

# Engaging Women in Mobile Money Markets in Bangladesh (Questionnaire)

## Abstract

Women are underrepresented as both providers and users of mobile money services: they account for a small fraction of agents, and in Bangladesh, only 10 percent of women, compared to 32 percent of men, had mobile money accounts as of 2017 (Global Findex). The underrepresentation of women is an issue particularly in the context of COVID-19, where a vast majority of transfer payments have been made digitally. In this project, researchers are working with IPA to evaluate an intervention that aims to increase the supply and demand for mobile financial services, especially among women.

The research team will work with BKash to identify businesses willing and able to hire mobile money agents and randomly provide a 6-month subsidy to hire either a male or female employee. The study will measure the effects of employing women as mobile money agents on the economic outcomes of the small businesses, attitudes towards women's labor force participation, and whether the availability of female mobile money agents increases the use of mobile money by female customers. These results will be particularly relevant in the context of recovery from the COVID-19 pandemic and bringing women back to the labor force in a situation of low vaccination rates, continued reliance on social distancing, and existing biases in hiring women employees.

The project was developed in collaboration with BKash, IFC, World Bank, and the Central Bank of Bangladesh and these results would be relevant to them as they consider ways to expand the participation of women in mobile money markets as both consumers and agents.

*This project is a part of the Women's Work, Entrepreneurship, and Skilling (WWES) Initiative.*

## Researchers

Xavier Gine (World Bank), Jessica Goldberg (University of Maryland), Carlotta Nani (Graduate Institute of International and Development Studies), Anusuya Sivaram (University of Maryland), Lore Vandewalle (Graduate Institute of International and Development Studies)

## Partners

BKash, Central Bank of Bangladesh, International Finance Corporation, World Bank

## Questionnaire File Type

Reader-friendly survey instruments (.zip)

## Questionnaire Language(s)

English