

Mobile Money Tipsheet:

Bridging the mobile financial services gender divide

USAID promotes increased access to and usage of mobile financial services in order to deepen financial inclusion, accelerate broad-based economic growth, and instill transparency into funding flows. These tipsheets are intended to assist USAID implementing partners in Bangladesh to more effectively make use of these services.

In just under four years, Bangladesh has reached over 26 million registered mobile financial services (MFS) accounts. Of that total, male account ownership is estimated at almost six times higher than that of women, and only 13% of women have reported ever using mobile money (compared to 31% of men). Given that estimates have shown that 44% of women in Bangladesh own mobile phones, there is significant scope for mobile financial services as a vehicle for financial inclusion.¹ However, engaging women to use mobile money requires a targeted approach, with their specific needs in mind. The following is a list of some suggestions for increasing women's usage of MFS based on the experiences engaging with female staff and beneficiaries in multiple projects.

1. Understand women's access to mobile and financial services

The first step for increasing women's mobile money usage is to understand the factors that might be influencing women's access to mobile financial services. Doing so requires examining the following questions.

- **Do they own or have access to a mobile phone?** According to the [GSMA's Connected Women](#), women in South Asia are 38% less likely to own a mobile phone than men, which is the largest gap of any of the regions surveyed. Most low income households own only one mobile per household, and generally that phone belongs to a male member of the family or older children, not the wife or mother. Hence it is important to ensure that the women you are targeting have their own phone or have access to a phone. Lack of phone ownership itself is not a complete barrier, since women can open an MFS account tied to a SIM card that they can use with any phone.
- **What does their financial access and usage look like?** Doing a baseline survey to learn about the financial behavior of your female target group is important to understand how mobile financial services might be beneficial to them. This should include things such as what kind of transactions they carry out on a daily basis, what types of accounts—if any—they currently hold in their name (or if they have access to an account in someone else's name), the distance between their homes and any financial transaction points they use, what constraints they face with using financial services, and any inconveniences they experience in handling cash.

2. Identify and address potential barriers

In general, and particularly in rural areas, Bangladeshi society tends to be patriarchal and conservative regarding the role of women. Although on paper, women have equal access to financial services, a number of factors may impact their actual ability to access those services. The following are some of the common barriers that women face in Bangladesh, along with suggested actions to address them.

- **Do they have the required documentation to open an account?** Many low-income women in Bangladesh might not have SIM cards registered in their own name—which is preferred from a security perspective—since they have lower mobility and someone else may have purchased their SIM card for them. This may also happen because they do not have the necessary documents to register their SIM, such as a national ID card and passport size photos. They will also need either a

¹ <http://finclusion.org/country-pages/bangladesh-country-page/>

national ID, driving license, passport, or citizenship certificate issued by a Union-level chairman (plus any other photo ID) in order to open an MFS account. Hence it is important to ensure that the women you are working with have the required documentation to register a SIM card in their name and to open an MFS account or, if not, that you can help them to get that documentation.

- **Do they have some level of basic numeracy and literacy?** According to [World Bank data](#), adult female literacy in Bangladesh, which also encompasses numeracy, is about 55%. Since almost all of the USSD menus required to access MFS accounts are in English, understanding them can be even more challenging for rural and lower income women who might not have learned English. It is important therefore that you understand the literacy levels of the women you are targeting. Doing so will enable you to determine what types of support and training materials might be required to help them overcome any capacity gaps.
- **What is the state of MFS agents in their area?** Understanding the number of agents, their location, and proximity are all essential. Doing so will help you to understand whether using MFS will be more convenient for women than other means (in terms of travel time and cost). It is also important to ensure that agents are in easy to find and safe public locations where women would be comfortable travelling to and transacting at. A common concern of women in Bangladesh is that if they share their phone number with male agents to make a transaction, the agent may end up calling and harassing them. To the extent possible, it helps to familiarize the target group of women with agents in their area through the MFS provider. Having an agent from the area conduct trainings may help to build trust. It also helps to ask your targeted female groups about agents in the area, as they might already know them and can identify those individuals they already trust. You can also encourage the MFS providers you will be working with to enlist female agents in the area.
- **Do they face any restrictions from their families?** Given the conservative environment of Bangladesh where husbands are not only partners but also guardians of women, there may be some resistance from husbands, parents, and/or in-laws to a woman having her own MFS account. In those cases, it may be helpful to explain to family members the benefits that having an MFS account will provide them, such as helping her to save travel time. Keep in mind that this does not mean that family members or husbands have to have access to the woman's MFS account—and in fact, you may want to explain how the security features of the account are designed so that they can only be used by the account holder. In general, having open discussions in the community about the benefits of MFS and how it works before implementation will help build trust, confidence, and acceptance.

3. Ensure your roll-out strategy incorporates gender perspectives

Some of the aspects of your roll-out strategy will be the same for both male and female recipients, although others will need to be tailored slightly to ensure women's perspectives are adequately addressed. Doing so will help to minimize their potential exclusion from your MFS roll-out. The following are some ideas for how to go about doing this.

- **Select a provider(s) that meet all target user needs (to the extent possible):** Since currently it is not possible to send mobile money from one MFS provider to another in Bangladesh, your recipients will need to have accounts with the same provider(s) you are using. Particularly if your target group will need to open new accounts, you should make sure to select a provider(s) with a good agent network (based on the criteria above) and with pricing that recipients are comfortable with given how likely they are to use each service. For example, women may be more likely than men to want to pay school fees through their MFS account, so a provider with lower pricing for this type of transaction may be preferable to them. If your target users have vastly different needs that cannot be met by a single provider, you may want to consider opening a corporate account with multiple providers so that your users have a choice.



- **Test with a small group:** It is important to understand how women use their account and any particular challenges that they may face, so that training and ongoing support can be tailored accordingly. You may also find that piloting with female field workers and/or a subset of your beneficiaries can be a helpful way of encouraging peer support and learning in order to drive adoption among beneficiaries.
- **Training and awareness materials should be gender-sensitive:** Use examples, terminology, and images that women can relate to in designing training materials, flyers, leaflets, and other promotional materials. Providing examples of mobile money use that are relevant to women will likely increase their interest in using it. Hence, it is essential that transaction examples cited in trainings are relevant to women.
- **Select training locations accessible to women:** Trainings should be held in well-known and trusted locations. Depending on the community, you may also need to consider whether you will hold trainings for men and women separately, in order to ensure the women feel completely comfortable asking questions and engaging. Also, given the fact that women in Bangladesh may have more limited mobility than men, the training may need to be held closer to their homes or may even need to be conducted through one-on-one home visits.

4. Provide ongoing support

Once you have rolled out mobile money with your target group, you will need to provide ongoing support to ensure that they are able to effectively make use of it. Some of the things you will want to consider include:

- **Provide targeted troubleshooting to boost confidence:** Women in Bangladesh tend to have lower technical literacy and confidence, particularly those of low-income groups. Hence it is important to ensure that they know what to do or who to go to if something goes wrong when operating their MFS accounts. In addition to ensuring that they know the MFS provider's customer care number, you may also want to provide them with the contact information of someone on your team or a peer champion from whom they can seek troubleshooting support.
- **Provide refresher trainings:** Learning how to use an MFS account takes practice, and if you are only occasionally sending mobile money to your target group, they may need periodic refresher trainings on how to use their account. In addition, raising awareness and providing trainings on new MFS products can greatly help adoption and uptake. These refreshers can be paired with other trainings that you are already providing to save time and resources.
- **Ongoing monitoring and refinement:** To ensure that MFS has benefitted women, it is essential to check on whether they are continuing to use their accounts after the initial adoption. It is also useful to understand how women are using their accounts, and whether their accounts are being used by others (e.g. their husbands, sons, etc.). If they discontinue using their accounts, it is important to understand why and to examine the barriers they are facing in order to make refinements to how you support the use of MFS by women in the future.

Additional Resources:

[Promoting women's financial inclusion: A toolkit](#)
[Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets](#)
[Reaching half of the market: Women and mobile money](#)

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