

60 _ decibels

Tech Herfrica

Impact Performance Report



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Overview

About the WEE Learning Partnership

The Gates Foundation's Women's Economic Empowerment (WEE) strategy focuses on expanding income generating opportunities for women through five interrelated levers: capital, markets, digital tools, data, and care. Learning questions for each of these levers is detailed in a WEE Learning Agenda.

The WEE Learning Partnership on digital tools and digitally mediated markets, led by Caribou Digital, supports the Gates WEE team's efforts to generate learnings on the role of these areas in improving women's livelihood outcomes.

60 Decibels is supporting this work through the delivery of Partner Insights Studies for WEE grantees.

These studies serve the dual purpose of:

- Providing actionable insights to improve the design and the delivery of the product/service and ultimately enhance impact on women livelihoods;
- Generating insights for the WEE Learning Agenda.

Overall, insights from this report will further inform the design, strategy, and future work of the WEE program.

About Tech Herfrica

Tech Herfrica is a social impact organization, founded in Nigeria, dedicated to breaking the cycle of poverty for rural women and girls in Africa by bridging the digital divide. Its mission is to enhance income, digital literacy, and financial inclusion for underserved women, empowering them to thrive in the digital economy.

The organization equips women farmers and traders with smartphones, digital tools, financial literacy training, and access to e-commerce platforms such as WhatsApp and Facebook. Tech Herfrica operates in rural areas, supporting women who frequently rely on shared devices and face challenges such as limited internet connectivity, unreliable electricity supply, and language barriers. Through structured training (10 modules covering e-commerce, social commerce, and online safety) participants learn to use their smartphones effectively to expand their businesses, sell products at competitive prices, and reach broader markets. Women are also supported with access to loans and user-friendly digital platforms, enabling them to scale trading activities and achieve financial independence.

Beyond training, Tech Herfrica fosters community by connecting graduates into WhatsApp groups where they can buy, sell, share advice, and support one another as entrepreneurs. The organization tracks sales data weekly to monitor progress and ensure measurable income growth. To date, its initiatives have enhanced the digital and financial literacy of over 6,300 rural women, girls, and youth in Nigeria, with an ambitious goal of reaching 1 million women and girls across Africa by 2030.

Within the Gates Foundation's portfolio of investments, Tech Herfrica forms part of the Turn.io Chat for Women's Livelihoods (CWL) investment.

This study seeks to explore the experiences of these women on the platform, specifically how they leverage technology to access broader markets and use the training to enhance their business reach and profitability.

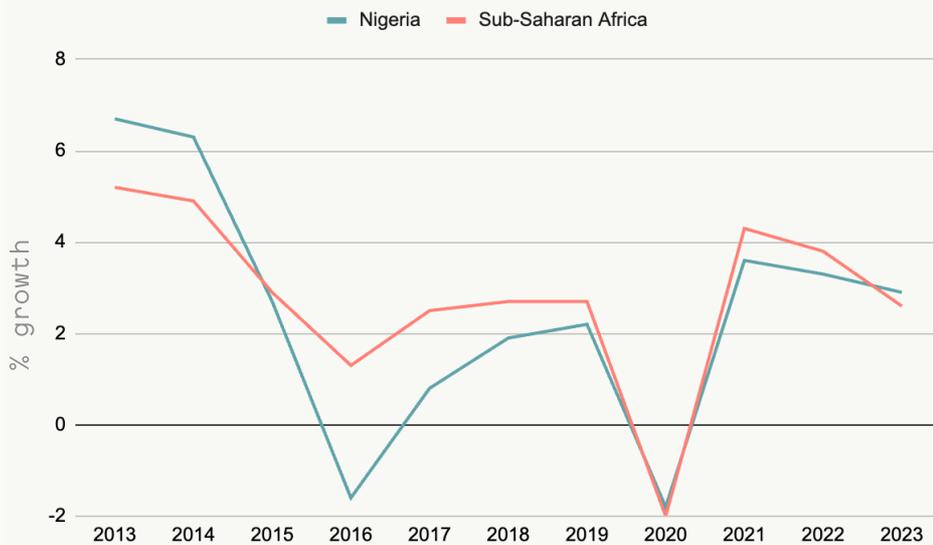
Wider Context (1/2)

Before delving into the findings from this study, it is important to frame the data and insights within the context of both the Nigerian national economy and in the context of gender gaps in phone access and ownership, and financial services. This section highlights economic factors alongside key gender statistics that highlight changes in and the extent of gender gaps.

Nigeria National Context

Nigeria’s economy has grown steadily since the post-COVID rebound, recording 3.6% in 2021, 3.3% in 2022, and 2.9% in 2023, with IMF projections of about 3% growth in 2025. Growth is being driven mainly by the services sector and, to a lesser extent, industry, but these gains are concentrated in urban areas.¹ Nigeria’s GDP growth has been slightly lower than sub-Saharan Africa’s since 2015.

Fig 1: Nigeria’s annual GDP growth rate compared with the average in sub-Saharan Africa



In Nigeria, women face persistent gender gaps in literacy, financial inclusion, and access to technology, with lower adult literacy and account ownership rates than men, higher levels of vulnerable employment, and fewer using mobile or internet-based financial services, though female labor force participation and business ownership are comparatively strong by regional standards.²

Nigeria National and Gender Statistics

% of female population ³	49.4%
<hr/>	
% of population under 15 ⁴	41%
<hr/>	
Gender inequality index (GII) ^{5,6}	171/193
<hr/>	
% of female labor force participation ⁷	80.7%

Sources:

1 World Bank Data, 2025

2 World Bank Data, 2025

3 World Bank Data, 2024

4 World Bank Data, 2024

5 UNDP GII, Accessed in 2025

6 The Gender Inequality Index (GII) is a composite metric of gender inequality using three dimensions: reproductive health, empowerment and the labour market. A low GII value indicates low inequality between women and men, and vice versa.

7 UNDP GII, Accessed in 2025

Wider Context (2/2)

Gender Gap Indicators in Nigeria

Women in Nigeria have lower access to mobile phones, particularly smart phones, and the internet than men. Where there is a 2 percentage point gap between female and male ownership of mobile phones, this gap widens to 23% percentage points when considering ownership of smartphones.

Mobile gender gap indicator ⁸	Female	Male	Gender gap
% of population who own a mobile phone	91%	93%	1%
% of population who own a smartphone	39%	50%	23%
% of population who use mobile internet	35%	52%	33%

Gender Gap in Financial Services in Nigeria

The table below highlights gender differences in financial inclusion in Nigeria, showing the proportion of women and men with access to bank accounts, mobile money accounts, and formal savings. It illustrates the persistent gap between male and female access to financial services, underscoring the challenges women face in achieving equal participation in the financial system.

Financial inclusion in Nigeria ⁹	Female	Male
% of population who have a bank account	49%	70%
% of population who have a mobile money account	25%	41%
% of population who have saved at a bank, financial institution, or with a mobile money account	36%	50%

Sources:

8 [GSMA 2025 Gender Data Gap report](#)

9 [Findex 2025](#)

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About This Report

This report offers an in-depth look at the women microentrepreneurs using Tech Herfrica's WhatsApp platform. It examines user profiles, the outcomes they experience, and their levels of satisfaction, while also highlighting ways Tech Herfrica can improve the content of their training modules, and services they extend to their users.

Tech Herfrica is part of Turn.io's Chat for Women's Livelihood (CWL) Accelerator, and as part of that program, it provides digital and financial literacy training through a WhatsApp-based chatbot in local languages. It also connects women microentrepreneurs to buyers via the WhatsApp group (hereafter referred to as 'WhatsApp platform'), helping them to promote and sell their goods and services.

As a result, the study focuses on two key offerings:

1. Tech Herfrica's trainings
2. Tech Herfrica's WhatsApp platform

The insights are based on phone interviews with 406 microentrepreneurs, in Nigeria. The report focuses on women's experience with the platform as well as the training modules. These interviews were conducted by 60 Decibels trained researchers.

We employed a random sampling method to select users, from a list of all users who had completed a set of training modules and joined the Tech Herfrica WhatsApp group. To learn more about our methodology, head to the [Appendix](#).

406 female microentrepreneurs* interviewed.



“

I am happy with Tech Herfrica because they bring different businesses like mine together and most of the product vendors who sell on the platform are cheap and better priced compared to other WhatsApp groups or market places. The platform is actually connecting customers.

- Female microentrepreneur, 25

*Throughout the report, we will be referring to the Tech Herfrica female microentrepreneurs as 'users'.

What Stood Out

1 **Tech Herfrica is helping users who previously lacked access and opportunities to build business skills and connect with markets.**

Users are motivated to sign up on the platform because of their desire to grow their businesses, learn new skills, and be part of a community of like-minded entrepreneurs. These desires are coming to fruition with the majority of users accessing these services for the first time. They are participating for the first time in trainings on social media, business management, and online marketplaces. Users also report a better understanding of WhatsApp's features and how these can unlock business growth through Tech Herfrica's trainings. This highlights how Tech Herfrica is opening new avenues for women to build skills and access markets through both its trainings and the WhatsApp platform.

See pages: [9](#) and [11](#)

2 **Tech Herfrica's WhatsApp platform is improving users' operational efficiency, leading to high satisfaction, but there is demand for more effective training content.**

Tech Herfrica is driving measurable business gains for its users. Most leverage WhatsApp for marketing and reaching a wider customer base. Over 80% expect income growth in the future, supported by stronger customer engagement and referral networks. Around 70% report improved operations through larger customer bases, stronger sales, and better advertising. Two-thirds have already seen higher revenues and profits, while also realizing time efficiencies in connecting with buyers.

User satisfaction is also high, with a Net Promoter Score of 39. Many value both the platform and the trainings for helping them boost their sales and visibility. Some users want more guidance on online safety, refresher trainings, and simpler content. While most find the trainings easy to understand (36%), only a small proportion of users (13%) apply all the information to their business, showing a need for ongoing content improvements.

See pages: [11](#), [15](#), [16](#), [17](#), [19](#), [22](#), and [23](#).

3 **Users engage with Tech Herfrica's platform in different ways: some use it to access information, while others use it for trading. Experiences vary by user type.**

46% of users report using Tech Herfrica's WhatsApp platform to access market information (prices, buyers, etc.), while 45% use it for trading. Platform experiences vary by use:

- 71% of those who use it to seek market information, previously relied on in-person channels like direct market visits.
- Among those who use the platform for trading, two-thirds now prefer WhatsApp-based trading for convenience and cost savings, though some still value in-person sales for quality and trust. Of these traders, 66% say the platform supports fair pricing, and 54% say it enables safe transactions.
- A third previously sold through local stores, and now two-thirds manage inventory online.

By facilitating digital market access, Tech Herfrica is helping expand reach and explore better cost options, and thereby empowering small microentrepreneurs to compete safely and effectively in connected markets.

See pages: [11](#), [25](#), [26](#), and [27](#).



01: Profile

This section helps you understand your user base, and if you are reaching a previously underserved population.

The key indicators in this section are:

- **User Profile:** What is a typical user's age, and household size? Are they the head of their household?
- **Interaction with Tech Herfrica:** When did users begin to engage with Tech Herfrica? What motivated them to enroll in the training?
- **Access:** What services are users accessing from Tech Herfrica?
- **Digital Tools Usage:** Do users use digital tools (apart from Tech Herfrica's WhatsApp platform) for income generation? If yes, how?

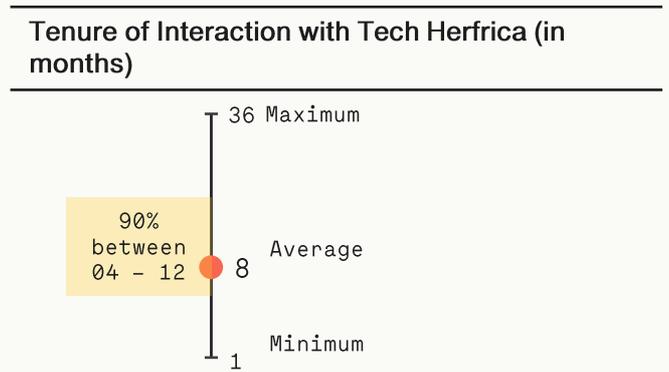
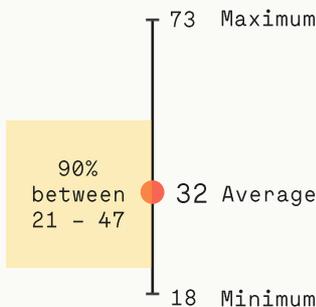
Profile

A typical user we spoke to is a 32 years old female micro-entrepreneur that has been with Tech Herfrica for about 8 months.

Demographics

Household Head	
Partner	49%
Another male member	36%
Myself	9%
Another female member	6%

Age Distribution (in years)	
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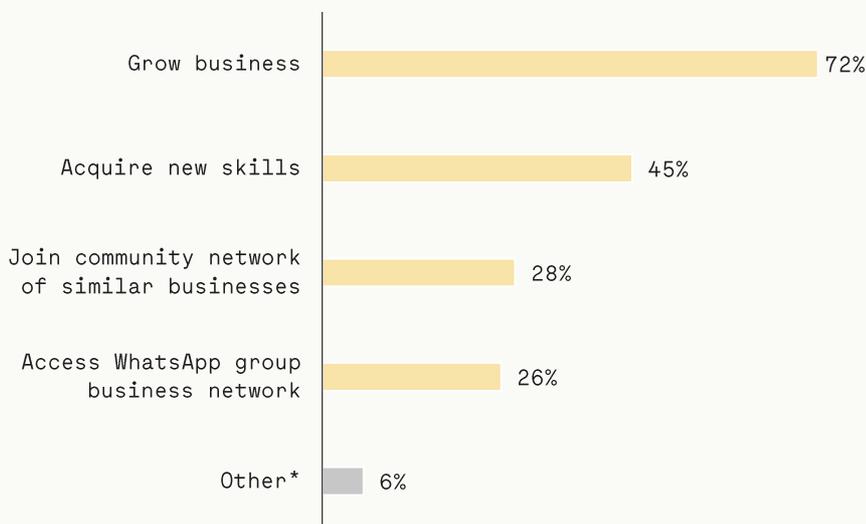
Household Size	7 People
----------------	----------

Marital Status	
Married	55%
Single	40%
Widowed / Separated	5%

Users are primarily motivated to enroll in Tech Herfrica’s training to grow their business and acquire new skills.

Motivation to Enroll in Training

Q: What motivated you to enroll in Tech Herfrica’s training? Select all that apply. (n = 406)



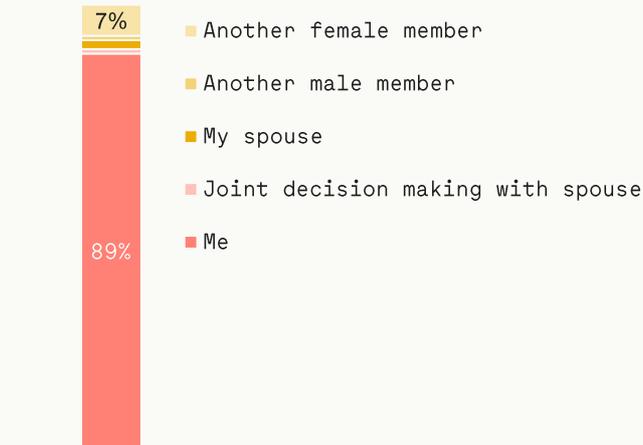
*Other reasons primarily include recommendation by peers.

Profile

89% of users are the main decision makers on how their income from the business that uses Tech Herfrica is spent.

Primary Decision Maker for Income Spending

Q: Who is the main decision maker on how income from business (that uses Tech Herfrica) is spent? (n = 406)



Control on Income Spending Decisions

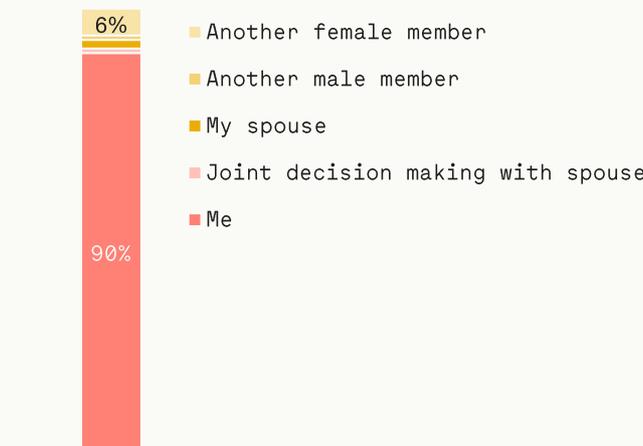
Q: How much control did you have in deciding how the income from the [business that uses Tech Herfrica] is spent? n = 43



90% of users are the main decisions maker for decisions related to their business.

Primary Decision Maker for Business

Q: Who is the main decision maker on the most critical business decisions (financial or non-financial)? (n = 406)



Control on Business Decisions

Q: How much control did you have in deciding how the income from the [business that uses Tech Herfrica] is spent? (n = 40)



Insight

We found that women we spoke to, want to be able to make more decisions around business expansion, product selection, and pricing strategies by themselves.

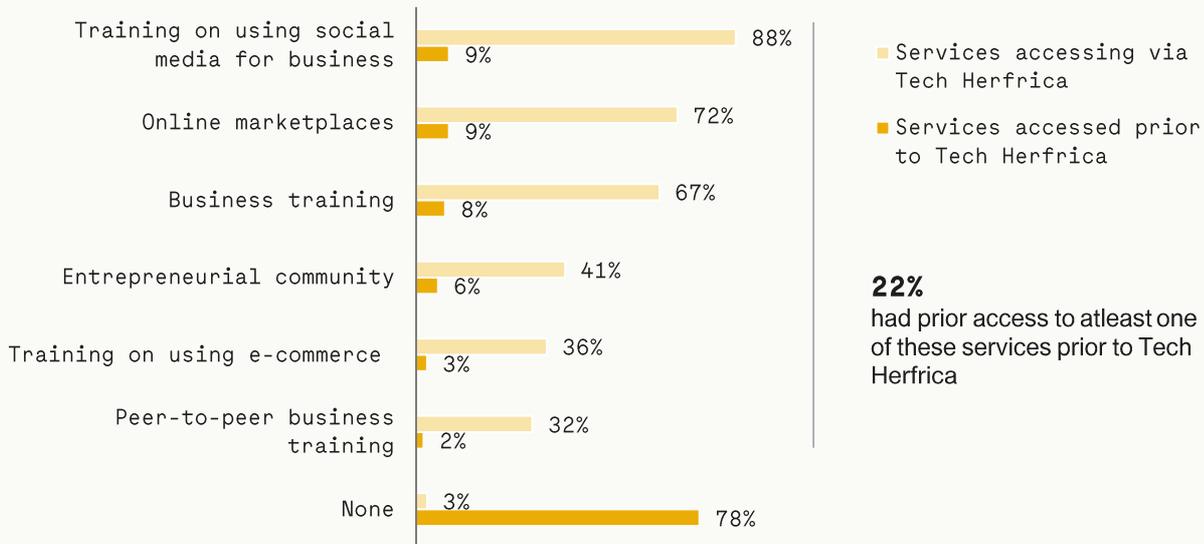
Profile

Users are accessing a variety of services from Tech Herfrica; most are accessing these services for the first time.

Access to Services

Q: Please indicate which of the following services do you use from Tech Herfrica? (n = 406) Select all that apply.

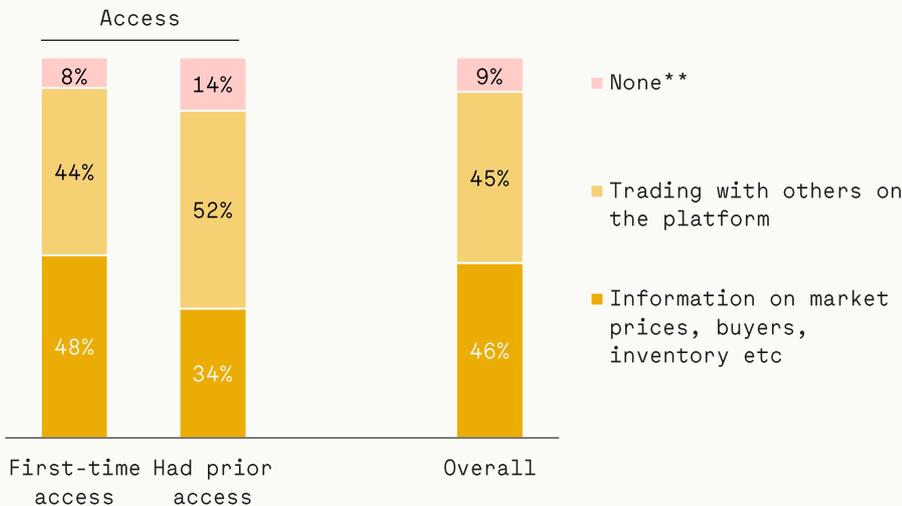
Q: Please indicate which of the following services you had access to before Tech Herfrica. (n = 406) Select all that apply.



46% of users primarily use the WhatsApp platform for trading, while a similar share (45%) use it to get relevant market information.

Primary Usage of WhatsApp Group*

Q: What do you primarily use the Tech Herfrica's WhatsApp group for?*(n = 406 | First-time access = 319, Had prior access = 87)



*In a few places in the report, we have segmented data by primary use case i.e., those using Tech Herfrica's WhatsApp platform primarily for either information access or trading. This segmentation excludes those who report not having a primary use-case.

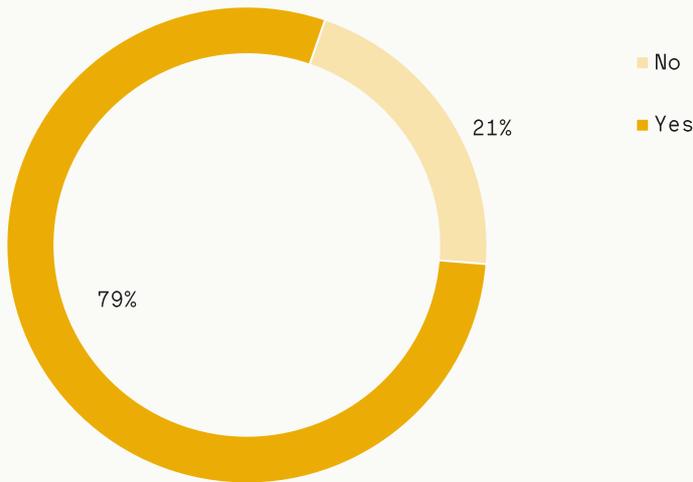
**Respondents who do not report a primary use for the platform commonly mention not being added to the WhatsApp group, experiencing difficulties with WhatsApp, or preferring to engage through Facebook as their main channel. We have excluded this group from our analysis.

 Profile

Tech Herfrica is not the only digital tool users are availing for their business.

Usage of Digital Tools

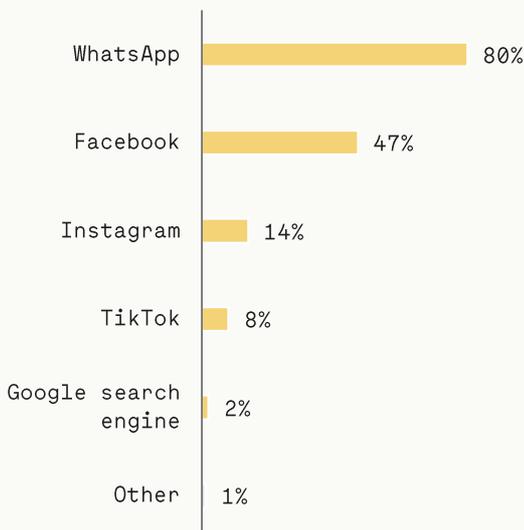
Q: Besides Tech Herfrica, are there other ways in which you use digital tools [WhatsApp, other apps / websites, and internet] for business or income-generating activities? (n = 406)



For those accessing other digital tools, WhatsApp and Facebook are the most popular. These are used for marketing and advertising.

Types of Digital Tools Used

Q: Which tools do you use? (n = 319). Open-ended, coded by 60 Decibels. Only asked to those who said 'Yes' to using other digital tools.



Method of Usage

Q: Could you please describe how you use digital tools for business? (n = 319). Open-ended, coded by 60 Decibels.

57%

talk about **visual marketing**

27%

mention **Facebook advertising**

Insight

Users report primarily using digital tools for marketing, highlighting an opportunity to help them leverage these tools for broader business growth, including networking and buyer outreach.

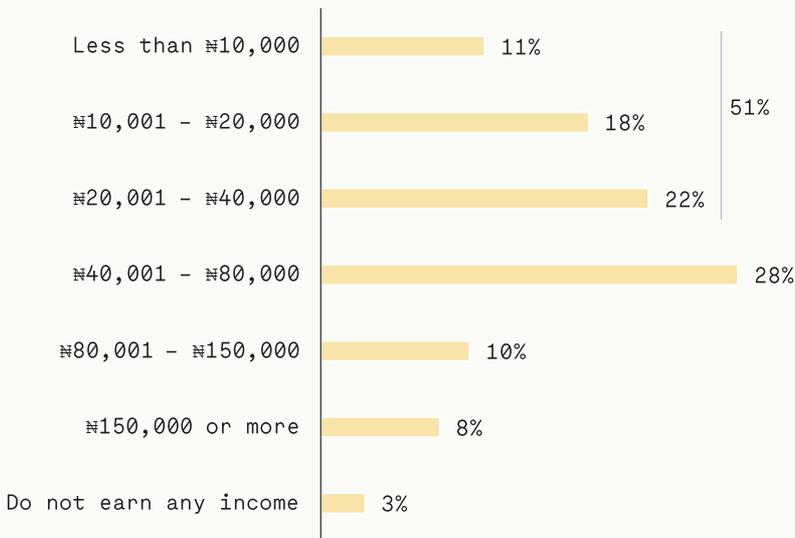
How can Tech Herfrica's trainings optimize their existing digital marketing and advertising practices?

Profile

51% users report earning a monthly income of ₦40,001 or less.

Income Level

Q: Currently how much do you make on a monthly basis? (n = 401)



Insight

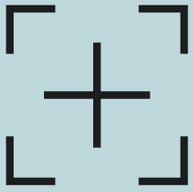
Users using the platform for trading with others are more likely to report incomes upwards of ₦40,000 (51%), than those who report using the platform for information access (38%), highlighting how digital tools can unlock market opportunities and boost business income.



“

I use digital tools for my business by posting on WhatsApp, Instagram and TikTok. I also make Instagram reels to showcase my products.

- Female microentrepreneur, 35



02: Impact of Tech Herfrica's WhatsApp Platform

This section shows you the degree to which usage of your WhatsApp platform is impacting users' business operations and personal income, and what outcomes, if any, are users experiencing, in their own words.

The key indicators in this section are:

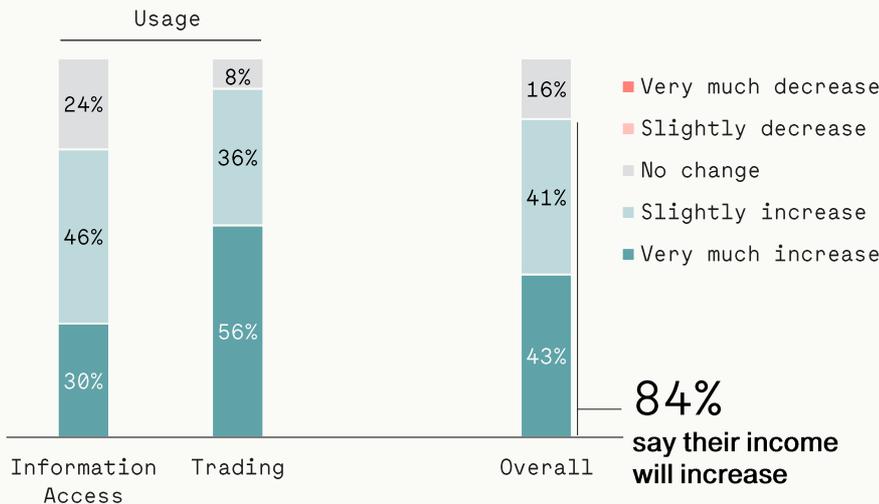
- **Change in Business Operations:** To what extent have WhatsApp platform users' business operations changed?
- **Business Metrics:** Do users of the WhatsApp platform see a change in their business revenue, profits, number of customers, and time spent finding buyers for their products?
- **Personal Income:** Are WhatsApp platform users expecting their personal income to change in the coming year?

[+] Impact

4 in 5 users expect their personal income to increase in the next 12 months because of using Tech Herfrica’s WhatsApp platform.

Expected Change in Personal Income*

Q: Do you expect your personal income to change in the next 12 months because of Tech Herfrica’s WhatsApp platform? (n = 369 | Information Access = 185, Trading = 184)



Top three reasons for users on why they expect their income to increase in the coming months.

Open-ended question, responses coded by 60dB (n = 329)

46%
talk about increased customer engagement

21%
mention being able to share their work widely

9%
report getting access to wider networks

“Income will increase because the number of customers I now get has increased, and we know it will increase more by next year.”
- Female microentrepreneur, 50

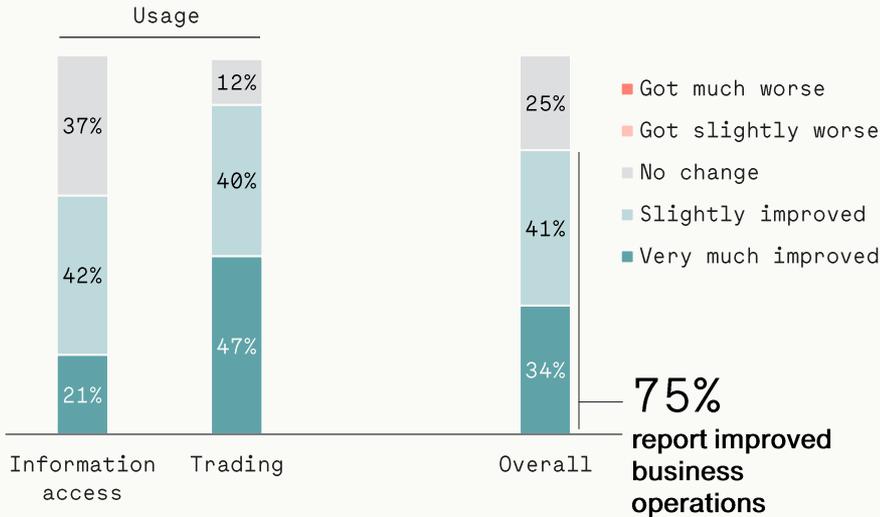
*The data presented in this chart and the following pages are segmented on the basis of primary usage of the Tech Herfrica WhatsApp platform. This data does not include 37 users who report not having a primary use-case for the platform.

[+] Impact

75% users say their business operations improved because of Tech Herfrica’s WhatsApp platform.

Change in Business Operations

Q: Have your overall business operations changed because of Tech Herfrica’s WhatsApp platform?
 (n = 369 | Information Access = 185, Trading = 184)



Top three reasons for users who say their business operations have improved.

Open-ended question, responses coded by 60dB

40%
 talk about increased customer base

20%
 mention increased sales volume

19%
 report enhanced advertising skills

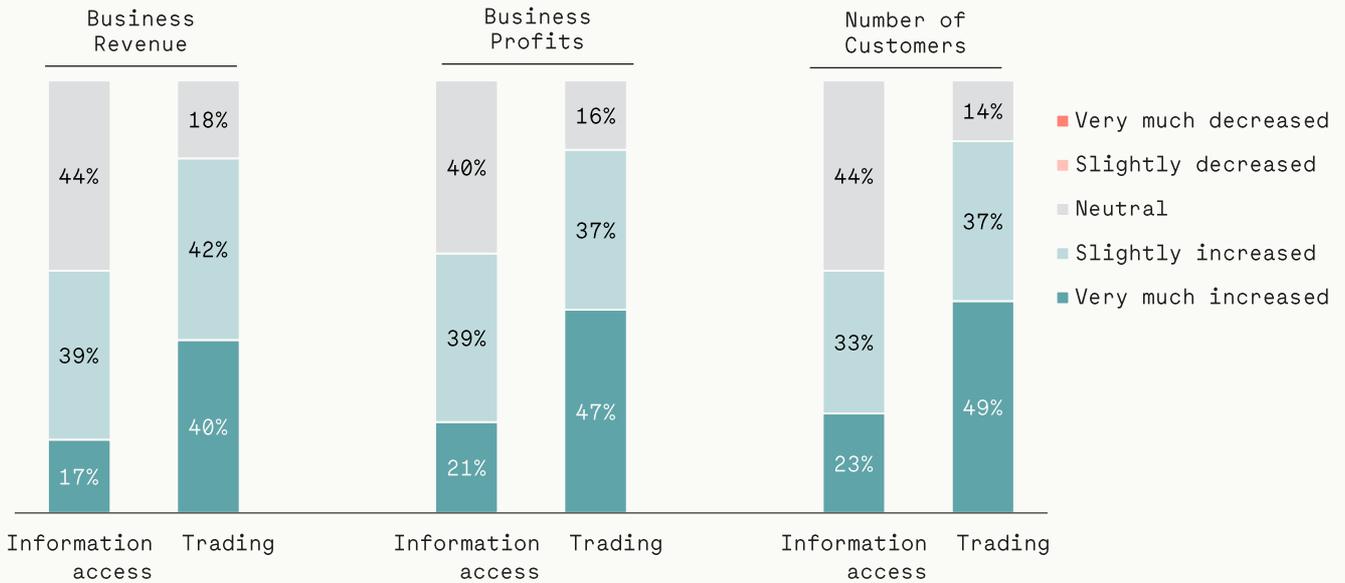
“
 I’ve more customers now as I’ve been able to create new cake designs and have advertised through my WhatsApp status.
 - Female microentrepreneur, 42

[+] Impact

Users who use Tech Herfrica’s WhatsApp platform for trading, experience greater growth in revenue, profit, and customer numbers.

Change in Business Metrics

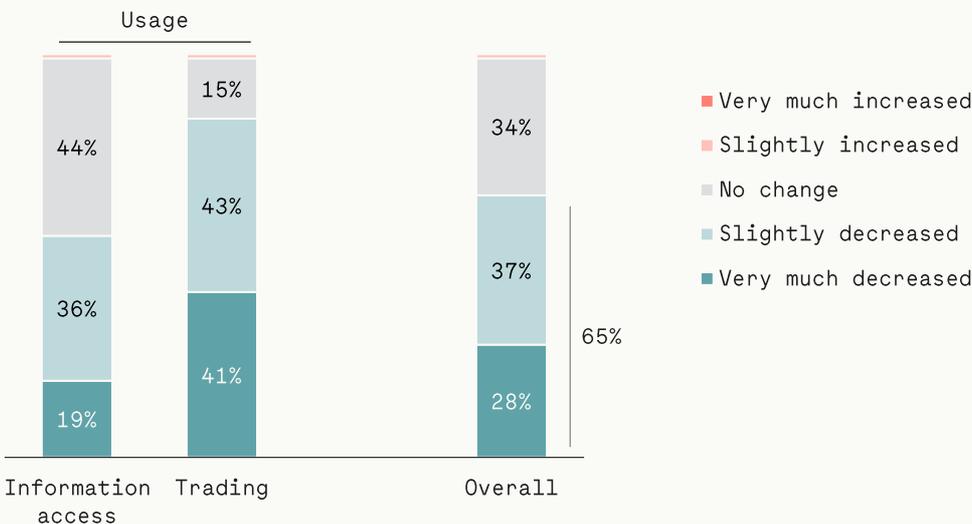
Q: Because of Tech Herfrica’s WhatsApp platform, how have the following changed? (n = 369)



65% of users report a decrease in the time they spend finding buyers for their products because of Tech Herfrica’s WhatsApp platform.

Change in Time Spent Finding Buyers

Q: Because of Tech Herfrica’s WhatsApp platform, has the time you spend finding buyers for your product changed? (n = 369 | Information Access = 185, Trading = 184)





03:

Experience

If your users are unhappy, it's unlikely they will continue to choose your service or recommend to others.

This section looks at the satisfaction of the users with respect to Tech Herfrica's WhatsApp platform. It explored the popular Net Promoter Score® to understand the level and drivers of user satisfaction and loyalty. Additional insights on challenges and suggestions for improvement highlight areas you can improve.

The key indicators in this section are:

- **Net Promoter Score:** How likely are your users to recommend Tech Herfrica's WhatsApp Platform to a friend?
- **% Experiencing Challenges:** What proportion of users experience challenges with Tech Herfrica's WhatsApp platform? How many of them report their challenges are yet to be resolved?

Experience

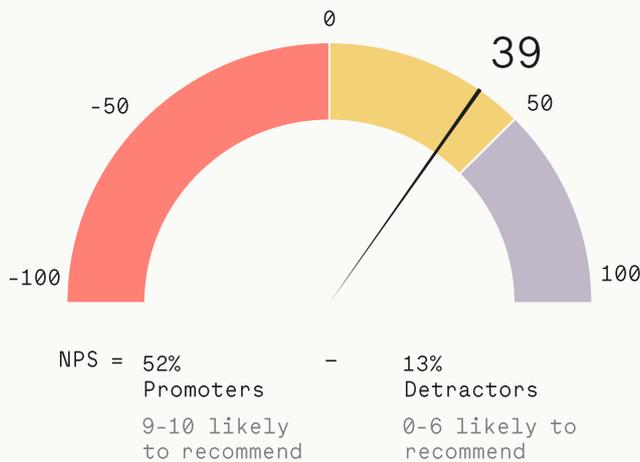
Tech Herfrica has an NPS of 39, which is fair.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Tech Herfrica's WhatsApp platform to a friend or fellow business owner, where 0 is not at all likely and 10 is extremely likely? (n = 403)

The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the percent of users rating 9 or 10 ('Promoters') minus the percent of users rating 0 to 6 ('Detractors'). Those rating 7 or 8 are 'Passives'.

The score can range from -100 to 100. Tech Herfrica in Nigeria has a NPS of 39, which is good.



Platform Usage*	NPS
Trading (n = 184)	45
Information access (n = 185)	41

Promoters value effective training, increased sales and visibility. Detractors want to see location-based grouping.

Follow up from NPS question: We ask users to explain their rating to provide an insight into what they value and what creates dissatisfaction.

52% 😊
are Promoters

They love:

1. Effective training offered (43% of Promoters / 22% of all users)
2. Ability to increase sales (32% of Promoters / 17% of all users)
3. Increased visibility for selling products (31% of Promoters / 16% of all users)

35% 😐
are Passives

They like:

1. Effective training offered (42% of Passives / 15% of all users)
2. Community support (37% of Passives / 13% of all users)
3. Ability to increase sales (36% of Passives / 12% of all users)

13% 😞
are Detractors

They want to see:

1. Location-based WhatsApp groups (25% of Detractors / 3% of all users)
2. Strict posting guidelines (17% of Detractors / 2% of all users)
3. Additional channels for sale of products (15% of Detractors / 1% of all users)

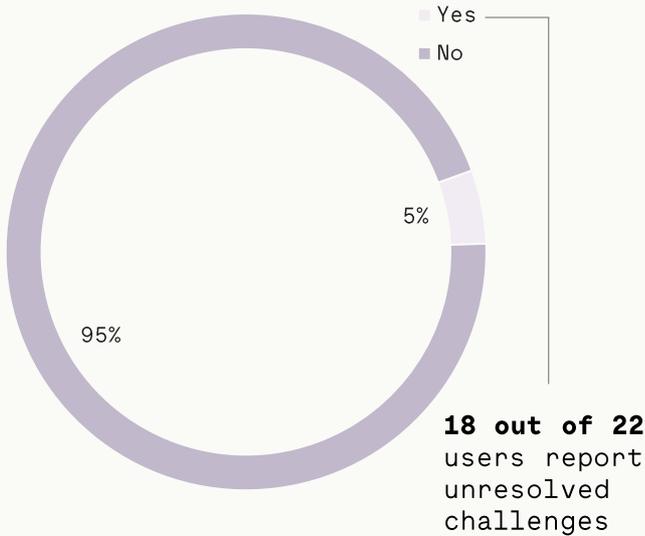
*The NPS group by platform usage excludes those who said they accessed 'None' of the services from Tech Herfrica, i.e. 37 women microentrepreneurs. We excluded this group as they are yet to experience the services offered by Tech Herfrica WhatsApp platform.

Experience

5% of users report challenges with Tech Herfrica that remain unresolved.

Proportion of Users Reporting Challenges

Q: Have you experienced any challenges with Tech Herfrica's WhatsApp platform? (n = 406)



Most Common Challenges

Q: Please explain the challenge(s) you have experienced. (n = 22). Open-ended, coded by 60 Decibels.

5 users

talk about overwhelming post volume

3 users

mention irrelevant content posting

3 users

report scam concerns



“

People post anything they like that is not relevant to the group. In fact, one day the admin had to tell everyone to follow ground rules.

- Female microentrepreneur, 25



04: Training Experience

The data and insights from this section specifically dives deeper into understanding how the users are interacting with Tech Herfrica's trainings.

The lessons offered by Tech Herfrica are offered via WhatsApp chatbots. They cover a range of modules, whereby, upon completing, the users are added to Tech Herfrica's WhatsApp platform.

The trainings focus on building basic digital skills, specifically focusing on how to navigate the internet, popular social media tools, along with some content on financial management and book-keeping.

This section aims looks at:

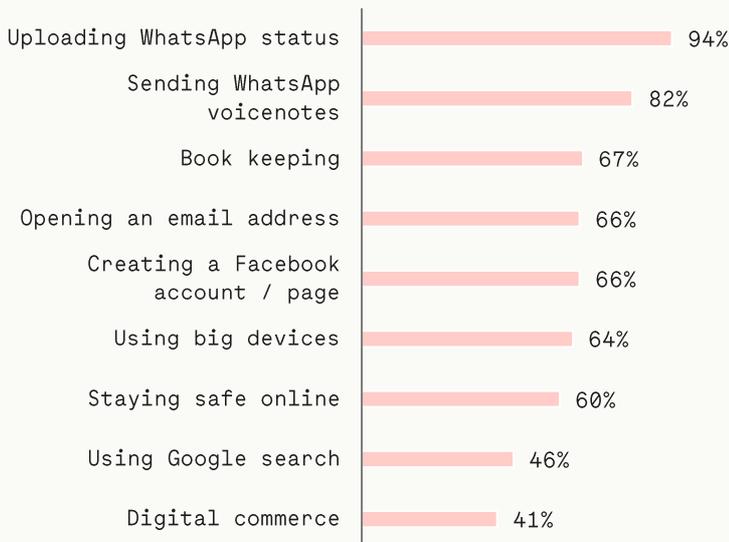
- **Modules Accessed:** Which are the most popular modules? How many users have completed all the modules?
- **Ease of Understanding and Application:** How much of the information was easy to understand? How much were they able to apply to their business?
- **Suggestions for Improvement:** What type of content or support do these users want more of?

Training Experience

The most popular module is on using WhatsApp features.

Training Modules Completed*

Q: Which of the following modules have you completed? (n = 406)



Insight

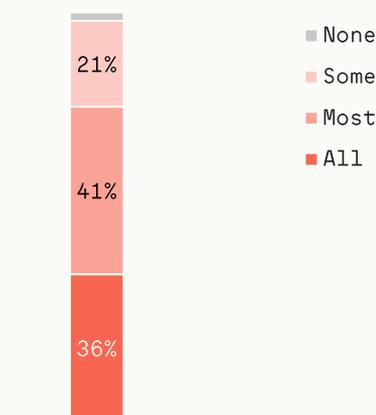
Those who primarily use the WhatsApp group for trading (47%), are more likely to report that they completed the digital commerce modules (compared to 36% of those who are only using Tech Herfrica for accessing information).

*The modules referenced are those offered by Tech Herfrica and are the names of the modules that are showcased on the chatbot.

Most users were able to understand all of the information shared in the modules and applied most of it to their businesses.

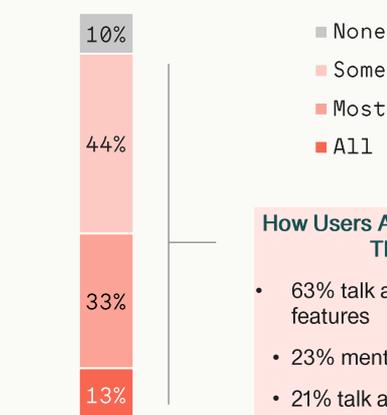
Ease of Understanding Information*

Q: How much of this information shared in the modules was easy to understand? (n = 400).



Application of Information*

Q: How much of the information shared in the modules did you apply to your business? (n = 402)



How Users Apply Module Learnings to Their Businesses

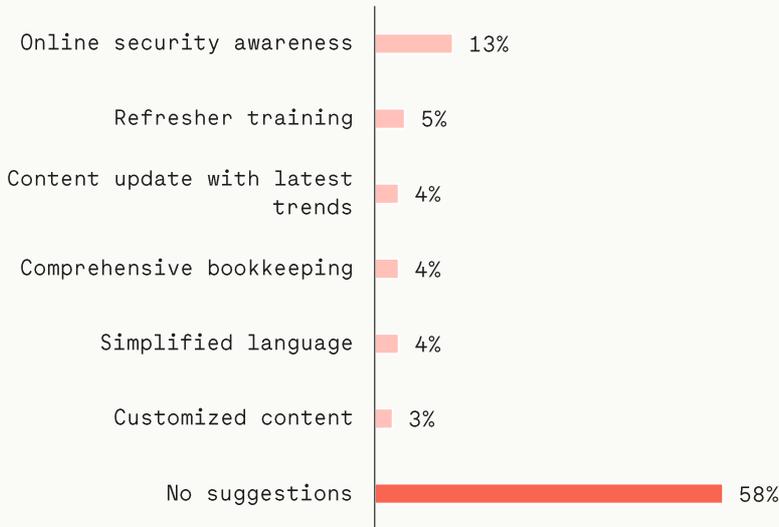
- 63% talk about using more WhatsApp features
- 23% mention bookkeeping practices
- 21% talk about creating a Facebook account

📱 Training Experience

58% of users had no specific suggestions. Of the remaining users, online security awareness is the top suggestion.

Suggestions for Improvements to Modules

Q: What about the modules can be improved? (n = 406). Open-ended, coded by 60 Decibels.



Insight

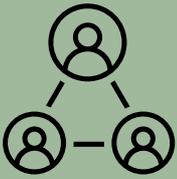
Those who are primarily using the WhatsApp group for trading (14%), are more likely to recommend wanting more content on digital tools and cybersecurity than those who are using it for information access (7%).

The bookkeeping module should be worked on to make it a bit simple, even though I know such things can be complicated but at least for easy understanding.

- Female microentrepreneur, 20

The training shouldn't just be one off, there should be retraining so that we can understand all the topics better.

- Female microentrepreneur, 30



05: User Deep Dive

This section aims to deeper understand how different users are interacting with Tech Herfrica's WhatsApp Platform.

- **Group 1: Accessed Information:**
Those who are primarily accessing information on market prices, buyers, inventory etc.
- **Group 2: Accessed for Trading:**
Those who are primarily using it for trading with others.

This section explores key learning questions, highlighting perspectives from each user group on themes such as:

- How did the users access information before Tech Herfrica?
- What is their preferred methods for selling inventory before? And now? What are the key drivers for these preferences?
- What kind of barriers or safety concerns do they face?

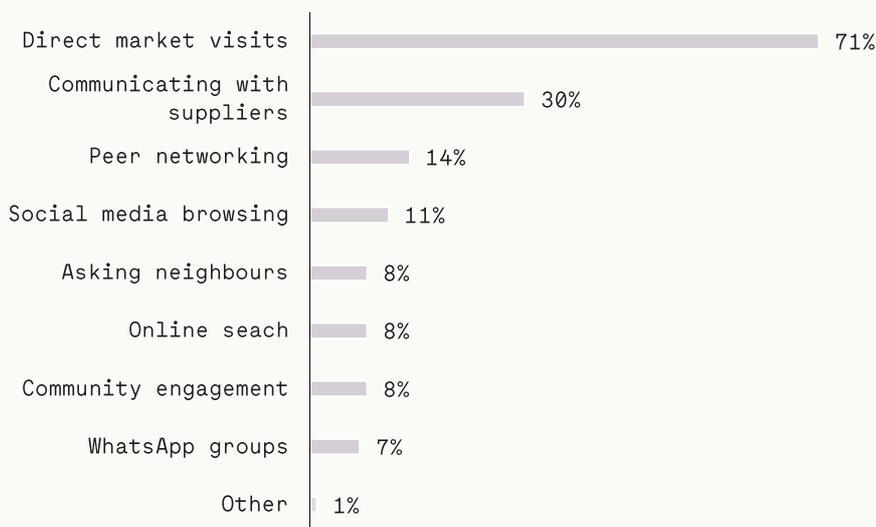
Group 1: Accessed Information

The users in this group are those who use Tech Herfrica’s WhatsApp platform primarily to access information related to market prices, buyers, inventory, etc.

Direct market visits and communicating with suppliers are top ways by which users were accessing information prior to Tech Herfrica.

Prior to Tech Herfrica – Channels for Accessing Information

Q: How were you accessing information on market prices, buyers, and inventory before Tech Herfrica’s WhatsApp group? (n = 184). Open-ended, coded by 60 Decibels.



“

I used go to the market and do a market survey and I ask for prices from one shop to another. That's how I used to get the current prices of goods.

- Female microentrepreneur, 40

“

Sometimes I do get information on social media (Facebook) but most importantly I get information from the market, and from distributors.

- Female microentrepreneur, 39

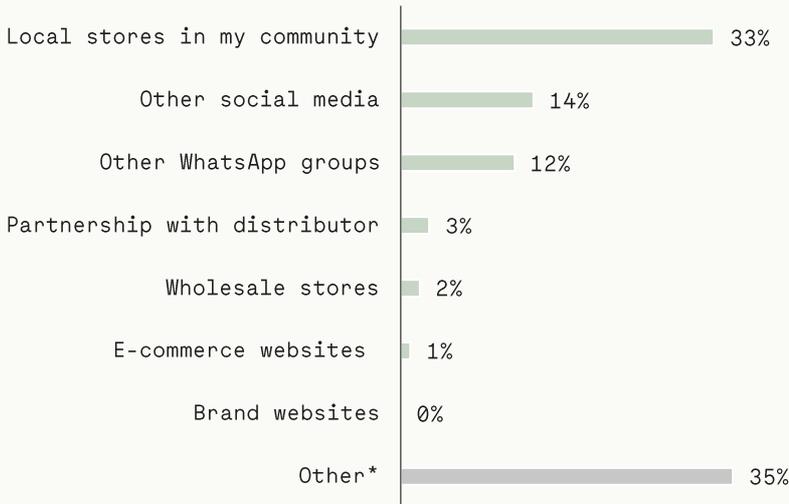
Group 2: Accessed for Trading

The users in this group are the ones who use Tech Herfrica’s WhatsApp platform primarily for trading with others on the platform.

Offline method such as local stores was the primary channel through which users sold products before Tech Herfrica.

Prior to Tech Herfrica – Preferred Method of Selling Products

Q: Before interacting with Tech Herfrica’s WhatsApp group, what was your main method of selling your products? (n = 184).

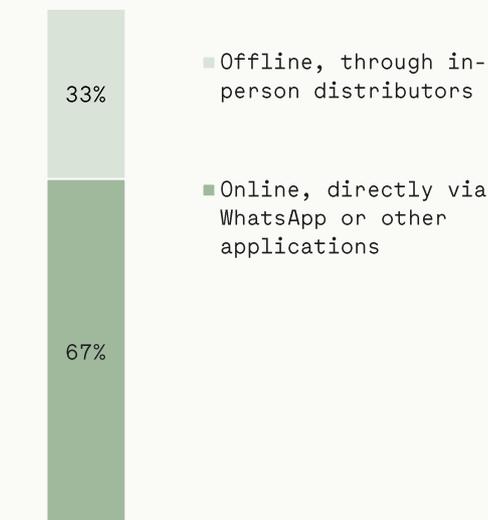


*Others primarily including selling from home, hawking, and word of mouth within the community, etc.

Two-thirds of users now prefer buying inventory online, citing convenience and flexibility as key reasons for their preference

Current Preferred Method of Purchasing Inventory

Q: Overall, what is your top preferred method of buying inventory for your business now? Is it: (n = 184)



Reasons for Mode Preference

Q: Why do you prefer via WhatsApp or other applications/ offline through in-person distributors? (Online preference = 60 | Offline preference = 124) Open-ended, coded by 60 Decibels.

Online preference

- #1 Convenience and flexibility (avoid travelling to physical stores, can place orders from home)
- #2 Reduced stress to find buyers
- #3 Reduced transport costs

Offline preference

- #1 Product quality assurance
- #2 Trustworthy transactions
- #3 Less chances of encountering fraudulent activities (online payment scams, etc.)

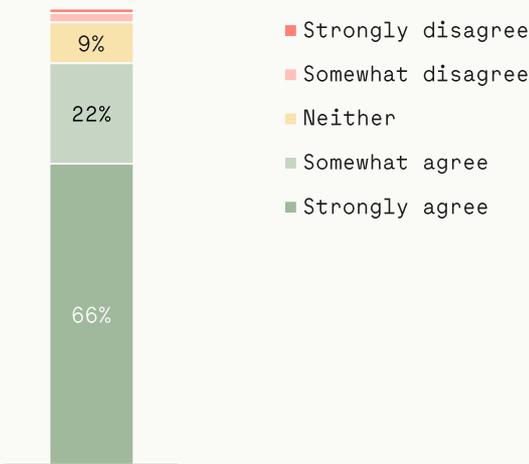
Group 2: Accessed for Trading

The users in this group are the ones who use Tech Herfrica’s WhatsApp platform primarily for trading with others on the platform.

2 in 3 users ‘strongly agree’ that they are able to sell their products at a fair price on Tech Herfrica’s WhatsApp platform.

Fair Price of Products

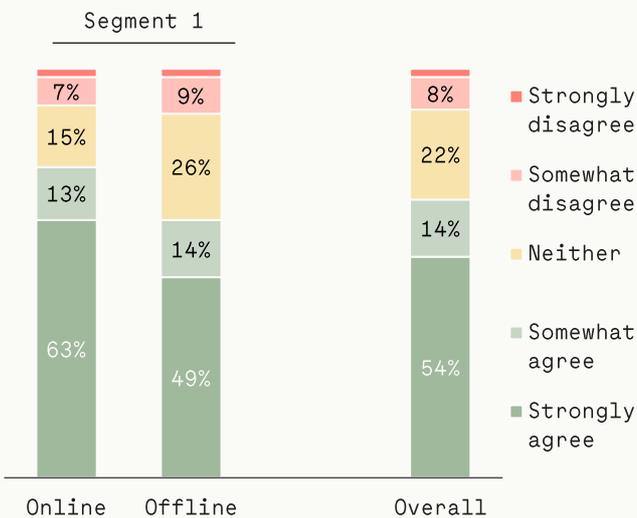
Q: To what extent do you agree or disagree with the following statement: “I am able to sell my products at a fair price on Tech Herfrica’s Whatsapp platform”. (n = 184)



Over half of the users ‘strongly agree’ that they feel safe when selling products, because of low scam risk and familiarity with customers.

Perceived Safety while Selling Products

Q: To what extent do you agree or disagree with the following statement: “I feel safe when selling my inventory via [preferred method].” (n = 184 | Offline = 124, Online = 60).



Reasons for Feeling of Safety

Q: Please explain why you feel safe using [preferred method]. (n = 125). Open-ended, coded by 60 Decibels.

Top Reasons for Feeling of Safety - Online Inventory Management

- #1 Wider coverage and verified buyers
- #2 Trustworthy platform, no risk of scams

Top Reasons for Feeling of Safety - Offline Inventory Management

- #1 Familiarity with known clients
- #2 Ability to inspect and ensure product quality



Appendix

Methodology

About the 60 Decibels Methodology

From July - August 2025, 60 Decibels' trained researchers conducted 406 phone interviews with TechHerfrica's WhatsApp platform users, primarily female. Respondents were randomly selected from a list of users, shared by Tech Herfrica, of those who had completed TechHerfrica's training modules offered via WhatsApp chatbots. Upon completing these modules, users are onboarded to TechHerfrica's WhatsApp platform, i.e, a group that functions as a sellers' marketplace where they can connect and trade with other microentrepreneurs.

Here is the breakdown of how we collected this data:

Country	Nigeria
Client Population	860
Interviews Completed	406
Response Rate	31%
Languages	Hausa, Pidgin, English
Average Survey Length	21 mins
Confidence Level	90%
Margin of Error	5%

Interpreting the Results

While the findings of this study are internally valid (holds true for the surveyed respondents), we cannot ascertain external validity (whether findings hold true for the entire population of users that engage with Tech Herfrica).

- **Applicability of results:** All references to figures, proportions and trends hold true for that sample frame or database provided by the Tech Herfrica team; these may or may not be extrapolatable to the whole of Tech Herfrica's user population.

Calculations and Definitions

For those who like to geek out, here's a summary of some of the calculations we used in this report.

Metric	Calculation
Net Promoter Score®	The Net Promoter Score (NPS) is a common gauge of client satisfaction and loyalty. It is measured by asking clients to rate their likelihood to recommend a product/service to a friend or family member on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of clients rating 9 or 10 out of 10 ('Promoters') minus the % of clients rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.

About 60 Decibels

60 Decibels is a global, tech-enabled impact measurement company that brings speed and repeatability to social impact measurement and user insights. We provide genuine benchmarks of impact performance, enabling organizations to understand impact relative to peers and set performance targets. We have a network of 1,300+ researchers in ~80 countries, and have worked with more than 1,200 of the world's leading impact investors, companies, foundations, corporations, NGOs, and public sector organizations. 60 Decibels makes it easy to listen to the people who matter most.

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Thank You For Working With Us!

Let's do it again sometime.

We'd love to hear your feedback on working with 60dB; take 5 minutes to fill out our feedback survey [here](#)!

Stay In Touch

Please sign up for [The Volume](#), our monthly collection of things worth reading.

Acknowledgments

Thank you to Imade Osuobeni and Ivie from the Tech Herfrica team for their support throughout the project. This work was generously sponsored by the Gates Foundation.