CERP
EVIDENCE MATTERS

Case Study

Understanding Digital Financial Service (DFS) Adoption Among Women Micro-Entrepreneurs (WMEs) in Pakistan

Timeline (2024 - 2025) | Status (completed) | Location/Region (Islamabad, Federal) | Theme/Tag (Thematic area - Financial Inclusion)

Funders/Partners: Gates Foundations/ GSMA/JazzCash

Introduction:

a) Project Background

Digital financial services are widely recognized as a powerful driver of financial inclusion and small business growth. In Pakistan, however, adoption and sustained usage of these services remain uneven, particularly among women micro-entrepreneurs. While mobile wallets and merchant applications are increasingly available, many women-led businesses continue to rely on cash-based transactions and informal financial practices.

JazzCash, Pakistan's largest digital financial services provider, sought to address this gap through a women-focused, event-based engagement model. The model was designed to move beyond one-time onboarding and instead build trust, relevance, and confidence through in-person group workshops, community events, and ongoing agent support. GSMA commissioned this study to rigorously assess whether this approach effectively drives adoption and usage of the JazzCash Merchant App and delivers meaningful value for women micro-entrepreneurs.

b) The Challenge

Women micro-entrepreneurs in Pakistan face a layered set of barriers that limit their participation in digital finance. These include low levels of digital and financial literacy, limited exposure to smartphones and mobile internet, concerns about fraud and data security, and restrictive social norms that shape mobility and decision-making within households.

From a provider perspective, these barriers translate into low activation rates, limited transaction volumes, and weak retention among women users, even when products are technically accessible. Traditional acquisition and sales-led models often fail to address these underlying behavioural and social constraints. As a result, there is a clear need for engagement strategies that combine education, trust-building, and sustained support, rather than relying solely on product availability or incentives.

c) The Opportunity

Event-based, community-centred engagement offers a promising alternative to conventional DFS acquisition models. By creating safe, social spaces for learning and

experimentation, and by leveraging trusted female agents and local partners, such interventions can reduce fear, increase perceived relevance, and normalize digital financial behaviours among women.

However, evidence on how and why these models work remains limited. JazzCash and GSMA required timely, actionable insights into which elements of the intervention drove adoption, how women experienced the onboarding journey, and whether the model created value for both users and the business. This study was designed to fill that evidence gap and generate learning that could inform future scale-up.

d) CERP's Role and Partnership Model

CERP served as the independent research and evaluation partner for the study. CERP led the full project lifecycle, including research design, tool development, fieldwork, analysis, and synthesis of findings. The team applied a qualitative, user-centred approach to capture the lived experiences of women micro-entrepreneurs and the operational realities of on-ground implementation.

GSMA acted as the commissioning and strategic partner, ensuring that the study aligned with broader industry priorities around women's digital and financial inclusion. JazzCash collaborated closely by providing access to field sites, agents, partners, and internal stakeholders, and by sharing operational insights into the design and execution of the event-based model.

This three-way collaboration enabled CERP to produce insights that were both socially grounded and commercially relevant, bridging user experience, implementation learning, and strategic decision-making.

Objectives:

Three guiding research questions:

RQ 1

What are the features of the intervention that most **influence DFS adoption** among WMEs?

RQ 2

How do WMEs perceive that having and using a DFS account **impacts them and their businesses?**

RQ 3

How does the intervention model add **value for JazzCash**

The project was structured around the following core objectives:

- Understand how JazzCash's event-based engagement model influences adoption, activation, and sustained usage of the JazzCash Merchant App among women micro-entrepreneurs

- Identify the specific design features that help overcome trust, confidence, and relevance barriers to DFS usage
- Explore the perceived impact of DFS adoption on women's business practices, financial control, and sense of autonomy
- Assess the strategic value of the model for JazzCash, including implications for customer acquisition, engagement, and long-term growth

Together, these objectives positioned the study as both an evaluation of impact and a strategic learning exercise, generating practical insights to inform inclusive, scalable digital finance models.

Implementation & Execution:

a) Client Need: Clear evidence on what drives women's DFS adoption

JazzCash and GSMA needed practical, timely evidence on whether event-based engagement could meaningfully improve adoption and usage of digital financial services among women micro-entrepreneurs. While workshops, community events, and agent-led onboarding were being implemented at scale, there was limited clarity on which elements of the model were most effective, where women faced barriers, and how social and household dynamics influenced outcomes.

Traditional monitoring approaches focused on output metrics such as registrations or attendance, but did not capture how women experienced the intervention, why some adopted while others did not, or what supported sustained usage over time. The client required deeper insight into user behaviour, trust formation, and implementation quality to inform future program design and investment decisions.

b) Our Approach: A qualitative, implementation-focused evaluation

CERP applied a qualitative, evidence-based evaluation approach designed to examine the full adoption journey from initial exposure to post-onboarding usage. The methodology focused on understanding behaviour and experience rather than measuring uptake alone.

The study was structured to capture perspectives across the ecosystem influencing adoption. This included women micro-entrepreneurs, household gatekeepers, on-ground agents, partner organizations, and JazzCash internal teams. By examining these interconnected perspectives, CERP assessed how the intervention functioned in real-world conditions and how design and delivery choices shaped outcomes.

Our approach focused on:

- Understanding how women interpreted and experienced onboarding activities
- Identifying points where trust, confidence, and perceived relevance were built or weakened
- Examining how delivery mechanisms such as group sessions, bazaars, and agent follow-up influenced usage behaviour

c) Execution: Field-based research linked to live program delivery

Data collection was closely tied to the live implementation of JazzCash workshops and community bazaars. CERP conducted in-depth qualitative fieldwork across multiple bazaars and workshops, engaging over 120 participants through key informant interviews, focus group discussions, and ethnographic observations.

The research included both adopters and non-adopters to allow comparison across different adoption pathways. Interviews with male household members provided insight into decision-making dynamics that shaped women's participation. Observations of onboarding sessions and events were used to assess facilitation quality, participant engagement, and the effectiveness of hands-on demonstrations.

This field-based approach enabled CERP to identify operational strengths and gaps that would not be visible through survey data or administrative metrics alone.

d) Analysis and Learning: Structured synthesis of behavioural and implementation insights

All qualitative data were analysed using a systematic thematic analysis framework. Transcripts and observation notes were coded to identify recurring patterns related to adoption drivers, trust and safety perceptions, usability, social influence, and sustained usage.

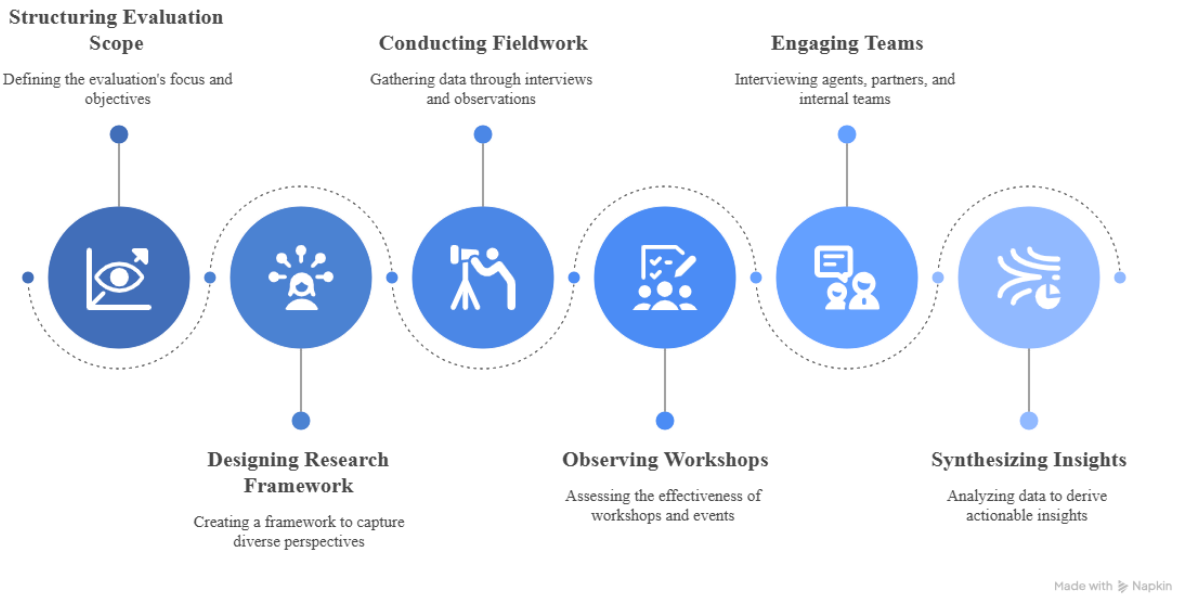
The analysis emphasized consistency across participant groups and locations, allowing CERP to distinguish between context-specific issues and broader, scalable insights. Findings were translated into clear themes and implications that could inform both program refinement and strategic decision-making.

e) Why This Approach Matters: Linking user experience to scalable program design

By embedding qualitative research within live implementation, CERP generated insights that were immediately relevant to program improvement. The approach helped move beyond surface-level adoption metrics to reveal how and why event-based engagement works for women micro-entrepreneurs.

This type of implementation-focused evaluation enables organizations to design more effective, inclusive engagement models that align with users' social realities while supporting sustainable business growth.

Key Activities Undertaken



a) Structuring the Evaluation Scope

CERP began by working closely with GSMA and JazzCash to define the scope of the evaluation and clarify the key learning priorities. This included mapping the full event-based engagement model across its core stages, from outreach and onboarding to activation and post-onboarding support.

The team translated the client's strategic questions into a clear learning agenda, identifying where insight was needed to assess effectiveness, scalability, and sustainability. This ensured that the evaluation remained focused on decision-relevant issues rather than descriptive reporting.

b) Designing a Multi-Stakeholder Research Framework

To reflect the complexity of women's DFS adoption, CERP designed a research framework that captured perspectives across the full ecosystem influencing behavior.

Separate research instruments were developed for women micro-entrepreneurs, male household members, JazzCash female agents, partner organizations, and internal JazzCash teams.

The framework deliberately distinguished between adopters and non-adopters, enabling systematic comparison across adoption pathways. Research tools integrated questions on business practices, technology use, trust and safety perceptions, and household dynamics to ensure a holistic view of decision-making.

c) Conducting In-Depth Fieldwork

CERP conducted extensive qualitative fieldwork across multiple locations where JazzCash workshops and community bazaars were being implemented. Data collection included key informant interviews, focus group discussions, and ethnographic observations.

Interviews with women micro-entrepreneurs explored their motivations, concerns, onboarding experiences, and post-onboarding usage. Discussions with non-adopters focused on barriers, hesitation points, and reasons for disengagement. Engagement with male household members provided insight into approval processes, risk perceptions, and norms shaping women's participation.

d) Observing Live Workshops and Community Events

A core activity involved direct observation of onboarding workshops and community bazaars. CERP assessed how sessions were facilitated, how effectively concepts were explained, and how women interacted with the JazzCash Merchant App during hands-on demonstrations.

These observations enabled the team to evaluate peer dynamics, agent credibility, and the handling of safety and fraud concerns in real time. They also provided visibility into how event design influenced confidence, participation, and willingness to experiment with DFS tools.

e) Engaging Delivery and Internal Teams

CERP conducted interviews with JazzCash female agents to understand their role in onboarding, trust-building, and post-sale support. Partner organizations were engaged to assess their role in mobilization, gatekeeper engagement, and follow-up with women participants.

Internal JazzCash teams were interviewed to capture perspectives on product design, acquisition strategy, and operational constraints. This ensured that findings reflected both frontline realities and organizational considerations.

f) Synthesizing Evidence into Actionable Insights

Following fieldwork, CERP conducted systematic qualitative analysis using a structured thematic approach. Data were coded and synthesized across participant groups to identify consistent patterns and key differences.

Findings were organized around specific stages of the intervention, allowing clear linkage between activities, user responses, and outcomes. This structured synthesis enabled the translation of complex qualitative evidence into clear insights that could inform program refinement and future scale.

Key Insights (RQ1)

1. Adoption increased when women experienced DFS as a shared, visible practice; not an individual risk. Women micro-entrepreneurs were more likely to adopt digital financial services when onboarding occurred in group settings that enabled peer learning and social validation. Workshops and community events reduced hesitation by making participation appear legitimate and safe, particularly in contexts where women's public engagement is constrained. Observing peers register accounts and complete transactions in real time helped normalize DFS use and lowered perceived risk.



> "Normally when we visit individually, women say, 'Let my husband come first.' But at workshops, when they see others signing up, they agree right away." - *Female JazzCash agent*

2. Trusted local intermediaries played a decisive role in building credibility and overcoming household resistance: Local partner organisations and female agents functioned as institutional bridges, extending their existing credibility to DFS adoption. Their presence reassured women and gatekeepers that the intervention was legitimate, culturally appropriate, and safe. Partner organisations mobilized women through familiar networks, while female agents provided patient, ongoing support that strengthened trust beyond initial sign-up.



> "Families know our organisation from earlier programmes. When we invite women for a JazzCash workshop, they come without hesitation."- *Partner organisation representative*

3. Workshop sessions and bazaar events served complementary purposes; workshops built women's understanding and confidence in DFS, while bazaars enhanced visibility, legitimacy, and real-time adoption: Workshops were most effective as confidence-building and learning spaces, particularly for women with limited digital literacy. Bazaar events, by contrast, linked DFS directly to business outcomes by enabling live transactions, customer interaction, and public visibility. Together, these formats created a pathway from understanding DFS to actively using it in daily business operations.



Dimension	Workshops	Bazaars
Purpose & Perceived Value	Seen as **safe, educational learning spaces** that build DFS understanding and confidence. Effective for women unfamiliar with smartphones. Workshops at JazzCash HQs also offered product exposure and opportunities to display goods.	Viewed as **business platforms** that enhance confidence, legitimacy, and sales while linking digital payments to real customer interactions. Often perceived as **family-friendly** events.
Effectiveness for DFS Adoption	Most effective for **rural/low-income WMEs** needing repeated exposure and simplified guidance. Peer learning and demonstrations build readiness to adopt.	Most effective in **urban and peri-urban markets**, where WMEs could see QR payments in action. Real-time customer demand reinforced business relevance and motivated immediate adoption.
Gatekeeper Acceptance	High. Framed as "training," which made households more willing to allow women to attend alone.	Initially mixed in conservative areas, but acceptance grew after families observed bazaars as safe, structured, and professionally managed events.
Value for WMEs	Builds foundational understanding, confidence, and trust; perceived as preparatory spaces.	Creates "trial moments" and on-the-spot adoption; strengthens professional identity and demonstrates real business payoff.

4. Female agents-built trust through culturally appropriate, respectful engagement, increasing gatekeeper comfort and approval : Early follow-up by female agents through visits, calls, and messaging was critical in helping women resolve common issues and maintain confidence during initial use. They built credibility through consistent, on-ground interaction that combined professionalism with cultural familiarity. Agents also improved



acceptability of the onboarding process for WMEs among male gatekeepers.

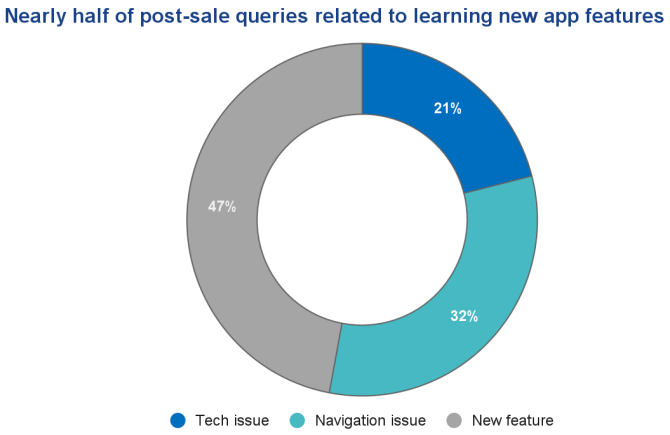
"Saba informed me about the benefits of getting the merchant app… if I don't understand anything, I reach out to her any time and she responds promptly." - Adopter WME

5. Post-sale support was key to sustained DFS usage though some WMEs reported that agent contact declined over time, limiting their ability to troubleshoot or stay active: While most WMEs valued female agents' support during onboarding, some said contact dropped soon after. A few women and partner organisations added that during onboarding, benefits were often explained briefly but not applied in practice. Partner organisation representatives observed that agents sometimes focused on promoting other JazzCash schemes such as health insurance that the low-income WME audience did not understand.

"The JazzCash agent did not explain the features or usage of the merchant account at the time of creation, which limited her understanding of the service's value early on." - Adopter WME

Data from post-sale support tracker revealed WMEs were interested in understanding advanced features beyond basic applicability of the merchant app in easing transactions. Post-sale support tracker data captured how WMEs continued to engage with female agents through personalised follow-ups after onboarding. Over the three-month period, 19 support queries were logged, covering an average of 2 to 4 WMEs per month. While limited in scale, this data offers insight into how WMEs use JazzCash after adoption and where further support can deepen engagement.

- **Basic access issues continue to dominate early post-onboarding needs:** One-third of all queries related to troubleshooting, forgotten PINs, or account reactivation. WMEs preferred to contact familiar agents often through WhatsApp rather than helplines, seeking step-by-step guidance.



- **Business-facing requests show growing interest in using DFS for enterprise operations:** Over half of all queries involved features such as Tap & Pay setup, salary disbursement, or international transfers. These interactions demonstrate that

women increasingly view DFS as a business tool, not just a payment mechanism.

- **Limited uptake of growth services signals potential for more structured engagement:** Only a limited number of queries addressed advanced features like loans, supplier payments, or marketing integration. This indicates that women remain focused on essential transactions rather than higher-value services that could grow their business

6. Identifying and Addressing Factors Limiting DFS Adoption

Several recurring barriers were identified that blocked initial adoption and the ability of women to manage finances independently:

- **Household and Community Gatekeeping:** Male relatives frequently restricted women's ability to adopt DFS, often requiring permission from husbands, fathers, or brothers before an account could be opened. This dependency resulted in high rates of cancelled account creations when husbands directly intervened or refused the registration altogether.

  "The husband made me repeat my pitch, interfered through the whole process, and then refused the account creation altogether."- Female JazzCash Agent

- **Fears of Fraud and Biometric Misuse:** Widespread concerns about scams and financial loss undermined trust in digital transactions. Specific fears regarding biometric fingerprint theft or fraudulent verification further discouraged WMEs from completing their registrations.

  "One time, I had 2,000 in my account and someone took it, another time it was 3,500. They called and said I had won some kind of scheme, and as soon as I clicked, all my money was gone. I got really scared." -Non-Adopter WME

- **Practical Registration and Connectivity Barriers:** Procedural obstacles such as mismatched SIM ownership, expired identification documents, and frequent network disruptions in outdoor venues caused failed transactions and delayed app activations.

- **Inadequate Digital Training:** Many women required more detailed and recurrent training beyond a single workshop to gain the confidence to use the app effectively. A lack of awareness regarding post-registration support further limited the motivation to proceed.



- **Unmet Loan Expectations:** The promise of quick credit was a strong motivator, but trust was weakened when users encountered unexpected requirements for gold collateral or found that the available loan amounts were inadequate for their business needs.

  "We were told that JC gives out instant loans, and it is very helpful. I came home and promoted it. Some of my women called JazzCash and requested them for an instant loan of 50,000 or 30,000 or 20,000. They were told that JC doesn't give such facilities." -Adopter WME

Key Insights (RQ2)

1. Strengthened Financial Control and Decision-Making: Access to and regular use of Digital Financial Services (DFS) enabled women micro-entrepreneurs (WMEs) to transition from partial engagement to direct control over financial flows across both business and household contexts. By allowing women to independently receive income, make payments, and manage savings, DFS reduced reliance on intermediaries and redefined women's role in financial decision-making.

"She and her husband now make financial decisions together, and she has begun contributing to household savings and expenses. She contributed 30% of the cost for a recently purchased family car from her income, all of which was saved in her JazzCash account," shared an Adopter (more than 3 months).

2. Privacy-Enabled Transactions and Safer Market Engagement: JazzCash Merchant accounts and QR-code payments addressed a critical barrier for WMEs operating in male-dominated public spaces: *privacy and personal safety*. By displaying business names rather than personal details, DFS tools allowed women to engage with customers and suppliers without disclosing personal identities or contact information, particularly in male-dominated settings.

3. Enhanced Professional Identity and Social Recognition: Sustained DFS usage, combined with visible business ownership, contributed to a noticeable shift in how women perceived themselves and how they were perceived by others. Managing income digitally reinforced women's perception of themselves as legitimate business owners, enabling greater confidence in customer engagement, supplier negotiations, and public interactions, strengthening WMEs' confidence in decision-making.

4. Addressing Factors Limiting Impact and Sustained Usage

Following successful onboarding, a secondary set of constraints risked disengagement during the critical early usage phase:



- **Customer and Supplier Preference for Cash:** Continued reliance on physical money by customers and suppliers forced WMEs to maintain parallel financial systems, which increased their overall management workload.

- **Persistent Male-Dominated Household Dynamics:** Deeply ingrained norms meant that even after earning through their businesses, many women still had to seek permission for financial actions, with male gatekeepers continuing to control key financial decisions.

- **Inconsistent Post-Sales Support:** Contact from support teams often declined after initial workshops, leaving users without timely assistance for recurring issues like forgotten PINs or failed QR payments.

  "Nobody from the JazzCash team reached out after the workshop event." -Adopter WME

- **Complexity and Digital Literacy Gaps:** Many women struggled with app navigation and troubleshooting, which discouraged active use. Barriers were occasionally introduced when agents focused on promoting secondary schemes like health insurance that the target audience did not understand.

- **Ongoing Digital Fraud Concerns:** WMEs remained highly vulnerable to scam calls and digital fraud, and these negative experiences spread quickly, undermining overall confidence in the platform.

Key Insights (RQ3)

1. Group-based, event-led acquisition is structurally more efficient than individual outreach

Community events such as workshops and bazaars enabled JazzCash to acquire women micro-entrepreneurs at significantly higher scale and lower marginal effort than one-on-one outreach. Group onboarding created clear scale effects, with a small number of agents able to onboard 10 to 50 merchants in a single setting.

Beyond volume, peer visibility and shared learning reduced onboarding friction and follow-up support needs. Merchants onboarded together were more likely to transact with each other, troubleshoot collectively, and remain active. This combination of scale, peer reinforcement, and

reduced cost per acquisition demonstrates that the intervention model improves both growth efficiency and early retention outcomes.

2. Post-onboarding engagement is the decisive factor separating activation from dormancy

Initial onboarding alone was insufficient to sustain usage. Structured post-sale engagement in the early usage period emerged as a critical driver of retention. Awareness sessions, demonstrations, WhatsApp follow-ups, and scripted agent outreach helped address early friction points and reinforced habitual usage.

Where follow-up was timely and personalized, merchants were more likely to remain active and explore additional use cases. Where reinforcement was absent, accounts were at higher risk of becoming dormant. This highlights that value creation occurs not at sign-up, but in the weeks immediately following onboarding.

3. Targeting women merchants unlocked a high-loyalty growth segment and strengthened brand equity

Engaging women micro-entrepreneurs expanded JazzCash's customer base into a segment associated with higher loyalty, stronger repayment behavior, and sustained engagement. Women-focused campaigns, products, and event presence increased transaction activity while diversifying revenue sources.

At the same time, the intervention strengthened JazzCash's brand by aligning commercial growth with women's economic empowerment. Both internal stakeholders and users associated the initiative with financial independence and inclusion, reinforcing JazzCash's appeal among socially conscious customers, partners, and investors.

4. Female agents are a critical enabler of trust, legitimacy, and sustained adoption

Female agents consistently outperformed male-led approaches in engaging women merchants. Cultural alignment, relatability, and comfort discussing financial matters enabled deeper trust, faster adoption, and stronger emotional connection to the brand.

Agents did not function merely as onboarding staff, but as trusted advisors and the human face of JazzCash. Their accessibility, responsiveness, and persistence directly shaped perceptions of service quality and reliability, driving customer loyalty and retention.

However, capacity constraints limited the consistency of post-onboarding support, indicating that the effectiveness of this model scales with agent availability and structured follow-up mechanisms.

5. Field engagement generated continuous user intelligence that directly informed product innovation

Live engagement with women merchants provided JazzCash with real-time, actionable insights into usability gaps, feature needs, and workflow constraints. Feedback from events directly influenced product decisions, including real-time settlement, secure remote payment solutions, and usability enhancements for small and home-based businesses.

JazzCash's structured feedback loop, combining field visits, surveys, cross-functional reviews, and post-launch validation, ensured that product development remained grounded in real user behavior rather than assumptions.

6. Partnerships with trusted local organizations amplified credibility and sustained outreach

Collaborations with chambers, NGOs, and community groups acted as trust multipliers, accelerating adoption and lowering resistance in new markets. Endorsements from credible local institutions increased participation and strengthened JazzCash's legitimacy among women merchants.

These partnerships also supported continuity beyond initial events, enabling sustained engagement and reinforcing JazzCash's positioning as a community-aligned, long-term player rather than a transactional service provider.

Final Deliverables: Turning qualitative evidence into decision-ready outputs

CERP translated extensive qualitative data into a set of clear, structured deliverables designed to support strategic and operational decision-making. Rather than presenting findings as standalone insights, deliverables were organized around the intervention journey and the client's priority learning questions.

Key deliverables included a comprehensive evaluation report synthesizing adoption drivers, barriers, and implementation insights across workshops, bazaars, and post-onboarding support. The report clearly distinguished between adopters and non-adopters, highlighting where and why engagement succeeded or stalled.

CERP also produced stage-wise findings that mapped specific intervention activities to user responses, allowing JazzCash to see how facilitation, peer dynamics, agent engagement, and follow-up influenced confidence and usage. Supporting materials included stakeholder-specific insights and implementation-focused learnings that could be applied to future program design.

Results Achieved: Clear answers to what works and what needs refinement

The analysis provided JazzCash and GSMA with clear evidence on which elements of the event-based model were most effective in driving adoption and usage among women micro-entrepreneurs. Findings showed that peer-based onboarding, trusted female agents, and hands-on demonstrations played a central role in reducing fear, building confidence, and increasing perceived relevance of digital financial services.

The study also identified critical friction points, including gaps in post-onboarding support and variations in delivery quality that affected sustained usage. By comparing adopters and non-adopters, CERP isolated specific moments in the journey where women disengaged, enabling the client to focus improvement efforts on high-impact areas.

Importantly, the findings moved the conversation from broad assumptions about women's barriers to concrete, evidence-backed mechanisms that explain adoption behavior.

Impact and Value Delivered: From insight to actionable strategy

CERP's work enabled JazzCash to move from activity-level monitoring to insight-led decision-making. The evaluation provided a clear basis for refining event design, agent engagement models, and follow-up support to strengthen adoption and retention among women micro-entrepreneurs.

For GSMA, the study generated transferable learning on how community-based, women-focused engagement models can address behavioral and social barriers to DFS adoption in similar markets. The findings contributed to broader industry understanding of what effective women-centric digital finance interventions look like in practice.

Overall, the project delivered value by linking user experience, implementation quality, and strategic priorities. It equipped stakeholders with evidence to optimize inclusion-focused programs while supporting sustainable business growth.

Challenges Encountered by JazzCash During Program Implementation:

Implementing a digital financial services (DFS) intervention for women micro-entrepreneurs required navigating a range of operational, social, and market-level constraints. Key challenges encountered during implementation included:

- **Fragmented Access and Digital Readiness**

WMEs entered the intervention with widely differing levels of digital literacy, smartphone access, and familiarity with mobile financial tools. In lower-income and rural settings, limited experience with smartphones, inconsistent internet connectivity, and biometric verification failures slowed onboarding and account activation. These gaps made it difficult to deliver a standardized onboarding experience across locations.

- **Social Norms and Gatekeeper Influence**

Women's participation in training sessions and bazaar events was often shaped by household dynamics and community norms. In some contexts, male gatekeepers expressed concerns around financial autonomy, fraud risk, or women's public engagement, constraining attendance and sustained use. Building trust therefore required engagement beyond the individual user.

- **High-Intensity Field Operations**

Workshops and bazaar events demanded significant on-ground coordination. Rising venue costs, extreme weather conditions, and logistical constraints increased the operational burden on partner organisations and field teams. During high-footfall events, agents were often required to balance onboarding, troubleshooting, and customer queries simultaneously, limiting the depth of post-sale support.

- **Post-Onboarding Support Gaps**

While initial sign-ups were successful, maintaining consistent post-onboarding engagement proved challenging; particularly for women onboarded during large bazaars. Some users faced difficulties related to PIN recovery, failed transactions, or understanding app features, but lacked timely follow-up, risking disengagement during the critical early usage period.

Challenges Encountered by CERP During Evaluation Execution

Evaluating the intervention alongside live field implementation required balancing analytical rigor with the realities of dynamic, high-intensity program delivery. Several methodological and operational challenges emerged during execution.

Implementation Challenges

Executing qualitative research alongside live field interventions presented several practical and contextual challenges. Variations in how workshops and community bazaars were delivered across locations affected the consistency of observation conditions. Differences in facilitator experience, participant turnout, and event pacing required the research team to remain flexible while maintaining analytical rigor.

Engaging women micro-entrepreneurs also required navigating social and household dynamics. In some cases, women's participation in interviews or discussions depended on approval from male household members, which influenced availability and timing. This added complexity to scheduling and required careful, culturally sensitive engagement.

Another challenge involved capturing post-onboarding experiences. While some women had used the JazzCash Merchant App for extended periods, others were recent adopters with limited transaction history. This required adjusting interview approaches to ensure insights remained comparable across different stages of usage.

Data and Fieldwork Constraints

Field conditions occasionally limited the duration and depth of interactions, particularly during busy market days or events where women were balancing business responsibilities. Environmental factors such as noise, time pressure, and connectivity issues affected interview flow and observation quality.

Additionally, reliance on self-reported usage data introduced potential recall bias. Women's descriptions of app usage and impact sometimes varied in detail and accuracy, requiring careful triangulation across sources.

Mitigation Strategies and Adaptations

CERP addressed these challenges through adaptive field execution and methodological triangulation. Observation protocols were standardized to capture comparable indicators across events, even when delivery formats differed. Where live observation time was constrained, follow-up interviews were conducted to validate observations.

To navigate household and social constraints, the team coordinated closely with partner organizations and JazzCash female agents, who facilitated introductions and helped build trust with participants and gatekeepers. Interview scheduling was adapted to accommodate women's availability, including conducting sessions at times that minimized disruption to business activities.

Differences in usage duration were addressed by segmenting adopters based on time since onboarding and tailoring interview probes accordingly. This allowed CERP to capture both early-stage experiences and longer-term usage patterns without conflating the two.

Finally, CERP triangulated findings across participant groups, data collection methods, and locations to strengthen validity. This ensured that conclusions were grounded in consistent patterns rather than isolated experiences.

Supporting Materials (if needed):

1. KII Interview Dashboard
2. Gates Foundation Slide Deck
3. JazzCash Slide Deck
4. Pictures
5. Miro Board Diagrams
6. Final Report
7. Ethnographies
8. Demographic Graphs