

Skills and Learning Barrier

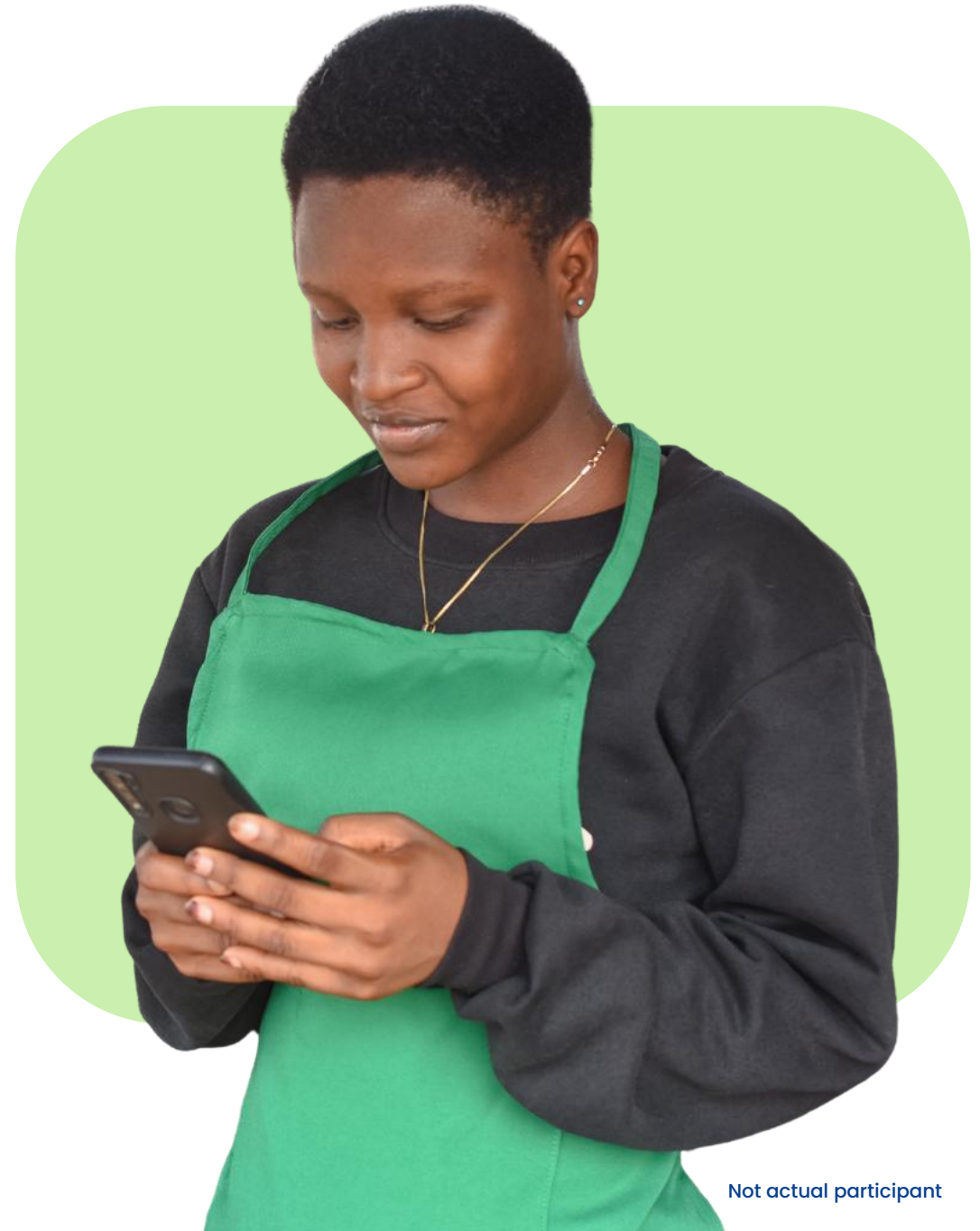
Digital Personas

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 for Skills and Learning

(1/2)

Learning starts at the first age of use. Women across all 7 locations in all three countries first started using a phone at roughly the same age (an average of 20 in Nigeria and Senegal, and 21 in Kenya).

As expected, younger women started using a phone at a younger age and older ones at an older age.

However, this pattern in Northern Nigeria is not the same – both young and old women started using phones around the age of 20.

This might suggest that having a phone is a **rite of passage** at a particular age in Northern Nigeria.

In terms of who women learn how to do new things on their phone, we also find key differences.

In Kenya and Lagos more women report looking for help on how to use their phones outside their household than in, particularly favoring friends and neighbors, as well as shop and cyber café owners.

In Senegal, we find the opposite – only 10%-20% of women said they use sources outside the family.

Key insights for Skills and Learning

(2/2)

These differences may underpin how women feel about seeking help when trying to use their phones.

Between 69% to 80% of women in Nigeria and Kenya reported feeling ashamed of having to ask for help when learning how to use their phone.

Reporting shame was lower in Senegal – 50% in both.

Academic literature draws a connection between shame and learning, which is a reason why we were interested in exploring how women felt about needing to ask for help to learn how to use their phone.

Women could either be shame resilient, i.e. able to push past shame to learn what they need, or they could be shame withdrawn, suggesting they retreat away from learning experiences.

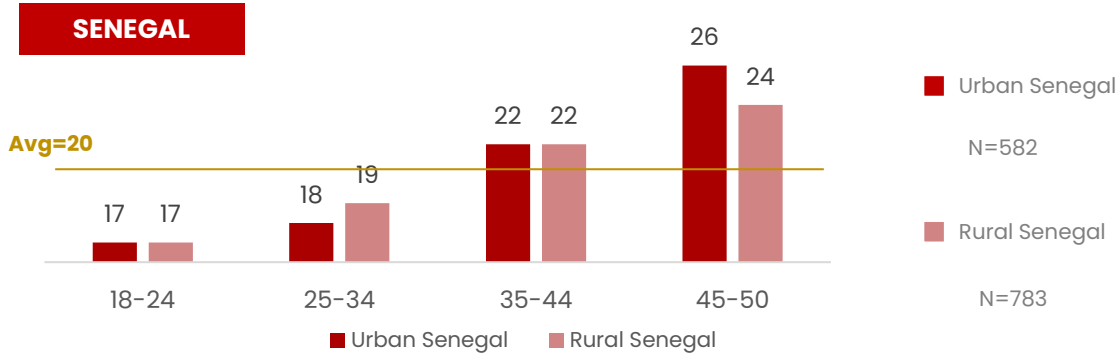
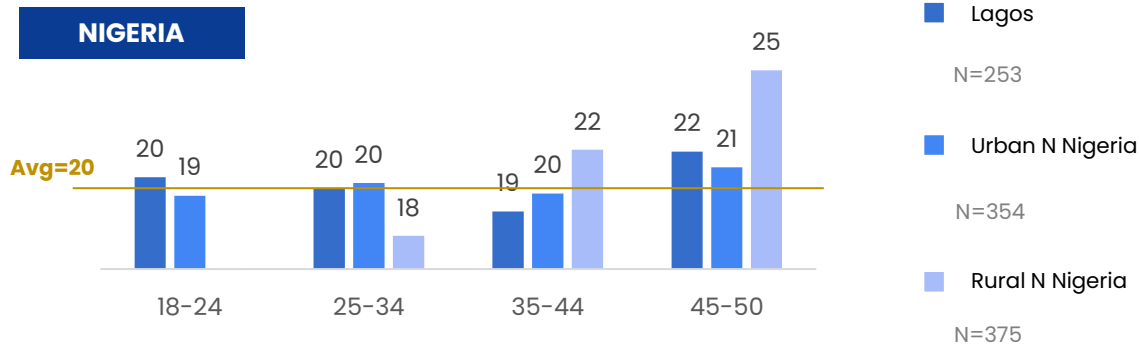
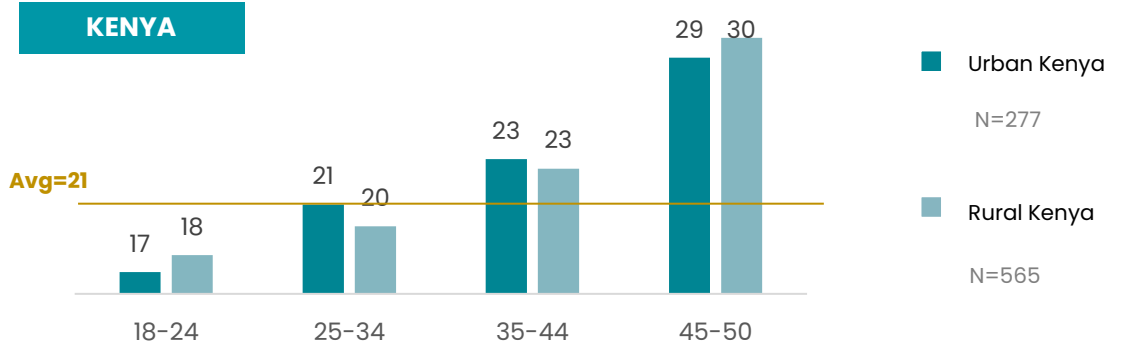
Focusing just on Kenya and Nigeria, where the majority of women report shame, we can use acoustic analysis to indicate whether women are more shame resilient or shame withdrawn.

We find that women across all five regions, aside from Lagos, show evidence of shame withdrawal, especially in urban Kenya and, to a lesser extent, rural Northern Nigeria.

This suggests that women in both countries may be experiencing internal, self-driven barriers to digital literacy.

KEY INSIGHT – SKILLS AND LEARNING – TIME USING PHONES

Insights – Avg age when first used phone



Urban and rural Senegal and Lagos have similar patterns of the age of the first phone, while Northern Nigeria is very different.

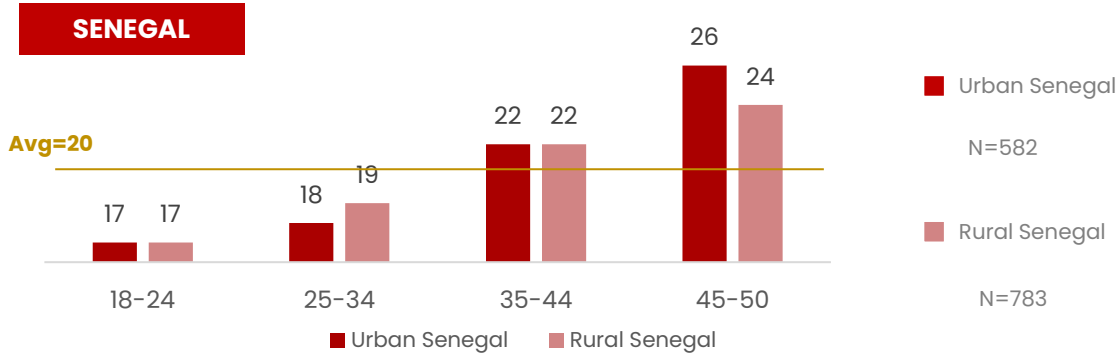
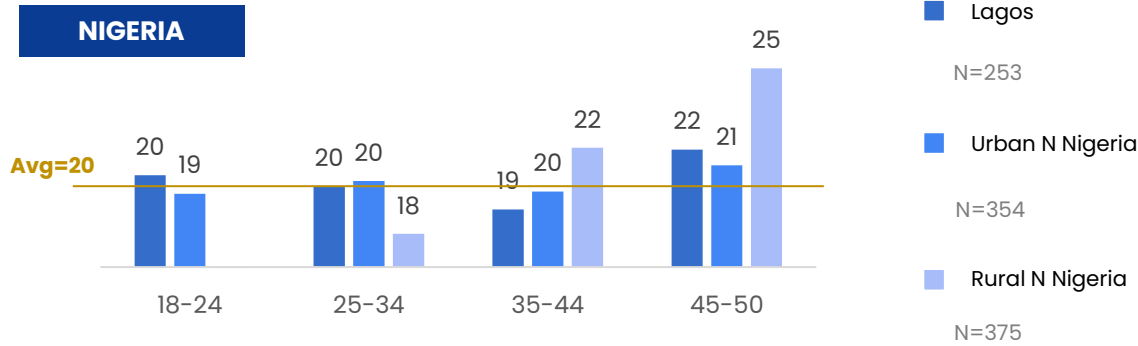
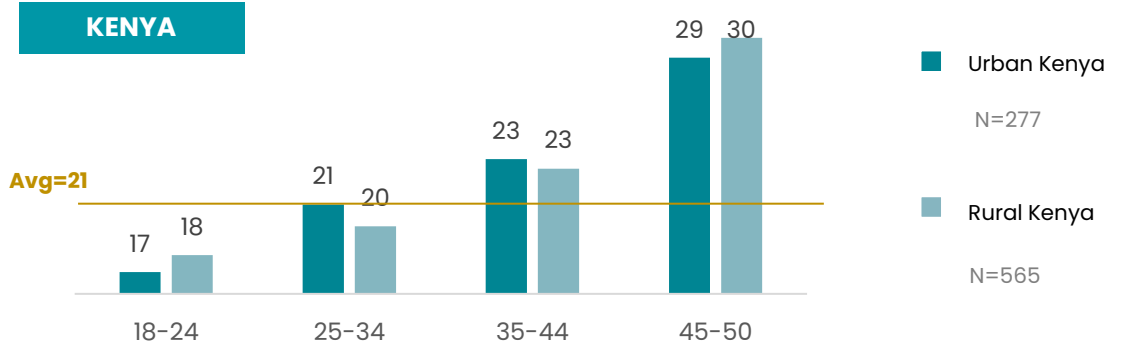
Much like Kenya and Nigeria, across the sample, Senegalese women also started using a phone when they were about 20.

However, we noticed that women in Northern Nigeria look different across age groups than in Lagos, Senegal and Kenya.

One would expect that younger women would have used a phone younger than older women, and in Lagos, Senegal and Kenya that pattern holds, as the charts to the left show. However, in Northern Nigeria, both in urban and rural areas, it does not. Rather younger and older women starting using a phone at about the same age.

This suggests that, in Northern Nigeria, there is something special about the age of 20 – perhaps a rite of passage – that serves as a moment when women will start using a phone themselves.

Sample Ns – Avg age when first used phone



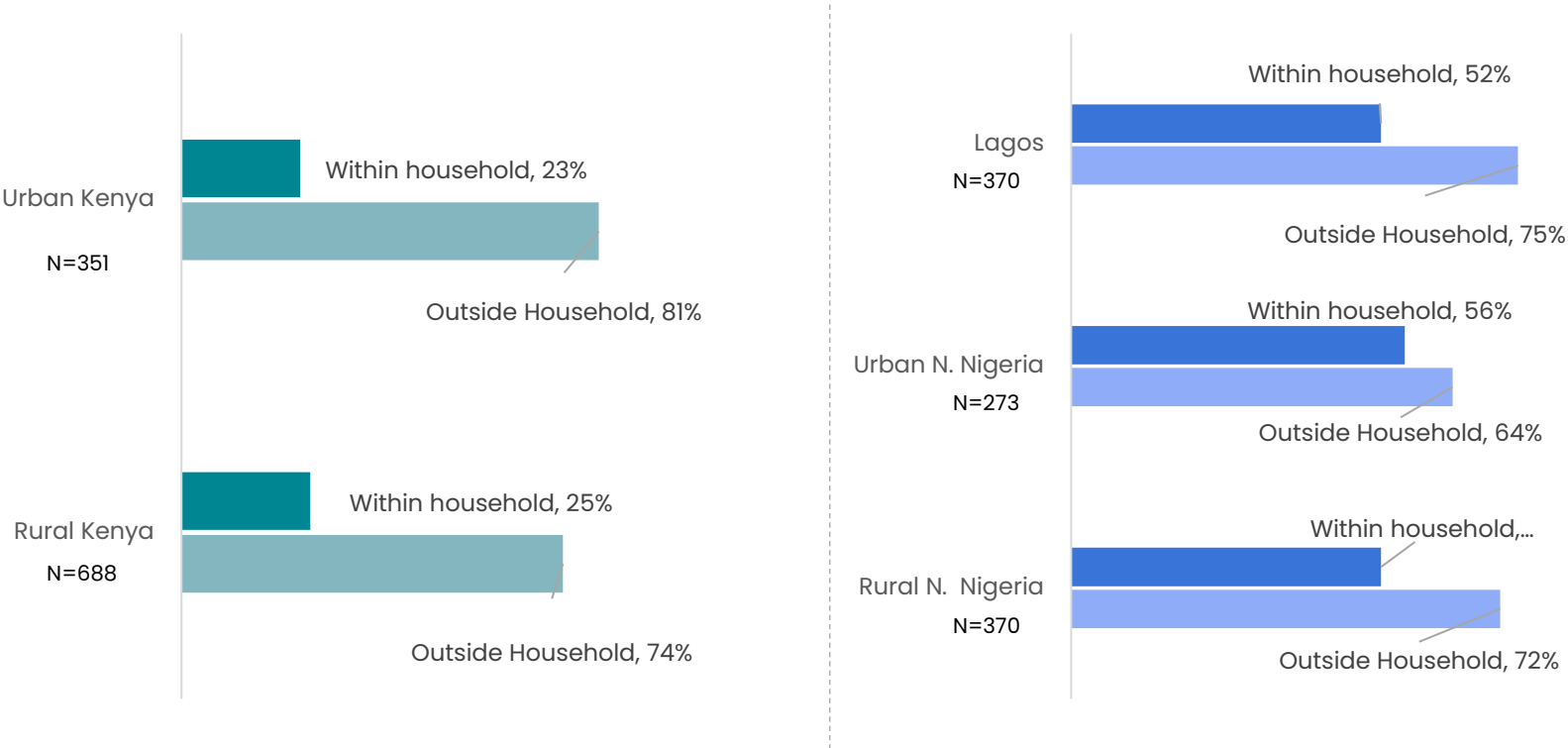
Survey question asked:

- How old were you when you first used a phone? (Open-ended)

	Total sample	# of people who were asked	# of people who answered	# of people whose responses were categorized
Urban Kenya	405	405	368	277
Rural Kenya	859	859	772	565
Lagos	454	454	408	253
Urban NN	404	404	404	354
Rural NN	556	556	390	375
Urban Senegal	582	582	582	582
Rural Senegal	783	783	783	783

Insights – Who women get help from to learn how to do things on their phone

Type of person ask for help (% of women in each region, multiple mentions)



Categories: For analysis, we grouped responses into two categories: individuals within the respondent’s household and those outside it. we classified Household as including people within the respondent’s presumed primary social network (such as partners and children). Outside the Household includes other relatives (parents, grandparents, aunts/uncles, cousins), as well as friends, acquaintances, service providers, shop owners, and others in the respondent’s extended social network.z

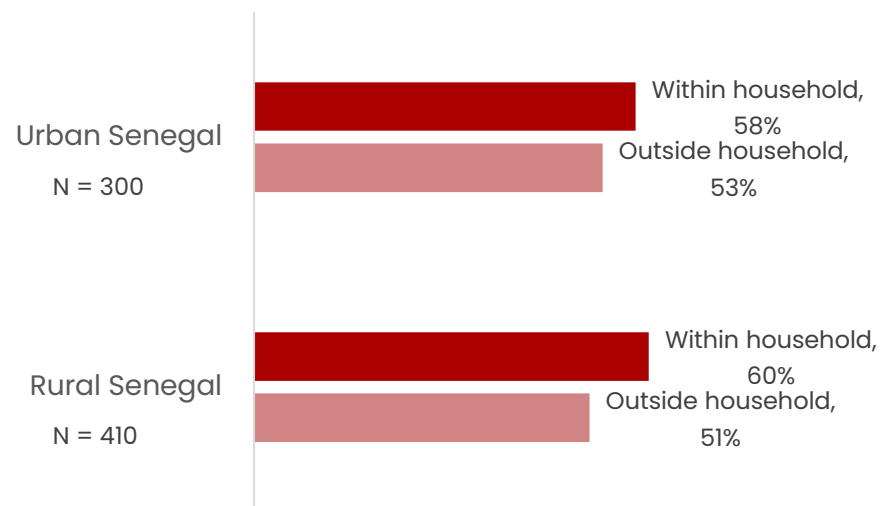
Note: This percentage is taken out of responses which were categorized. Some responses did not fall into a category, and some participants did not respond.

In Kenya and Lagos, women tend to seek help from people outside the family, particularly friends and neighbors and local agents and store owners.

In Northern Nigeria, women are far more likely to keep their requests for help within the family, especially to their spouse or other adults in their family. Fewer women in these geographies mentioned learning from children than others.

Insights – Senegal: Who women get help from to learn how to do things on their phone

Type of person ask for help (% of women in each region, multiple mentions)



Categories: For analysis, we grouped responses into two categories: individuals within the respondent's household and those outside it. We classified Household as including people within the respondent's presumed primary social network (such as partners and children). Outside the Household includes other relatives (parents, grandparents, aunts/uncles, cousins), as well as friends, acquaintances, service providers, shop owners, and others in the respondent's extended social network.

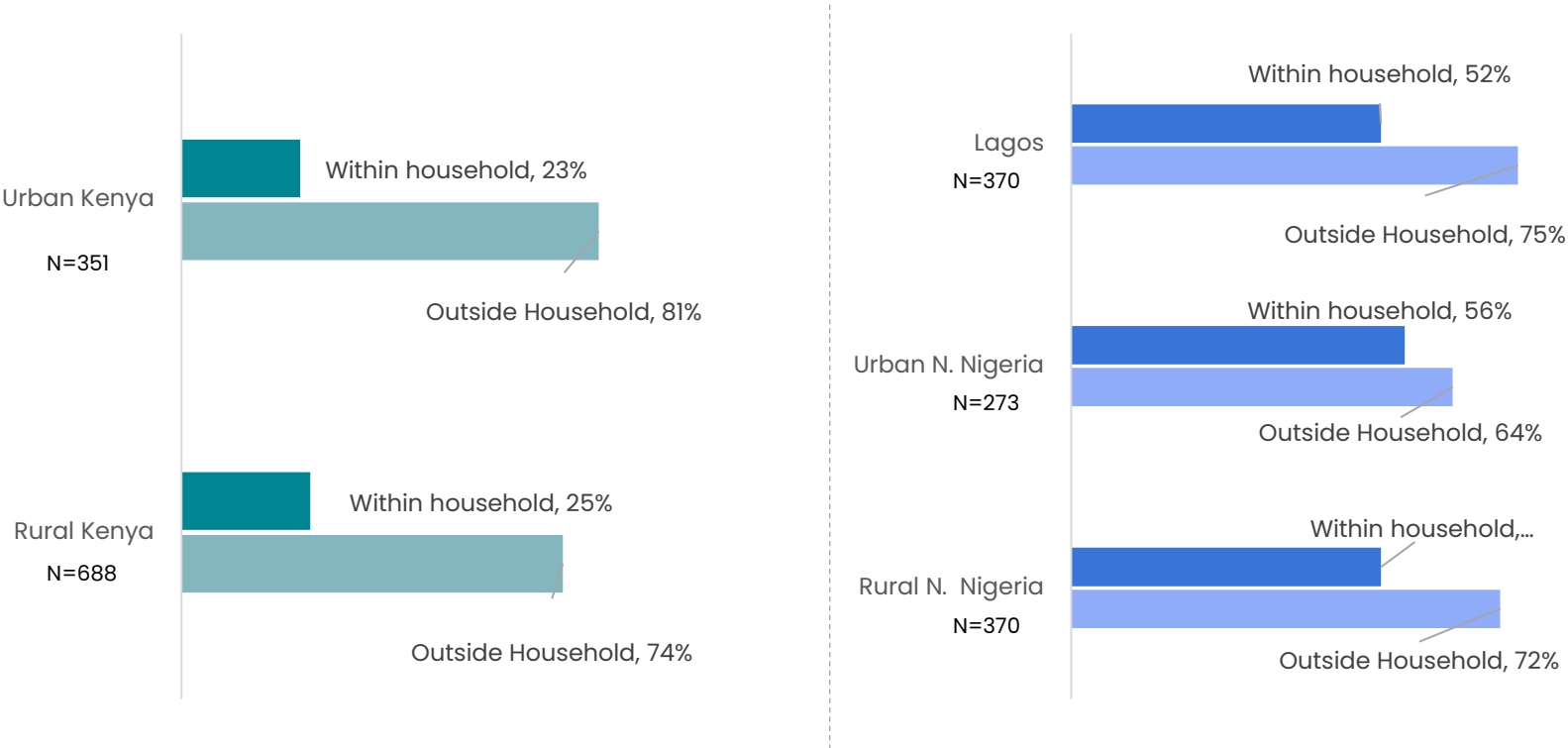
Note: This percentage is taken out of responses which were categorized. Some responses did not fall into a category, and some participants did not respond.

In Senegal, women seek help from within their families rather than outside, particularly drawing on help from their children.

Women in Senegal have the lowest share of women who ask for help outside their families of all three countries. They have a wider range of people to get help from in their household, possibly because half of these households have family size of 10 or more, giving them a variety of people to ask.

Sample – Who women get help from to learn how to do things on their phone

Type of person ask for help (% of women in each region, multiple mentions)



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Note: This percentage is taken out of responses which were categorized. Some responses did not fall into a category, and some participants did not respond.

Survey questions asked

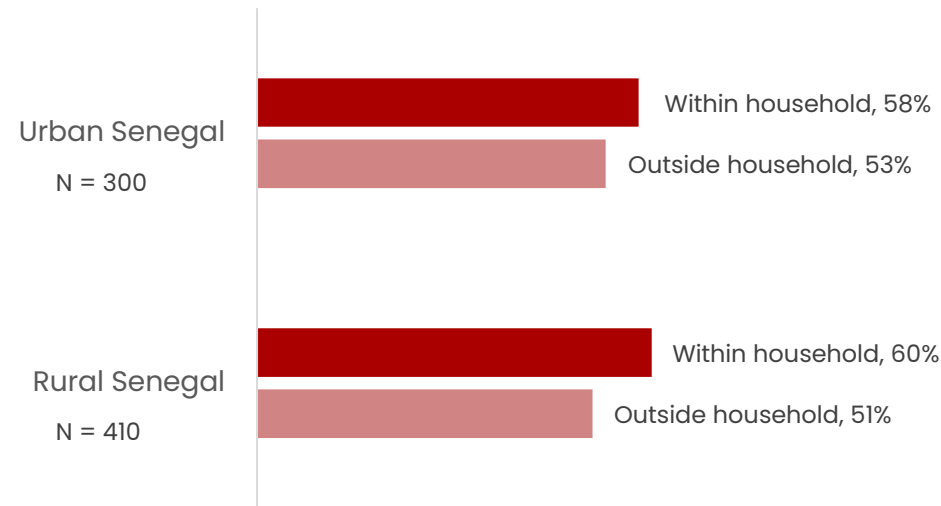
These data are drawn from responses of women seeking help in learning about the phone. Categorization of who they ask for help from are not only multiple mention (women may express more than one person in a given response) but also gathered across multiple questions.

- Think about when you first got that app and tell me who helped you download it on your phone. Who are the people you go to when you need to learn or do something on your phone that you’re not able to do yourself? (Open-ended response)
- (Based on skit) Amina was able to ask others for help. Have you ever been in a situation similar to Amina’s where you asked for help using your phone? Can you tell me about a time when you needed help doing/using something on your phone and how you felt about asking for help? (Open-ended response)

	Total sample	# of people who were asked either question above	# of responses given to any of these questions	# of people with categorized responses in any of these questions
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Rural Kenya	859	859	730	688
Lagos	454	454	386	370
Urban NN	404	404	404	273
Rural NN	556	556	381	370

Sample – Senegal: Who women get help from to learn how to do things on their phone

Type of person ask for help (% of women in each region, multiple mentions)



Categories: For analysis, we grouped responses into two categories: individuals within the respondent’s household and those outside it. we classified Household as including people within the respondent’s presumed primary social network (such as partners and children). Outside the Household includes other relatives (parents, grandparents, aunts/uncles, cousins), as well as friends, acquaintances, service providers, shop owners, and others in the respondent’s extended social network.

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Survey questions asked

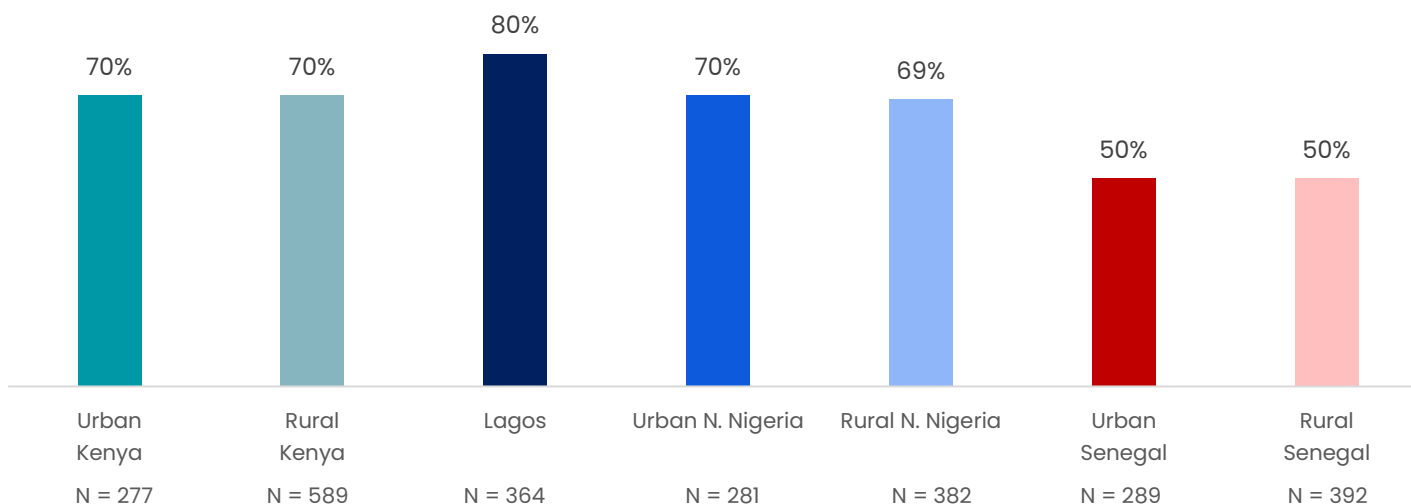
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- *Think about when you first got that app and tell me who helped you download it on your phone*
- *Who are the people you go to when you need to learn or do something on your phone that you’re not able to do yourself? (Open-ended response)*
- *(Based on skit) Amina was able to ask others for help. Have you ever been in a situation similar to Amina’s where you asked for help using your phone? Can you tell me about a time when you needed help doing/using something on your phone and how you felt about asking for help? (Open-ended response)*

	Total sample	# of people who were asked either question above	# of people who answered any of these questions	# of people whose responses to any of these questions were categorized
Urban Senegal	582	582	413	300
Rural Senegal	783	783	561	410

Insights – Feeling ashamed when asking for help to do something on their phone

Feels shame when asking for help
(% of women in each region)



Most women don't like asking for help to use their phone, more so in Nigeria and Kenya but less in Senegal.

We are exploring shame associated with skills and learning because it was such an unmistakable theme in both Quicksand's field work as well as in this survey. The relationship has precedence in the academic literature that has linked shame and with limiting in learning. Notably, hooks' essay * describes shame as having an internalized silencing that limits learning participation.

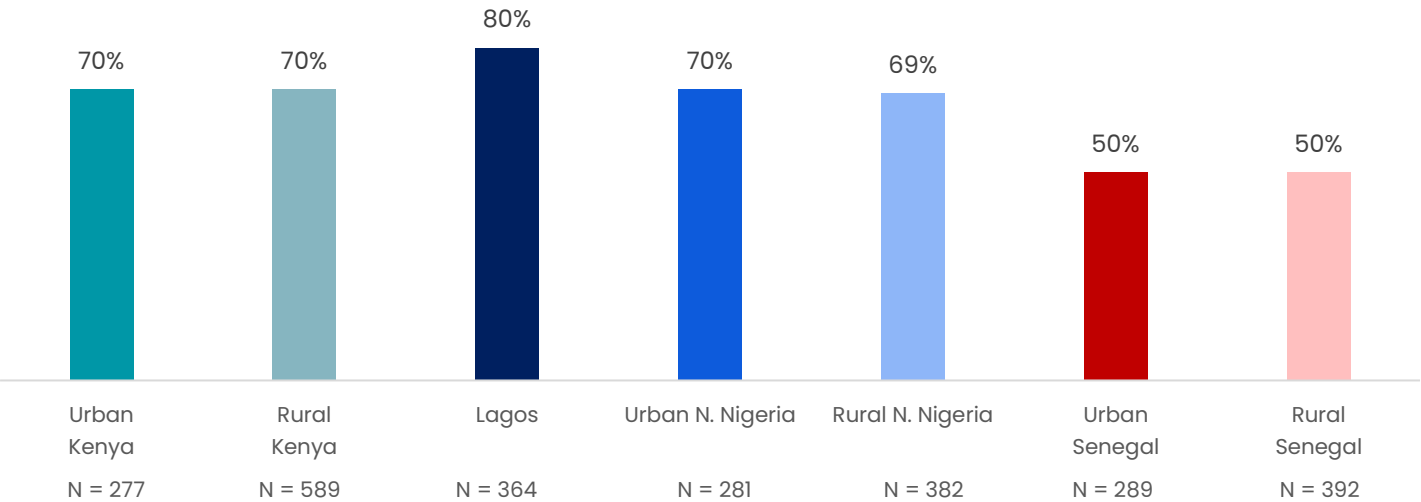
Understanding women's emotional response to expressions of shame may help us better understand whether women's shame is likely to be holding them back from learning or not.

In Senegal, there are only a third that say that they are ashamed to ask for help, so they are less likely to be facing a lower barrier in this regard than in Nigeria or Kenya.

We found that acoustic analysis provided us with some answers. See the next slide.

Sample Ns – Feeling ashamed when asking for help to do something on their phone

Feels shame when asking for help
(% of women in each region)

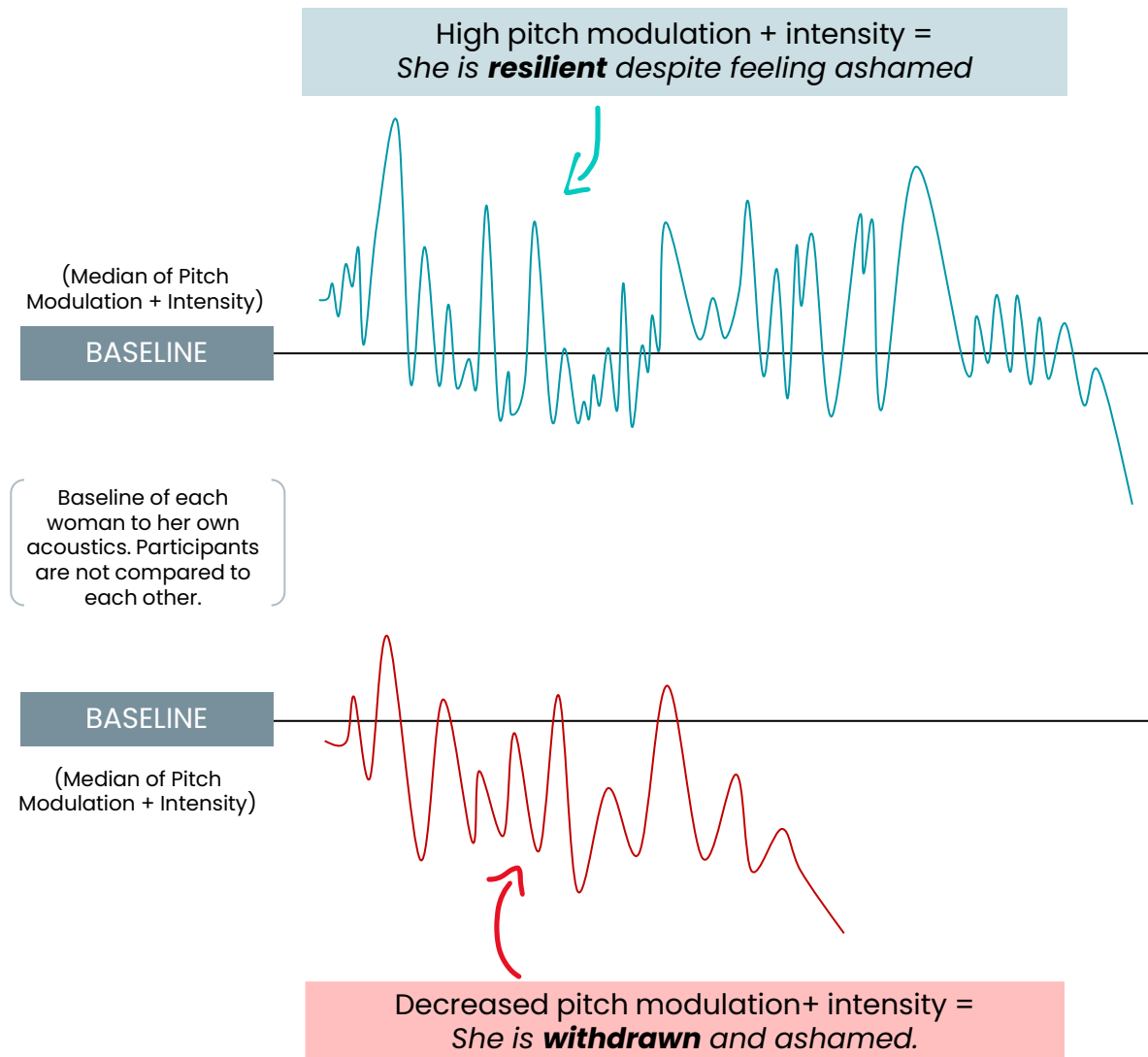


Survey questions asked

- Tell me If you ever feel ashamed when you face difficulties with your phone? (Open-ended, asked to all)

	Total sample	# of people who were asked	# of people who answered	# of people whose responses were categorized
Urban Kenya	405	405	351	277
Rural Kenya	859	859	723	589
Lagos	454	454	449	364
Urban NN	404	404	400	281
Rural NN	556	556	548	382
Urban Senegal	582	582	409	289
Rural Senegal	783	783	558	392

Describing how we use acoustic analysis



These graphic representations are not from actual responses but are illustrative.

A brief explanation of acoustic analysis

We use an acoustic methodology, i.e. extracting a range of speech signals from women's voices, to dimension not just what they say but also how they say it.

Each acoustic measure we use is a composite of speech signals based on the question and context of responses. In the case of both examples of acoustic analysis in this deck, we rely on a composite measure of pitch modulation (how much a woman's voice goes up and down over her responses) and intensity (how loud a woman speaks).*

Note that women's acoustic measures are baselined to their own voice in other questions, not to each other. This allows us to normalize differences in the speech signals of specific languages or dialects.

The illustrative charts to the left show the composite measure reflecting the degree to which women are speaking in an activated and confident way (above the median) vs a doubtful way, i.e. below the median of her other responses.

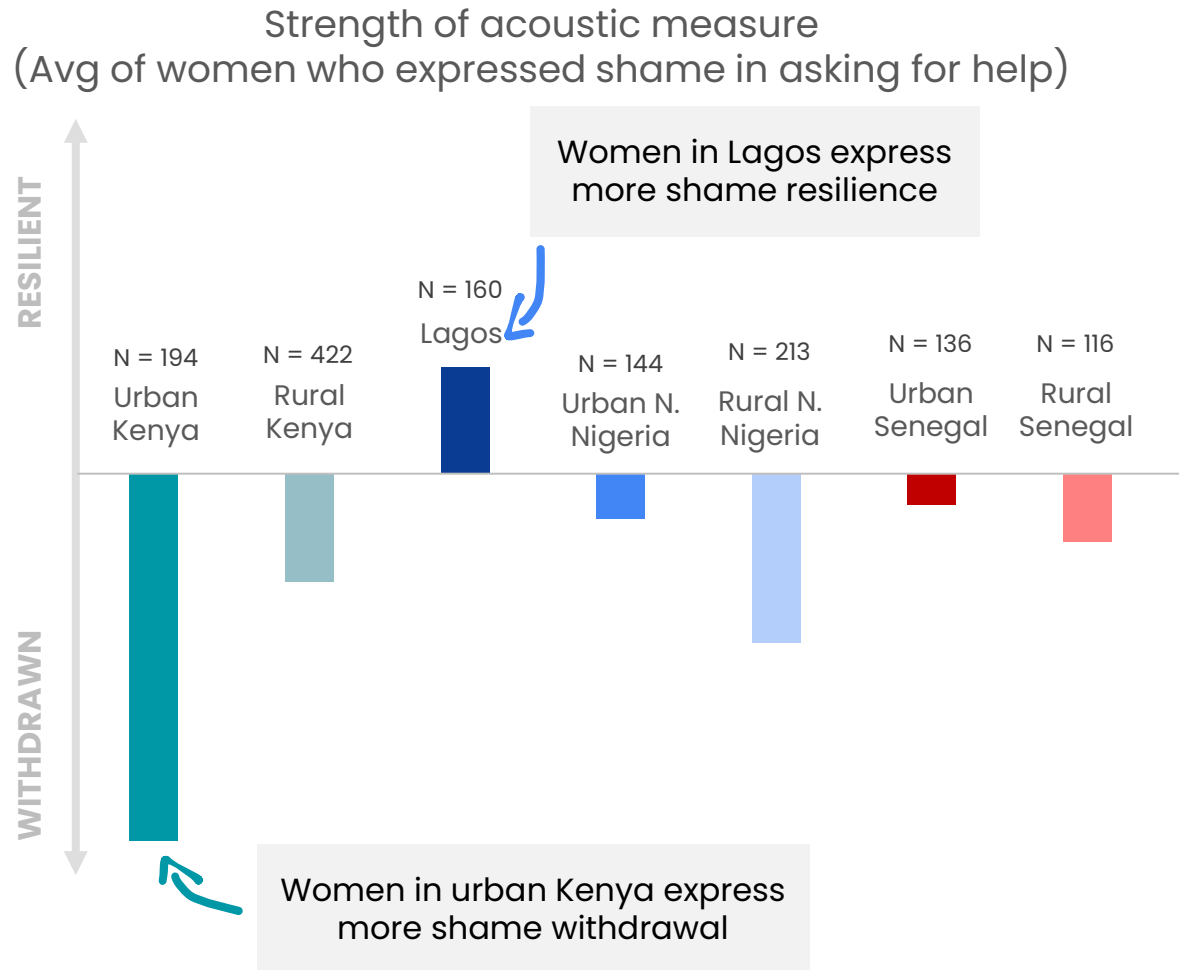
Within the context of shame, we frame this measure as resilience and withdrawn.

In combining notions of both shame and resilience as well as shame and withdrawal, we are leveraging a recent body of literature that brings the two together.**

*Jiang, X., & Pell, M. D. (2017). The sound of confidence and doubt. *Speech Communication*, 88, 106-126.

**Brown (2006) A Grounded Theory Study on Women and Shame, *Families in Society*, 87 (1), 43-52.

Insights – Women who express shame resilience vs shame withdrawal in asking for help



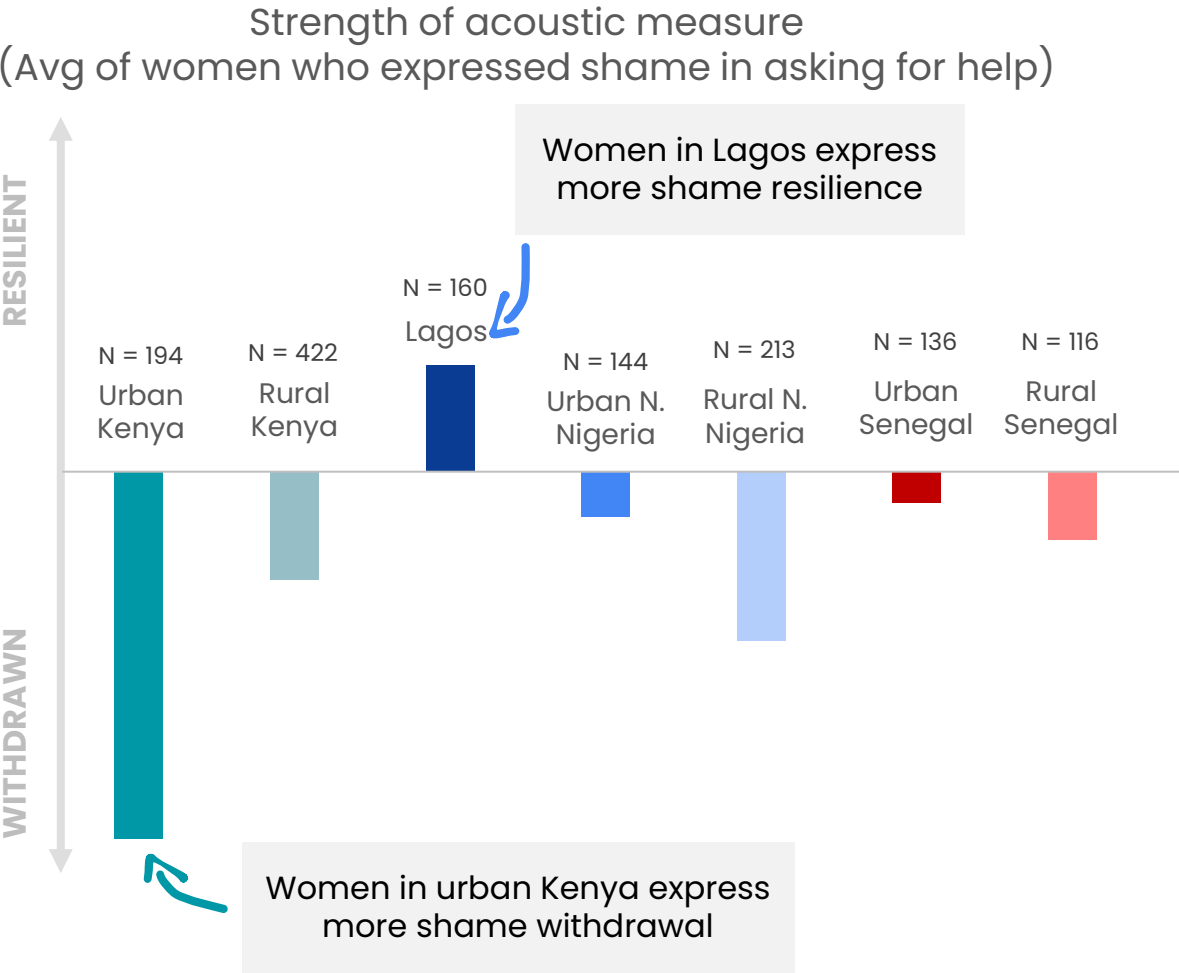
Acoustic analysis shows women in urban Kenya have the highest shame withdrawal.

Women in urban Kenya, and to a lesser extent rural N. Nigeria, show significantly more shame withdrawal in asking for help learning to use her phone.

Aside from women in Lagos, there is generally shame withdrawal across the other four regions.

Given the evidence presented in hooks (2000), this would suggest that women in urban Kenya and rural N. Nigeria may be particularly susceptible to barriers to learning digital skills.

Sample – Women who express shame resilience vs shame withdrawal in asking for help



Questions

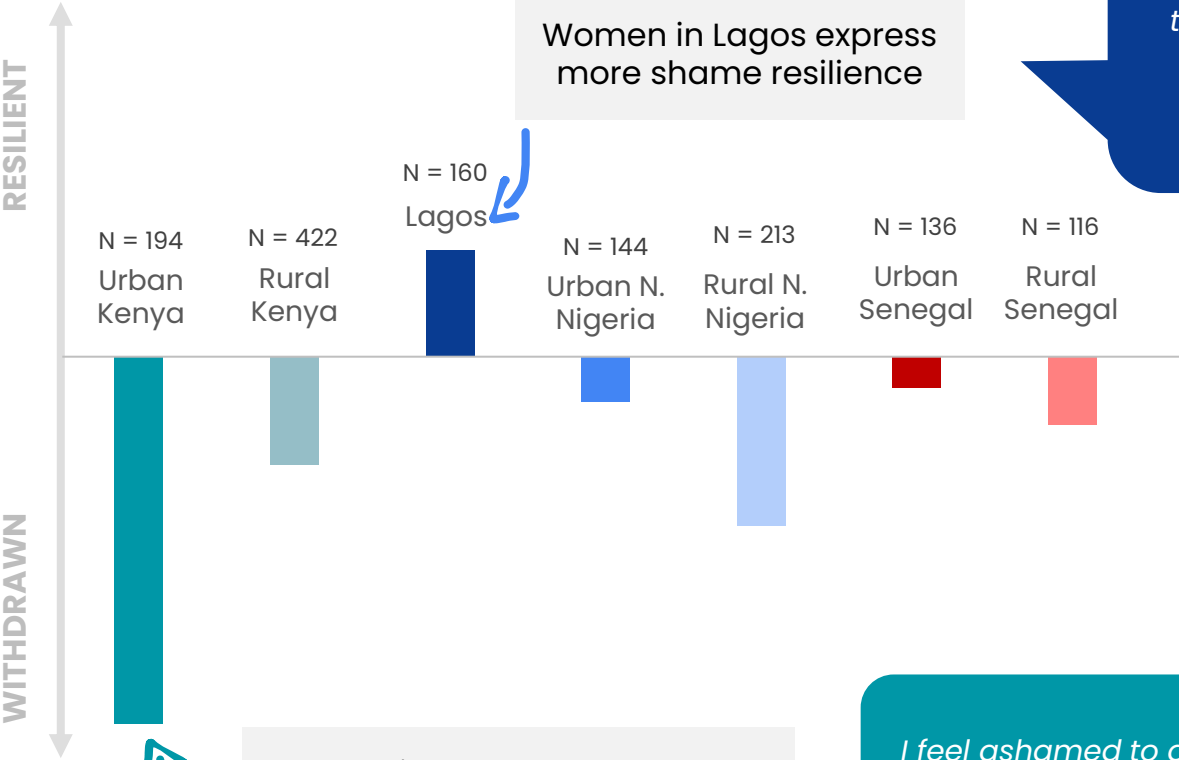
These data are drawn from responses of women feeling shame in asking for help in learning about the phone. Categorization of shame are gathered across multiple questions.

- QA76 – Tell me if you ever feel ashamed when you face difficulties with your phone?
- QB67 Tell me what makes you decide to learn a new thing on your own and if you’ve ever felt any shame asking for help? (open-ended response)
- QA53 What makes you feel proud or ashamed about your ability to use a phone? (open-ended response)
- QC27 How do you feel when you need to ask for help with your phone? (Senegal-only)
- QC29 Have you ever been in a situation where you felt embarrassed about not knowing how to use your phone? (Senegal-only)

	Total sample	# of people who were asked any of these questions	# of people who answered to any of these questions	# of respondents who expressed shame in their response to any of those questions
Urban Kenya	405	405	351	194
Rural Kenya	859	859	723	422
Lagos	454	454	449	160
Urban NN	404	404	400	144
Rural NN	556	556	548	213
Urban Senegal	582	582	409	136
Rural Senegal	783	783	558	116

Quotes – Women who express shame resilience vs shame withdrawal in asking for help

Strength of acoustic measure
(Avg of women who expressed shame in asking for help)



Women in Lagos express more shame resilience

When I try it and don't understand it, then I will pick my phone and call my sibling and I will say please explain it to me and they will explain to me and if I try it and I still don't understand it, I will call again and say please can you explain it once again. Because I can only know it by learning.

Lagos, Resilient, Yoruba

Women in urban Kenya express more shame withdrawal

I feel ashamed to ask for help.

Urban Kenya, Withdrawn, Swahili

ANNEX 1

Skills and Learning: Who they learn from

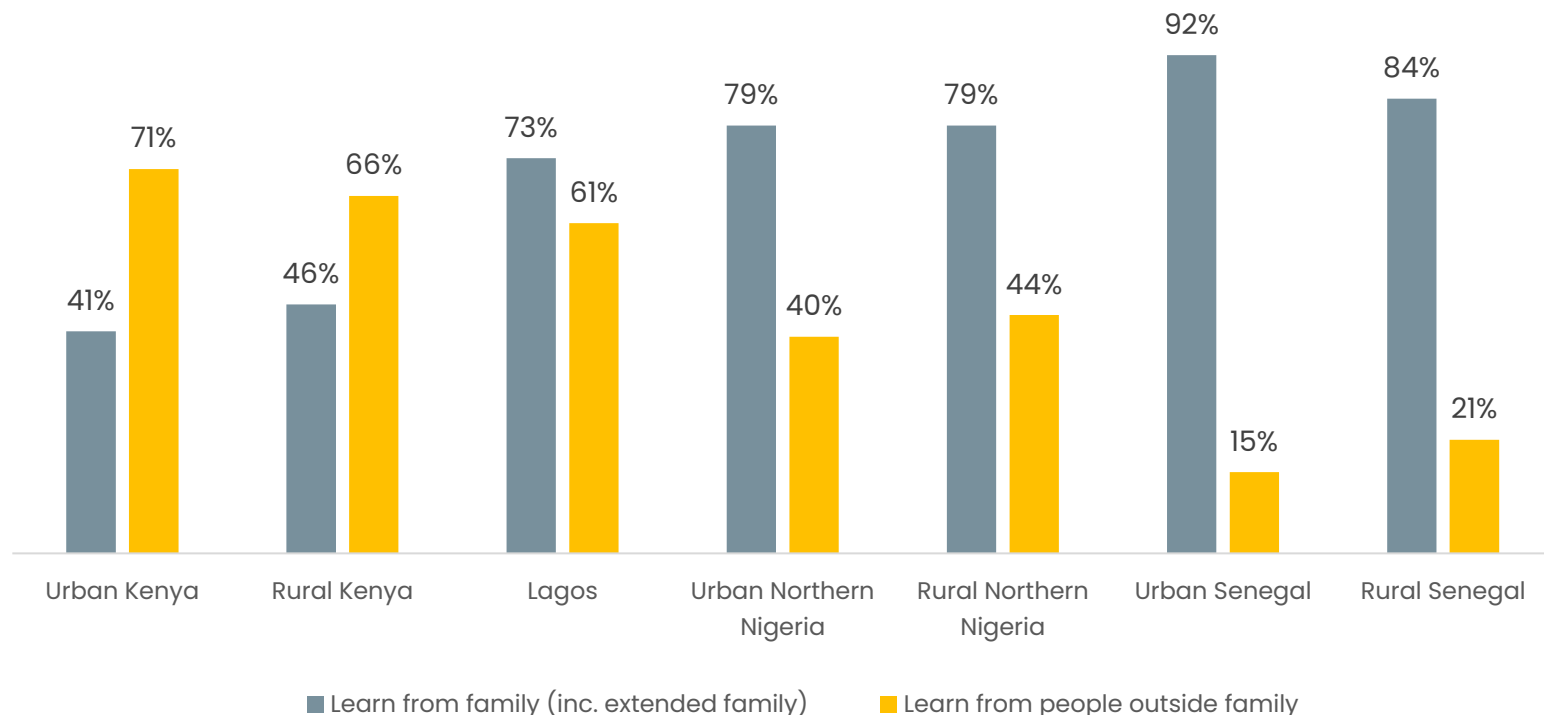
Split by people inside the home v. outside the home

This split was made based on the premise that direct family (spouse and children) live in the same household, while relatives (in-laws, aunts, uncles) live outside.

¹PPI data not collected in Senegal.

Insights – Who women get help from to learn how to do things on their phone

Type of person ask for help (% of women in each region, multiple mentions)



Multiple mentions can be made in one single response, therefore percentages will not add up to 100%. There is an overlap between the two groups.

Note: This percentage is taken out of responses which were categorized. Some responses did not fall into a category, and some participants did not respond.

In Kenya and Lagos, women tend to seek help from people outside the family, particularly friends and neighbors and local agents and store owners.

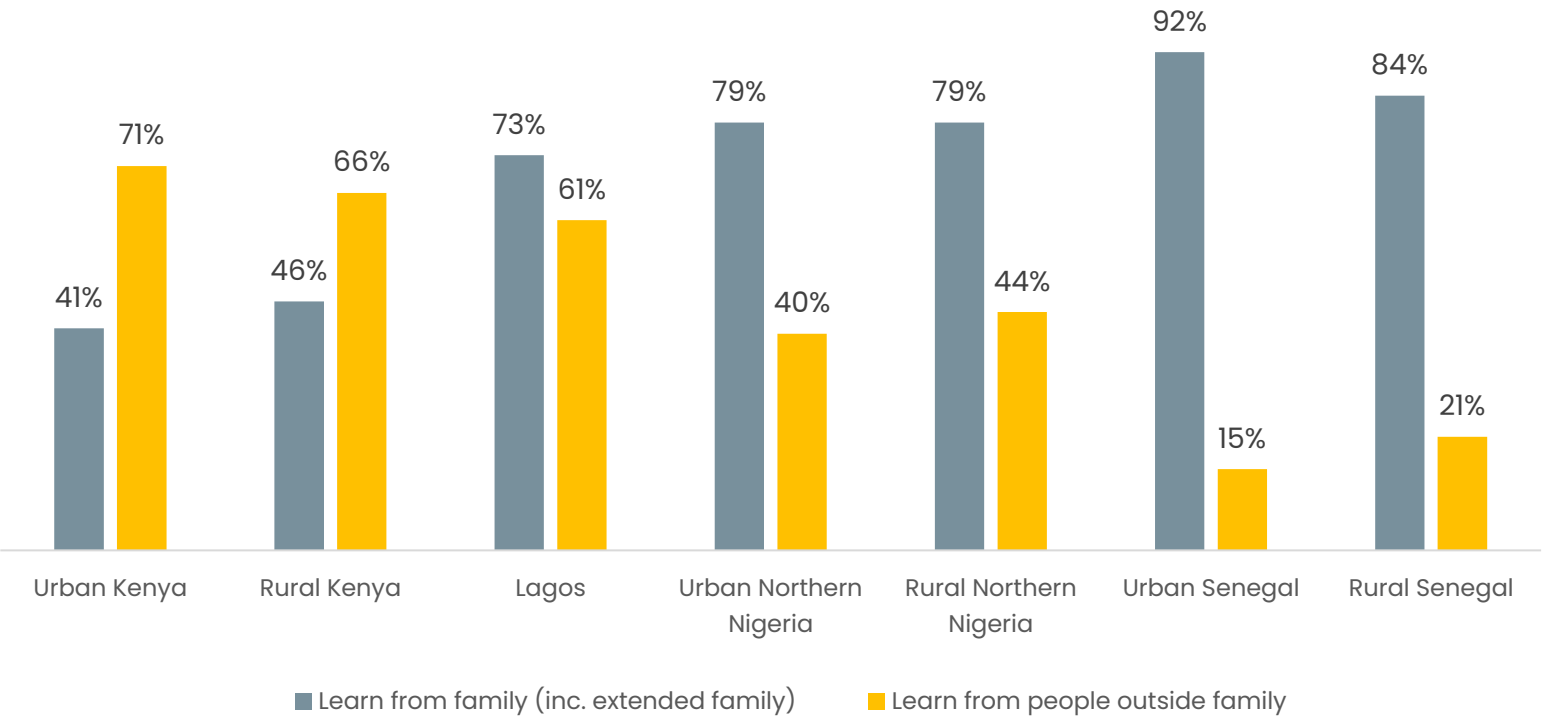
In Northern Nigeria, women are far more likely to keep their requests for help within the family, especially to their spouse or other adults in their family.

Fewer women in these geographies mentioned learning from children than others.

Categories: For analysis, we grouped responses into two categories: individuals within the respondent's household and those outside it. we classified Household as including people within the respondent's presumed primary social network (such as partners and children). Outside the Household includes other relatives (parents, grandparents, aunts/uncles, cousins), as well as friends, acquaintances, service providers, shop owners, and others in the respondent's extended social network.

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Note: This percentage is taken out of responses which were categorized. Some responses did not fall into a category, and some participants did not respond.

Survey questions asked

These data are drawn from responses of women seeking help in learning about the phone. Categorization of who they ask for help from are not only multiple mention (women may express more than one person in a given response) but also gathered across multiple questions.

- Think about when you first got that app and tell me who helped you download it on your phone. Who are the people you go to when you need to learn or do something on your phone that you're not able to do yourself? (Open-ended response)
- ([Based on skit](#)) Amina was able to ask others for help. Have you ever been in a situation similar to Amina's where you asked for help using your phone? Can you tell me about a time when you needed help doing/using something on your phone and how you felt about asking for help? (Open-ended response)

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ANNEX 2

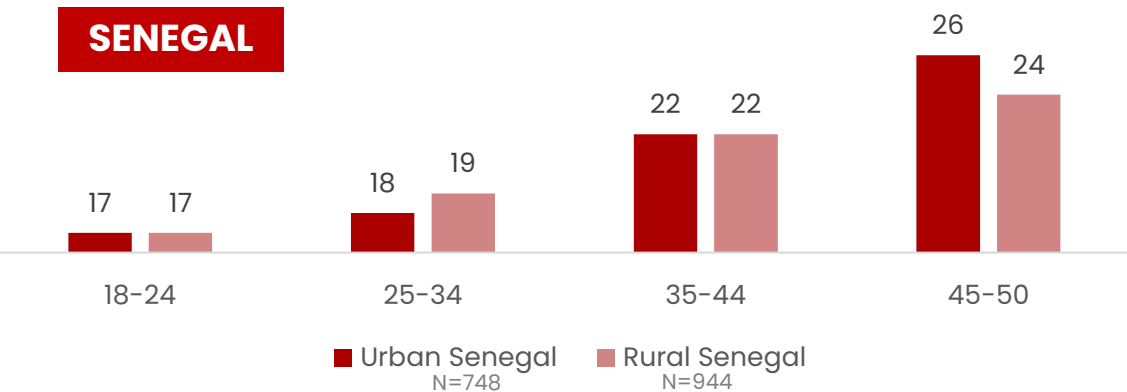
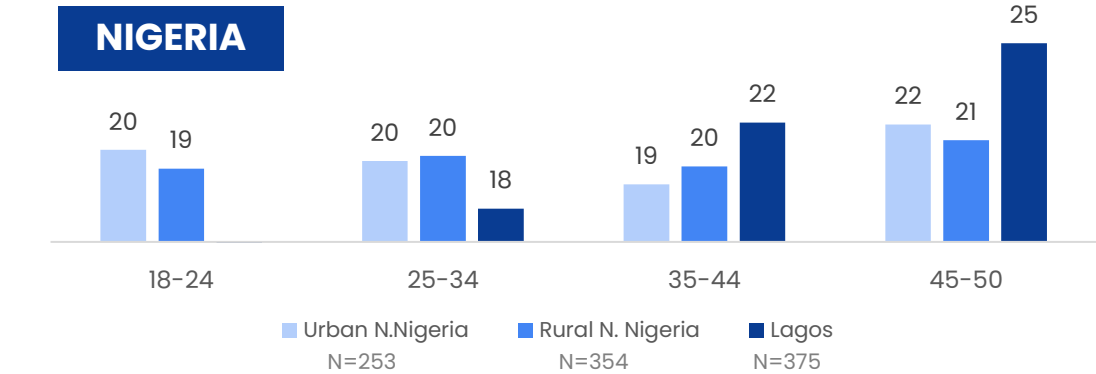
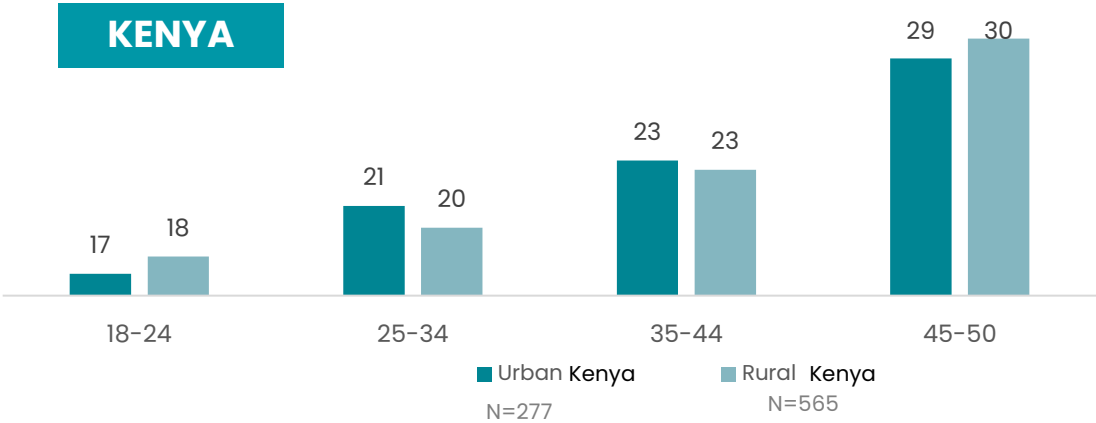
Skills and Learning: Age when first used a phone

Age when first used a phone by

- Age
- Marital status
- Household size
- PPI¹

¹PPI data not collected in Senegal.

Age When First Used Phone, by Age Bracket

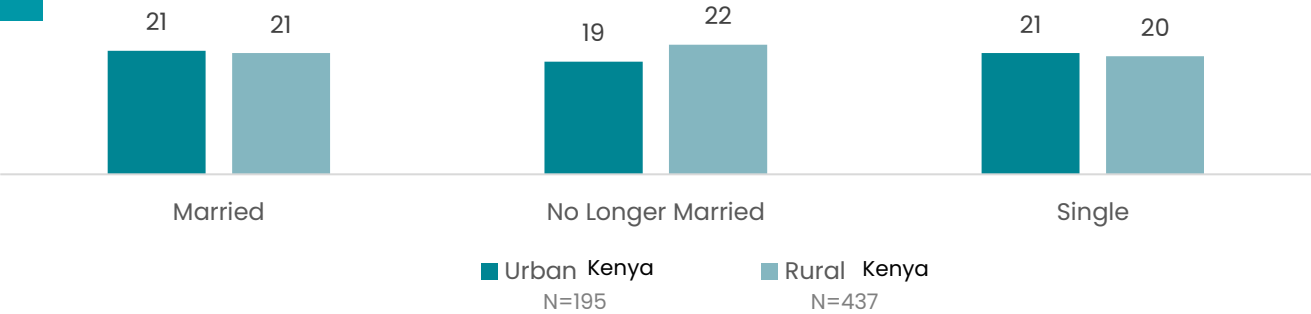


Survey question asked:

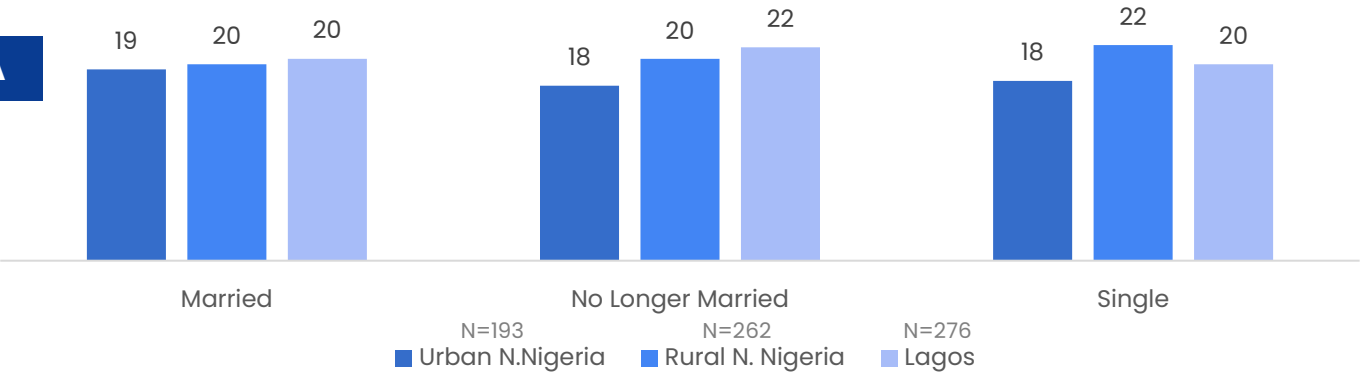
How old were you when you first used a phone? (Open-ended)

Age When First Used Phone, by Marital Status

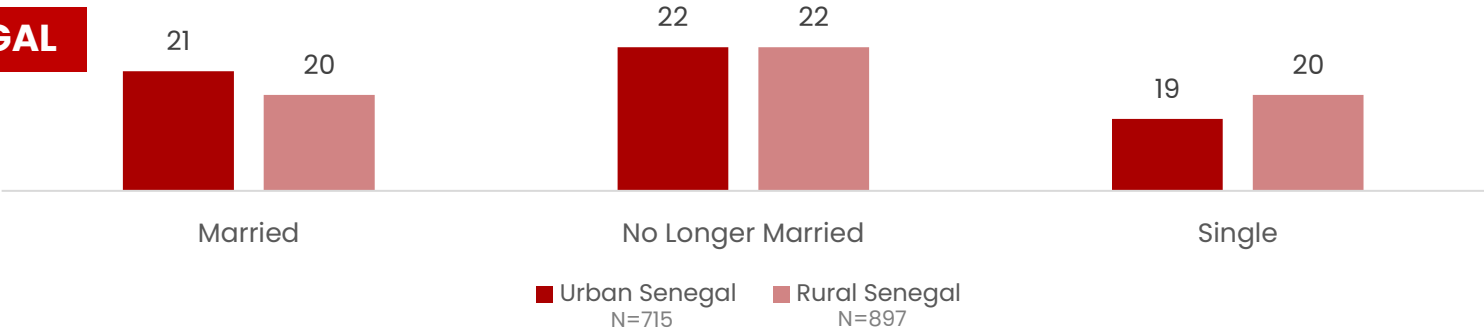
KENYA



NIGERIA



SENEGAL

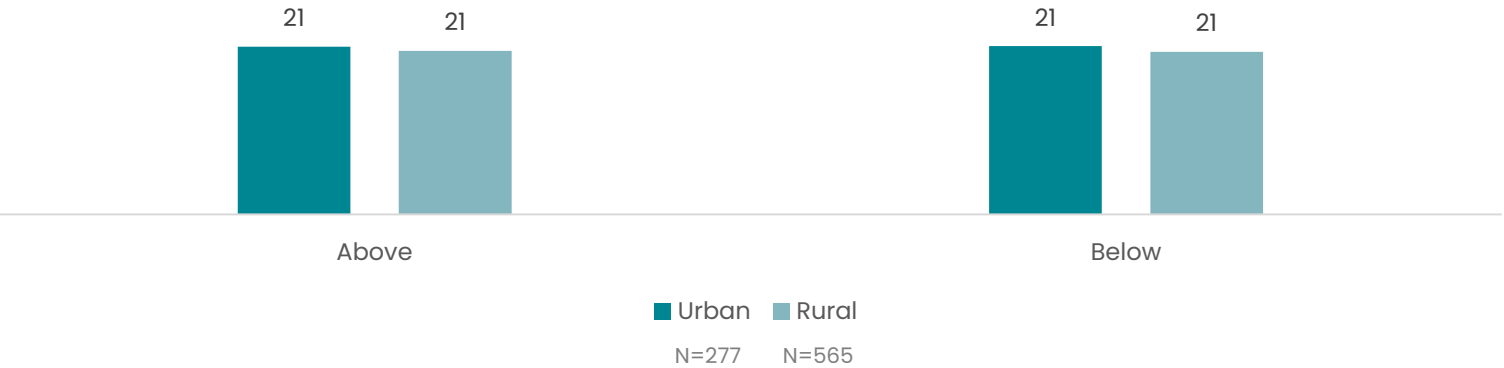


Survey question asked:

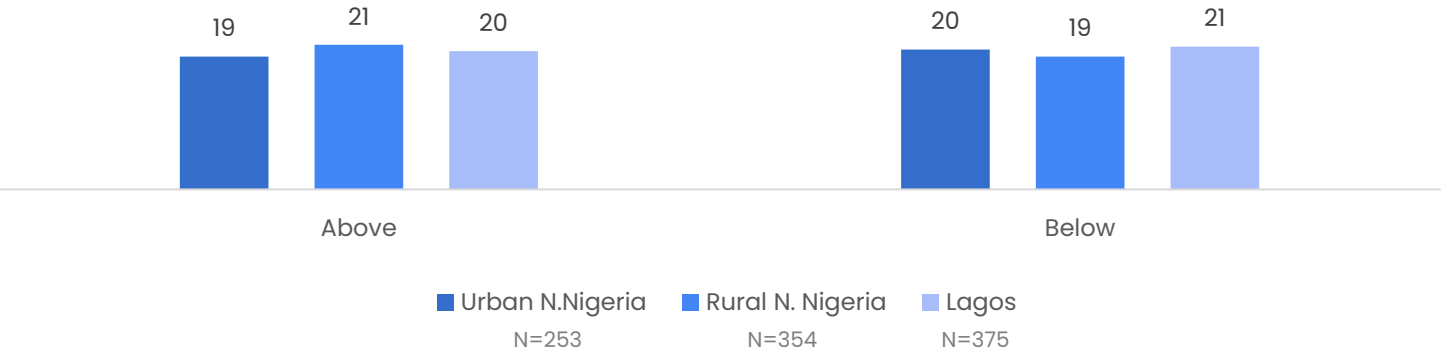
How old were you when you first used a phone? (Open-ended)

Age When First Used Phone, by PPI

Kenya: Avg age when using first phone, by probability above and under national poverty line using PPI



Nigeria: Avg age when using first phone, by probability above and under national poverty line using PPI



Survey question asked:

How old were you when you first used a phone? (Open-ended)

Note: PPI data was not collected for the Senegal sample.

ANNEX 3

Skills and Learning: Learning to Use Their Phone

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

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).

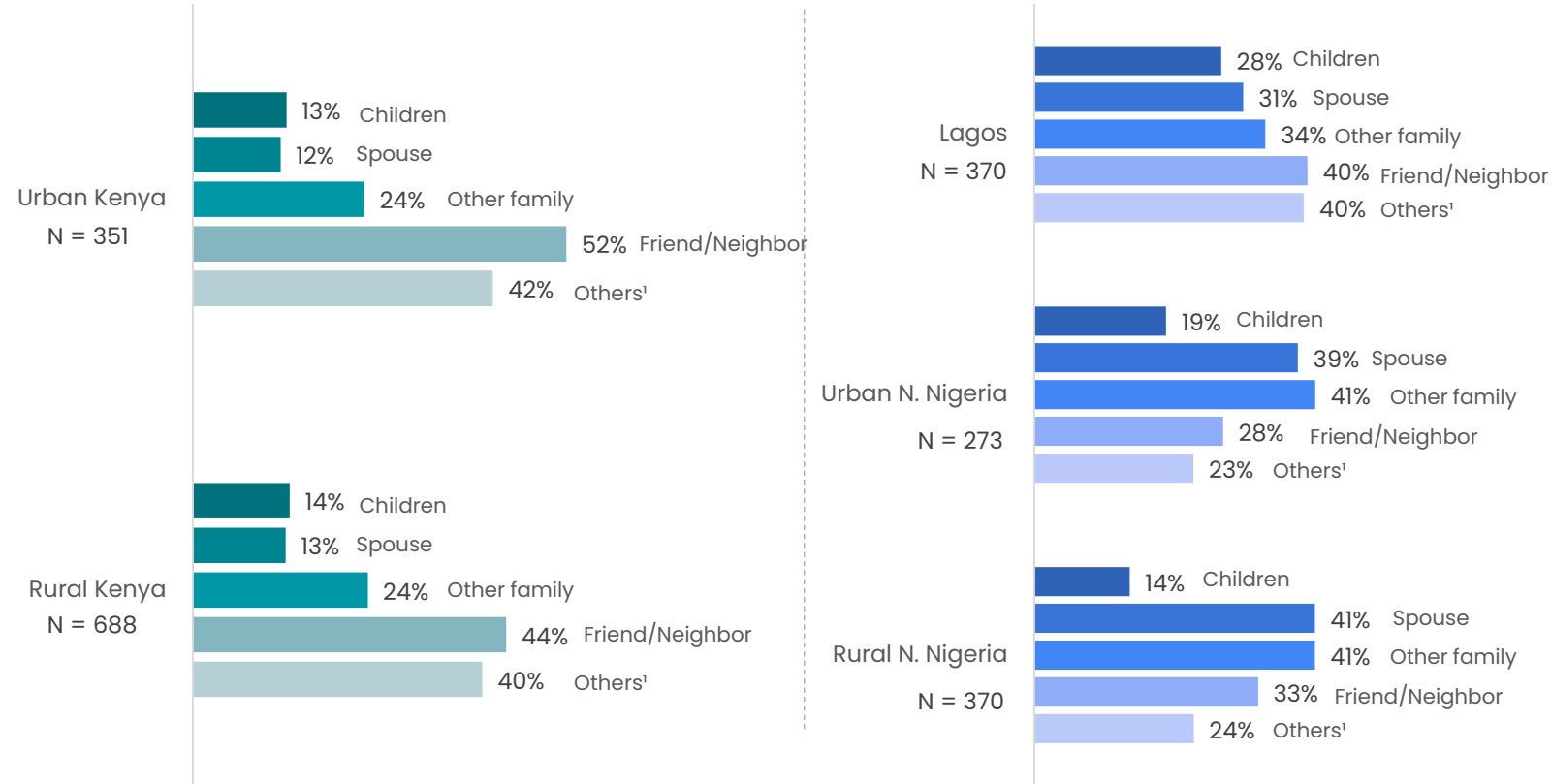
More information is here: www.povertyindex.org/

Definition of categories

Labels	Definition
Children	Children in participant’s household
Spouse	Partner or spouse
Other family	Other members of the family, or relatives
Friend/Neighbor	A friend or a neighbor
Others	Relative's friend, Someone (not specific), Acquaintance, Colleagues, Shop/store owner, Cybercafe owner/ cyber attendants, MPesa agent, "Elder"

Who women get help from to learn how to do things on their phone

Type of person ask for help (% of women in each region, multiple mentions)



'Mentioned in others: Relative's friend, Shop/store owner, Cybercafe owner/ cyber attendants, M-Pesa agent

Note: This percentage is taken out of responses which were categorized. Some responses did not fall into a category, and some participants did not respond.

In Kenya and Lagos, women tend to seek help from people outside the family, particularly friends and neighbors and local agents and store owners.

In Northern Nigeria, women are far more likely to keep their requests for help within the family, especially to their spouse or other adults in their family.

Fewer women mentioned learning from children than others. This could come from the distinction that responses are specific to learning how to do something rather than having someone do it for you which could be an explanation.

Survey questions asked

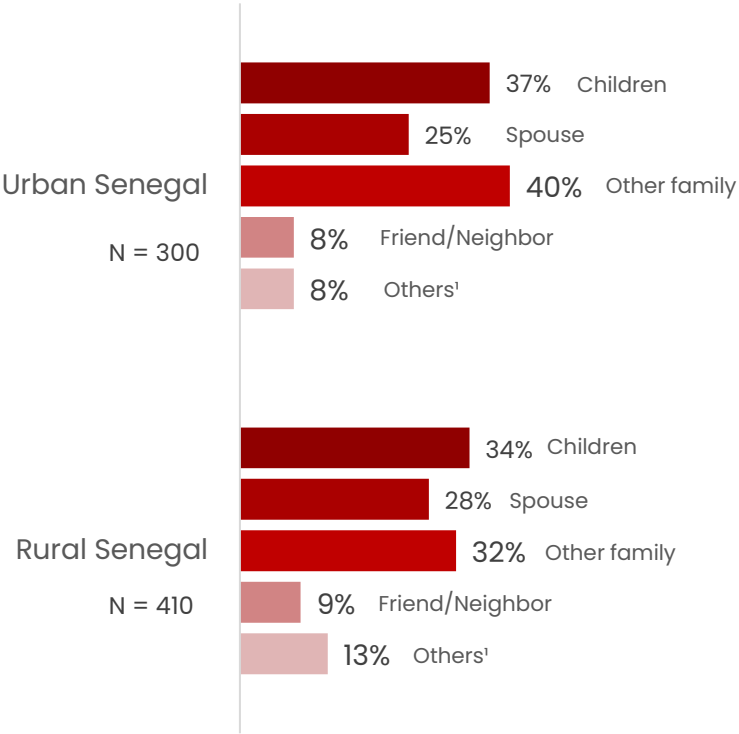
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Senegal: Who women get help from to learn how to do things on their phone

Type of person ask for help (% of women in each region, multiple mentions)



'Mentioned in others: Relative's friend, Shop/store owner, Cybercafe owner/ cyber attendants, M-Pesa agent

Note: This percentage is taken out of responses which were categorized. Some responses did not fall into a category, and some participants did not respond.

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Survey questions asked

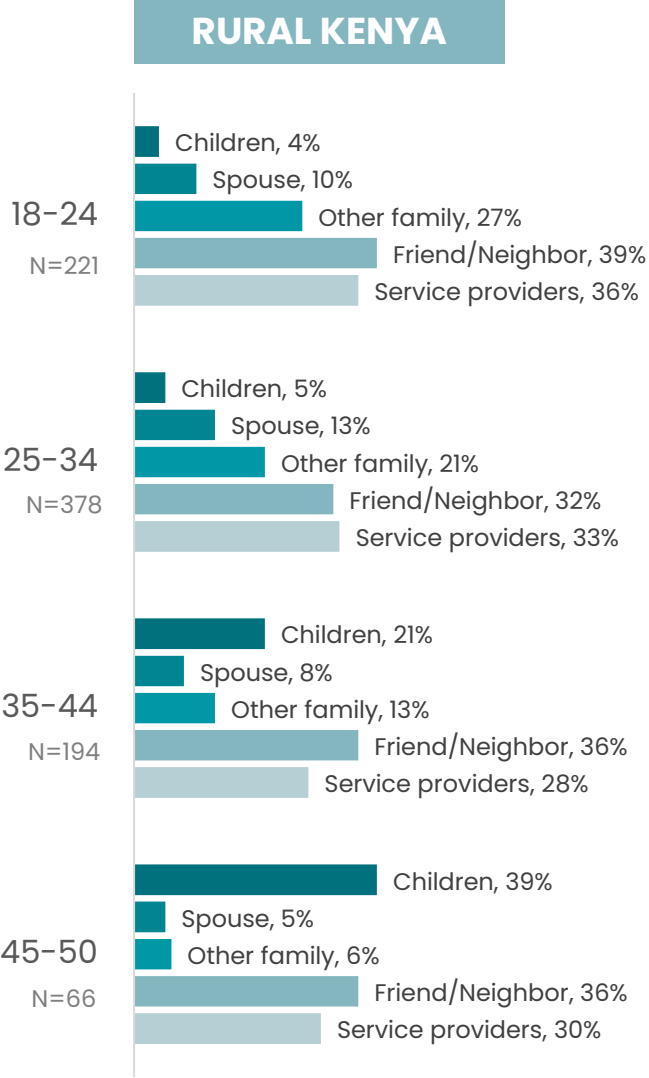
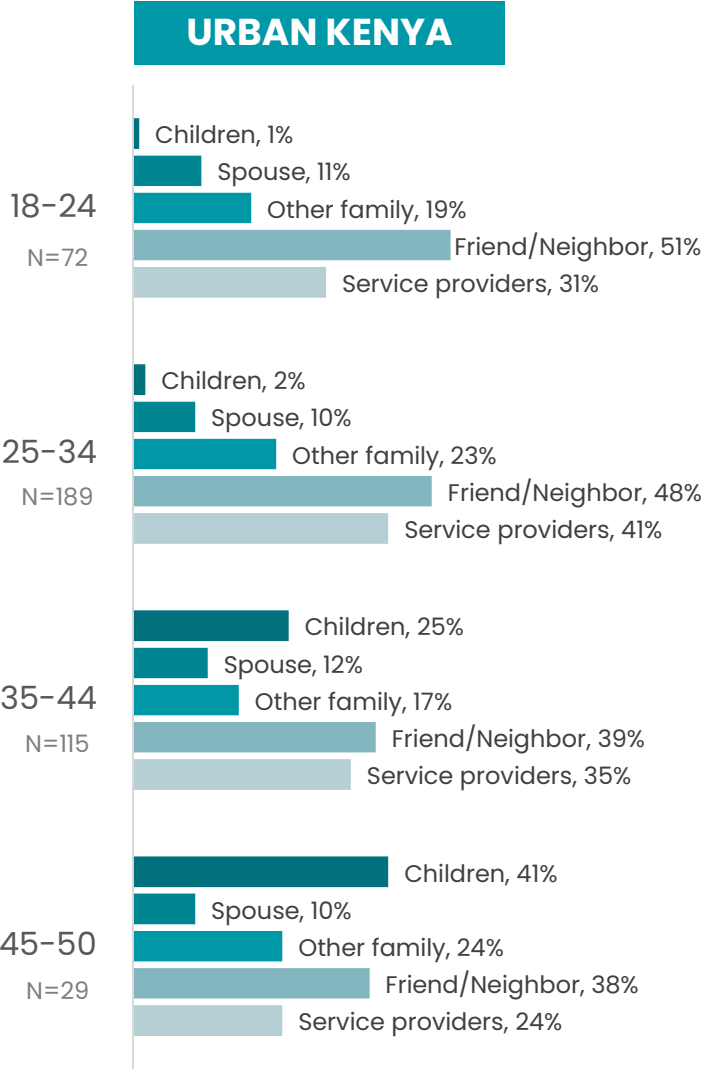
These data are drawn from responses of women seeking help in learning about the phone. Categorization of who they ask for help from are not only multiple mention (women may express more than one person in a given response), but also across multiple questions.

- Think about when you first got that app and tell me who helped you download it on your phone
- Who are the people you go to when you need to learn or do something on your phone that you're not able to do yourself? (Open-ended response)
- ([Based on skit](#)) Amina was able to ask others for help. Have you ever been in a situation similar to Amina's where you asked for help using your phone? Can you tell me about a time when you needed help doing/using something on your phone and how you felt about asking for help? (Open-ended response)

	Total sample	# of people who were asked	# of responses given	# of categorized responses
Urban Senegal	582	582	413	300
Rural Senegal	783	783	561	410

Age – Kenya: Who women ask for help to learn using their phones

Out of those in age bracket who say they ask for help, % who mention each category



Questions

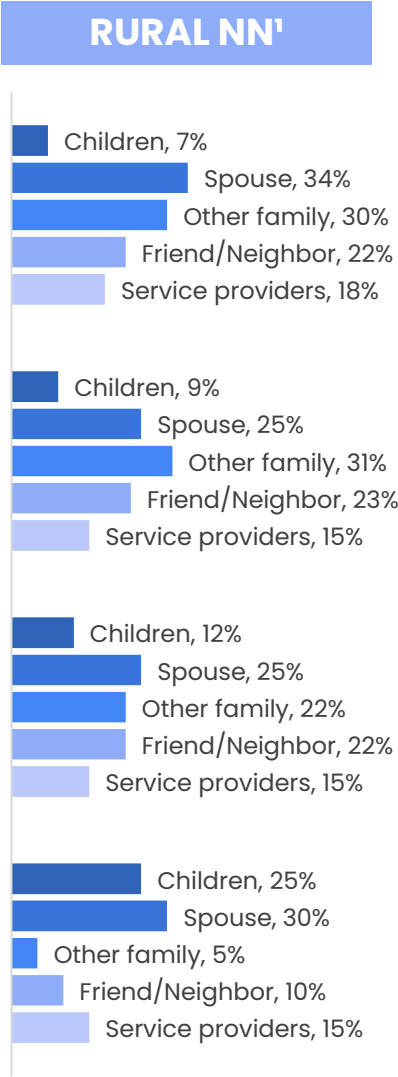
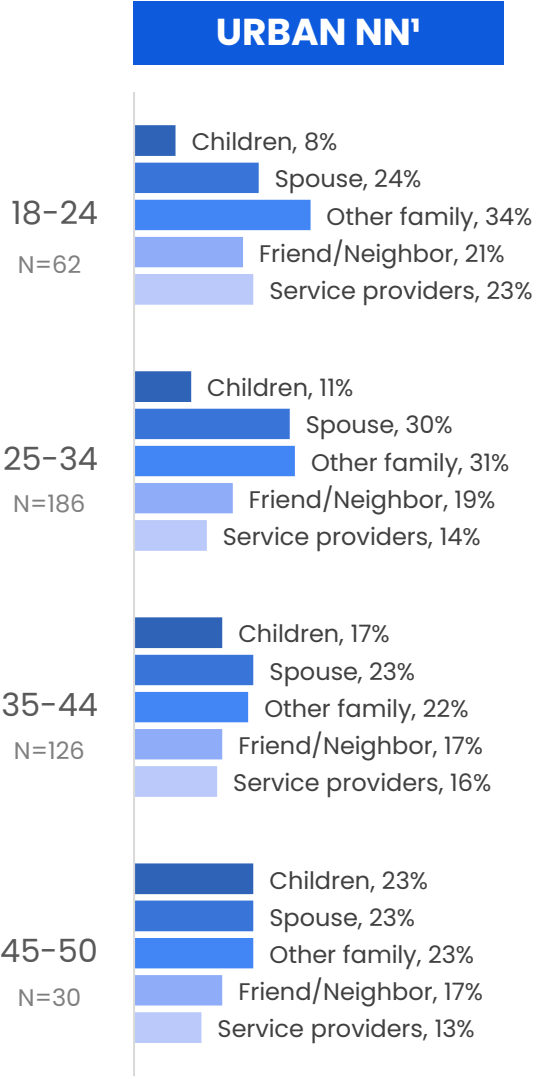
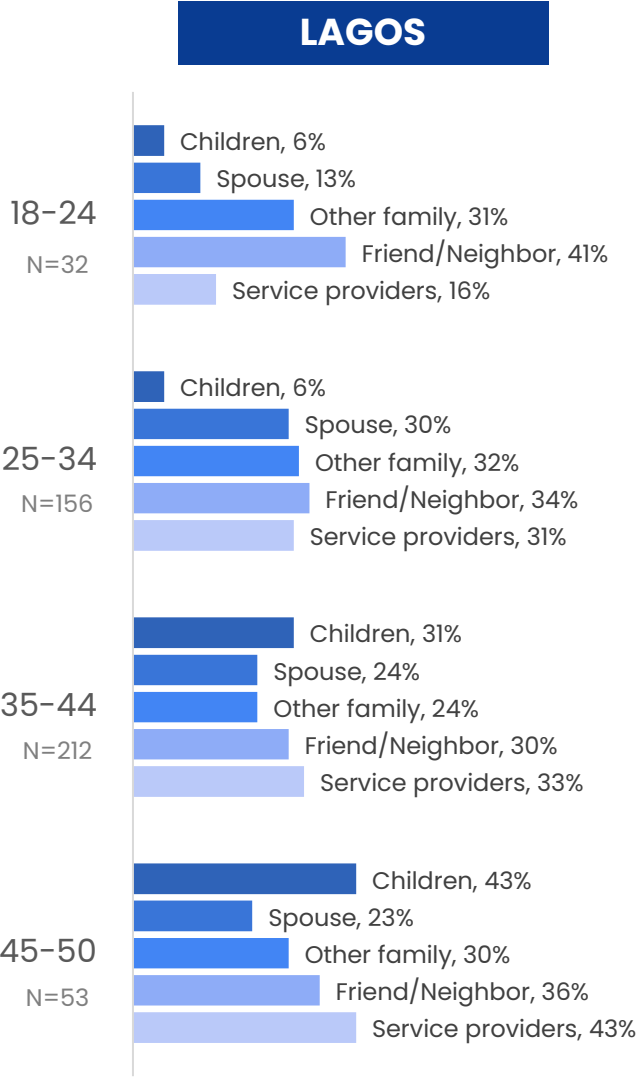
- Think about when you first got that app and tell me who helped you download it on your phone (open-ended)
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N=xxx

'NN = North Nigeria

Age – Nigeria: Who women ask for help to learn using their phones

Out of those who ask for help within these age brackets, % who mention each category

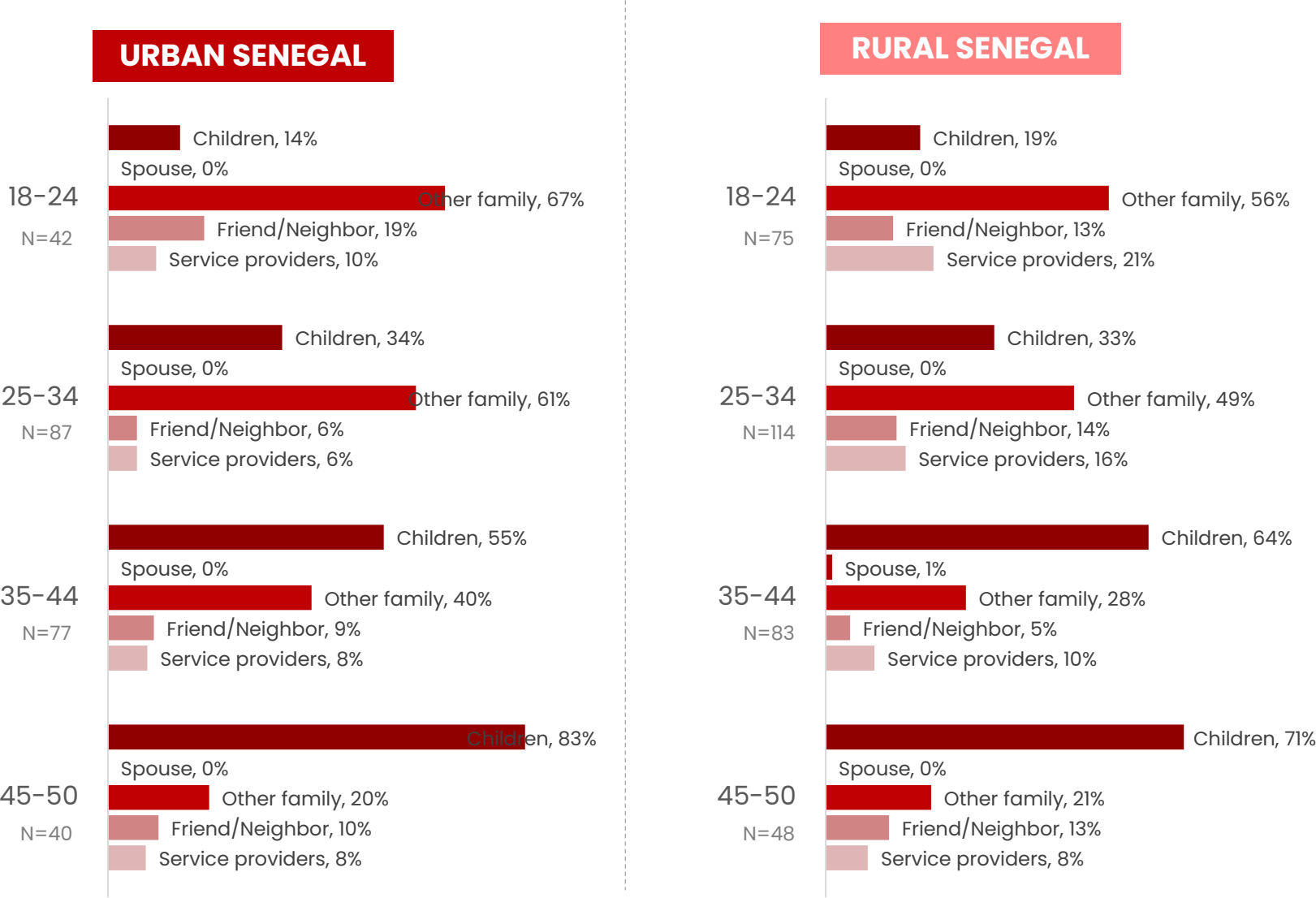


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Age – Senegal: Who women ask for help to learn using their phones

Out of those in age bracket who say they ask for help, % who mention each category

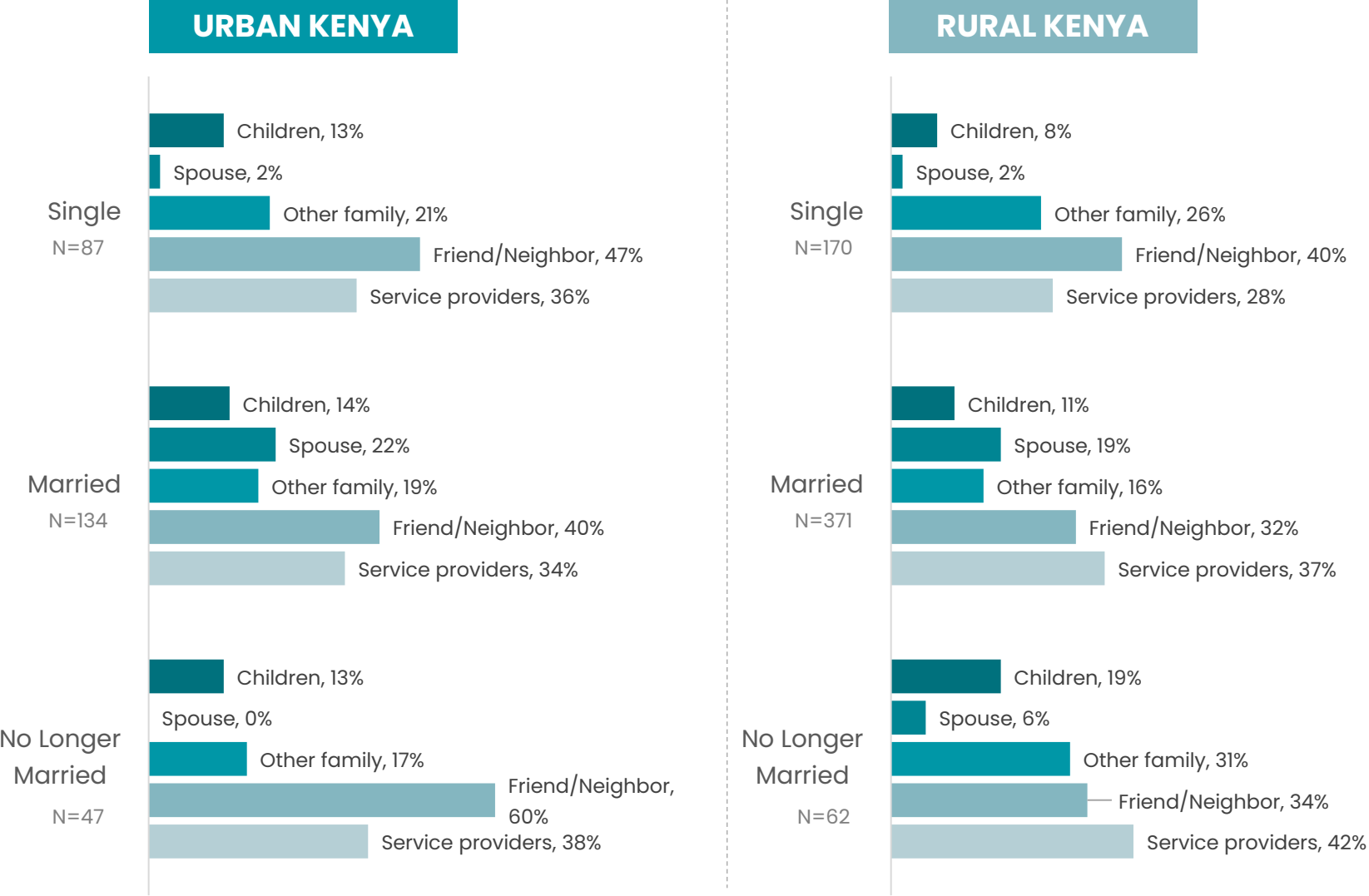


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Marital Status – Kenya: Who women ask for help to learn using their phones

Out of those who ask for help within marital status, % who mention each category



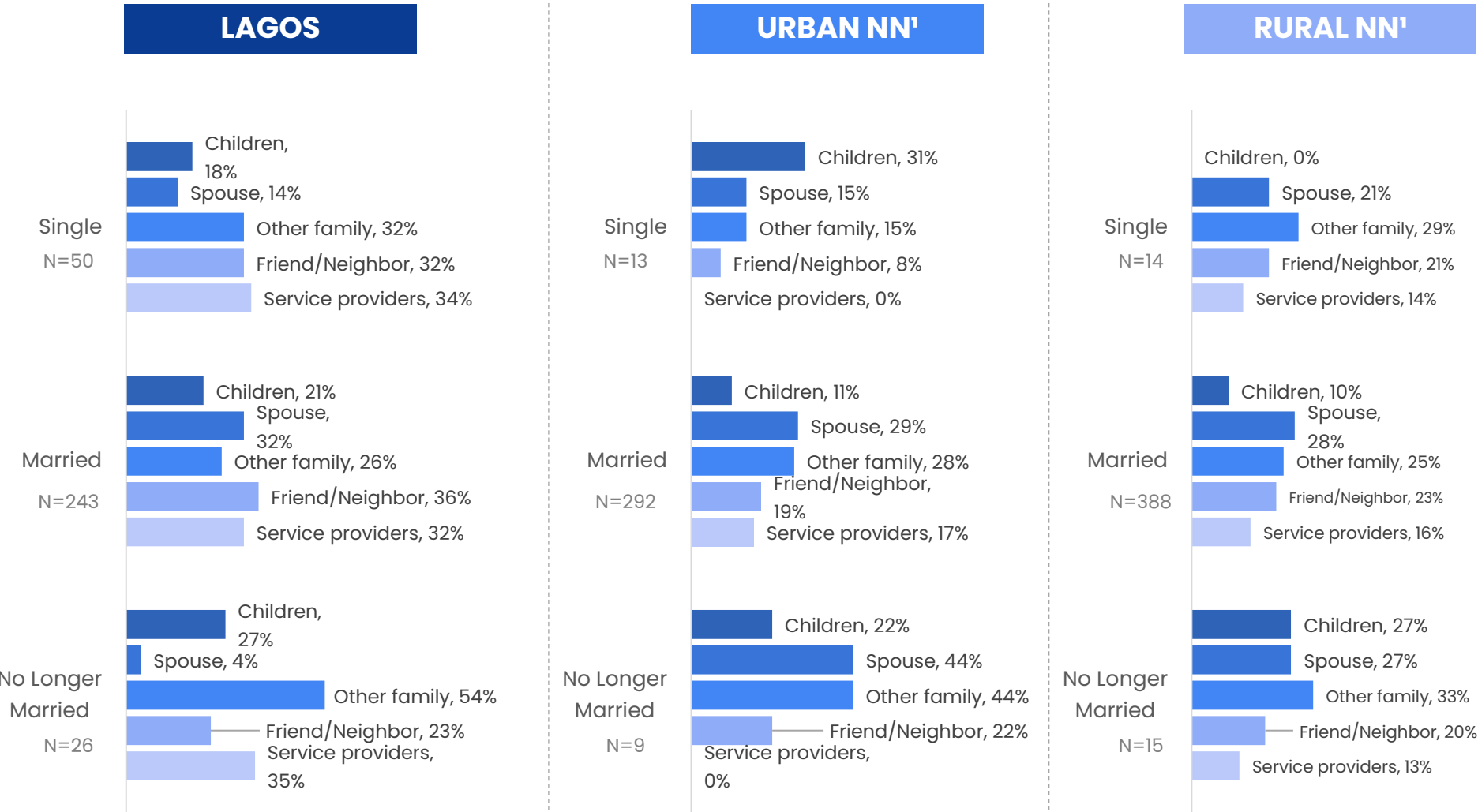
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Marital Status – Nigeria: Who women ask for help to learn using their phones

Out of those who ask for help within marital status, % who mention each category

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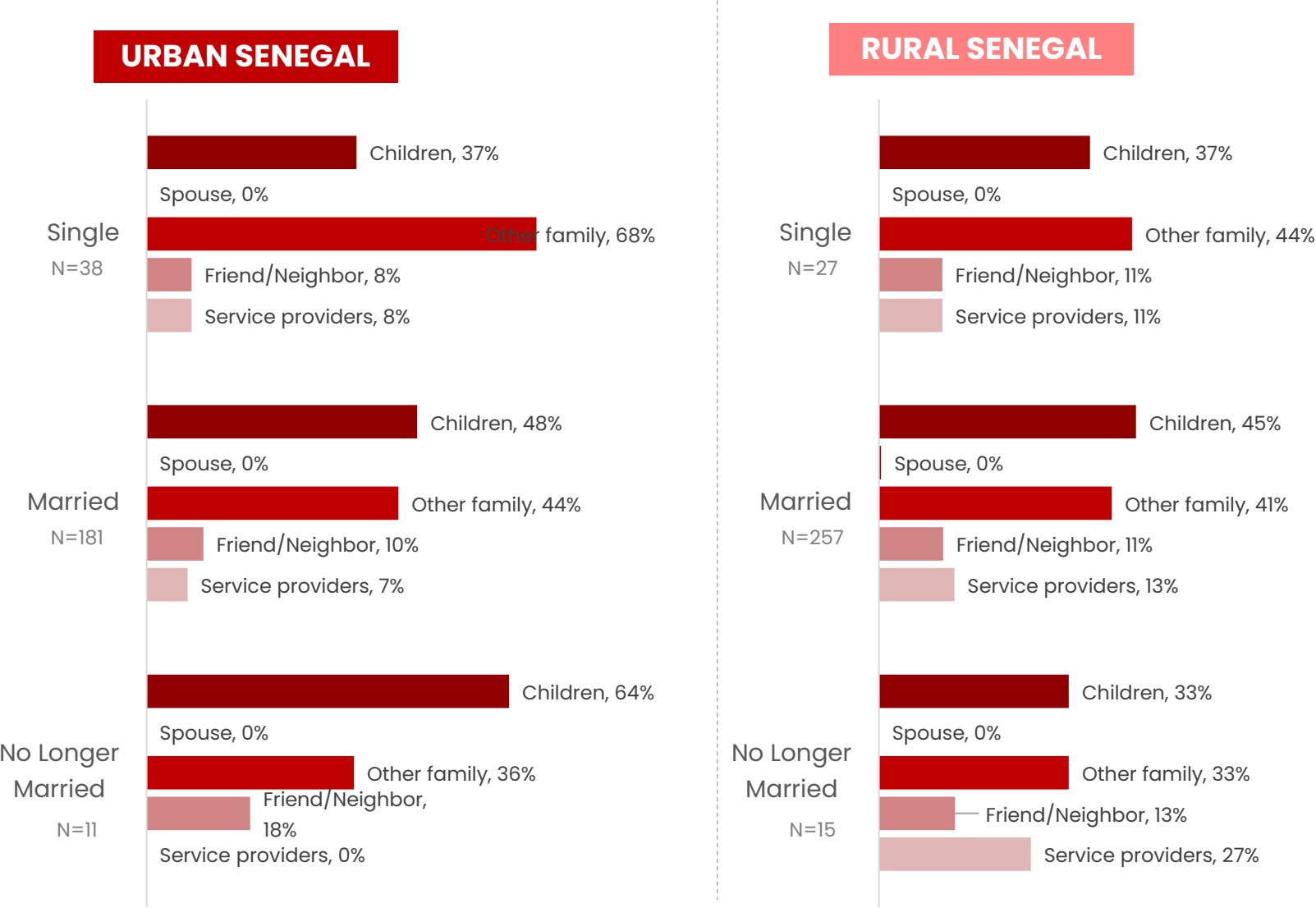


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Marital Status – Senegal: Who women ask for help to learn using their phones

Out of those who ask for help within marital status, % who mention each category

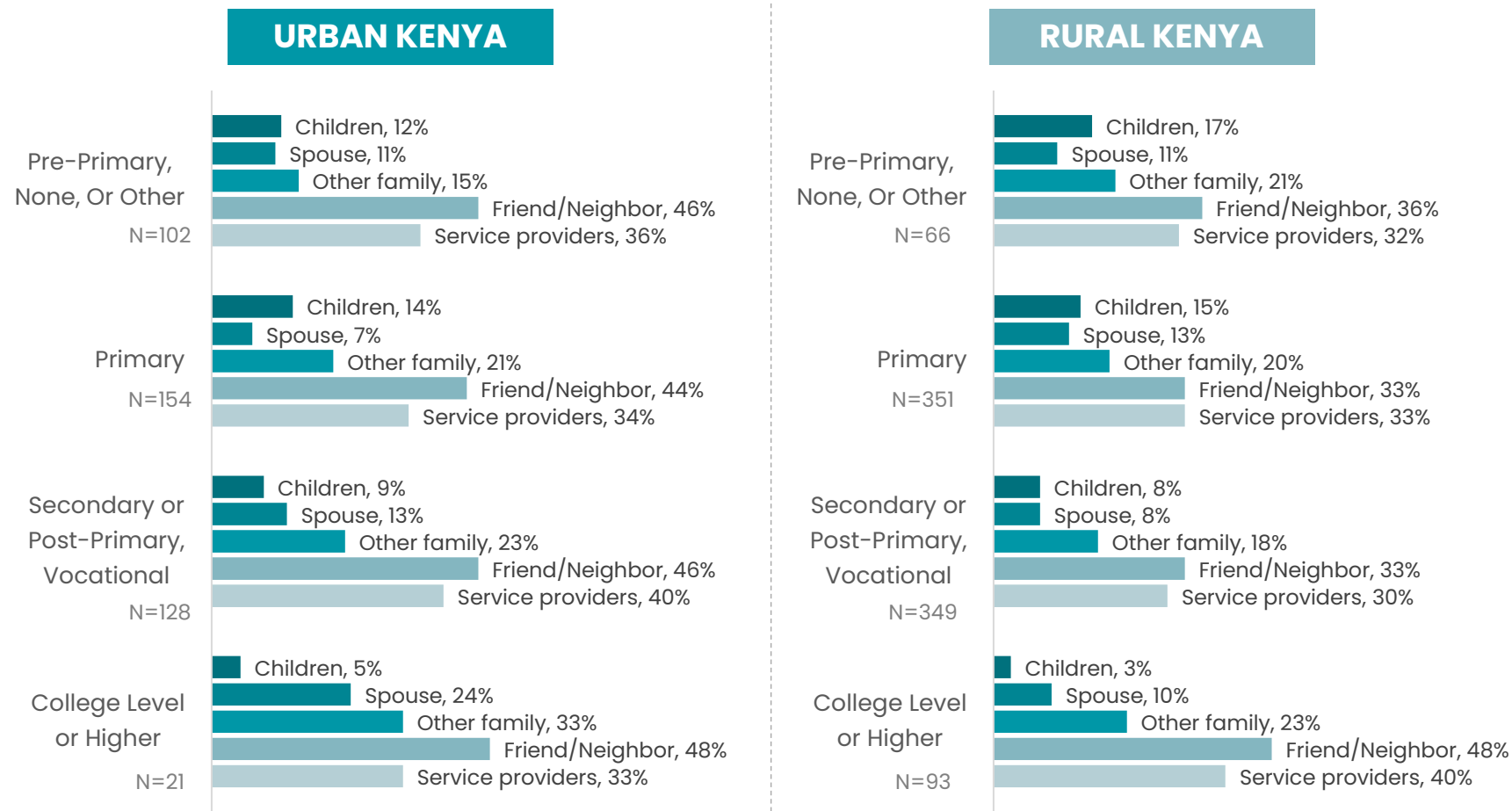


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Education – Kenya: Who women ask for help to learn using their phones

Out of those who ask for help within educational level, % who mention each category

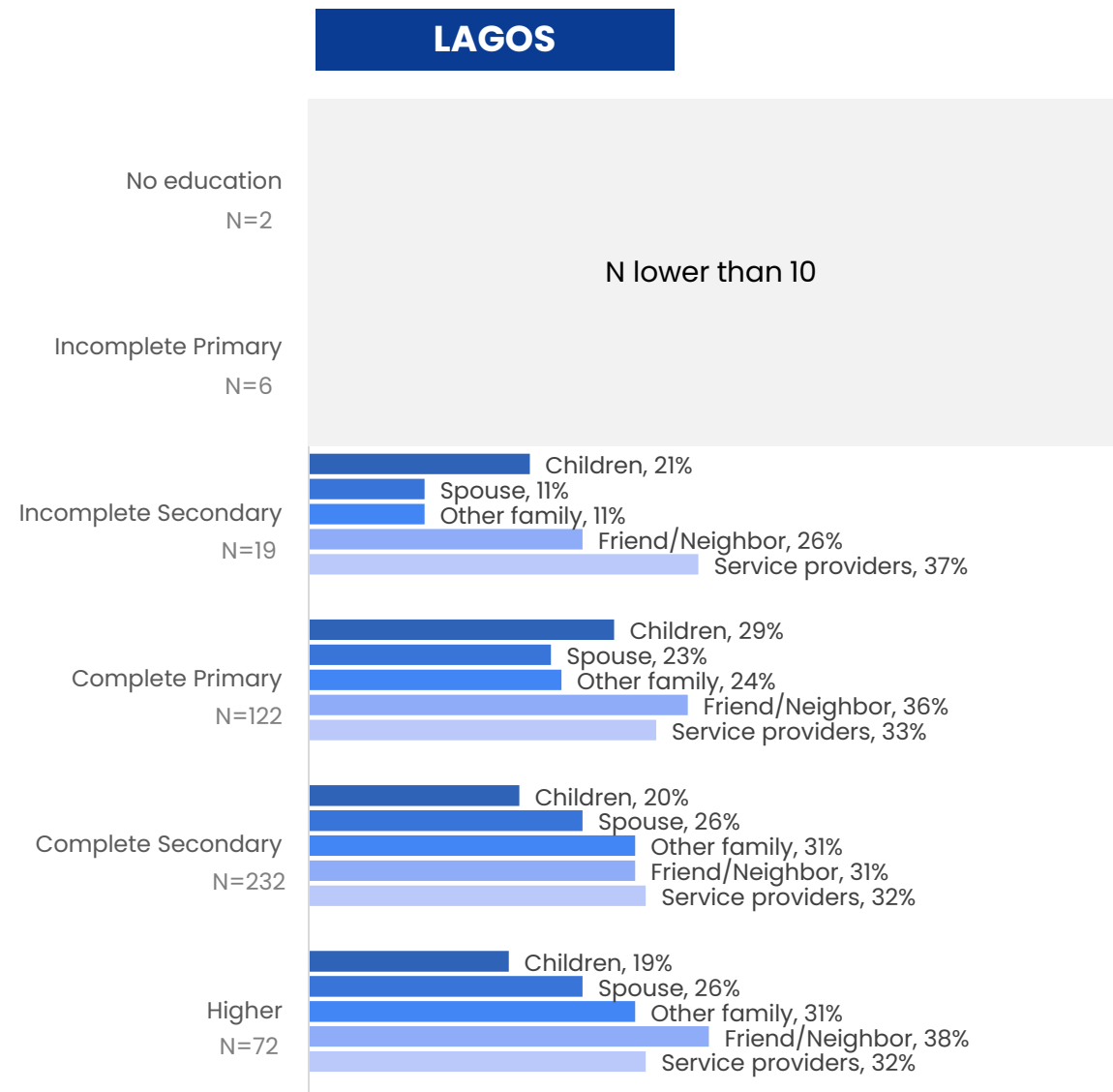


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Education – Nigeria (1): Who women ask for help to learn using their phones

Out of those who ask for help within educational level, % who mention each category

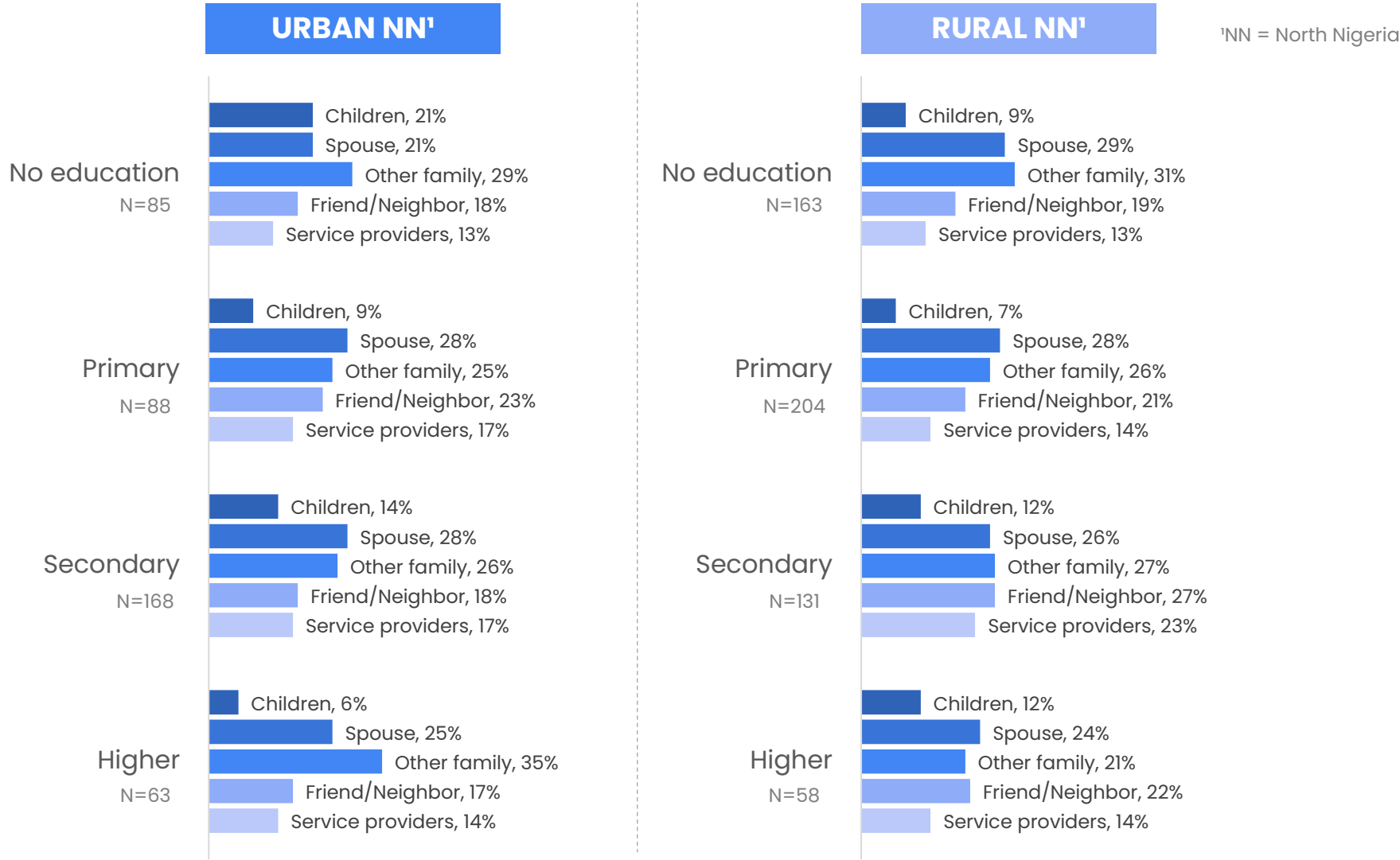


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Education – Nigeria (2): Who women ask for help to learn using their phones

Out of those who ask for help within educational level, % who mention each category

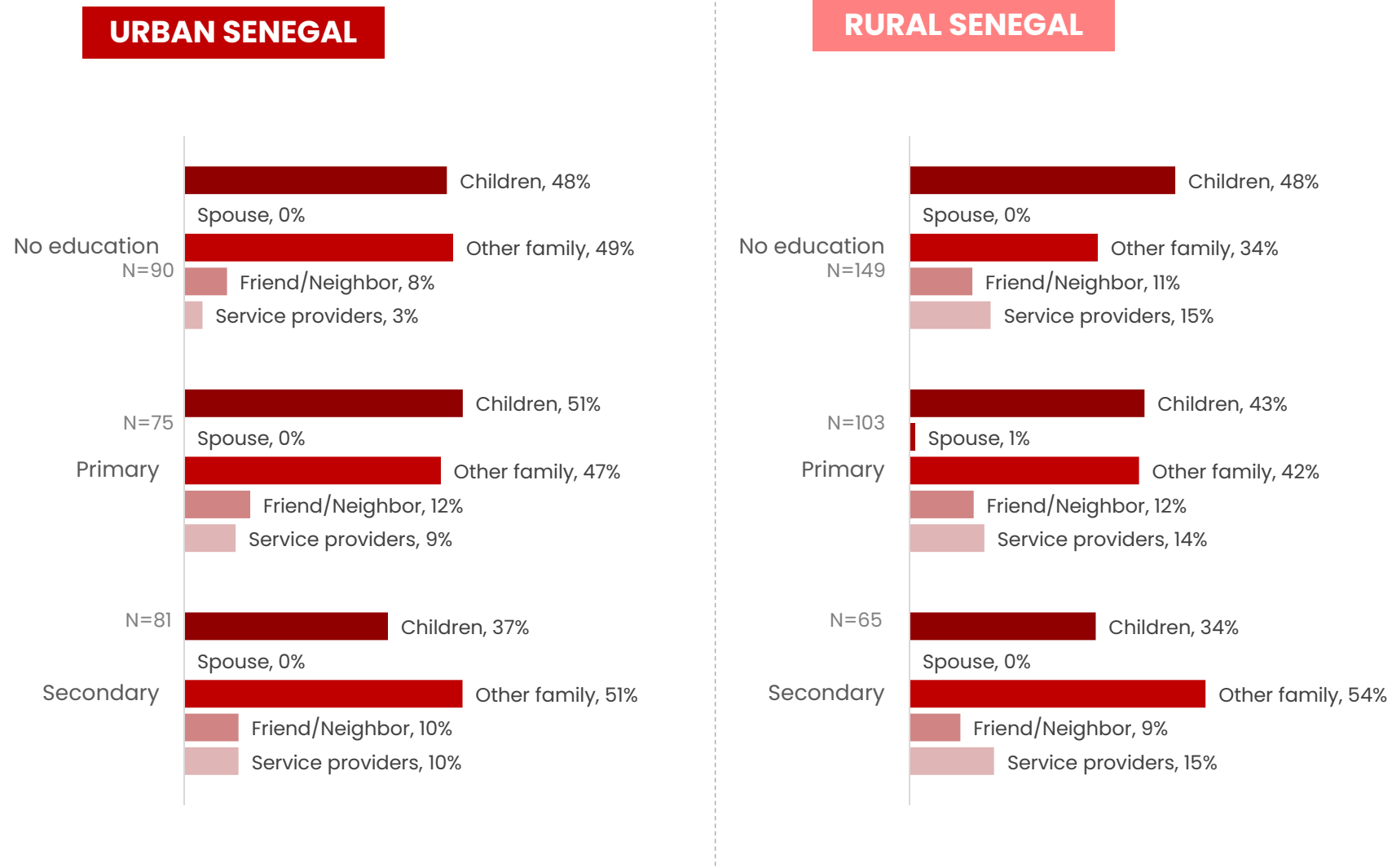


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Education – Senegal: Who women ask for help to learn using their phones

Out of those who ask for help within educational level, % who mention each category

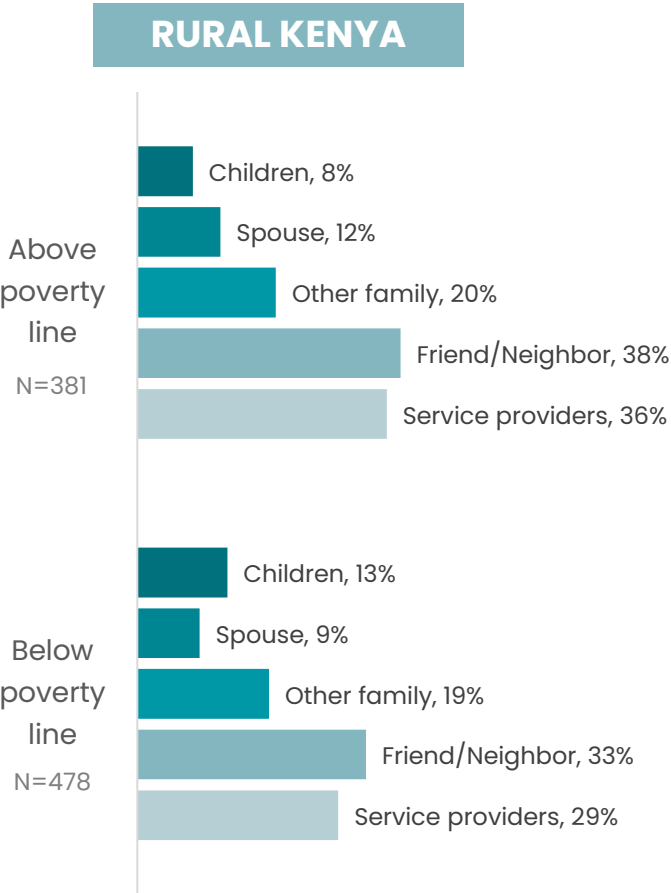
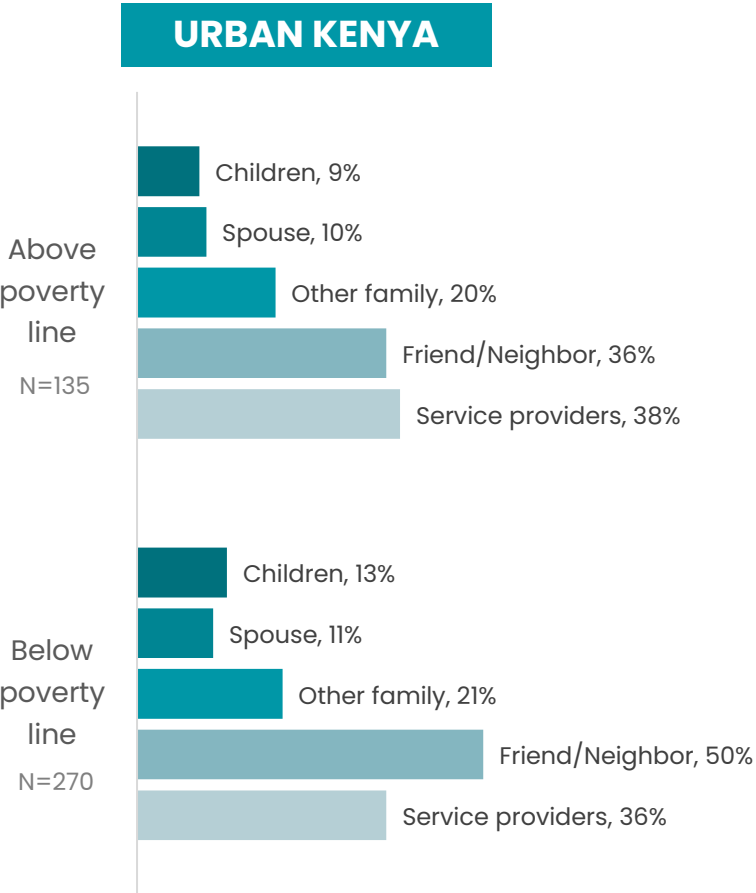


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Poverty Level – Kenya: Who women ask for help to learn using their phones

Out of those who ask for help within PPI index, % who mention each category



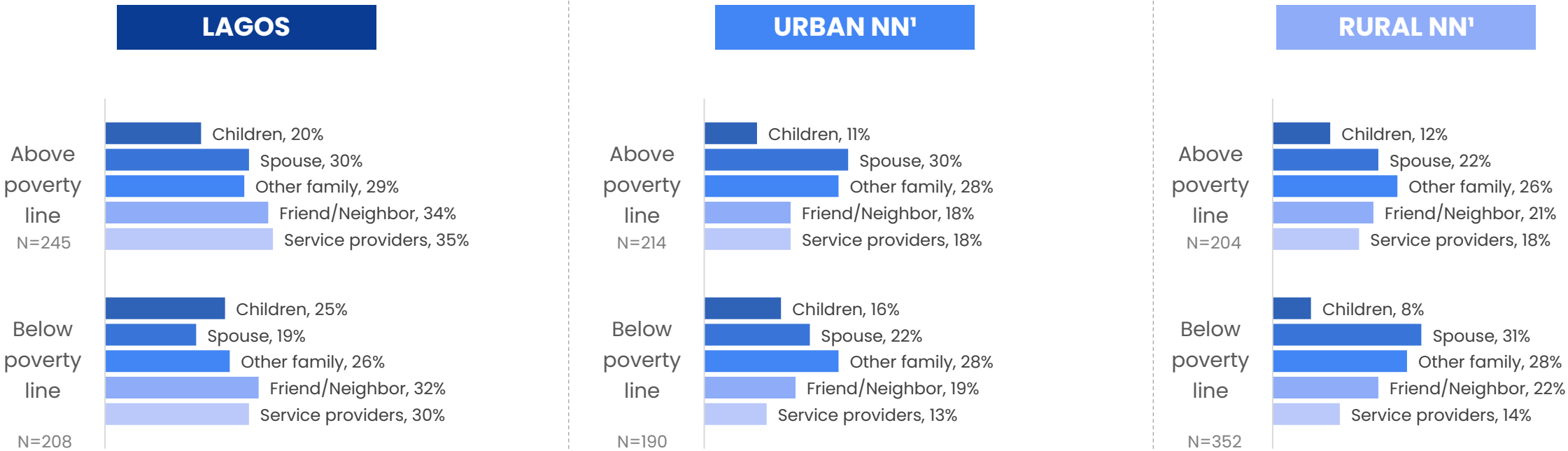
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Poverty Level – Nigeria: Who women ask for help to learn using their phones

Out of those who ask for help within PPI index, % who mention each category



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