



Digital & Physical Infrastructure

High Mobile Internet Cost

This barrier refers to the **high cost to accessing mobile data services**. Mobile internet affordability remains out of reach for large populations globally, particularly women, due to structural inequalities such as lower incomes, lower employment rates, and the gender pay gap.

Why is this barrier important?

According to the Global Findex Report, most mobile phone owners use their devices to access the internet, as online connectivity is central to unlocking the economic and social benefits these devices provide. As such, *mobile internet is a critical enabler of women's financial inclusion, giving women convenient and direct access to digital financial services, mobile banking, e-commerce, and online financial education*. When mobile internet and devices are too expensive, women are disproportionately excluded from these opportunities, reinforcing existing gender gaps in financial access and usage.

Connected Barriers



Entry & Capability Barriers

Lack of phone & SIM ownership



Digital & Physical Infrastructure

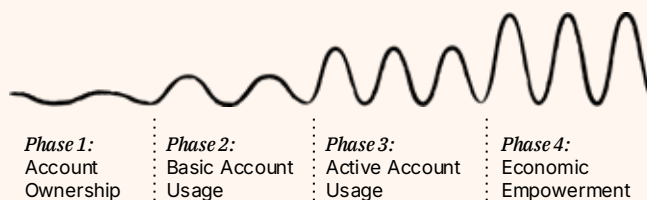
Poor digital & foundational ID infrastructure

Lack of inclusive instant payment systems

Most Relevant Segments

1	2	3	4
Excluded, marginalized	Excluded, high potential	Included, underserved	Included Not underserved

Customer Journey Relevance





Key evidence relevant to this barrier

Evidence shows that the high cost of mobile internet remains a persistent barrier for women in LMICs, who are more [price-sensitive](#) to both handsets and data due to structural income inequalities. Combined with uneven coverage and service quality, these constraints disproportionately limit women's use of mobile internet. Without addressing affordability, the gender gap is likely to persist or widen, restricting women's ability to build digital capability and engage in digital financial services.

Beyond handset costs, the [affordability](#) of mobile data is a key driver of the gender gap in mobile internet access and usage. Lower levels of experience with mobile devices and the internet further limit women's ability to build digital capability, reducing their ability to benefit economically from connectivity.

- Data affordability remains a key barrier to both adopting and using mobile internet. While affordability affects both men and women, research shows that gender disparities, such as the pay gap and lower employment rates among women, make mobile handsets and data plans disproportionately less affordable for women than for men. ([GSMA, 2025](#))
- According to the 2024 Global Findex Report, Sub-Saharan Africa has the highest mobile data cost in the world as a percentage of household income. This region contains 6 of the world's 10 most expensive economies for mobile data. In Sub-Saharan Africa, many adults buy smaller data bundles weekly or even daily, despite using the internet less frequently than in other regions. This pattern suggests that high data costs and limited disposable income prevent people from affording larger, more cost-effective bundles, even when they match their usage needs. ([Global Findex, 2025](#))
- A 2025 survey of financial services providers found that 37% of institutions identified this barrier as a significant challenge to serving women customers. ([Women's World Banking, 2026](#))

- The affordability of ICT services means how much basic internet, calls, and texts cost compared to a person's income. The [UN Broadband Commission for Sustainable Development](#) set a target for entry-level broadband in LMICs to cost less than 2% of monthly income per person by 2025. This benchmark helps determine whether internet access is within financial reach for most people in low- and- middle- income countries (LMICs). ([ITU, 2024](#))
- One of the reasons why many people do not access or use digital services is the high cost of connectivity relative to income. In a sample of 21 Latin American countries, the World Bank calculates the average price of 1GB of mobile data was \$2.74 in 2020, and found Panama at the top of the list (\$6.66) and Chile with the lowest price (\$0.71). ([World Bank, 2021](#))

Mobile network availability varies greatly within countries and across regions. Variability of access and quality limit regular usage.

- Only a quarter of countries in Africa met the 2% affordability target for the entry-level mobile-broadband basket, while in Europe, all economies except one met the target ([ITU, 2024](#))
- Most South Asian countries have expanded 4G mobile networks in the last five years, but broadband internet and smartphones remain unaffordable for the region's poorest people. 61% of South Asians live within range of a telecom network, but still do not use the internet, the largest usage gap in the world. International bandwidth is especially expensive in landlocked countries such as Nepal. ([World Bank, 2022](#))
- Additional evidence from enterprise-focused research reinforces this pattern: even among women who own smartphones, high data costs limit regular internet use, with a significant share of women entrepreneurs unable to consistently access online platforms needed for business, payments, and financial services. ([2025 The Guardian](#)).



Key evidence relevant to this barrier

When mobile internet is unaffordable, women are effectively excluded from the digital channels that increasingly underpin financial services. Despite widespread mobile phone ownership, the cost of data and devices remains a significant barrier, particularly for women with lower and less stable incomes. This limits their ability to access mobile banking, digital payments, and online financial tools, reinforcing gaps not just in access but in active use. Addressing this barrier requires reducing the cost of connectivity while ensuring that financial services are designed to function in low-cost, low-bandwidth environments.

- 1. Support affordable mobile internet access for women by bundling with mobile devices,** including pre-installed financial apps and subsidized starter data packages to encourage immediate adoption and usage. Target women entrepreneurs or savings group members for group-based handset purchase programs to reduce per-unit cost.
- 2. Work with governments, regulators, and international agencies** to advocate for more affordable internet, including support for the UN Broadband Commission's target of entry-level broadband costing less than 2% of monthly income in LMICs.
- 3. Design financial products that function on low-bandwidth channels** and basic phones, reducing reliance on smartphones and high-speed data. This includes expanding the use of USSD, SMS, and voice services for core transactions.
- 4. Offer free Wi-Fi at physical bank locations** so customers with a personal device can find alternatives to using mobile internet data to transact.
- 5. Partner with rural communities and local organizations** to subsidize connectivity access and deliver targeted digital-financial literacy programs. This not only reduces the cost burden but also helps improve awareness of mobile internet usage, especially for women entrepreneurs in underserved areas. (lessons learned from [Comunidades Conectadas y Hogares Conectados Programs](#)).