

A close-up photograph of a hand holding a stack of coins. The hand is positioned in the lower right quadrant of the frame, with fingers slightly curled around the coins. The coins are stacked vertically, with a copper-colored coin on top and several silver-colored coins below it. The background is a soft, out-of-focus green, suggesting an outdoor setting. The entire image is overlaid with a semi-transparent dark red filter.

Digital Financial Services Gender & Learnability

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Digital Financial Services (DFS)

Banks



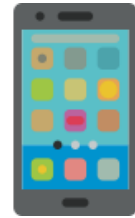
- Operate through physical branches
- Require significant investment

Mobile Money / Branchless Banking



- Use cellular and MNO distribution services
- Transactions through mobile wallets
- Cash-in/cash-out using retailers or mobile money agents (Over-the-Counter)

Mobile Wallets



- Reduced barrier of traveling to banks
- Different level of privacy and security
- Reduced transaction costs



Motivation

Pakistan – a DFS ready country

NADRA - national identification system covering 90% of the population

Steadily increasing smartphone and internet penetration

Popularity of OTC (Over the Counter) transactions in Pakistan

Mobile money friendly regulations by State Bank of Pakistan



Learnability and DFS

After initial access, does the ability to learn applications play a role in the adoption and continued use of mobile money services?

*Ibtasam et al., *ICTD '17*

Learnability and DFS

- Three applications, each participant a new user

Telenor
Mobile Wallet

Karandaaz
UI Toolkit
Prototype

Modified
Karandaaz
Prototype

- Partnership with Akhuwat Microfinance
- Talked to a total of 118 participants across three phases
- Three steps
 - Pre-task Interview
 - Task Based Learnability Evaluations
 - Post Task Feedback – learnability of applications and possible improvements

Findings*

- Learnability is impacted by things other than interface issues like previous exposure
 - Time taken increases learnability



- Lack of information of mobile wallets
- Brand awareness vs. actual use
- Perceived lack of usefulness
- OTC usage is not synonymous to Mobile Money use
- **Women saw DFS as a source of independence vs. cash-in transactions**
- **Finance is gendered!**

*"An Exploration of Smartphone Based Mobile Money Applications in Pakistan"
Ibtasam et al., *ICTD '17*

Gender and DFS

Does gender play a role in individuals' readiness for, understanding of, and adoption of DFS?

Gender Gap in Pakistan

- 144th out of 145 countries in World Bank's 2016 Gender Gap report
- Literacy rate: 49.6% Women, 71.6% Men
- Financial Inclusion: 6% Women, 11% Men
- Mobile Money: 0.3% Women, 2.1% Men





| Our Work



Elements of Inquiry

Affordability



Authority



Access





The Data Sources

- Financial Inclusion Insights (FII) Survey
 - Conducted by intermedia
- Qualitative Interviews



Qualitative Fieldwork

Interview Process

- Gender of Interviewer
- 40-60 minutes
- Location preference of participant
- Two sets of questions
 - Thresholds of affordability, authority, and access
 - Experiences



Interviews

Transcriptions

Themes



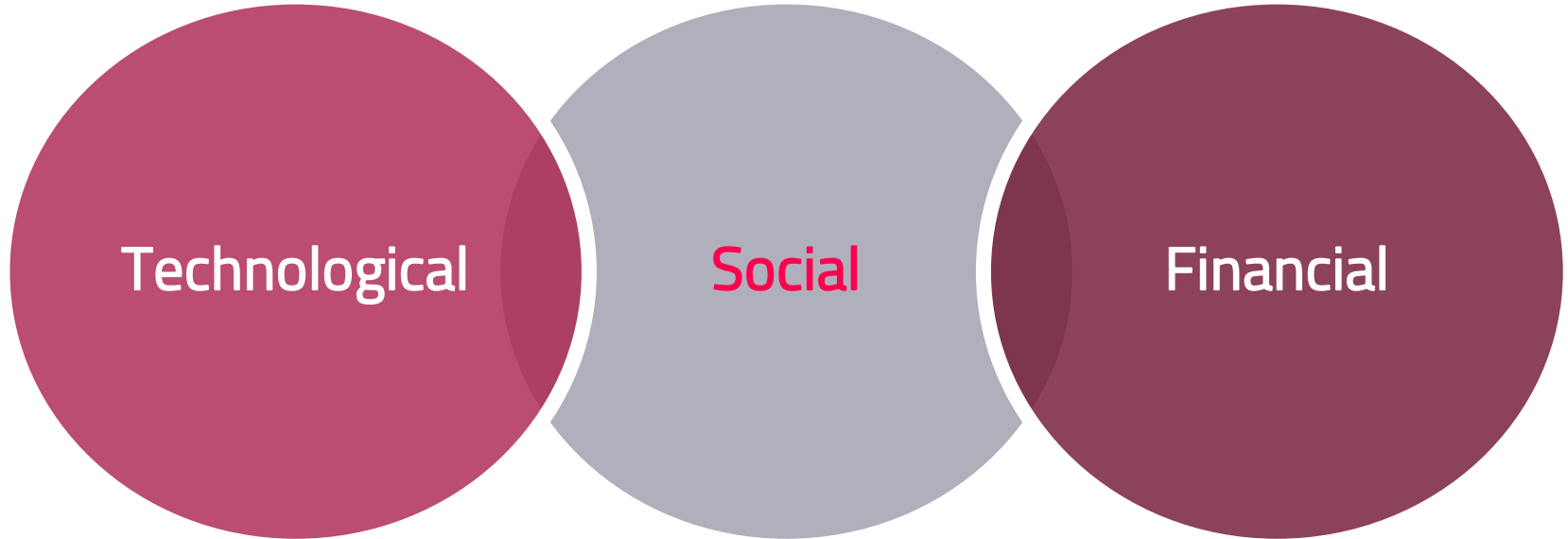
Participants

- 51 semi-structured interviews (41 women, 10 men)
- Urban, peri-urban, rural areas
- Lahore, Multan, Kasur
- Northern Punjab – 34 interviews, Southern Punjab – 17 interviews
- Purposeful sampling (social contacts, MFI)

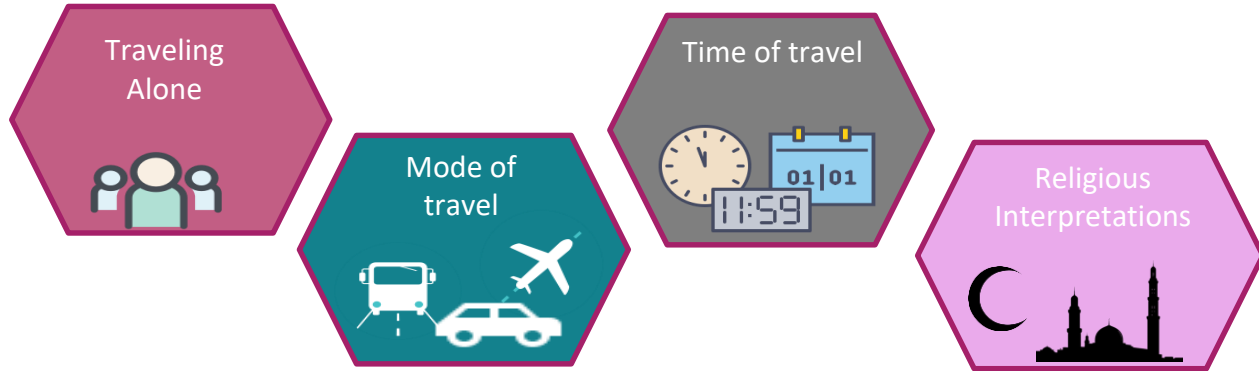


Findings

Digital Financial Services and Gender



Social Access



Social Access and Gender - Mobility

- Various degrees of mobility
- Preferred days or times dependent on mobility category
- Segregation and mobility
- Harassment
- Avoidance or selective behavior
- Traveling permissions – male relatives
- Traveling with male relatives – safer
- Safety and social perceptions, not *purdah*

“

*I go with my husband if I need to go out in the evening or at night. It's not safe to go out in the evening and it's also **considered bad in our culture [for women to travel alone].***

(female, rural).

Religious Interpretations and Gender

- Interest Rate in financial services and Islam
- Gender responsibilities and Islam

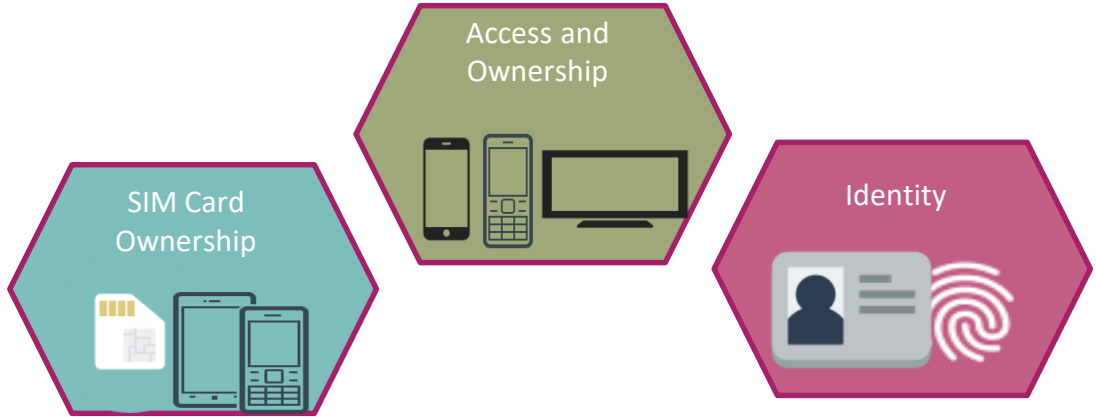


“

*Fathers are the head of households in all of the families. We saw this before our father died. After his death, our mother started making decisions. In all other families, females are asked for suggestions. It's good because **men make good decisions and it's their role**. It is said that the **house where women lead isn't successful.**"*

(female, peri-urban)

Technology Access



Participants' Technology Access

Gender	Men	Women
Phone Access	Yes : 10 No: 0	Yes: 35 No: 6
Access Type	Personal: 10 Shared: 0	Personal: 31 Shared: 4
Phone Type	Feature: 3 Smart : 7	Feature: 9 Smart : 26
SIM Registration	Self: 10 Others : 0	Self: 22 Others: 9
Internet Usage	Yes : 8 No: 2	Yes: 26 No: 15
Internet Access	Wi-Fi: 0 Cellular: 4 Both : 4	Wi-Fi: 4 Cellular : 8 Both: 14

Technology Access – Access & Ownership

- Mobile Ownership
 - **FII Survey:** 36.7 % Women , 79.4% Men
 - **Our Interviews:** 85% Women, 100% Men,
- Permission as a limiting factor
- Phone ownership of unmarried women is considered inappropriate

“

*[w]omen are not allowed to use phones in our family. They just **do not feel the need when men have them [phones]**. I have a phone, but most people know that it is my mother's. My father, however, is less restrictive. My brothers are more restrictive. My brothers say that if they have a mobile phone, I can borrow it from them. I should not have my own mobile."*

(female, peri-urban)

“

*I gave my brother money to buy me a smartphone. But he brought me a feature phone, **asking, what would I do with a smartphone.***

(female, urban)

“

*My husband gifted me a phone on our wedding. I did not have a phone before this. In our family, **unmarried girls are not allowed to have a phone.** I, my mother-in-law, my sister-in-law, all of us use this phone. When my husband comes home, my sister-in-law (unmarried) puts down the phone. Otherwise, she plays games on it continuously!"*

female, peri-urban

“

No it wasn't about permission. I had unmarried girls at home. So my sons did not let me keep a phone. They used to tell me to get them married and then you can have a phone at home. (Why didn't they let you?) No special reason. The environment of the household is not like this. Now they [the daughters] are thankfully married. So I also got it [a phone]. And my sons too!"

(female, rural)

Technology Access – SIM Card Ownership

- 90% of population registered
- 83% of women participants had a Computerized National ID Card (CNIC)
- Recording of births by village guard
- Security concerns increase need for CNIC
- Five SIM per CNIC gave women ownership

“

*I got a CNIC because my son needed me to have one before he could get his. They demand the CNIC of the father and mother for issuing a child's CNIC. My son has to pass through an army check post while going to work and **they don't let him pass without a CNIC.***

(Female, Rural)

Financial Access



Participants' Financial Access

Gender	Men	Women
Participant as HOH	Yes: 4 No: 6	Yes : 0 No : 41
Other Household Heads	Parents : 6	Parents : 15 Husband : 14 Mother/Brother: 1 In-laws : 3 Husband & self: 7 Brother : 1
Supplementary Financial Source	None : 10	Husband : 16 Parents : 5 None : 20
Household or Personal Spending source	Job : 5 Business : 4 None : 1	Job : 7 Husband : 16 Job and Husband : 4 Sisters: 1 Male relative : 2 Parents : 7 Rent : 1 None : 3

“

My father-in-law is the head of the house. He manages all these things like bringing something from the market like vegetables and other things but sometimes he gives money to me for shopping and asks me to go and bring the required things. My husband and his brothers give their salary to their father. But the amount that we earn from embroidery or beauty parlor work is ours and we don't need to give it to our father-in-law."

(female, peri-urban)

“

I keep some of my savings in a locker at the vocational training institute where I study embroidery. I don't tell my brother about this money. Otherwise, he will ask me to give all of the money to him."

(female, urban)

"I save money. But one doesn't have to tell men. Today my daughters are young, but tomorrow they will grow up so quickly."

(female, rural)

Making Transactions and Dealing with Money

- Large and small financial transactions & decision making
- Correlation between gender and amount in question
- Mobility and transactions
 - Relying on children, male relatives, route to work



*My dad thinks that **electronics are big financial decisions**, so they **(girls) should take advice.**"*

(female, urban)

"I send my third-oldest child with a daily grocery list. Sometimes we have money and sometimes we don't have money to pay the shopkeeper. So we are on khaata [diary, meaning credit] with the shopkeeper."

(female, rural)

Financial Access – Bank Account Ownership

- Bank account Ownership:
 - **FII Survey:** 12% men, 6.4% Women (in Pakistan)
 - **Our Interviews:** 50% men, 34% Women
- Making transactions:
 - FII Survey: 98% Men and 77% Women make transactions themselves
 - Interviews:
 - ▶ Women did not go to banks
 - ▶ Urban women sent other male

“

*When my husband used to work in Lahore, **he used to leave the checkbook with me.** Sometimes when someone was coming home, he would give them money; sometimes he would come himself. Sometimes I used to give a check to the kids to go to the bank and cash. **I have never been there [to the bank] by myself.** Only one time, my son took me to pay the bill, because he said that the queue for women is shorter at banks."*

(female, rural)

“

I do not have an account on my name because I don't go out of the home and it's better to save in my husband's account because he can go anytime to deposit or withdraw. If I go I will have to answer many questions from my father-in-law like, 'Where are you going? Why are you going?'

(female, peri-urban)

“

*He [participant's husband] has a bank account. **We haven't told anyone at home about this account. My father-in-law asks us to give all of our money to him to manage. But we have kids and we should have our own savings. We keep a balance in the bank account that we get from committee [savings group] but **we never tell anyone about this.*****

(female, peri-urban)

Financial Access – Mobile Money

- Mobile Money Usage:
 - **FII Survey: (9% respondents)** 14% men, 4.5 % Women
 - **Our Interviews: (25% respondents)** 80% men, 12% Women
- Brand recognition (Easy Paisa, Jazz Cash) without transaction information
- OTC Fraud – Fear of rural women & men

“

*I do not trust any of these services. **What if we send money to someone but the shopkeeper doesn't make the transaction?** Or when we go to the shop and there is someone else there. Who will we contact with a dispute in such a situation... I have heard that shopkeepers abuse and slap women."*

(female, rural)

Financial Access – Rotating Savings and Credit Associations (ROSCAs)

- ROSCA (Rotating Savings and Credit Associations)
- ROSCAs knowledge and participation – common among women
- ROSCAs – part of generational knowledge
- Daily, weekly, and monthly ROSCAs
- Ranging from PKR 10 (USD 10 cents) to a few thousand (USD 100-500)
- MFI participants stopped participating in ROSCAs
- Women relied on ROSCA administrators

“

I have saved money through committees since I was a teenager. I like saving money through committees. My mother used to manage committees, but that required large amounts of money, so I used to have a share in one committee with three or four other members."

(female, urban)

The Way Forward



Findings to Recommendations

- Influential Women as change agents
- Go where the women are
- Women entrepreneurs overcome certain norms
- Marital status affects access
- Women need more financial services
- Women can teach future generations



Conclusion

Validating our Assumptions

- A1 - Financial empowerment and financial income are not correlated.
- A2 - Education is not directly correlated with the financial empowerment of women.

Summary

- Gender influences financial capability, decision making, technology access, and mobility
- Unmarried women impact family reputation
- Men play a role in the social, technological, and financial flexibility
- Short-term constraints (privacy of transactions) vs. long term constraints (religious and sociocultural interpretations)



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Thanks!!

Questions?

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Participant Demographics

Gender	Men	Women
Participants	10	41
Age	15 – 25 years: 5 26 – 45 years: 3 > 46 years: 2	15 – 25 years: 16 26 – 45 years: 25 > 46 years: 0
Locality	Urban: 4 Peri-urban: 3 Rural: 3	Urban: 22 Peri-urban: 7 Rural: 12
Marital-status	Unmarried: 5 Married: 5	Unmarried: 17 Married: 24
Education Level:	Uneducated: 3 Up to 8 th grade: 3 Up to 12 th grade: 0 College : 4	Uneducated: 11 Up to 8 th grade: 5 Up to 12 th grade: 9 College : 16