

The ANDE Women's Entrepreneurship Working Group provides a forum for ANDE members to exchange information, share best practices and discuss issues relevant to women's entrepreneurship in the SGB sector. The group holds calls and in-person meetings with action oriented agendas, aimed at encouraging innovation and collaboration in the sector for increasing women's access to capital, to mentorship and training programs, as well as to eliminate social and cultural barriers they face.

Cherie Blair Foundation for Women – Business training through mobile technology

(in partnership with ExxonMobil Foundation, Nokia, Youth for Technology Foundation and Mercy Corps)

Problem and the initiative:

Women entrepreneurs in developing countries face countless barriers on their path to economic and social empowerment, as well as specific challenges to business growth. These include limited access to adequate marketing channels, insufficient training opportunities and limited opportunities to network with other entrepreneurs.

The exponentially increasing rate of mobile penetration in developing and emerging economies offers many opportunities for women entrepreneurs to grow and expand their enterprises through the use of technology. However, few mobile solutions have the scale necessary to empower large numbers of women, and the majority of mobile services for business use are generally not tailored to address the precise regional and local barriers that women face.

In response to this problem, the Cherie Blair Foundation for Women, in partnership with the ExxonMobil Foundation, Nokia, Youth for Technology Foundation and Mercy Corps, launched a project to explore the ways in which mobile value-added services can enhance economic opportunities and entrepreneurship for women in developing and emerging markets. The aim of the project was not only to assess the potential impact of mobile value-added services, but also to implement and scale these services in three specific markets: Tanzania, Nigeria and Indonesia. In addition to generating social impact, the project also established how different stakeholders derive value from the creation and delivery of mobile value-added services. These stakeholders include foundations and non-profit actors as well as a variety of commercial players.

In the first phase of the project, the Cherie Blair Foundation for Women conducted a comprehensive study to understand the needs of women entrepreneurs in relation to mobile applications and services. The resulting report, *'Mobile Value Added Services: A Business Growth Opportunity for Women Entrepreneurs'*, studied the main business challenges faced by women entrepreneurs in Indonesia, Nigeria and Egypt, identified existing and new mobile value-added services that could be used to address these challenges, and prepared a business case for scaling up those services which would have the greatest impact on women entrepreneurs.

This report led to the development of the Cherie Blair Foundation for Women's award-winning mobile service, *Business Women*, which reached over 100,000 women across the three countries. *Business Women* is a mobile

learning tool designed to help women entrepreneurs overcome specific challenges by providing essential business tips and market information via mobile phones. The *Business Women* application delivered five to six SMS messages per week to subscribers, specifically tailored for women entrepreneurs, with information on a range of issues, including bookkeeping, customer relations, personnel management and sources of capital.

Results:

The *Business Women* application reached **over 100,000 women** subscribers in Indonesia, Tanzania and Nigeria. An independent evaluation of the service, conducted by Michigan State University in 2014, identified that:

- 80% of women said that the service showed them how to find new customers
- 90% felt the service gave them “practical guidance” on making their businesses grow and “offered an inexpensive way to become better-informed businesswomen”
- Over 67% said that the service gave them pointers on how to find affordable and easily accessible credit options

The evaluation has also provided essential feedback from subscribers on how the service can be developed to take advantage of the evolving mobile environment in emerging markets.

Future goals:

Building on the success of the *Business Women* application, the Cherie Blair Foundation for Women is now developing a second-generation application. The evaluation validated the importance of tailoring content to country trends and local interests, as well as including gender-sensitive learning strategies. Learnings included the importance of integrating success stories from fellow entrepreneurs into the content, as well as tips on how women can efficiently balance their business and household or family responsibilities.

When developing this enhanced application the Foundation will respond to mobile trends without losing sight of its target beneficiaries. The Foundation is aiming to deliver more engaging content to subscribers in anticipation of greater consumer adoption of smartphones, as well as leveraging other innovations in mobile technology.

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