

Business Women Connect Program

“The Business Women Connect (BWC) program was designed by TechnoServe to improve the business performance of women microentrepreneurs by providing them with improved access to savings through mobile money and business training. The BWC program in Tanzania consisted of two interventions... The first intervention (M-Pawa intervention) is a training session on M-Pawa and registration with the product. M-Pawa is a mobile finance product designed by Vodacom that allows customers to save money on an interest-bearing mobile savings account. It also enables users to access microloans conditional on good savings performance. The second intervention (Business Training intervention) is an intensive business skills training.”

Researchers undertook an impact evaluation to present “short-term results from an experiment randomizing the promotion and registration of a mobile savings account among women microentrepreneurs (women working as street vendors and in markets) in Tanzania, with and without business training.” The authors focus on savings, credit, and business practices (Bastian et al., 2018).

Quick facts

Barriers addressed



Entry & Capability

Low data footprint among women
Low digital financial capability



Social norms

Ambivalence or antagonism towards women's financial independence



Product & Market Design

Complex onboarding process
Non-transparent product information

Segment focus

1 2 3 4

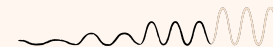
Geography

[Tanzania >](#)

Sources

[Bastian et al., 2018; Business Women Connect.](#)

Customer Journey Relevance



Key stakeholders involved

TechnoServe
Vodacom
Arifu
4,003 women microentrepreneurs

Business Women Connect Program

Key activities

Cited from Bastian et al., 2018:

4,003 women microentrepreneurs were selected to participate in the study. The women were randomly assigned to the control group, the M-Pawa intervention, and both M-Pawa and Business Training interventions.

The M-Pawa intervention is “a 2.5-hour training session on the uses and benefits of Vodacom M-Pawa savings account, along with the general concept of savings and its benefits, and registration with the product.”

The Business Training intervention is “a twelve 2.5-hour weekly face-to-face training sessions on business skills. The training focused on different business skills, including business expansion and profitability, finance and record-keeping, entrepreneurship and business planning, and personal and professional efficacy.”

Outcomes/results

Cited from Bastian et al., 2018:

- “The M-Pawa intervention positively impacted transactions probabilities, increasing the probability of a woman making at least one deposit and one withdrawal during the first 58 weeks by 39% and 32%.”
- “Women assigned to the M-Pawa intervention increased the number of deposits and withdrawals made during this period by 5.3 and 3.7 (control means are 1.4 and 1.6). These effects are 28% and 42% higher among women also assigned to the Business Training intervention.”
- “The M-Pawa intervention increased the probability of receiving a loan by 14%, the average number of loans received by 0.39, and the average total amount borrowed by TZS 4,594... These microloans are being repaid at fairly consistent rates. The M-Pawa intervention increased the probability of loan repayment by 11%, the average number of loan repayments by 0.72, and the average total amount repaid by TZS 3,730.”

Business Women Connect Program

Outcomes/results (cont.)

- “The overall positive impact of the M-Pawa intervention on women’s empowerment is mostly driven by increases in women’s say over how to spend money earned from their businesses, and on major household and children expenditures.”

Key enabling environment factors for the intervention

This intervention had support from local governments. Participants received a certificate of completion upon finishing the Business Training intervention that was recognized by local governments.

Key design elements that led to successful outcomes

- The program bundled the business intervention with the M-Pawa intervention. Bundling these products and services (savings, credit, trainings) introduced more value to women participants.
- The program used a variety of learning methods during the trainings, such as manuals, videos, activity based learning, etc.

- The intervention also incorporated elements from Arifu—a digital content and interactive learning platform to reinforce trainings and send out messages—such as weekly savings reminders.

Potential for scale/replicability

The BWC program is already replicated in Nigeria and Mozambique, indicating that it has the potential to expand to additional countries. Organizations wishing to replicate this program should keep in mind that the success derived from both interventions bundled together.

Recommendations from the research

The research identified the need to conduct long-term evaluations of the program to see the effects of the interventions on financial inclusion and empowerment over a longer period of time.