



2019 seep
Annual Conference
Building Resilience
through Market Systems

October 21-23 | Arlington, Virginia

Evidence on Pushing Frontiers in Gender and Financial Inclusion

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Brett Matthews, My Oral Village

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Data and Resilience

Rosita Najmi

Bill & Melinda Gates Foundation

Data and Resilience

Why Bill & Melinda Gates Foundation Invests in Data

Sex-Disaggregated Data helps us better understand:

- Women's Unique **Time Poverty**
- Contributions of Women's **Invisible Work** (Household and Economy)
- **Supply Side Barriers** to Women's Access of Financial Services
- **Demand Side Barriers** to Women's Usage of Financial Services
- **Financial Consumer Protection Needs**

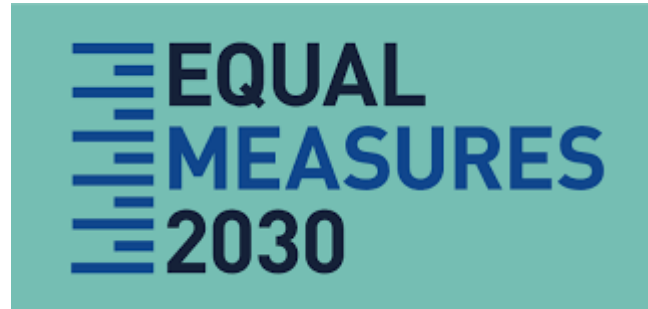
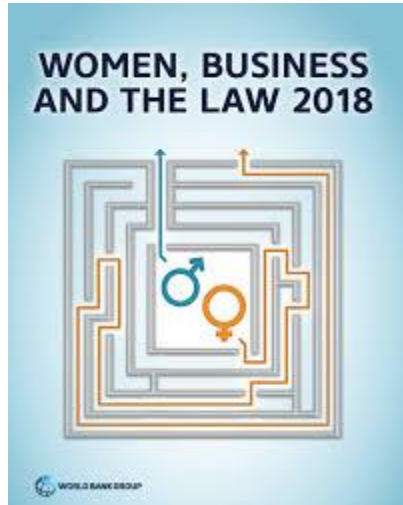
And allows us to:

- Create evidence-based **regulations, policy, and advocacy**
- Apply alternative data to secure **eligibility for financial products and services**
- Measure **impact** of interventions

Data and Resilience

Why Bill & Melinda Gates Foundation Invests in Data

Examples of Gender Data Investments:



data2x^o





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Data and Resilience: Financial Inclusion of Women in Rural, Last Mile Communities

Jaya Tiwari

The BOMA Project

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Linkages to DFS Within Model



MOBILE PHONE



**FINANCIAL
SKILLS
TRAINING**



**REGISTERED
M-PESA
ACCOUNT**

Data and Resilience

Challenges



- Illiteracy
- Numeracy
- Digital Proficiency
- Multiple and insecure PINs
- Customer service language
- Autonomy
- Liquidity
- Network connections
- Preference for cash
- Fear of phone loss
- Lack of financial infrastructure

Data and Resilience

Findings



Participants:

1. Can accurately count cash into the thousands
2. Struggled to recognize written numbers, mathematical operators, understand place value
3. Are unable to use calculators or accurately do mental addition or subtraction with four- and five-digit numbers.

Data and Resilience

Recommendations and Conclusions



1. Make DFS products **simple and more accessible**
2. Create **alternative verification steps**
3. Develop savings products that give users more **confidence that they can be responsible for money**
4. Keep **PINs private**
5. Encourage **autonomy**



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Data Solutions and Oral Information Management

Brett Matthews

My Oral Village

How are we using data to track progress in building resilience for women?

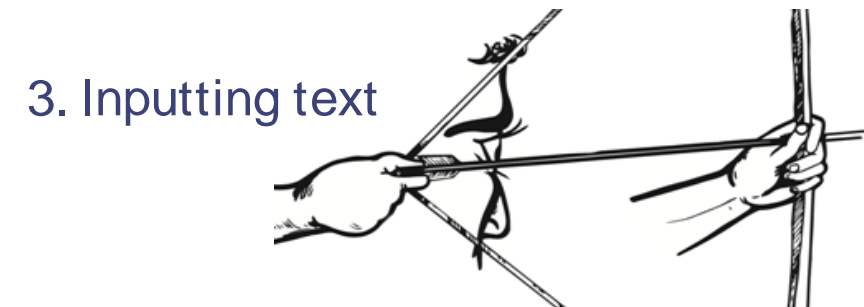
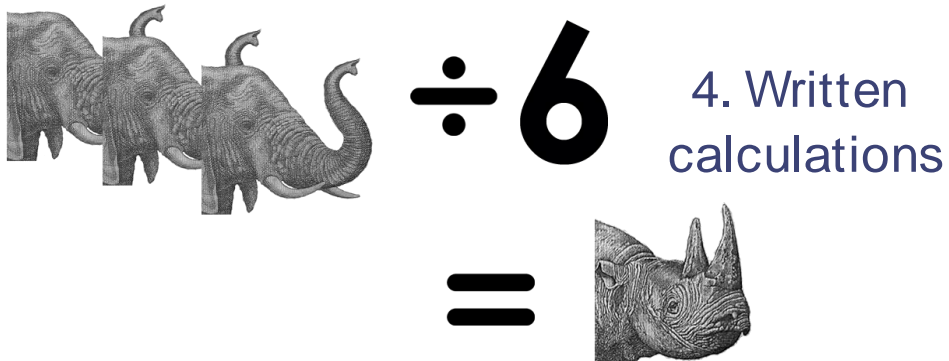
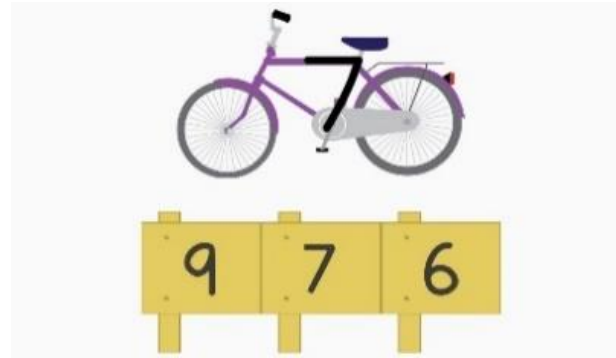
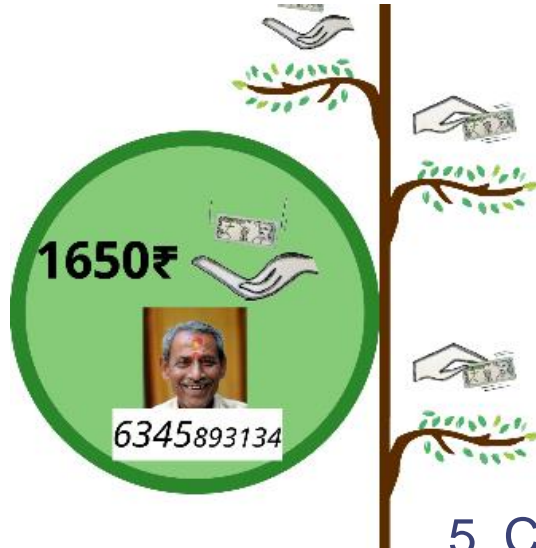
- There are **a billion illiterate adults** in the world: **2/3 are women**.
 - There are at least as many financially innumerate adults as illiterate ones
- When illiterate and innumerate women are able to use data they **build their own resilience**.
- If women can keep their own records, we will be able to gather better records of their efforts, and be better able to craft effective strategies that support resilience.

Data Solutions and Oral Information Management

5 Steps to Financial Numeracy

Steps	Description
1 <i>Number recognition</i>	Read and write 1-digit numbers
3 <i>Place value (large numbers)</i>	Read and write numbers up to local use-needs (about \$1,000 US in local currency terms)
4 <i>Written calculations</i>	Learn the arithmetic operators (+ - x ÷ =) and how to use the calculator on a feature phone
2 <i>Data entry</i>	Writing or inputting financial concepts on paper or a mobile phone
5 <i>Calendar time</i>	Learn to use calendars, date notation (“14/7/18”) and tabular syntax

Data Solutions and Oral Information Management





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Empowering Women through Direct Digital Payments

Neeraj Trivedi

IFMR-Lead

Empowering Women through Direct Digital Payments

Measuring what matters

- **Context:** Low female labor force participation, limited female mobility and empowerment, conservative social norms
- **Policy Opportunity:** Government opening bank accounts last mile banking kiosks at scale
- **Research Question:** How do Direct Benefit Transfers payments into individual (rather than household) accounts affect women's wellbeing?
- **Our Study:** RCT in Madhya Pradesh India
- Measured **the usual banking outcomes but also...**



Measuring labor supply

- **In the workfare program:**
 - Self-reported in past month/year
 - Wages in past month/year
- **In the private market:**
 - Self-reported
- Isolate labor supply effects from labor demand effects

Measuring empowerment

- **Economic agency:**
 - Purchases of food, clothing, children's health, home improvement etc.
- **Mobility:**
 - Visited market, natal home, etc. in last 30 days
- **Decision-making:**
 - Has a say in spending etc.
 - Simulation game to observe decision-making within household

Measuring norms

- **Actual norms:**
 - "Can women go out and work"
- **Actual social costs:**
 - Vignettes
- **Perceived social costs:**
 - How many women will poorly judge working woman/her husband



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Using data to build resilience for women

Grace Majara

CARE International

Using data to build resilience for women

Intrahousehold Bargaining and Decision-making

- **Existing structural barriers and social norms** affect women's autonomy and participating equally financial decision making
- Financial services can **reduce the gender access gap** and **advance women's economic empowerment**
- Promotion of community-based savings groups as contextualised in two case examples:
 - **LINK Up Project**
 - Financial education & formal financial products
 - Leveraged "alternative channels"
 - **Digital Sub-Wallets Project**
 - Household dialogues
 - Financial planning
 - Digital product

LINK Up

13,165 SGs; 322,000 members

- **Findings:**

- Increased control over resources and ability to achieve financial goals
- Better returns on savings
- Privacy
- Group accounts increased individual account ownership
- Varying degrees of trust and transparency in their households

- **Key lesson:**

- Access to a bank account provided **privacy to maintain control** over earnings and savings but **not sufficient for gender norm change**

Digital Sub-Wallets

- **Findings:**
 - Significant changes in household relationship dynamics and increased participation in financial planning and decision-making
 - Diverse family structures have unique needs
- **Key lessons:**
 - Need to address both financial **product design** and **household gender dynamics**
 - **Partnerships** between diverse actors can create enabling environment
 - **Training** is a key factor for success of both staff and participants
 - Engage women at **every step** to identify barriers throughout the process of implementation