

FINANCIAL INCLUSION **insights**

APPLIED RESEARCH FOR  digital financial inclusion

PERSISTING GENDER ISSUES

FINANCIAL INCLUSION AND GENDER IN BANGLADESH

Financial Inclusion and Gender

A growing academic literature suggests that access to financial services can help the poor insulate themselves from adverse financial shocks.

In South Asia in particular, women lack access to finance when compared to men.

WIMC allows us to investigate the relationship between financial access and other important gender-based indicators

FII Asian Countries' Financial Landscape



Bangladesh

Financially Included: 37%
Have a bank account: 18%
Have a mobile money account: 5%
Have an NBFi account: 20%



India

Financially Included: 54%
Have a bank account: 52%
Have a mobile money account: 0.2%
Have an NBFi account: 8%



Pakistan

Financially Included: 7%
Have a bank account: 7%
Have a mobile money account: 0.3%
Have an NBFi account: 0.1%



Indonesia

Financially Included: 23%
Have a bank account: 20%
Have a mobile money account: 0.1%
Have an NBFi account: 4%

BANGLADESH

Approximately 40% of Bangladeshi adults are financially included



43% of adult Bangladeshis
Are financially included



21%
Have bank accounts



8%
Have registered mobile money
accounts



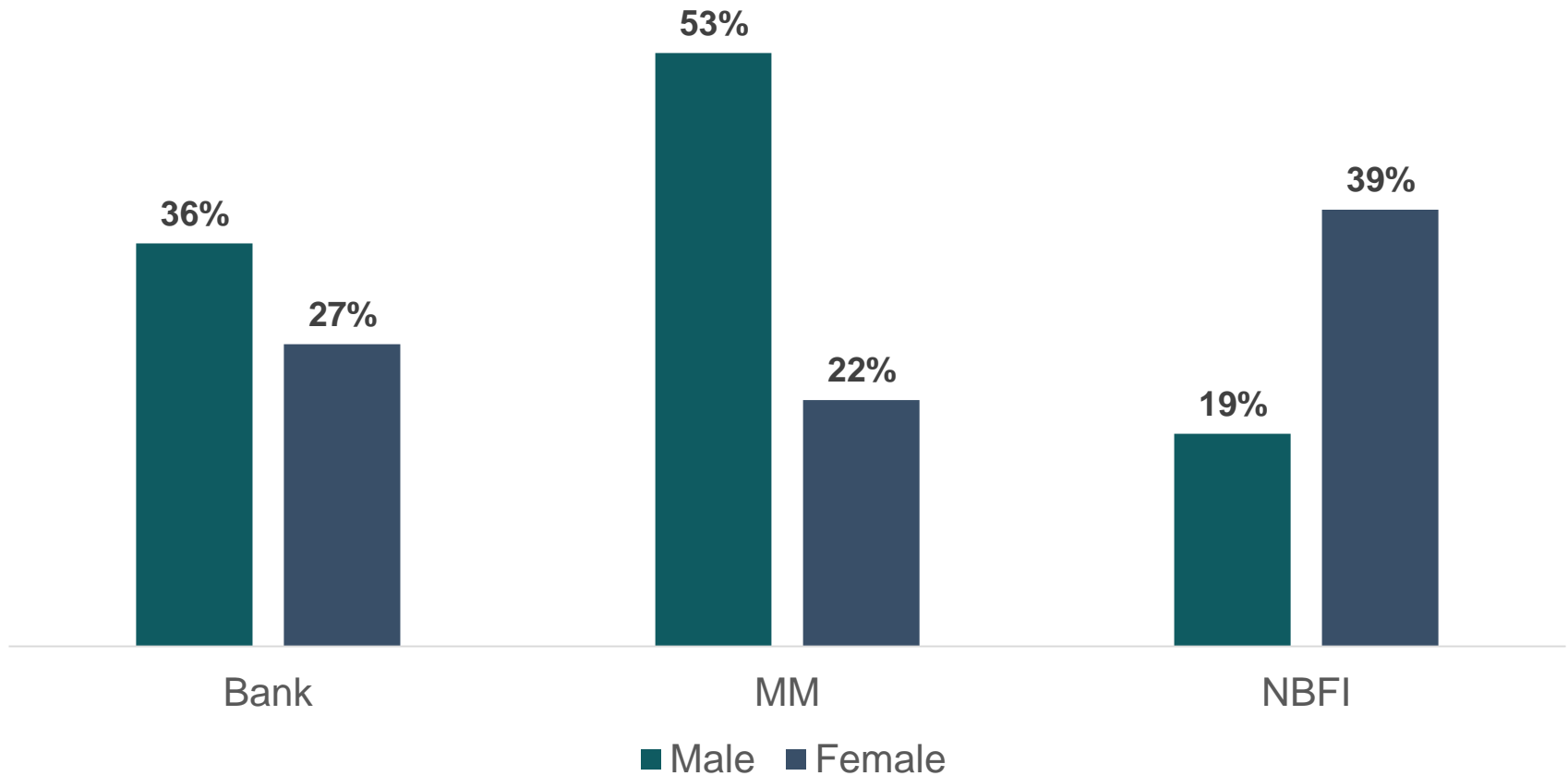
25%
Have non-bank financial
institution accounts (excluding
credit only)

WMIC findings track very well with InterMedia Fii data and suggest continued growth in financial inclusion

*Overlap representing those who have multiple kinds of financial accounts is not shown

BANGLADESH

Financial Service Use by Gender



HH dynamics are an important to financial inclusion

WIMC measures of women's decision-making power in the household

Who usually decides how the money you earn will be used...

Who in your household decides what purchases are made to meet daily household needs like food, clothing, and cleaning supplies...

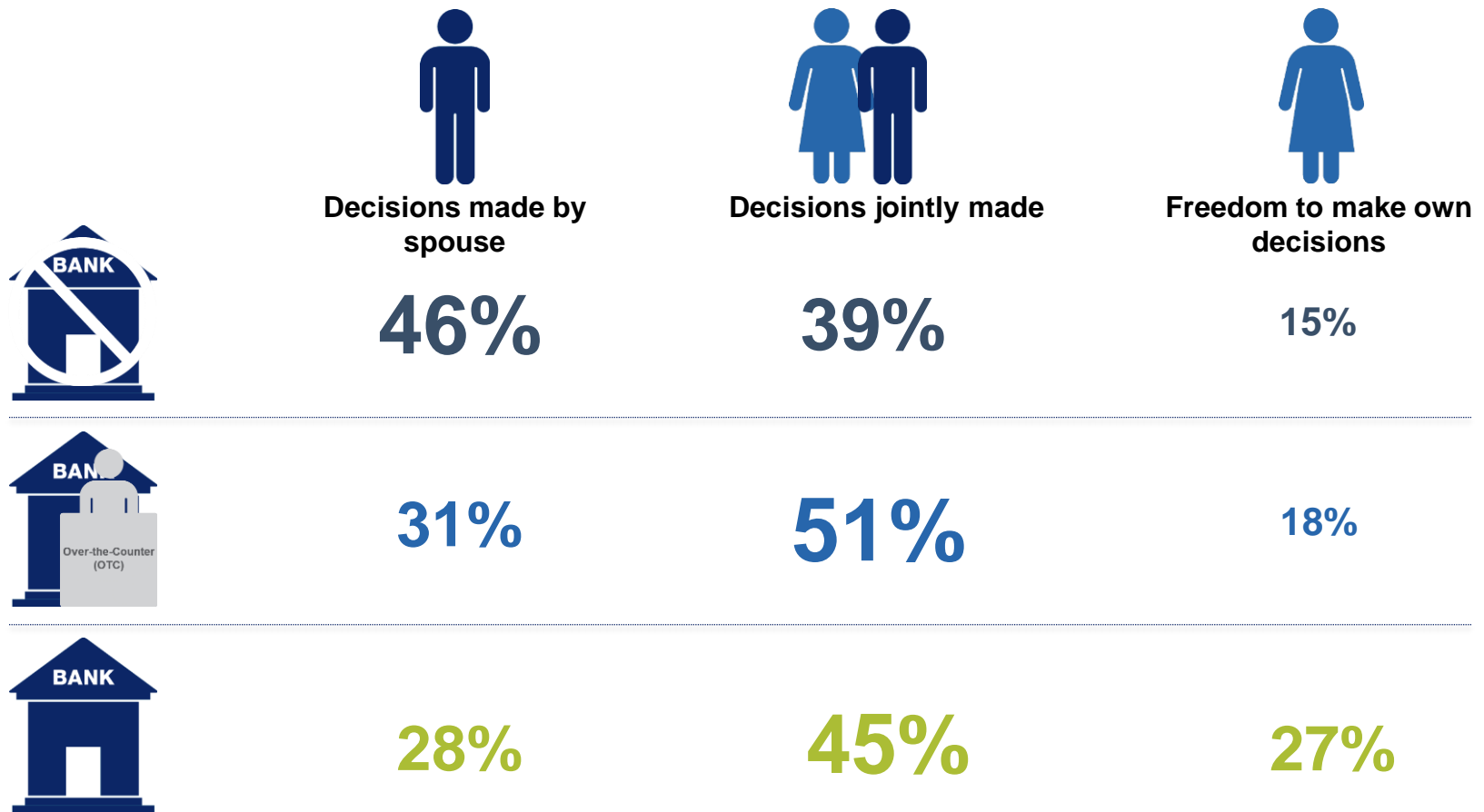
Who controls assets (i.e., savings, land, and livestock) in your household...

Who usually makes decisions about your work outside the home (i.e., whether you will work outside the home, where you will work, how long you will work, at what payment, etc.)...

Yourself, your spouse, jointly, or someone else?

BANGLADESH

Registered bank account holders have greater freedom to make their own decisions



BANGLADESH

Financial inclusion correlates to better self-reported health outcomes

