



Information Availability & Capability

Lack of peers / family / network who use DFS

This barrier refers to the lack of connections women have with people who use DFS. Having a lack of peers or family members who have successfully experienced DFS may be a barrier to supporting new customers to onboard to DFS. Customers who may be unfamiliar with DFS products and services may experience difficulty in envisioning how DFS could be useful in their lives. The fears and uncertainties associated with trying out a new product and service may also prevent a customer from opening new accounts or exploring other uses of a digital wallet.

Why is this barrier important?

Research demonstrates that women value informal networks, and gain information through their peers/family, which can encourage or discourage them from adopting DFS. This was very relevant for Segments 1 and 2 who might prefer to use cash or get information from their networks instead of opening accounts. This is also relevant for Segment 3 as women with accounts might feel more comfortable using different services/products when they see their friends using them. Evidence highlights the important role networks and word of mouth play in influencing women to adopt or use DFS. Without these networks and communication, women could lack awareness of DFS and/or actually refrain from its adoption and use.

Connected Barriers



Accessibility

Mobility constraints (e.g., legal curfews, norms)



Social norms

All barriers in this category



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Financial literacy

Unclear or unavailable info about products/uses

Digital literacy



Consumer Protection

Fear of making mistakes



Product & Service Quality

Reliability of payments system and network

Most Relevant Segments

1

Excluded, marginalized

2

Excluded, high potential

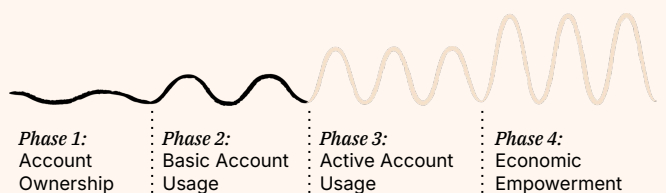
3

Included, underserved

4

Included, Not underserved

Customer Journey Relevance





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Key evidence relevant to this barrier

- Women commonly “get their information about financial services from friends and family. When they have negative experiences, like “losing” their money, they are quick to tell people.” ([UNCDF, 2020](#)).
- A study in Bangladesh looking at the role of family networks in mobile money adoption found that female migrants that experienced finding out their originating family decided to adopt mobile money were 15% more likely to adopt mobile money than those without that experience – closing the digital gender gap ([Lee et al., 2021](#)).
- Research in Kenya and Cote d’Ivoire found that women “rely more on their peers than communications from digital service financial providers (DSFPs). Respondents, including both experts and end-users from both countries, strongly stated that women in lower-income areas trust their peers the most, which is reflected in their greater dependence on the community savings groups, such as tontines.” ([Caribou Data, 2021](#)).
- “Family and friends remain the primary source of financial information for women in Bangladesh, with 83% of survey respondents (n=2000 users, and n=2000 non-users of MFS across the country) reporting that they receive information about finances from household members.” ([IFC, 2018](#)).
- According to IPA’s [Uganda Consumer Protection Digital Finance Survey \(2021\)](#), 55% of survey respondents in Uganda chose a mobile money provider based on whether or not others use the provider. Almost 30% choose a provider based on a friend/family recommendation.
- “A survey conducted by Airtel Money in Malawi indicated that a word of mouth recommendation from a friend was the most important factor in influencing a decision to subscribe to mobile money. The survey further indicated that the reason such a recommendation was so effective was that it indicated that not only was the service valuable, but that the service was also understandable. Although the Airtel survey did not contain disaggregated gender information, anecdotal information obtained from the former Director of Airtel Money Malawi indicated that women are more influenced by a friend’s recommendation than men.” ([USAID, 2018](#)).
- According to the FSD Kenya’s [FinAccess Household Survey \(2021\)](#) in Kenya, 45% of respondents relied on friends and family members for financial advice compared to 43.3% who relied on their own knowledge. In terms of demographics, 50.0% of females and 39.7% of males receive financial advice from friends/family.
- A study looking at female microentrepreneurs from India’s largest women’s bank found that demand for a business training program was higher among those women who were able to bring a friend, and that women who attended with a peer were more likely to borrow and report increased business activity, expenditures and income ([Field et al., 2015](#)).



Exemplar

Narrowing the Gender Gap in Mobile Banking - bKash in Bangladesh

In recent years, Bangladesh has also been home to several large, innovative providers of mobile banking services, however, gender gaps persist in access to these services. Lee et al. conducted two connected field experiments in Bangladesh designed to examine gender gaps in the adoption and use of mobile banking, and estimate their broader impacts. "The study focused on migrants and their families, one of the main targets for mobile banking in

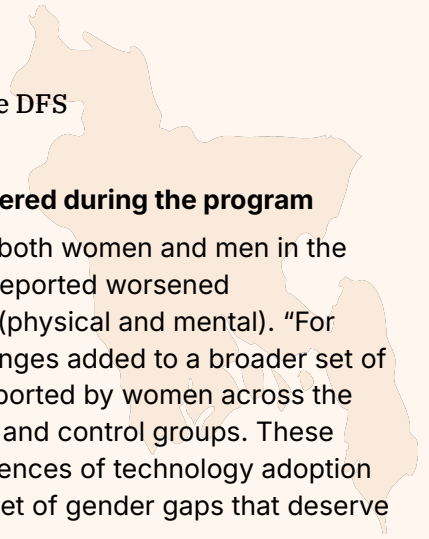
Bangladesh. Members of the sample were mostly very poor and had limited education, however, mobile banking providers had done little to encourage their adoption." The first experiment examined the impact of training programs on the enrollment and use and bKash, while the second experiment addressed the role of family networks directly in the uptake and use of mobile banking (Lee et al., 2021).

Key Activities

- Identifying 815 household-migrant pairs - "migrants in Dhaka who had left Bangladesh's northwest in search of jobs in the capital and the migrants' families [most often their parents and siblings] who remained in the rural northwest and were dependent on the migrants' remittances."
- Use of an "encouragement design in which households were randomly assigned to receive a short training session on how to enroll in and use bKash, as well as receiving basic assistance with the enrollment process."
- Randomly assigned a sample of migrants to "receive training and marketing about bKash before their originating families in the rural northwest were introduced to bKash. Another sample of migrants receive[d] training and marketing after their originating families. When this second group of migrants made their choices, they had the possibility of knowing whether their families had also decided to adopt or not."

Outcomes/results

- "The training treatment increased the adoption and use of mobile banking by migrants, with increases by women of similar magnitude to those by men."
- "While adoption rates are similar for women and men, active use of bKash is lower for female migrants than for male (61% versus 71% respectively)."
- "Exposure to training, averaged across men and women, sharply increased the use of bKash accounts. While 21% of the control group used bKash at the endline, the treatment group's rate of bKash use was triple that level (47.5% higher)."
- "The increase in bKash usage by similar amounts for men and women suggests that the relatively low rates of technology use by women can be countered by effective interventions."
- "While the training experiment increased bKash adoption and use, impacts on levels of remittances were smaller for female than male migrants, consistent with lower earnings by female migrants."
- "Female migrants exposed to any family-network treatment were 15% more likely to adopt bKash, thereby closing the digital gender gap, and the overall impact for female migrants is statistically significant at the 10% level."



Key enabling environment factors for intervention

- “The experiments took place against a backdrop of high take-up of bKash; the adoption rate for the sample that received training was 68%.”
- Good brand recognition for bKash and high general interest from population sampled.
- Migrant population sample was employed, participated in a DFID-funded training/employment program.
- “99% of individuals sampled had access to a mobile phone.”
- Young migrant population, open to technology, for which reliably sending remittances back to their rural-based families is a key obligation.

Key design elements and principles that led to successful outcomes

Exposing female migrants to marketing messaging along with messages stating their family/network’s interest and use of mobile money, even if this wasn’t necessarily the case for their families.

Potential for scale/replicability

Potential to scale and replicate messaging regarding family and networks use of DFS in addition to pairing DFS launch and marketing with training on it’s adoption and use.

Challenges encountered during the program

Lee et al. found that both women and men in the training experiment reported worsened self-reported health (physical and mental). “For women, those challenges added to a broader set of health challenges reported by women across the sample, in treatment and control groups. These unintended consequences of technology adoption also reflect a wider set of gender gaps that deserve attention.”

Recommendations from the research

Evidence shows that the technology is embedded within a broader set of social and economic constraints and possibilities that are attached to wider inequalities. The research results on remittances highlight the need to target systemic inequalities and gender gap in wages.

Additional Exemplars

Savings for Change Program