

# Evaluating Business Women 2014

A Mobile Value Added  
Service for Women  
Entrepreneurs



MICHIGAN STATE  
UNIVERSITY

**NOKIA**

**ExxonMobil**

Cherie Blair  
FOUNDATION FOR WOMEN 



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I set up a foundation for women with the vision of a world where women have equal opportunities and the capability, confidence and capital necessary to establish and grow businesses, resulting in a brighter future for the women themselves and their communities as a whole. I wanted to focus on women's economic empowerment because when women are financially independent, they have greater control over their own and their children's lives.

As women entrepreneurs grow their businesses, they are able to reinvest their profits back into their families and communities. Mobile value added services enable us to provide support at a larger scale than ever before.

I am delighted with the impact we have been able to achieve. I am inspired by the stories of women like Jula in Indonesia who are able to save for their children's education or women like Doren who have become role models for others, and I hope you will be too.

It is only through innovative partnerships that we are able to achieve as much as we do. The Cherie Blair Foundation for Women amplifies its impact by partnering with organisations to innovate and find new solutions using existing technologies. I am very grateful to Youth for Technology, Mercy Corps, Michigan State University and Nokia for their involvement in this three-stage project and I am especially grateful to the ExxonMobil Foundation for their generous support from beginning to end.

It is my hope that the findings in this report will encourage new collaborations and innovations that will foster more women business owners around the world.

Cherie Blair CBE, QC  
Founder, Cherie Blair Foundation for Women



When women earn, entire societies benefit. Studies show that women's economic empowerment results in greater investments in children's schooling and health, and reduced poverty for all. That's why we partnered with the Cherie Blair Foundation for Women to harness the power of mobile technology to improve the business skills of tens of thousands of women entrepreneurs. This project is part of more than US\$80 million invested by ExxonMobil and the ExxonMobil Foundation to support women's economic empowerment.

We believe well-designed interventions and research help advance a deeper understanding of what works best to achieve economic empowerment. This partnership started with robust research to understand the challenges faced by business women. The results informed the development of a mobile value added service that could provide business tips tailored specifically to the information needs of women entrepreneurs. We're proud to have been able to support more than 100,000 women through this project, demonstrating the ability of mobile services to reach significant numbers of women.

Now, following the release of the UN Foundation's Roadmap for Promoting Women's Economic Empowerment developed in partnership with the ExxonMobil Foundation, we are pleased to release the findings from the evaluation of the *Business Women* service project spearheaded by the Cherie Blair Foundation for Women. We hope you find this a useful resource in your efforts to promote women's economic opportunities.

Suzanne McCarron  
President, ExxonMobil Foundation

# Executive Summary

Increasingly, the international development community is recognising the importance of women's economic empowerment. Women-owned businesses can have a significant impact on economic growth, not only through job creation but also through longer term impact such as inspiring additional women to set up businesses or educating the next generation of girls and women so they too can have the opportunity to run their own business.

Despite this increasing awareness of the value of women's financial independence, businesswomen, particularly in developing countries, face countless barriers on their path to economic and social empowerment. Some of these constraints are deeply rooted in history, culture and social structure. Many have proved to be difficult to overcome.<sup>1</sup> However, in this age of information and globally networked societies, there is an increasingly important tool – the mobile value added service – that can deliver the information and skills training required to facilitate the economic empowerment of women in the developing world.

The *Business Women* service is one such tool. The *Business Women* mobile value added service was a partnership of the Cherie Blair Foundation for Women, the ExxonMobil Foundation and Nokia that reached more than 100,000 women in Indonesia, Nigeria and Tanzania. *Business Women* was designed to deliver business training specifically tailored for women entrepreneurs via SMS. This study evaluates the impact of the *Business Women* mobile value added service. To learn how women subscribers use the service, what they like or dislike about it, and whether the service influences their lives and their businesses, this evaluation carried out a total of 557 telephone and in-person interviews and four focus group discussions in Nigeria and Indonesia. For a complete explanation of the research project methodology, see Appendix A. The survey questionnaire and basic findings are available in Appendix B.

Subscribers had generally positive experiences with the service. Most found it easy to use, practical and cost effective. A number of women reported that what they learned helped them earn greater profits. Typical subscriber businesses were in the retail or wholesale sector, and had no paid employees. Most subscribers were in their early thirties, comparatively well educated and were optimistic about the future of their business. Most had little prior training in business skills. Many women had started their business within one year of the survey.

## Abbreviations

FLF	Female Leadership Forum (a non-governmental organisation for women entrepreneurs in Nigeria)
ICT	Information and Communications Technology
MTN	Nigeria's third largest mobile network operator
NGO	Non-governmental organisation
SMS	Short Message Service
TNS	Taylor Nelson Sofres (an international market research firm)

## Lessons learned

Mobile value added services offer an ever-growing opportunity to deliver an increasingly accessible and useful tool for women entrepreneurs in emerging markets. For NGOs and development partners, this study contains new knowledge about how a promising service delivered through mobile technology (*Business Women*) works in practice and how to make similar innovations work even better in the future, particularly with the aim of supporting women entrepreneurs. For designers of mobile value added services and the mobile network operators who provide them, this study offers practical recommendations for boosting the appeal and utility of the next generation of services like *Business Women*. Specifically:

- 90% of subscribers said that the service gave them 'practical guidance' on growing their businesses and offered 'an inexpensive way to become a better-informed businesswoman'. 80% said that the service showed them 'how to find new customers'. Over 67% said the service gave them 'pointers on how to find affordable and easily accessible credit options'.
- Nearly half of subscribers were frequent readers of the information from *Business Women*, and more than 10% read the messages on a daily basis. Frequent uptake of *Business Women* materials indicated that useful, business-relevant content was being offered and provided subscribers

with a good starting point for improving their businesses. A few of the users in the focus group discussions suggested that the business tips would be more useful if they were more action-oriented and covered a wider range of topics.

- Less than 16% of Indonesian subscribers wanted information about banking or business loans on a frequent basis, whereas 43% of Nigerian businesswomen read financial content 'often' or 'always'. Some businesswomen suggested that it would be helpful if the service could go an extra step and directly connect them to their local financial markets.
- The *Business Women* mobile value added service was an overall design success. It provided information in a way that the vast majority of subscribers found easy to use. However, in the focus group studies, a few of the subscribers with more limited experience with mobile phones said they had some difficulty with the interface.
- Mobile- and Internet-literacy appeared to be increasing among some subscribers and potential subscribers. These women would like their mobile phone to include *Business Women* as part of an integrated information device with options for additional detailed information on how the *Business Women* tips could be implemented.

- Reading the *Business Women* content resulted in subscribers feeling more self-confident with greater entrepreneurial optimism, and less constrained about their life-chances. This interaction of improved capabilities, increased confidence and greater use of mobile phones for business purposes created the opportunity that helped subscribers to the service to generate greater profits.

## Recommendations

The lessons learned from this study point to a number of forward-looking strategies. In order to encourage women to subscribe to and use mobile value added services on a regular basis, we recommend:

### Localising content

Leveraging developments in location-based mobile technology, content providers can push customised information that is specific to the geo-location of the businesswomen. For instance, when a businesswoman is reading an article on growing her business, the content could also include information about local self-help groups or microfinance agencies.

### Women-focused content

Service content should provide tips and information geared more narrowly to the businesses that women run now. But modules should also portray confidence-building

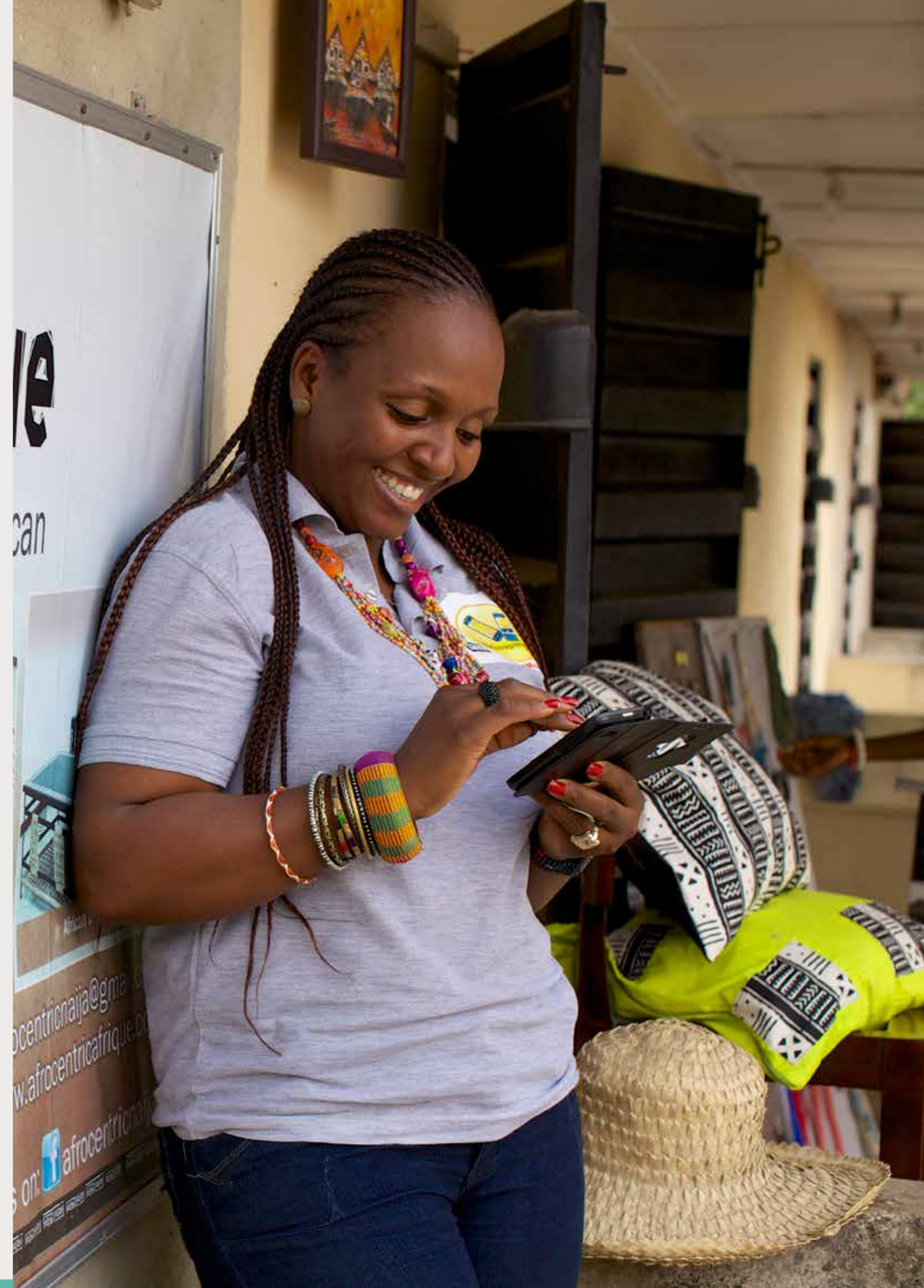
stories about women like the subscribers who have overcome many traditional barriers. In addition, success stories can be considered to be teachable-moments and thus serve as a modality for delivering relevant content. Finally, since having enough time to grow their businesses is a major challenge facing all women entrepreneurs, new content might be offered to include, for example, gender-sensitive strategies for more efficient time management of household and family care responsibilities.

### Acknowledging the evolving mobile environment

The experience of mobile connectivity is becoming more common in the developing world. Part of that increased experience is informed by the use of existing applications such as Google and Facebook or by over-the-top services such as WhatsApp or Skype that are distributed without the involvement of mobile network operators. Some of the most mobile-literate businesswomen we talked with expressed interest, for example, in a more integrative system that included more ways to carry out searches, make social connections, and receive news especially tailored to their interests.

We recognise that it is not possible for a single service to provide all possible functions. But the demand trajectory is clear. As the price of mobile phones declines and their capability increases, women entrepreneurs

will want more detailed information across a wider variety of platforms with the ability to link to various applications in order to begin implementing advice in real time wherever feasible. The *Business Women* service was purposefully designed within the limits of the Nokia Life+ platform in order to provide a simple SMS-based service in response to research findings detailing the demand at the time. Future strategies for the continuing empowerment of businesswomen must equip them with the means to connect more with others and create new information that will add meaning to their lives.







# Introduction

DELIVERY ANEKA JUICE

Jenis Juice	Volume	Harga
Juice Apel	200ml	10.000
Juice Jeruk	200ml	10.000
Juice Lemon	200ml	10.000
Juice Nanas	200ml	10.000
Juice Pepaya	200ml	10.000
Juice Stroberi	200ml	10.000
Juice Anggur	200ml	10.000
Juice Melon	200ml	10.000
Juice Kiwi	200ml	10.000
Juice Blueberry	200ml	10.000
Juice Raspberry	200ml	10.000
Juice Blackberry	200ml	10.000
Juice Strawberry	200ml	10.000
Juice Peach	200ml	10.000
Juice Plum	200ml	10.000
Juice Cherry	200ml	10.000
Juice Orange	200ml	10.000
Juice Lemon-Lime	200ml	10.000
Juice Grapefruit	200ml	10.000
Juice Watermelon	200ml	10.000
Juice Pineapple	200ml	10.000
Juice Mango	200ml	10.000
Juice Guava	200ml	10.000
Juice Passion Fruit	200ml	10.000
Juice Dragonfruit	200ml	10.000
Juice Jackfruit	200ml	10.000
Juice Rambutan	200ml	10.000
Juice Durian	200ml	10.000
Juice Lychee	200ml	10.000
Juice Pomegranate	200ml	10.000
Juice Elderberry	200ml	10.000
Juice Goji Berry	200ml	10.000
Juice Acai Berry	200ml	10.000
Juice Pomegranate Seed	200ml	10.000
Juice Black Seed	200ml	10.000
Juice Flax Seed	200ml	10.000
Juice Chia Seed	200ml	10.000
Juice Hemp Seed	200ml	10.000
Juice Sunflower Seed	200ml	10.000
Juice Pumpkin Seed	200ml	10.000
Juice Sesame Seed	200ml	10.000
Juice Flax Seed Oil	200ml	10.000
Juice Chia Seed Oil	200ml	10.000
Juice Hemp Seed Oil	200ml	10.000
Juice Sunflower Seed Oil	200ml	10.000
Juice Pumpkin Seed Oil	200ml	10.000
Juice Sesame Seed Oil	200ml	10.000

In less than a decade, mobile value added services beyond voice and SMS have attracted serious interest from the development community and mobile network operators. While most mobile phone use in the developing world consists currently of voice and peer-to-peer text messaging (SMS), growing numbers of women and men have begun to learn about and to have some experience with new mobile services made available through premium SMS, mobile applications, or directly from the Internet.<sup>2</sup> As the World Bank recently concluded, “Mobile applications not only empower individual users, they enrich their lifestyles and livelihoods, and boost the economy as a whole.”

In 2011, the Cherie Blair Foundation for Women partnered with the ExxonMobil Foundation in a three-phase programme to better understand the needs of women entrepreneurs in relation to mobile applications and services. In the first phase of the project, the Cherie Blair Foundation for Women conducted comprehensive research into the main business challenges faced by women entrepreneurs in Indonesia, Nigeria and Egypt. The resulting report, [Mobile Value Added Services: A Business Growth Opportunity for Women Entrepreneurs](#), identified and evaluated mobile value added services that could be used to address those challenges, and prepared a business case for scaling up

those services that were likely to have the greatest impact on women entrepreneurs. The research indicated that mobile value added services may be able to address several business challenges faced by women entrepreneurs (such as business training, market access, market data resources etc.), especially those barriers focused on information dissemination and learning.

The report led to phase two of the programme – a collaboration with Nokia to create the *Business Women* mobile value added service. Nokia Life and Nokia Life+ were chosen as platforms for the *Business Women* service based on in-depth research into the prevalent mobile value added service marketplace, as findings showed that the platforms had a substantial following and were largely successful in the specific markets targeted in the research. The goal of the service was to use mobile technology to help women entrepreneurs surmount specific difficulties inhibiting the growth of their businesses, for example, limited access to adequate marketing channels and insufficient training opportunities.

In August 2012, the service was rolled out in Nigeria on the Nokia Life platform. In December 2012, the *Business Women* service was introduced in Indonesia under the name *Usaha Wanita*, which is Bahasa Indonesia for ‘*Business Women*’ and was available as part of the Nokia Life+ platform. In two

consecutive years (2012 and 2013), the *Usaha Wanita* service won the Best Consumer Service Innovation award at the Global Telecoms Business Awards. The service was also rolled out in Tanzania in July 2013, with plans to expand to other countries, but, unfortunately, Nokia made the decision to shut down the Nokia Life platform. Nokia also offered several other information modules, including agriculture, health, market prices and spirituality worldwide, all of which were discontinued, alongside *Business Women*, when the platform was officially closed down in December 2013.

This report represents the third phase of the *Business Women* project – an assessment of the impact of the service on the businesses of the women entrepreneurs.



# lil Hartini

## Catering business owner in Indonesia

“From the app I found out that women can get a loan from a bank. It gave me the feeling that women are equal with men in terms of building a business.”

lil and her husband have both been teachers for more than 30 years. For a long time their salaries were enough to meet the family’s needs, but when the eldest of their three daughters started high school they realised they would need to find additional income to meet the cost of school fees.

lil decided to put her skills in the kitchen to use and initially settled on baking. Although popular, there was not a regular demand for bread and cakes so she established her current business selling nasi goreng. This national rice dish is popular with children as a breakfast meal so she makes it in bulk and sells it to the cooperative that runs the canteen at the school where she works.

lil had downloaded *Usaha Wanita* as a way to pass the time when she wasn’t busy at work. Her sister was the owner of a grocery store and had once tried to get a loan but it was rejected because the cooperatives and the bank were afraid that she could not pay it back. In the end she closed the business. From the app, lil found out that women can get a loan from a bank and how to build your own business when you are a woman and you become a mum. lil had been feeling down and had taken two months off from her business, but after reading the messages from *Usaha Wanita*, she was encouraged to persevere.

In the last six months, her outputs have increased from 30 to 100 portions a day. The increased profit is being saved for capital so that lil can continue to develop her business.

## The *Business Women* mobile value added service

*Business Women* delivered five to six messages each week to subscribers' mobile phones, part of a year-long 'curriculum' consisting of approximately 200 separate items. Messages covered a range of topics, including bookkeeping, customer relations, personnel management and sources of capital. Content had been designed by an international educational consultancy, was tailored to local conditions, and was vetted by local NGOs and through focus groups. Messages were presented in English in Nigeria and in Bahasa Indonesia in Indonesia.

In Nigeria, the *Business Women* service was licensed exclusively to MTN, the country's third largest mobile network operator, and in Indonesia to Indosat, the country's largest mobile provider. Because of the exclusive partnership with the operators, the service was free for subscribers for a period of six months in Nigeria and one year in Indonesia. Owners of Nokia Asha low-end smartphones and some Nokia Series 400 mid-tier feature phones were able to download the *Business Women* application. No single model of Nokia handset predominated among

subscribers, although the Asha 205 and the Asha 305 were the most common.

In both Nigeria and Indonesia, the average subscriber to *Business Women* had been signed up for about four months. At the time of this study, *Business Women* in Nigeria had approximately 95,000 subscribers, with approximately 19,000 subscribers in Indonesia and 20,000 in Tanzania.



Tap the *Usaha Wanita* icon



Select a topic from the scrollable list



Read the specific message

### *Usaha Wanita* screen shots

These screen shots from the *Usaha Wanita* application in Indonesia illustrate the steps subscribers followed to access content. After locating the Nokia Life+ icon on the desktop of her mobile phone and tapping it, the subscriber would be taken to the Nokia Life+ choice menu. Touching the *Usaha Wanita* box would then take her to the *Usaha Wanita* topics menu, where the subscriber would choose an article to read. The process was similar for the Nigerian version of the application.



# Idorenyin Samuel

## Water purification business in Nigeria

“It is not just enough to start the business without knowing what to do. The service helps women so much by giving them strategies to handle business.”

Idorenyin Samuel (Doren) is the owner of a flourishing business in the city of Uyo in Akwa Ibom state in Nigeria, supplying purified water sachets to the local universities, shops and market traders. Doren is also a mentor to other women entrepreneurs who have learned from the challenges she has overcome along the way, including establishing herself in what is a male-dominated sector in Nigeria.

Despite being a role model and inspiration for other women, Doren is clear on how her business has been enhanced through her use of *Business Women*. The text messages introduced Doren to the idea of sending her customers Easter and Christmas cards and using this opportunity to undertake customer satisfaction surveys. This exercise revealed what her customers love about the business – including the eye-catching attractive packaging – but also where they would like to see improvements, such as an improved delivery service. Doren learned from this feedback and is now planning to recruit an additional driver to divide the deliveries between rural and suburban customers.

“I didn’t do these survey letters before. It was from the text messages that I got to know of this and now I’m happy to be writing letters to all of my customers.”

Although Doren had a passion for science and a vision for her business from a young age, she recognises that ambition alone does not guarantee success. As she explains, “If you don’t know how to interpret your dreams, your goals, then you don’t have anything. You could have a dream but you also need the capacity to interpret it, to become visible.”

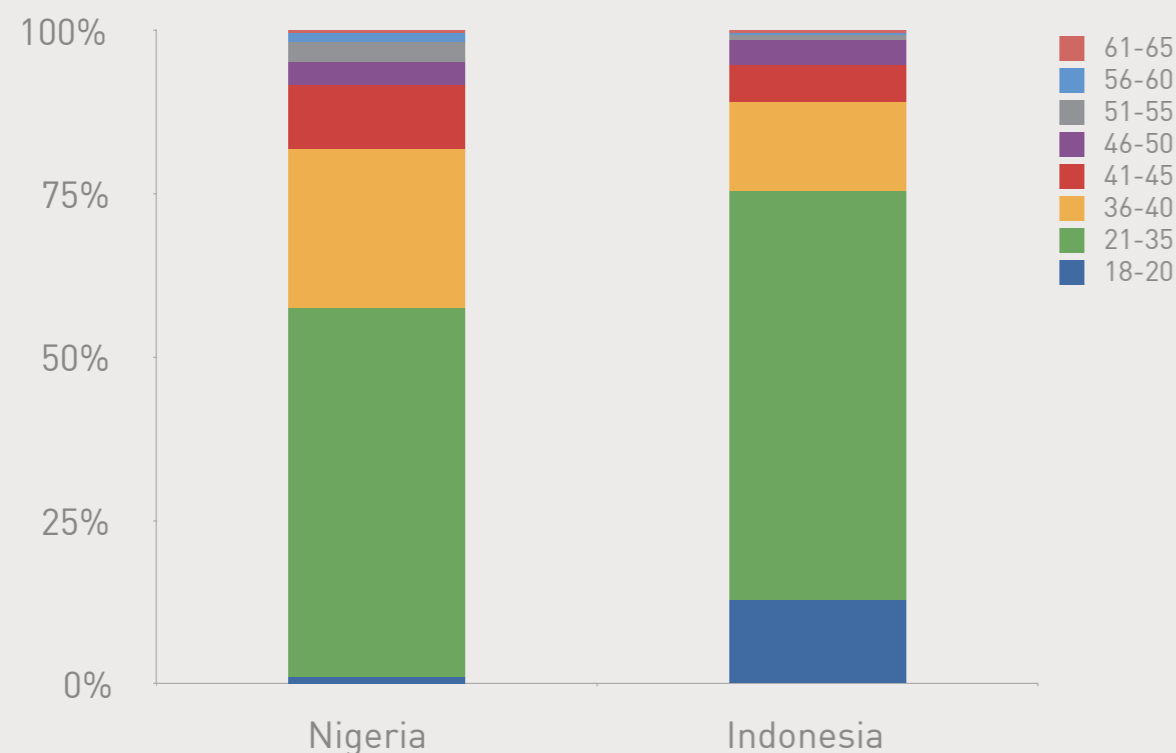
# Who were *Business Women* subscribers?

*Business Women* subscribers were typically young, well educated, new to business with little prior business training, and optimistic.

### Young

The average age of *Business Women* subscribers was 33. Across both Nigeria and Indonesia, almost seven out of ten subscribers (67%) were 35 or younger (see Figure 1). The average age of subscribers in Nigeria was about 34 and the average age of subscribers in Indonesia was about 31. Less than 1% of the women surveyed in Nigeria were less than 20 years old, while 13% in Indonesia were under 20.

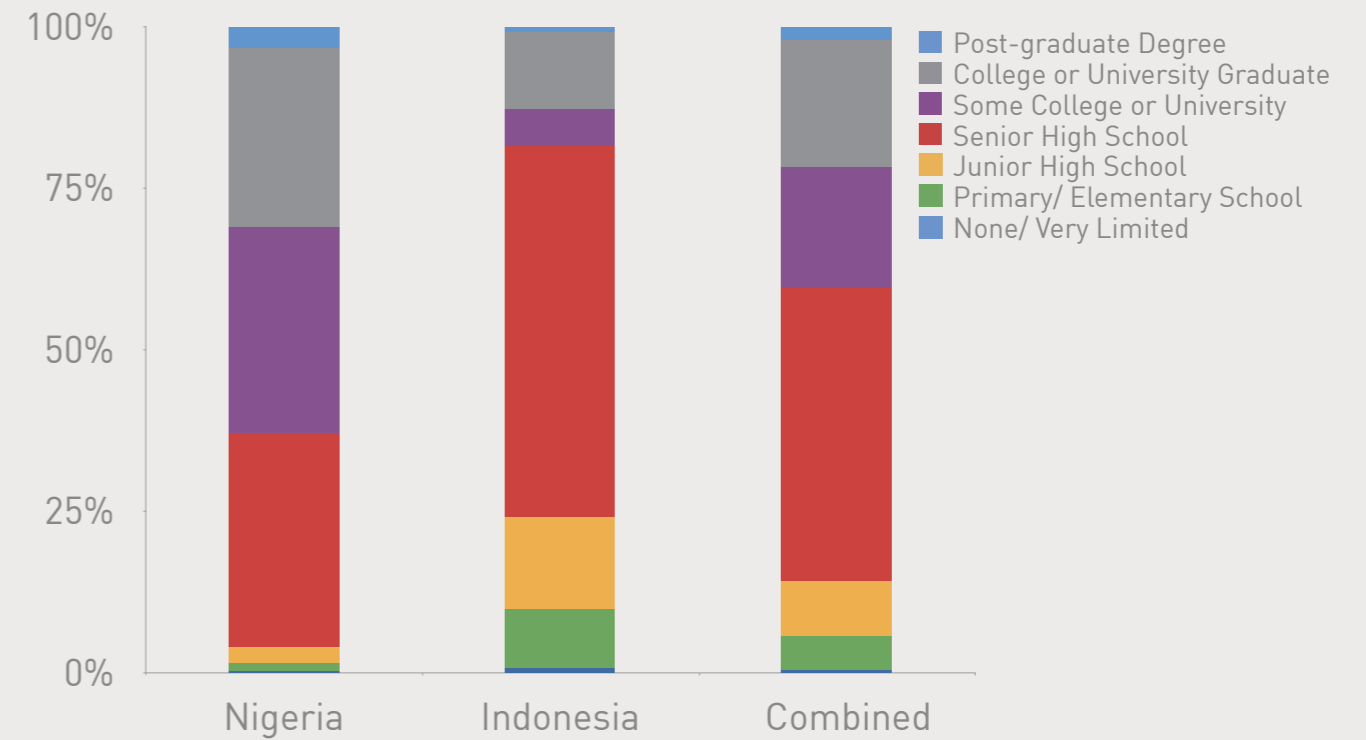
Figure 1: Age of *Business Women* subscribers



### Well educated

Subscribers were comparatively well educated. This finding implies that many of the businesswomen came from families where the education of daughters was a priority. Armed with greater literacy, the women who subscribed to *Business Women* were better prepared to comprehend the service's tips and information and thereby benefit from them. In the combined sample, more than four out of ten women (45%) were high school graduates and nearly an equal number (41%) had some college education or beyond. Nigerian subscribers were especially well educated, with more than six out of ten (63%) having studied beyond high school (see Figure 2).

Figure 2: Education attainment of *Business Women* Subscribers

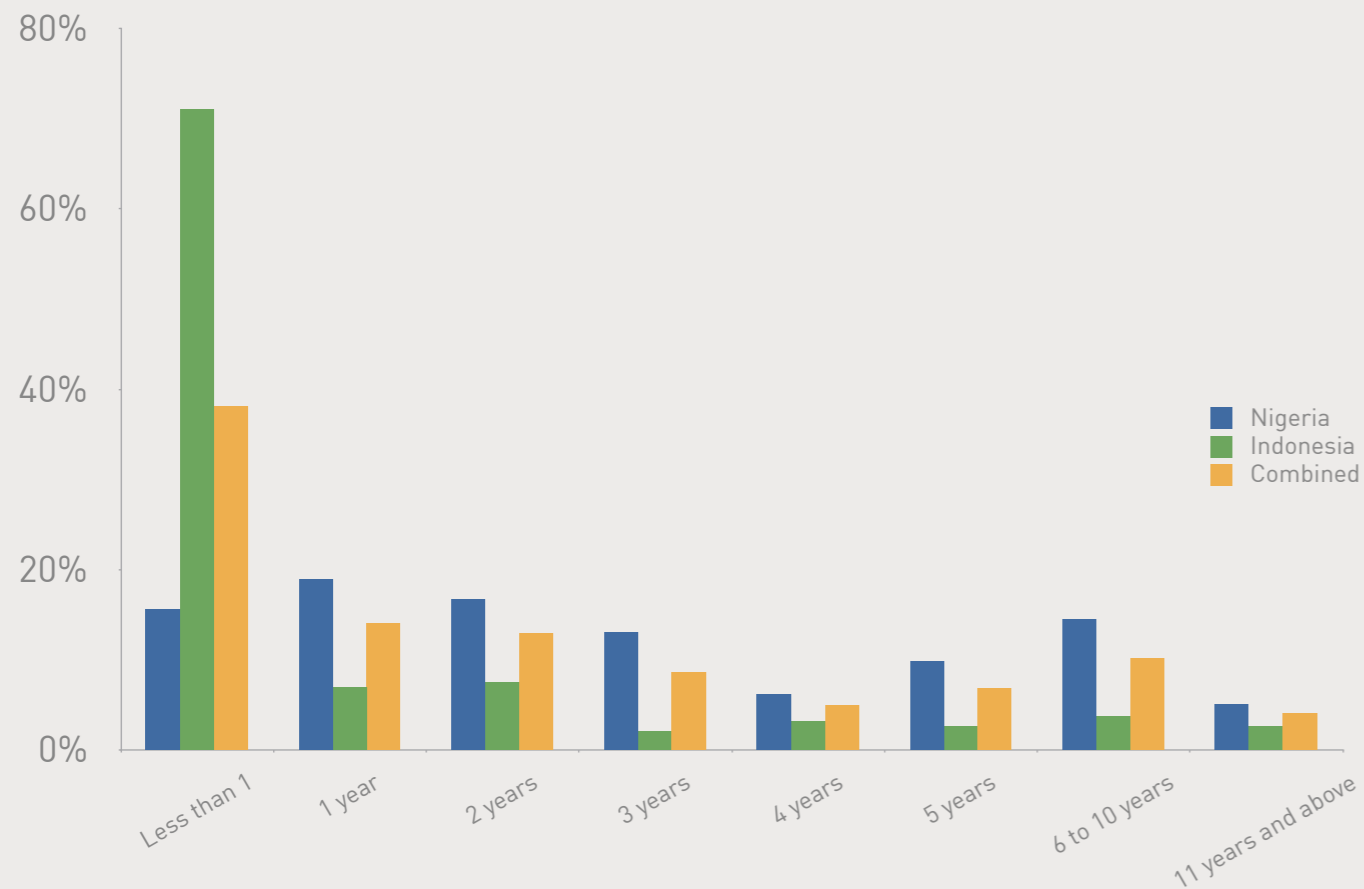


### New to business and with little prior business training

Half of all subscribers (52%) had been running their business for one year or less (see Figure 3). Half of Nigerian entrepreneurs (52%) had been in business two years or less, while seven in ten Indonesian subscribers (71%) had less than one year of business experience. These inexperienced businesswomen, especially in Indonesia, were an important target group for *Business*

*Women*, since it was correctly assumed that, as newcomers to the business world, they would need to build their skills and learn more about running their enterprises.

**Figure 3: Number of years subscribers had been running their businesses**



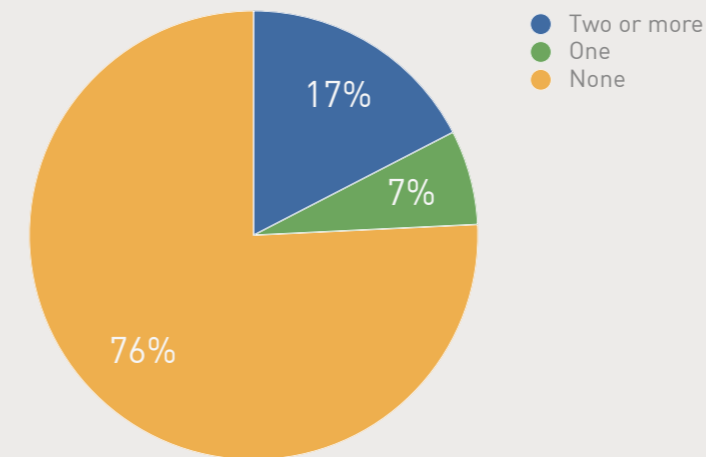
As Figure 4 shows, three-quarters of all women surveyed (76%) had received no business training prior to their involvement with the service. This finding is not surprising. Despite the proliferation of business training programmes for businesswomen in emerging markets, including the

Cherie Blair Foundation’s efforts, the demand for basic business knowledge continues to outstrip its availability.<sup>3</sup>

The finding highlights the relevance of the service in providing much sought-after business education geared to the interests and needs of women who own relatively small enterprises. The finding

also emphasises the need to make information about basic business skills available to aspiring women entrepreneurs through mobile value added services, in-person workshops, or various forms of mentoring.

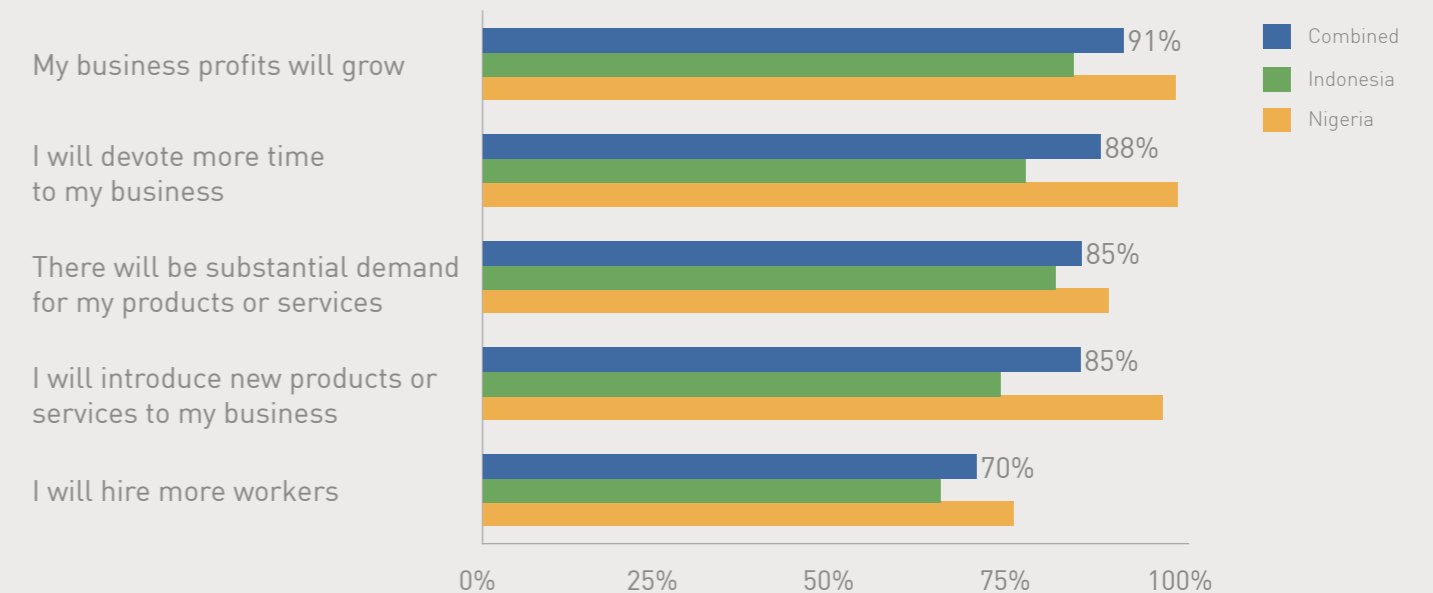
**Figure 4: Number of business training programmes participated in before Business Women (combined data)**



**Optimistic**

Overall, subscribers were strongly optimistic about the future of their businesses. As Figure 5 makes clear, nine out of ten (91%) of all women surveyed believed that their ‘profits will grow’ in the ‘next six months’; and that to make that growth happen, almost as many (88%) subscribers said they would ‘devote more time’ to their business. Similar large percentages of women predicted that there would be ‘substantial demand’ for their goods or services and that they would ‘introduce new goods or services to meet that demand’. While three-quarters (76%) of Nigerian subscribers said they were likely to ‘hire more workers’, somewhat fewer Indonesian women (65%) said their anticipated business growth would lead to more hires.

**Figure 5: Entrepreneurial optimism. In the next six months ...**



# Catharina Ikawati

## German language business and make-up business owner in Indonesia

“The application was the first tool in my life to teach me how to do the business. As women, we should take the opportunity to be independent and not just rely on our husbands’ money.”

Catharina Ikawati is an inspiration to other young women she meets. At just 27 years old, she is running two successful businesses and is supporting her parents with their daily living expenses.

Her first business is Club d’Lern, a German language school for students aged between 17 and 30. She established this three years ago as a way to support young people travelling to Germany to work as au pairs on a government-approved exchange scheme. She provides one-to-one and small group tutoring sessions to these young people and currently three of her alumni are living and working with families in Germany.

Last year she got a new Nokia handset and while checking out its features, the *Usaha Wanita* service caught her eye. She was particularly inspired by a message on the value of opening a second business.

As a result, Catharina decided to become a representative for Swedish make-up company, Oriflame. One of the most popular beauty brands in Indonesia, Oriflame is sold to customers via a network of consultants like Catharina. Not only does she receive commission from the products she sells, she also secures a referral fee when she recruits a new consultant. She also receives commission from the sales made by consultants she has recruited.

It is this second job, established as a result of *Usaha Wanita*, which has created the real change in Catharina’s life. As well as being able to support her parents, she is also using the extra capital to develop the language business and has recently taken on an office space and developed a website.





## What kinds of businesses did subscribers own?

Businesses owned by subscribers were generally small, in the retail sector, not rural, and were earning a modest profit.

### Self-employed, microenterprises, mostly in the retail sector

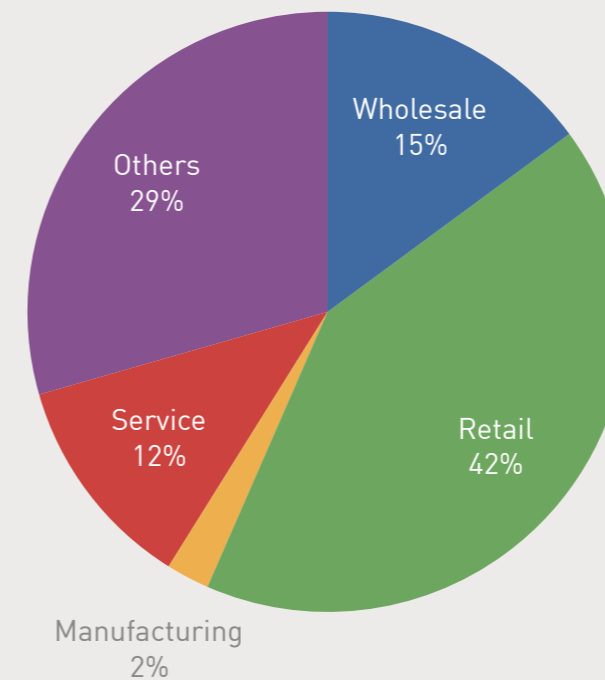
More than half of all subscribers' businesses (56%) were sole-proprietorships with no paid full-time workers (see Figure 6). Only a quarter of the businesses (24%) had part-time workers. One in five enterprises (19%) was somewhat larger with either one or two hired workers. This pattern held in both Nigeria and Indonesia. In addition, more than half of the businesses owned by women (56%) had no women paid workers. The small size of many of the enterprises owned by subscribers can most probably be explained by a belief on the part of many women that their businesses were only a supplement to household income or that by keeping their businesses small, they

would be less likely to attract the attention of government tax agents or regulators.

As Figure 7 demonstrates, more than four in ten businesses (42%) owned by subscribers were in the retail sector. One out of four Nigerian enterprises (23%) was a wholesale enterprise, while far fewer (7%) of subscribers' businesses in Indonesia fell into the wholesale category.

Development economists have long believed that women who are self-employed or who are entrepreneurs, particularly in the retail sector, own enterprises with limited growth potential.<sup>4</sup> However, the *Business Women* service was designed to overcome many of the structural and knowledge constraints on growth by increasing women's understanding of business strategies and tools and by increasing the self-confidence and optimism

Figure 7: Ownership by business sector (Combined data)



of subscribers. Moreover, recent research<sup>5</sup> (and the 'Conclusion: Business Women and beyond' below) points to a brighter future for businesswomen whose entrepreneurial outlook can be strengthened by using their mobile phones more for business and by tapping into value added services such as *Business Women*.

### Not rural

Businesses owned by women in Nigeria were predominantly urban based. As Figure 8 demonstrates, six out of ten businesses (62%) were located in cities and another third (31%) in towns. By contrast, only three in ten subscriber businesses (31%) in Indonesia were in cities, almost one in five (18%) were in towns, and more than one-third (36%) were in villages. These findings reflect where the mobile signal of MTN and Indosat is strongest.

Figure 6: Number of paid workers

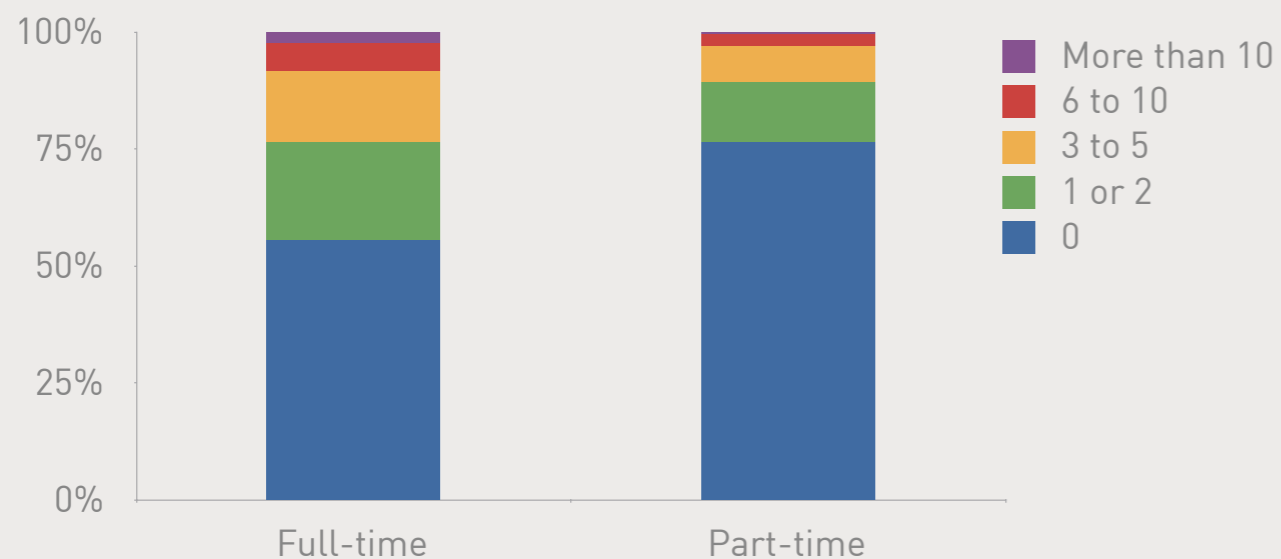
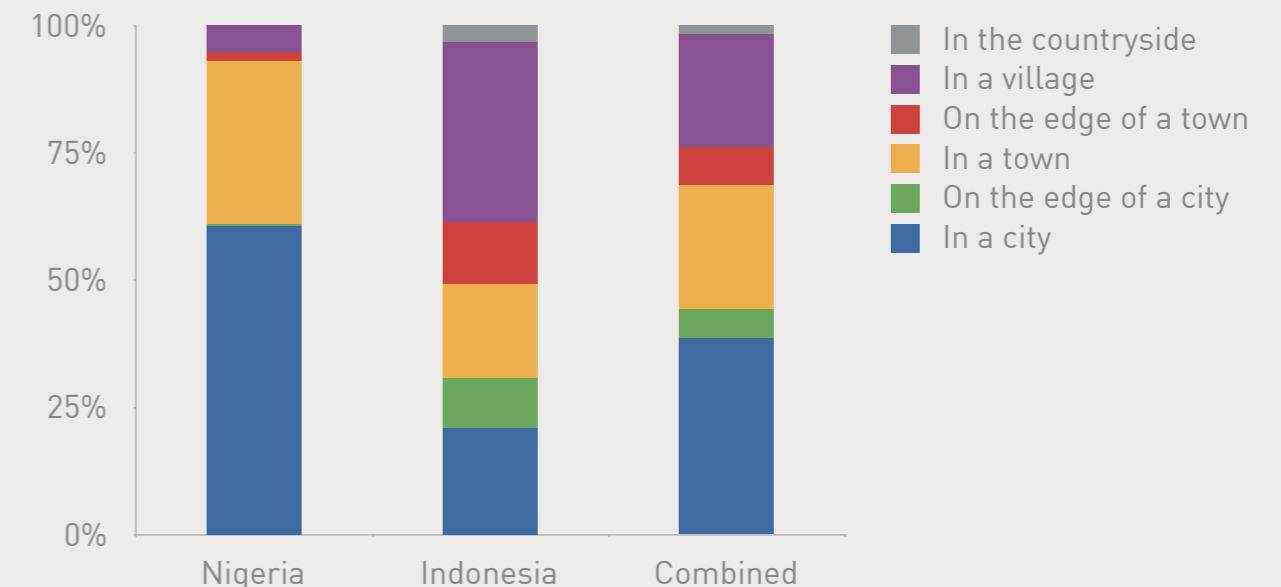


Figure 8: Location of businesses

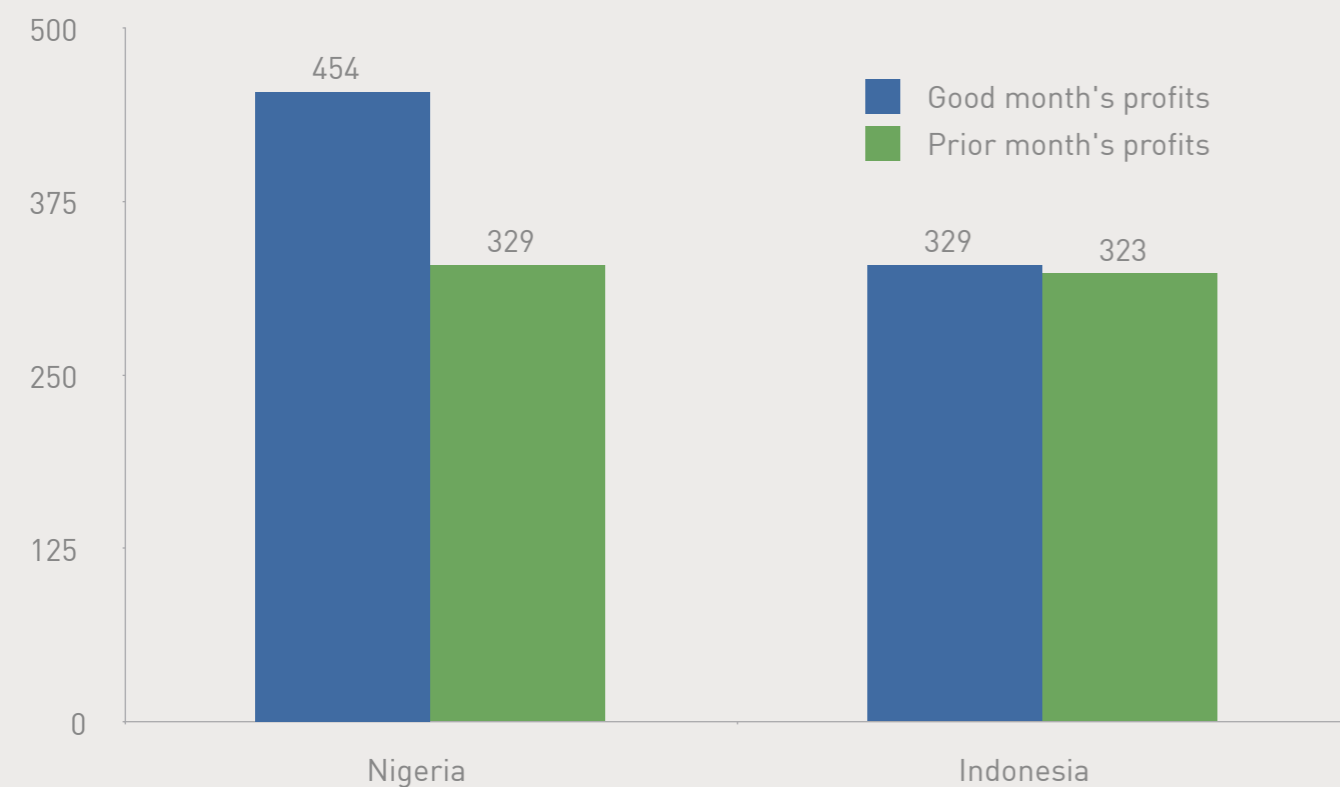


MTN's coverage was concentrated in the two largest cities (Lagos and Abuja), while Indosat delivered its mobile signal to subscribers nationwide. More importantly, the disparity between the business locations of subscribers in Nigeria and Indonesia is indicative of the general marketing strategy for *Business Women*. The service was designed to appeal to businesswomen across geography and these findings suggest that the Nokia strategy was achieved.

**Earning modest profits**

Figure 9 shows the monthly profit levels for the businesses owned by subscribers to the service. Profits in a 'good month for business' for subscribers in Nigeria averaged US\$454 (median, US\$303) and in the month prior to

**Figure 9: Subscribers' profits (US\$)**



the survey, US\$329 (median, US\$182). Profits for the enterprises owned by subscribers in Indonesia were smaller. In a 'good month', the average profit was US\$329 (median, US\$133); and 'prior month's' profits averaged US\$323 (median, US\$88). The modest profits reported here do not include other household income. Indeed, the findings suggest that many women who subscribed to the service thought of their profits as only supplements to overall family earnings or perhaps simply a small amount of cash that they could spend without the permission of their husbands or other male relatives.

Of greater importance in probing the impact of the *Business Women* service, however, is a result from interviewing businesswomen

in Indonesia. Three out of four subscribers in Indonesia reported that their business was making more money because of what they learned from *Usaha Wanita*.<sup>6</sup> However, in interpreting survey findings about business profits, it is important to remember that many business people are reluctant to share this information with survey interviewers.



# Aniema Eden

## Frozen food business owner in Nigeria

“If a woman runs a business successfully, it helps her and the family. If a woman gets this training and then puts it into practice, the money she earns with her business will help her to solve so many family problems which helps the nation at large.”

Aniema Eden owns Rasa Ventures, which sells frozen meat and fish, ice blocks and purified water. It occupies a shop on a busy street in Uyo in Nigeria, so enjoys regular customers. The business also specialises in providing products for large scale events, such as weddings, funerals and parties.

The *Business Women* text messages provided valuable ongoing support as Aniema developed her business. According to Aniema, many have given her new ideas. She recalls one that prompted her to talk to her customers about what is unique about the products she offers: “Sometimes customers come and they will say ‘that person is selling for 5000, why is yours 6000?’ I say ‘do you know where they got it from? Have you checked the expiry date?’ I know where I get my products from. I know how much my suppliers get and I know how fresh my products are.”

On another occasion a text message encouraged her to show appreciation to her staff so she bought food in as a thank you to the team who came in early so a customer could collect their ice. “That was an encouragement to them. I believe if I put the effort in to appreciate them they will perform better.”

Aniema wants to use what she has learned to help other women and has established the Women Leaders Forum, a group of successful women from both business and the public sector who provide support to women in the rural areas surrounding Uyo.



## How did subscribers use *Business Women*?

*Business Women* posts and messages were popular with subscribers.<sup>7</sup> Of all women surveyed, one in five (19%) read *Business Women* content once or twice a week. More than one in three Nigerian subscribers (36%) read it three or four times a week or even more frequently. By contrast, only one in five (19%) of Indonesian subscribers showed similar patterns of regular readership.

As Figure 10 indicates, the most frequently read items in both Nigeria and Indonesia dealt with getting and retaining customers. Half of all subscribers (53%) read that content 'often' or 'always'. The next most read content was tips on how to analyse and track profits; four in ten of all subscribers (42%) were regular readers.

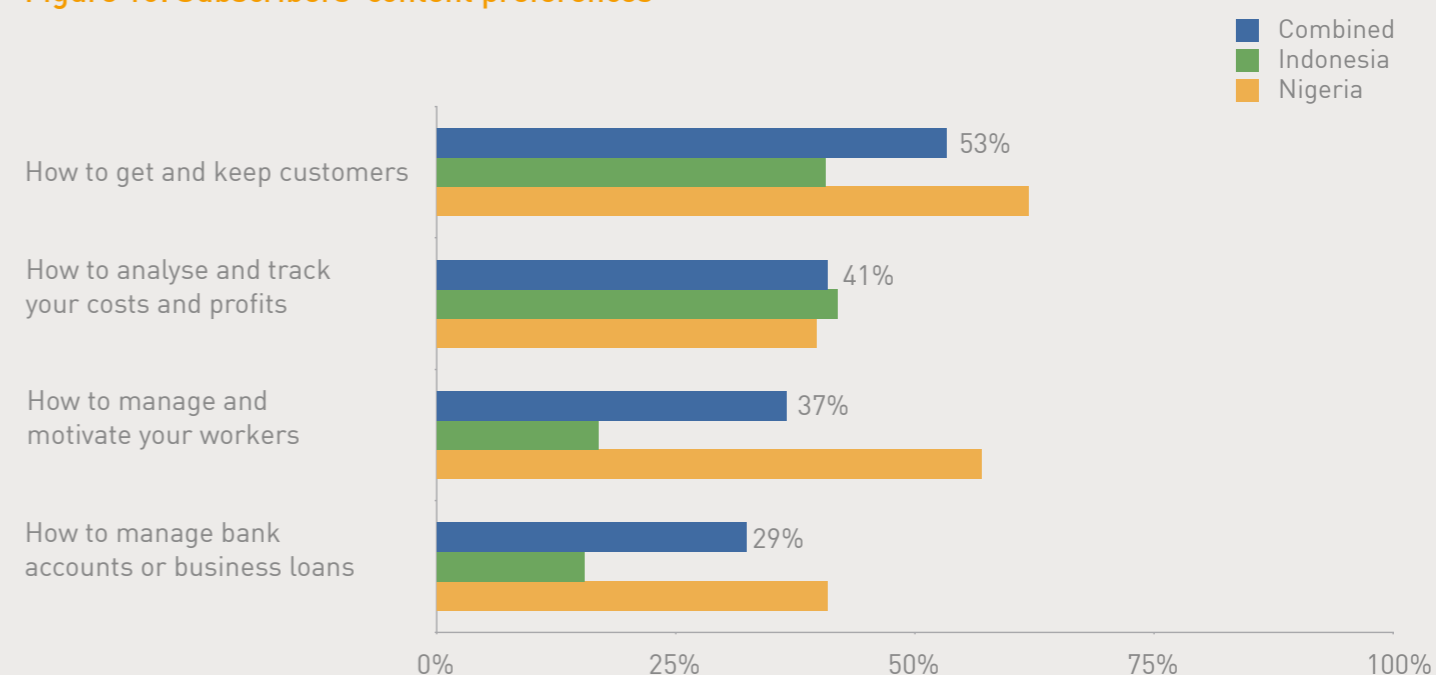
There was a substantial disparity between Nigeria and Indonesia in the uptake of information about personnel issues. While almost six in ten women in Nigeria (57%) wanted to learn more about managing workers and regularly read that content, fewer than two in ten businesswomen in Indonesia (17%) were drawn to that information with a similar frequency.

These results can be read in conjunction with earlier findings about the difference between subscribers with regard to their business plans. A larger proportion of women in Nigeria were planning to hire more workers compared to

their counterparts in Indonesia. The content that they choose to consume is driven by their plans for the future. These two findings together highlight the importance of customising content based on local needs.

There was also a stark difference between the two countries with regard to readership of financial information. Less than one in five (16%) Indonesian subscribers wanted information about banking or business loans on a frequent basis. By contrast, more than four in ten (43%) of Nigerian businesswomen read financial content 'often' or 'always'. A possible explanation for the apparent disinterest in financial information by Indonesian subscribers may be a perception reported by the Cherie Blair Foundation's NGO partner and in the focus groups: namely that, after reading a few financial items, subscribers came to the conclusion that the content lacked the information required.

Figure 10: Subscribers' content preferences





# Jula Eha

## Grocery store owner in Indonesia

“This application gives me the motivation and encouragement to think that a wife doesn’t always depend on the husband. The wife can also make money and the wife can also have money to give the family.”

Jula, mother to three and with another on the way, lives in a quiet residential area just outside Bogor in Indonesia. From a purpose-built kiosk at the front of her house, Jula runs a successful grocery store.

In the beginning Jula stocked a very small variety of products and she would only buy a few of each item, rather than buying them in bulk. She describes how in the early days business was up and down and during the quiet times she would become demotivated. All that changed when she downloaded *Usaha Wanita*. She was inspired by the stories of other women who were running successful businesses.

From then on Jula started to think more creatively about how she could make her business a success and she even employed some cunning techniques to win customers: “When the customers come to my store and ask for a product, I say ‘oh it’s sold out’, but the truth is that I don’t have it. I then buy the product and the next time the customer passes I say ‘Hey, the product that you were looking for is here now.’”

The change in customer service style and increasing stock levels are reflected in the increased profits, which has enabled Jula to start saving for her children’s education and set funds aside to invest in her business.

Jula is finding that saving and investing is a virtuous circle and the more she saves and invests, the greater the profit she makes. As well as being able to diversify her product range, she has recently been able to start purchasing new refrigerators and display cabinets to enhance the look of her shop.



## Benefits of the *Business Women* service

Like any technological innovation, the *Business Women* service needed to demonstrate to potential adopters that it was both easy to use and useful, and it did.<sup>8</sup> After only a month or two of experience with the service, more than seven out of ten subscribers (72%) in both Nigeria and Indonesia said it was ‘easy’ or ‘very easy’ to use (see Figure 11). Less than one in ten Nigerians (7%) said that *Business Women* was ‘difficult’ or ‘very difficult’ to use. By contrast, one in four subscribers in Indonesia (23%) found the service ‘difficult’ or ‘very difficult’ to work with.

Once subscribers had a look at the digital tips and information provided by the service, they quickly found it helpful in their businesses. As Figure 12 shows, nine out of ten or more of all subscribers said that the service gave them ‘practical guidance’ on making their businesses grow. Around eight out of ten said that the service offered an inexpensive way to become a better-informed businesswoman and how to find new customers.

A substantial, marginally smaller, number of subscribers from both countries said the service gave them ‘pointers on how to find affordable and easily accessible credit options’.

Figure 11: How easy is the *Business Women* service to use?

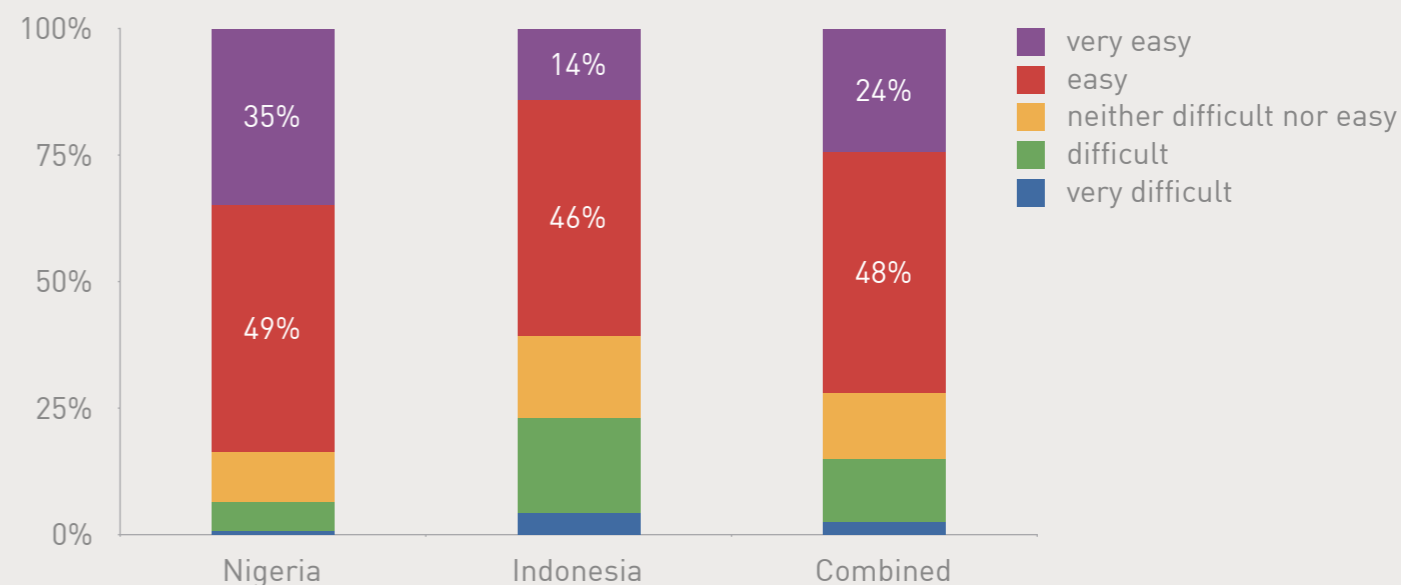
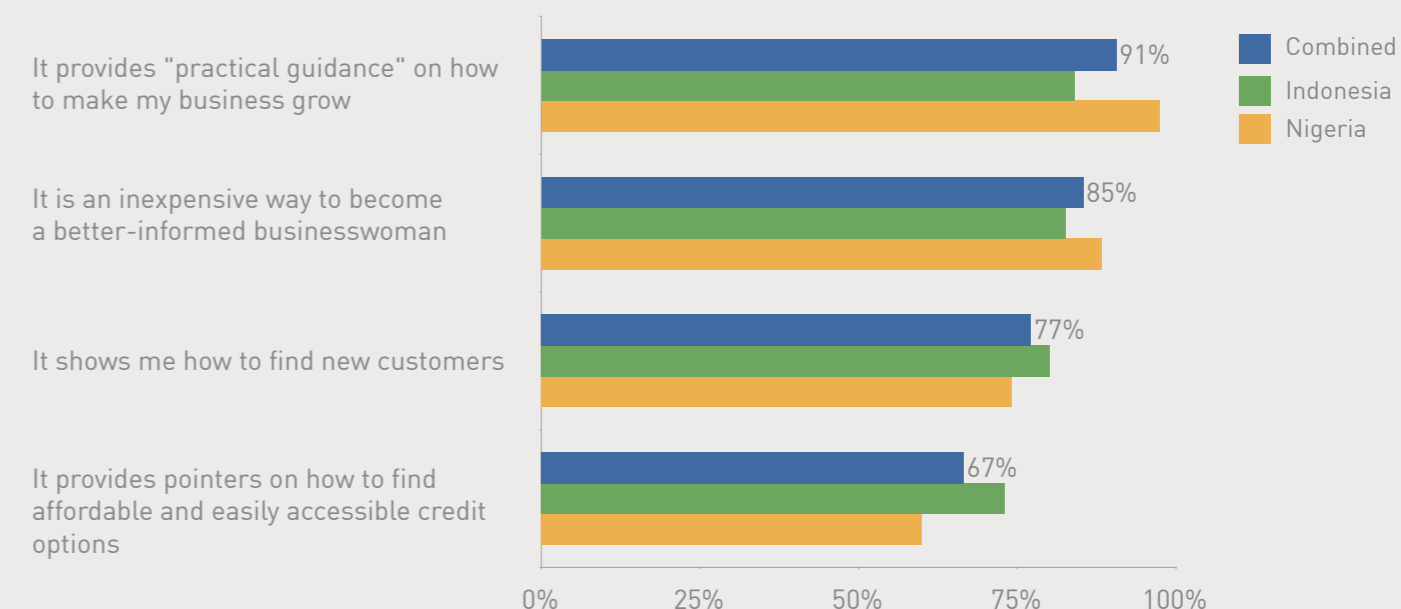


Figure 12: I use the *Business Women* Service because...



# Ijeoma Ewurum

## Poultry farmer in Nigeria

“If you just sit back and think ‘I know it all, why am I reading all these text messages?’ you will just be on the same level every week, every month, every year. But when you read the text messages and put them into practice, you sky rocket!”

Ijeoma Ewurum, a mother of nine, lives on a compound on the outskirts of Aba in Abia State. Keeping poultry had always been a hobby for Ijeoma, and she was able to focus her energy into making it a business after she retired in 2013 from a long career as a teacher.

In under a year Ijeoma has become one of the most trusted egg suppliers in the area, particularly popular with bakers. Her good reputation is thanks to the high quality of her eggs and she attributes this to the *Business Women* service. It was the *Business Women* text messages she received that focused on innovation that encouraged her to take measures to improve her eggs.

After researching what she could do Ijeoma invested in a special vitamin supplement and the colour and size of her eggs are now consistent. As a result, customers are happy and are spending more: “One lady usually takes three crates of eggs but she called me up and said ‘next time I want ten.’”

Ijeoma also describes how the text messages have helped her to understand concepts such as capital investment: “Formerly, if I hear that word I just pass by it but these text messages have educated me more. Capital is the money you invest in your business. It’s not the type of money you say ‘ok I invested 100 naira but I am in need of 2 naira, let me just borrow this.’ No! You don’t touch it – that is your capital.”

The impact of these lessons have come together: Ijeoma is now saving the extra money she is making from her improved eggs to invest in growing her business. Her plan is to scale up production so that she can start selling to hotels and restaurants.



# Conclusion

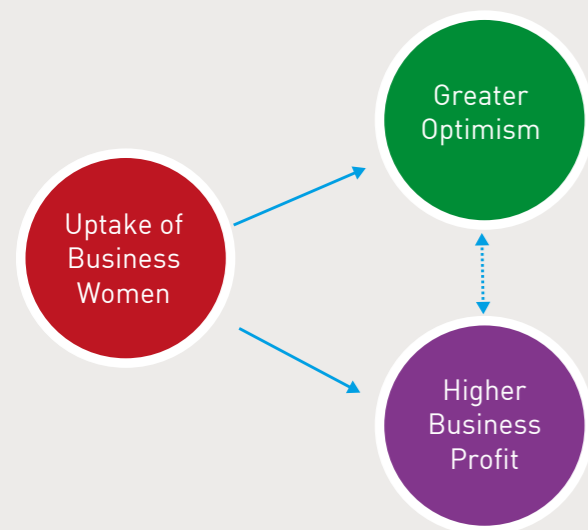




## Business Women and Beyond

This evaluation demonstrates that the *Business Women* value added service represents important progress toward achieving the core goals of the Cherie Blair Foundation for Women – to build the capabilities, confidence and capital of women entrepreneurs in developing and emerging markets. The connection between uptake of *Business Women*, optimism and higher profits is illustrated in Figure 13 and is consistent with the research in this evaluation about how the economic capacity of businesswomen can be enriched.

**Figure 13: The connection between uptake, optimism and higher profits**



As the first link in the causal chain, businesswomen found the *Usaha Wanita* service relatively easy to use and became frequent readers of the skills- and

information-building messages they found. In turn, their uptake of the readily available service content equipped businesswomen with new knowledge, thereby enhancing their capabilities to implement their desired business goals.

With the new knowledge gained from the *Business Women* service, subscribers began to feel more self-confident, with greater entrepreneurial optimism, and less constrained about their life-chances. This is a significant finding, since self-confidence, optimism and a greater sense of being in control of one's life often lead businesswomen to devote more resources and effort to building their businesses.

The combination of improved capabilities, increased confidence and greater use of their mobile phones for business purposes helped a number of subscribers to generate greater profits (capital).

This report is based on an evaluation of a specific tool (the *Business Women* service), in a specific place (Nigeria and Indonesia), at a specific time (September–October 2013 and February–March 2014). However, the experience with *Business Women* is likely to have more general application. The partnerships, strategies, lessons learned and recommendations in this evaluation report should be part of the conversation around the deployment of any mobile value added service that seeks to empower women.

The evidence supporting this exciting outcome is limited, as the closure of the Nokia Life platform prevented additional surveys.<sup>9</sup> The closure of the platform is one example of the many risks inherent in multi-stakeholder partnerships across sectors. The strength of the partnerships which underpin the success of the *Business Women* service is evident in the fact that so many women entrepreneurs chose to subscribe and found the content relevant and useful. Yet even with careful forecasting and scenario planning, the unexpected decision from Nokia to close the Nokia Life+ platform brought the service to an early end. It is fortunate that this study was conducted early enough to evaluate the service and determine that a large number of women entrepreneurs were able to benefit from the service during its existence.

The design of the *Business Women* mobile value added service was done in such a way that it was easy to use, with a significant number of subscribers reading content frequently, indicating that the content was useful and relevant to subscribers' businesses. Content covered practical guidance on business management, including how to find new customers and how to find affordable and easily accessible credit options. Nigeria and Indonesia differed in terms of financial content readership, with less than 16% of Indonesian subscribers wanting information about banking or business loans on a frequent basis,

versus 43% of Nigerian businesswomen. Interestingly, mobile- and Internet-literacy appeared to increase among some subscribers and potential subscribers. Reading the *Business Women* content also resulted in greater self-confidence, greater entrepreneurial optimism and users feeling less constrained about their life-chances, eventually leading to subscribers using the service to generate greater profits.

The focus group studies indicated some areas where improvements could be made. For example, a few of the subscribers with more limited experience with mobile phones said they had some difficulty with the interface. Others suggested that the content would be more useful if it covered a wider range of topics or if it was more action-oriented, possibly even with a direct link to local financial markets included.

The lessons learned in this evaluation report point to a number of recommendations for future developments of mobile value added services for women entrepreneurs in developing and emerging markets. Location-based mobile technology may enable customised information that is specific to the geo-location of the businesswomen. Content can be delivered through success stories in addition to the business tips, as they offer a way to learn from the experiences of other women entrepreneurs and how they have overcome specific challenges.

New content should be developed with women in mind, for example, by including gender-sensitive strategies for more efficient time management of household and family care responsibilities.

Going forward, there are many possibilities for creating many integrated systems, which, for example, include many ways to carry out searches, make social connections or receive news especially tailored to individual interests. Future strategies for mobile value added services for women in business could benefit from a more integrated service where it is possible to not only offer a wider range of information but a more connected service which enables the information to be acted upon. There is an opportunity to build on the success of *Business Women*, and take it to the next level. With the lessons learned from the experiences in Nigeria and Indonesia, where over 100,000 women received business advice through their mobile phone, future collaborations could potentially benefit millions more.

The Cherie Blair Foundation for Women and the ExxonMobil Foundation will incorporate the extensive learnings and recommendations of the report in the design and implementation of their upcoming programmes and will share lessons learned widely among the key stakeholders.



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## Appendix A: Research method

Nationwide surveys were conducted with 275 women in Nigeria and 282 women in Indonesia who owned a business and subscribed to *Business Women*. In Nigeria, potential respondents were selected by simple random sampling from a list of mobile numbers which had been used to access the *Business Women* service at least twice in the previous two months. In Indonesia, a pool of respondents was created by simple random sampling from a list of mobile numbers that had viewed *Business Women* content at least once in the previous ten days. In both countries, at least one-quarter of subscribers were men and were not interviewed.

Questionnaires were created first in English and then translated into pidgin for Nigeria and Bahasa Indonesia for Indonesia. Both non-English questionnaires were back-translated into English to ensure that linguistically and culturally comparable texts had been created. Questionnaires were pilot-tested by interviewing eight to ten women drawn from the sample in each country and revised as needed. A copy of the final questionnaire and basic findings are available in Appendix B.

Sterling Business Consulting & Research, Lagos, conducted 49 in-person interviews in Lagos and 226 telephone interviews nationwide in September 2013. The response rate for the Nigerian telephone sample was 37%. For a number of cultural and infrastructural reasons Nigeria is considered

by market researchers to be a difficult place to conduct surveys. However, the response rate of 37% for the telephone survey in Nigeria is better, perhaps twice as good, in fact, as that achieved in telephone surveys by top pollsters in the US. Therefore, the findings from Nigeria are robust and should be considered to have strong evidentiary value. In Indonesia, a market research firm, TNS Jakarta, carried out the nationwide telephone interviews during September and early October 2013. The response rate for the Indonesian survey was an even stronger 58%. A planned second wave of telephone interviews was cancelled when the Nokia Life and Nokia Life+ platforms were discontinued worldwide by Nokia in December 2013.

In order to help interpret the survey data and to add a qualitative dimension to the evaluation, four focus group discussions were held during February and March 2014. This study employed a double-layer focus group design – a geographic layer with focus group meetings both in Nigeria and Indonesia and a second layer that recruited women who had been subscribers to the service and those who had not. In Nigeria, we recruited ‘users’ from the list of subscribers who had been interviewed in the survey and who were based in Lagos. Some 61 satisfied these requirements and 18 agreed to participate in the focus groups. In addition, the Female Leadership Forum (FLF), a Lagos-based NGO that works with women entrepreneurs, helped

to recruit nine women entrepreneurs from their network to serve as the ‘non-users’. In Indonesia, we also recruited subscribers from the pool of women who had completed the quantitative questionnaires. In all, 18 women were identified from Greater Jakarta and 25 were identified from Bandung and its surroundings. Six from Jakarta and four from Bandung agreed to participate. An additional participant was recruited for the Jakarta focus group based on a referral from one of the six who had already agreed to join. Two Mercy Corp beneficiaries who had been interviewed for the case studies agreed to participate in the Bandung focus group. Six ‘non-users’ were recruited through a woman entrepreneur based in the Serpong area of Jakarta.

Focus groups in both countries followed a similar question route and conversation structure. In a series of pen-and-paper exercises, participants were asked to critique the existing application; to create their own messages; and to envision new systems, using text and images to convey their ideas. At the end of the discussion, the moderator invited participants into a more open-ended conversation including an opportunity to provide feedback to the creators of the application. Audio and video recordings of all sessions were transcribed into a master file for analysis.

## Appendix B: Survey questionnaire and responses

[Note: Rows may not total 100% because of rounding]

1. Let's talk a little about your mobile phone. On which model of Nokia phone do you subscribe to the *Business Women* service?

	%							
	Asha 205	Asha 305	Asha 311	Asha 202	Asha 206	Other Nokia	Others	Don't know
Nigeria	23	9	8	10	5	20	22	4
Indonesia	7	7	6	3	3	33	27	15
Combined	15	8	7	6	4	26	25	9

2. How many months ago did you first sign up for the *Business Women* service?

	%				
	Less than 1	1-2	3-6	7-11	12 or more
Nigeria	0	33	49	13	5
Indonesia	9	51	25	5	10
Combined	5	42	37	9	7

3. Now that you've been using the *Business Women* service for a while, how difficult or easy are you finding it to use?

	%				
	Very Easy	Easy	Neither	Difficult	Very Difficult
Nigeria	35	49	10	6	1
Indonesia	14	47	16	19	4
Combined	24	48	13	12	3

4. Please tell me how strongly you agree or disagree with these statements.

	%				
	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
<b>The <i>Business Women</i> service provides practical guidance on how to make my business grow</b>					
Nigeria	51	46	1	1	1
Indonesia	21	63	16	0	0
Combined	36	55	8	1	0
<b>The <i>Business Women</i> Service is an inexpensive way to become a better-informed businesswoman</b>					
Nigeria	42	47	3	5	3
Indonesia	24	59	16	1	0
Combined	33	53	10	3	2
<b>The <i>Business Women</i> Service shows me how to find new customers</b>					
Nigeria	38	36	11	9	6
Indonesia	21	59	18	2	0
Combined	29	48	14	5	3
<b>The <i>Business Women</i> service provides pointers on how to find affordable and easily accessible credit options</b>					
Nigeria	23	37	7	19	14
Indonesia	21	53	22	5	0
Combined	22	45	15	12	7
<b>My business is making more money because of what I have learned from <i>Usaha Wanita</i></b>					
Nigeria	—	—	—	—	—
Indonesia	16	59	23	1	0
Combined	—	—	—	—	—

5. How many times in the past seven days have you read any *Business Women* content from the *Business Women* service?

	%				
	0	1-2	3-4	5-6	7
Nigeria	45	19	18	7	11
Indonesia	60	21	6	2	11
Combined	53	20	11	4	11

6. About how many times in the past month did you take a *Business Women* quiz to test how much you had learned from the *Business Women* content?

	%			
	Never	1-2 times	3-4 times	5 or more times
Nigeria	79	16	3	2
Indonesia	80	15	4	1
Combined	80	15	4	1

7. Here is a list of the topics covered in the *Business Women* service. Please tell me how often you choose to read each kind of *Business Women* content.

	%				
	Always Read	Often Read	Read Sometimes	Rarely Read	Never Read
<b>How to get and keep customers</b>					
Nigeria	38	27	19	8	8
Indonesia	20	22	26	14	19
Combined	29	24	22	11	14
<b>How to analyse and track your costs and profits</b>					
Nigeria	19	20	18	12	31
Indonesia	26	17	21	13	23
Combined	23	19	19	13	27
<b>How to manage and motivate your workers</b>					
Nigeria	29	28	20	10	13
Indonesia	7	10	32	23	28
Combined	18	19	26	17	20
<b>How to manage bank accounts or business loans</b>					
Nigeria	21	22	19	16	23
Indonesia	7	9	18	11	55
Combined	14	15	18	14	39

8. Please tell me how many full-time paid workers you have in your business.

	%					
	None	1-2	3-4	5	6-10	11 or more
Nigeria	55	23	12	3	6	1
Indonesia	57	19	13	3	6	2
Combined	56	21	12	3	6	2

9. How many employees do you have who receive pay and who work part-time?

	%					
	None	1-2	3-4	5	6-10	11 or more
Nigeria	85	8	5	1	1	≤ 1
Indonesia	68	18	7	3	1	≤ 1
Combined	76	13	6	2	1	≤ 1

10. How many paid full-time or part-time workers in your business are women?

	%					
	None	1-2	3-4	5	6-10	11 or more
Nigeria	52	32	10	2	4	≤ 1
Indonesia	59	22	10	2	5	≤ 2
Combined	56	27	10	2	5	1

11. Is your business, a \_\_\_\_\_ business?

	%				
	Retail	Wholesale	Service	Manufacturing	Other
Nigeria	47	23	11	3	16
Indonesia	36	7	13	2	43
Combined	42	15	12	2	29

12. Is your business located in a \_\_\_\_\_?

	%					
	City	Suburb / Edge of City	Town	Edge of Town	Village	Countryside
Nigeria	61	1	32	2	5	0
Indonesia	21	10	18	12	36	3
Combined	39	6	24	8	22	2

13. Did you start your business or did someone else?

	%	
	Subscriber	Someone Else
Nigeria	75	25
Indonesia	78	22
Combined	77	23

14. How many years ago did you start your business?

	%						
	Less than 1	1	2	3	4-5	6-10	11 or more
Nigeria	2	20	19	16	17	18	8
Indonesia	8	24	12	11	23	12	10
Combined	5	22	16	14	20	15	9

15. For how many years have you been running this business?

	%						
	Less than one	1	2	3	4-5	6-10	11 or more
Nigeria	16	19	17	13	16	15	4
Indonesia	71	7	8	2	6	4	2
Combined	38	14	13	9	12	10	4

16. How many days in the past week did you use your mobile to call your customers?

	%				
	None	1-2	3-4	5-6	7
Nigeria	27	13	19	2	39
Indonesia	74	12	15	0	0
Combined	53	12	17	1	18

17. How many days in the past week did you receive calls on your mobile from your customers?

	%				
	None	1-2	3-4	5-6	7
Nigeria	27	12	20	2	40
Indonesia	38	35	27	0	0
Combined	33	25	24	1	18

18. How many days in the past week did you use your mobile to call your business suppliers?

	%				
	None	1-2	3-4	5-6	7
Nigeria	50	12	15	4	20
Indonesia	40	37	23	0	0
Combined	44	26	20	2	9

19. How many days in the past week did you receive calls on your mobile from your business suppliers?

	%				
	None	1-2	3-4	5-6	7
Nigeria	54	12	15	3	16
Indonesia	45	36	19	0	0
Combined	49	25	17	1	7

20. How many days in the past week did you use your mobile to call women with businesses like yours from other parts of Nigeria?

	%				
	None	1-2	3-4	5-6	7
Nigeria	70	15	11	2	2
Indonesia	58	29	13	0	0
Combined	63	23	12	1	1

21. Now let's talk about a business like yours that is owned by a woman like you. How much total profit do you think her business makes in a good month?

	US\$		
	Mean	Median	Range
Nigeria	527	303	2,700
Indonesia	296	88	13,260

22. How much would that woman say her total profits for a good month are?

	US\$		
	Mean	Median	Range
Nigeria	402	212	2,415
Indonesia	262	89	10,623

23. How much total profit does your business make in a good month?

	US\$		
	Mean	Median	Range
Nigeria	454	303	2,900
Indonesia	329	133	8,855

24. How much total profit did your business make last month?

	US\$		
	Mean	Median	Range
Nigeria	329	182	2,539
Indonesia	323	89	8,856

25. Not counting what you learned in school or the tips from the *Business Women* service, how many other business training programmes have you ever participated in?

	None	1	2 or more
Nigeria	78	7	15
Indonesia	74	6	20
Combined	76	7	17

26. I am going to read you some more statements about your business and I would like you to tell me how strongly you agree or disagree with each statement.

	%				
	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
<b>My business profits will grow</b>					
Nigeria	79	20	1	1	1
Indonesia	44	40	15	1	1
Combined	61	30	8	1	1
<b>There will be substantial demand for my products or services</b>					
Nigeria	64	25	7	4	1
Indonesia	29	52	18	1	1
Combined	46	39	12	3	1
<b>I will devote more time to business</b>					
Nigeria	67	32	1	1	1
Indonesia	23	54	20	4	1
Combined	44	43	10	2	1
<b>I will introduce new products or services to my business</b>					
Nigeria	61	36	2	1	2
Indonesia	23	50	20	7	1
Combined	42	43	11	4	1
<b>I will hire new workers</b>					
Nigeria	47	29	13	8	4
Indonesia	24	41	19	16	1
Combined	35	35	16	12	2



27. Now we have a few questions about you and then we will be finished. Which of these correctly represents your age bracket? You are:

	%						
	18-20	21-35	36-40	41-45	46-50	51-55	56 or more
Nigeria	1	56	24	10	4	3	2
Indonesia	13	63	14	6	4	1	1
Combined	7	60	19	8	4	2	1

28. What is the highest level of education you have attained?

	%						
	None/Limited	Elementary School	Junior High	Senior High	Some College	College Graduate	Postgraduate
Nigeria	1	1	3	33	32	28	3
Indonesia	1	9	14	57	6	12	1
Combined	1	5	8	45	19	20	2

29. Are you \_\_\_\_\_?

	%			
	Married	Never Married	Widowed	Divorced
Nigeria	70	28	2	<1
Indonesia	76	24	1	0
Combined	73	26	1	<1

30. How many children do you have?

	%					
	None	1	2	3	4	5 or more
Nigeria	36	11	20	15	12	6
Indonesia	8	37	27	21	5	2
Combined	24	22	23	18	9	4

## Photography credits and end notes

- Cover: lil Hartini, owner of a catering business in Indonesia, photo by Mile 91/Ben Langdon  
 P2-3: Nneka Adiele, owner of a clothes and baby items shop in Nigeria, photo by Mile 91/Ben Langdon  
 P4: Joy Kalu, owner of restaurant and catering service in Nigeria, photo by Mile 91/Ben Langdon  
 P6: Cherie Blair, Founder, Cherie Blair Foundation for Women, photo by John Swannell  
 P8: Suzanne McCarron, President, ExxonMobil Foundation  
 P15: Maureen Okon, owner of a craft shop in Nigeria, photo by Mile 91/Ben Langdon  
 P16-17: Nur Khayati, owner of a smoothie shop in Indonesia, photo by Mile 91/Ben Langdon  
 P20-21: lil Hartini, owner of a catering business in Indonesia, photo by Mile 91/Ben Langdon  
 P24-25: Idorenyin Samuel, owner of a water business in Nigeria, photo by Mile 91/Ben Langdon  
 P30-31: Catharina Ikawati, owner of a German language business and make-up business in Indonesia, photo by Mile 91/Ben Langdon  
 P35: Panglipur Binurissamsika, owner of a traditional snack-making business in Indonesia, photo by Mile 91/Ben Langdon  
 P36-37: Aniema Eden, owner of a frozen food business in Nigeria, photo by Mile 91/Ben Langdon  
 P40-41: Julia Eha, owner of a grocery store in Indonesia, photo by Mile 91/Ben Langdon  
 P44-45: Ijeoma Ewurum, poultry farmer in Nigeria, photo by Mile 91/Ben Langdon  
 P46-47: Diopse Sandy, owner of a sign-making business in Nigeria, photo by Mile 91/Ben Langdon  
 P50: Panglipur Binurissamsika, owner of a traditional snack-making business in Indonesia, photo by Mile 91/Ben Langdon  
 P65: Esther Igwe, owner of a wedding decorations shop in Nigeria, photo by Mile 91/Ben Langdon

<sup>1</sup>For an excellent recent summary of the barriers to the economic empowerment of women in the developing world, see Buvinic, Furst-Nichols, & Pryor, 2013.

<sup>2</sup>See Agüero, De Silva, & Kang, J. 2011; Zainudeen & Ratnadiwakara, 2011; and World Bank, 2012, p.3.

<sup>3</sup>In addition to the Cherie Blair Foundation’s mobile value added services project evaluated in this report, see also the Cherie Blair Foundation’s programmes in enterprise development and mentoring at <http://www.cherieblairfoundation.org/>. For a policy relevant review of business and entrepreneurship training, see McKenzie & Woodruff, 2013.

<sup>4</sup>See Schoar, 2010 and Banerjee & Duflo, 2011.

<sup>5</sup>See Anantadjaya, Finardi, & Nawangwulan, 2011; Chew, Levy, & Ilavarasan, 2011; Chew, Ilavarasan, & Levy, 2012 and 2013.

<sup>6</sup>Similar data was not collected from subscribers in Nigeria.

<sup>7</sup>However, almost none of the subscribers said they took a once-a-month quiz to test their learning. It is possible that most women simply felt they had mastered the material and it would be a waste of their time to be tested on it.

<sup>8</sup>In deciding whether to adopt and continue to use any new technology, individuals must decide how easy or difficult it is to make use of the innovation. Specific research about ease of use in the context of mobile value added services can be found, for example, in Gao, Krogstie, & Siau, 2011 and Leong, Ooi, Chong, & Lin, 2011.

<sup>9</sup>Supporting evidence for this conclusion can be found in Appendix B, item 4.5. for Indonesia.

