



Accessibility


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


This barrier points to specific mobility constraints of women to visit points of service; this may include mobility constraints derived from a lack of time or financial resources, social norms or regulations that limit their activity, movement, or employment, and/or curfews for women traveling at certain times of the day or night.


Why is this barrier important?

Mobility and distance constraints prevent women across segments from being able to physically visit financial service access points. At times, these mobility constraints are due to domestic responsibilities that both limit their free time as well as their ability to leave the house. Women in Segments 1 and 2 are particularly affected by regulations or social norms that limit their employment opportunities, ability to hold land, and/or ability to open financial accounts without spousal approval. Women in Segments 3 and 4 face constraints in conducting financial transactions beyond those that are basic due to the cost of the time spent and distance travelled to access financial services.

Connected Barriers

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Prerequisites
Broader legal constraints
- 

Information Availability & Capability
Lack of peers/ family/ network who use DFS
Basic literacy and numeracy
- 

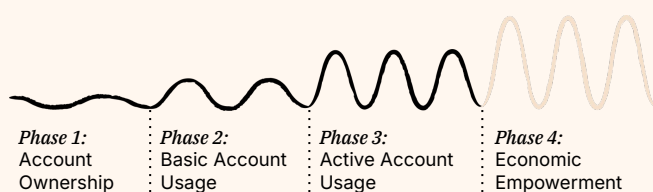
Human Resources
Lack of female agents
- 

Social norms
All barriers in this category

Most Relevant Segments

- | | | | |
|---------------------------|-----------------------------|--------------------------|------------------------------|
| 1 | 2 | 3 | 4 |
| Excluded,
marginalized | Excluded,
high potential | Included,
underserved | Included,
Not underserved |

Customer Journey Relevance





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Key evidence relevant to this barrier

- Women's domestic responsibilities limit their ability to travel longer distances. This leaves women more physically tied to the house and with less time to access financial services ([Hunt and Samman, 2016](#)).
- A study in Pakistan led by researchers at Harvard University and the Centre for Economic Research in Pakistan found that women in rural Punjab province were unlikely to participate in a skill training and market linkages program if it took place outside their village boundaries (even when transport is provided) ([EPoD, 2018](#)).
- "In 56 economies, the law treats men and women differently when it comes to freedom of movement. For example, in eight economies, a woman cannot travel outside the country in the same way as a man, and in 14 economies, a woman cannot leave her home at will. In 34 economies, a woman cannot choose where to live in the same way as a man." ([World Bank, 2022](#)).
- In a [World Bank Survey \(2015\)](#), 100 of 173 surveyed countries restrict women from pursuing the same economic activities as men or directly prohibit women from holding particular jobs.
- Women's domestic care responsibilities limit their ability to travel long distances for work ([Salon and Gulyani, 2010](#); [Dickerson, 2002](#); [Schwanen, 2007](#) cited in [ILO, 2016](#)) and the burden of reduced mobility is borne disproportionately by women and children ([Hunt and Samman, 2016](#)).
- Women who have more control over their land tend to have greater self-esteem, respect from other family members, economic opportunities, mobility outside of the home and decision-making power ([Bhatla et al., 2006](#); [Rodgers and Menon 2012](#)).
- "In 31 economies, a married woman cannot obtain a passport in the same way as a married man." ([World Bank, 2022](#)).
- A study on mobile financial services in Bangladesh found that women who use mobile money and live near mobile money agents have 3.7% more freedom of movement ([Murshid et al., 2020](#)).
- A study on strengthening women's financial control in India found that women with direct deposit and training on income reported higher levels of mobility than those with less control of their earnings. This indicates that financial and economic agency directly contributes to freedom of movement ([Field et al., 2019](#)).



Exemplar

Paving the Way for Women from the Inside Out (TARA Program)

BRAC Bank in Bangladesh saw gaps in financial inclusion as “an opportunity to accelerate Bangladeshi women’s access to financial services, and become the country’s leading bank for women... Leadership at BRAC recognized that increasing female representation within its workforce was a crucial first step to becoming a first mover in the market. When CEO Selim Hussain came on board in

2015, women represented just 13% of total employees and 5% of senior managers. While the share of women mirrored women’s underemployment in Bangladesh at large, it was far from reflecting the general population. Hussain made it a goal to create a more diverse and inclusive workplace.” (Financial Alliance for Women, 2020).

Key Activities

Beginning in 2016, BRAC took several steps to foster a more diverse workforce including holding a forum to allow female employees to give feedback. “The bank’s leadership found that women did not feel supported in their career growth, nor did they feel safe, valued or heard. This forum was then formalized as an internal support group called TARA. In response, BRAC introduced new and updated policies. These included a zero-tolerance policy for workplace harassment and a new platform for safely submitting complaints, as well as mandatory training on diversity, gender and sexual harassment. BRAC also launched a pickup and drop-off service to ensure that women could travel safely to and from work. BRAC then sought to increase female representation and advancement opportunities by actively recruiting women.” The bank implemented training and mentoring programs “to help women move up the ladder and charting more defined career paths for high-potential employees.” The bank also “adopted a suite of retention efforts-based on feedback from women at the firm – including renovating its daycare center to better support working mothers, offering flexible work schedules, and installing more female restrooms. Once BRAC had instituted its internal diversity and inclusion efforts, it began building an external woman-centered strategy”. BRAC conducted interviews and focus group discussions with women customers to understand their needs and preferences, which resulted in BRAC designing financial products and services that could meet their needs and be valuable to them. Some of the products and services included motorbike loans for—

—women facing mobility issues, risk-assessment practices to provide women without credit history access to credit, training and business development for entrepreneurs, and a special TARA microsite that advertises the women-centric products and services.

Outcomes/results

“The impact of BRAC’s internal and external efforts are evident. Today, BRAC employs almost 1,000 women – more than any other institution in the Bangladeshi financial services industry and an increase of almost 20% between 2016 and 2019. In addition, the number of women in senior management positions has almost doubled in this period.”

“Customer data also reflects the success of the bank’s TARA program. Between 2016 and 2019, its total number of female customers rose by an average of 8% annually, while women SME customers increased by an average of 3% annually.”

“When it comes to lending, bank’s retail loans to women have increased at an annual rate of 16% between 2016 and 2019, while loans to women-owned micro, small and medium enterprises have increased at an annual rate of 22%. The bank has also succeeded in extending its reach to previously unbanked women. The bank reports that they now represent around one-third of TARA Retail customers and half of TARA SME customers.”



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Key enabling environment factors for intervention

The success of BRAC's internal and external efforts were a result of the bank's leadership team's willingness and determination to listen to employees and customers. The leadership team proceeded to make institutional changes based on the feedback received.

Key design elements and principles that led to successful outcomes

- BRAC addressed internal diversity and representation issues first before attempting to address external issues.
- The bank puts both women employees and customers at the forefront of its decision-making. For example, the TARA program was specifically designed to support women employees, and continues to do so by offering a grievance redressal mechanism. The program is also designed to specifically inform women customers of the products and services designed for them through its website.
- "BRAC set up an incentive system for its sales force to encourage them to work with more female customers. These include earning additional rewards toward business targets if they sell to women."
- The bank uses feedback from customers in designing products for them – such as trainings, credit access, and mobility loans.

Potential for scale/replicability

TARA leveraged both agents and digital platforms to reach as many women as possible and scale up the program. "BRAC set up TARA desks inside its 13 busiest branches to give customers direct access to agents who are specially trained in its women-centered products and inclusive customer service approach. And at other branches or from home, customers can dial a dedicated help line to reach a TARA specialist... BRAC also gathered a team of 300 agents to target customers who live outside of its branch network. For its digital delivery, BRAC developed a specialized TARA microsite within its corporate website that promotes all of its women-centered financial and non-financial solutions. And it created the TARA Mobile Banking app to give customers more personalized—

—information about banking services, promotions with partners and relevant community events." Organizations seeking to replicate BRAC's program can leverage some of these distribution channels.

Challenges encountered during the program

BRAC Bank has continuously adapted its policies, strategies, and products to address challenges that they encountered. For example, BRAC discovered that many of the branches outside of the main city weren't serving any TARA customers. To rectify this, the bank recruited a team of 300 agents to specifically serve customers outside of the branch network. The bank also realized that many women customers distrusted the banking system. This led BRAC to design a variety of non-financial solutions to complement its extensive financial offerings, such as business trainings and mentorship programs. Even though challenges emerged during the program, BRAC was able to internalize the feedback and adjust their plans accordingly to better serve both their employees and customers.

Recommendations from the research

BRAC Bank has three key recommendations for organizations seeking to make their workplace and customer base more gender-balanced:

1. "Embrace the opportunity to become a first mover in the market.
2. Lower barriers to access by becoming a long-term partner for women.
3. Strengthen internal diversity and inclusion efforts before reaching outward."

Additional Exemplars

National Policies for Women Empowerment: Saudi Arabia

Benazir Income Support Programme

Estancias Infantiles para Apoyar a Madres Trabajadoras Programme

On Her Account: Can Strengthening Women's Financial Control Boost Female Labor Supply?