



## Safaricom's Maisha Ni Digital Campaign

### A holistic approach to address the barriers preventing Kenyan women from using mobile internet

#### Introduction

On a market day morning in a rural town of Kenya, Nadia is selling clothes. Her business has struggled since the outbreak of the COVID-19 pandemic. She knows that if she had a smartphone, she could learn how to post pictures of her creations on her Facebook page and reach more potential customers. Instead, she has to go to a cyber café when she finds time, or use someone else's phone – her brother's, her neighbour's or her friend's

– to log in to her Facebook account sporadically. To those who have instantaneous access to mobile internet and take for granted the resources that it offers, this may sound alien. But to those who cannot afford a smartphone, this is the only way for them to feel part of the digital world.

In Kenya, mobile users who are aware of mobile internet, but do not use it, face three main barriers to mobile internet adoption and use: 1) the affordability of handsets, 2) knowledge and digital skills and 3) relevance of mobile internet to their lives.<sup>1</sup> To address these barriers, Safaricom Plc.

launched the *Maisha Ni Digital* – “Life Is Digital” – campaign in 2018 in partnership with Google. The campaign is part of Safaricom's vision to transform the lives of non-digitised populations in Kenya. Using a holistic approach, the campaign offers affordable mobile handsets combined with relevant content and customer support (face-to-face and print) to on-board people who are using mobile internet for the first time.

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<sup>1</sup> GSMA (2020), [The Mobile Gender Gap Report 2020](#)

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In March 2019, Safaricom launched its flagship Neon Ray smartphone at KSH 3,999 (\$35), becoming the cheapest 4G smartphone on the African market. Through the Maisha Ni Digital campaign, Safaricom is reaching out to people who do not own a smartphone, who tend to live in rural areas, be female and have low incomes (earning less than \$5 a day). Over 500,000 Neon Ray smartphones have been purchased, 54 per cent by women. Our study found that after a smartphone was acquired through the Maisha Ni Digital campaign, internet usage tended to increase substantially and delivered value to Safaricom’s customers by empowering them and improving their personal and professional lives.

This case study examines the impact of the Maisha Ni Digital campaign on women’s adoption and use of mobile internet,<sup>2</sup> and provides practical recommendations for mobile operators and other stakeholders committed to reaching more women with internet-enabled devices.

Findings from this case study are based on a phone survey with Safaricom customers across the country, individual interviews and focus group discussions in urban Kisumu and rural Kiambu with low-income smartphone users and non-users, as well as a cohort study with low-income women (see the Methodology on p. 5).

*Fieldwork was conducted in Kenya between November 2019 and March 2020.*

“ At Safaricom, our vision is to transform lives with products and services segmented to suit different types of customers. As well as making sustainable social investments with the Safaricom PLC Foundation, M-PESA foundation as well as brand assets and products that drive social inclusion in the community. And Google’s vision is to transform the life of people in Africa by giving them access to information, financial opportunities and education services.”

**Agnes Kinga, Senior Manager, Terminals, Safaricom**

2. The Maisha Ni Digital campaign did not only promote the Neon range, but also other 3G and 4G smartphones. However, this evaluation was conducted with adopters of the Neon Ray device, which was Safaricom’s flagship device in the 2019–20 marketing campaign.

## Key findings

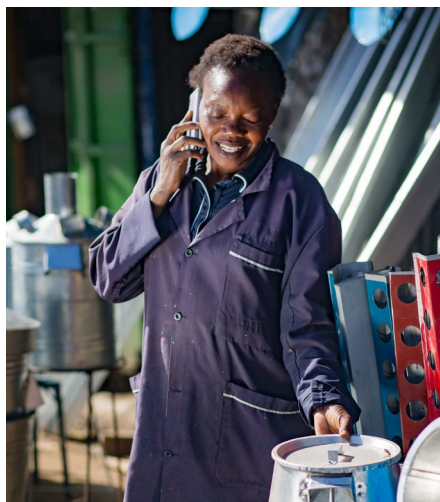
- 1 Safaricom’s Maisha Ni Digital campaign holistically addresses the three main barriers preventing women from using mobile internet in Kenya: affordability, knowledge and skills and relevance.
- 2 The campaign has had considerable success increasing smartphone adoption among women in a country where women are 34 per cent less likely to use mobile internet than men. Over 500,000 4G Neon Ray handsets were sold over a 12-month period, 54 per cent of which were to women.
- 3 Clear messaging about the benefits of a digital life, combined with an affordable, Safaricom-branded handset and features (such as a camera, storage space, etc.) were key reasons why women and men purchased a smartphone from Safaricom.
- 4 Hands-on, in-person support, both at the point of sale and from their peers, is highly valued by customers, particularly women, as it increases their familiarity and confidence with using mobile internet.
- 5 Maisha Ni Digital’s holistic approach provides customer support at multiple points of the mobile internet customer journey. To reach even more women, the campaign could also help to address the skills and relevance barriers experienced by women who have not yet decided to purchase a smartphone.
- 6 The campaign has been successful in helping many women and men become active mobile internet users with Safaricom, driving both digital inclusion and commercial benefits for Safaricom. As a result of launching the 4G Neon Ray flagship device, 93 per cent of Neon Ray adopters have upgraded from 2G or 3G, and 95 per cent have increased their mobile internet use,<sup>3</sup> with the vast majority using it for the first time.
- 7 Access to mobile internet through a Neon Ray smartphone has had a positive social impact on users, particularly women, by enabling them to communicate better with their friends, family and community, as well as access information and feel more empowered.
- 8 The campaign has had a positive impact on the Safaricom brand by bringing marginalised populations into the digital sphere, including the elderly, rural residents, and women.

3. Respondents were asked how their level of mobile internet use compared to 6 months before the survey was conducted.

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# In Kenya, women are less likely than men to own a smartphone and use mobile internet

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While 96 per cent of Kenya's population is covered by mobile broadband, there is a substantial gap in mobile internet use. Sixty-nine per cent of the population is covered by a broadband network but do not use mobile internet. There is also a wide gender gap, with women 34 per cent less likely than men to use mobile internet. These issues are even more acute in rural areas.

Handset cost is a key barrier to mobile internet use in Kenya.<sup>4</sup> Thirty-four per cent of male mobile users and 30 per cent of female mobile users who are

aware of mobile internet, but have not used it, cited affordability of a handset as the single most important barrier to adoption.

Smartphone owners are much more likely than basic or feature phone owners to progress through other stages of the mobile internet customer journey (i.e. awareness, adoption and use), making smartphones critical to the uptake of mobile internet.<sup>5</sup>

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4. GSMA (2020), [The Mobile Gender Gap Report 2020](#).  
5. Ibid.

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## Maisha Ni Digital: a holistic campaign to drive mobile internet adoption and use in Kenya, particularly among women

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For Safaricom, the two biggest opportunities to increase revenue are mobile money and data. While two-thirds of their monthly customers use data, only about 40 per cent are active data users (i.e. using over 100 MB of data a month).<sup>6</sup> Safaricom has found that the number of active data users correlates with the number of smartphones on their network.

Since higher revenues depend on higher smartphone penetration, Safaricom launched the Maisha Ni Digital campaign as a strategic initiative to attract new customers, increase the number of existing

customers who use mobile internet, boost revenue, and improve their Net Promoter Score (NPS). Safaricom believes the greatest opportunity lies in targeting rural and low-income consumers, particularly women.

The Maisha Ni Digital campaign takes a holistic approach to increasing mobile internet use among these priority groups. The campaign focuses on offering customers a quality 4G smartphone (the Neon Ray was the flagship device in the 2019 campaign) at an attractive price through multiple marketing channels aimed primarily at underserved populations. The

campaign is a partnership between Safaricom and Google, both of which have a similar goal to increase the number of customers using data. YouTube was a key use case in the 2019 campaign since consumption of video content has been growing substantially over the past three years in Kenya, and disproportionately among women.<sup>7</sup>

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6. Safaricom defines active data users as those who use at least 100 MB of data per month.  
7. Between 2017 and 2019 in Kenya, women's monthly consumption of video increased from 28 per cent to 51 per cent on at least a monthly basis, and 32 per cent to 63 per cent for men. Source: GSMA (2020), [The Mobile Gender Gap Report 2020](#).



## Lessons from the first Maisha Ni Digital campaign

Since the launch of the Maisha Ni Digital campaign in 2018, Safaricom and Google have been continually improving their approach to better reach the underserved, particularly women. Drawing on lessons from the campaign, the companies now:

- **Make it easier to access key apps in a few steps:** Setting up the YouTube app initially required 13 steps, but Google Android has reduced the number of steps to three and, therefore, the time it takes to access mobile internet on a device for the first time.
- **Provide a printed how-to guide** for customers to learn basic mobile digital skills.
- **Offer a larger data bundle at the time of purchase to encourage mobile internet use:** Safaricom has increased the free data bundle from 500 MB to 1 GB to encourage mobile internet use and give users more opportunity to become familiar with mobile internet. For instance, entertainment, including video consumption, is often a key entry point for mobile internet use, but it requires relatively more data. Offering customers a larger data bundle when they buy their mobile device is meant to help them make the most of their first experience.
- **Offer a better smartphone:** Safaricom introduced the most affordable 4G device in Kenya to deliver an even better digital experience than their previous 3G flagship handset.
- **Use dealers to target remote locations:** Safaricom helped make their flagship mobile phone available in harder to reach locations by distributing it through a network of authorised dealers.<sup>8</sup>
- **Raise awareness in remote areas:** A targeted marketing campaign increased the visibility of the campaign and raised awareness in harder to reach areas.

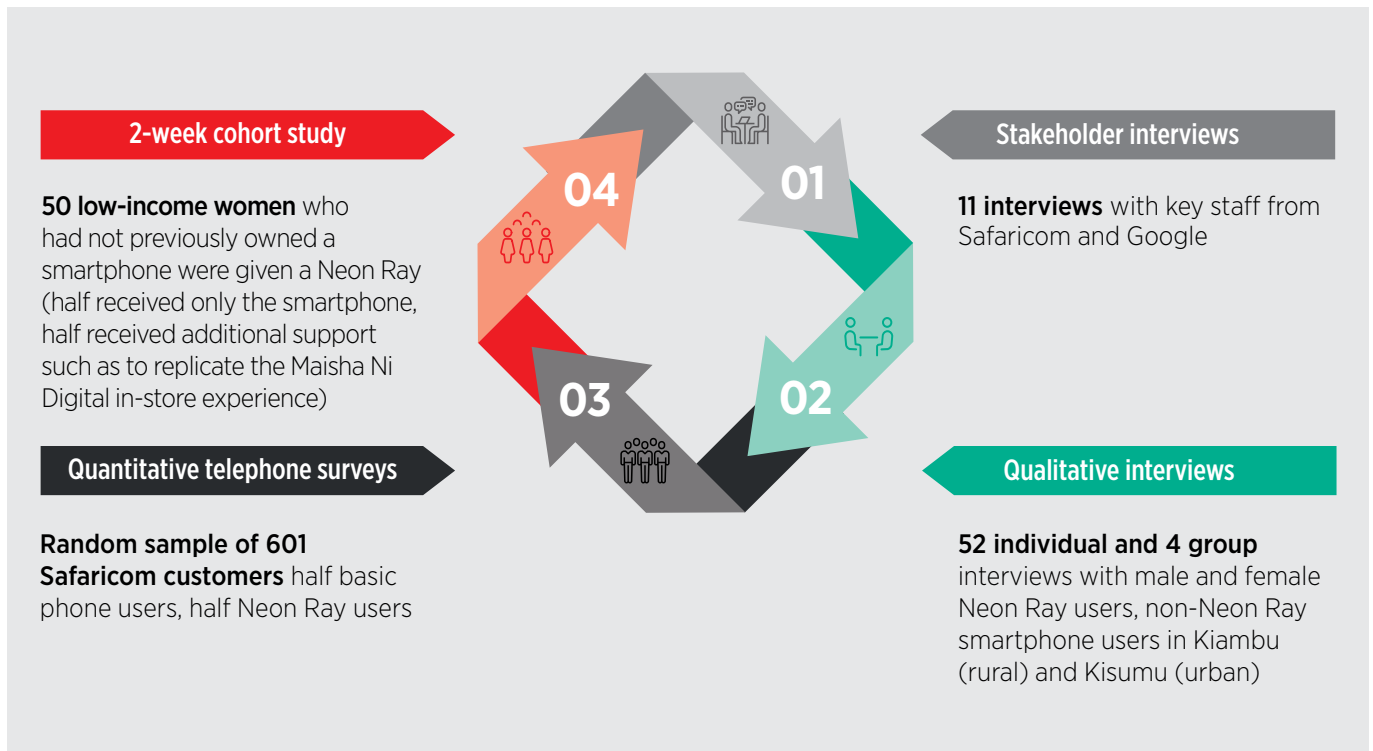
“ For example, this year there was focused virtual training for women’s groups trainers. We realised that the women in SACCOs buy the device for each other in rounds, and most have no prior experience on smartphones so educating them ensures they maximise usage value.”

**Mariam Abdullahi, Director,  
Android Platform Partnerships, Africa**

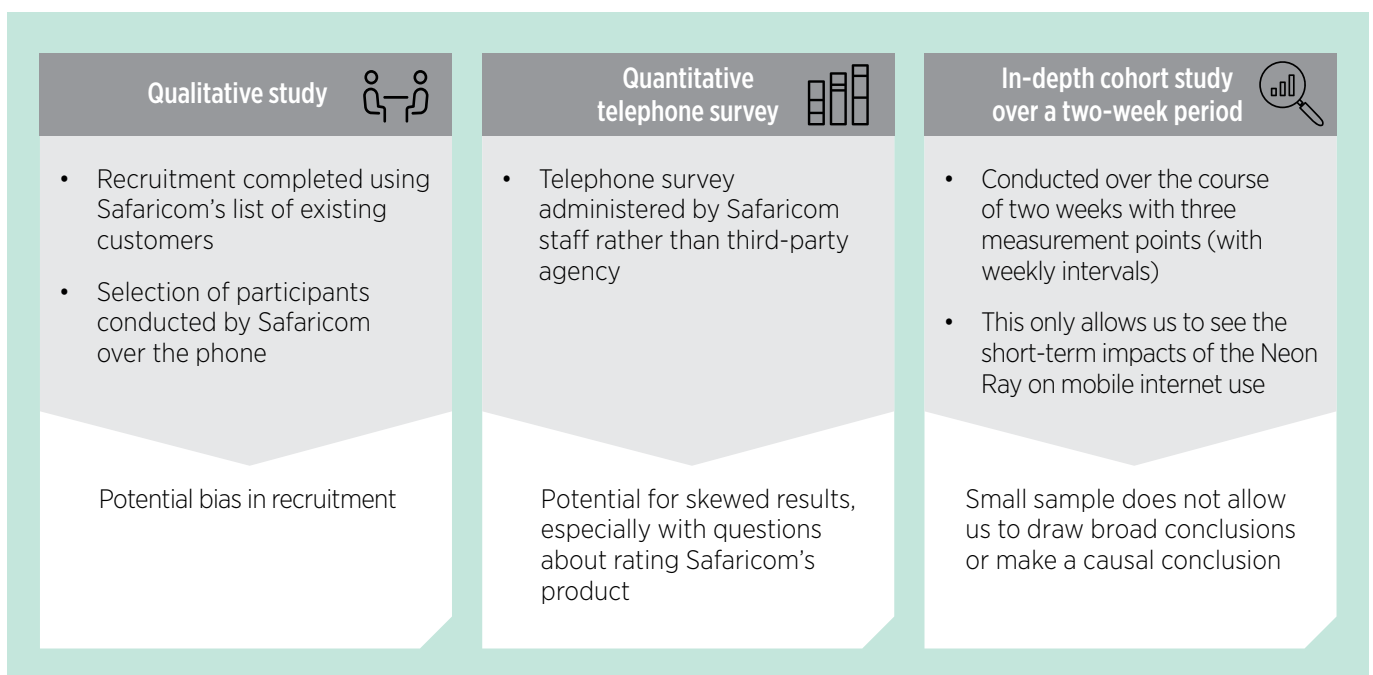
8. This included providing marketing material, incentives for dealers to stock devices and advertising to customers that the handset is available close to where they live.



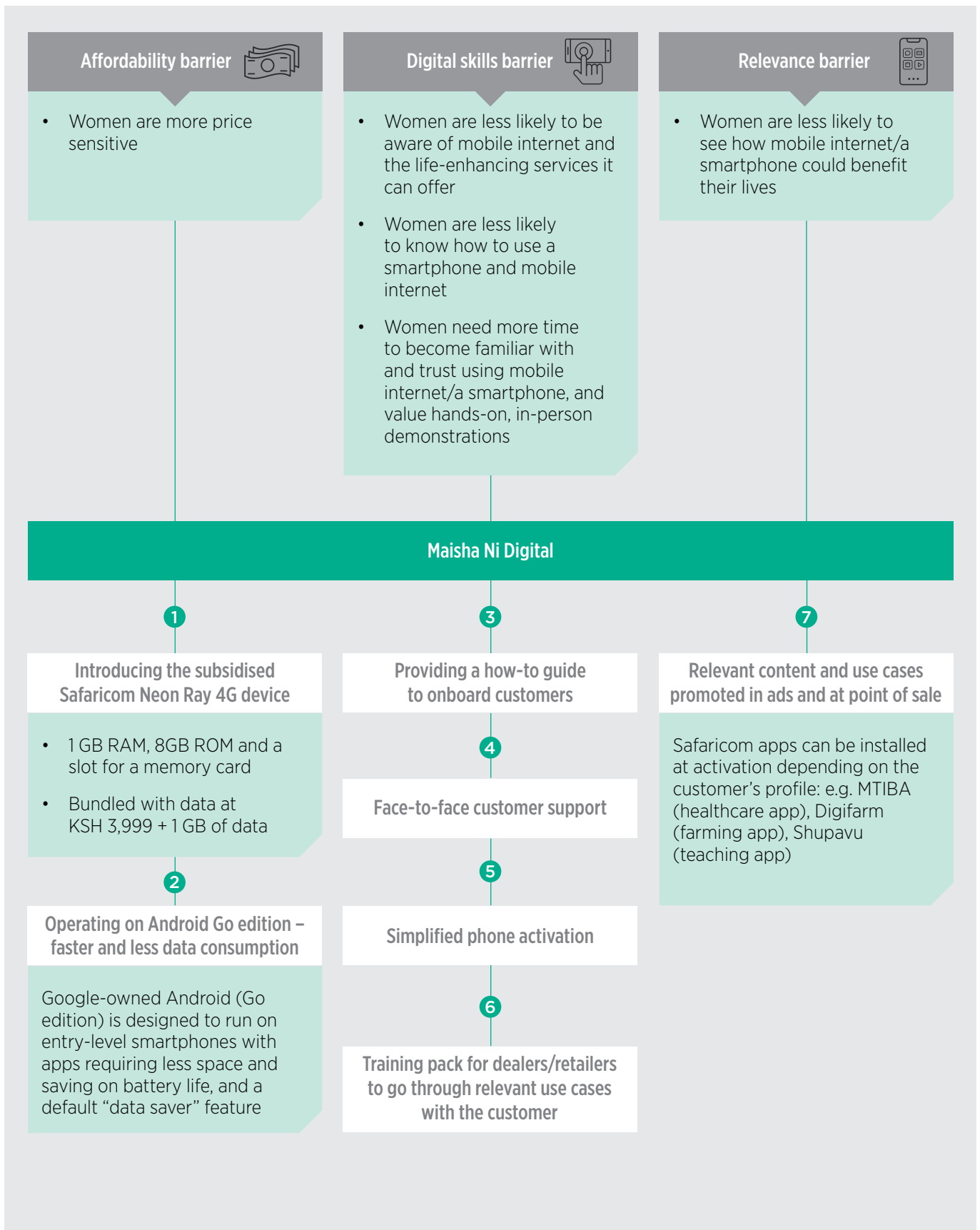
# Methodology for understanding the impact of Maisha Ni Digital on women's mobile internet adoption and use in Kenya



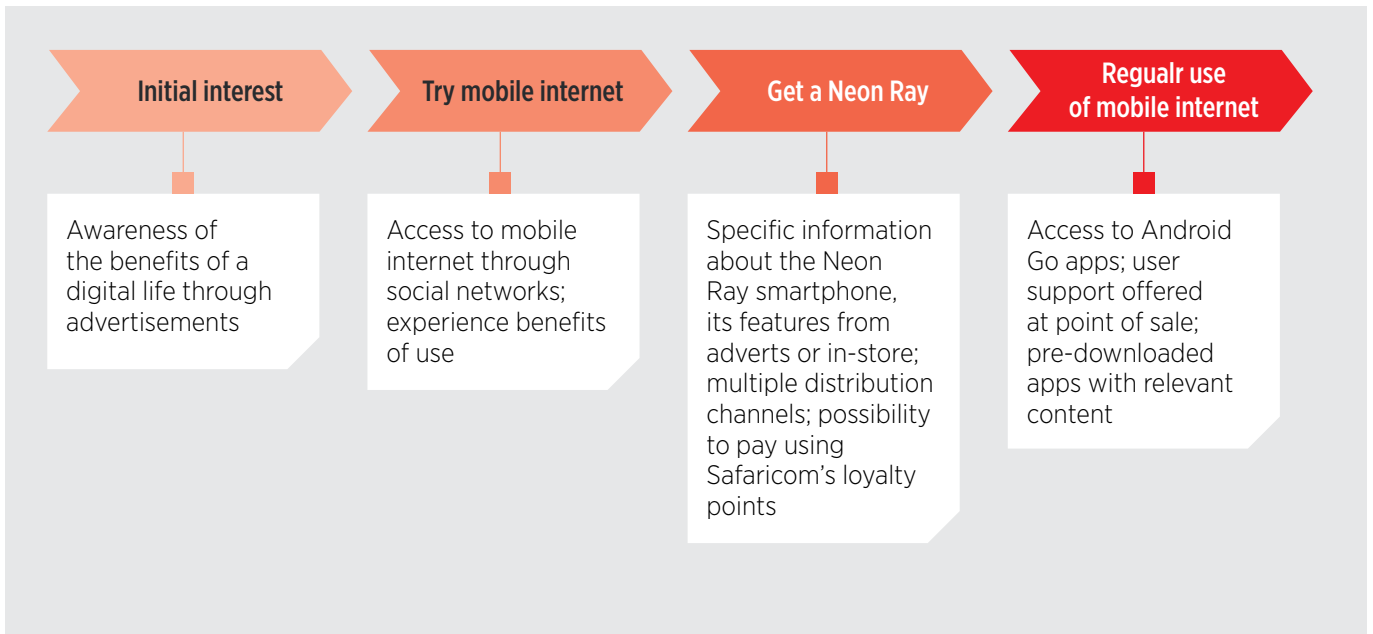
## Limitations to the research



# How Maisha Ni Digital seeks to address barriers to using mobile internet, especially for women



# How Maisha Ni Digital supports progression along the mobile internet customer journey



# Raising awareness through multiple touchpoints and an attractive price

To reach consumers at the bottom of the pyramid and raise awareness of a digital life beyond a *kabambe* (a mobile phone with a keypad), Safaricom created multiple digital and physical touchpoints for the campaign. The marketing campaign included both above-the-line and below-the-line marketing initiatives.



From mass media channels, such as TV and radio, to road shows, billboards and flyers, the campaign spanned a range of mediums. Some aspects of the campaign were more tailored to local contexts. For instance, radio ads featured short skits in local languages. Many of these touchpoints were expected to resonate most with women. Use cases were also communicated to increase the perceived relevance of internet. Some use cases were specifically targeted at women while others were gender neutral.

To further tailor marketing to women, advertising featured user testimonials from women and female characters from the community. The intention was to appeal to women and encourage them to use a smartphone themselves.

Safaricom's Maisha Ni Digital campaign is a call to action to shift away from analog and towards a more digital life. Radio and TV ads conveyed the benefits of digital inclusion to a large audience in Kenya. The campaign was widely recalled by the

members of our sample. Radio and TV ads (see figure 1) were successful in raising awareness among men and women, reaching those who were not yet using internet on a mobile (disproportionately female). Our survey revealed that 62 per cent of Safaricom's 2G customers had heard about the Maisha Ni Digital campaign, mainly on the radio or TV. Women were more likely than men to have heard about the campaign from friends and family.

The research found that awareness of the Maisha Ni Digital advertisements was high and consumers viewed them positively. They clearly communicated the benefits of a digital life, which made it relatable. The TV advert communicates the relevance of a smartphone and mobile internet for better communication, increased access to information and a wider array of opportunities. Although customers expressed a preference for seeing their own demographic group in the TV advert, this did not seem to have an impact on their purchasing decisions.

“ We had use cases for women and others that were gender neutral and others focusing on men. Each radio station was given the challenge to come up with use cases to communicate Maisha Ni Digital based on the profile of listeners in their area. ”

**Edwin Oscar Omia, Brand Communication, Safaricom**

“ There has been a very conscious attempt to ensure there is gender inclusion at every step, to the point that even media selection has been done very carefully to make sure that specific platforms and channels service women specifically. Safaricom also worked on several initiatives, such as ensuring there were women led microfinance conversations. ”

**Shikha Monga, Product Marketing Lead Android, Africa**



Figure 1

## Advertisements from the Maisha Ni Digital campaign

**Maisha Ni Digital**

Get the New **NEON** Ray at the most affordable price only on Kenya's Best 4G+ Network.

**NEON RAY**  
**KSHS. 3,999**

- 5.5" Screen
- 5MP Camera
- 8GB Storage
- 2000mAh

Comes with all the Google apps you love at the size and speed you need.

AVAILABLE AT MASORO.COM. ALL SAFARICOM SHOPS AND DEALER OUTLETS COUNTRYWIDE.

Nawe Kila Wakati  
safaricom.co.ke

**Safaricom**

Neon Ray. #MaishaNiDigital #NaweKilaWakati

Promotional video for the campaign: [https://www.youtube.com/watch?v=qX05\\_g1mLXo](https://www.youtube.com/watch?v=qX05_g1mLXo)

78%

of Neon Ray users said **price was "very important"** in their decision to purchase the device

An additional

13% said it was **"somewhat important"**

### Value for money is a major factor when purchasing a device

Price perception and brand image were important factors in consumers' purchasing decisions. When asked what they recalled about the campaign, respondents mostly remembered the attractive price of the Neon Ray smartphone. For many, this was the most, if not only, element of the campaign they recalled. For most, price was an important factor in their purchasing decision.

While price is a critical element, consumers, especially those transitioning from 2G to mobile broadband, also emphasised the features of the device. Although it

was slightly above the minimum acceptable price, the features of the Neon Ray have a competitive advantage over similarly priced alternatives, and both men and women perceived it as good value for money.

Brand image was also an important factor in consumers' purchasing decisions. By including marginalised populations in the Maisha Ni Digital adverts (e.g. elderly, rural, women), customers have a positive perception of the Safaricom brand. This contributed to the trust consumers had in Safaricom's offerings.



## Lionel | First-time smartphone user, owns a Neon Ray



Lionel is a 38-year-old married father of two children. He works as mechanical engineer in Kiambu and was dreaming of getting a smartphone for his business, but he did not think that he could afford one. After hearing about the Maisha Ni Digital campaign and the price of the Neon Ray handset on the radio, as well as the free 1 GB data, he bought the phone with his savings from a dealer shop.

The size of the device and high-speed connection are the two features he appreciates most. He

uses the internet daily, but only for short intervals of five to 10 minutes. High data costs prevent him from using the internet more frequently. He uses the internet to search on Google, but not much for entertainment, and he likes online shopping only for Christmas. He has not installed new apps and likes the ones the dealer downloaded for him, such as WhatsApp and Facebook. He says: **“My phone is my office”**, and likes that he can carry everything that is important with him all day long.

Pen portraits are a composite of findings from respondents. All names have been changed.

## Social networks and face-to-face support are instrumental in driving mobile internet adoption, particularly among women

### Peers influence smartphone and mobile internet use, particularly for women

The need for a smartphone is often triggered by positive feedback from others. Ninety-five per cent of Neon Ray users surveyed said they were highly likely to recommend the smartphone to their friends and family. For women, smartphone adoption is often triggered by discussions and hands-on interaction with the device in social networks, as well as user testimonials. Once a handset is acquired, informal support (from children or a partner, for instance) for learning digital skills are important for driving mobile internet adoption.



## In-person support at point of sale helps drive mobile internet use, though women are less likely than men to receive it

While the advertising campaign was important for raising awareness, and the price was a key trigger for purchase, communication at the point of sale – demonstrating how to set up the device to go online, explaining the functions and training customers on internet use cases – was the key trigger for mobile internet use. This component of the campaign is particularly attractive to women. Among 2G and Neon Ray customers surveyed, women were more likely than men to express a desire for customer support. Eighty-six per cent of Neon Ray adopters who received in-person support cited it as very useful in their decision to use mobile internet. Customers are more likely to purchase a smartphone and use mobile internet if the handset features and set-up have been explained to them. In addition, support with downloading apps helps to simplify the internet for them and facilitate use. Our research found that in-person

counselling on the breadth of mobile internet possibilities correlates with a higher likelihood of smartphone purchase and mobile internet use among both men and women.

It is therefore important to have a large national footprint, not only to promote the campaign, but also to provide support for customers to set up mobile internet, particularly for women. To reach rural areas, Safaricom made the Neon Ray handset available at authorised dealers nationwide. One of the main benefits of expanding distribution of the handset to dealers has been the in-person support they offer. A positive in-store experience influences behaviour beyond the purchase of the handset.

While hands-on support and the content promoted at the point of sale increase the likelihood of smartphone and mobile internet



adoption, especially for women, our research found that men are more likely to receive in-person support from dealers and retailers than women. This may be because women are more likely than men to receive a handset as a gift, or because a perceived lack of confidence prevents women from engaging with dealers or retailers at a shop.



## Smartphone ownership and hands-on support increase women's confidence in their digital skills

Our findings suggest that owning a smartphone increases women's confidence in their digital skills and ability to use mobile internet. However, additional support offered through the Maisha Ni Digital campaign at the point of sale has been critical to sustain women's use of mobile internet, through simplifying the internet, and making it seem more relevant and less confusing.

## The Maisha Ni Digital campaign appears to be more appealing to women who already have some confidence in their digital skills

In Kenya, 55 per cent of men and women mobile users who are aware of mobile internet but do not yet use it report literacy and digital skills as a barrier to mobile internet use, and for 32 per cent of female mobile users it is the most important barrier.<sup>9</sup> While campaign activities to address the digital skills barrier were crucial, we found that addressing this barrier even earlier in the customer

journey to mobile internet use could help reach more women. Support to address this barrier begins once women have already considered buying a smartphone. Women who own a basic phone and have low confidence in their digital skills and a perceived inability to use a smartphone, are therefore less likely to progress along the mobile internet journey.



9. GSMA Intelligence Consumer Survey 2019.

## Lack of confidence, knowledge and time to learn are still preventing some women from purchasing a smartphone and using mobile internet



*Ida Mzongo has heard about the internet, but she is not sure what it is for. So, she is still using her 2G device and does not see the need to purchase a smartphone. Lack of awareness of how to use internet on a mobile is just one example of the barriers that can prevent someone from becoming digitally included.*

The Maisha Ni Digital campaign helps to address key barriers to smartphone acquisition and mobile internet use. However, the proposition may still not attract some underserved audiences. The perceived cost of a smartphone and lower levels of knowledge, digital skills and confidence prevent some potential customers from accessing a smartphone and continuing to use mobile internet after they acquire a handset, particularly women.

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## Perceived lack of confidence in using mobile internet

For many 2G users, the satisfaction of upgrading does not yet outweigh the satisfaction they get from their current phone. They face structural and cognitive barriers, such as lower levels of knowledge, skills and confidence, that prevent them from substituting a *kabambe* device for

a smartphone. For customers who bought a Neon Ray device, their perceived inability to use mobile internet and low confidence in themselves sometimes inhibit them from even trying. Our research found this was more an issue for women than for men.



## Data cost and lack of knowledge of how bundles work

For both smartphone users and non-users, data costs remain a concern. Our research found that data packs were perceived as unaffordable to some customers and prevented them from continued mobile internet use. In other words, customers

restricted their internet use because of data affordability constraints. Lack of understanding of how bundles work, what drives data usage and what consumes the most data, are also major factors explaining why data is perceived as unaffordable.

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## Lack of time to learn and use the internet on a mobile

Busy lives can prevent women from improving their digital literacy and skills and navigating the internet hassle-free. The components of the campaign do not always suit the lifestyle of women who find it hard to tear themselves away from their daily chores. For example, at the time of the research, the point of sale was

key to addressing digital skills and relevance barriers, however, women are less likely to visit a retailer than men. For these women, informal networks, including women's groups, could be an avenue to provide training and support on using mobile internet that better accommodate women's daily constraints.





# The holistic approach of the Maisha Ni Digital campaign enables customers to communicate better, access more information and engage in new activities

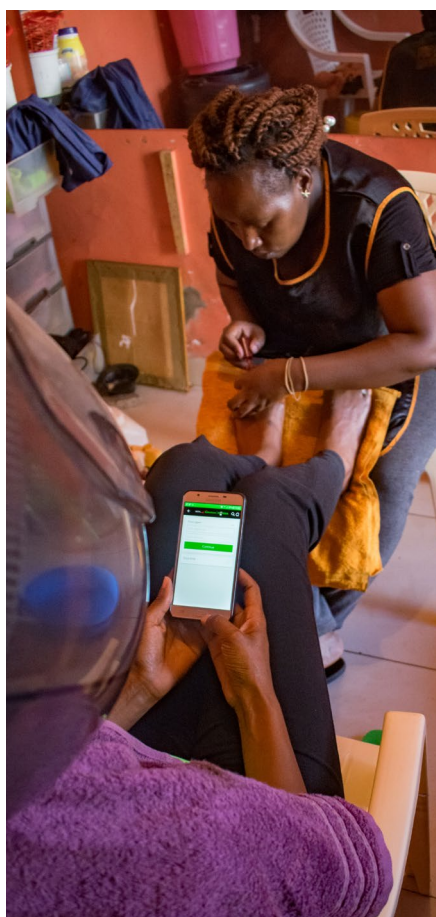
*For Maria, a mother of two in her late thirties, having a Neon Ray has made it easier to do business. She has had a smartphone before, but this one is better because it is faster and consumes less data. This means she can use the internet more. She feels more empowered since she can do more business by communicating with her customers and suppliers via WhatsApp, and can be more creative because she takes on new ideas for her business.*

For many Safaricom customers like Maria, owning a smartphone for the first time and using mobile internet has enriched their lives. Three components of the Maisha Ni Digital campaign clearly generated positive benefits for customers:

- In-person support from dealers/retailers during set-up;
- Pre-downloaded and pre-installed apps on the handset; and
- Video calls, as promoted in the commercials.

“ The first thing if the customer does not have email we create an email for them. After that, we activate because we have to go through Google, after we set up Google, we put in the email and we do the normal registration. You make sure the phone has everything like WhatsApp and Facebook. ”

Safaricom dealer, Kisumu, Kenya



## More frequent and higher quality communication with family, friends and the wider community helps empower mobile internet users

Women and men both reported having more frequent and higher quality conversations with family and friends because they were able to send and receive photos and videos. The video call use case was mentioned (unprompted) by our sample as an attractive offering. Apps such as WhatsApp allow social welfare or savings groups (called “chamas” in Kenya)

to communicate before and after meetings. By disseminating offline activities to online platforms (and vice versa), users helped each other, regardless of location. With better communication channels, individuals reported communicating more with family members and their wider community, which has enabled a stronger support system.

“ By sharing with the community the problems we are facing. Women are being molested, beaten by their husbands so people can advise you. I feel more empowered now. Since I can share my problems with other people and I can get help. ”

Woman, urban, smartphone user, non-Neon Ray user

“ It has made me empowered because I can post photos of my work on Facebook and WhatsApp and it brings a lot of clients. ”

Woman, rural, Neon Ray user

“ Like a woman, when I see how other women are doing their businesses through the internet, I feel challenged. ”

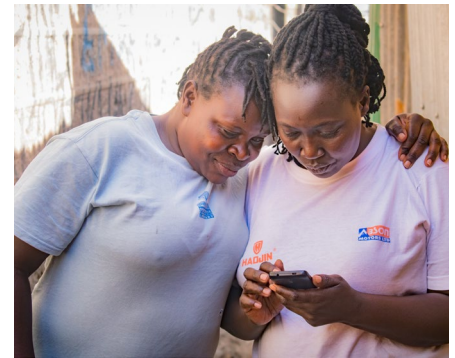
Woman, urban, smartphone user, non-Neon Ray user

### Access to information to support users’ personal and professional lives

Empowerment through monetary and professional gains and personal well-being is another outcome of mobile internet access and use. Individuals are able to access information, such as searching and posting products for sale, offer customer service via messaging apps or find recipes and health tips more efficiently and conveniently.

While both men and women had increased access to information, women appeared to be more positively impacted by information about their peers. Women were particularly inspired to pursue their own aspirations after being exposed to stories of other women. Qualitative findings suggest that

mobile internet provides women an opportunity to expand their network and gain exposure to other pioneering women. These women serve as relatable figures and their success stories inspire women to challenge the status quo and empower themselves.



## Mary | First-time smartphone user, owns a Neon Ray

Mary is a 33-year-old woman who lives in Kiambu and is married with three daughters. She owns a corner shop. After her daughter showed her the Maisha Ni Digital advert on TV, she switched from a basic phone to the Neon Ray smartphone, using her Bonga Points<sup>i</sup> to purchase it. Mary accesses the internet regularly via WhatsApp to communicate with her social network. She likes to use Facebook to learn about new things. For her business, Mary uses M-Shwari<sup>ii</sup> on the MySafaricom app, as well as WhatsApp and Facebook to post photos of her goods, which has helped increase her customer base and income. Since she now has more direct access to her customers, she can provide better customer service, such as letting them know immediately when their goods have arrived.



**“I feel connected because we have a WhatsApp group for the family and also Facebook. Now I am up [better off] than before in getting profit. Before there were things I could not manage, but with internet I can google and access information.”**

i. Bonga points are part of Safaricom’s loyalty programme.  
 ii. M-Shwari is Safaricom’s savings and loans service.





# The Maisha Ni Digital campaign has had substantial commercial benefits for Safaricom

Safaricom aims to convert a significant proportion of their 2G customers to 3G or 4G. Rolling out the Maisha Ni Digital campaign has set them on course to meet these ambitious targets.

The campaign has been successful in transitioning a large number of women and men to active mobile internet users with Safaricom, which has not only enhanced digital inclusion among women and men but also delivered substantial commercial benefits. A total of two million smartphones were added to Safaricom's network in 2019, with 85 per cent of Safaricom's smartphone customers using 4G for the first time.

The flagship 4G Neon Ray handset, which accounts for a quarter of all Safaricom's smartphone sales, has had a major commercial impact (see infographic below).



Over

500,000



Neon Ray handsets were **SOLD** in the 12 months after the 2019 campaign began.

54% to women



93%

of **4G Neon Ray users** had



**UPGRADED**

from **2G or 3G**

95%

of **Neon Ray adopters** have

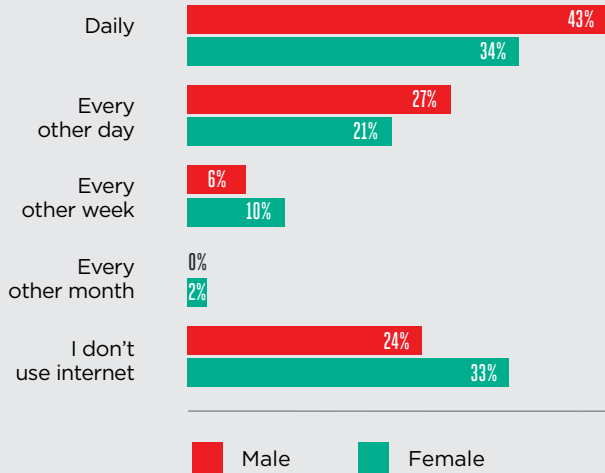
**INCREASED**

their mobile internet use compared to 6 months earlier (and nearly all started using mobile internet for the first time)



### Most women and men who own a Neon Ray use the internet daily or every other day

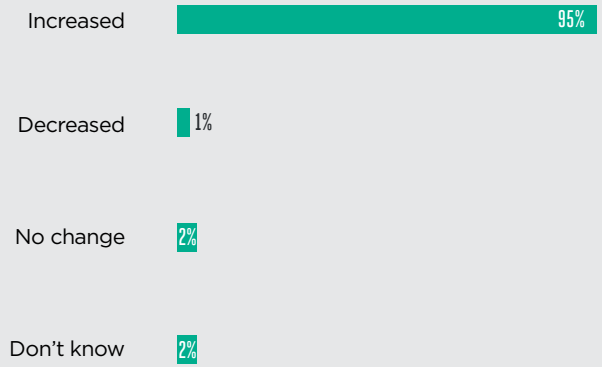
Frequency of mobile internet use among Neon Ray owners (percentage of respondents)



Source: Phone survey, n=306, Female=164, Male=142

### Almost all women and men who own a Neon Ray have increased their mobile internet use

Change in time spent using mobile internet compared to six months earlier among Neon Ray owners (percentage)



Source: Phone survey, n=219

Overall, offering a device at an affordable price, providing customer support to make mobile internet more accessible to new users and offering relevant content by preinstalling Android Go apps such as YouTube, have all helped to increase the number of women in Safaricom's customer base who use mobile internet. In a country where women are 34 per cent less likely than men to use mobile internet, these results show that a holistic approach to drive women's mobile internet adoption and use has had a substantial positive impact.

“ When our customers upgrade to a smartphone, they increase their data usage by up to 15 per cent. Also, once a customer acquires a smartphone and starts using it for financial services, their velocity of using M-PESA also increases quite dramatically. As a business, we have seen a very straight correlation between our commercial objectives and work around connecting more women to the internet. ”

**Charles Wanjohi, Consumer Business Unit Director, Safaricom, Kenya**



# Lessons for driving mobile internet adoption among women

With Maisha Ni Digital, Safaricom and Google have been continuously upgrading and adapting their offerings to reach vulnerable groups more effectively. These changes have been focused in three areas: affordability, knowledge and digital skills and relevance. This approach has helped to increase the number of women within their mobile internet customer base.

To support mobile operators in other markets reach women with mobile internet, this research offers the following lessons:

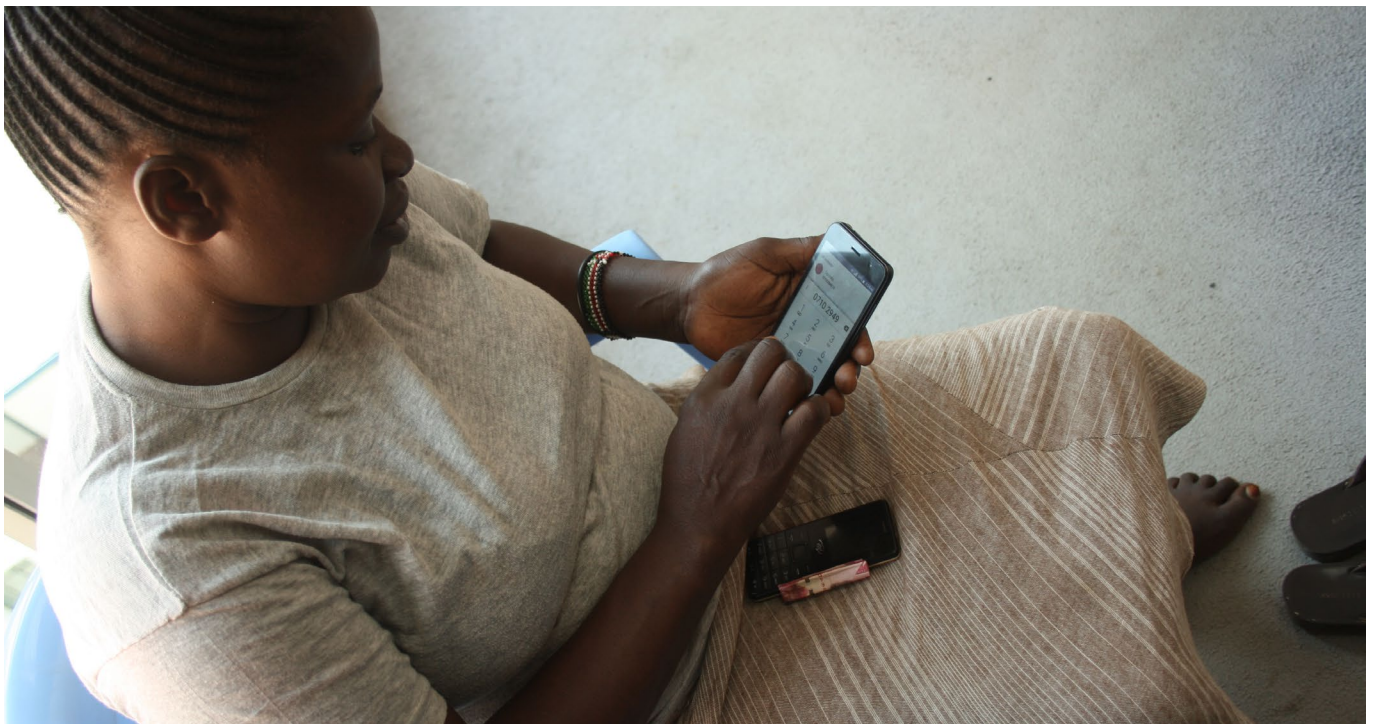
**Providing customers with a more affordable internet-enabled handset is crucial to encourage use of mobile internet (especially for the first time). However, to reach underserved groups more readily, especially women, other barriers beyond affordability need to be addressed in parallel,** such as digital skills and relevance. Assessing the barriers and aspirations of the men and women in the market will help with defining a comprehensive approach to reach more women with mobile internet.

**Providing access to mobile internet alone is not enough to encourage customers to search for information on the internet.** They need to be motivated in other ways as well, such as with training on how popular apps work and how they can meet their needs.

**Improving understanding of how data packages work would help remove the data affordability barrier.** Operators should consider developing communication material to help customers understand how data is consumed and how fast it is used. For example, using a tangible benchmark, such as the duration of video calls per 1 GB, can set customer expectations about data use.

**Taking low literacy and digital skills into account is important when onboarding customers.** Consider making digital skills training material more accessible by using everyday and local language, translating information into local languages, using short engaging videos and audio material, creating images to make instructions more accessible than text and consider persons with disabilities. This is particularly relevant when targeting female customers since women typically have lower literacy levels than men.





**Explaining mobile internet activities in a few simple steps can be helpful for those without digital skills**, either for setting up an account or explaining a new bundle for example. This would also support retailers who do not always have time to dedicate to their customers.

**Using social networks, hands-on interactions and user testimonials are key for driving smartphone and mobile internet adoption among women.** Consider brand ambassadors, partnering with trusted women's networks and providing customer incentive schemes to onboard new female users. These approaches are likely to build women's confidence and digital skills, and help them better understand how the internet can benefit their lives.

**Providing flexible payment options will help make handsets more affordable.** Offering payments in instalments or through loans can cater to low-income populations and the fluctuating incomes of women in the informal sector.<sup>10</sup> To further address the affordability barrier,

Safaricom launched a device financing scheme in June 2020 (see box on p.22).

**Setting up a multichannel distribution strategy can be effective in reaching more underserved customer segments.** Reaching out to dealers and M-PESA agents was an important way for Safaricom to reach women and men in rural areas. Mobile operators should consider promoting their initiatives close to people's homes, such as through mobile money agents, last-mile activation for those who cannot travel to shops, and reaching out to women through women's groups and farmers' associations. Mobile operators can also ensure that dealers and agents are trained and incentivised to simplify the customer experience of coming online and provide basic set-up support (e.g. setting up an email address, demonstrating how to use apps, etc.).

**Communicating that internet use is universal can boost women's confidence in trying it.**

In the Maisha Ni Digital campaign, Safaricom not only highlighted different use cases, but also that anyone can use it (older people, rural residents, etc.). Using female characters in advertising that women can relate to can help boost their confidence to use mobile internet. It is also important to emphasise to women that mobile internet can act as a time saver.

**Building partnerships with brands that share the aim to accelerate digital inclusion can be effective.**

Ultimately, the partnerships need to address pressing user needs and be mutually beneficial to the parties involved. They must also continually consider what could be done better, iterate the offering to cater to the needs of different population segments, including the underserved, and adapt to change, for example, by altering use cases.

10. For examples of models that improve access to affordable smartphones, see GSMA (2017), [Accelerating affordable smartphone ownership in emerging markets](#).

“ Why Safaricom you may ask? They have a great reach, they are really purposeful about it and they heavily invest themselves to make this happen. There is no Safaricom or Google in the room. It’s the Maisha Ni Digital campaign team united by what we are solving for and accelerating impactful digital inclusivity. ”

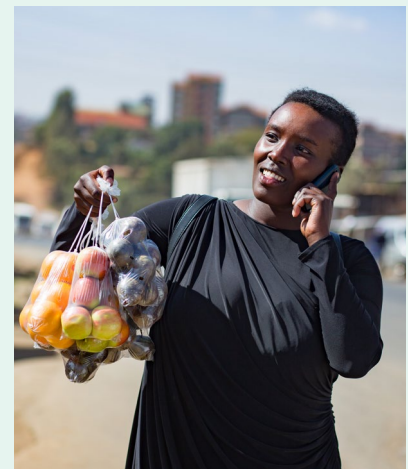
**Mariam Abdullahi, Director, Android Platform Partnerships, Africa**



## Lipa Mdogo Mdogo: Safaricom’s latest handset financing offer

In the three years since they first launched the Maisha Ni Digital campaign, Safaricom has adapted their approach to better meet the needs of their customers. Our research found that, for many of those who have not yet purchased a smartphone, affordability remains a key barrier. To further address the affordability barrier and accelerate digital inclusion, Safaricom launched a device financing scheme in partnership with Google in June 2020. *Lipa Mdogo Mdogo* enables prepaid

Safaricom customers to purchase a smartphone and pay for it in instalments, either daily, weekly, in part or in full via M-PESA. Daily repayments start at KSH 20 (approximately 20 cents). Google supported the development of an app that locks out a user who defaults on a payment after several reminder notifications. To help address the data affordability barrier, customers who make seven consecutive daily payments receive a free 100 MB YouTube data bundle.



GSMA Connected Women has produced a video showing how the Maisha Ni Digital campaign is driving digital inclusion for women:

<https://www.gsma.com/mobilefordevelopment/resources/safaricom-maisha-ni-digital/>

You can also learn more in this interview with Charles Kare Wanjohi, Consumer Business Unit Director at Safaricom:

<https://www.gsma.com/mobilefordevelopment/resources/safaricom-driving-digital-inclusion-for-women-in-kenya/>





## GSMA Connected Women

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The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators and nearly 400 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces the industry-leading MWC events held annually in Barcelona, Los Angeles and Shanghai, as well as the Mobile 360 Series of regional conferences.

For more information, please visit the GSMA corporate website at [www.gsma.com](http://www.gsma.com)

GSMA Connected Women works with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Connected Women aims to reduce the gender gap in mobile internet and mobile money services and unlock significant commercial opportunities for the mobile industry and socio-economic benefits for women.

For more information, please visit [www.gsma.com/connectedwomen](http://www.gsma.com/connectedwomen)



Busara Center for Behavioral Economics is an advisory and research organization focused on advancing and applying behavioral science in the Global South in pursuit of poverty alleviation.

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