

## **Utilization of Mobile Telephones by Women in Support of Informal Business in Rural and Urban Markets in Kiambu County - Kenya**

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### **Abstract**

*We are currently living in an era of technological revolution where information, communication, and technology (ICT) has become a panacea for most of the undertakings across human divide and operations. While the elite and the rich may have access to varieties of technologies, modern computers and mobile telephones, majority of the poor and less educated in rural or urban settings, mostly access mobile telephones as the most readily available form of technology. Globally, a mobile telephone provides several technological functions in a variety of settings. This study focused on the utilization of mobile telephones in boosting informal business by women in rural and urban markets. The study assumed the existence of different dynamics in rural and urban markets that dictate the forms of mobile telephone functions that women in informal business utilize to navigate different business transactions. The study approach was guided by the theory of change. Women in informal business in rural and urban markets were the target population. The inclusion criteria were those that were involved in the informal business, dealing in varieties of foods, cereals, fruits and vegetables. To complement sources of secondary data, primary data was generated by use of guided questionnaires for the selected women. A qualitative research design was adopted. Qualitative data was analyzed using inferential and descriptive statistics, while quantitative data was analyzed using Statistical Package for Social Sciences (SPSS) version 26. Both sources of data were coagulated to inform the findings based on the study objectives.*

**Keywords:** *utilization, mobile telephones, women, informal, business*

### **Introduction and context**

The United Nations' fifth Sustainable Development Goal emphasizes the importance of expanding freedoms for all people by eliminating gender discrimination with a view of promoting inclusivity and equality. Appreciating that women have been more discriminated compared to their male counterparts, efforts have been directed to increasing women's access to education, paid work, political representation and information and communication technologies (ICTs), UNDP, (2018). While women's empowerment is intrinsically important, studies in developing areas show that empowering women can also increase economic growth (OECD, 2012), improve children's health and education (World Bank, 2012), decrease child mortality (Gakidou et al., 2010), improve organizational effectiveness of businesses (Mackey & Petrucka, 2021) and increase agricultural productivity (FAO, 2014).

The mobile telephone has been found to be beneficial to actors in the informal economy, in that it has applications to ease financial transactions, the most widely used one being the M-Pesa

application, known to impact positively on the livelihood of the poor ((Kamunte, 2020). While the mobile telephone is the most widely utilized ICT globally, it is also the most accessible within the informal sector (ILO, 2014). It is perhaps not surprising then that it is especially around livelihood that mobile telephones have been studied and discussed as contributing to development. The increasing use of mobile telephones especially by women in informal businesses is thus a sign of the current transformation of the informal economy and women economic empowerment. In this regard, mobile telephones enhance business activities by enabling better access to information and more efficient communication with suppliers, customers, and business partners (Ndunge, 2016).

It is in this context that the findings of this study grounds the argument that a mobile telephone ownership gives women in small, informal businesses the ability to operate a mobile telephone-based bank account, an important gateway to financial independence and control. In addition, the mobile telephone eases the communication with existing and potential clients and suppliers of merchandise. Remarkably, the use of the mobile telephone saves a lot of time for women where they sort business related issues while attending to other essential daily chores (Njuguna 2017). The economic empowerment is expanded in that digitization also makes it safer and easier for women to save for other essential use, for example, a medical emergency or a family job loss, (Abed, 2021). This with no doubt means that the informal sector in which women play a significant role is an important sector of Kenya's economy.

### **1.1.2 Statement of the Problem**

The informal sector which sometimes is stigmatized as troublesome and unmanageable make up a significant portion of the economies in developing countries. The business within this economy is usually run by those unemployed in the formal sector of the economy but who also contribute significantly to the day-to-day survival of their households. Informal economy is found in many businesses that deal with varieties of products. However, these businesses are neither regulated nor taxed or monitored by local governments. Women mainly find themselves in the informal business due to low economic power, high level of illiteracy, low technical skills and minimal opportunities for acquiring financial literacy. This is because they encounter many challenges in entering into more structured ventures. As such the survival of informal business in the hands of women is normally unmanageable and difficult to sustain. Thus, it is expected that any form of technology that would make it easier for women in the informal sector to easily manage and possibly expand their businesses would be embraced. One such technology is a mobile telephone that contains some functions that can easily make business transactions more manageable, efficient and time saving. It is therefore against this background that this study sought to investigate how a mobile telephone has supported women to scale up their economic empowerment within the informal business in Kenya. The study specifically focused on women in small businesses in rural and urban markets setting in Kiambu County. Although women are in a variety of businesses in the local markets, the study selectively focused on the women dealing with foods-fruits, cereals, and vegetables.

### **1.1.3 Study Objectives**

The overall objective for this study was to establish how the women in informal business utilized the mobile telephone technology to boost their business for increased economic empowerment.

### **Specific objectives**

Specifically, the study was guided by the following objectives:

1. Establish the forms of mobile telephone functions used by women in support of business in the informal sector
2. Identify the ways in which mobile telephone functions support women in the informal business in rural and urban markets
3. Determine the challenges that women in the informal business encounter in the use of mobile telephones to support their businesses.

### **2.0 Review of related literature**

In the literature on *mLivelihood*, the area of mobile money stands out as a revolution. The history of mobile money takes us to the Philippines, where people have been able to conduct their basic banking tasks via mobile networks since 2006, (Sane, 2009). A year later, Kenyan mobile service provider Safaricom launched M-Pesa as an SMS-based money transfer system allowing users to deposit, send and withdraw funds from their mobile telephones. Mobile money has been hailed as Africa's solution to banking the unbanked. Studies on mobile money have largely focused on the user end of the services, and have given the view of a revolutionary service. Some have, for example, argued that mobile money contributes to poverty reduction because financial exclusion goes hand in hand with poverty, (Kyomuhendo, 2009).

In Uganda, more than half of the population have signed up for m-banking. When mobile money first emerged in Uganda, banks kept a distance until statistics in the fifth year revealed the exponential growth of the service. Like other countries in the Sub-Saharan region, it was the mobile network operators who dominated mobile money services because the central bank did not regard this service as 'doing banking businesses'. In 2013, mobile financial services were brought under the supervisory mandate of the Central Bank of Uganda, which imposed additional formalities to the basic registration with service providers, and yet the Bank's duty of secrecy had little or no bearing on mobile money service providers. The appropriation of the mobile telephone into informal micro enterprises meant that databases of personal information on traders were available within the mobile system; this is information that was located within formal factions such as mobile service providers. Informal businesses showed that businesses in Uganda in general used mobile money as much as they used banks, further underlining how mobile telephones (here through mobile money) transformed not only the informal economy but the economy as a whole.

When it comes to women, mobile telephone ownership provides distinct benefits to them, including improved access to educational, health, business, and employment opportunities. Women, surveyed across low and middle-income countries on three continents, believe that a mobile telephone helps them lead a more secure, connected, and productive life (WB, 2015). This survey also found that: 'From India to Senegal to Kosovo, women were using the power of mobile

telephones to unlock economic opportunities ' Women business owners perceive the telephone as an essential productivity tool, with more than half saying they have used a mobile telephone to earn additional income and where' 85% of women report feeling more independent because of their mobile telephone (GSM 2013).

Kamunte (2015) study on Usage of Mobile Technology in Women Business; A case Study of Uganda, was motivated by the fact that despite Uganda having mobile telephone service penetration of as much as 80% of its population, studies of mobile telephone usage among women businesses were still low and rare. Relatively little is known about women's entrepreneurship and the mobile telephone usage. Grounded in Habermas' Critical Social Theory (CST), the study applied the theory of emancipation to understand the usage of mobile telephones among businesses owned by women in urban and rural areas of Uganda. To select participants in the study, multi-stage and purposive sampling were used. Data was collected through questionnaire and focus group discussions and was analyzed using SPSS. The findings revealed that majority of rural and urban women were micro businesses women. Women entrepreneurs gained especially in mainstream operations like marketing and sales, information inflow, customer service delivery, increased business processes and profits, which facilitated increased productivity and enterprise transformation. The study came to conclude that the mobile telephone is an economic tool that liberates women in urban and rural areas from poverty and empowers them with knowledge.

Utilization of mobile telephones and in particular the development of mobile apps is causing changes in the ways formal and informal businesses operate, especially in banking, communication and record keeping (Deen, et al 2017). For women in the informal business, mobile telephones are useful gadgets in finding market information, such as comparing prices, locating possible customers, and determining the best distribution channel for different products. This is a remarkable advantage, particularly for women with minimum basic education as the e-mobile banking transactions demystifies decision making on financial matters including marketing, taking loans and savings (Kamunte, 2020). Effective use of mobile telephone applications can help informal business owners to increase their revenue, grow consumer loyalty, increase business networks, improve publicity, and market their products to a wider audience, (Abed 2020). The same study further established that mobile telephone was cheap, had low technical requirements, and provided women in informal business with the ability to expand on their brand, as well as reach different market niches. Use of text messages service component of the mobile telephones ease in communication and makes it easy to create a wider business networks, reaching prospective customers, and listening to their customers' voices instantly.

### **Theoretical and Conceptual Frameworks**

This section presents the theory and the conceptual frameworks that guided the study.

#### **Theoretical framework:**

The study was guided by the theory of change which illustrates how and why a specific change is essential for a desired change. In the context of this study, the basic assumption was that use of mobile telephones improves efficiency in informal business transactions by women. On the other hand, the desired change enhanced economic empowerment by women in the informal businesses as a result of the utilization of information, communication and technology through the use of the mobile telephones. Thus, the use of the technology at whatever level and context is the missing link in bringing about the desired change in the economic empowerment by women in the informal business. Utilization of mobile telephone technology is anticipated to make it easier, more efficient and time saving for women to transact businesses with the long-term goal of expanding their financial base and returns. In the context of the theory of change, a mobile telephone is accessible, affordable, and easy to operate by many people across all social divides, in both rural and urban settings. Further the device has various functionalities that can support both formal and informal businesses, as illustrated by the following conceptual framework (Figure 1).

### **The Conceptual Framework**

#### **Figure 1: Enhancing informal business by use of the mobile telephone**

Guided by the study objectives, the theory and the conceptual framework guided data collection and analysis, ultimately seeking to affirm how women in the informal business can be more economically empowered by utilizing various functions of the mobile telephone to not only purchase and sell their products during the informal marketing but also in the banking, saving and loan operations. The framework also provides for the recommendations for mobile telephone providers on how to minimize any challenges that hinder effective use of the gadgets.

### **3.0 Methodology**

The study adopted a descriptive survey design targeting women involved in informal business in selected rural and urban markets in Kiambu County, Kenya. The county was purposively selected since being close to the Nairobi City County, it holds both rural and urban settings. The design was also favorable as it not only allowed the generation and triangulation of qualitative data but also generalization of the findings to similar population in similar situations. Four markets were purposively selected, two in urban and two in a rural setting of the selected County. The urban markets were Mandaraka in Thika town and Ruiru, while the rural markets were Gatundu and Githunguri.

The target population were all women who were regularly involved in informal business within the selected market and for a period of more than one year. The inclusion criteria that applied was the women in the informal business of food stuffs (fruits, vegetables, and cereals). A total of 120 women participated in the study, 30 (thirty) from each of the selected markets. The need to select women dealing with variety of food staff guided the selection. Thus, lists were developed across the four markets for all the women dealing with vegetables, grains and fruits. The lists then were used as sampling frames for systematic sampling techniques, from which 10 women were selected, giving a total of 30 women in each of the four markets as shown in table 1.

**Table 1: Number of study respondents across the selected markets and types of food stuff being handled**

Locality	Selected Markets	Number in categories of Food stuffs			TOTAL
		Fruits	Cereals	Vegetables	
Rural	Gatundu	10	10	10	30
	Guthunguri	10	10	10	30
Urban	Ruiru	10	10	10	30
	Thika Mandaraka	10	10	10	30
TOTAL		40	40	40	120

Data was collected using guided questionnaire designed in English and Kiswahili for ease of communication between the research assistants and selected women. The tool was tested in Juja market with a total of 6 (six) women, two of whom were handling each of the selected food stuffs. The questionnaire was revised, based on the observed gaps and omissions after the pre-testing. This was followed by arrangements of all the logistics including obtaining informed consents from the selected participants.

## 4.0 Findings

### 4.1 Introduction

The findings are presented based on the three study objectives which sought to establish the forms of mobile telephone functions used by women in support of business in the informal sector in rural and urban markets; identify the ways in which the mobile telephone functions support women in the informal business; and determine the challenges that women in the informal business encounter in the use of mobile telephones to support their businesses. However, two demographic characteristics, namely the age and level of formal education are discussed, for a start as they were found to have had an influence on not only the number of women involved in the informal business but also on how they utilized the mobile telephones in their business.

#### Age range of the selected women

Tables 2 shows the age range of the women who participated in the study in rural and urban markets.

**Table 2: Age Range for Selected Women across the Selected Markets and Types of Food Stuff being handled**

Age Range	RURAL		URBAN		TOTAL
	Gatundu	Githunguri	Ruiru	Thika	
Below 35	6	5	3	5	19
36-45	8	9	11	11	39
46-55	9	10	9	8	36
56-65	5	5	7	6	23
Above 66	2	1	0	0	3
<b>TOTAL</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>120</b>

The analysis revealed that majority (81.7%) of women in the informal businesses in both rural and urban markets are in the age range of 36 to 65 years, with 15.8% being below 35 years and only 2.5% being above 66 years and who were in rural markets.

#### **Level of formal Education**

Tables 3 shows the level of education for the women who participated in the study in rural and urban markets.

**Table 3: Level of Formal Education for Selected Women across the Selected Markets and Types of Food Stuff being handled**

Formal Education	RURAL		URBAN		TOTAL	%
	Gatundu	Githunguri	Ruiru	Thika		
No Formal Education	4	2	0	0	6	5
Primary	10	11	8	7	36	30
Secondary	13	14	18	19	62	52
Tertiary	2	3	4	3	12	10
University	1	0	0	1	2	2
<b>TOTAL</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>30</b>	<b>120</b>	<b>100</b>

The analysis as revealed in the above table shows that 52% of women in informal businesses in both rural and urban settings have secondary school level of education, followed by 30% with primary school level of education. On the other hand, very few women had no formal education (5%) and with only 2% with university level of education. This can be interpreted to mean that acquisition of basic level of education, primary and secondary was an essential tool in the engagement in informal business.

#### **4.2 Forms of Mobile Telephone Functions Used by Women in Support of Business in the Informal Business**

During their informal business transactions, the women who participated in the study were found to utilize the following 6 mobile telephones functions:

M-Pesa

M-Shwari

Pochi la Biashara

M- kopa

WhatsApp

Short Message Service (SMS)

The number of women who were found to be utilizing the services in the rural and urban markets was analyzed as presented in table 4.

**Table 4: Frequency in the Use of the Mobile Telephone Functions by Women in the Informal Businesses across the Selected Markets in Rural and Urban Settings**

S/N	MOBILE FUNCTIONS	RURAL		URBAN		Total	%	Frequency in use
		Gatundu	Githunguri	Ruiru	Thika			
1	M-Pesa	30	30	30	30	120	100	Very frequent
2	M-Shwari	25	23	26	26	100	83	Very frequent
3	Pochi la Biashara	11	15	17	18	61	51	Frequent
4	M-kopa	24	26	29	28	107	89	Very frequent
5	WhatsApp	15	18	19	21	73	61	Frequent
6	Short Message Service (SMS)	25	28	26	28	107	89	Very Frequent
	TOTAL	130	140	147	151	512		

Four of the mobile telephone applications were being used very frequently, M-Pesa (100%, SMS (89%, M-Kopa (89%) and M-Swari (83%). Women however indicated having frequently utilized WhatsApp (61%) and Pochi la Biashara (51%). Overall, women in urban markets seemed to utilize the functions more, compared to their counterparts in rural markets. This could be attributed to a higher number of younger women and with basic education in informal business in urban markets, compared to the rural markets. The reasons for the higher and low preferences of the functions can also be deduced from the following table 5, which presents the advantages and disadvantages that women cited for each of the applications utilized.

**Table 5: Advantages and Disadvantages that Women Cited for Each of the Applications Utilized**

S/N	FUNCTIONS	ADVANTAGES	DISADVANTAGES
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1	M-Pesa	<ul style="list-style-type: none"> <li>-Easy to register and use</li> <li>-Linked to e-banking</li> <li>-Accessible with cheap, non-touch mobile telephone</li> <li>-Safe place to save money</li> <li>-Manages the cash flows over a specified period of time (records)</li> </ul>	<ul style="list-style-type: none"> <li>-Possibility of losing money to on-line criminals</li> <li>-Transactions charges are high</li> <li>-Allows reversing of the payments</li> </ul>
2	11	<ul style="list-style-type: none"> <li>-Easy to register and use,</li> <li>-Accessible at any time or place</li> <li>-Accessible with cheap, non-touch mobile telephone</li> <li>-A secure tool to withdraw, save and transfer money.</li> <li>-The money in M-Shwari account earns interest</li> </ul>	<ul style="list-style-type: none"> <li>-The amount allowed to borrows is little for small traders</li> <li>-Attracts high interest</li> </ul>
3	Pochi la Biashara	<ul style="list-style-type: none"> <li>-Easy to use</li> <li>-Does not allow reverse of payments</li> <li>-Accessible with cheap, non-touch mobile telephone</li> </ul>	
4	M-kopa	<ul style="list-style-type: none"> <li>Easy to use</li> <li>-Does not allow reverse of payments</li> <li>-Accessible with cheap, non-touch mobile telephone</li> </ul>	Attracts some interest
5	WhatsApp	<ul style="list-style-type: none"> <li>-Allows advertisement of the products</li> <li>-Reaches many potential customers.</li> <li>-Transmits messages very fast</li> </ul>	<ul style="list-style-type: none"> <li>-Not usable with cheap, non-touch-mobile telephones</li> <li>-Selective to only those who can read and write</li> </ul>
6	SMS	<ul style="list-style-type: none"> <li>-Accessible with cheap, non-touch mobile telephone</li> <li>-Transmits messages very fast</li> </ul>	<ul style="list-style-type: none"> <li>-Restricted to communication</li> <li>-Usable only with those who can read and write</li> </ul>

### 3.3 How Mobile Telephone Functions Support Women in the Informal Business in Rural and Urban Markets

The study established that use of mobile telephones made the informal business by women more efficient, cost-effective, and thus saved a lot of time while increasing their capital gains. All women narrated how they effectively used a mobile telephone to purchase and make payments from distant localities. The following is a typical narrative from the respondents, while acknowledging that the informal business is no longer cumbersome, costly and time consuming.

*Use of the mobile telephone enables me to purchase my vegetables and fruits while attending to other household chores at home. Typically, I send an SMS to the farmers and make my order, which I pay through M-Pesa. Then I text a motorbike-owner who ferries them from the farm and delivers them at my stall in the market, and whose transport cost I pay via M-Pesa.* Response from Gatundu market, while responding to the guided questionnaire, 5/05/2022.

Further the ease in the use of M-Shwari was frequently cited as an important aspect, a replacement of the formal banking, which required the women to leave their business to travel to a bank and wait in long lines. M-Shwari on the other hand offers instant registration and immediate access to savings and loans. In this regard, one study respondent in Githunguri had this to say:

*M-Shwari is good because...you will not waste time walking to the banks. Again deposits, money transfer and withdraws are instant.*

In addition, women also observed that the connectivity between M-Shwari and M-Pesa facilitates easy registration and the ability to transfer funds between the two widely used functions. Further the fact that M-Shwari also uses the information from a Safaricom account, simplifies the loan application process for the women in informal businesses. The loan services help them purchase supplies that strengthens and expands their business. Table 6 gives an overview of what the selected women in the informal business in both rural and urban settings indicated as the support they receive from the specified functions that they utilized from the mobile telephones.

S/N	Mobile function	Specified business support
1	M-Pesa	-Receive and make payments instantly -Keep records of all the payments and money received over a specified period. - Offers an opportunity to save and thus expand their purchase.
2	M-Shwari	-Get instant loans to purchase and expand business -Allows to easy and accessible saving -Secures easy and instant loans without demand for guarantors.
3	Pochi la Biashara	-Allows small business owners to receive and make payments from M-Pesa wallet without revealing the customers' phone number. -Can receive and make payments instantly -Eases the process of digital payment by creating a unique account, specifically dedicated for the business need When transacting a client who pays for goods cannot cheat by reversing the money back to themselves
4	M-kopa	-Take short loan to boost business -Secures easy and instant loans without demand for guarantors.
5	WhatsApp	-Advertise the products to potential customers -Communicate with customers and suppliers -Cheap and avoidable with free calls
6	SMS	-Allows to advertise the products to a wide range of potential customers

		-Easy and cheap and communication with customers and suppliers
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#### **4.4 Challenges that Women in the Informal Business Encounter in the Use of Mobile Telephones to Support their Businesses**

Although women in the informal business acknowledged the enormous contribution of the mobile telephones in making their informal business more efficient and productive, four challenges were cited as hindering more frequent use of the mobile telephone operations among some of their counterparts, as follows:

- Minimal or lack of basic literacy made it difficult to operate the mobile telephones
- General fear of online-frauds which drain off savings without trace
- General state of poverty and low returns from the informal business make it difficult to purchase “touch” mobile telephones which are more efficient and easier to operate in accessing the needed functions.
- Lack of information on the available functions and transaction operations in mobile telephones
- Fear of cyber criminals who fraud money from the telephone users though false information and impersonation.

#### **5.0 Conclusion**

The study confirms the usefulness of mobile telephone technology in boosting their informal businesses. Considering the stereotypical perception that use of technology is a male domain, women expressed ease in operating the mobile telephones to do many financial operations on their own, evidently increasing control of their income. This in itself is a high level of economic empowerment in that they were able to manage their finances in a safe and private space and make decisions to save, take and repay loans regardless of the power dynamics emanating from the male partners. The functions in the mobile telephone thus enabled them to expand their financial base, keep records of financial transactions, in addition to saving time on the travel to the banks and to purchase the food merchandise. They therefore had more time to attend to other productive and reproductive roles.

#### **1.0 Recommendations**

The following are the study recommendations to encourage women to utilize mobile telephones to boost their informal business. Mobile telephone operators, especially Safaricom and Air-Tel which were commonly being used to:

1. Use women friendly channels (for rural and urban) to provide information on the available functions that can support women in the informal businesses.
2. Invent technological ways to curtail financial frauds which steal the money from the women’s mobile phones.
3. Make the available functions easy to be operated by the people with basic formal education.
4. Banks to invent technology that make e-banking and transfer of cash from the mobile telephone to the bank account easy and secure for people with basic literacy.

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