

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).

Quick facts

Barriers addressed



Entry & Capability

Lack of personal exposure to DFS



Product & Market Design

Complex onboarding process

Segment focus

1 2 3 4

Geography

[Bangladesh >](#)

Sources

[Lee et al., 2021](#)

Customer Journey Relevance



Key stakeholders involved

bKash mobile banking,
Sample of 815 household-migrant
pairs

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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.”

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- “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 the 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.

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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.

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