demonstrations were even more effective in rural and low-income settings where women required repeated, simplified exposure to DFS and could gather in a single location.

On the other hand, bazaars allowed adopter women micro-entrepreneurs and their customers to experience the Merchant app first-hand, building trust and normalising the use of DFS in the community. They provided settings where women could practice QR payments in a busy environment. They were described as "trial moments" by eight adopter women micro-entrepreneurs, four of the five bazaar organisers and two members of the JazzCash team. Seeing their peers use the Merchant app with confidence helped women recognise its business value and gain the confidence to adopt it themselves.

"I saw three people in my stall using JazzCash and two in another stall. They didn't have to worry about change, so it encouraged me to make an account as well."

– Adopter woman micro-entrepreneur

At bazaars, it was observed that adopter women micro-entrepreneurs perceived digital payments as safer and more convenient than cash.

"With JazzCash, you don't have to worry about depositing money in the bank the next day. The system removes that hassle for you. That stress of handling cash is gone."

– Adopter woman micro-entrepreneur

Lesson 4:

Strategic partnerships with trusted local organisations strengthened the credibility of Jazz Cash during community outreach, enhanced engagement with women micro-entrepreneurs and enabled JazzCash to access new customer segments efficiently.

Our research revealed that partnerships with trusted local organisations, including women's NGOs, trade associations and bazaar event organisers, boosted JazzCash's credibility in communities with restrictive social norms, where familiar faces helped women and their gatekeepers perceive DFS as safe, legitimate and trustworthy. Consistent with this finding, four of the five partner organisations said their endorsement reassured women and their gatekeepers that the initiative was legitimate. Partners were primarily motivated by the opportunity to deepen engagement with women micro-entrepreneurs and strengthen their offering for this target segment. Participation required partner staff time and coordination, although these activities generally aligned with their ongoing community engagement priorities and were often embedded in existing community engagements.

“Families know our organisation from our previous programmes. When we inform them that a workshop is happening with JazzCash, they don’t question it. They trust that if we are involved, it’s safe for their women to attend.”

– Partner organisation

Similarly, some agents said these partnerships made outreach more efficient and effective than one-on-one visits due to trusted relationships.

“When we go through Behbud or Shehresaaz, people listen more. They already trust them, so we don’t have to spend half the time convincing women or their families.”

– JazzCash agent

“Without a local organisation, our entry is limited. Their name makes it acceptable for families to let women attend.”

– JazzCash agent

Leveraging these local networks allows JazzCash to access new customer segments efficiently. Our research revealed that partner organisations can also help address potential logistical and operational barriers to women’s participation in events.

“Partnerships are extremely important, they make scaling faster, more acceptable, and more sustainable.”

– JazzCash team member

“Women come into our workspace, and we teach them skills over there, like candle making and stitching. We already know them from our training centers, so when we invite them for digital literacy workshops, they come willingly.”

– Partner organisation

These partnerships also reinforced continuity and consistent engagement, as partners continued to engage with women micro-entrepreneurs and support their use of the app beyond initial activation.

“Partnerships are key to long-term impact rather than short-term initiatives.”

– JazzCash team member

Lesson 5:

Messaging to boost adoption of the JazzCash Merchant app resonated most strongly with women micro-entrepreneurs when using the app was framed as anonymous, safe and legitimate, and a way to support professionalism, business identity, financial autonomy and savings.

Adopter women micro-entrepreneurs were most motivated to adopt and use merchant accounts when they were positioned as offering greater privacy and safety. They value that the merchant account handles payments directly and helps avoid uncomfortable interactions with customers and suppliers in general, and male customers and suppliers in particular. Around 48 of the 71 adopter women micro-entrepreneurs said they adopted JazzCash because it allowed them to conduct transactions without sharing personal details.

“The privacy aspect of DFS in Pakistan is very important, since your personal information is not displayed... you don’t have to fear for your safety.”

– JazzCash agent

Additionally, our design sprint revealed that husbands were concerned about the safety of cash held by their wives, making security a key advantage of DFS.

The importance of merchant accounts varied across urban and rural settings. In urban markets, merchant accounts were important to adopter women micro-entrepreneurs because QR codes and their business names on the app encouraged trust, legitimacy and professional recognition. Three of the five partner organisations said the merchant accounts strengthened women’s credibility with customers.

“It is a very empowering feeling, seeing your own business name on the app after all this time using my personal account. People take me more seriously seeing the business name in the account instead of mine.”

– Adopter woman micro-entrepreneur

“My biggest motivation was that my organization’s name, SAAR, appeared there, which doesn’t happen on a personal account.”

– Adopter woman micro-entrepreneur

For many adopter women micro-entrepreneurs in rural, low-income areas who were the main earners in their households,¹⁷ the merchant account was important because it provided both security and independence.

“My husband and I now make financial decisions together, and I have begun contributing to household savings and expenses. I contributed 30% of the cost for a recently purchased family car from my income, all of which was saved in my JazzCash account.”

– Adopter woman micro-entrepreneur

Despite these observed gains, misaligned expectations of DFS features can undermine trust and credibility. For example, although the promise of quick, accessible credit was one of the strongest motivators for adoption among women micro-entrepreneurs, eight women micro-entrepreneurs and one JazzCash agent reported disappointment when expectations of instant access to finance were not met.

“Their biggest problem is that they say, let’s get a loan immediately... We have to tell them again and again that if you use it [the Merchant app] regularly, you will get a loan on it.”

– JazzCash agent

This highlights the need for clear communication and education to ensure women micro-entrepreneurs understand how DFS service features work in practice.

Lesson 6:

Addressing safety, security and registration concerns, and overcoming practical registration challenges, have been critical to building the trust of women micro-entrepreneurs and gatekeepers.

Our research found that alleviating fears around app safety and credibility is key to encouraging adoption and sustained usage. Many women micro-entrepreneurs and their gatekeepers need reassurance on the security of digital transactions. For example, concerns around biometric use, particularly fingerprint verification, and fear of fraud were common barriers to adoption.

“One time, I had 2,000 in my (personal) account and someone took it, another time it was 3,500. They called and said I had won some kind of scheme, and as soon as I clicked, all my money was gone. I got really scared.”

– Adopter woman micro-entrepreneur

“Concerns such as ‘my money will be stolen’ or ‘my biometric [data] will be misused’ are common, particularly in rural and conservative regions.”

– JazzCash team member

“Past incidents of silicone thumbprint scams led to stricter verification processes involving both biometric and ID scanning, which some women are uncomfortable with.”

– JazzCash agent

Female agents addressed such concerns through targeted support to women micro-entrepreneurs. They helped women overcome practical barriers to registration that are critical to ensure account security, like women’s SIMs being registered under the names of male family members, missing identification documents or expired CNICs.

“Sometimes the SIM is not in the women micro-entrepreneurs name, which blocks verification.”

– JazzCash agent

17. Note that these represent a relatively small proportion of women micro-entrepreneurs overall.

These findings underline the importance of proactive education and support. Women micro-entrepreneurs and gatekeepers need guidance on safe and secure app use, clarity on verification processes and help navigating registration requirements to confidently adopt DFS.

Lesson 7:

Engaging male gatekeepers early and often has helped JazzCash strengthen adoption and trust among women micro-entrepreneurs.

Many non-adopter women micro-entrepreneurs said they needed permission from male family members, usually husbands, fathers or brothers, before opening or using a merchant account.

"They cannot work without their husband's permission. It is their right. We will only work when he allows us to."

– Non-adopter woman micro-entrepreneur

"Being free, you can do whatever you want. You can't be free if you have a husband, children and daughters-in-law. A woman can never be free."

– Non-adopter woman micro-entrepreneur

This was reinforced when JazzCash agents reported that interference by male relatives often results in cancelled accounts or restricted usage.

"Female entrepreneurs frequently face interference from male relatives, particularly husbands, who restrict their financial autonomy. This results in cancelled account creations."

– JazzCash agent

"This is a major challenge. A woman can't make a decision without her husband or father. I have opened some accounts. But I got a call in the evening [from the woman micro-entrepreneur, saying] 'My husband was very angry. Why did you open it? Please close it. I can't run it.'"

– JazzCash agent

Our research showed that when male gatekeepers saw their wives (adopter women-micro entrepreneurs) interacting with female agents at bazaars and during household visits, and were able to observe the workshop training at JazzCash HQ, it increased their trust and comfort with them adopting and using DFS. For example, five out of nine male gatekeepers of adopter women micro-entrepreneurs said that having female agents interact with their wives or daughters increased their comfort and trust.

"The presence of female agents made him more comfortable, indicating that culturally appropriate engagement, such as having female staff, can be a deciding factor for families."

– Interviewer reflection on discussion with male gatekeeper

This was more strongly observed in rural settings, as workshops were perceived as safe learning environments in conservative rural areas.

"Families are more willing to allow women to participate when it feels like training rather than public selling."

– Interviewer reflection on discussion with male gatekeeper

Lesson 8:

Structured, ongoing engagement with women micro-entrepreneurs after onboarding has been crucial for JazzCash to prevent user dormancy and help convert one-time adopters into active, long-term users.

Many women micro-entrepreneurs and agents reported that ongoing, personalised follow-ups were the most effective way to sustain the confidence of women micro-entrepreneurs and prevent dormant accounts. Our research showed that six out of 15 adopter women micro-entrepreneurs from the one- to three-month adopter category and four of the six agents interviewed described personalised follow-ups as the most effective way to sustain user confidence

and prevent dormant accounts. Furthermore, around 26 of 71 adopter women micro-entrepreneurs from the one- to three-month user category said that female agents stayed connected through visits, phone calls and WhatsApp, offering timely troubleshooting and reassurance.

However, while most adopter women micro-entrepreneurs valued the support of female agents during onboarding, some said that agent follow-up did not meet their expectations or needs in terms of frequency, with some male gatekeepers suggesting additional support would have added more value. For example, nine out of 15 adopter women micro-entrepreneurs in the one- to three-month adopter category and two of the five partner organisations observed that post-sales support was not as frequent as they expected, particularly for those onboarded during busy bazaars, possibly due to agents not having enough time to give as much one-on-one attention.

"After the event they called once, but then no one followed up again. I would have liked more support when I faced issues."

– Adopter woman micro-entrepreneur

This highlights the opportunity for JazzCash to better manage women micro-entrepreneurs' expectations of the frequency and type of ongoing support female agents can provide, while clearly communicating how additional assistance can be accessed if needed. There is also an opportunity to complement agent support with alternative channels, such as trained, dedicated female call centre staff, to ensure women micro-entrepreneurs receive timely guidance and troubleshooting.

In addition to female agent support, peer networks also provided support, particularly in low-income neighbourhoods. Our research found that around 12 of the 22 adopter women micro-entrepreneurs onboarded from this area said they relied on friends they met during workshops or bazaars to resolve small issues, confirm payment steps or share experiences when agents were unavailable.

"We ask each other in our group when there is any issue, like how to check a payment or resend the QR. It helps because sometimes we feel shy calling the agent again and again."

– Adopter woman micro-entrepreneur

Moreover, adopter women micro-entrepreneurs agreed that a single workshop session was

not enough and reported that they would like more detailed and recurring in-person training to improve their understanding and address challenges in real time.

"They taught us once, but I need more help remembering how to use it. If there were more trainings, it would be easier for us to know about app updates."

– Adopter woman micro-entrepreneur

"They should provide proper training... offer classes, give demos, and explain everything in person, so that they are already aware and don't fall for scams. There should be more recurrent workshops like this."

– Adopter woman micro-entrepreneur

Partner organisations echoed this. Two of the five partner organisations stressed that refresher training and active digital channels were essential to sustain confidence after onboarding. They highlighted that repeated exposure, especially in rural areas, helped women remember app functions, stay alert to common fraud risks, and learn about updates.

Similarly, three out of nine male gatekeepers of adopters added that women would benefit from being given simple printed materials to take home for reference rather than relying only on discussions.

Next steps for JazzCash

Following the research, JazzCash has strengthened the Merchant app and its **female agent-led event-based onboarding and post-sales support model** by focusing on increasing the trust of women micro-entrepreneurs in its services and highlighting additional value propositions for DFS adoption. It has launched women-centric product lines, including women-only cards, targeted insurance and savings plans, and run visible campaigns targeting women micro-entrepreneurs. JazzCash is also working to build trust in DFS services through role models, equipping nominated local community champions with branded materials and training them on basic FAQs and word-of-mouth. JazzCash is also maintaining active WhatsApp groups to provide ongoing technical support to women micro-entrepreneurs using its DFS.

4. THE IMPACTS FOR WOMEN MICRO-ENTREPRENEURS AND JAZZCASH



Impacts for women micro-entrepreneurs

Adopters of the JazzCash Merchant app reported a range of positive impacts of using JazzCash for their business and household.

The research revealed three main positive impacts for women micro-entrepreneurs who were onboarded through the **female agent-led, event-based onboarding and post-sales model** and now use the JazzCash Merchant App.

1. Convenience and anonymity

Some women micro-entrepreneurs explained that having a merchant account offered them convenience and anonymity and helped them engage more comfortably with customers and suppliers, especially men. Digital payments via QR code were also perceived as safer than cash and made financial record-keeping easier.

"If someone scans a QR code for payment, immediately a payment message comes, so it's easy. At exhibitions there is a lot of rush, so you need something feasible and easy. People say use whatever is easier for you, so JazzCash is very feasible and easy for us."

– Adopter woman micro-entrepreneur

"At exhibitions, people mostly use cards or bank transfers, so the QR feature made transactions much easier. JazzCash QR was faster and more convenient."

– Adopter woman micro-entrepreneur

"Men would come and say, 'Give us your number, we'll send the payment later.' I started getting so many wrong calls that I had to keep changing my number. Then a JazzCash agent told me to make a business account and use a QR code instead. Now I just say, 'Scan this,' and the payment shows our shop name."

– Adopter woman micro-entrepreneur

2. Increased professionalism and confidence

Women micro-entrepreneurs reported a relative increase in professional status, self-confidence and sense of personal agency, as well as positive social recognition within their families and communities as a result of using the JazzCash Merchant app.

"I feel very powerful. Five to six years ago, I would feel very hesitant in interacting with men, now I even go to shopkeepers myself. Even if I'm placed alone among 100 men, I now have the courage to stand and speak. I used to feel shy about sharing my contact with anyone, now my number is on my business cards, and I feel very confident."

– Adopter woman micro-entrepreneur

"When you have your own source of income, you use it according to your own will and your children's needs. It brings confidence and positive changes in your personality."

– Adopter woman micro-entrepreneur

"People's attitude was different before, and now it's completely different. Now everyone respects me a lot."

– Adopter woman micro-entrepreneur

3. Greater financial autonomy and control

Many women micro-entrepreneurs said they gained more autonomy over their finances from using the merchant app, as they believed it helped them manage their business and household expenses independently, making daily money management relatively easier and strengthening their sense of financial ownership. This shift also influenced saving habits and shared financial decisions at home, with some women starting to contribute directly to family savings and participate in major purchases.

"I handle all unexpected household costs myself, such as emergencies or unplanned expenses. I like the control and flexibility [DFS] provides in managing such costs."

– Adopter woman micro-entrepreneur

"She and her husband now make financial decisions together, and she has begun contributing to household savings and expenses. She contributed 30% of the cost for a recently purchased family car from her income, all of which was saved in her JazzCash account."

– Interview reflection on discussion with adopter woman micro-entrepreneur

Early signs of long-term business growth

There was some evidence suggesting early signs of expanded customer reach, increased sense of control over finances and increased confidence, which could plausibly support business growth over time by strengthening the agency of women micro-entrepreneurs and the financial health of their business.¹⁸ This study therefore highlights the first steps on a credible pathway to longer-term economic empowerment for women micro-entrepreneurs in Pakistan: initiated by the adoption and use of DFS for their business. However, the time frame of the study did not allow for the observation of longer-term impacts, such as growth in sales, profits or financial health, and further investigation over a longer period is needed to validate these impacts.

"Events and DFS tools have expanded [my sister's] network, confidence, and customer base. It gives her more exposure and helps her make a lot of connections meeting customers face-to-face."

– Male gatekeeper

"[Selling out at my first bazaar event] boosted my confidence significantly and reaffirmed my decision to pursue digital payment options further."

– Adopter woman micro-entrepreneur

18. Morgan, J., O'Donnell, M. and Buvinic, M. (2023). *Women's Economic Empowerment (WEE) Measurement in Financial Inclusion: Background Paper*. FinEquity, Center for Global Development and Data2X.

SHAHEEN'S STORY

When Shaheen Akhtar first set up her shop in G-11 Markaz, Islamabad, she was determined to make it work. Originally from Bara Kahu, she has been running her stall there for the past eight to 10 years. About five years ago, she had to step away from work due to severe knee pain, forcing her to pause her business activities. Restarting was not easy, but with support, she found her way back.

JazzCash played a central role in helping Shaheen re-establish her business. She recalls feeling extremely grateful when the company included her in one of its events. As part of the support, JazzCash installed signage for her stall, something she says she and her family could not have afforded on their own. That gesture, although simple, made a visible difference to her shop and strengthened her

sense of legitimacy as a business owner. "Honestly, we could not afford this ourselves," she shared. "They have helped us a lot."

Before this support, Shaheen did not have a bank account. Managing payments was entirely cash-based, which often created uncertainty and inconvenience. With the help of JazzCash, she set up a digital payment account for the first time. Now, she confidently informs customers that they can pay digitally. The shift has made transactions smoother and more secure. Customers no longer have to worry about carrying cash, and she no longer has to worry about handling or safeguarding it. "It becomes easy for the customer," she explained, "and we both don't have to worry about payments."

For Shaheen, digital payments are more than a technical upgrade; they represent stability and reassurance after a period of personal and financial difficulty. From overcoming health challenges to rebuilding her shop with new tools and visibility, her journey reflects how access to digital financial services can help women entrepreneurs regain momentum and run their businesses with greater ease and confidence.



The impact for JazzCash

The JazzCash Merchant app and female agent-led, event-based onboarding and post-sales support model have contributed to both commercial growth and financial inclusion in Pakistan, strengthening JazzCash's reputation while driving transactions and customer loyalty.

Engagement with JazzCash representatives through the research revealed the impact of this model in three key areas:

1. Commercial impact and business growth

JazzCash reports that its female agent-led model has delivered commercial value by driving acquisition of a customer segment that JazzCash is now purposefully targeting, increasing revenue through higher usage and cross-selling and strengthening customer loyalty among women micro-entrepreneurs.

Acquisition of a new customer segment: Women micro-entrepreneurs represent a large but previously underserved segment within Pakistan's informal and micro-enterprise economy, offering significant growth potential for DFS.

"[Women micro-entrepreneurs] fit perfectly into our long-term strategy around empowerment and financial inclusion. Every household has nearly equal numbers of women, so this is a natural market."

– JazzCash team member

Female agents, working in collaboration with local partner organisations, have been critical to accelerating the acquisition of women micro-entrepreneur customers. Perceived as socially acceptable and trusted intermediaries, they have engaged, onboarded and converted women micro-entrepreneurs into customers more effectively.

"It's much easier to talk to a female...that made me feel more comfortable talking about my finances."

– Adopter woman micro-entrepreneur

JazzCash is increasingly recognising women micro-entrepreneurs as a core growth segment

within its wider SME strategy and strengthening internal systematic tracking of gender-disaggregated performance metrics to monitor uptake and use. By monitoring indicators such as active usage, transaction value and lifetime value among female customers, JazzCash can translate inclusion efforts into measurable business results and long-term portfolio growth. These data-driven insights are refining women-focused strategies and strengthening the commercial case for continued inclusion of women micro-entrepreneurs.

Revenue growth through increased usage and cross-selling: Female agents who provide tailored onboarding and ongoing post-sales support are driving active use of the Merchant app. JazzCash has reported "positive traction" in transaction frequency and increased cross-selling of additional services such as loans and insurance. Sustained engagement at this stage lays the foundation for stronger long-term relationships with women micro-entrepreneurs.

Increased loyalty and retention: Building trusted, ongoing relationships with women customers helps female agents foster stronger attachment to the JazzCash brand, increasing customer loyalty and sustained use, according to JazzCash.

Operational efficiency and scale: JazzCash has shared that it has seen improved operational efficiency by expanding reach to female customers through the one-to-many, event-based onboarding model, complemented by outreach via trusted partner organisations.

Efficient scale through group-based

onboarding: Group onboarding enables a small team of female agents to onboard large numbers of women micro-entrepreneurs at once, reducing acquisition costs while maintaining a strong human touch, especially important in settings with restrictive social norms.

“One or two female staff can onboard 10 to 50 women micro-entrepreneurs in a single event, reducing the cost per acquisition.”

– JazzCash team member

Faster onboarding and sustained usage:

Onboarding women in small groups speeds up activation, supports peer learning and informal

troubleshooting and increases the likelihood of continued transactions and retention.

“Merchants onboarded together are more likely to transact with each other and provide peer troubleshooting, increasing retention.”

– JazzCash team member

Extended reach through trusted local

networks: Partnerships with women’s NGOs, women’s business networks and bazaar organisers enable JazzCash to access harder-to-reach women micro-entrepreneurs more quickly and at scale, thanks to partners’ existing trust and community connections.

2. Brand and reputational impact

JazzCash’s focus on women, its community-based engagement model and dedicated female agent team have strengthened its reputation by differentiating it in Pakistan’s DFS landscape and positioning the brand as an enabler of women’s economic empowerment.

Standing out through a women-focused

commercial approach: JazzCash is the only DFS provider in Pakistan intentionally engaging women at scale through a commercially sustainable model rather than a stand-alone corporate social responsibility (CSR) initiative. Through a dedicated female sales agent team and strategy, it embeds large-scale, group-based onboarding for women micro-entrepreneurs in its core commercial operations and explicitly prioritises women’s economic participation.

“It is a differentiator. You’ve been around Islamabad and seen the market. This approach sets us apart.”

– JazzCash team member

Stronger brand appeal by promoting financial

autonomy: Positioning DFS as a tool for independence and better livelihoods has enhanced brand image and appeal, even among socially-conscious customers.

“It’s a step towards financial independence.”

– Adopter woman micro-entrepreneur

Building community trust through local

partnerships and engagement: JazzCash’s engagement model, which centred on in-person, community-based group events leverages trusted local partner organisations, has strengthened the brand’s visibility, legitimacy and community acceptance. Local partner organisations have also strengthened community perceptions of JazzCash by advocating for its services among women in their communities, while women customers themselves act as advocates, reinforcing trust and positive perceptions.

By prioritising women through a community-based engagement model, JazzCash is having both a social and commercial impact. Female agents build trust to accelerate adoption, increase app usage and foster customer loyalty. In-person, group-based onboarding enables JazzCash to scale efficiently while offering women micro-entrepreneurs peer learning with agent support. Partnerships with trusted local partner organisations have expanded the reach of JazzCash while strengthening community acceptance and trust. All this has contributed to revenue growth while reaching and supporting women micro-entrepreneurs efficiently at scale.

5. RECOMMENDATIONS FOR DFS PROVIDERS

The following recommendations draw on multi-year research, advisory support and engagement with JazzCash, and are grounded in Connected Women's work with mobile operators in other markets. They are intended for other DFS providers seeking to boost adoption and usage of their DFS products among women micro-entrepreneurs, especially those in countries, subregions and communities with restrictive social norms. The recommendations draw on the lessons presented in this report.



Recommendation 1:

Expand female agent networks to build trust with women micro-entrepreneurs and gatekeepers and drive women's adoption of DFS.

In cultural contexts with restrictive social norms, DFS providers could consider investing in gender-balanced sales agent teams or, where feasible, female agents that are dedicated to building trust among women micro-entrepreneur customers and helping to overcome cultural barriers to DFS adoption. Women tend to feel more comfortable engaging with other women, and in restrictive social settings, gatekeepers are typically more accepting of female agents. Female agents play a particularly important role in the onboarding and early stages, building trust with both women micro-entrepreneurs and gatekeepers and encouraging adoption and sustained use of DFS.

Identifying, recruiting and training female agents requires intention and additional ongoing investment. Managing a network of female agents may also require additional accommodations to retain them, such as more flexible working hours to reflect the multiple responsibilities women often juggle or additional safety considerations. However, evidence suggests that women agents are highly effective, not only in supporting women customers but also in reaching and engaging the broader community, and can be especially effective in settings with more restrictive social norms.

Recommendation 2:

Onboard women micro-entrepreneurs in groups to normalise DFS adoption and drive usage.

DFS providers could consider group onboarding of women micro-entrepreneurs to address social barriers that may limit individual engagement, such as gatekeeper concerns or women's lack of trust in DFS. Small group sessions may increase peer visibility, allowing women micro-entrepreneurs to see fellow women from the community adopting DFS. This can normalise the use of DFS, build trust and encourage adoption, as women are more likely to engage with DFS when they observe their peers doing so first.

Group-based onboarding is more resource-intensive than digital promotion and other standard customer activation approaches. However, compared with one-on-one agent interactions, it can be a more efficient use of agent time and resources as a single agent can support multiple customers simultaneously. Providers are increasingly adopting this model to better reach underserved consumers, particularly those with low digital literacy or confidence, or in restrictive social norm settings, especially rural areas where groups enable more agent support, peer-to-peer learning and are often more acceptable to gatekeepers.¹⁹ While upfront costs may be higher, these can be mitigated through partnerships or by embedding group-based onboarding and education approaches in existing community-based promotion campaigns. Stronger customer education typically translates into higher adoption, usage and revenues over time.

19. For example, see ["Jazz Mera Gaoun Live campaign" \("My Village is Digitally Enabled"\)](#) and Jio Foundation's ["Pick up the phone! Accelerating digital adoption through women's Self-Help Groups in India"](#).

Recommendation 3:

Integrate in-person, hands-on demos to give women micro-entrepreneurs opportunities to trial DFS products first-hand and build trust and confidence.

DFS providers could consider in-person, hands-on approaches to help women micro-entrepreneurs build their skills and confidence using DFS products, including demonstrations and practical trial activities like test transactions. Hands-on experience can allow women micro-entrepreneurs to practice using the app, learn in a supportive environment, build confidence in their abilities and experience the value of DFS first-hand.

In-person, hands-on approaches are often most impactful where digital literacy, exposure, and confidence are low, conditions that disproportionately affect women, particularly micro-entrepreneurs in rural areas and those with disabilities. Women also tend to be more risk-averse and may require additional support to feel comfortable using digital financial services, reinforcing the importance of practical, guided onboarding and learning experiences. While requiring more trainer time, and often adjustments to incentives to ensure fair compensation, this more resource-intensive approach typically sees associated costs offset by higher service use and revenues from better-trained, more confident customers.

Recommendation 4:

Develop strategic partnerships with trusted local organisations to extend reach, enhance engagement with women micro-entrepreneurs, strengthen credibility and realise operational efficiencies.

Strategic partnerships can be a very effective approach for reaching hard-to-access communities. DFS providers could collaborate with trusted community organisations, such as women's NGOs and trade associations, to reach women more effectively, particularly in areas with restrictive social norms and other underserved groups, including women micro-entrepreneurs in rural areas and those with disabilities. Co-branding and co-hosting events with partners can build legitimacy, trust and sustained community presence. Engaging partners in hard-to-reach areas helps providers understand and address the specific needs of women micro-entrepreneurs. DFS providers can also equip partners with training materials and collateral to advocate for DFS services and support women micro-entrepreneurs on an ongoing basis, especially where providers lack community contacts but partners have trusted relationships and strong networks. While building these partnerships takes time, providers can prioritise large or umbrella organisations with a strong community presence, especially in areas where they have the least traction.

Recommendation 5:

Design safe interfaces and tailor messaging to emphasise how DFS can be a secure, anonymous and empowering tool for women micro-entrepreneurs.

DFS providers could emphasise anonymity, safety and security to drive adoption, highlighting how digital transactions that are facilitated remotely and without sharing personal details can reduce social risks for women engaging with male customers or suppliers. Providers can consider positioning adoption and usage of DFS as a tool for women micro-entrepreneurs to build a more formal and professional business and frame financial autonomy in a way that is personally appealing to women micro-entrepreneurs and socially acceptable to gatekeepers, such as improving women's livelihoods to support their families.

DFS providers could also highlight use cases valued by women micro-entrepreneurs and gatekeepers in their households, such as bill payments and educational or health opportunities related to saving. It may also be helpful to explain how easy it is to manage family budgets using DFS products, allowing women to save money and keep track of their expenditures. Beyond communication, providers should ensure that DFS products and services are safe by design, with built-in safeguards that minimise the risk of fraud and reduce the burden on users to protect themselves.

Many providers are hearing from customers that safety and security concerns are an increasing priority. While it can take a lot of resources to design safer interfaces and equip customers with the skills to use digital and digital financial services, the returns are typically significant for DFS providers, especially improved consumer trust and retention, brand perception and competitive advantage in markets where consumers are increasingly conscious of safety and security.

Recommendation 6:

Engage gatekeepers early and often to build trust and encourage adoption by women micro-entrepreneurs.

DFS providers could consider empowering women micro-entrepreneur customers to explain the socially acceptable benefits of DFS to gatekeepers, such as how women using DFS can benefit the whole family, and address common concerns. Providers can proactively engage household and community gatekeepers (husbands, fathers, brothers, local male faith leaders, mothers-in-law) as part of broader sensitisation efforts. This can include providing channels for gatekeepers to learn more about DFS and its value for women's businesses and inviting them to join women at DFS events where the benefits of the products can be demonstrated in person.

In contexts and communities where social norms give family members, often men and mothers-in-law, influence over women's DFS usage, failing to engage these gatekeepers early and intentionally can restrict women's continued use of DFS, undermining onboarding investments and reducing sustained adoption. Providers can leverage agents' interactions with gatekeepers or existing campaigns to influence decision-makers without requiring entirely new programmes and significant investment.²⁰

20. See: [Jazz Mera Gaoun Live campaign \('My Village is Digitally Enabled'\)](#).

Recommendation 7:

Provide structured, ongoing support to women micro-entrepreneurs through multiple channels to encourage active and diverse use of DFS.

Women micro-entrepreneurs often have lower digital and financial literacy, requiring support beyond initial onboarding to ensure they use DFS services actively and with confidence. DFS providers could consider leveraging female agents – through in-person visits, calls or WhatsApp follow-ups – to provide personalised ongoing guidance, troubleshoot issues and reinforce the relevance and benefits of DFS, with additional outreach for low-active or inactive users. Agent targets could be set not only for onboarding but also for driving active usage. These efforts could be complemented with trained, dedicated female call centre staff to provide continuous and accessible support to women micro-entrepreneurs.

DFS providers can train and equip local partner organisations and women micro-entrepreneurs to act as DFS champions, providing basic technical assistance, peer mentoring and practical guidance through WhatsApp groups or community clusters. Where appropriate, champions can be recognised or incentivised to sustain engagement and reduce customer inactivity, while providing clear pathways for trained female agents or call centre staff to address complex or unresolved issues.

To deliver more cost-effective support to women micro-entrepreneurs, including those in rural areas or with disabilities who need ongoing support, providers can use digital channels like WhatsApp or interactive voice response (IVR) for post-sales assistance. While this requires some investment to set up, returns can be realised through higher customer engagement and increased revenue, which support the business case. Providers can also build the capacity of partners to provide ongoing troubleshooting, making support even more efficient.



6. APPENDIX



Appendix 1: Methodology

Design sprint

In 2024, the GSMA held a design sprint in Pakistan with Mobilink Microfinance Bank Ltd. (MMBL), conducting in-depth interviews, focus groups and co-design workshops with 34 participants, including 27 women micro-entrepreneurs. Most participants were under 40 years old and lived in Islamabad, Rawalpindi or nearby areas. Nearly all operated home-based businesses, primarily tailoring and embroidery. Digital literacy ranged from very low to moderate; most could use WhatsApp and save contacts.

Contextual interviews were conducted in environments familiar to participants to identify barriers to DFS adoption, including safety concerns and financial behaviours.

Co-creation workshops engaged women micro-entrepreneurs in shaping messaging and incentives. A persona was developed based on individuals they trust and look up to. Participants selected preferred reward-behaviour combinations and pitched an MMBL product to peers, clarifying its perceived value.

Women micro-entrepreneurs engaged in ranking exercises in which they ranked features, incentives and messages from most to least appealing and explained their reasoning.

Sacrificial concepts (rough posters and promotional messages for the MMBL Dost app) were presented as discussion starters. Participants selected preferred concepts and explained their choices.

Qualitative research

The qualitative research engaged more than 120 participants between April and September 2025 through a range of qualitative methods: in-depth interviews, focus group discussions (FGDs) and ethnographic observations. The following table provides a summary of the participants engaged in the study.



Women participants receive certificates following completion of a workshop delivered by Shehrsaaz, a partner organisation of JazzCash.

Table 1:
Participants who engaged in the research

Group	Definition and context
Adopters (women micro-entrepreneurs)	Women micro-entrepreneurs who were successfully onboarded to the JazzCash Merchant app through events or workshops and have used the app for business transactions. Disaggregated by duration of use (less than one month, one to three months or more than three months). Interviews with adopters captured drivers of uptake, early experiences using the app and perceived changes in business confidence and financial control.
Non-adopters (women micro-entrepreneurs)	Women micro-entrepreneurs who were reached through outreach (e.g. via local partner organisations or female agents) but did not adopt or activate JazzCash/DFS accounts.
Male gatekeepers of adopter women micro-entrepreneurs	Husbands or male household members of adopter women micro-entrepreneurs who are aware of and/or influenced their adoption of the JazzCash merchant app or DFS usage. Their role could be supportive or restrictive, shaping how women engage with DFS within household norms.
Male gatekeepers of non-adopter women micro-entrepreneurs	Husbands or male household members of non-adopter women micro-entrepreneurs who are aware of and/or influence their decision not to adopt the JazzCash merchant app or use DFS. Their role could be restrictive or neutral, alongside other factors that may contribute to non-adoption.
JazzCash female agents	On-the-ground female agents responsible for onboarding and supporting women micro-entrepreneurs through live demonstrations, group sessions and post-sales troubleshooting. They act as a trusted link between JazzCash and women micro-entrepreneurs, building credibility, comfort and sustained usage through regular face-to-face interaction.
Partner organisations	Local implementation partners that mobilised women micro-entrepreneurs and facilitated events or workshops in collaboration with JazzCash. They anchor the intervention within communities, enhancing trust, encouraging attendance and providing follow-up support for new and potential users.
JazzCash team	Internal staff members involved in product design, sales, acquisition and management of the event-based model. They provide insights into organisational learning, the company's gender inclusion strategy and the commercial value of engaging women micro-entrepreneurs through this approach.

Appendix 2:

Key informant interviews, focus group discussions and ethnographies

Table 2:

Number of key informant interviews, focus group discussions and ethnographies conducted

Category	Subcategory/participant type	Completed
Key informant interviews (KIs)	Adopters	71
	Adopter – more than three months	36
	Adopter – less than one month	20
	Adopter – between one and three months	15
	Non-adopters	12
	Male gatekeepers (Adopters)	9
	Male gatekeepers (Non-adopters)	3
	JazzCash agents	6
	Partner organisation representatives	5
	JazzCash team	4
Focus group discussions (FGDs)	Adopters	1
	Non-adopters	1
Ethnographic studies	Women micro-entrepreneurs	6
	JazzCash agents	3

Appendix 3:

Demographics of women micro-entrepreneurs

Table 3:

Demographic details of women micro-entrepreneurs engaged in the study (Adopters vs. Non-adopters), 2025

	Adopters	Non-adopters	Total
Number of participants	71	12	83
Average age	41.7	35.8	40.8
Regions represented	9	3	9
Marital status (% married)	67.7%	72.7%	69.3%
Education (% secondary or higher)	100%	81.8%	97.3%
Years in business (% more than two years)	63.3%	91.4%	66.7%
Children (average per woman)	1.7	2.5	1.8

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