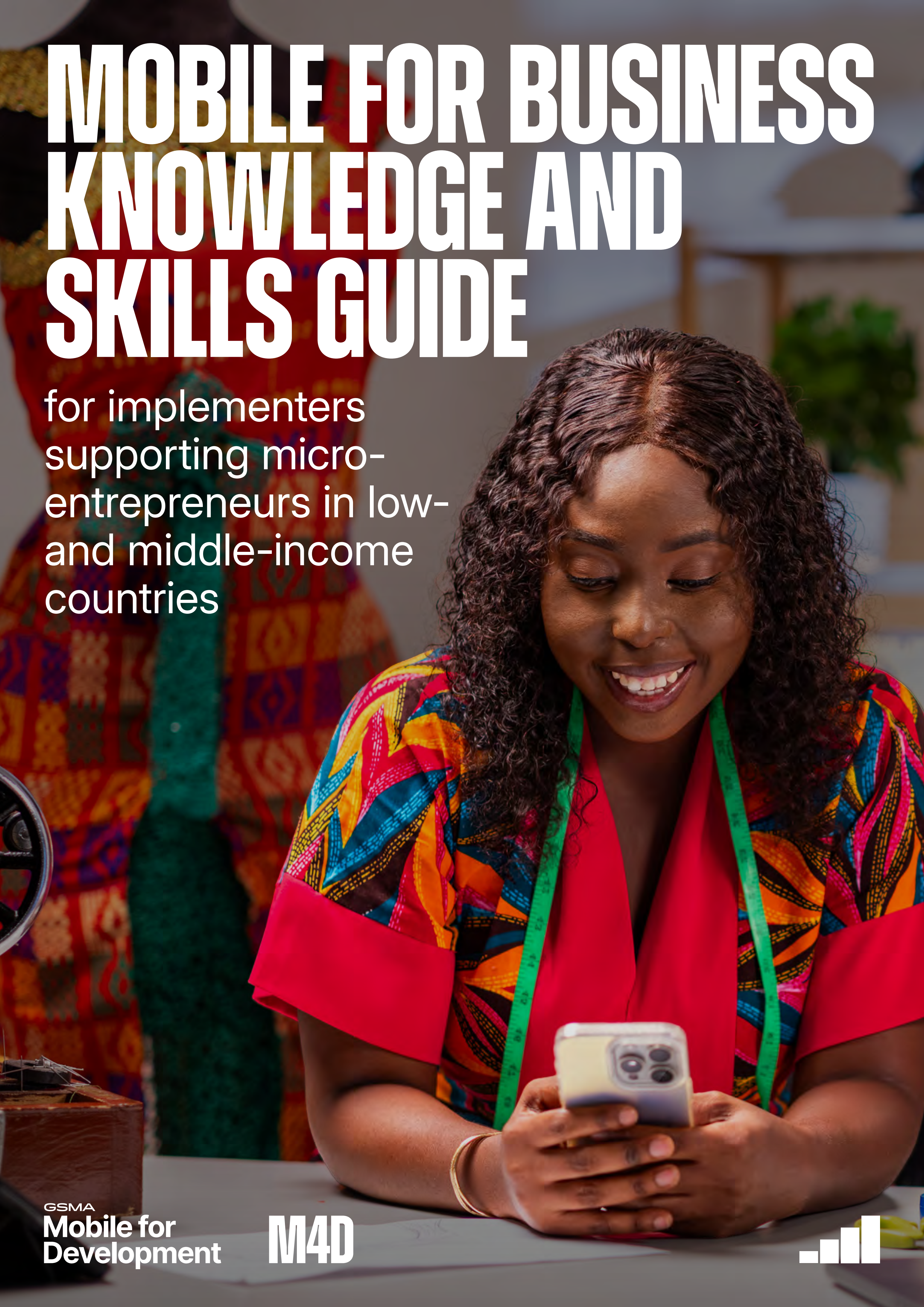
MOBILE FOR BUSINESS KNOWLEDGE AND SKILLS GUIDE

for implementers supporting micro-entrepreneurs in low- and middle-income countries



GSMA Mobile for Development

M4D

The GSMA is a global organisation unifying the mobile ecosystem to discover, develop and deliver innovation foundational to positive business environments and societal change. Our vision is to unlock the full power of connectivity so that people, industry, and society thrive. Representing mobile operators and organisations across the mobile ecosystem and adjacent industries, the GSMA delivers for its members across three broad pillars: Connectivity for Good, Industry Services and Solutions, and Outreach. This activity includes advancing policy, tackling today's biggest societal challenges, underpinning the technology and interoperability that make mobile work, and providing the world's largest platform to convene the mobile ecosystem at the MWC and M360 series of events.

We invite you to find out more at [gsma.com](https://www.gsma.com)

GSMA Connected Women

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

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

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Definitions

Implementers	Organisations providing digital skills training to micro-entrepreneurs, including private organisations (such as mobile network operators), governments, civil society or non-governmental organisations (NGOs).
Micro-entrepreneur	A self-employed individual working either full-time or part-time, with fewer than nine employees (paid or unpaid). Micro-entrepreneurs may work formally or informally.
Skills	The practical ability to apply knowledge. In this case, the technical skills required to use mobile for business.

BACKGROUND AND RATIONALE

Micro, small and medium enterprises (MSMEs) are central to economic activity in low- and middle-income countries (LMICs), where 54% of workers are self-employed and MSMEs account for more than 80 to 90% of private-sector employment.[1] A significant share of these enterprises are led by women, particularly at the micro and informal level. Women micro-entrepreneurs often operate small, home-based businesses alongside unpaid care responsibilities, so boosting productivity is critical to household income, community well-being and broader economic growth.[2]

The power of mobile for business

Mobile phones are one of the most powerful and scalable tools available to support small business operations and growth. In LMICs, mobile is the primary way most people access the internet, especially women.[3] Mobile enables micro-entrepreneurs to communicate with their customers, suppliers and employees more efficiently, respond more quickly and build business relationships. It also helps them access the information they need to make better business decisions and build their skills, market and promote their products to reach new customers and expand their networks. Micro-entrepreneurs can also manage their business finances safely through digital financial services (DFS), reducing risk, saving time and improving financial control. Together, these capabilities help micro-entrepreneurs save time and money, operate more efficiently and grow their businesses.

For women micro-entrepreneurs, mobile can be especially critical and have a significant impact on day-to-day operations. In many contexts, women face constraints such as restricted mobility due to social norms or safety concerns, limited time due to unpaid care and other household responsibilities and less access to traditional business networks than men. Through remote communication, flexible learning and access to DFS, mobile helps women micro-entrepreneurs overcome these barriers and participate more fully in economic activity.

Research has found that mobile phone use by women micro-entrepreneurs can lead to higher incomes and better household welfare.[4] Among low-income women micro-entrepreneurs in Tanzania, the use of smartphones and feature phones in business and mobile money transactions was correlated with a 16% to 24% increase in household consumption.[5] In Ghana, a pilot study found that 67% of women micro-entrepreneurs reported higher profits after using mobile for business, with an average increase of 49%.[6] Smartphone users participating in the pilot experienced even greater gains.

1. World Bank. (2025) "Self-employed, total (% of total employment) (modelled ILO estimate) - Low & middle income".
2. World Bank. (2023). "What works to narrow gender gaps and empower women in Sub-Saharan Africa? An evidence-review of selected impact evaluation studies", pp. 82.
3. GSMA. (2025). The Mobile Gender Gap Report 2025.
4. GSMA. (2023). Understanding women micro-entrepreneurs' use of mobile phones for business.
5. Roessler, P. et al. (2018). Mobile Phone Ownership Increases Poor Women's Household Consumption: A Field Experiment in Tanzania.
6. NetHope. (8 July 2022). "5 learnings for connecting women to smartphones".

Low adoption of mobile for business – especially among women

Despite the potential benefits, micro-entrepreneurs do not use mobile phones for business as much as for their personal lives, especially women. In Kenya, 90% of women micro-entrepreneurs and 95% of male micro-entrepreneurs use a mobile phone for personal purposes, but only 57% of women micro-entrepreneurs use them for business, compared to 69% of their male counterparts.[7] In Ethiopia, the drop off between personal use and business use is even sharper: 84% of women micro-entrepreneurs and 92% of male micro-entrepreneurs surveyed use a mobile phone for personal purposes, but only 29% of women micro-entrepreneurs use a mobile for business, compared to 51% of their male counterparts.[8]

Even when women micro-entrepreneurs use mobile for business, there are gender gaps in usage. GSMA research shows that micro-entrepreneurs use mobile primarily for communicating with customers, employees and suppliers; marketing and showcasing products or services; developing new skills and finding inspiration; and using digital financial services (DFS). However, across most of the survey countries, there are gender gaps in these use cases. For example, in Senegal, only 17% of women micro-entrepreneurs surveyed used their mobile phone to market or promote their business, compared to 34% of their male counterparts.[9]

Key barriers preventing micro-entrepreneurs from using mobile for business include, among others, low awareness and perceived relevance or value of mobile as a business tool, and low digital skills and confidence.[10,11] Women tend to experience these barriers more acutely than men due to structural inequalities and underlying social norms.

7. GSMA. (2023), Understanding women micro-entrepreneurs' use of mobile phones for business, p. 21 Figure 6. Personal use is defined as having used a mobile phone for any purpose in the past three months and may include use of digital financial services (DFS) for non-business transactions. Business use is defined as having used a mobile phone for business in at least one way and may include use of DFS for business purposes.
8. GSMA. (2023). Understanding women micro-entrepreneurs' use of mobile phones for business.
9. Ibid.
10. Burga, L. et al. (2021). Using Digital Solutions to Address Barriers to Female Entrepreneurship: A Toolkit, pp. 17–20. World Bank.
11. Caribou. (2026). WhatsApp and Women's Livelihoods: How everyday digital practices shape pathways to economic participation, p. 58.

Building mobile for business knowledge and skills for micro-entrepreneurs

With targeted support, micro-entrepreneurs – especially women – can overcome these barriers, strengthen their businesses, improve household stability and contribute to more resilient communities and economies. Mobile network operators (MNOs), governments, NGOs and other organisations can play a key role by helping micro-entrepreneurs recognise the business value of mobile and, through practical, accessible and comprehensive training, build the skills and confidence to use it effectively and safely for their business.

Many micro-entrepreneur training programmes focus on basic business management, financial literacy or fundamental mobile or mobile internet skills, with little application to mobile for business (M4B) needs. More advanced curricula are designed for established business owners or focus on instruction using more sophisticated tools such as laptops.[12] Very few programmes or publicly available training resources help micro-entrepreneurs make the most of the one powerful tool they already have: their mobile phone. The GSMA saw a clear need for a resource that demonstrates how mobile can support the core operations of a micro-enterprise and identifies the key knowledge and skills required to use mobile effectively, safely and confidently for business.

To address this gap in the market, the GSMA developed the *Mobile for Business (M4B) Knowledge and Skills Guide* – a comprehensive and practical resource for organisations that want to design more relevant and impactful training and support programmes for micro-entrepreneurs and, ultimately, increase their uptake of mobile for business and strengthen business performance and livelihoods.

To support this effort and leverage the knowledge and skills captured in this guide, the GSMA has developed a suite of training resources specifically for micro-entrepreneurs. These open-source resources are freely available on the GSMA website as part of the Mobile Internet Skills Training Toolkit (MISTT),[13] with modules that provide guidance on common business use cases where mobile can be a powerful and transformative tool.

12. The GSMA conducted a landscaping exercise to understand the gaps in free and open-source training resources for micro-entrepreneurs. Some of these resources can be found in Appendix C.
13. See: Mobile Internet Skills Training Toolkit.

WHAT IS THE MOBILE FOR BUSINESS KNOWLEDGE AND SKILLS GUIDE?

The Mobile for Business (M4B) Knowledge and Skills Guide is a practical resource for organisations that support micro-entrepreneurs[14] in LMICs, including MNOs, governments, NGOs and others.

The aim of the guide is to help organisations understand how mobile phones can support the core business needs of micro-entrepreneurs, and the corresponding foundational knowledge and skills[15] they need to use mobile for business – effectively, safely and confidently.

The M4B Knowledge and Skills Guide will help organisations support micro-entrepreneurs more effectively by:

- **Developing or adapting training content to suit the needs of micro-entrepreneurs.** This resource can be used to guide, review, benchmark and strengthen existing curriculum and training materials to improve learning outcomes for micro-entrepreneurs. By understanding the full scope of knowledge and skills that micro-entrepreneurs need, organisations can reassess how they educate and support them based on literacy levels, training modes and channels and general engagement strategies.
- **Designing marketing and communication of mobile products and services to resonate with micro-entrepreneurs and help them understand mobile as a business tool.** This guide can help organisations understand what to include in marketing or sales communications, how mobile supports business operations and the benefits it offers. Armed with this information, organisations can help micro-entrepreneurs see the relevance of mobile for their business and encourage adoption.

14. A micro-entrepreneur is a self-employed individual working either full-time or part-time, with fewer than nine employees (paid or unpaid). Micro-entrepreneurs may work formally or informally.
15. Appendix B lists out of scope topics including fundamental mobile or mobile internet knowledge and skills, as well as more advanced topics related to non-mobile business development skills or advanced use of digital tools and services for business.

THE MOBILE FOR BUSINESS KNOWLEDGE AND SKILLS TABLE

The M4B knowledge and skills table provides a practical and easy way to identify:

– Common business needs for micro-entrepreneurs operating in LMICs[16]

– Specific mobile use cases for each business need

– The knowledge they require to understand how they can use mobile for business and why it is beneficial

– The skills they require to put knowledge into action

The knowledge and skills table uses the following format:

BUSINESS NEED: COMMUNICATING AND COORDINATING		
Mobile use case	**Knowledge**	**Skills**
Communicate with customers	Why it is beneficial to use a mobile phone to communicate with customers Which local apps or platforms might be relevant What types of information or mode of communication might be relevant Awareness of the risks associated with mobile use and how to stay safe and secure online	List of skills needed to communicate with customers through different platforms and modes of communication, and how to do so safely.

The table has been designed in a modular format to allow implementers to engage with individual topics while also seeing how different parts of the table connect. It includes a section on cross-cutting business needs (featuring ways to stay safe online) in addition to specific mobile use cases. Safety considerations are also embedded in each section (indicated by an asterisk), highlighting the knowledge and skills required to use mobile technologies for business securely and responsibly. It is recommended that the safety and security guidance always be applied. All references to 'you' or 'your' in the table refer to micro-entrepreneurs.

16. Identified in GSMA research with micro-entrepreneurs: GSMA. (2023). Understanding women micro-entrepreneurs' use of mobile phones for business.

Development of the table

The M4B knowledge and skills table was developed through a structured, iterative process drawing on quantitative and qualitative user research across multiple LMIC contexts. This research included in-depth interviews with micro-entrepreneurs, field observations of digital behaviours and consultations with implementers and mobile industry stakeholders. It was also reviewed by relevant sector experts. The methodology, described in full in **Appendix A**, ensures that the table reflects real-world mobile for business user needs, recognises the diverse digital starting points of micro-entrepreneurs and applies a strong gender lens.

Scope and limitations of the table

While the table covers the most critical, foundational and commonly used business needs and use cases of micro-entrepreneurs, it assumes that they have a basic level of mobile literacy and may have already explored using mobile money services or other digital services for personal use, but may not yet have used them for their business. To leverage the knowledge and skills they need to use their mobile phone as a business tool, micro-entrepreneurs should be comfortable with essential mobile functions, such as making and receiving calls, topping up credit and accessing and using mobile internet and internet-enabled apps. For an overview of fundamental mobile and mobile internet knowledge and skills (which fall outside the scope of this guide), see **Appendix B**.

More advanced knowledge and skills that may also be relevant for micro-entrepreneurs but are beyond the scope of this guide (such as non-mobile business development topics, sector-specific digital tools or more complex and advanced use cases) can also be found in **Appendix B**.

It is important to note that the M4B knowledge and skills table may need to be updated as technologies evolve. For example, AI has not been covered exhaustively in the table but is used increasingly by micro-entrepreneurs.

MOBILE FOR BUSINESS KNOWLEDGE AND SKILLS TABLE

INTRODUCTION TO USING MOBILE FOR BUSINESS

Mobile phones can be powerful tools for managing or growing your business. They can help you save time and money, expand your network, stay organised, find new ideas and manage your finances.

Mobile can also help with specific business needs, such as:[17]

Communicating and coordinating with customers, suppliers and employees, and building connections to support your business.

Marketing and promoting your business online to showcase your products and reach new customers.

Gaining knowledge and learning new skills to improve your business, find new ideas and solve problems.

Managing your finances, including sending and receiving money safely and using mobile money or banking apps with ease.

17. Identified in GSMA research with micro-entrepreneurs: GSMA. (2023). Understanding women micro-entrepreneurs' use of mobile phones for business.

BUSINESS NEED 1: COMMUNICATING AND COORDINATING

Mobile use case

1.1 Communicating and coordinating with customers/ employees/ suppliers/peers or other advisers

Knowledge

Why?

Using mobile helps you communicate quickly with customers, suppliers and employees, from wherever you are. This saves time and helps build your connections.

What you need to know:

- Which local apps or platforms can support your business communications (e.g. WhatsApp, Telegram, Gmail)
- The different modes of communication you can use (e.g. voice calls, video calls, messaging, emails)
- What information to communicate (e.g. sales, logistics, marketing information)
- How to tailor the above depending on who you are communicating with, what you are trying to achieve and which platform you are using
- How to ensure safe and secure communications, for example:
  - Practising caution around sending personal information*
  - Awareness of potential harassment, unwanted contact, phishing or scams*
  - Awareness of reporting and blocking mechanisms*

Skills

Communication (voice and messaging):

- Make and receive calls
- Leave and retrieve voice mails
- Send and receive text messages
- Send and receive instant messages via social media apps
- Make and receive video or voice calls via social media apps
- Send and receive voice messages
- Send and receive video messages
- Save a contact
- Delete a contact
- Identify harassment/unwanted contact*
- Identify phishing/scams*
- Block a call*
- Block a contact*
- Report harassment/unwanted contact/scam*

Contacting groups of people/managing a group chat:

- Set up a group chat
- Invite members to join a group chat
- Manage group chat members and group admins
- Moderate content and protect users' privacy*
- Join a group chat
- Send messages to a group chat
- Manage group chat notifications*
- Leave a group chat
- Create a broadcast list
- Manage/update broadcast list recipients
- Send messages to a broadcast list

Communication (email):

- Set up an email account
- Write an email
- Send an email
- Open an email
- Forward an email

Sharing and distributing information:

- Open and read files/attachments
- Forward or share files/attachments
- Take or create image or video
- Upload or attach an image to a message
- Send images or videos
- Forward or share images or videos received
- Save images or videos received
- Delete an image attached to a message
- Manage location sharing settings

* indicates safety considerations

BUSINESS NEED 2: MARKETING AND PROMOTING YOUR BUSINESS ONLINE

Mobile use case	Knowledge	Skills
2.1 **Creating content and marketing to promote a business**[18]	**Why?** With mobile, you can easily take photos, record videos and share updates about your products or services. This helps you attract more customers and promote your business more efficiently and effectively, saving you time and money. **What you need to know:** • Which local apps or platforms can help you create content (e.g. Canva, GenAI) and market and promote your business (e.g. TikTok, Facebook, WhatsApp) • The different ways apps can be used to promote your business (e.g. WhatsApp status updates, group messaging or broadcasts) • What type and amount of information to create and share with your target audience • Which content format to use and what quality content looks like (e.g. what makes a good photo or video) • How to tailor the above depending on who you are communicating with, what you are trying to achieve and which platform you are using • How to safely create content and market and promote your business: – Identifying appropriate information and content to promote your business* – Practicing caution around sending or sharing personal information* – Awareness of potential negative experiences (e.g. unwanted feedback/ interactions, misuse of content or scams*) – Awareness of blocking and reporting mechanisms*	**Managing photos/videos:** • Take good photos/videos • Save a photo/video • Share a photo/video **Sharing photos/videos on social media:** • Upload a photo/video to social media or app • Change a photo/video on social media • Attach a photo/video to a post **Sharing updates on social media:** • Post a status update • Delete/change a status update • Write and publish a social media post • Schedule a social media post • Write a comment on social media • Delete a comment on social media • Manage permissions on a social media post* **Managing business presence online:** • Upload business information to maps apps (e.g. name and address) • Share your business location via WhatsApp • Update business information in maps app **Staying safe online:** • Identify harassment/unwanted contact* • Identify phishing/scams* • Report or block a user/scam/harassment on social media* • Delete or report a comment on social media* • Report inappropriate use of your business content*

* indicates safety considerations

18. Offline marketing methods (e.g. posters, flyers or other media beyond mobile or online channels) will not be covered in the *Mobile for Business (M4B) Knowledge and Skills Guide*.

BUSINESS NEED 3: GAINING KNOWLEDGE AND LEARNING NEW SKILLS

Mobile use case	Knowledge	Skills
3.1 Learning new skills and finding inspiration	**Why?** Your mobile gives you immediate access to information, online training, tutorials and successful approaches that can help you learn new skills and find fresh ideas to grow your business. **What you need to know:** • Which local apps and platforms can help you find relevant content, suppliers or materials (e.g. Google, GenAI or social media such as TikTok) • What type of information or content to search for • How to tailor the above depending on which platform you are using (e.g. keywords to return relevant search results) • How to develop skills and find inspiration safely: – Awareness of the limitations and risks of online content, including on specific platforms* – Awareness of the potential to encounter inappropriate content or negative experiences (e.g. unwanted interactions, harassment and scams)* – Awareness of blocking and reporting mechanisms*	**Searching the internet:** • Open an internet browser • Enter a query in a search field • Enter a search query using voice • Browse search results • Distinguish between search results that are relevant and those that are not • Click on links to explore further • Download files from the internet **Searching social media platforms:** • Enter a query or keyword into the platform search function • Browse results • View preferred content **Viewing content online (video):** • Watch a video online • Save an online video • Save images from the internet to device **Staying safe online:** • Distinguish between trustworthy and untrustworthy sources* • Identify harmful or illicit content* • Report or block a user/scam/harassment*

* indicates safety considerations

BUSINESS NEED 3: GAINING KNOWLEDGE AND LEARNING NEW SKILLS (CONTINUED)

Mobile use case	Knowledge	Skills
3.2 Finding information and accessing support	**Why?** Your mobile phone can help you find the answers you need quickly, access expert advice, join business groups and learn about opportunities. **What you need to know:** • Which local apps and platforms can help you find relevant information or support (e.g. Google, YouTube, or GenAI) • What types of information you could search for online (e.g. weather updates, pricing comparisons, stock suppliers or business support groups) • Ways that online business or community support groups can be used to learn from others, ask questions and find inspiration or guidance • How to tailor your search using keywords and questions depending on your objective and which platform you are using • How to find information and support safely: – Awareness of the risks and limitations of online content, including misinformation and harmful or misleading information* – Practising caution when sharing personal information* – Awareness of the potential to encounter inappropriate content or negative experiences (e.g. unwanted interactions, harassment and scams)* – Awareness of blocking and reporting mechanisms*	**Using the internet to plan ahead:** • Check the weather online • Check traffic/road conditions online • Search in maps app **Using GenAI to get information:** • Type a question or search request in a GenAI platform **Getting help online:** • Write a request for support • Join a business or community-related group **Staying safe online:** • Distinguish between trustworthy and untrustworthy sources* • Avoid sharing personal information on GenAI or other platforms* • Identify harmful or illicit content* • Report or block a user/scam/harassment*

* indicates safety considerations

BUSINESS NEED 4: MANAGING YOUR FINANCES

Mobile use case	Knowledge	Skills[19]
4.1 Using digital financial services (DFS) to make and receive payments and manage business finances	**Why?** Using DFS (e.g. mobile money) for your business helps you get paid faster, pay others more easily and manage your money more efficiently. It can also build financial resilience, reduces the need to carry cash, lowers the risk of loss or theft and creates a digital record of every transaction, making it easier to track sales, expenses and profits. **What you need to know:** • Available services and tools: – The different people involved (customers, suppliers and staff) and the types of payments you might send or receive using DFS (e.g. money for goods or services rendered or money for stock and wages) – Which local mobile money apps and features are available to make and receive payments (e.g. M-PESA, MTN MoMo, UPI and Jazz Cash) – How DFS can be used to make or receive payments (e.g. P2P transfers, merchant payment solutions, till numbers and QR code payments) and the types of payments (e.g. remote or in-person payments) – Which DFS tools are relevant for managing business finances (e.g. savings, merchant accounts, record-keeping tools) and how they support business needs (e.g. saving for large business expenses, building creditworthiness, tracking transactions) • Good financial management practices: – The importance of separating personal expenses from business expenses – Understanding what information transaction histories provide – The value of tracking and reviewing income, expenses and transaction history to understand business performance, stay in control of finances and access credit	**Setting up an account:** • Open an account with a DFS provider • Activate account • Set up a PIN • Change a PIN **Managing money:** • Deposit money into account • Withdraw money from account • Make a payment • Request a payment • Receive a payment • Reverse a payment, when possible • Check payment has been made • Check payment has been received • Saving a proof of payment • Check transaction history • Check account balance • Budget money • Save/store money in account • Make a transfer between accounts **Accessing customer support:** • Seeking support through available digital channels (i.e. chatbot, call centre) or in-person (e.g. in-store or via DFS agents)

* indicates safety considerations

19. The types of skills listed here depend on the type of DFS and channel used, for example, USSD or app-based services.

BUSINESS NEED 4: MANAGING YOUR FINANCES (CONTINUED)

Mobile use case	Knowledge	Skills
4.1 Using digital financial services (DFS) to make and receive payments and manage business finances (continued)	• Safe and secure business payments: – The common risks associated with DFS payments (e.g. awareness of scams, fraud and phishing)* – The importance of verifying recipient details, especially when sending to a new customer or account* – Safe practices when making payments (e.g. confirming names/numbers before sending, double-checking amounts)* – The importance of protecting account information, including PINs and passwords* – Protecting your account information and passwords* – Understanding the common signs of suspicious requests* – Awareness that mistaken payments and fraud can be reported and that support channels exist* – Understanding the importance of acting quickly in case of errors or suspected fraud*	**Safe and secure business payments:** • Protect my account PIN* • Identify scams or fraud attempts* • Block and report a suspicious or fraudulent payment request/transfer* • Cancel a pending transaction (if supported)* • Identify high-risk financial activities online*

* indicates safety considerations

BUSINESS NEED 4: MANAGING YOUR FINANCES (CONTINUED)

Mobile use case	Knowledge	Skills
4.2 **Taking out and repaying loans**	**Why?** Using your mobile to manage your money can also include taking out and repaying loans. Small business loans can help you expand operations, invest in better tools or inventory and build financial resilience. **What you need to know:** • What a business loan is and what it could be used for • Which local DFS providers offer loans and the types of loans they offer • Whether a loan is suitable for you or your business and what type of loan you need • How to allocate loan funds to maximise return on investment in a way that supports timely repayments[20] • How the loan process works and commitments involved (e.g. applying, repaying, loan terms, interest rates and late loan payment repercussions) • How to use DFS loans safely: – Awareness of the risks and benefits associated with taking out a loan* – Being aware that there are non-reputable loan providers* – Starting with a small loan to build experience and trust with lenders* – Awareness of what a credit record is and how late loan payments or loan defaults can affect your credit record* – Awareness of the support available, especially if you have trouble repaying a loan*	The skills you will need include: **Using DFS loans to support your business:** • Identify and select the right loan • Check your credit record • Apply for a loan • Calculate whether you can afford the regular repayments • Make repayments on a loan • Check interest rate • Check loan balance • Change loan repayments • Close out a loan **Safe and secure use of loans:** • Identify reputable DFS loan providers* • Request support or advice* • Identify scam or fraud attempts* • Block and report a suspicious or fraudulent payment request/transfer* • Report scams or phishing attempts*

* indicates safety considerations

20. This could include guidance on prioritising digital loan use for activities that generate short-term cash flow (e.g. purchasing stock for resale) rather than investments with longer-term returns or expenditures that do not directly generate income (e.g. shop improvements), thereby helping borrowers meet loan repayments without causing financial strain.

CROSS-CUTTING BUSINESS NEEDS: STAYING SAFE ONLINE

Mobile use case	Knowledge	Skills
5.1 Protecting important data	**Why?** Mobile internet has many uses and benefits, but it also comes with risks. Your data can be misused if it gets into the wrong hands. This can have a negative impact on you and your business. It is important to understand how to keep yourself and your information safe online. **What you need to know:** • What kind of information is appropriate to share on different platforms and with different audiences* • How to practise caution when sharing personal or business information online* • The value of a strong password* • What a strong password is* • The importance of updating apps* • When to delete an app*	The skills you will need include: **Staying safe online:** • Setting a strong password* • Protect your account password/PIN* • Configure privacy settings on social media* • Block a contact* • Block a user on social media* • Report a user on social media* • Report a comment on social media* • Report harassment, scams or fraud* • Update apps* • Logout of apps* • Delete apps*
5.2 Protecting your business from scams and fraud	**Why?** Scams and fraud attempts are tricks used by people trying to steal your money or personal information. It is important to understand how to identify these attempts and report them if they happen. **What you need to know:** • Common tactics/approaches used by scammers with mobile* (e.g. starting a conversation with you on one platform and getting you to move to another, pressuring you to act quickly) • Common warning signs (e.g. messages that have lots of mistakes or look too good to be true, a profile that looks strange or new, other users commenting that something is a scam)* • Where and when to report activities/ contact online* • How to distinguish between wanted and unwanted contact online/on social media platforms* • When to block a contact/incoming call*	**Recognising and reporting scams:** • Check that messages or calls are from trusted senders* • Protect passwords, PINs or account numbers* • Identify scams or fraud attempts* • Identify suspicious activity or messages* • Block a user/contact/incoming call* • Report a user/scam*

* indicates safety considerations

CROSS-CUTTING BUSINESS NEEDS: STAYING SAFE ONLINE (CONTINUED)

Mobile use case	Knowledge	Skills
5.3 Protecting your mental health	**Why?** Protecting your mental health while using your mobile phone is important because spending too much time online can cause stress or mean less time spent with friends or family. Taking breaks helps you stay balanced. **What you need to know:** • The importance of protecting your mental space* • The importance of taking breaks when using digital technologies* • When to block negative content that causes you stress or concern* • Where to go for support*	**Protecting your mental health:** • Manage your screen time* • Build healthy offline habits* • Recognise when online content may be harmful to your mental health or well-being* • Recognise when to take a break* • Block a user or negative content* • Report harassment*

* indicates safety considerations

APPENDIX

Appendix A: Methodology

The development of this guide was informed by a structured, multi-stage methodology that combined review of evidence, expert validation and review of existing, publicly available training resources (see Appendix C for a shortlist of training resources). The process began with an extensive review of existing research and insights on how mobile technologies support the business needs of micro-entrepreneurs across LMIC contexts. This included analysis of published studies and industry reports. The objective was to identify the range of mobile-enabled business use cases currently adopted by micro-entrepreneurs and the factors that influence their uptake.

Building on this evidence base, the team mapped the types of knowledge and skills different categories of micro-entrepreneurs need to use mobile effectively for these use cases. This analysis captured both the knowledge and skills needed to use mobile for business as well as other skills that are beyond the scope of this guide (see **Appendix B**).

To validate and refine this overview, a group of external experts was consulted to independently review the business use cases and corresponding knowledge and skill requirements. Their feedback helped ensure that the guide reflected the real-world experiences and practical needs of different types of micro-entrepreneurs.

Finally, existing digital skills and micro-entrepreneurship training resources were researched and mapped against the validated list of business use cases. This exercise allowed the team to assess where current training materials address micro-entrepreneur needs sufficiently and where notable gaps in content remain. A shortlist of reviewed resources is provided in **Appendix C**.

Appendix B: Out-of-scope knowledge and skills topics

This guide focuses on the foundational mobile-related knowledge and skills that micro-entrepreneurs in LMICs need to use mobile for business. Several topics are out of scope. Some of these topics are essential for micro-entrepreneurs to be familiar with prior to exploring the use of mobile for business (i.e. fundamental mobile or mobile internet knowledge and skills). Other topics are related to non-mobile business development skills or advanced use of digital tools and services for business.

Fundamental mobile knowledge and skills

For organisations seeking to engage with micro-entrepreneurs who have low levels of digital literacy, particularly those with limited access to or experience using mobile phones, this section outlines fundamental mobile knowledge and skills – a practical place to start covering essentials for getting started with a mobile phone and how to use it (before moving on to the fundamental mobile internet knowledge and skills or topics covered in the M4B knowledge and skills table in this guide).

The following topics cover setting up and configuring a mobile phone and keeping it in good condition, which is important for business because it can help micro-entrepreneurs stay connected, avoid interruptions and protect important information.

Set up/configure a mobile phone and basic device functionality:

- Power on and power off a mobile phone
- Insert a SIM and activate a SIM
- Top up a data bundle
- Check battery life
- Check Wi-Fi connection
- Device repair/support
- Device malfunctioning/requesting technical support
- Device storage and how to make space
- Communicating about device storage or functionality issues

Device functionality (advanced):

- Check mobile data consumption
- Open an app store, install apps, update apps, delete apps
- Save files, move and organise saved files, delete saved files
- Use online chat facilities to get help

Staying safe online:

- Check that a Wi-Fi connection is safe
- Set up a password, change a password, recover a password

Fundamental mobile internet knowledge and skills

Internet fundamentals:

- Introduction to the internet
- Online safety
- Cost
- Mobile money
- Accessibility features
- Avoid scams online
- Download apps
- Child safety online

How to use popular apps:

- Facebook
- WhatsApp
- TikTok
- Others

Free training resources for these topics are provided in the GSMA Mobile Internet Skills Training Toolkit (MISTT).[21]

21. See MISTT Internet Fundamentals and Popular Apps and Websites pages of the website.

Non-mobile or advanced use of digital for business development

The following topics cover non-mobile business development skills and more advanced or specialised use of digital tools and services for business development that go beyond the practical, foundational use of mobile tools for business and the scope of the M4B knowledge and skills table.

Business formalisation and compliance:

- Business registration or incorporation
- Licensing and regulatory compliance or tax registration and filing

Comprehensive business management and planning:

- Detailed business planning and feasibility studies
- Financial modelling and investment planning
- Strategic growth planning or expansion strategies

Advanced financial management:

- Full bookkeeping and accounting systems
- Cash flow forecasting and working capital management
- Accessing formal credit, investment or equity finance

Advanced marketing and brand development:

- Brand strategy and positioning
- Paid digital advertising and campaign optimisation
- Advanced social media management strategies

Complex operations and scaling:

- Supply chain management and logistics optimisation
- Inventory management systems
- Hiring, human resources (HR) management and team leadership

Advanced digital presence and e-commerce:

- Website development and maintenance
- E-commerce platform management
- Customer relationship management (CRM) systems

Appendix C: Existing training resources for micro-entrepreneurs

The following is a list of publicly available, free and/or open-source training resources (at the time of writing) that have been developed for micro-entrepreneurs or used in LMICs. These materials are shared for informational purposes only to help implementers explore examples of existing resources. The list is not exhaustive.

Inclusion in this list does not constitute endorsement, recommendation or validation of the content by the GSMA. Organisations are encouraged to independently assess the relevance, quality and suitability of any resource for their specific context and target audience.

Publicly available training resources

Training resource	Training provider	Content	M4B knowledge and skills covered	Target audience
TRAINING PROGRAM (PPT MODULES) Her Business, Her Future: Business management and digital literacy tools for women micro-entrepreneurs	Strategic Impact Advisors, commissioned by USAID and Digital Frontiers	Capacity building for women micro-entrepreneurs to own and manage a business	Understanding mobile phones, digital payments and financial management	Women-owned and operated micro-enterprises
APP Her Venture	Cherie Blair Foundation for Women	Bite-size learning on topics such as launching a business, managing finances and accessing markets and e-commerce	Managing finances and accessing new markets	Women entrepreneurs
INTERACTIVE TUTOR PROGRAMME WIDB.Start Foundations Programme on Digital Skills	Women in Digital Business (WIDB), an initiative of the International Training Centre of the International Labour Organization (ILO-ITC) and Microsoft Elevate	Learning content to bridge the digital divide for women entrepreneurs in LMICs	Why digitalise, building an online presence and selling online	Women entrepreneurs
ONLINE COURSE Ecommerce Training Toolkit	Mastercard Centre for Inclusive Growth Strive Community (designed by TechnoServe, modules hosted by ecomConnect)	Learning content to support small businesses selling on e-commerce and social media platforms	Promoting and marketing a business	Small businesses

Training resource	Training provider	Content	M4B knowledge and skills covered	Target audience
ONLINE COURSE Bring your business online	Meta	Launch and grow your business online	Selling products online, bringing a business online, attracting an audience, getting started on Facebook and WhatsApp	Early-stage, businesses and startups
ONLINE/AUDIO MODULES Hey Sister! Show me the mobile money!	Strategic Impact Advisors	Digital financial literacy campaign designed to increase women's ability to access and use digital financial services	Mobile money accounts, merchant accounts, paying bills on mobile, costs of transferring money, protection from scams, avoiding agent fraud, taking out a loan	Women entrepreneurs
ONLINE COURSE BOOKLET Women ICT Frontier Initiative (WIFI) Digital Technologies and Financial Management	APCICT – Asia and Pacific Training Centre for Information and Communication Technology for Development	Course empowers women entrepreneurs with financial literacy and analytical skills, enabling them to assess their financial status and interpret data effectively	Best practices and digital tools for effective business finance management; Select the appropriate digital tool for their bookkeeping; Keep personal and business finances separate; Comprehend and identify the variable and fixed costs	Women entrepreneurs (Asia Pacific)
ONLINE VIDEO MODULES Build Back Better – Enhancing Recovery and Resilience of Small and Micro-Businesses	UNCDF, VISA, ShopUp, ekShop	e-learning modules to help fill the digital and financial literacy gap for small and micro-businesses in Bangladesh	Budgeting, Savings, Financing, Applying for and managing a loan, Setting up a digital shop, setting product pricing and managing cash flow	MSMEs (Bangladesh)
APP SME Financial Empowerment	SME Financial Empowerment Programme (SFE) – IFC, UNDP, Singapore, University of Social Sciences, Global Fintech Institute	Education programme for SMEs to build foundational digital financial literacy	Applying essential financial planning concepts for informed savings and financial decision, expand into new markets, use digital financing and leverage digital networks for growth, understand green financing	MSMEs
ONLINE COURSE BOOKLET A Digital and Financial Literacy Toolkit	UNCDF / Hive Colab	Digital and financial literacy needs of women, men, youth, smallholder	Introduction to a mobile phone, mobile phone proficiency, practical know-how, Digital Financial Literacy, Information safety and trust	Women, men, youth, smallholder farmers and refugees using basic, feature and smartphones in rural Uganda

Appendix D: How the Mobile for Business Knowledge and Skills Guide can inform micro-entrepreneur training and content creation

Implementers can use the M4B guide as a strategic tool to better understand the evolving needs of micro-entrepreneurs and engage with them more effectively. By clarifying the knowledge and skills that micro-entrepreneurs need to use mobile for a range of business tasks, the M4B knowledge and skills table can help commercial teams, from product and marketing to customer experience specialists, design more relevant services, refine customer support and tailor training materials.

When using the M4B guide to develop training content for micro-entrepreneurs, implementers should:

Define the target audience

Define their target audience clearly and develop a strong understanding of their specific challenges, needs and aspirations. If the target audience needs access to fundamental mobile internet knowledge and skills resources, these can be found in Appendix B.

Identify relevant mobile services

Identify the mobile services and apps commonly used by micro-entrepreneurs in their market and consider how the knowledge and skills covered in the knowledge and skills table apply. For example, if WhatsApp is a widely adopted app in their market, assess how the knowledge and skills listed in the table translate into using WhatsApp effectively for business.

Set objectives and design training

Clearly define their objectives for the target audience, including what they aim to influence in terms of attitudes, knowledge and behaviours. Select appropriate training approaches and delivery channels based on the characteristics of the target group. Consider factors such as geography, connectivity, gender, literacy and digital skills when determining modalities, content formats, channels and training styles that are likely to be most effective.

Monitor and evaluate impact

Conduct monitoring and evaluation (M&E) to assess whether the training intervention is achieving its intended outcomes among micro-entrepreneurs and to inform ongoing improvements.

Refine training and support the M4B journey

When using the knowledge and skills table to refine training approaches, understand where micro-entrepreneurs require support on their M4B journey and identify opportunities to create or adapt products, services or learning content that increase mobile uptake, satisfaction and long-term value.

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