



Entry & Capability Barriers

Lack of phone & SIM ownership

Mobile phone and SIM ownership are primary gateways to digital financial services, enabling access to payments, savings, credit, and other tools for economic participation. **Women are significantly less likely than men to own a phone or hold a SIM registered in their own name, due to affordability constraints, restrictive social norms, digital skill gaps, and ID requirements for SIM registration.**

Why is this barrier important?

The gender gap in phone and SIM ownership directly determines who can participate in the digital economy. Women without a phone - or those that rely on a SIM registered in someone else's name - cannot access and use DFS independently, privately, or consistently, and cannot build the transaction history needed to unlock credit and other financial services.

Smartphones amplify the disparity: while basic phones enable mobile money and basic DFS usage, smartphones provide access to mobile internet and a broader set of use cases with greater economic potential. Closing this gap is not just about device access; it is about women's ability to engage with the full scope of DFS on their own terms.

Connected Barriers



Entry & Capability

- High cost of using DFS
- Low digital financial capability
- Limited personal exposure to DFS



Digital & Physical Infrastructure

- Poor digital & foundational ID infrastructure



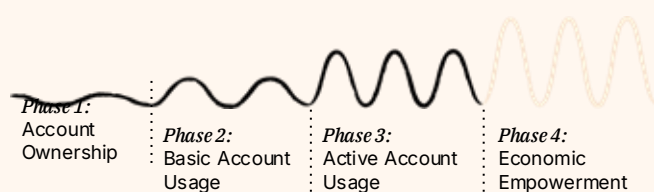
Institutional Norms & Practices

- Lack of strategic focus on women customers

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

Despite significant progress, a persistent gender gap in mobile phone and internet access means women enter the DFS ecosystem from a position of structural disadvantage. In some markets, the ownership gap between men and women exceeds 40 percentage points.

- Across LMICs, women are 16% less likely than men to have access to mobile phones and to use mobile internet, mobile money, and other mobile services. Reasons include low levels of literacy and digital skills, access to handsets and affordable DFS, and restrictive social norms. ([World Bank, n.d.](#))
- Women in LMICs are 7% less likely to own a mobile phone, and there are 310 million fewer women using the internet than men. This has contributed to the loss of an estimated 1 trillion USD in GDP by depriving women of digital opportunities. ([MicroSave, 2024](#))
- Although 83% of women in LMICs now own a mobile phone, 61% own a smartphone, and 63% use mobile internet, access remains unequal. The top reported barriers to mobile internet adoption are affordability and literacy. Women with low literacy, low incomes, or who live in rural areas are especially excluded. ([GSMA, 2025](#))
- Social norms that enforce negative perceptions of women's mobile phone ownership can lead families to restrict access and create barriers to independent account ownership, digital payments, and other services such as requiring permission from a male family member to have a phone, and open and use an account. ([World Bank, n.d.](#))
- The cost of a device is one of the largest barriers to phone ownership among adults who lack mobile phones. Innovative pricing models and product design approaches that make digital devices more affordable would help increase digital uptake and financial access. ([Global Findex, 2025](#))

Regional data reveals wide variation in the scale of this barrier, with South Asia facing some of the most acute gender gaps in mobile ownership globally, while Sub-Saharan African markets show more varied progress.

- 84% of men in Pakistan own mobile phones, compared to just 35% of women, making Pakistan an outlier among South Asian countries. ([World Bank, 2024](#))
- In Rwanda, rural women are the least likely segment of the population to own a mobile phone, use a smartphone, and use mobile internet. Only 14% of rural women use mobile internet compared to 29% of rural men, 54% of urban men, and 47% of urban women. ([GSMA, 2025](#))
- Mobile phones are essential for accessing digital financial services, but women in LMICs are 9 percentage points less likely than men to own a phone, causing mobile phone gaps to remain a major barrier to financial inclusion. In Pakistan, 89% of men have a mobile phone, compared to 24% of women. Countries like India, Egypt, and Ethiopia with stronger mobile access, gender gaps of 14-25 percentage points persist. ([CGAP, 2025](#))
- Mobile money accounts in Sub-Saharan Africa can be accessed with a basic mobile phone and have lower fees than traditional bank accounts. Although women in Sub-Saharan Africa are less likely than men to have any type of account, they are equally likely to exclusively own a mobile money account — affirming that mobile phone ownership is a powerful enabler of account ownership. ([World Bank, 2025](#))



Entry and Capability Barriers

Key evidence relevant to this barrier

Mobile phone access does not equal mobile phone ownership: hundreds of millions of women rely on borrowed or shared devices, limiting their ability to engage with DFS independently, privately, and consistently.

- About 200 million low-income individuals—a majority of whom are women—use shared phones in LMICs. As a result, women's digital footprint is lost and cannot be used as an indicator of behavior; women also lose out on the benefits of secure, private digital payments that eliminate the need for travel. (Women's World Banking, 2020; GSMA, 2025).
- Most unbanked adults worldwide own mobile phones, suggesting that millions of women have national IDs and digital tools but lack financial accounts. In Sub-Saharan Africa, 70% of women own phones and 65% have IDs, but only 50% have financial accounts. In India, high account access among women does not directly translate to high usage due to employment and phone usage gaps. ([CGAP, 2025](#))

Even among women who access mobile phones, use case depth varies significantly — with many women using devices primarily for calls rather than data or financial services, limiting the pathway from phone access to meaningful DFS adoption.

- Phone borrowing is most common in Pakistan, where 35% of women who use mobile internet do not own an internet-enabled phone, compared to 6% of men. Women who use the internet on someone else's phone are less likely to use it daily or for a range of activities. (GSMA, 2025)
- In Senegal, out of 57% of women who are mobile internet users, only 17% perform three or more use cases daily. In India, this figure is 18% compared to 30% for men. While access is the first step, active usage — which builds financial data footprints — demonstrates meaningful engagement. ([MicroSave, 2024](#))

- Mobile phone use advances business success and economic empowerment for women micro-entrepreneurs, but the widest gender gaps are present in Ethiopia (36%), Pakistan (28%), and Uganda (18%) — implying that male micro-entrepreneurs are accessing digital financial support that women-owned businesses are not. ([GSMA, 2025](#))

The shift toward smartphone-based DFS risks deepening exclusion for women, who are significantly less likely to own a smartphone than men, and for whom the cost of upgrading represents a prohibitive barrier to accessing app-based services.

- Smartphones offer a range of business use cases that basic phones do not. However, 230 million fewer women than men across LMICs own smartphones, and as of 2025, smartphone adoption has slowed. In Uganda, women micro-entrepreneurs are 32% less likely than male counterparts to own a smartphone; barriers include lack of perceived relevance, safety concerns, and limited digital skills. ([GSMA, 2025](#))
- Gender gaps in smartphone ownership vary significantly by country (48 percentage points in Pakistan vs. near parity in the Philippines). In Nigeria, women's smartphone ownership increased from 32% in 2023 to 39% in 2024, narrowing the gender gap from 38% to 23%. In contrast, gaps remained flat or widened in Pakistan, Egypt, Uganda, Senegal, Ethiopia, India, and Guatemala. ([GSMA, 2025](#))



Key evidence relevant to this barrier

SIM card registration is the foundational prerequisite for mobile money, yet a significant share of women in LMICs either lack the official ID required to register a SIM independently, or use SIM cards registered in someone else's name — directly undermining financial autonomy.

- Globally, 850 million people lack an official ID, and women in low-income countries are 8 percentage points less likely than men to have one. In many countries, married women must provide marriage certificates, state a spouse's name, and obtain additional permissions from male relatives to obtain ID — barriers not faced by men. ([World Bank, n.d.](#))
- Across LMICs, 23% of mobile phone owners have SIM cards registered in someone else's name. In many African economies, this share exceeds 40% — reflecting the combined effects of shared phones, secondhand devices, and barriers to individual SIM registration. ([Global Findex, 2025](#))
- In Tanzania and Uganda, 67% and 79% of adults without ID respectively cited difficulty buying SIM cards as a consequence. The inability to register a SIM card in one's own name directly affects individuals' ability to own and use mobile phones and related digital financial services. ([Global Findex, 2025](#))