

# DIGITAL FINANCIAL SERVICES FOR ADOLESCENT GIRLS AND THEIR GUARDIANS

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## Research Interest

In developing countries, people and small businesses are not yet fully integrated into the formal financial system. They rely on cash for all their transactions, do not have feasible tools for saving and cannot access formal borrowing options. The major reason behind such exclusion is the high cost of financial institutions to reach the BoP (Base of Pyramid) financial market. Digital Financial Services (DFS) can address this problem with one unique digital account (wallet) which will remove the current entry barrier, by facilitating the transaction, payment, borrowing as well as provide access to e-commerce and thus improve the quality of lives of millions of people. The underlying assumption for the solution is the rapid growth of phone/ smartphone users at the BoP.

In Bangladesh, almost every household has access to at least one phone. In 2017 there were 58.6 million registered customers in total, however, only 23.1 million are active. In 2018, mobile banking alone has been estimated to be generating 994 crores, or over \$188m in daily transactions. According to 2017 report, 37% of the population was financially included through registered accounts with a full-service financial institution. This development creates immense opportunity for Bangladesh in Digital Financial Service (DFS) which will lead the existing banking sector, contributing to inclusion, when the services would attach with a direct digital payment system. With the help of financial inclusion, families that are otherwise denied access from financial services and especially the rural women can be empowered. Financial empowerment is much needed to ensure gender parity not only in terms of wages and income but also amplifying their voices and participation in the economic and social sphere leading to a more inclusive society. Income and economic stability are essential to ensuring a better future for women, and this is much more essential for women from rural area.

iSocial aims to implement services for women and adolescent girls which will ensure their financial inclusion. iSocial is serving the underprivileged women and their children as well as adolescent girls in 8 impact areas (Health care, Adolescent care, Economic Empowerment of women, Nutrition care, Digital financial inclusion, Green energy, Lifestyle and life skill, Behavioural Change Communication) through its Kallyani platform. While 'Adolescent Care' is a special portfolio in the Kallyani model, there is also a portfolio for women to generate income or increasing existing income opportunities. iSocial team found that as the financial transactions made by women, whether they are in business or not, are made in the traditional cash-based system, they are missed out of all the benefits of accessing financial services: savings, credit, payment, transfer and insurance services. This happens predominantly for relative immobility in connection with market place these service points are available. Kallyanis bring DFS at the door-steps in two ways: going door to door and opening agent banking facilities at their home through a program supported by UNCDF.

The purpose of the research is to understand the adolescent girls' and their guardians', especially women's perceptions, practices and needs of Digital Financial Services (DFS) which will facilitate to develop different strategies for better inclusion of women and adolescent girls.

Findings of the research may also help develop training manuals on DFS and help to make materials for Social Behavioural Change Communication (SBCC) on DFS.

## Objective

This research aimed to answer the following questions:

- What is the kind of transactions made by adolescent girls and their gatekeepers, especially mothers?
- What are the options available for adolescent girls for financial transactions, what are the tools and channels they use?
- What are the barriers adolescent girls face in accessing DFS?
- What could motivate adolescent girls to use DFS?
- What is the role and engagements of guardians in terms of giving access to DFS to adolescent girls?

# Methodology

## Consortium Collaboration

The research was designed by our experienced qualitative researchers. iSocial reviewed the questionnaire and concept notes. The field team of TEGA project played a key role in the recruitment of participants. iSocial provided the logistic and management support to conduct the interviews. All TEGAs are well trained to take the interview directly on their smartphone using Data Hub. Before every research work, they get a training session to give their feedback on the questionnaire and after that, the data collection get started.

### Interview adolescent girls

TEGAs spoke to **52 adolescent girls**, both married and unmarried, to better understand their practices, perceptions and needs as they pertain to DFS/digital services and financial inclusion.

### Interview guardians of girls

TEGAs spoke to **56 guardians**, either parents or husbands, to understand their knowledge of DFS, their perceptions around the girls' use, and the perceived problems or benefits.

### Analysis and reporting

Data were organized and programmatically analyzed in Girl Effect's online database (the Data Hub)

We used a thematic analysis framework considering the research objectives to analyze data.

Here is a basic distribution of the girls and the guardians based on some key aspects.

*Table 1 Adolescent Girl's Information (number of respondents in each group)*

| ADOLESCENT GIRLS |    |                      |                     |    |
|------------------|----|----------------------|---------------------|----|
| LOCATION         |    | MARITAL STATUS       |                     |    |
| Bogura           | 14 | Married              |                     | 13 |
| Dhaka            | 13 |                      |                     |    |
| Jashore          | 13 | Single/Not Disclosed |                     | 39 |
| Rangpur          | 12 |                      |                     |    |
| AGE (year)       |    | EDUCATION            |                     |    |
| 15               | 8  | Secondary            | Currently attending | 17 |
| 16               | 7  |                      | Dropped out         | 17 |
| 17               | 7  |                      | Completed           | 15 |
| 18               | 14 | Primary              | Currently attending | 1  |
| 19               | 16 |                      | Dropped out         | 1  |
|                  |    |                      | Never attended      | 1  |

*Table 2 Guardians' Information (number of respondents in each group)*

| GUARDIANS  |    |              |    |
|------------|----|--------------|----|
| LOCATION   |    | RELATIONSHIP |    |
| Bogura     | 14 | Mother       | 38 |
| Dhaka      | 13 | Father       | 10 |
| Jashore    | 15 | Husband      | 8  |
| Rangpur    | 14 |              |    |
| AGE (year) |    | SEX          |    |
| 20-29      | 8  | Male         | 18 |
| 30-39      | 24 | Female       | 38 |
| 40-49      | 19 |              |    |
| 50-59      | 5  |              |    |

*Table 3 Guardians' Phone Access*

| GUARDIANS                           |               |           |
|-------------------------------------|---------------|-----------|
| PHONE ACCESS                        | NON-DFS USERS | DFS USERS |
| Own Mobile Phone                    | 6             | 28        |
| Shared Family, with access          | 7             | 14        |
| Borrow from a friend, as needed     | 0             | 2         |
| Borrow from the neighbor, as needed | 0             | 4         |
| Use the phone from the shop         | 1             | 2         |
| No Access                           | 2             | 3         |

## Key Research Findings

- Cash is the primary form of exchange for daily spending for DFS and non-DFS Users; however, there is interest among girls and their guardians to expand DFS use.
- Guardians (71%) were more likely to have used DFS than girls (47%). Both girls and guardians who use DFS, primarily used it to access cash rather than replace cash. They use it because it is quick and easy to use.
- Girls do not have the agency over their own finances.
- The community holds different views of what is acceptable for boys and girls, creating a negative stigma for girls who use mobile phones/DFS.

- Girls face some barriers to DFS use; most crucial barriers are those presented by the age requirements and guardians who are uneducated about technology.
- Financial education is a key component to increasing DFS use and the financial inclusion of girls, women, and unbanked community members

## In-Depth Analysis

In the detailed analysis, we will provide the pattern of common financial activities like spending and savings among DFS users and non-users, usage pattern of DFS and the barriers found from the research.

### Financial Management and DFS Usage Pattern

#### Earning

Less than half of the girls surveyed for this research earns an income of which the ones who do were 17 years and older. However, nearly all girls receive money through some means, whether from their parents, husband or through working.

Most common sources of income are sewing or needlework jobs, farming, or tutoring. These girls earn and spend money in a variety of ways, but all receive their income in the form of cash, except for ones who receive directly through Bkash.

#### Spending

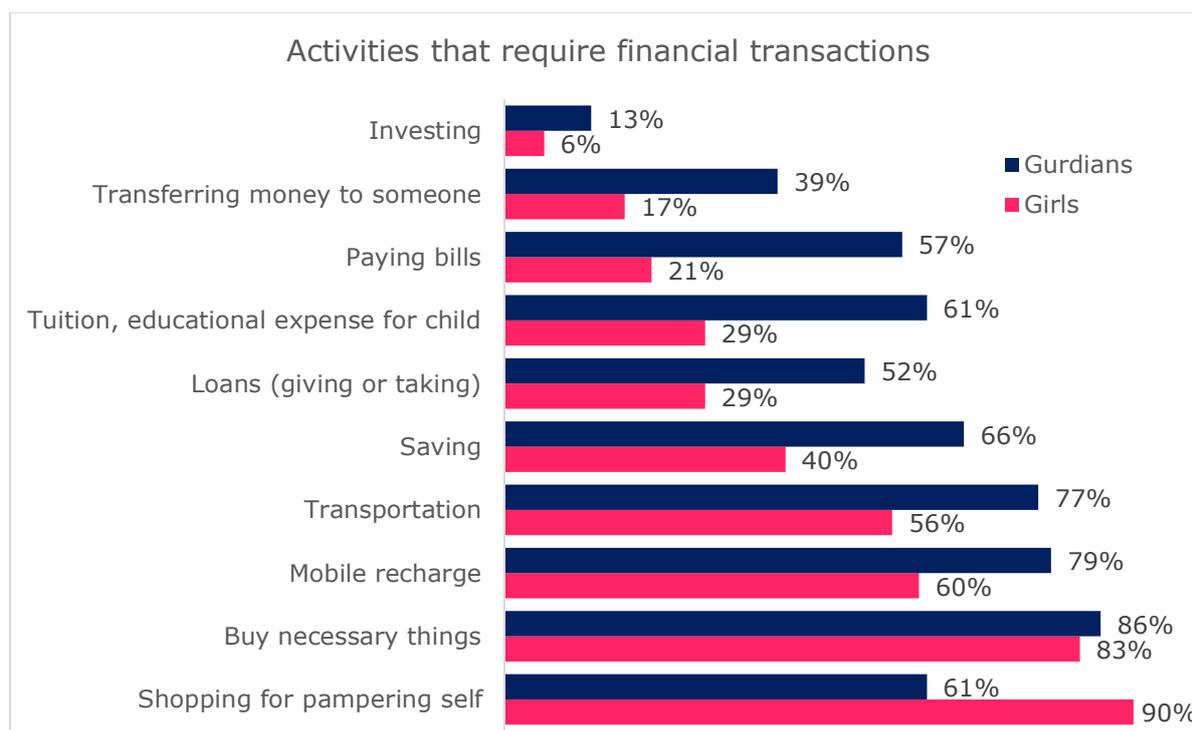
Girls' income is mostly spent on family needs- regardless of their marital status. These girls save up the money for things that are not immediately attainable.

Respondents were asked which activities they do that require a financial transaction. The top choices for DFS users were "buying necessary things" (88%) followed by "mobile recharge" then "transportation". "Saving" was 4th most often selected, followed by "educational expenses for the child", "paying bills", then "shopping for pampering yourself" (54%). "Investing" was the least often selected choice at 17%. [Figure 1]

Some wish to spend money on themselves, such as being able to shop more, buy cosmetics, or have jewellery as a hobby. Others want to be able to invest, expand their farms, or save/deposit the money. As expected, the top reason that prevents girls from being able to freely spend their money on what they wished to, is that there simply isn't enough money to do so. They report that their family cannot provide them with the things they want, that they can't save that much, or that they need to use the money for things like education first and there isn't enough leftover afterwards.

Most girls reported wanting to spend money versus save, although the types of spending varied. Spending on immediate needs and wants such as clothes, jewellery, general shopping or helping the family was most common alongside spending on assets or investments, like buying cattle or livestock, studying or buying a house. A few girls wanted to spend on items that increased their access like a phone or bicycle and a few wanted to save or deposit money.

Figure 1 Activities of girls and guardians that require financial transactions



For non-DFS users, “transportation” (87%) was the most often selected activity that requires a financial transaction. This was followed by “shopping for pampering yourself” and “buying necessary things” (80% each). After this came “mobile recharge” and “saving” at 66%. No non-DFS users selected “investing”.

## Savings

When the question was asked [to Guardians], “what do they do with remaining money after paying expenses?”, the most common response from DFS users was “save it in a microfinance organization” at 51%. “Use it for shopping for pampering yourself” at 46%, followed by “save it in cash at my home” at 39%. The third most common use of remaining funds for guardians is “invest in income-generating activities” at 36%. [Figure 2]

Non-DFS users had different ideas of what they would do with money remaining after expenses. They would most commonly “save it in cash at their home” at 73%, then “use if for shopping for pampering yourself” at 67%, then “invest it in income-generating activities” at 53%. Interestingly, none of these non-users listed investing as an activity that requires a financial transaction.

Note that respondents could answer openly to mention all of the ways they deal with the remaining money, which included the formal savings method.

When looking deeper at the nuances between Non-DFS Users and DFS Users’ self-reported use of extra money, there was a noticeable contrast in behaviour between the groups in several areas. The table below reflects the differences between the two groups is higher than 15%. [Table 4]

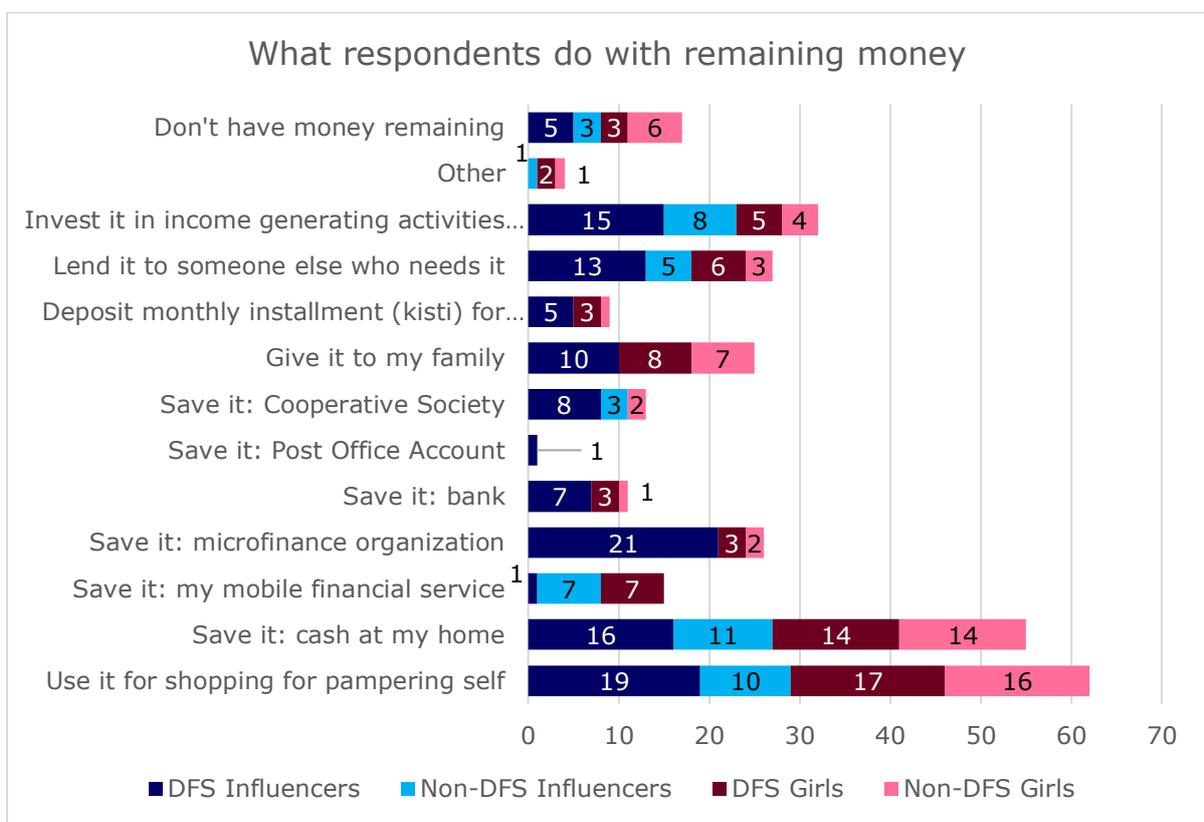
Table 4 Remaining Money: Guardians Detailed Comparison

|  | Non-DFS | DFS | Difference |
|--|---------|-----|------------|
| Use it for shopping for pampering self | 67%     | 46% | 21%        |
| Save it: cash at home                  | 73%     | 39% | 34%        |
| Save it: Microfinance organization     | 0%      | 51% | 51%        |
| Save it: Bank                          | 0%      | 17% | 17%        |

|   | Non-DFS | DFS | Difference |
|---|---------|-----|------------|
| Give it to my family                      | 0%      | 24% | 24%        |
| Invest it in income-generating activities | 53%     | 36% | 17%        |

In response to the question, “what girls would like to do with remaining money?” we got all sort of answers. While “use it for shopping for pampering self” still made the top of the list, there was a substantial drop in “save it: cash at home” among both DFS users and non-users, more so the latter. What would they rather do with their extra money? Simply put, they would rather save it in an institution, although the type of institution varied, or “invest in income-generating activities”. Note the component of girls spending on family reflects some lack of agency as they contribute it to their family which we will discuss in the section examining the agency. We can also observe the DFS user influencers or guardians tend to invest more than Non-DFS users and keep their saving to some formal institution rather than keeping at home.

Figure 2 Actions taken with the remaining money



From the table below [

Table 5], we can see that if they have money after paying for expenses, most girls and influencers save their funds- how they keep their savings differs. **Keeping the cash at home by definition is not savings but we included it in the table to show the vividly visible unutilized opportunity of savings in any formal or informal way.** This table shows the savings data from the chart above.

Table 5 Pattern of Savings

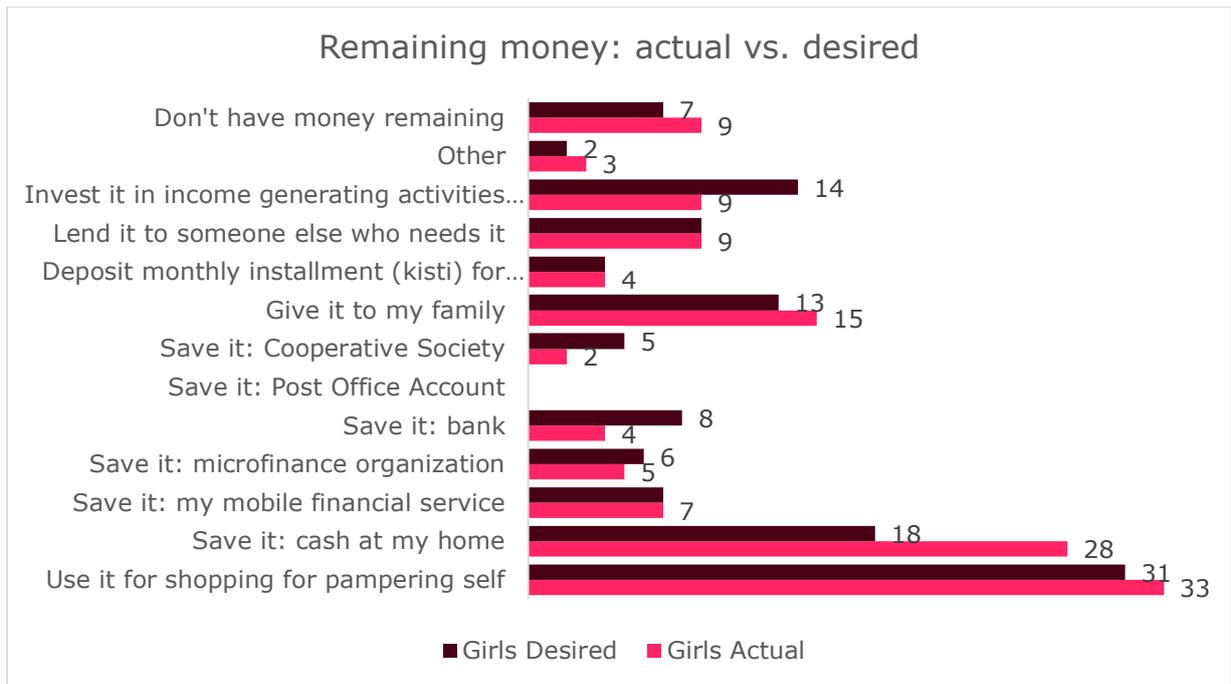
|                                      | DFS Influencers | Non-DFS Influencers | DFS Girls | Non-DFS Girls |
|--------------------------------------|-----------------|---------------------|-----------|---------------|
| Save it: cash at my home             | 16              | 11                  | 14        | 14            |
| Save it: my mobile financial service | 1               | 7                   | 7         | 0             |
| Save it: microfinance organization   | 21              | 0                   | 3         | 2             |
| Save it: bank                        | 7               | 0                   | 3         | 1             |
| Save it: Post Office Account         | 1               | 0                   | 0         | 0             |
| Save it: Cooperative Society         | 8               | 3                   | 0         | 2             |

*Aspiration vs Reality regarding savings*

When asked what they would like to do with money remaining, Guardian DFS users moved away from “saving in a microfinance organization” to “saving in a mobile financial service” and “investing”. With non-users, they moved away from “saving cash at home” to “saving in a microfinance organization” or “saving in a bank”. Perhaps users are just a step ahead financially. Non-users were not interested in moving to “depositing for life insurance” like users were with a 26% difference in answers! Non-users were also more interested in giving to their families, whereas users responses remained unchanged on giving to their families. It seems that non-users are more strapped for money than users, they simply don’t have the money to save or give to their families.

Respondents were also asked what they would like to do with the remaining money. The biggest jumps up were “**save it: microfinance organization**” from 0% to 27%; “**save it: bank**” from 0% to 20%. The biggest jumps down were “**save it: co-op society**” from 20% to 7%; **give it to my family** from 0% to 33%.

Figure 3 Adolescent girls' activities with remaining money: Actual Vs Desired



For guardians, while comparing the desired and actual saving behaviour from the graph below, it is clear that there is an *expected decrease in saving at home*, with microfinance organizations, and with cooperative society. We can find a *substantial increase in "Save it to a bank"*, and a general shift to "investing", "kisti (instalment)", and "Give it to my family."

Figure 4 Guardians' activities with remaining money: Actual Vs Desired

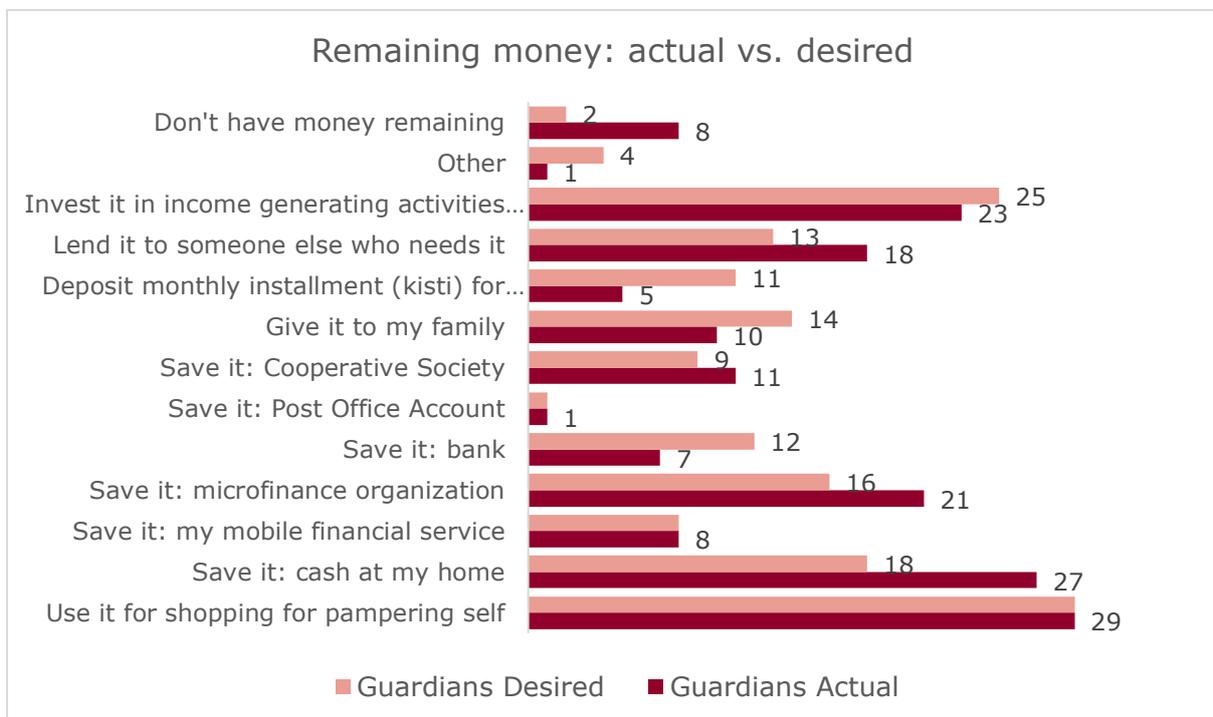
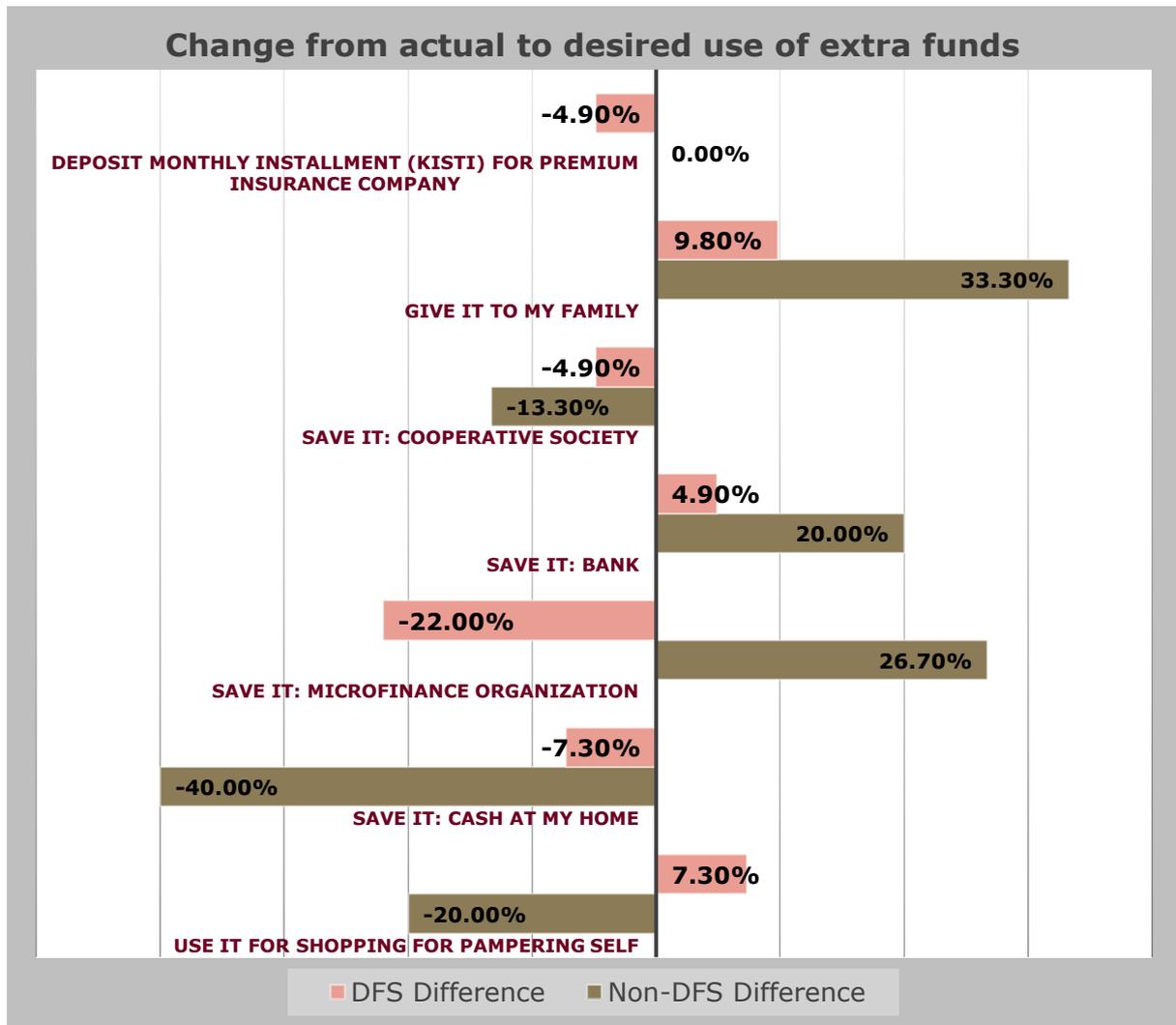


Figure 5 Change from actual to the desired use of extra funds



## DFS Usage

47% of the girls using DFS reported that the most commonly used DFS is bKash followed by Rocket and then Nagad. A similar response came from guardians as well. A Husband (aged 25) from Bogura stated,

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*"I use Bkash for the quick transaction so that there's no waste of time. I can transact money with my friends even sitting at my home. I can also transact money with my boss"*

---

48% of DFS users among girls have their own account and 74% of DFS users use accounts of the guardians.

The following two figures show the answers of our respondents to the question, "Which type of transaction do you use DFS for?"

Figure 6 Girls' DFS usage pattern

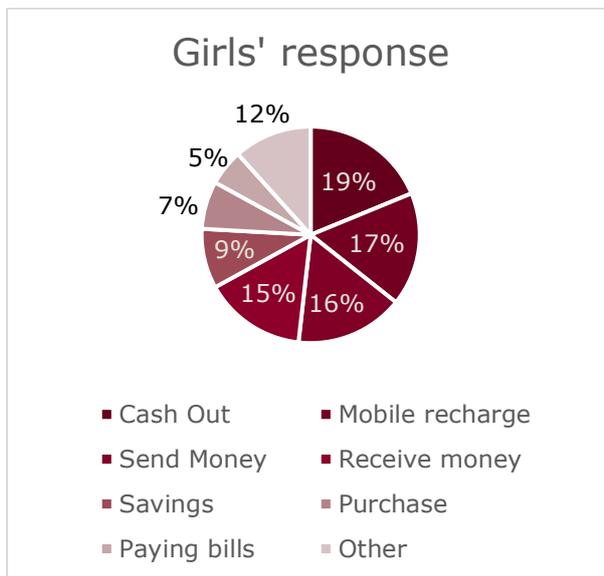
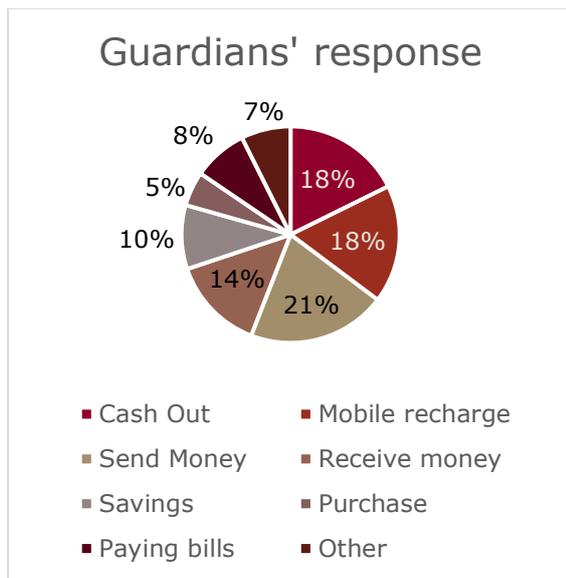
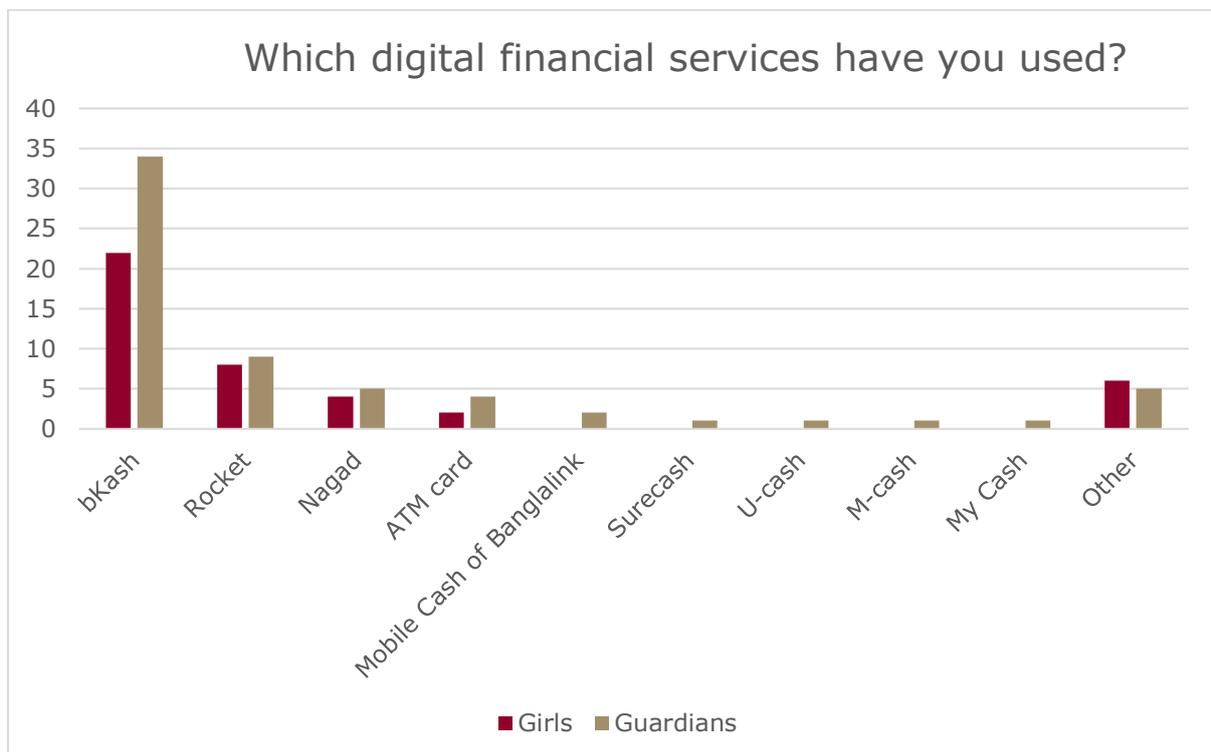


Figure 7 Guardians' DFS usage pattern



Rather than replacing cash as a medium of exchange, DFS currently serves as a medium to quickly and easily transfer or share funds.

Figure 8 Digital Financial Services used by respondents



#### Non-DFS Users: Guardians

Most surveyed guardians are DFS users (71%). However, those who are non-DFS users are more likely to report not knowing much about technology and are unfamiliar with how to open an account. A respondent said that,

*"I don't understand anything. I don't understand those [digital transactions]. I can talk only if there's any phone call otherwise I don't understand anything. I don't even touch the phone how would I understand...I don't carry the phone anywhere. If I've taken it anywhere it might fall from my hand".*

#### Non-DFS Users: Girls

*Most adolescent girls who are currently non-DFS users want to use DFS!*

Almost all non-DFS users expressed that they would be interested in using DFS, primarily because of the ease of use and fast access to money.

Even though over half the girls surveyed are not current users, 85% of non-DFS users have heard of different platforms and 62% knew how to open an account.

Girls and Guardians mentioned a variety of sources that provided information about DFS: Family members, NGOs, local shops, YouTube, Television, Radio.

## Perceived Benefits of DFS use

Though the objective benefit of any service is not exactly a matter of personal interpretation, the perceived benefit could be a determining factor of adaptation and continuation. This provides insight for DFS service providers and associated service designers to know what to provide for sustaining the perception. This list also indicates where the customers are looking for value addition. To ensure growth in the long term, the sector should be able to deliver the benefits in an objective term.

Non-users think that DFS is adding benefits on the following aspects.

1. Cost-effectiveness
2. Convenience
3. Mobility
4. Security

DFS saves transportation cost. On top of that, the interest could outweigh transaction charge and digital transfer is quick. The convenience of DFS is the easy transaction process and they can access the account from home or anywhere. Thus, DFS brings much mobility for the user. Girls can send money to faraway family members as well as quickly receive money to cover any unexpected cost. The added security of keeping money in the DFS system in comparison to cash is also an important aspect of perceived benefit. Especially for the girls, the convenience can also be a matter of security in our social context.

A few guardians support the DFS usage of their daughters or wives because they know they will have access to money even when the Guardian is not at home.

**Easy to use from Home:** A mother (age, 40) from Bogura stated,

*"About Bkash and rocket, the advantages an adolescent girl can get is that for her hostel expenses money can be sent from home. She gets the money sitting at home... this is an advantage."*

**Saves Time:** A mother (age, 38) from Jessore stated,

*"The time she needed to go out, that is being saved because she is using the internet at home and she can do her works at home. This is her advantage."*

**Money transfers from anywhere:** A girl (age, 15) from Dhaka stated,

*"As my husband lives abroad so he sends money. I receive that money through BKash or Rocket. He sends money in various ways".*

**Secured:** A girl (age, 17) from Jessore stated that,

*"An adolescent girl will have security facilities. They could keep the money to a specific place. They won't feel fear that if anyone is taking away their money. This kind of benefits".*

## Agency of the girl over their finances

It is not enough to know the spending and savings pattern along with earning source of the girls to understand their finance. How their choices are influenced and guided by society, and in many ways dictated by the family is a necessary part of in-depth analysis. We have found some insight regarding this aspect with our critical examination of all the quantitative data we gathered.

### Lacking ownership over income in general

Although many girls are making choices about their spending, their choices are limited by their guardians and their financial resources. This is not particularly a constraint of agency by gender. A female DFS user (age, 15) from Bogura quoted,

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*"If I have money, I help them with that. There are many things like these, for example, they sent my younger sister school with the money I had".*

---

Some girls talked about how they use their remaining income is dictated by their guardian. A female (aged 18) non-user of DFS from Dhaka stated that,

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*"Yes, I deposit money. But my husband tells me, 'if you keep the money at home, you may use it whenever you wish. But if you keep it in a cooperative society, you won't be able to spend as per your wish'. I want to deposit money for my future. I have a child. I could build a house if I deposit. If I keep it at home, it'd be spent. I can't keep that money. I mean, I got the money but I can't keep it. It is spent. If I deposit it in a cooperative society, it'd be helpful in future. So, because of my husband, I can't deposit the money."*

---

Permission is a requirement for many girls to use DFS

#### **Permission requirements for DFS**

Asking for permission is ingrained in the culture of DFS use even though guardians generally support girls using DFS. **80% of girls required permission to use DFS/digital transactions- permission from either parent or husband.** A girl (age, 17) from Rangpur said that,

*"Bangladesh is a patriarchal country, that's why boys are always given privileges. Girls aren't given that much. Such as, about the digital transaction they don't need to take permission from their family. But a girl can't do anything without her family's permission".*

Permission is needed for many reasons:

- Because it is not her own account.
- Because the guardian wants to know what the money is being used for
- Because she does not have an ID
- Because she does not have her own income

#### **Permission is not always granted**

A girl (age, 18) from Dhaka mentioned about the obstacles of using DFS. She stated that,

*"My husband doesn't let me use DFS at all. He says we need the money at home. Money is important for the house. That's why I keep the money at home...I don't*

keep money at all. So, I don't understand the complicated sides [of DFS]. I don't keep the money. He doesn't let me keep the money".

### **The need for permission is an indicator of larger gender inequalities**

Most of the girls believe that boys are more privileged than girls since boys don't have to face that much obstacles in using technology or DFS relative to girls. A girl aged 19 from Dhaka said,

*"When I opened my account, I have to take permission from my husband. And if my husband would open it then he doesn't need to take permission from anyone. So, isn't it different?"*

## **Gender Aspect**

### **The community holds different views of what is acceptable for boys and girls, attaching a negative stigma to girls who use mobile phones/DFS.**

The majority of girls responded "Yes" when asked if their use of DFS would change if they were a boy. Girls frequently believe that boys face less scrutiny and have more freedom with technology and public activities, which affects access to DFS. The overwhelming majority of girls explain that boys can go wherever they want without being questioned by people. On the other hand, girls are expected to stay at home and are not privileged with the same freedom. Married girls added that their husbands do not have to ask permission from anyone to open an account or spend money.

A girl (age, 19) from Dhaka stated that,

*"Boys don't have any barrier. Everything that boys do is alright by society. It's good if he studies, or if he hangs around with his friends. Nothing will happen. In the case of girls, society forbids them to go outside. Stay properly as you are a girl. Go outside by wearing a burqa or go properly, take your mother with you, take your father with you. These aren't needed for a boy. He's a boy, go and do whatever you want. Go alone for the study or do work I mean they have no barrier".*

Figure 9 DFS use perceived gender impact

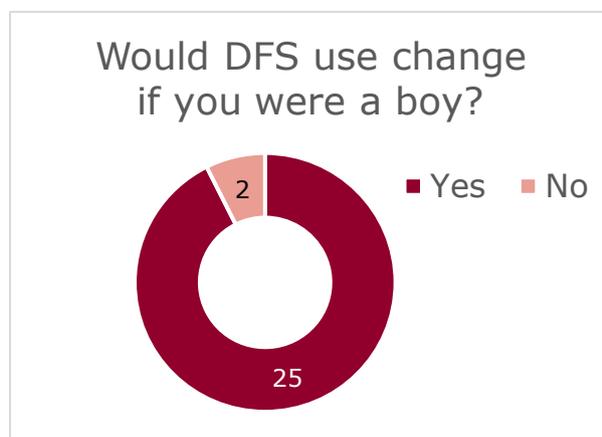
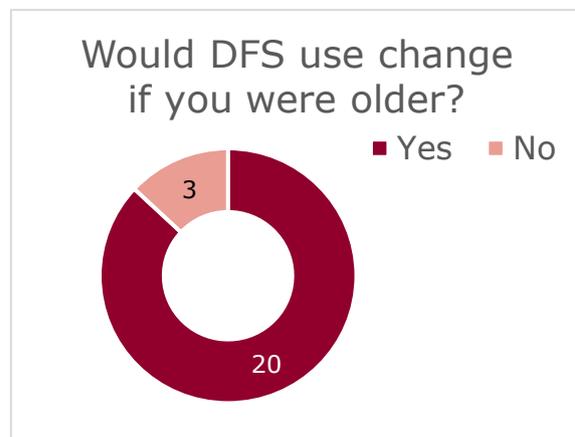


Figure 10 DFS use perceived age impact



Not only do many girls discuss the limitations they feel due to their gender, they also identify age as a limiting factor.

## **Barriers**

Barriers generally fall into 4 categories, those are presented by **Age, Challenges with DFS Use, Society, and general Mobile phone problems**. Within each category, girls identified the need for a

Voter ID card, concerns about fraud and forgery, their community’s negative perception of girls using phones, and unreliable network/internet (either from the cost of purchasing MBs or poor internet service).

When discussing limitations or barriers to DFS use, age was regularly discussed. Girls discussed the age requirement to open an account, and the need to have a Voter ID card, which is not available until she is 18. Acquiring an ID, documents, and possibly her income hence become a key moment in a Girl’s life.

Table 6 Challenge may an adolescent girl might face using digital transactions

|                     |   |    |
|---------------------|---|----|
| Age                 | Legal Age/ Voter ID required                                  | 11 |
| DFS Use             | Don't know anything about DFS/opening bank account            | 2  |
|                     | Trust issues with bank  | 2  |
|                     | Complicated registration process                              | 6  |
|                     | Pin code issues (forget, send the wrong pin)                  | 7  |
|                     | Concern about Fraud/Forgery (hacked, general, lost or stolen) | 11 |
| Society             | Village and Family has negative perception/prevents the use   | 10 |
|                     | (if underage) parents don't always want to go to the bank     | 3  |
|                     | Can't go to the store whenever you want                       | 1  |
| Mobile Phone Issues | No charge in the phone  | 1  |
|                     | Internet/MB unreliable  | 8  |
|                     | Lost or stolen phone  | 3  |
|                     | Mobile phone- not mine  | 5  |

When asked about what challenges adolescent girls may face using digital transactions, guardians most commonly discussed issues of Fraud and Forgery.

Girls commonly reference the barrier to DFS use, or mobile phone use in general, presented by community and/or family members who harshly judge girls who use technology. One of the respondents from Bogura (Girl, Age 17) said,

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*If the girls go to stores the people might think badly of them. That, why did the girl go to the store? Or who has sent the money? Or to whom would she send the money? They can think that. They can think badly of her. That the girl has become bad.*

---

Nearly all girls either have their own mobile phones or share one with their family, with only 3 exclusively reporting no access to mobile phone whatsoever.

(\*Note that even those who reported having no access, some selected other responses that reflected they do indeed have access some other way.)

More than half the guardians reported owning their own mobile phones. A slightly smaller amount reported sharing a mobile with family.

Approximately two-thirds of the (guardian) DFS users reported owning their own mobile phones, followed by one third who reported having access to a mobile phone shared by the family. Because respondents could select more than one option, one fourth of the users reported accessing mobile phones through other means such as borrowing from a friend, neighbour, using a phone from a shop or having no mobile phone access. Interestingly, two DFS users report having no direct access to mobile phone.

Although most girls and guardians have access to a mobile phone, *DFS use could be impacted if more girls and guardians owned their phone*, rather than sharing with their family. Many DFS accounts allow for one account per phone number- restricting the number of users within a household if a phone is shared.

Table 7 How respondents get mobile phone access

| MOBILE PHONE ACCESS                  |       |           |
|--------------------------------------|-------|-----------|
| RESPONSE                             | GIRLS | GUARDIANS |
| Own Mobile Phone                     | 26    | 34        |
| Shared Family, with access           | 25    | 21        |
| Borrow from a friend, as needed      | 5     | 2         |
| Borrow from the neighbour, as needed | 3     | 4         |
| Use the phone from the shop          | 2     | 3         |
| No Access                            | 5     | 5         |

We must also note that ownership is not necessary or a sufficient determining factor in the use of DFS by girls. In essence, there is no single factor as such. The most common barrier discussed by guardians who are *non-DFS users* is that they don't know much about technology, including mobile phone and internet use.

Guardians who are non-DFS users are likely to NOT know how to open an account, even if they have heard of different platforms.

Guardians who are not confident with mobile phone and DFS use are MORE likely to prevent their daughters or wives from using the services.

The question of autonomy and freedom of the girls is important. It will be also helpful to acknowledge that the family/husband could also be an enabler and sometimes they fail to do so simply out of caution.

One respondent of Jashore (Husband, Age 25) shared his thought saying,

*"The very first barrier will be by me. Because I still don't know anything about the digital transactions, so because of that I cannot encourage her. When I will learn about these transactions then I will encourage her."*

In addition to the barriers presented by DFS Users, *Non-DFS users* reported that they didn't use DFS services because they were not needed. Some specified that they didn't need the services because they were too poor/didn't have enough money.

## Overcoming Obstacle

Both Guardians and Girls were asked how they thought barriers could be overcome. Again, and again, both groups identified the value of **education and raising awareness** in reducing barriers. Both of the groups identified the need for education for girls to learn about DFS programs, different uses of technology, and how to avoid fraud and forgery.

Some respondents also suggested that the guardian should get technological education. They discussed the need for guardians to be educated on technology use, in general, and then DFS specifically. When family members understand different technology, there are fewer barriers for girls to use it. A respondent from Dhaka (Girl, Age 18) explained,

*"If she can make family members understand and if they support her, she would be able to do it. On the other hand, if she can make her husband understand and if he supports her, then she would be able to do it."*

Girls also discussed the benefits of educating the community or village at large. In places where awareness was raised about the positive uses of mobile phone and DFS the community was more accepting and supportive of all community members using DFS.

## Recommendation

We must be very cautious of the fact that increased DFS access alone will not increase financial inclusion for young women because barriers to DFS use are the same barriers that impact their entire financial autonomy.

Designing DFS to be more inclusive for girls, simply being aware of the social context is not enough. As guardians and community members strongly impact girls' use of technology, DFS, and overall financial choices, we need to strongly address those barriers. DFS can be used as a tool to increase gender and age parity once we have devised a strategy to successfully tackle the bigger barriers.

1. Institutions working in the development sector like iSocial should take an active role in increasing girls' mobile phone ownership.

Although lack of access to mobile phone ownership was not regularly discussed as a barrier to DFS use, the stigma around girls using mobile phones and the limitations of one phone per account are issues that need to be addressed. By focusing on increasing girls' mobile phone ownership (not just general access), the normalization of girls using phones can begin.

2. Educational initiative focusing on increasing the comfort of husbands/parents with technology and understanding DFS could help the inclusion of girls in DFS.

Targeting Non-DFS guardians is essential in this regard.

3. iSocial, in partnership with existing DFS platforms, should provide monetary incentives to the inclusive behaviours.

Incentives could be provided on completing education sessions for girls on fraud and forgery to assuage guardians' concerns with each account registration. There could also be an incentive for users on opening a second account for the wife/daughter while opening an account for a guardian/husband.

4. Organize Social Behavioral Change Communication Campaign or to direct the ongoing campaign focus on sharing the positive aspects of mobile phone use and DFS benefits, specifically on the lives of young adolescent women.

iSocial can design and launch a Social Campaign to help shift perception among village members and normalize the use of mobile phone and DFS for girls.

This campaign could also address daughters' and wives' access to DFS helps the family/husband.

5. Development organisations should offer educational sessions aimed at increasing girls' understanding of DFS use and safety practices to avoid fraud.
6. DFS companies can develop options for girls who do not have Voter IDs, solutions such as a joint or shared account with a parent or husband or decreasing the age needed for an ID.

## Conclusion

Most people in Bangladesh, especially the rural areas, find commercial banking services to be complicated. To fill this gap Digital Financial Service (DFS) was introduced back in 2010. Findings of the current research indicate that men are a little aware of Digital Financial Services but women and girls are not aware or they aren't allowed to use DFS since Bangladesh is a patriarchal country. The current study was conducted to implement services for unprivileged women and girls in the rural area.

By this research, some key factors were found in the lives of the women and girls which needs to be improved to implement the service. One is the perception about gender difference in case of using DFS as many girls mentioned during the survey that, boys are more privileged than girls. So, iSocial is expected to make a social campaign to alleviate this gender difference. Another important factor here is the knowledge about the technology of both DFS users and Non-users particularly the guardians and the girls. The study helped to identify such obstacles in implementing the Digital Financial Service. Intervention to provide solutions to these problems could be developed based on the research findings. However, it is important to note that effective solutions must target both the guardian and the girl.