

Affordability Barrier

Digital Personas

Decodis Final Analysis and Insights Deck for:

- Urban Kenya
- Rural Kenya
- Lagos
- Urban Northern Nigeria
- Rural Northern Nigeria
- Urban Senegal
- Rural Senegal

Plus Annexes for country level segmentations

May 2026



Not actual participant

Key Insights

(1/3)

Getting access to a device is the first key affordability challenge.

Across our respondents in our seven locations, we find significant access¹ to smartphones. Note that these results are based on self-reported data corrected by any mismatches to photos.

- In urban Senegal and Lagos, 75% of women have access to smartphones.
- In Kenya, roughly 2/3 of each of the rural and urban samples have access to smartphones, with the remainder split between basic and feature phones.
- In urban Northern Nigeria and rural Senegal, roughly 50% of women have access to smartphones.
- The lowest percentage with smart phones is in rural Northern Nigeria where 41% of women have access to smartphones.

¹ Note that access does not necessarily mean ownership. More importantly, even if women say they “own” the phone, especially a smartphone, they need to share it.

A key question is how women acquired these phones and the trade-off they make to get them. See key insight on next slide.

THE BOTTOM LINE: Aside from rural Northern Nigeria, the majority of women in this sample have access to smartphones

Note: While types of phones were reported by participants through this question, we also checked them against photos of their primary phones during recruitment (see separate deck “Women’s Phones”). **What is reported here is the type of phones reported in the survey but corrected in favor of the photos where they was a discrepancy.**

Key Insights

(2/3)

A large proportion of women in Northern Nigeria bought a phone on credit compared with Lagos or both urban and rural Kenya¹

- Twice the share of percentage of women in Northern Nigeria (68%) have **bought a phone on credit** compared to Lagos or Kenya (28% and 23% respectively).
- Secondary grey literature report the vibrance of the informal second-hand phone market is in both countries. Although some of our descriptive data indicate that informal credit arrangements between buyers and sellers. In this study, we do not have systematic evidence of whether women arranged their credit on the informal market or in an arrangement with a formal supplier.

- Many Nigerian women who buy on credit mention formal financial providers such as EasyBuy. EasyBuy provides phone purchase credit – though at a steep 50% mark-up.

THE BOTTOM LINE: The drive for Northern Nigerian women to obtain a phone is so acute that they would commit themselves to a significant financial burden.

¹ Note that, based on early feedback that buying on credit was not as prevalent across the landscape, we did not ask this question in Senegal.

Key Insights

(3/3)

Buying data is a second affordability challenge.

We found that data buying patterns are dramatically different in each country.

- Kenyan women in this sample **purchase data every day in urban areas and five times per week in rural areas**, in 200Mb increments. In total, urban women spend a median of \$1.12 per week while in rural areas they spend a median of \$0.80 per week. 24% in urban areas and 31% say they use WiFi.
- In Lagos, women buy more data but **twice a week**, resulting in a **weekly spend of \$0.64 at the median**. The cost and amount bundles reflect commonly offered data bundle offerings by mobile operators in each country. 18% say they use WiFi.
- In contrast, women in Northern Nigeria buy data **once a week** in 1.25–1.5 GB increments and pay a **median of \$0.19 and \$0.23 per week, respectively**. 18% of women in Northern Nigeria say they use WiFi.

In Senegal, data bundle is radically different.

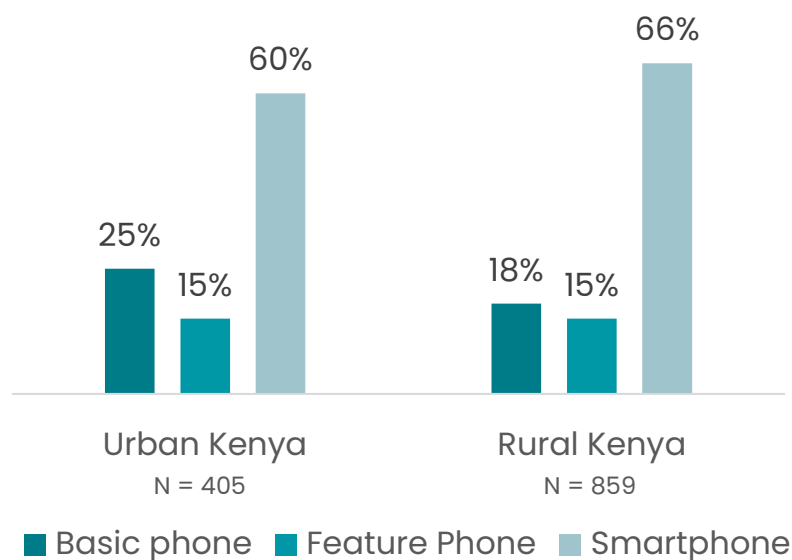
- In both urban and rural Senegal, they buy **only once a month** and buy 2–4 GB each time. Overall, they spend **\$0.83 in both geographies**.
- A significant difference between urban and rural Senegal is that 61% of women in urban Senegal say they use WiFi, while only 15% of women in rural Senegal say they use WiFi.

THE BOTTOM LINE: Women in rural Senegal spend the second highest amount per week across these geographies, yet far fewer use Wifi. Although a higher percent of women in urban Kenya use Wifi, they spend the most per week across all geographies.

Without knowing relative incomes, we can not tell the extent to which data bundle purchases create the highest affordability barrier. However, given the above numbers and patterns, urban Kenyan women are likely to restrict their bundle usage on a daily basis, while rural Senegal women are likely to restrict their bundle usage across the month. Both can create the type of discontinuities we discuss in a separate deck.

Insights – Kenya: Access to types of phones

% of women in each region who have access to type of phone



In Kenya, about two-thirds of women in this sample had access to a smartphone, with slightly more in rural compared to urban. This is the highest percent of women in rural geographies with access to a smartphone.

What is especially interesting about these data is that they are based both on women responding what type of phone they think they use as well as validation against photos of the phones we collected during recruitment.

In all countries, photos showed that there were more smartphones that women had reported in the survey.

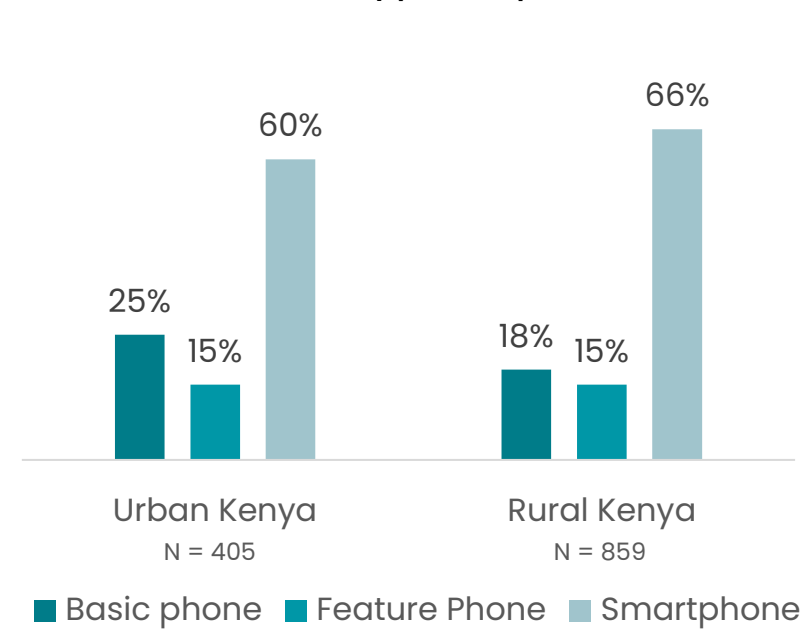
In the case of Kenya, there was the least amount of “mismatching” of reported type of phone compared to what the photos showed. Photos showed that there were about 5 percentage points more smartphones than women reported.

It is also worth noting that this question is not about ownership but about access. Given a high rates of phone sharing, especially of smartphones, women may feel that household ownership equates to her own personal ownership.

Note: While types of phones were reported by participants through this question, we also checked them against photos of their primary phones during recruitment (see next section). **What is reported here is the type of phones reported in the survey but corrected in favor of the photos where there was a discrepancy.**

Sample Ns – Kenya: Access to types of phones

% of women in each region who have access to type of phone



Survey questions asked

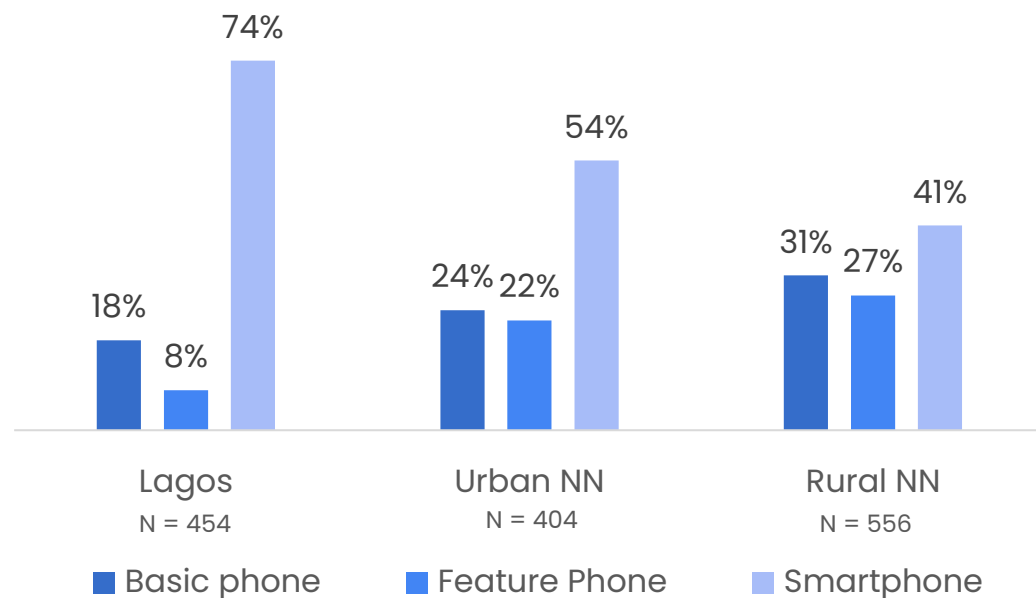
Let’s start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

	Total sample	# of people who were asked	# of people who answered
Urban Kenya	405	405	405
Rural Kenya	859	859	859

Note: While types of phones were reported by participants through this question, we also checked them against photos of their primary phones during recruitment (see separate deck “Women’s Phones”). **What is reported here is the type of phones reported in the survey but corrected in favor of the photos where they was a discrepancy.**

Insights – Nigeria: Access to types of phones

% of women in each region who have access to type of phone



74% of women in Lagos have access to a smartphone, the same urban Senegal and more than urban Kenya. The percent of women in Northern Nigeria that have access to a smartphone is closer to 50%, with even fewer in rural Northern Nigeria.

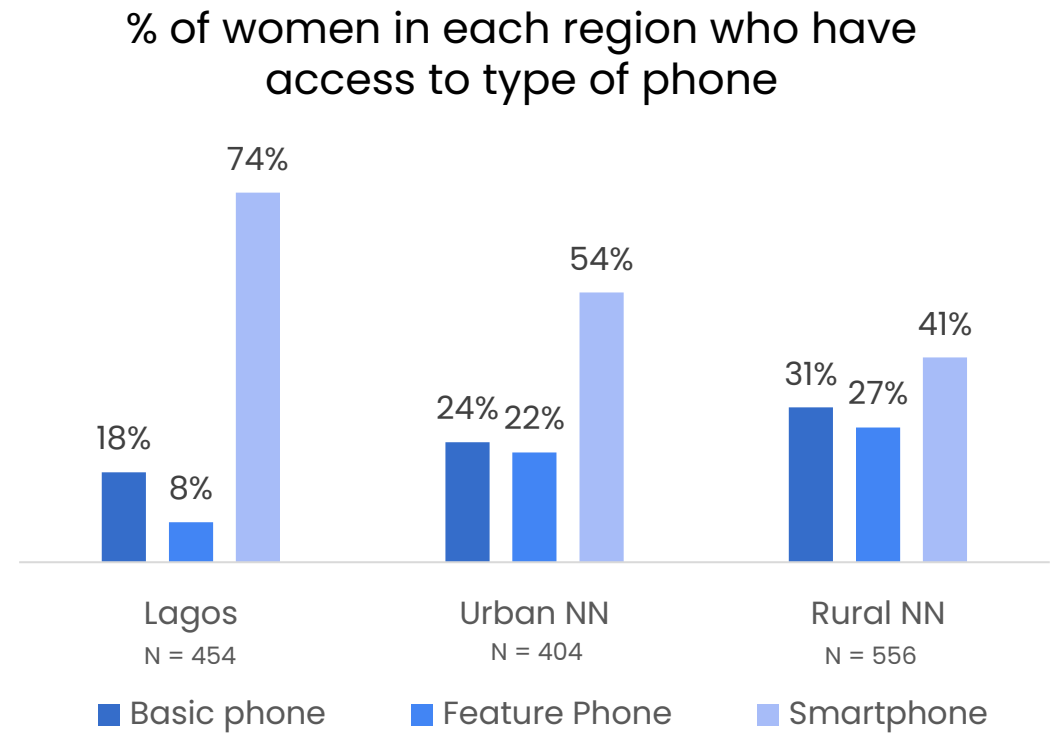
We also compared response to the survey to photos of their phones. In Nigeria compared to Kenya, there is an even more striking difference between what women reported in the survey compared to what they showed in photos.

In both urban and rural Northern Nigeria, there were about 10 percentage points more in what was shown in the photos than what women reported in the survey. In Lagos, this was even higher: 20 percentage points more smartphones were shown in photos compared survey answers.

Again, it is also worth noting that this question is not about ownership but about access. Given a high rates of phone sharing, especially of smartphones, women may feel that household ownership equates to her own personal ownership.

Note: While types of phones were reported by participants through this question, we also checked them against photos of their primary phones during recruitment (see separate deck “Women’s Phones”). **What is reported here is the type of phones reported in the survey but corrected in favor of the photos where they was a discrepancy.**

Sample Ns – Nigeria: Access to types of phones



Survey questions asked

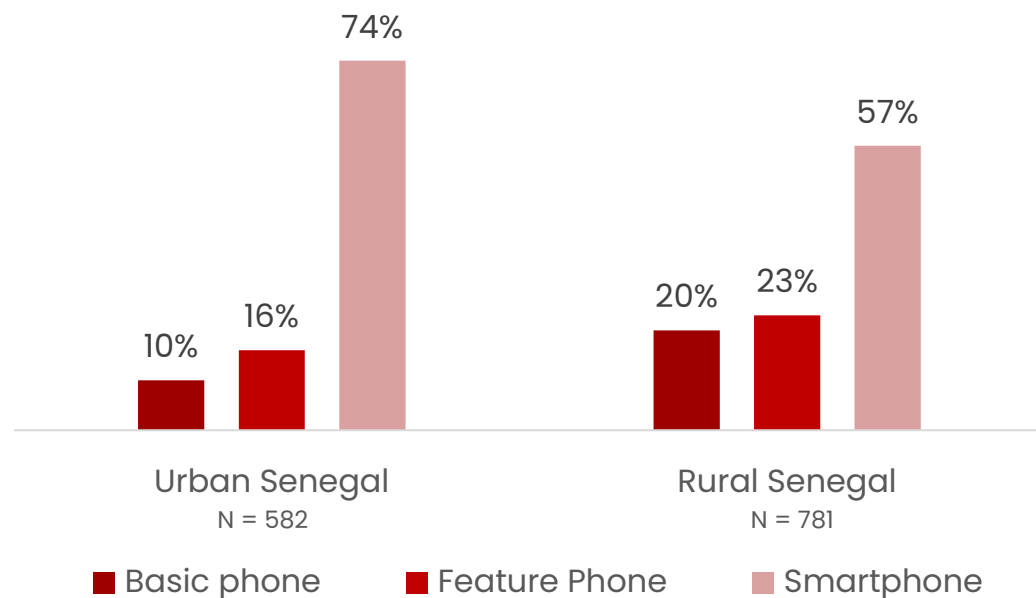
Let's start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

	Total sample	# of people who were asked	# of people who answered
Lagos	454	454	454
Urban NN	404	404	404
Rural NN	556	556	556

Note: While types of phones were reported by participants through this question, we also checked them against photos of their primary phones during recruitment (see separate deck "Women's Phones"). **What is reported here is the type of phones reported in the survey but corrected in favor of the photos where they was a discrepancy.**

Insights – Senegal: Access to types of phones

% of women in each region who have access to type of phone



The same proportion of women in urban Senegal have smartphones as women in Lagos. In rural Senegal, the access to type of phone is similar to urban Northern Nigeria and better than in rural Northern Nigeria.

In Senegal there is an even more striking difference between what women reported in the survey compared to what they showed in photos.

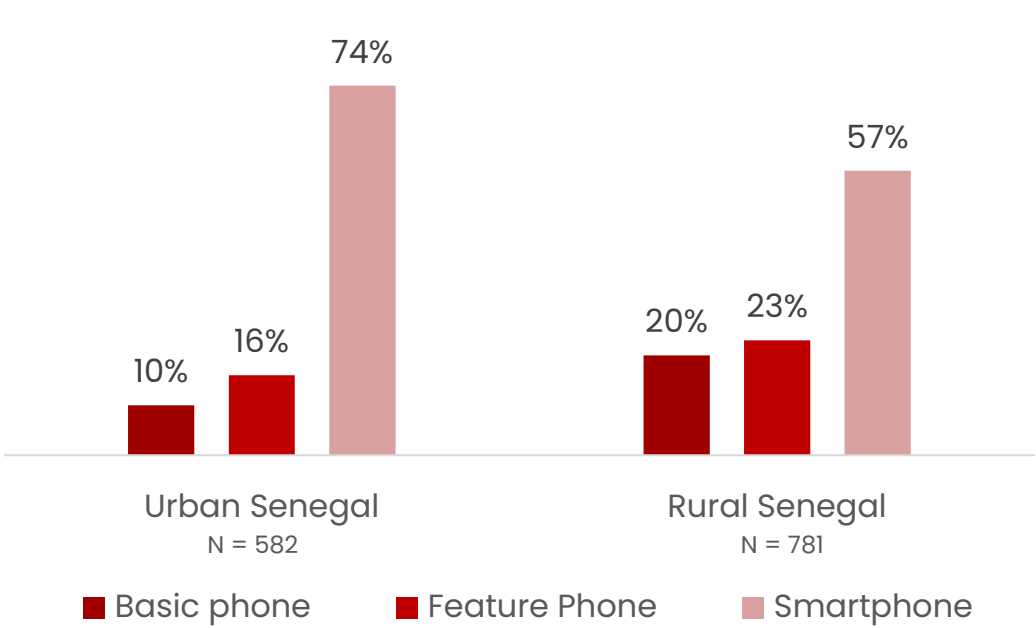
In urban Senegal, the difference was similar to Lagos, which the percentage of women with smartphones shown in photos were 20 percentage points higher than in survey responses. In rural Senegal, there were about 10 percentage points more in what was shown in the photos than what women reported in the survey.

Again, it is also worth noting that this question is not about ownership but about access. Given a high rates of phone sharing, especially of smartphones, women may feel that household ownership equates to her own personal ownership.

Note: While types of phones were reported by participants through this question, we also checked them against photos of their primary phones during recruitment (see separate deck “Women’s Phones”). **What is reported here is the type of phones reported in the survey but corrected in favor of the photos where they was a discrepancy.**

Sample Ns – Senegal: Access to types of phones

% of women in each region who have access to type of phone



Survey questions asked

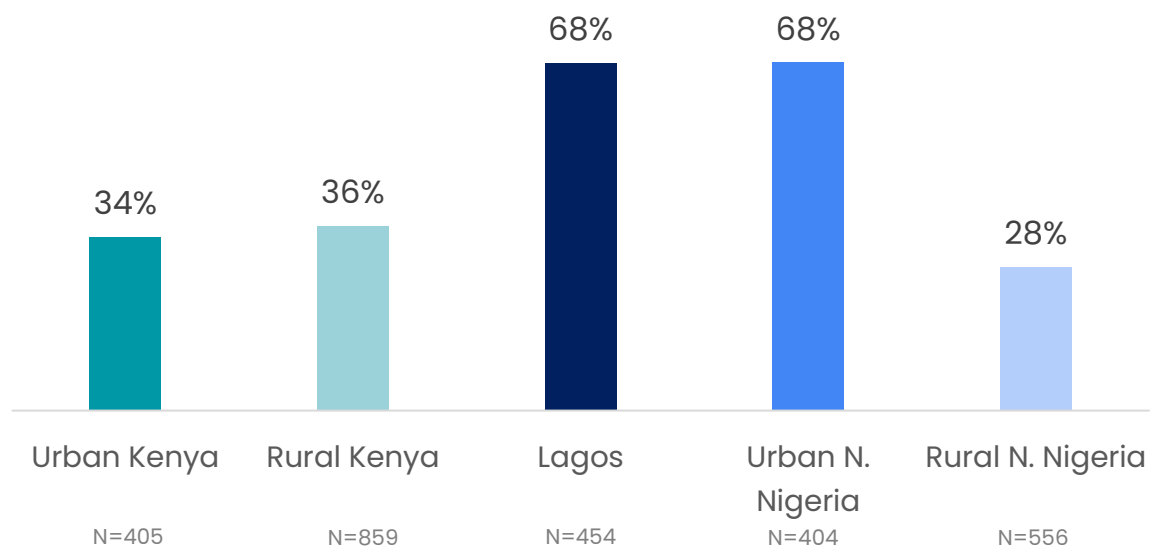
Let’s start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

	Total sample	# of people who were asked	# of people who answered
Urban Senegal	582	582	582
Rural Senegal	783	783	781

Note: While types of phones were reported by participants through this question, we also checked them against photos of their primary phones during recruitment (see separate deck “Women’s Phones”). **What is reported here is the type of phones reported in the survey but corrected in favor of the photos where they was a discrepancy.**

Insights – Nigeria and Kenya: Buying phones on credit

% who have ever bought a phone on credit



The percentage of women buying phones on credit in Northern Nigeria is twice as much as Lagos or Kenya

What is the nature of buying phones on credit in Nigeria?

A very high percent of women across demographic profiles in Northern Nigeria buy phones on credit. Women can get a phone on credit either from informal or formal sources. Informal sources include buying and selling phones within their neighborhood or among friends and family. However, women also mention a financial provider called EasyBuy who specializes in phone purchase credit and takes monthly installments. EasyBuy is not financially attractive, charging a mark-up of 50% on phone cost. Even with these steep costs, women in Northern Nigeria seem more willing to pay that extra amount to get a phone than those in Lagos given the prevalence of buying on credit.

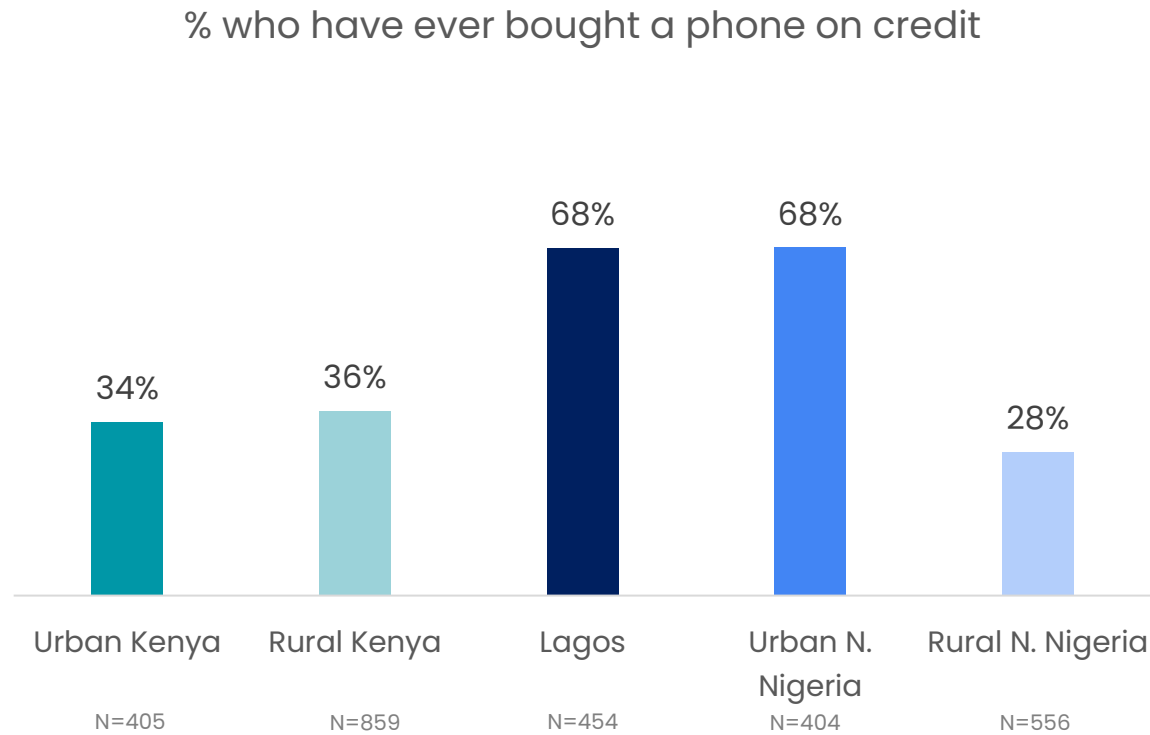
77% of Nigerian women who mentioned a payment period mentioned monthly payments, in contrast to Kenyan women who typically mentioned daily payment. Phone credit offered by M-Kopa and others are typically offered on daily payment plans.

Survey question asked :

Have you ever bought a phone on credit? Press 1 for yes or 2 for no. Asked to entire sample of both countries.

Note: This question was not asked in Senegal.

Sample Ns – Nigeria and Kenya: Buying phones on credit



Survey question asked :

Have you ever bought a phone on credit? Press 1 for yes or 2 for no.

Note: This question was not asked in Senegal.

	Total sample	# of people who were asked	# of people who answered	# of people whose responses were categorized
Urban Kenya	405	405	405	405
Rural Kenya	859	859	859	859
Lagos	454	454	454	453
Urban NN	404	404	404	404
Rural NN	556	556	556	556

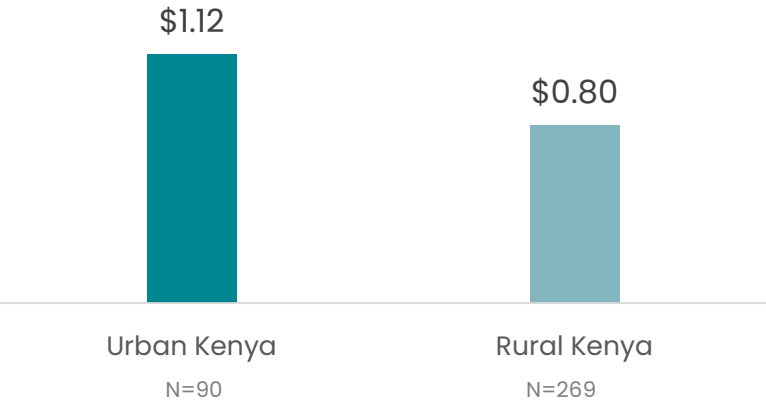
Insights – Kenya: Buying and managing data bundles

	Urban	Rural
Median Data Cost (USD)	\$ 0.16	\$ 0.16
Median Data Amount (GB)	0.2	0.2
Median times purchased per week	7	5

N=90

N=269

Kenya: Median amount spent on data per week (USD)



Data bundle buying and management is very different between across countries

The table to the left confirms what is already known – that data in Kenya is expensive. Kenyan women buy bundles every day in urban areas and five days in a week in rural areas. Ultimately, they spend a median of \$1.12 in urban Kenya and \$0.80 in rural Kenya.

To put these amounts in context, national income and consumption surveys¹ put **average consumption per month** for urban Kenyan per person is \$101 and \$44 for rural Kenyans per person. The equivalent of the averages of the same numbers shown in this slide are \$4.91 per week for urban populations and \$ 3.35 per week for rural populations. This translates into a very high percentage of monthly consumption for data bundles, i.e. 20% and 30%, respectively. However, with these low samples and different surveys and sampling, we would take this percentage with a grain of salt.

An additionally relevant data point: 31% of the urban population and 24% of the rural sample say they use WiFi.

¹ Kenya Continuous Household Survey 2022, adjusted for inflation and exchange rates by authors at the time of the survey.

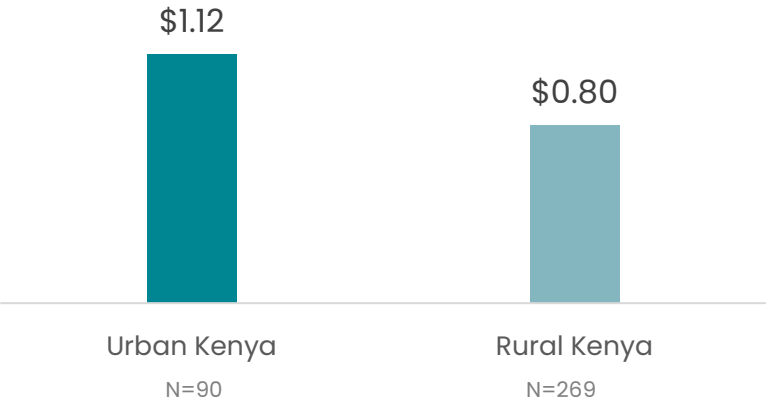
Sample Ns – Kenya: Buying and managing data bundles

	Urban	Rural
Median Data Cost (USD)	\$ 0.16	\$ 0.16
Median Data Amount (GB)	0.2	0.2
Median times purchased per week	7	5

N=90

N=269

Kenya: Median amount spent on data per week (USD)



Survey question asked:

QB1 Now I'm going to ask you about the internet. As you may know some use data bundles on their phones while others use wifi at home or go to places like cyber cafes. What about you? Do you use internet at all? Press 1 for yes, or 2 for no

QB2. How do you get the internet? Press 1 for mobile data; Press 2 for Wi-Fi, or Press 3 for both

If Mobile data or Both -> QB3 How much data do you typically buy and how much money do you spend each time?

If Mobile data or Both -> QB4 When you look at your data usage, how many times do you buy bundles per week?

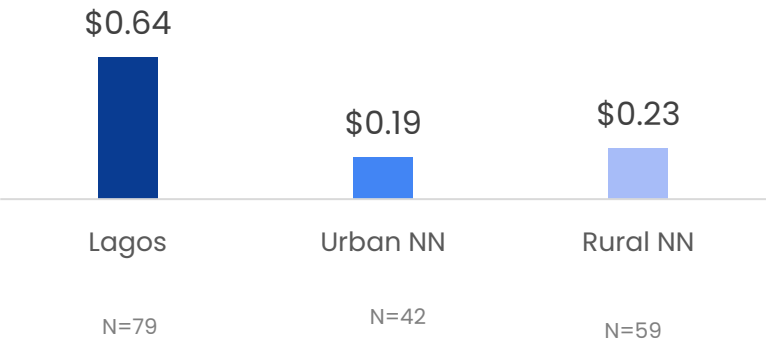
These two questions are combined to provide amount spent on data per week. The Ns reported below reflect people who responded and gave complete answers to both the questions above (QB3 and QB4)

	Total sample	# of people who were asked if they used internet, i.e. QB1	# of people who were asked QB2 (# who said they use the internet, i.e. yes to QB1)	# of people who were asked QB3 and QB4 (# who said mobile data or both to QB2)	# of people who gave complete answers to BOTH QB3 AND QB4
Urban Kenya	405	405	205	178	90
Rural Kenya	859	859	505	454	269

Insights – Nigeria: Buying and managing data bundles

	Lagos	Urban NN	Rural NN
Median Data Cost (USD)	\$ 0.32	\$ 0.19	\$ 0.23
Median Data Amount (GB)	1.00	1.25	1.00
Median times purchased per week	2	1	1
	N=79	N=42	N=59

Nigeria: Median amount spent on data per week (USD)



Nigerian women buy data less frequently. In Lagos, woman spend less per week than in Kenya, but in Northern Nigeria, women spend much less per week than any other geography.

Women in Northern Nigeria buy data once a week in 1.25–1.5 GB increments and paying a median of \$0.21 per week. In Lagos, women spend twice as much for less data, and do so twice a week, resulting in a weekly spend of \$0.65 at the median.

This data is in keeping with commonly offered data bundles from MTN and Airtel that provide 1 GB for N300–N500.

To put these amounts in context, national survey¹ reports that **median consumption per month** for Lagos (state level which will include urban and rural) per person is \$69 and \$31 for Northern Nigeria per person (there is no split between rural/urban, average of Kano and Kaduna). Therefore, percent of data bundle spend out of monthly consumption is 7% and 8% per month per person in Lagos state and Northern Nigeria. However, with these low samples and different surveys and sampling, we would take this percentage with a grain of salt.

An additionally relevant data point: 19% of the Lagos sample in this survey, 18% of women in urban and rural areas of Northern Nigeria say they use Wifi.

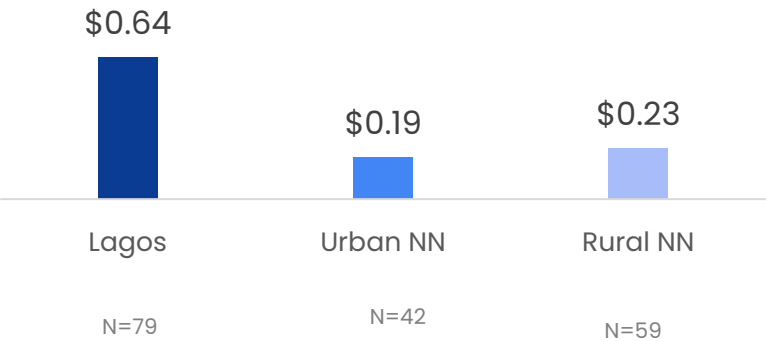
¹ Better Future for all Nigerians 2022, based on 2019 national median deflated consumption per person, adjusted by authors for inflation and exchange rate at time of the survey.

NN is an abbreviation for North Nigeria

Sample Ns – Nigeria: Buying and managing data bundles

	Lagos	Urban NN	Rural NN
Median Data Cost (USD)	\$ 0.32	\$ 0.19	\$ 0.23
Median Data Amount (GB)	1.00	1.25	1.00
Median times purchased per week	2	1	1
	N=79	N=42	N=59

Nigeria: Median amount spent on data per week (USD)



Survey question asked:

QB1 Now I'm going to ask you about the internet. As you may know some use data bundles on their phones while others use wifi at home or go to places like cyber cafes. What about you? Do you use internet at all? Press 1 for yes, or 2 for no

QB2. How do you get the internet? Press 1 for mobile data; Press 2 for Wi-Fi, or Press 3 for both

If Mobile data or Both -> QB3 How much data do you typically buy and how much money do you spend each time?

If Mobile data or Both -> QB4 When you look at your data usage, how many times do you buy bundles per week?

These two questions are combined to provide amount spent on data per week. The Ns reported below reflect people who responded and gave complete answers to both the questions highlighted above (QB3 and QB4)

	Total sample	# of people who were asked if they use the internet, i.e. QB1	# of people who were asked QB2 (# who said they used the internet, i.e. yes to QB1)	# of people who were asked QB3 and QB4 (# who said mobile data or both to QB2)	# of people who gave complete answers to BOTH QB3 AND B3 or QB4
Lagos	454	454	319	299	79
Urban NN	404	404	221	208	42
Rural NN	556	556	217	213	59

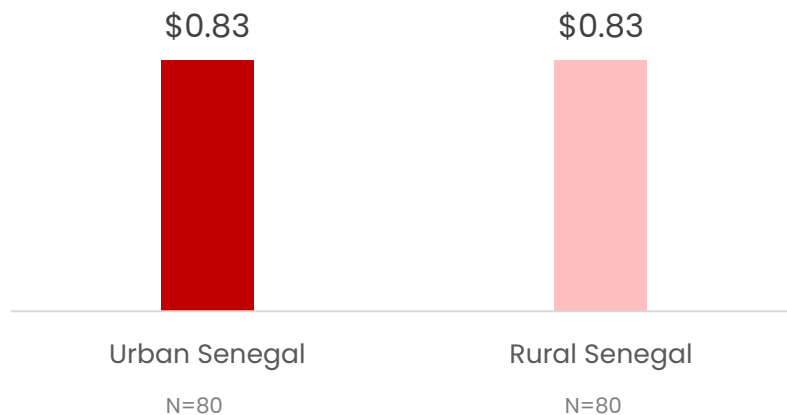
Insights – Senegal: Buying and managing data bundles

	URBAN SENEGAL	RURAL SENEGAL
Median Data Cost per purchase (USD)	USD 3.30	USD 3.30
Median Data Amount per purchase (GB)	4	5
Median times purchased per week	0.25 (once a month)	0.25 (once a month)

N=80

N=80

Senegal: Median amount spent on data per week (USD)



Data bundle management in Senegal is different still compared to either Kenya or Nigeria.

The table to the left shows that women in Senegal similar amounts per GB as Kenya, but manage their spending completely differently. While women in Kenya buy small amounts every day, women in Senegal buy larger amounts every month. This means that Kenya women buy between 2X-4X as much data per week as women in Senegal. Compared to Nigeria, women in Senegal spend roughly the same amount per week as in Lagos.

To put these amounts in context, national data surveys¹ report that average consumption per month per person in urban Senegal is \$108 and \$65 for those in rural Senegal. The equivalent of the averages of the same numbers shown in this slide are \$4.21 per week for urban populations and \$2.81 per week for rural populations. This translates into a high percentage of monthly consumption for data bundles, i.e. 18% and 17%, respectively. However, with these low samples and different surveys and sampling, we would take this percentage with a grain of salt.

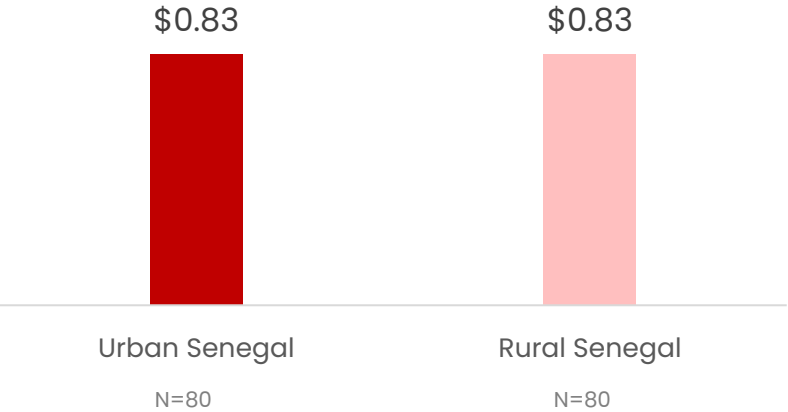
An additionally relevant data point: many of the urban sample (61%) say they use WiFi while a much lower percent (15%) of the rural sample say they use WiFi.

¹ EHCVM 2021/22, ANSD, adjusted by authors for inflation and exchange rate at time of the survey.

Sample – Senegal: Buying and managing data bundles

	URBAN SENEGAL	RURAL SENEGAL
Median Data Cost per purchase (USD)	USD 3.30	USD 3.30
Median Data Amount per purchase (GB)	4	5
Median times purchased per week	0.25 (once a month)	0.25(once a month)
	N=80	N=80

Senegal: Median amount spent on data per week (USD)



Survey question asked:

How often do you buy data bundles for your phone? How much money do you usually spend each time? How much data do you get for this amount?

In order for us to come up with these averages, we needed to use data from people who answered all three components of the question above.

	Total sample	# of people who were asked QB31	# of people who answered QB31	# of people who responded to how often AND how much spend AND how much data they buy.
Urban Senegal	582	582	424	80
Rural Senegal	783	783	359	80

ANNEX 1

Affordability: Buying Phones on Credit

Bought Phone on Credit by

- Age brackets
- Marital status
- Poverty Level as measured by Poverty Probability Index (PPI)¹

This theme was not approached in Senegal.

¹ <https://www.povertyindex.org/>
PPI data not collected in Senegal.

Explaining the PPI

The PPI is a poverty measurement developed over decades by NGOs that wanted to know whether the people they were serving were above or below the national poverty line. The PPI is a metric based on 10 questions, which are then used to provide the likelihood that the household is living above or below the national poverty lines.

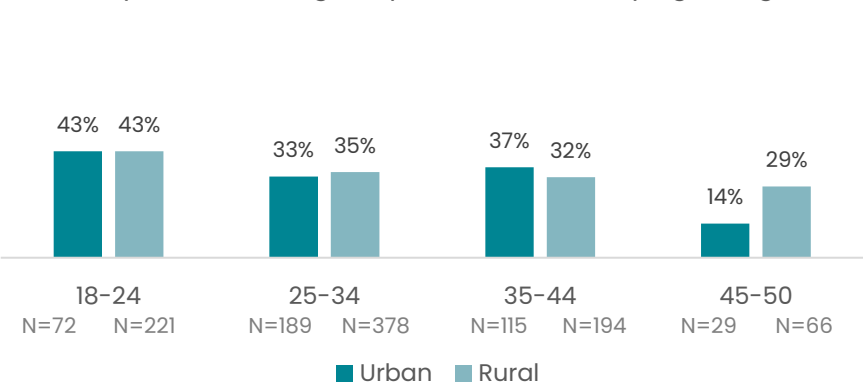
PPI data was collected at recruitment of each woman in the sample.

The PPI is calculated and managed by Innovations for Poverty Action (IPA).

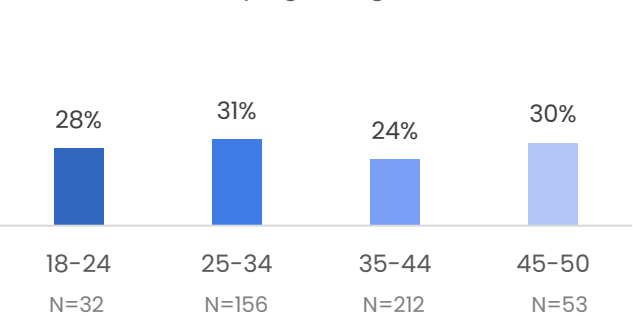
More information is here: www.povertyindex.org/

Bought Phone on Credit, by Age Range

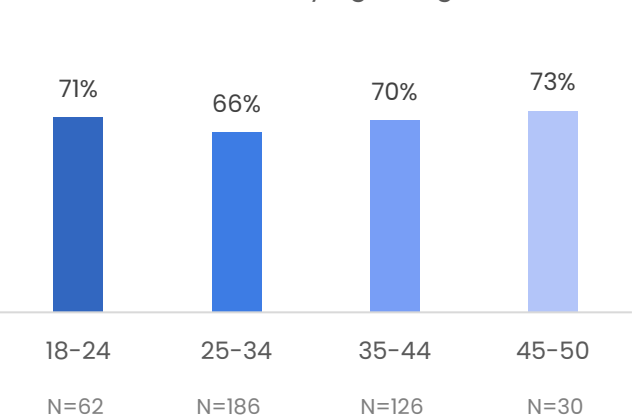
Kenya: % ever bought a phone on credit, by age range



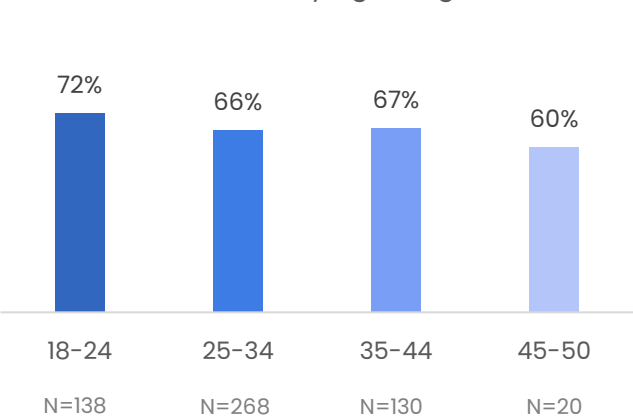
Lagos: % ever bought a phone on credit, by age range



Urban N. Nigeria: % ever bought a phone on credit, by age range



Rural N. Nigeria: % ever bought a phone on credit, by age range

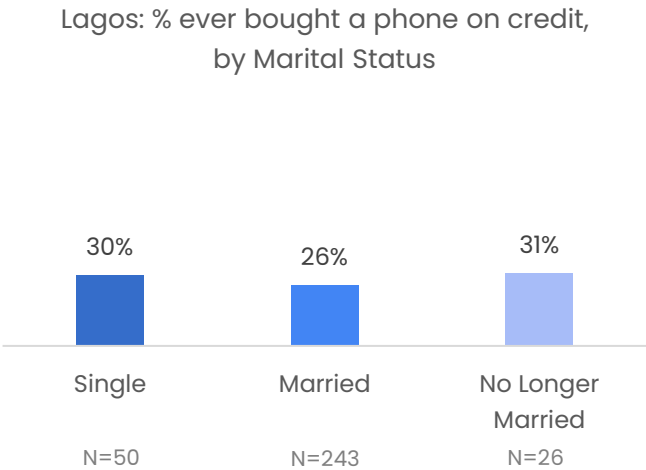
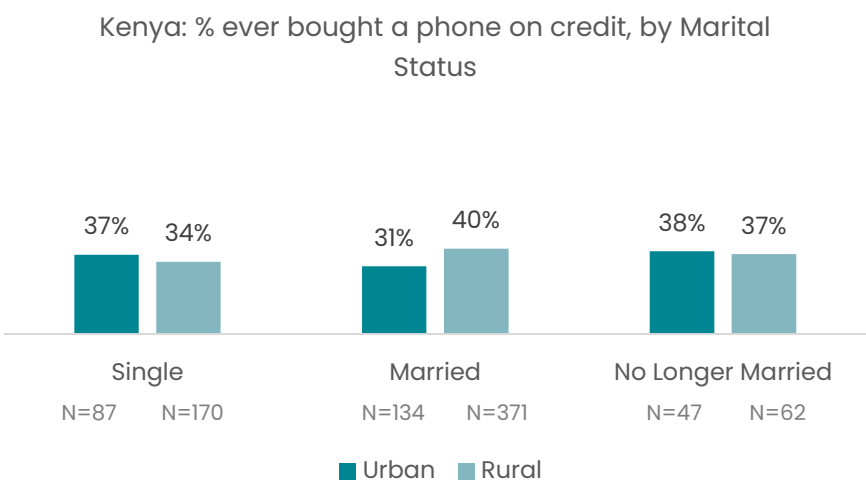


Survey question asked:

Have you ever bought a phone on credit?

Press 1 for yes or 2 for no.

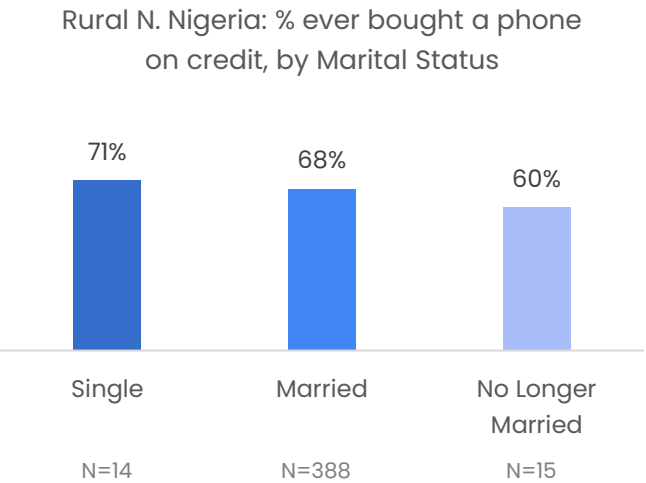
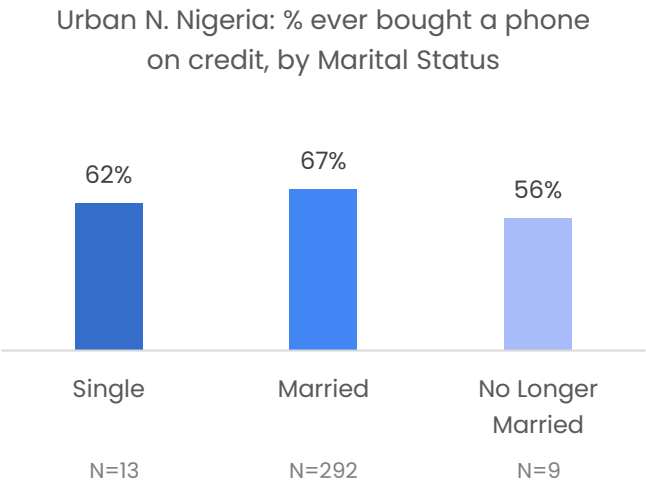
Bought Phone on Credit, by Marital Status



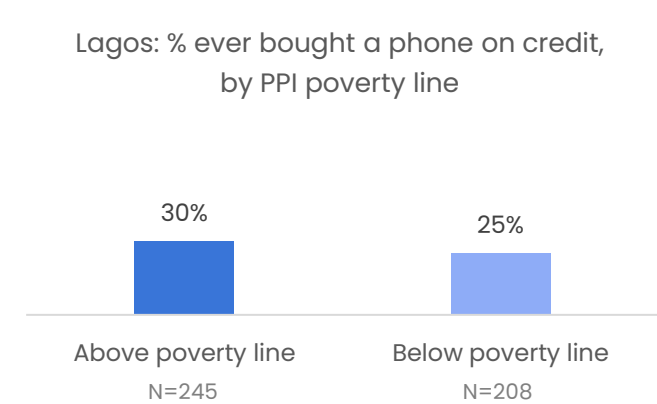
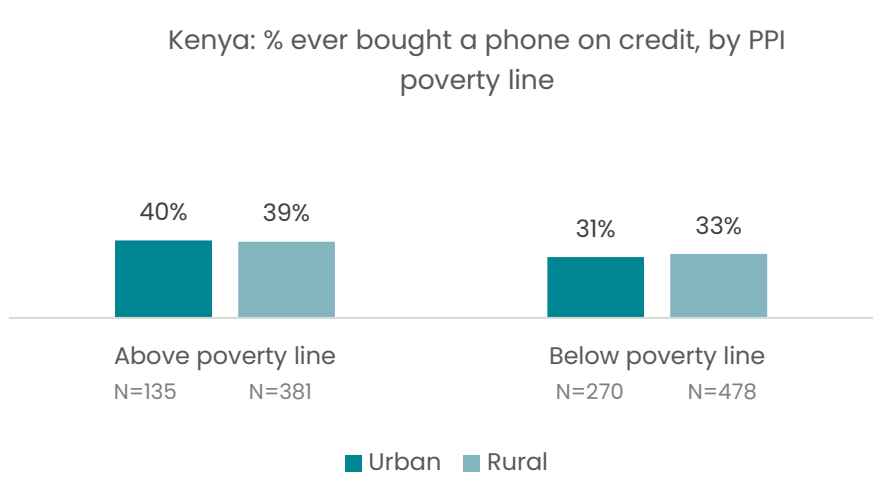
Survey question asked:

Have you ever bought a phone on credit?

Press 1 for yes or 2 for no.



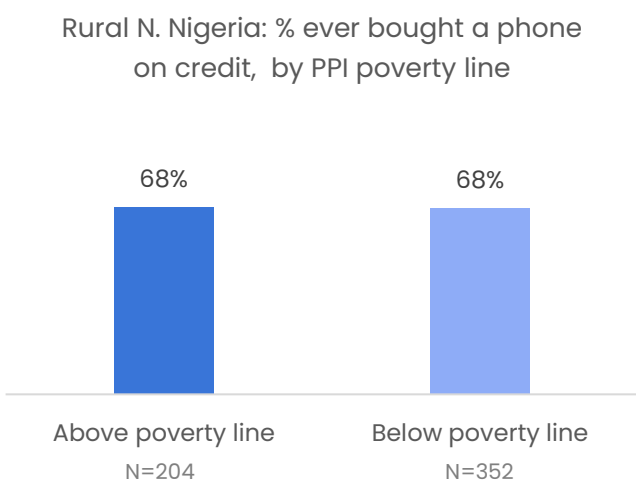
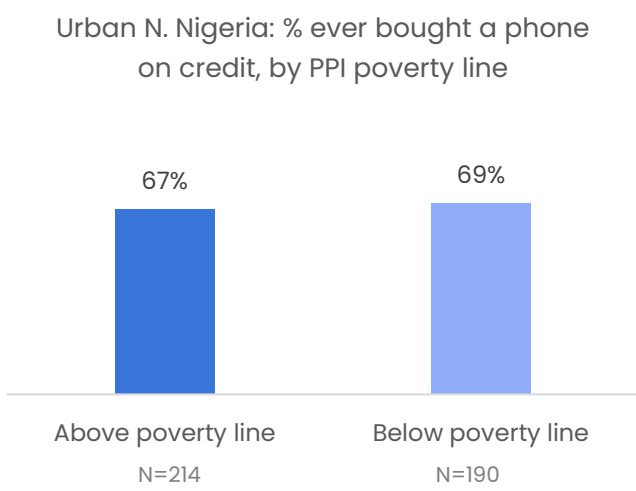
Bought Phone on Credit, by Poverty Level



Survey question asked:

Have you ever bought a phone on credit?

Press 1 for yes or 2 for no.



ANNEX 2

Affordability: Data Bundle Management

Data purchase patterns by

- Age brackets

Kenya: Data Bundle Management, by Age Brackets

URBAN KENYA

Age Buckets	18-24	25-34	35-44	45-50
Median Data Cost (LocalCurrency)	27	20	20	25
Median Data Cost (USD)	\$0.22	\$0.16	\$0.16	\$0.20
Median Data Amount Spent Weekly (GB)	0.275 GB	0.25 GB	0.25 GB	0.44 GB
Median times purchased weekly	3	7	5.25	7.5
Median Amt Spent weekly (USD)	\$0.65	\$1.12	\$0.84	\$1.5
N	12	68	28	4

RURAL KENYA

Age Buckets	18-24	25-34	35-44	45-50
Median Data Cost (LocalCurrency)	20	20	20	20
Median Data Cost (USD)	\$0.16	\$0.16	\$0.16	\$0.16
Median Data Amount Spent Weekly (GB)	0.2 GB	0.2 GB	0.2 GB	0.2 GB
Median times purchased weekly	7	7	4	3
Median Amt Spent weekly (USD)	\$1.12	\$1.12	\$0.64	\$0.48
N	96	159	59	11

Survey questions asked:

How much data do you typically buy and how much money do you spend each time?

When you look at your data usage, how many times do you buy bundles per week?

These two questions are combined to provide amount spent on data per week.

Lagos: Data Bundle Management, by Age Brackets

LAGOS

Age Buckets	18-24	25-34	35-44	45-50
Median Data Cost (LocalCurrency)	375	500	500	500
Median Data Cost (USD)	0.24	0.32	0.32	0.32
Median Data Amount Spent Weekly (GB)	1	1	1	1.2
Median times purchased weekly	2	2	2	1
Median Amt Spent weekly (USD)	0.492857143	0.657142857	0.657142857	0.328571
N	16	88	112	27

Survey questions asked:

How much data do you typically buy and how much money do you spend each time?

When you look at your data usage, how many times do you buy bundles per week?

These two questions are combined to provide amount spent on data per week.

North Nigeria: Data Bundle Management, by Age Brackets

NORTH NIGERIA – URBAN

Age Buckets	18-24	25-34	35-44	45-50
Median Data Cost (LocalCurrency)	300	350	340	325
Median Data Cost (USD)	\$0.20	\$0.23	\$0.22	\$0.21
Median Data Amount Spent Weekly (GB)	1.4	1.4	2	1.7
Median times purchased weekly	1	1	1	1
Median Amt Spent weekly (USD)	\$0.20	\$0.23	\$0.22	\$0.21
N	24	59	38	14

NORTH NIGERIA – RURAL

Age Buckets	18-24	25-34	35-44	45-50
Median Data Cost (LocalCurrency)	300	350	350	425
Median Data Cost (USD)	\$0.20	\$0.23	\$0.23	\$0.28
Median Data Amount Spent Weekly (GB)	1	1	1.5	2.125
Median times purchased weekly	1	1	1	2
Median Amt Spent weekly (USD)	\$0.20	\$0.23	\$0.23	\$0.56
N	43	66	27	6

Survey questions asked:

How much data do you typically buy and how much money do you spend each time?

When you look at your data usage, how many times do you buy bundles per week?

These two questions are combined to provide amount spent on data per week.

Senegal: Data Bundle Management, by Age Brackets

URBAN SENEGAL

Age Buckets	18-24	25-34	35-44	45-50
Median Data Cost (LocalCurrency)	1000	1000	1000	1750
Median Data Cost (USD)	\$ 1.65	\$ 1.65	\$ 1.65	\$ 2.89
Median Data Amount Spent Weekly (GB)	2	2	2	1.75
Median times purchased weekly	0.25	0.25	0.25	0.25
Median Amt Spent weekly (USD)	\$ 0.41	\$ 0.41	\$ 0.41	\$ 0.72
N	71	164	128	60

RURAL SENEGAL

Age Buckets	18-24	25-34	35-44	45-50
Median Data Cost (LocalCurrency)	1300	2000	1400	2000
Median Data Cost (USD)	\$ 2.15	\$ 3.30	\$ 2.31	\$ 3.30
Median Data Amount Spent Weekly (GB)	4	4	3.5	4
Median times purchased weekly	0.25	0.25	0.25	0.25
Median Amt Spent weekly (USD)	\$ 0.54	\$ 0.83	\$ 0.58	\$ 0.83
N	108	139	71	41

Survey questions asked:

How much data do you typically buy and how much money do you spend each time?

When you look at your data usage, how many times do you buy bundles per week?

These two questions are combined to provide amount spent on data per week.

ANNEX

Affordability: Buying Phones on Credit

Bought Phone on Credit by

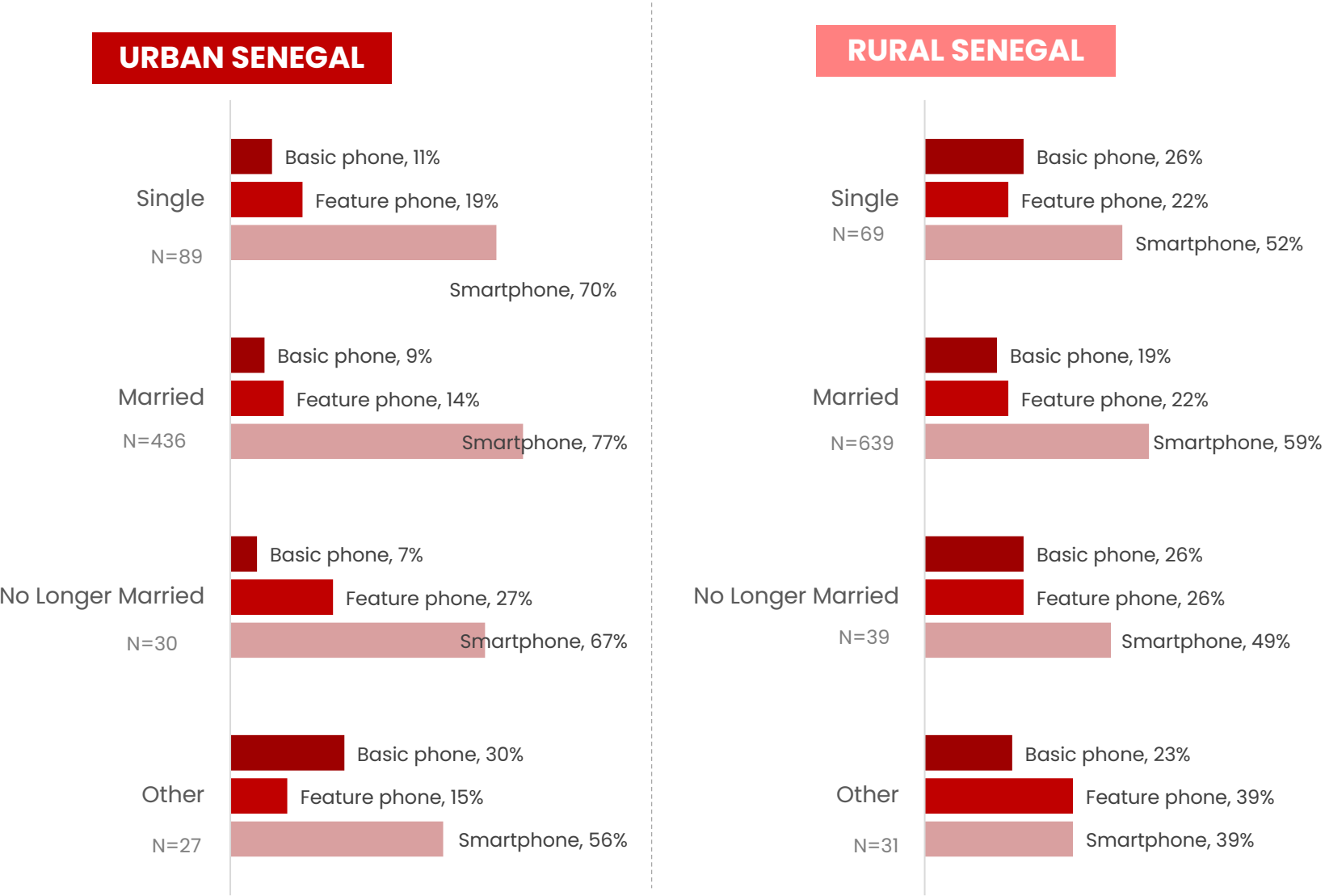
- Age brackets
- Marital status
- Poverty Level as measured by Poverty Probability Index (PPI)¹

This theme was not done in Senegal.

¹ <https://www.povertyindex.org/>
PPI data not collected in Senegal.

Marital Status – Senegal: What types of phones women primarily have access

Out of those in marital status, what type of phone they reported having access to primarily



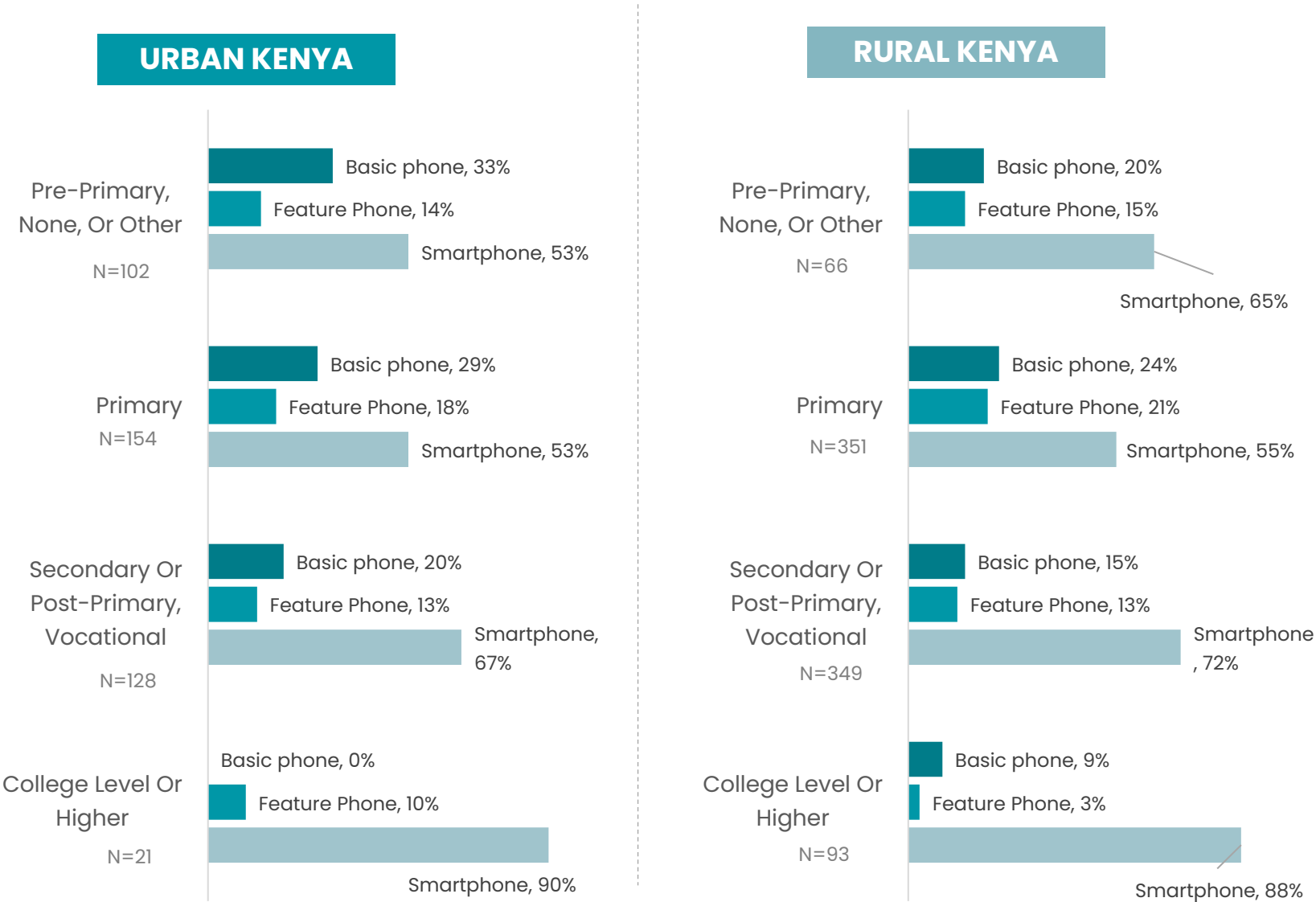
Questions

Let’s start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

[Definition of categories](#)

Education – Kenya: What types of phones women primarily have access to

Out of those in education level, what type of phone they reported having access to primarily



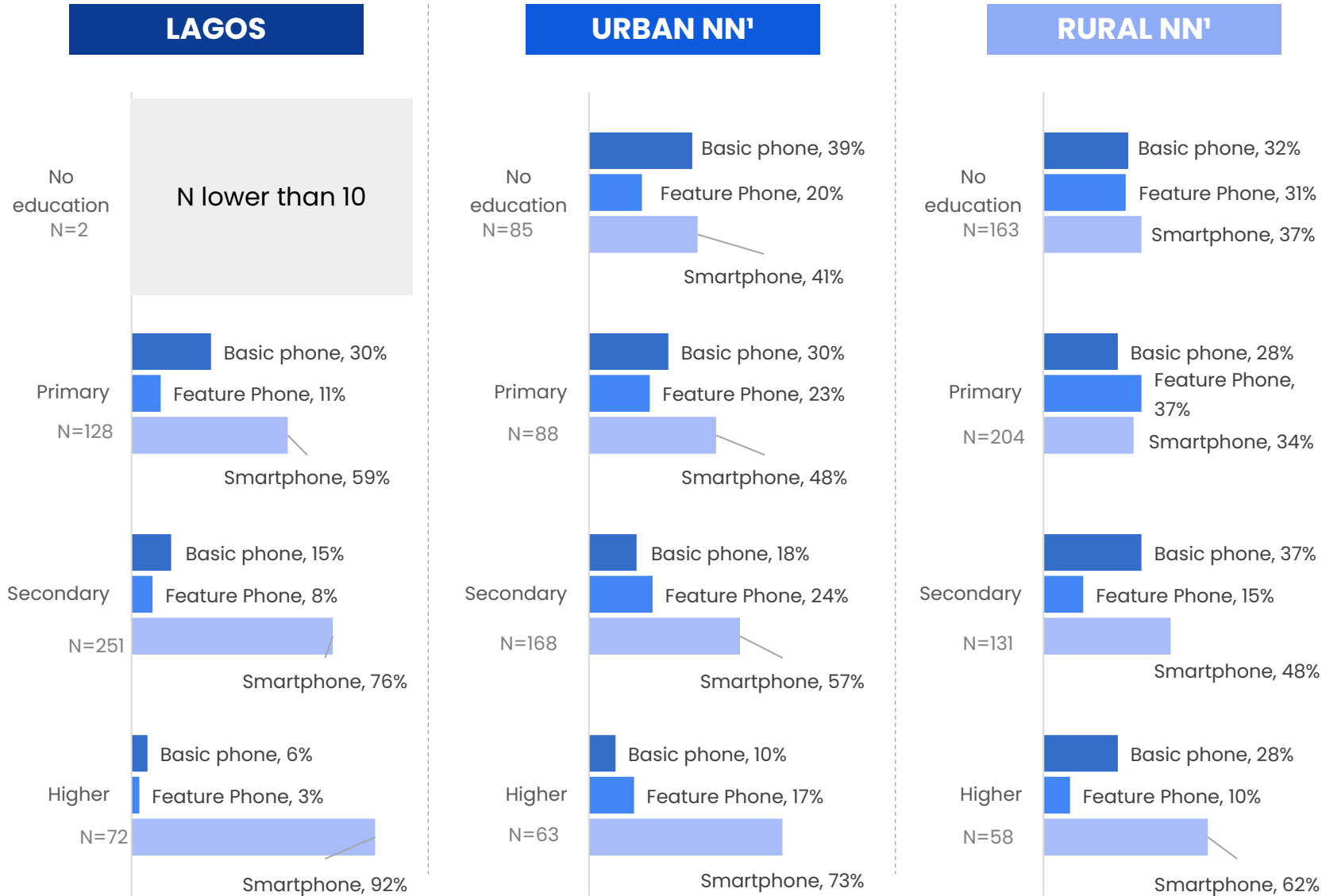
Questions

Let's start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

[Definition of categories](#)

Education – Nigeria: What types of phones women primarily have access

Out of those in education level, what type of phone they reported having access to primarily



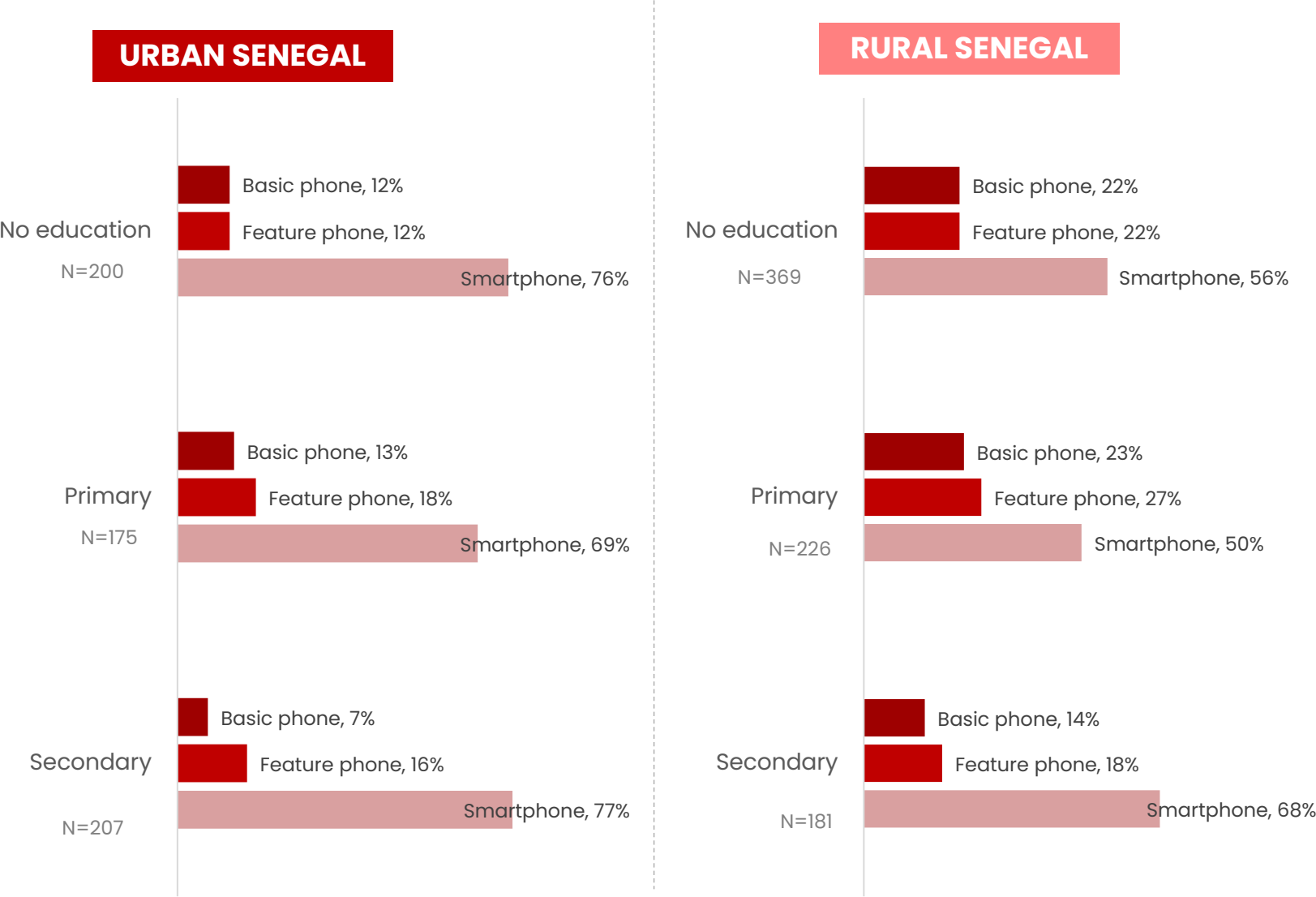
Questions

Let's start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

[Definition of categories](#)

Education – Senegal: What types of phones women primarily have access

Out of those in education level, what type of phone they reported having access to primarily



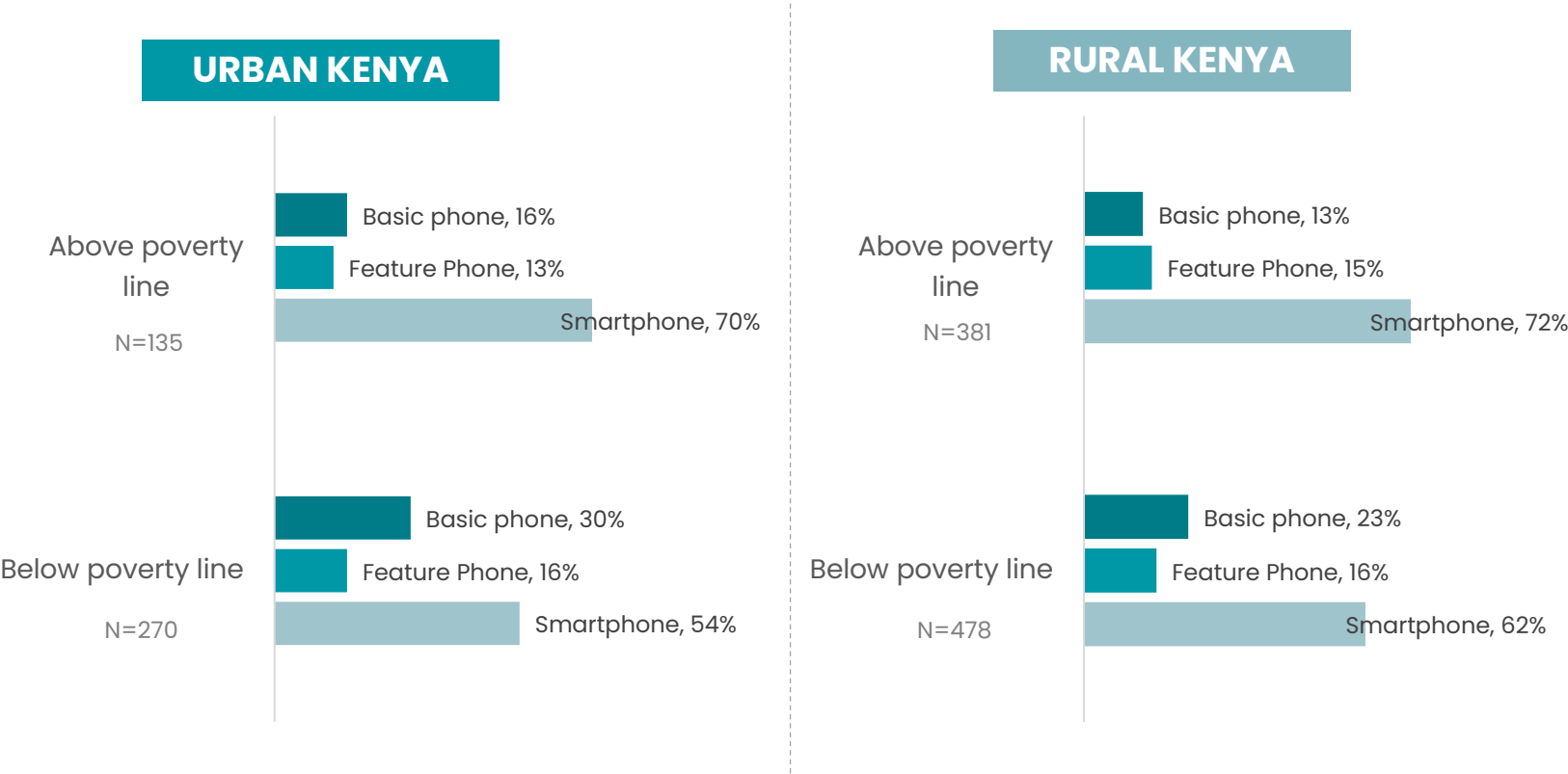
Questions

Let’s start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

[Definition of categories](#)

Poverty Level – Kenya: What types of phones women primarily have access to

Out of those in poverty level, what type of phone they reported having access to primarily



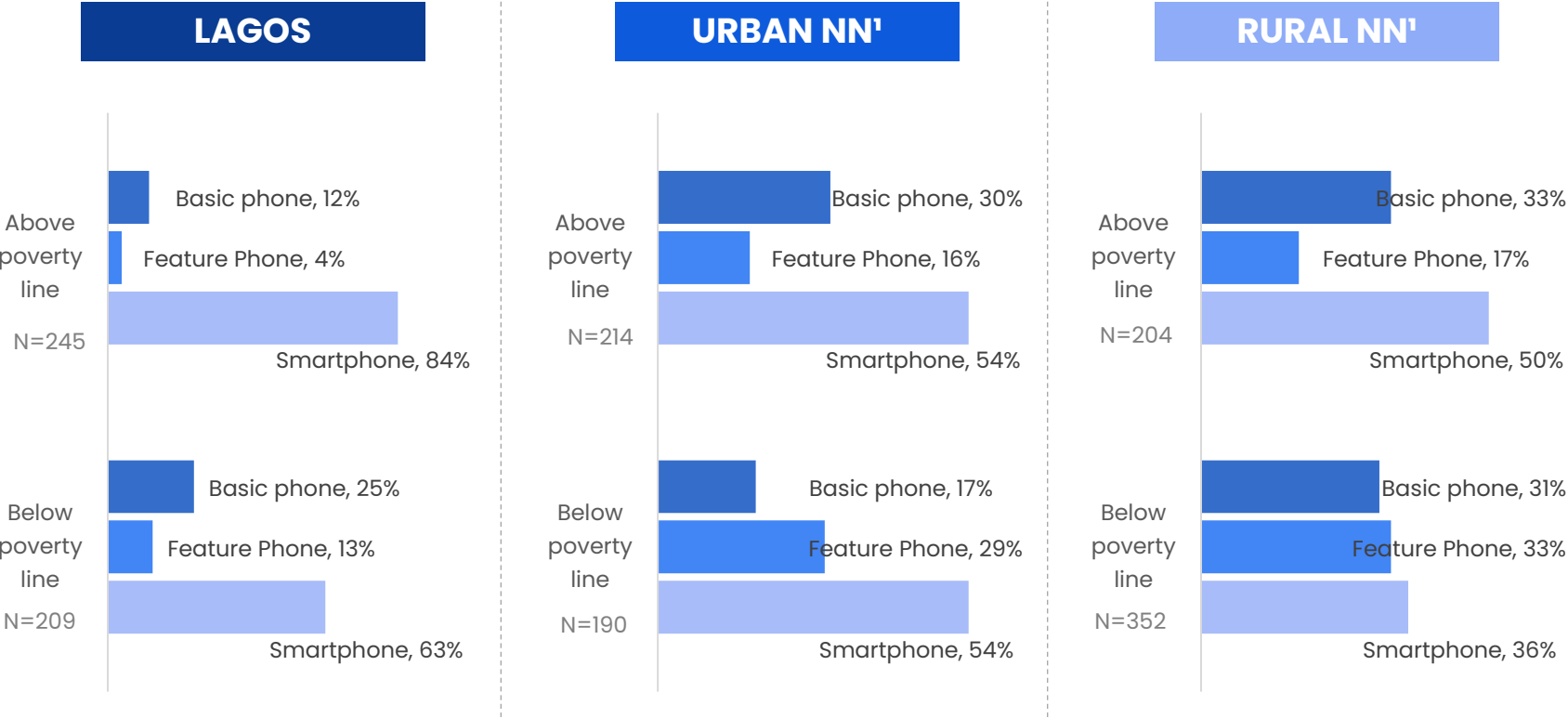
Questions

Let’s start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

[Definition of categories](#)

Poverty Level – Nigeria: What types of phones women primarily have access to

Out of those in poverty level, what type of phone they reported having access to primarily



Questions

Let's start by asking about the phone you use most of the time. What type of phone is it? press 1 for smartphone, press 1. For feature phone, press 2, for basic phone press 3

[Definition of categories](#)