



Digital Skills for Women Entrepreneurs

A Practical Framework
for Assessing Digital Readiness
and Designing More Effective Support

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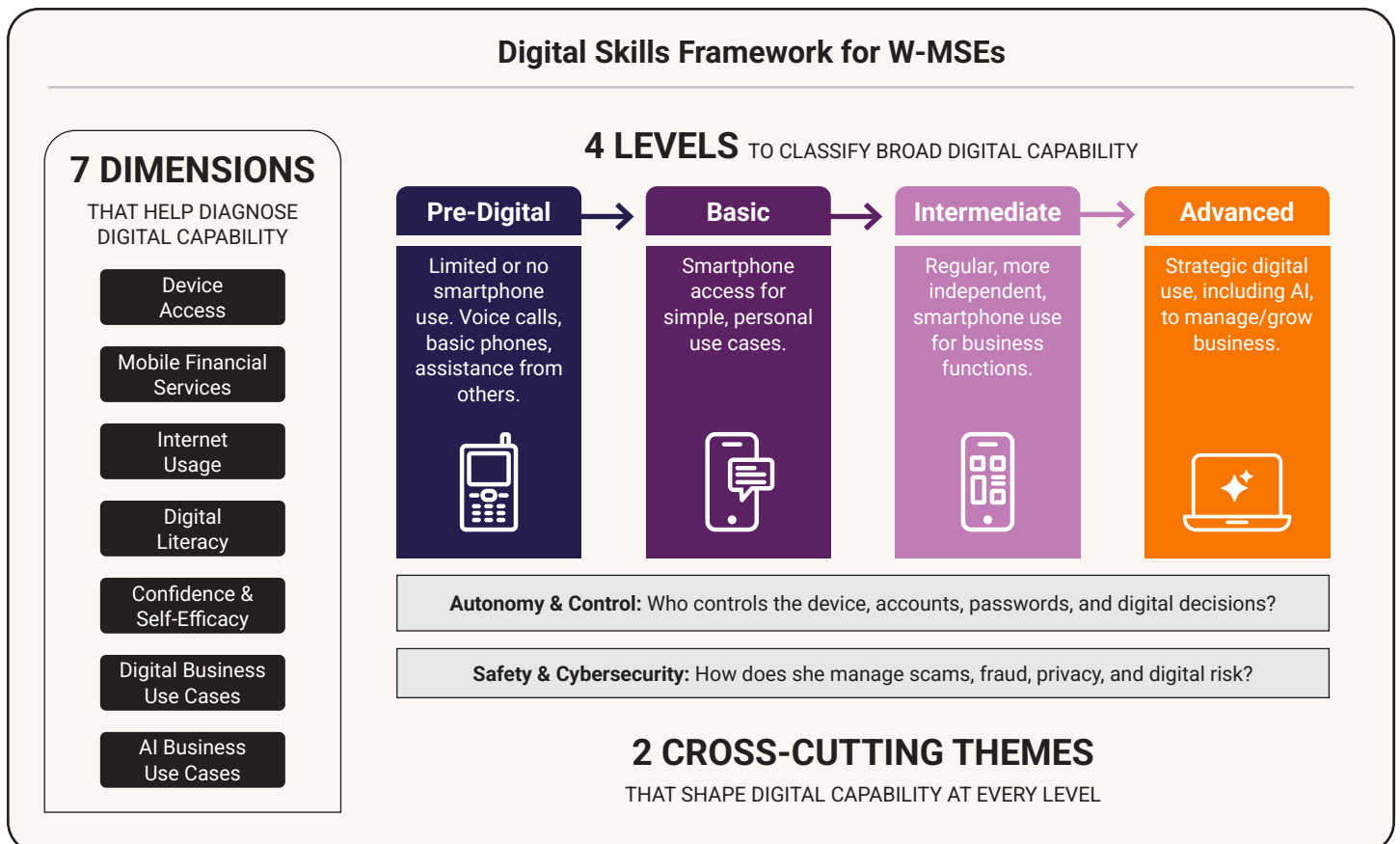
Executive Summary

For women entrepreneurs around the world, the digital economy is no longer a future opportunity – it is already shaping how businesses reach customers, receive payments, access finance, manage information, and grow. Mobile phones, social media, digital financial services, e-learning platforms, and AI tools are creating new possibilities for women-led micro and small enterprises (W-MSEs). But these opportunities are not equally accessible. Across CARE’s Women’s Entrepreneurship programming, one lesson is clear: **digital access does not automatically translate into digital business capability.**

A woman may own a smartphone but not know how to use it for business. She may use WhatsApp socially but not for customer management. She may have a mobile money account but lack confidence, control, or safety awareness. She may experiment with AI tools but not yet have the business foundations to evaluate or act on the advice she receives. These gaps matter because digital skills programming often assumes a single starting point – offering the same content, through the same channels, to women with very different levels of readiness.

CARE developed the **Digital Skills Framework for W-MSEs** to address this challenge. The framework classifies women entrepreneurs across four broad levels of digital capability: **Pre-Digital**, **Basic**, **Intermediate**, and **Advanced**. These levels describe where women are broadly starting from, from limited use of phones or internet-enabled tools to more strategic use of digital platforms, data, and AI. The framework is not a rigid scorecard, and it is not intended to push every entrepreneur toward the most advanced tools. Instead, it helps CARE and partners identify the next useful digital step for each woman entrepreneur, based on her business model, goals, risks, and operating context.

The framework is grounded in CARE’s programming experience with two groups: **Strive Women W-MSEs** in Pakistan, Peru, and Vietnam, and **emerging VSLA-linked W-MSEs** in markets such as Uganda, Tanzania, Côte d’Ivoire, and Ghana. It draws on Strive Women baseline data, country team validation sessions, consultation with the CARE Digital Impact team, and global digital skills frameworks from GSMA, the European Union’s DigComp, World Bank, IFC and others. The report, and related digital and AI skills building activities, were generously supported through the HP Foundation and its social impact initiatives.



The framework has three main components. First, the **four levels** provide a simple headline segmentation. Second, **seven diagnostic dimensions** help explain where support is needed: device access, mobile financial services, internet usage, digital literacy, confidence and self-efficacy, digital business use cases, and AI business use cases. Third, **two cross-cutting themes** – Autonomy & Control and Safety & Cybersecurity – remind us that digital capability is shaped not only by skills, but also by who controls devices, accounts, PINs, privacy, and digital decisions, and whether women can protect themselves from fraud, scams, harassment, deepfakes, and other risks.

Early use of the framework across Strive Women markets has surfaced several important lessons.

Age shapes digital readiness, with younger women often progressing faster, though age does not determine capability.

Autonomy drives progression: women who control their own phones, accounts, PINs, and digital decisions are better positioned to build digital skills.

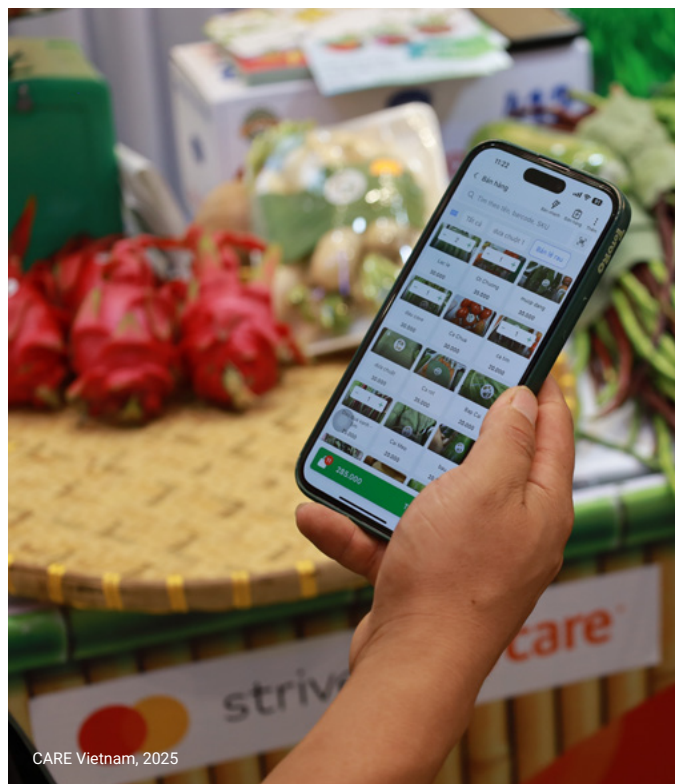
Digital financial services can serve as a bridge from Basic to Intermediate capability when women understand fees, control accounts, and connect transactions to business management.

Safety and cybersecurity are no longer optional; they must be embedded across all levels of digital skills programming.

And importantly, Advanced is not always the goal. For some entrepreneurs, the right next step may be using WhatsApp more professionally, accepting digital payments safely, or separating business records. For others, AI tools, analytics, e-commerce, or paid digital marketing may be appropriate.

The framework is designed to help CARE and partners make better decisions. It can be used to segment women entrepreneurs, tailor training, strengthen Women-Centered Design, align financial service providers and digital partners, and support measurement and learning. It also helps teams avoid overestimating readiness when designing app-based loans, AI assistants, online courses, digital finance tools, or e-commerce pathways. Used well, the framework helps CARE and partners move from broad assumptions – “she has a phone,” “she uses social media,” “she is digitally included” – toward more useful questions: What can she do independently? What does she control? What is safe for her? What business function is she trying to strengthen? And what support would help her take the next appropriate step?

Ultimately, this framework is a step toward more intentional digital access and use. It helps CARE and its partners design digital skills programming that is segmented, practical, women-centered, and grounded in real business needs – so that women entrepreneurs can use digital tools safely, confidently, and with greater control over their economic futures.





CARE Vietnam, 2025

Introduction: Why CARE Developed This Framework

The Digital Landscape is Shifting Quickly

For women entrepreneurs around the world, the digital economy is no longer a distant horizon — it is the present. Mobile phones have become storefronts, payment terminals, and marketing channels all in one. Social media platforms drive customer discovery. Digital financial services are reshaping how small businesses access credit, manage cash flow, and build savings. Generative AI tools are beginning to change how entrepreneurs create content, analyze data, and access information. The pace of this shift is accelerating, and the stakes for women-led micro and small enterprises (W-MSEs) are high: those who navigate it well gain real competitive advantages, while those left behind face widening barriers to markets, finance, and economic mobility.

Women entrepreneurs across CARE’s programs are evidence of these trends. CARE’s Strive Women baseline survey¹ of 2,475 W-MSEs across Pakistan, Peru, and Vietnam found that 95% of respondents owned a mobile phone, and between 37% and 54% were already using social media for business purposes. Digital financial services vary by market: in CARE’s Pakistan sample, women entrepreneurs were 17 percentage points more likely to report access to mobile money than to traditional bank accounts, while in Peru, 46% of respondents reported using digital payments, e-wallets, or QR payments. In Vietnam, CARE’s country team reports women experimenting with tools like Canva and ChatGPT — sometimes confidently, often not.

Digitization is Often Uneven

Despite continuing growth of smartphone penetration globally, data also reveals how uneven the digital picture remains. While some Strive Women markets report near-universal phone ownership, in other markets the figure lags. In Sub-Saharan Africa, for example, 70% of women own a phone, but only 33% have a smartphone.² Gaps in digital finance service usage are just as stark.

Differences do not only vary across countries; they also vary within them. Digitization is shaped by age, geography, business type, connectivity, and the degree to which women control their own devices and accounts. Strive Women baseline data shows that digital skills confidence declines meaningfully with age: 79% of women aged 18–30 report feeling confident using digital technology for their business, compared to 49% of women over 50. Rural entrepreneurs may face weaker network connectivity, while women in some contexts may have access to a phone but limited control over how, when, or for what purpose they can use it.

More importantly, access to digital technology alone does not equal capability. A woman with a smartphone is not automatically equipped to use it for her business. A mobile money account that sits dormant tells us little about financial confidence or digital fluency. Across CARE’s Women’s Entrepreneurship programs, we see this gap play out constantly — between what digital tools are available and what women entrepreneurs can meaningfully do with them, and between what training programs assume and what participants are actually ready for.

The Risk of Getting Digital Wrong

Despite the urgency, digital skills programming for women entrepreneurs often has not caught up. Many initiatives still treat digital training as one-size-fits-all: the same content, the same delivery channel, and the same assumed starting point. The result is predictable. When digital training groups are mixed across skill levels, some users are excluded because the content is too advanced or assumes smartphone access, while others disengage because it is too basic. Often, neither end of the spectrum is well served.

AI raises the stakes further. As AI tools become more accessible, affordable, and available in local languages, there is growing pressure to incorporate them into digital skills programming. But evidence suggests this must be done carefully. A randomized field experiment with 640 Kenyan entrepreneurs found that access to a GPT-4-powered AI business mentor via WhatsApp had very different effects depending on who was using it: high-performing entrepreneurs saw revenues and profits rise by roughly 20%, while struggling businesses performed approximately 10% worse.³ The difference was not the tool itself, but whether entrepreneurs had the foundational capability to act on the advice they received.



About This Report

This report emerges from a concrete body of programmatic work. Since 2023, CARE has been implementing Strive Women, a four-year initiative supported by the Mastercard Center for Inclusive Growth. Operating in Pakistan, Peru, and Vietnam, Strive Women works with W-MSEs to strengthen their financial health, build business skills, and connect them to markets and financial services. The program takes a women-centered, market systems approach — partnering with banks, fintech companies, digital platforms, and training providers to co-design solutions that reflect the real constraints and aspirations of women entrepreneurs.

In 2025, the HP Foundation joined as a co-investor, providing a \$250,000 grant to deepen Strive Women’s work on three specific fronts: digital and AI skills training, digital learning channels, and digital financial services. HP’s support has enabled CARE country teams in Vietnam, Pakistan, and Peru to expand and adapt digital training content, test new delivery formats through e-learning platforms and digital communities, and build women’s confidence in using mobile banking and digital finance tools.

Through the design and delivery of these interventions, and through structured reflection with country teams, CARE’s Women’s Entrepreneurship team has developed a clearer, more grounded picture of what digital readiness actually looks like for the W-MSEs we work with. That understanding is the foundation of the Digital Skills Framework presented in this report.



What Our Digital Skills Framework Is For

Developed through HP's investment, the framework is also being used across CARE's Women's Entrepreneurship work to support three practical objectives:

Segment women entrepreneurs by digital capability. Not all W-MSEs are in the same place digitally, and designing programs as if they are leads to mismatches — content that's too advanced for some, too basic for others. The framework gives us a common language to describe where women are starting from.

Design more relevant interventions and products. If we don't understand the problem well enough, we can't design for it. The framework pushes us to ask better diagnostic questions before jumping to solutions.

Align ecosystem partners around the real needs of W-MSEs. CARE doesn't work alone. We partner with financial service providers, training organizations, government bodies, and technology companies. A shared framework helps these actors better understand the women they are trying to reach — and avoid designing digital products or services that do not match women's actual capabilities, constraints, and goals.



CARE Vietnam, 2025

Foundations for the Framework

The Digital Skills Framework presented in this report is grounded in practice. It was built from CARE's Women's Entrepreneurship programming, data and learning from the women entrepreneurs we work with, and global evidence on digital access, digital skills, and digital agency.

Built from Programming Experience

The framework draws directly from CARE's work with two broad groups of women-owned micro and small enterprises.

Strive Women W-MSEs – established women entrepreneurs in urban and peri-urban markets who have been in business for at least two years, employ 1-10 people, and are looking to strengthen their financial health, business practices, and market reach. Through Strive Women in Pakistan, Peru, and Vietnam, CARE works with financial service providers, digital platforms, training providers, and business networks to design services that better reflect women entrepreneurs' realities.

Emerging VSLA-linked W-MSEs – women entrepreneurs connected to savings groups or community-based financial systems, often operating in rural or peri-urban areas and running newer or smaller businesses. CARE's work with these entrepreneurs, including in markets such as Uganda, Tanzania, Côte d'Ivoire, and Ghana, has shown that digital pathways often begin from a starting point of shared phones, limited connectivity, basic mobile money use, informal businesses, group-based trust systems, and the need for more hands-on support.

Together, these two areas of programming give CARE a wide lens on women's digital readiness. They show that W-MSEs are not a single segment. The framework was developed to make sense of W-MSEs across a range and to help programs design for differences more intentionally.

Grounded in Data and Country Learning

The framework is also informed by Strive Women baseline data and structured validation discussions with CARE country teams. The Strive Women baseline survey was designed to establish values around business growth potential, access to financial services, shock-coping ability, confidence, and self-efficacy. It includes questions on phone ownership, smartphone access, mobile money, separate business accounts, use of digital resources for business, business records, decision-making, and confidence using digital technology to operate and grow a business.

Early analysis of this data reinforced the need for a framework that distinguishes between access, confidence, and actual business use. Many women entrepreneurs have phones and use social media, but far fewer use digital tools for more advanced business functions such as formal recordkeeping, online accounting, e-commerce, or separate business financial management. This validates one of the framework's core assumptions: digital access does not automatically translate into digital business capability.

Country consultations added further nuance. Teams in Vietnam, Pakistan, and Peru mapped partner and entrepreneur segments against the framework and identified recurring patterns. Age emerged as a moderating factor: younger women often progress faster, while older users may require more foundational support. Autonomy also emerged as central: women who control their own phones, accounts, PINs, and digital decisions are better positioned to build digital capability. Teams also emphasized that geography, business type, regulation, connectivity, and partner ecosystems shape what digital progression looks like in each market.

These discussions helped sharpen the framework in important ways, including the addition of autonomy/control and safety/cybersecurity as cross-cutting dimensions, and more nuanced exploration of confidence and self-efficacy. The result is a framework that looks beyond technical skills alone and considers the broader conditions that allow women entrepreneurs to use digital tools safely, independently, and effectively.

Informed by Global Digital Skills and Agency Frameworks

CARE's Women's Entrepreneurship team reviewed a set of major global digital skills and access and participation frameworks in developing this tool, including frameworks from GSMA, the European Union, the ITU, the World Bank, IFC, the World Economic Forum, and the Mastercard Foundation in partnership with Cenfri. The team also reviewed related tools and reports from organizations such as UNESCO, the UK Government, and Digital Economy for Africa. A full list of sources is included in the annex. Each offers valuable insight into how digital capability can be structured, measured, and supported.

The framework also draws on CARE's own Digital Agency Framework, which focuses on how women experience and use digital tools, including access, capability, confidence, autonomy, and control. This helped ensure that the W-MSE framework does not treat digital skills as purely technical. Instead, it recognizes that women's ability to use digital tools is shaped by who controls devices and accounts, whether women can use tools safely, and whether they feel confident learning and applying new technologies.

Across these frameworks, several common lessons stand out. First, digital capability is progressive: people move from basic access and awareness toward more confident, frequent, and diverse use. Second, digital skills are use-case specific: a person may be comfortable with messaging but not with digital finance, online safety, recordkeeping, e-commerce, or AI. Third, confidence, safety, autonomy, and problem-solving matter as much as technical knowledge.

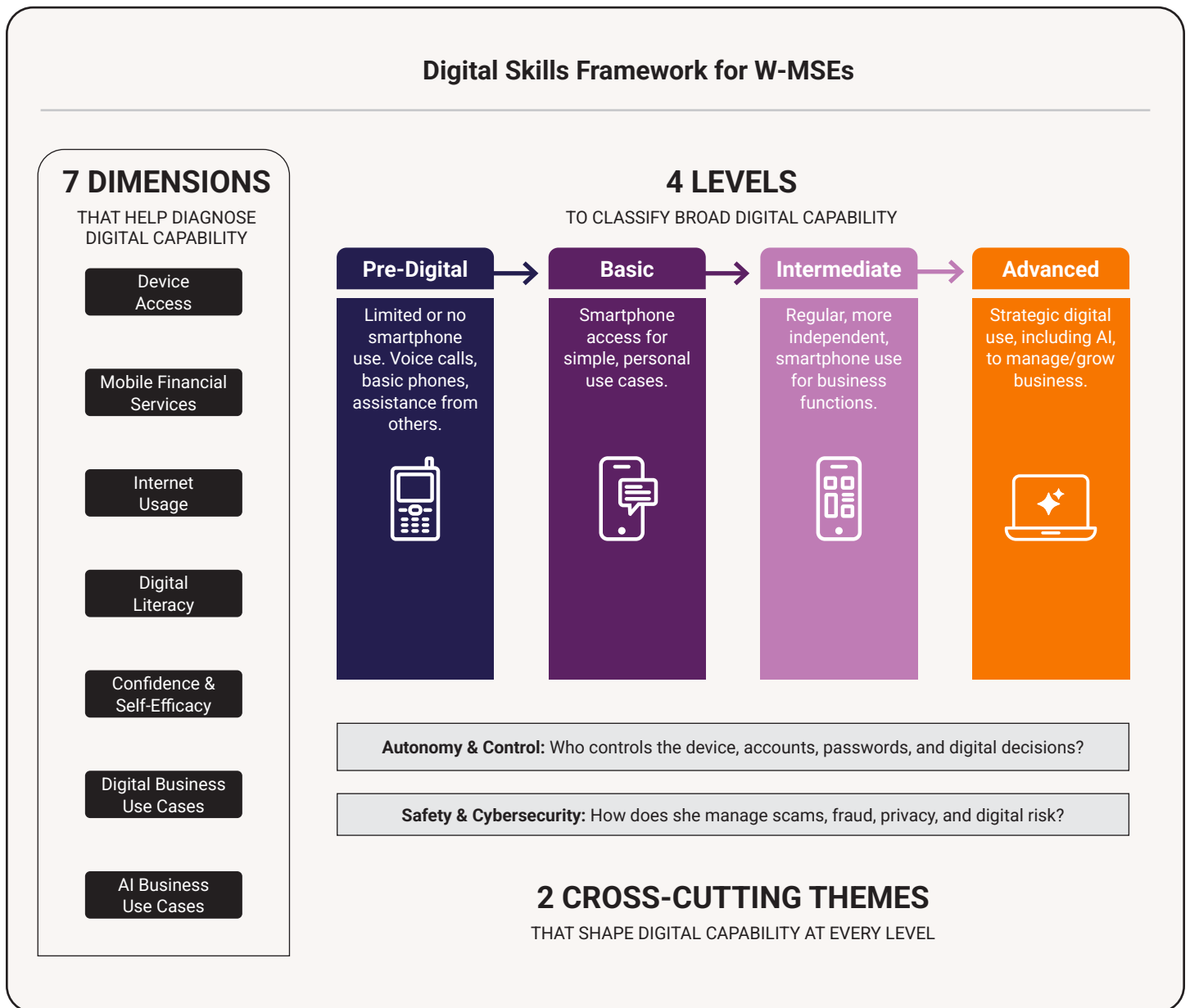
CARE's Digital Skills Framework for W-MSEs adapts these global lessons for a specific purpose: helping programs, partners, and country teams design better digital interventions for women entrepreneurs. It does not replace broader digital access and use or digital agency frameworks. Rather, it translates them into an entrepreneurship-focused tool that asks about digital capabilities, use cases, risks, and support needed for growth.



CARE Pakistan, 2024

The Digital Skills Framework for W-MSEs





CARE’s Digital Skills Framework classifies women entrepreneurs across four broad levels of digital capability: **Pre-Digital**, **Basic**, **Intermediate**, and **Advanced**. These levels describe how women access, use, and apply digital tools in their businesses – from limited phone use to more strategic use of digital platforms, data, and AI.



The framework is not intended to label women permanently or imply that all entrepreneurs should move toward the highest level. Rather, it helps programs and partners understand women’s **current** digital realities, identify what support is appropriate, and design interventions that match their business needs and aspirations.

A woman entrepreneur may also sit at different levels across different business functions. For example, she may be Intermediate in marketing because she uses Facebook or WhatsApp to reach customers, but Basic in finance because she still tracks sales manually or does not separate personal and business accounts. For this reason, the framework should be used as a diagnostic and design tool, not as a rigid scorecard.

Four Levels of Digital Capability

Level	Description	Typical Digital Profile
 <p>Pre-Digital</p>	Limited or no use of smartphones or internet-enabled tools. Digital engagement, if any, is mostly through voice calls, basic phones, agents, or other people.	May not own a smartphone; may use a basic or feature phone; primarily uses voice calls; has limited or no use of mobile money, WhatsApp, social media, or internet search; may have low general or digital literacy; may face barriers such as cost, lack of ID, low connectivity, social restrictions, or low perceived relevance.
 <p>Basic</p>	Has access to a smartphone and uses some common digital tools, but use is often personal, occasional, assisted, or not yet strongly connected to business growth.	Can send and receive messages through chat platforms; may use mobile money or digital finance apps occasionally; may have social media accounts for personal use; may watch YouTube or use search engines; may rely on children, peers, staff, or family members for troubleshooting or new tasks; may not yet distinguish between personal and business digital use.
 <p>Intermediate</p>	Uses digital tools more regularly and independently for business functions such as communication, marketing, payments, customer engagement, and learning.	Uses the internet and multiple apps regularly; may have an email address; can create accounts and passwords; uses social media for business; uses mobile money, wallets, bank apps, or finance tools more regularly; understands basic online safety; may assist peers or family members with technology; is beginning to learn new tools with more confidence.
 <p>Advanced</p>	Uses digital tools strategically to manage, grow, or analyze the business. May use advanced platforms directly or through staff, specialists, or service providers.	Creates digital content; manages a website or online presence; may use paid advertisements, analytics, e-commerce, digital inventory, spreadsheets, software, or AI tools; evaluates the cost and value of digital tools; manages online privacy and security more proactively; may support others within the business or peer network.

The four levels provide a simple way to describe a woman entrepreneur's overall digital capability. However, they should not be treated as a mechanical ranking system. The framework is most useful when teams use it to ask: Where is she starting from? What is she already using? What does she control? What is safe and realistic? And what support would help her take the next appropriate step?

How CARE Assesses Digital Capability

The four levels are the headline model. The seven dimensions below are the diagnostic lens. They help teams understand why a woman, cohort, or partner segment may sit at a particular level, where capabilities are stronger or weaker, and what kind of support would be most useful.

These dimensions are not intended to function as a rigid scoring rubric. A program team does not need to rank every woman from Pre-Digital to Advanced across all seven dimensions and calculate an average. Rather, the dimensions help teams make a practical, evidence-informed assessment of digital readiness.

Dimension	What It Captures
Device Access	Type of device owned or accessed; whether access is independent, shared, borrowed, or mediated by others.
Mobile Financial Services	Frequency and independence of mobile money, wallet, banking, or digital finance use; whether the woman controls the account and PIN.
Internet Usage	Frequency and breadth of internet and app use, including whether use is mainly personal or also business-related.
Digital Literacy	Ability to navigate devices, apps, accounts, online platforms, and basic troubleshooting independently.
Confidence and Self-Efficacy	Confidence using familiar digital tools and confidence learning new ones. These are different forms of readiness and should not be assumed to move together.
Digital Business Use Cases	Extent to which digital tools are used for business functions such as marketing, sales, communications, finance, learning, and management.
AI Business Use Cases	Awareness and use of AI tools for business, from passive or indirect exposure to strategic use for content, analysis, planning, and customer engagement.



Fatuma, Tanzania PRE-DIGITAL

We met Fatuma during research with women VSLA members in Tanzania's Tanga Region. She sells vegetables and fish in rotating informal markets and relies on her VSLA for savings, advice, and access to small amounts of capital. She owns a basic feature phone, which she uses mainly for voice calls to coordinate with other sellers, check in with family, and occasionally get price information.

Fatuma is aware of mobile money and sometimes receives customer payments

this way, but she rarely initiates transactions herself. Navigating USSD menus is difficult, data costs feel prohibitive, and her dormant bank account shows the gap between formal access and meaningful use. When she needs help, she turns to younger family members or VSLA peers.

Fatuma shows why Pre-Digital is a distinct level. Her first useful digital step may not be an app or online platform, but trusted, assisted support that helps her use basic digital tools safely and confidently.



CARE Tanzania, 2026

In practice, a woman may not sit at the same level across every dimension. She may be Intermediate in internet usage and marketing, but Basic in digital finance, online safety, or confidence learning new tools. Another entrepreneur may run an Advanced business with a website, online ads, and digital content, but rely on staff or external specialists to manage these tools. In this sense, the framework helps teams move beyond a simple label and toward a more useful design question: what does she need next, and in which part of her business?



Micaela, Peru
BASIC >> INTERMEDIATE

Micaela is the founder of Wame Amazon Fish, a family business in Pucallpa that transforms paiche into food products, jewelry, collagen, and other value-added goods. Through Strive Women, she strengthened her financial and business management skills, improved product pricing and presentation, and began using WhatsApp Business.

Micaela's digital use is practical and focused: she is using digital tools to communicate with customers, present products more professionally, and organize her business. She has

also started separating personal and business finances, setting aside savings for emergencies. Her business is still growing step by step, and she is not yet using a wide range of digital channels or advanced tools. But she shows how Basic digital capability can become a foundation for more structured business growth.

Micaela shows the Basic-to-Intermediate transition: early digital business use, growing financial organization, and practical application of tools to make the business more visible, credible, and resilient.

Cross-Cutting Dimensions: Autonomy & Safety

Two issues cut across all levels of the framework: Autonomy & Control and Safety & Cybersecurity. These dimensions are essential because women's digital capability is shaped not only by skills, but also by power, trust, social norms, risk, and control over technology.

Autonomy & Control

Autonomy refers to whether a woman can access and use digital tools on her own terms. This includes whether she controls her device, SIM, accounts, passwords, mobile money PIN, privacy settings, and digital decisions.

At the Pre-Digital level, a woman may have no independent phone access or may rely on a spouse, child, family member, agent, or group leader to use digital tools. At the Basic level, she may have a phone but still rely on others for permission, troubleshooting, app use, or account management. At the Intermediate level, she is more likely to control her own device, accounts, and transactions. At the Advanced level, she can make independent decisions about which tools to adopt, what they cost, and how they fit her business.

This matters because a woman's apparent digital skill level may overstate her actual agency. She may know how to use a tool but not control when she can access it. She may have a mobile money account but not control the PIN. She may use social media for business but depend on someone else to manage content, payments, or customer communication. In Pakistan, for example, CARE teams observed that some women may have access to a phone without fully controlling its use, including when it can be used, which apps are installed, or whether digital financial transactions are permitted. In these contexts, effective programming may need to engage husbands, fathers, brothers, or other household decision-makers around the business value and safety of women's digital use, while keeping women's own privacy, control, and decision-making at the center. Effective programming must therefore ask not only "Can she use this tool?" but also "Can she use it independently, safely, and when she needs it?"

Safety & Cybersecurity

Safety and cybersecurity are also core to digital capability. As women entrepreneurs become more digitally active, they may face greater exposure to fraud, phishing, scams, identity theft, harassment, extortion, deepfakes, fake videos, privacy breaches, hidden fees, misleading digital financial products, and customer data risks.



CARE Pakistan, 2025



Shazia, Pakistan INTERMEDIATE

Shazia runs Mantasha Boutique Designing Centre and the Mantasha Working Development Centre in Quetta, Pakistan, creating clothing and handicrafts while providing work opportunities for other women.

Through Strive Women, Shazia learned to use WhatsApp, Instagram, and Facebook to promote products, create accounts, and reach customers. Today, she manages these tools herself and uses WhatsApp groups and status updates to share products and receive orders from women

across Pakistan. Her story also shows why autonomy and safety matter. Shazia describes digital banking as a way to keep income secure and maintain control over transfers and payments. She is aware of online fraud risks and says she prefers tools that feel safe.

Shazia shows that Intermediate digital capability is not only about using platforms regularly for business. It is also about control: managing accounts independently, choosing safer tools, protecting income, and using digital channels with confidence.

Safety needs differ by level. Pre-Digital users may need basic fraud awareness related to calls, agents, or SMS. Basic users may need support recognizing WhatsApp scams, phishing messages, suspicious links, or requests for PINs. Intermediate users may need stronger practices around passwords, privacy settings, digital payments, business pages, and customer communication. Advanced users may face more complex risks related to platform visibility, paid advertising, data exposure, AI-generated content, impersonation, and reputational harm.

For this reason, safety should not be treated as a one-time module at the end of a training. It should be embedded across digital skills programming from the beginning. Scenario-based practice can help women apply these lessons to real situations – for example, deciding what to do when a customer asks for a PIN, a WhatsApp link looks suspicious, a payment confirmation seems fake, or an online account is impersonating their business.

Applying the Framework to Business Functions

The framework becomes most useful when applied to specific business functions. Digital capability is not just about whether a woman can use a phone or app; it is about whether she can apply digital tools to real business needs.

Business Function	Pre-Digital	Basic	Intermediate	Advanced
Marketing	Relies on word of mouth, physical visibility, flyers, or local reputation.	Shares product photos or information occasionally through WhatsApp, Facebook, or other personal accounts.	Runs a business page or regular social media presence; posts products, promotions, and updates more intentionally.	Uses targeted marketing, paid ads, analytics, content calendars, branding tools, or AI-assisted content creation.
Communications	Communicates through voice calls, SMS, or face-to-face interactions.	Uses WhatsApp, Messenger, or similar tools for some customer or supplier communication.	Uses broadcast lists, groups, voice notes, saved contacts, or structured customer communication.	Maintains more organized customer records, uses digital communication systems, auto-responses, CRM tools, or segmented messaging.

Business Function	Pre-Digital	Basic	Intermediate	Advanced
Sales	Sells face-to-face and primarily in cash.	Shares products digitally and may accept occasional mobile money, wallet, bank transfer, or QR payments.	Uses digital payments more regularly; may list products on local platforms or coordinate delivery services.	Uses e-commerce, digital inventory, online ordering, platform sales, or integrated payment and delivery systems.
Accounting & Finance	Keeps no records or uses paper notebooks.	Tracks some transactions manually or through mobile money records.	Uses spreadsheets, simple apps, or digital tools to track sales, expenses, or payments.	Uses accounting software, digital inventory, dashboards, projections, or more advanced financial management tools.
Learning & Growth	Learns from peers, family, community groups, NGOs, or local networks.	Watches YouTube videos, follows business pages, or participates in basic digital learning.	Enrolls in online courses, joins digital business communities, or uses online tools for business advice.	Participates in online accelerators, receives digital coaching, uses AI tools, analyzes business data, or seeks specialized support.

This business-function lens helps teams avoid overgeneralization. A woman entrepreneur may not need support in every area. She may already be using digital tools effectively for customer communication but need help with digital finance, business records, or online safety. Another may have strong accounting practices but no online visibility. The framework helps identify the right next step.



Chuyen, Vietnam
INTERMEDIATE

Chuyen is an entrepreneur in rural Thanh Hóa who has produced traditional bánh gai rice cakes for seven years. Before joining Strive Women’s digital marketing training, her sales were almost entirely local and word-of-mouth. She owned a smartphone and used social media personally, but these tools were not yet connected to her business.

After training, Chuyen began using Facebook, Zalo, and e-commerce platforms to take orders, accept mobile

money payments, and ship products to customers beyond her village, including diaspora buyers. Digital tools helped her reach customers who value her product’s cultural significance but live outside her local market.

Chuyen illustrates growth to Intermediate. Having a smartphone and social media account did not automatically create business capability; targeted support helped her connect familiar tools to market access.



CARE Vietnam, 2025



Lubna, Pakistan INTERMEDIATE, WITH ADVANCED AI USE

Lubna is the founder of Wajud e Zan, a home-based clothing brand in Karachi. She uses WhatsApp, Facebook, and Instagram to market products, communicate with customers, and manage a distributed network of home-based women contributors. She has also used paid advertising and digital banking to support business growth.

Lubna uses ChatGPT to write English-language product descriptions, including

size and fabric details, helping her reach international buyers and reduce the cost of content production. Her AI use is practical and business-driven: it helps solve a real language and marketing challenge.

Lubna shows AI readiness at the Intermediate level. She is not using AI as a novelty; she is applying it to a specific business problem while still identifying new skills she wants to build, such as TikTok.

AI Readiness Across the Framework

AI is increasingly relevant for women entrepreneurs, but it should be introduced carefully and matched to digital readiness. AI is not a single tool or a single skill. It can appear as embedded platform features, chatbots, translation tools, content generators, analytics engines, fraud detection systems, or business advisory services.

At the Pre-Digital level, women may benefit from AI indirectly through tools such as voice-based support, automated reminders, SMS-based information, fraud detection, or assisted skills assessments. At the Basic level, AI may help with simple questions, translation, voice-to-text, product descriptions, or guided learning. At the Intermediate level, women may begin using AI for business tasks such as marketing content, customer messages, business planning, recordkeeping, receipt scanning, inventory support, or simple analysis of sales trends.

At the Advanced level, AI use becomes more strategic. Entrepreneurs may use AI to generate and refine images, videos, product descriptions, social media content, blogs, website copy, customer segments, financial projections, or automated customer responses. However, advanced AI use also requires the ability to evaluate quality, check accuracy, protect privacy, manage costs, avoid overdependence, and adapt outputs to the business context.

This is especially important because AI can widen gaps if introduced without adequate support. As uncovered in the HBS Kenya AI study cited earlier in this report, entrepreneurs with stronger business foundations may be better able to ask useful questions, evaluate responses, and act on recommendations, while those with weaker foundations may be more exposed to poor advice, inaccurate outputs, or dependency on tools they do not fully understand. AI programming for W-MSEs should therefore build both practical use and critical judgment.



Dung, Vietnam INTERMEDIATE >> ADVANCED

Dung is the founder of Thuy Dung Green Agronomy in Thanh Hóa, Vietnam, where she grows and sources indigenous medicinal herbs to produce herbal tea. Although she operates from a rural province and is 53 years old, she has built a multi-channel digital sales model.

Dung maintains a dedicated business Facebook page, posts regularly, conducts Facebook Live sessions to demonstrate products, and sells directly to retail customers.

She also uses mobile banking and accepts digital wholesale payments. Her online presence has become a business asset, helping her reach customers beyond her province and build credibility with wholesale buyers.

Dung challenges assumptions about age, geography, and digital capability. She is Advanced in marketing and sales, but her next step may be digital financial recordkeeping to support certification and cooperative growth.



Using the Framework in Practice

The Digital Skills Framework is designed to help CARE and its partners move from broad assumptions to better design decisions. It is not meant to label women entrepreneurs permanently or push every business toward advanced digital use. Instead, it helps teams ask better questions, tailor support, and design digital interventions that match women's realities, business goals, safety needs, and levels of autonomy.

Used well, the framework can improve how programs segment participants, design training, co-create products and services, select partners, and build learning agendas. It can also help teams avoid a common pitfall in digital programming: assuming that because a woman has access to a phone, app, or platform, she is ready to use it confidently and independently for business growth.

Ultimately, the framework is a practical guide for better design. It helps CARE and partners ask better questions before proposing solutions: What does this woman already use? What does she control? What is safe for her? What business function is she trying to strengthen? What support does she need next? And what level of digital use is genuinely useful for her business?

Use Cases for the Framework

The following use cases show how CARE teams and partners can apply the framework to improve how they understand, reach, and support women entrepreneurs.

USE CASE 1:

Segmenting W-MSEs & Tailoring Support

One of the framework's most immediate uses is helping teams understand the different starting points within a group of women entrepreneurs. Digital skills programming often assumes that women in the same cohort have similar levels of access, confidence, and readiness. In practice, this is rarely true.

A single training group may include women who do not own smartphones, women who use WhatsApp daily but only for personal communication, women who accept digital payments but do not understand fees or account security, and women already using Canva, ChatGPT, e-commerce platforms, or digital marketing tools. When these participants receive the same training, the content can miss both ends of the spectrum: Pre-Digital participants may disengage because the training assumes too much, while Advanced participants may find it too slow or basic.

The framework helps teams segment participants by digital readiness and adapt support accordingly. This does not always require separate programs for each level, but it does require intentional design. Teams might create different learning tracks, offer optional advanced modules, pair less confident users with peer mentors, or provide additional handholding for women who are earlier in their digital journey.

The framework can also help teams move away from one-off digital skills sessions and toward sequenced learning pathways. Each level requires different content, pacing, delivery channels, and support.



Pre-Digital

Focus on relevance, trust, access, basic confidence, and assisted practice. Support may begin with phone navigation, safe use, voice/SMS fraud awareness, and practical reasons to use digital tools for business.



Basic

Help women move from personal use to business use. Support may include WhatsApp for customer communication, product photos, digital payments, PIN/account safety, mobile money fees, and recognizing scams.



Intermediate

Strengthen applied business use. Support may focus on digital marketing, customer lists, QR codes, e-commerce, digital records, online learning, privacy settings, and confidence learning new tools.



Advanced

Support strategic use and growth. This may include analytics, paid ads, AI tools, e-commerce optimization, digital inventory, financial projections, cybersecurity, privacy, and evaluating the cost and value of digital tools.

Segmentation can also happen at the partner or portfolio level. For example, a financial service provider working mostly with Basic users may need to prioritize trust, assisted onboarding, and digital finance safety. A digital platform serving Intermediate users may focus on applied business use cases, such as customer acquisition or recordkeeping. A partner serving Advanced businesses may be better placed to test AI-enabled advisory tools, digital marketing analytics, or e-commerce integration.

This use of the framework reinforces an important principle: digital training should not only teach tools. It should build confidence, judgment, and independent application. Some women may progress through self-directed practice, while others may need peer support, coaching, group-based learning, or trusted intermediaries. For women with lower confidence or limited autonomy, handholding may be as important as content.

USE CASE 2:

Improving Product and Service Design

The framework can strengthen CARE's Women-Centered Design⁴ approach by helping teams design for more specific user profiles. Instead of designing for a generic "woman entrepreneur," teams can identify the digital starting point, constraints, and business use cases of the women they are trying to reach.

For example, a Basic user may need a mobile banking journey with clear visual instructions, assisted onboarding, low-bandwidth functionality, transparent fees, and reminders about PIN safety. An Intermediate user may benefit from tools that connect digital payment histories to business records, credit readiness, customer management, or inventory tracking. An Advanced user may be ready for AI-supported marketing, e-commerce optimization, analytics, digital accounting, or automated customer communication — but may also need support on data privacy, cost management, cybersecurity, and critical evaluation.

The framework can also help teams test whether a proposed product is matched to women's actual needs. If a partner wants to introduce an app-based loan, AI assistant, online course, or e-commerce tool, the framework prompts practical questions:

Do intended users have smartphones? Do they control their phones and accounts? Can they navigate new apps? Is the business use case clear? What safety risks are introduced? What human support is needed?

This makes the framework especially useful in co-design with financial service providers, fintechs, digital platforms, and training partners.

USE CASE 3:

Aligning Partners Around Real Digital Skills

CARE's Women's Entrepreneurship work depends on partnerships. Financial institutions, fintech companies, mobile network operators, digital platforms, training providers, business associations, and technology companies all play different roles in helping women entrepreneurs benefit from digital tools.

The framework gives these partners a common language. It helps move conversations beyond broad categories such as "digitally excluded" or "tech-savvy" toward more precise questions about access, autonomy, confidence, safety, and business application.

Different partners may be relevant at different levels: for example, mobile money partners for those at the Basic level, digital record keeping platforms at the Intermediate level, or AI-based analytics partners for those more Advanced.

A digital financial product may fail not because women are uninterested, but because the onboarding process assumes app literacy, independent phone access, confidence with passwords, or trust in digital transactions. A training platform may fail not because content is irrelevant, but because users lack data, time, language support, or confidence navigating the platform. The framework helps CARE and partners identify these design gaps earlier.

USE CASE 4:

Supporting Measurement, Learning, and Adaptation

The Digital Skills Framework is not intended to replace formal measurement tools. CARE's broader Digital Agency Framework, for example, is better suited for measuring and tracking digital access, connectivity, use, confidence, autonomy, and control over time. The W-MSE framework serves a different but complementary function: it helps teams interpret digital capabilities through an entrepreneurship lens and translate that understanding into program decisions.

In practice, the two can work together. Digital agency measurement can help establish a baseline understanding of access, safety, autonomy, and confidence. The W-MSE framework can then help teams decide what type of entrepreneurship support is appropriate for different segments.

The framework can also strengthen learning agendas by helping teams ask more specific and appropriate questions regarding digital experiences, such as:

- Are women moving from personal digital use to business use?
- Are women more able to identify scams, protect accounts, and manage online risks?
- and, Are AI tools helping women make better business decisions, or are they creating confusion, dependency, or risk?

These questions can be explored through baseline, midline, and endline surveys; partner data; platform analytics; focus groups; user testing; and women-centered design research.

Adapting the Framework by Market

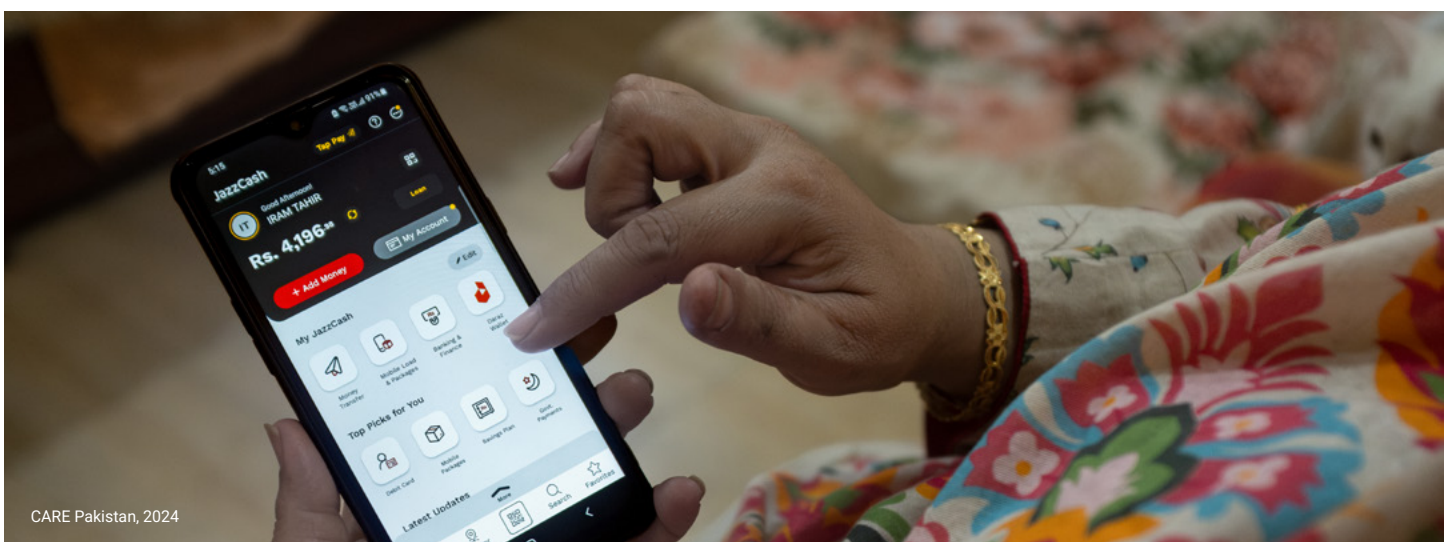
The framework should not be applied in the same way everywhere. Country context matters. The same digital behavior can mean different things depending on the market.

In one country, mobile money may be the most common entry point into digital finance. In another, women may rely more on bank apps, QR codes, cards, or digital wallets. In some places, e-commerce may be a realistic growth pathway; in others, WhatsApp, Facebook, or local delivery networks may matter more. AI tools may be accessible in some languages and business contexts but less useful in others.

Teams should therefore adapt the framework by considering the local digital financial services ecosystem, mobile network coverage and data affordability, device ownership and phone quality, regulation, literacy and language, rural/peri-urban/urban differences, social expectations around women's phone ownership and privacy, existing business networks, platform availability, and local safety risks such as scams, fraud, harassment, and misinformation.

Adapting the framework does not mean changing its core structure. Rather, it means interpreting each level in ways that reflect the local market and the actual digital tools women entrepreneurs can access and use.

Used in these ways, the framework becomes more than a categorization tool. It helps CARE and partners translate evidence into practical decisions: who to target, what to offer, how to sequence support, which partners to engage, and how to learn over time.



CARE Pakistan, 2024

What We Are Learning Across Markets

CARE's early use of the Digital Skills Framework across Strive Women markets has surfaced several consistent patterns. These insights come from baseline data, country team validation sessions, and ongoing program design work in Pakistan, Peru, and Vietnam. They reinforce the value of the framework while also reminding us that digital progression is not linear, universal, or purely technical.

1. Digital access does not equal digital business capability.

Across Strive Women markets, 95% of women entrepreneurs have access to phones, but far fewer use digital tools for deeper business functions such as recordkeeping, e-commerce, digital accounting, inventory management, or separate business finance. Social media is often the most common entry point into digital business use, but it does not automatically translate into stronger business management. This confirms the core premise of the framework: digital access and use should not be measured only by device access or platform use. Programs need to understand what women can do independently, safely, and for their businesses.

2. Age shapes digital readiness. Age emerged consistently across Pakistan, Peru, and Vietnam, as a factor shaping digital confidence and use. In Vietnam, older Thanh Hoa MFI users were mapped closer to Basic, while younger rural users showed more interest in digital transactions and social media. In Pakistan, women over 50 were more likely to depend on others, while younger women were more likely to progress quickly, including in rural areas. This does not mean age determines capability, but it does affect pacing, support needs, and delivery channels.

3. Autonomy drives progression. One of the strongest findings from country consultations is that autonomy matters. Women who control their own phones, accounts, PINs, time, and digital decisions are better positioned to build digital capability. In Pakistan, teams observed that women with greater independence were more likely to become Intermediate users of digital financial services and to learn digital skills on their own. This reinforces why Autonomy & Control sits across the framework rather than outside it. A woman's digital level is shaped not only by what she knows, but by what she is able to access, control, and decide for herself.

4. Digital financial services can be a bridge from Basic to Intermediate. In Pakistan, clients of UBank, MMBL, and JazzCash clustered around Basic to Intermediate because they already engage with digital financial services. In Vietnam, app-based partners and digitally enabled business services created similar entry points for more applied use. In Peru, wallets and QR payments

play an important role in women's digital finance journeys. This suggests that financial service use can be a practical pathway into broader digital capability – but only if women understand fees, control accounts, recognize risks, and can connect digital transactions to business management.

5. Safety and cybersecurity are no longer optional.

Vietnam teams flagged emerging concerns around fake videos and deepfakes, while Pakistan teams emphasized the need to include cybersecurity explicitly. Peru discussions highlighted how personal and business accounts often blur at earlier levels of digital use, creating risks around privacy, professionalism, and customer communication. As women entrepreneurs become more visible online and more reliant on digital finance or digital platforms, the risks also become more complex. Safety should therefore be built into every level of digital skills programming. It is not an advanced topic or a one-time module; it is part of what it means to use digital tools confidently and responsibly.

6. Advanced is not always the goal. Country teams also cautioned against treating the framework as a ladder that every entrepreneur must climb. For some women, the right next step may be using WhatsApp more professionally, accepting digital payments safely, separating business records, or learning how to detect fraud. For others, AI tools, e-commerce, analytics, or paid digital marketing may be appropriate. The goal is not universal advancement. The goal is appropriate fit: helping each woman entrepreneur use the digital tools that are relevant, safe, and useful for her business.

These early lessons reinforce the need for digital programming that is segmented, contextual, and women-centered. The framework helps CARE and partners move beyond broad assumptions – “she has a phone,” “she uses social media,” “she is digitally included” – and ask more useful questions about capability, confidence, autonomy, safety, and business application.

This is the practical value of the framework: it helps turn digital access and use into better design.

Looking Ahead: From Framework to Action

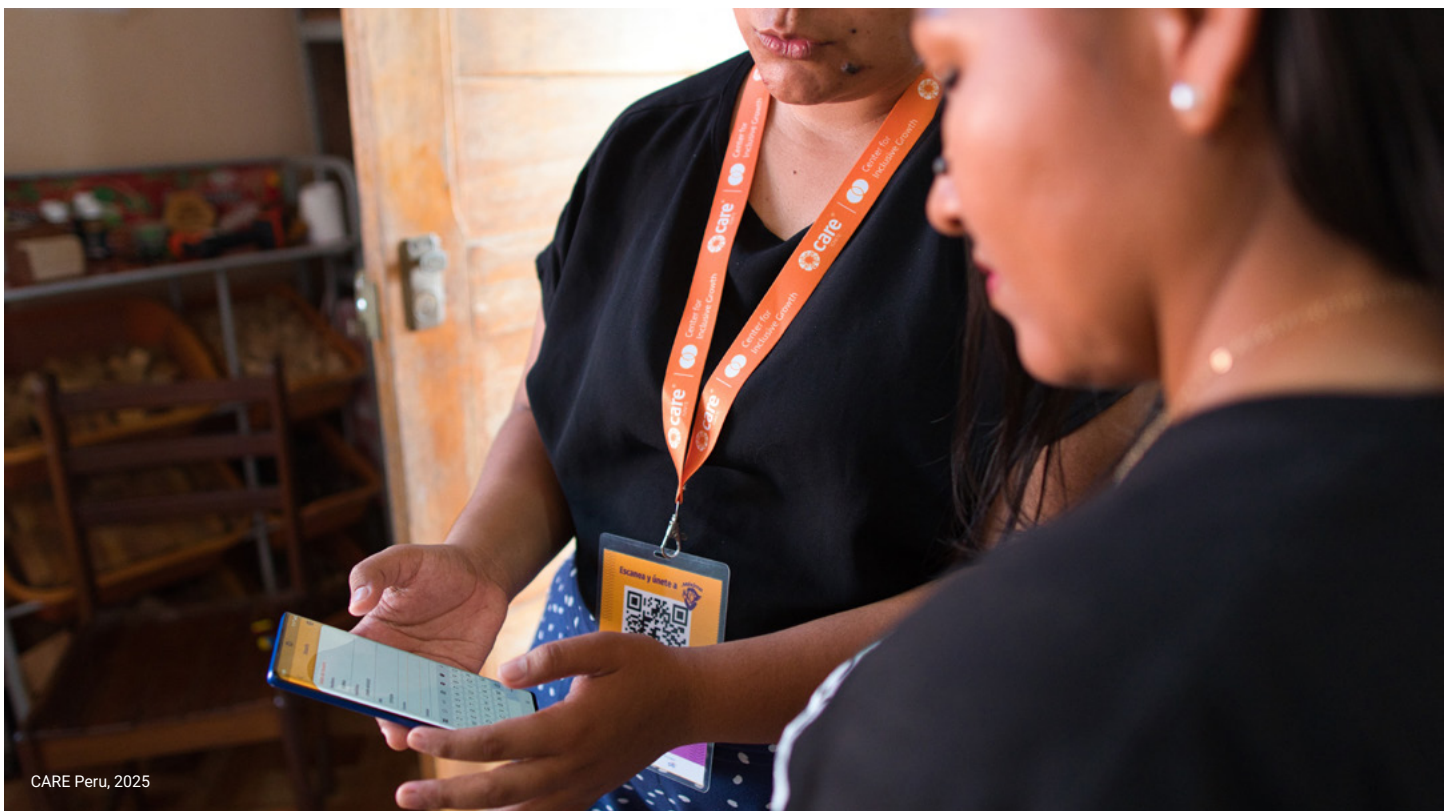
CARE's Digital Skills Framework for W-MSEs is already in use, and continuing to be tested, refined, and rolled out across our portfolio of projects. It gives CARE and its partners a practical language for understanding women entrepreneurs' digital readiness, but its value will come from how it shapes decisions: what training is offered, which partners are engaged, how products are designed, and how women are supported to use digital tools safely and confidently for their businesses.

Going forward, CARE will continue applying the framework across its Women's Entrepreneurship portfolio, including Strive Women and emerging VSLA-linked entrepreneurship programming. This will include using the framework to inform Women-Centered Design research, shape HP-supported digital and AI skills activities, guide partner conversations, and strengthen training pathways for women at different levels of digital skills.

CARE will also continue to refine the framework through data and learning. Strive Women baseline, midline, and endline data, together with our Financial Health Scorecard, can help test whether women are moving from access to business use, from assisted use to independent use, and from basic confidence to the ability to learn and apply new tools. CARE's broader Digital Agency Framework can complement this by helping measure changes in access, autonomy, safety, confidence, and control over time.

The next step, with further investment, will also be to develop several practical tools that move the framework from concept to use: a simple diagnostic checklist, training pathway guidance by level, partner-facing design questions, and short case profiles of women entrepreneurs at each level. Together, these tools can help CARE and partners avoid one-size-fits-all digital programming and design support that is better matched to women's real capabilities, risks, and business goals.

Ultimately, the framework is a step toward more intentional digital access to digital tools and services. It helps CARE and its partners move from asking whether women entrepreneurs have access to technology toward a more important question: how digital tools can help women entrepreneurs grow their businesses on their own terms – safely, confidently, and with greater control over their economic futures.



Annex: List of Frameworks Reviewed

[European Commission: DigComp 3.0](#)

DigComp 3.0 is the European Digital Competence Framework for Citizens. It provides a common structure for understanding the knowledge, skills, and attitudes people need to use digital technologies for learning, work, civic participation, communication, content creation, safety, and problem-solving.

[GSMA: Mobile Internet Skills Training Toolkit](#)

GSMA's Mobile Internet Skills Training Toolkit is a practical, train-the-trainer resource designed to help people build basic mobile internet skills. It includes adaptable modules on topics such as WhatsApp, Google, mobile money, online safety, Android, and accessibility.

[IFC: Digital Skills in Sub-Saharan Africa \(Series\)](#)

IFC's Digital Skills in Sub-Saharan Africa series examines the growing demand for digital skills across the region and the size of the market opportunity for digital skills training. It is particularly useful for understanding digital skills from a workforce, investment, and private-sector development perspective.

[ITU: Digital Skills Toolkit](#)

The ITU Digital Skills Toolkit provides guidance for governments and partners seeking to develop national digital skills strategies. It outlines practical steps for assessing needs, designing policies, building partnerships, and expanding digital skills opportunities across different population groups.

[MasterCard Foundation/Cenfri: Digital Skills in Africa Framework](#)

This study explores what digital skills are needed in Africa's evolving economy and offers a framework to help decision-makers make sense of different types and levels of digital skills. It is especially relevant for linking digital skills development to youth employment, livelihoods, and future-of-work priorities.

[UK Government: Essential Digital Skills Framework](#)

The UK Essential Digital Skills Framework defines the core digital skills adults need to participate safely and effectively in everyday life and work. It organizes skills around practical domains such as communicating, handling information, transacting, problem solving, and being safe and legal online.

[UNESCO: Digital Literacy Global Framework](#)

UNESCO's Digital Literacy Global Framework provides a global reference point for measuring digital literacy skills, including in relation to Sustainable Development Goal indicator 4.4.2. It is useful for comparing digital literacy across countries and for understanding how digital competence can be assessed at a population level.

[World Bank: Digital Economy for Africa Initiative](#)

The World Bank's Digital Economy for Africa Initiative offers a broader ecosystem view of digital transformation, with the goal of enabling every person, business, and government in Africa to be digitally connected and digitally enabled. It situates digital skills within a wider agenda that also includes infrastructure, platforms, financial services, entrepreneurship, and policy.

[World Bank: Digital Skills Development: Competence Frameworks, Assessment Tools, and Pedagogical Approaches](#)

This World Bank study reviews digital skills competence frameworks, assessment approaches, and pedagogical strategies. It is useful for understanding how digital skills can be defined, measured, and taught across education, workforce, and lifelong learning contexts.

[World Economic Forum: Coalition of Digital Intelligence \(DQ Institute\)](#)

The Coalition for Digital Intelligence and DQ Institute framework focuses on "digital intelligence" as a broader set of competencies that includes digital literacy, safety, rights, ethics, emotional intelligence, and well-being. It is particularly relevant for expanding digital skills beyond technical ability to include responsible, safe, and empowered digital participation.



Acknowledgements

This report was written by Tyler Tappendorf (Financial and Digital Inclusion Lead, CARE Women's Entrepreneurship), with input and review from CARE Women's Entrepreneurship team members. The author is grateful for contributions and feedback from Strive Women teams in Pakistan, Peru, and Vietnam, whose experience and reflections helped ground the framework in the realities of women entrepreneurs across diverse markets.

The author also thanks CARE colleagues and technical reviewers who helped strengthen the report's clarity, practical relevance, and alignment with existing frameworks, as well as the Communications team for translating the report into a clear and accessible final product.

Strive Women is a part of Mastercard Strive, a portfolio of philanthropic programs supported by the Mastercard Center for Inclusive Growth. We extend our thanks to both the Mastercard Center for Inclusive Growth and to the HP Foundation for their generous support to enable the work highlighted in this report.

Finally, CARE acknowledges the women entrepreneurs whose experiences continue to inform and inspire this work. Their journeys remind us that digital access and use is not only about access to tools and skills, but about ensuring women entrepreneurs can use technology on their own terms to pursue opportunity, strengthen their businesses, and shape better futures for themselves and those around them.

Endnotes

- https://www.care.org/wp-content/uploads/2025/05/Strive-Women-Baseline-Report_May-2025.pdf
- <https://www.gsma.com/gender-gap/>
- https://www.hbs.edu/ris/Publication%20Files/24-042_9ebd2f26-e292-404c-b858-3e883f0e11c0.pdf
- <https://bit.ly/striveplaybook>

