

THE FINANCIAL AGENCY OF WOMEN

INDIA / MARCH 2019



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BILL & MELINDA
GATES foundation



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Let's reimagine a world where
women have power over their
financial future.

IDEO.org aims to build gender-inclusive financial services based on a deep understanding of the access and usage barriers that women face. This is a multi-country and multi-year journey, and India is a key focus.

OUR RESEARCH TRIP BY THE NUMBERS

2 WEEKS.
2 REGIONS.
81 PEOPLE.



43

Women

8

NREGS
Workers

10

Men

5

CSPs

5

Merchants

4

Stakeholders

3

Bank Mitras

3

Influencers

THE LIFE OF
A RURAL
INDIAN WOMAN




She starts as
the lowest rung on
the ladder. Social
norms label her,
stripping her
of her confidence.

"Since I'm new,
I don't move outside
of the house. If we
need more soap,
I send a village boy
to go buy it. I'd
have to ask my in-laws
for permission to
leave, and I would
listen to them."

She is told that
the world is too
smart for her.

"I'm not educated so
what if I made a
mistake?! If I were more
educated, I might try,
but I don't want to take
that risk."





She's taught
that opportunities
aren't for her—
so she passively
waits.

"If I need money, I would ask my family, but I'm hardly able to give if they need. They would come bring me the money at home...how else can I get it?"

She navigates
the world through
relationships,
sometimes at
a cost.

"What the leader did was wrong. He promised me more work so took some of my earnings. I was poor so I couldn't have a voice."



Digital Financial Services do not fit into the realities of her life.

She starts as the lowest rung on the ladder. Social norms label her, stripping her of her confidence.

She is told that the world is too smart for her.

She's taught that opportunities aren't for her—so she passively waits.

She navigates the world through relationships, sometimes at a cost.

↓
DFS is designed for decision-makers.

↓
DFS is designed for the literate.

↓
DFS is designed for income-earners.

↓
DFS is designed for the individual.

Digital Financial Services do not fit into the realities of her life.

She starts as the lowest rung on the ladder. Social norms label her, stripping her of her confidence.

↓
DFS is designed for decision-makers.

↓
26%
of households have savings accounts operated by female family members (NABARD, 2018)

She is told that the world is too smart for her.

↓
DFS is designed for the literate.

↓
42%
of rural women are illiterate, compared with 18% of rural men (NSS, 2011)

She's taught that opportunities aren't for her—so she passively waits.

↓
DFS is designed for income-earners.

↓
74%
of women are not employed, compared with 25% of men (WEF, 2017)

She navigates the world through relationships, sometimes at a cost.

↓
DFS is designed for the individual.

↓
47%
of women phone users are borrowing phones rather than owning them (EPOD, 2018)

For rural Indian women,
the gap between their lives and
digital financial services is vast.

Tweaking DFS is not enough
to bring her in.

ARCHETYPES



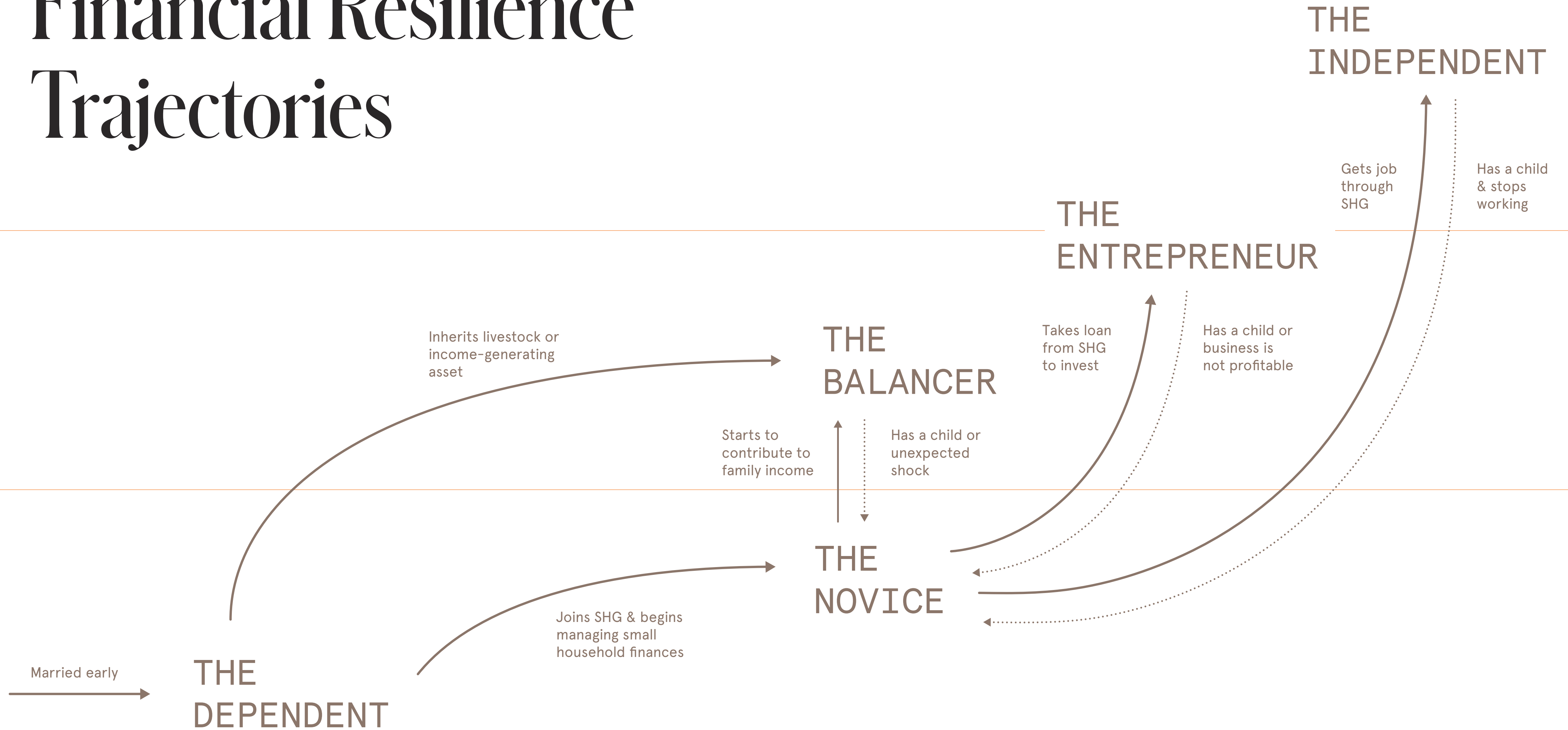
Meet five women who have
different experiences interacting
with DFS in rural India.

Financial Resilience Trajectories

FINANCIALLY INDEPENDENT

FINANCIALLY SUPPORTED

FINANCIALLY DEPENDENT

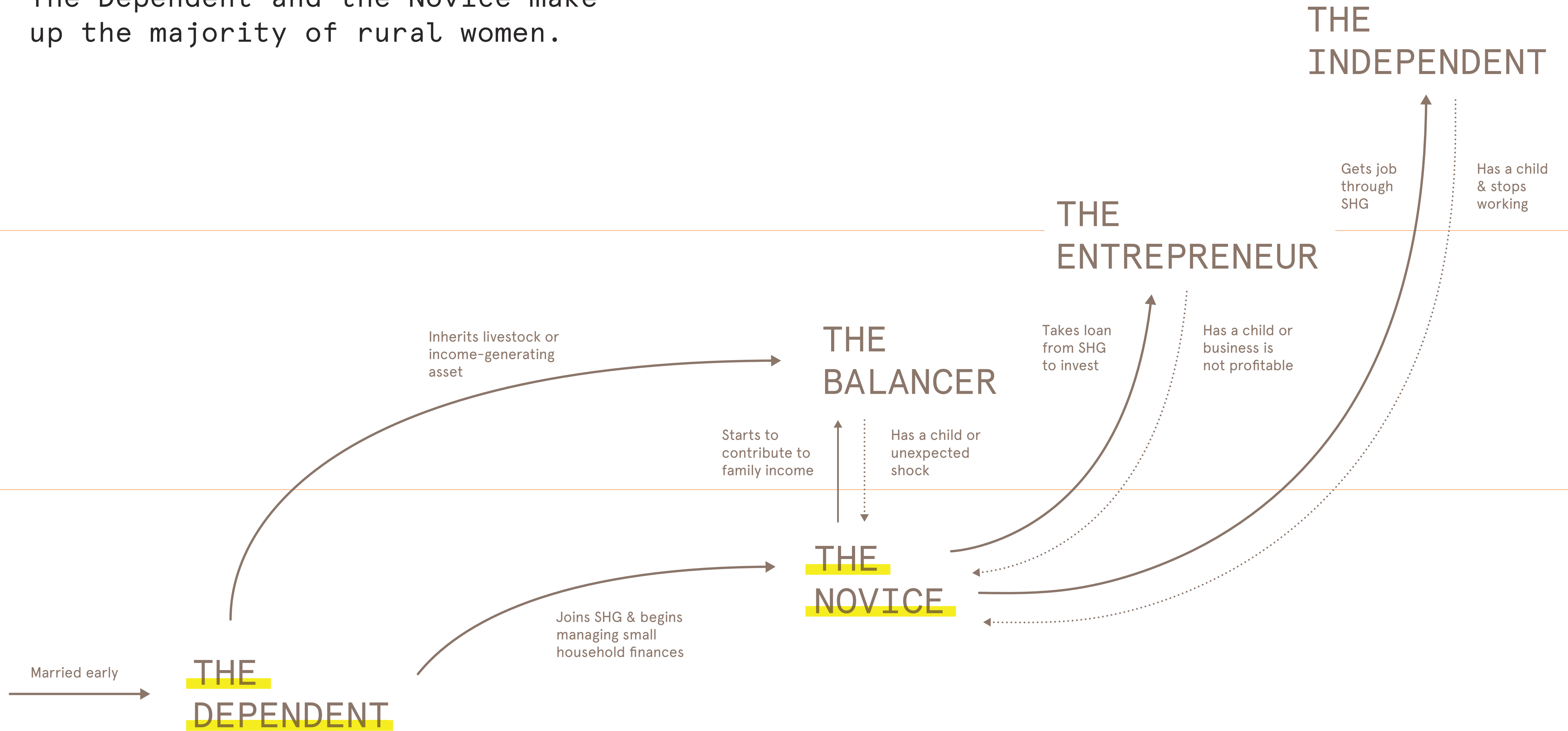


The Dependent and the Novice make up the majority of rural women.

FINANCIALLY INDEPENDENT

FINANCIALLY SUPPORTED

FINANCIALLY DEPENDENT



Meet Nishu

“My favorite thing to do is farming because I get to go outside.”

Nishu (17) is a housewife who was recently married and moved villages to live with her in-laws and husband. These days, she is largely confined to the house, where she spends her day cooking and doing household chores.

Because she is eager to please her family, she hesitates to do anything that pushes the status quo. If she needs to go out or make big decisions, she must consult her husband or her in-laws. She knows very little about the world outside her home and can't begin to imagine a different life right now.



Many women in rural communities start out like Nishu - THE DEPENDENT, entering a new family as the bottom rung of the ladder.

18% of the population is between 15-24 years old
(WORLD BANK, 2017)

In rural India, the average age of marriage is 22
(STATISTA, 2019)

THE DEPENDENT + MONEY

Money is a very foreign concept to her right now. Since her in-laws cover the living expenses, she doesn't intervene with money matters and isn't aware of how it's earned, spent, or saved. It's kept in a place of the house where she doesn't go. If she ever does hold money, she's expected to pass it to her husband; hiding that money from him doesn't even cross her mind.

THE DEPENDENT + DFS

She doesn't have her own bank account yet or own a mobile phone. She just learned that there is an SHG in town, but knows she won't be going because she can't leave the house.

LOCATION	FAMILY	AGE	EDUCATION	INCOME	MOBILE PHONE	CICO ACCESS
Rural	Newly married, living with in-laws	15-24	no education, no literacy	Dependent on in-laws and husband	Uses family mobile every 4-5 days to call family; her husband dials for her	Very little to none

Meet Champa

“Since we’re only earning for our basic needs, we can’t save. Since we don’t have much money, we keep good relationships with everyone in the community in case we need help.”

Champa (28) has lived in her community for 10 years, long enough to learn its ways and engage in social circles outside of the home. Her husband works as a day laborer. When he gets paid, he takes some money for his needs and gives the rest of the cash to her to manage the household. Dealing with fluctuating income is tough, but Champa makes it work for the family’s weekly needs.

At this point she’s experienced and managed to overcome her fair share of financial hardships. She has three children under age 10 that she has to feed, clothe, and educate. In the back of her mind, she’s concerned about upcoming family weddings that will undoubtedly drain their existing savings.



Most women in rural communities are living like Champa – THE NOVICE, struggling to make it work day to day for her family.



22% Bihar women in SHG
 38% Women own a mobile phone
 (EPOD, 2018)

THE NOVICE + MONEY

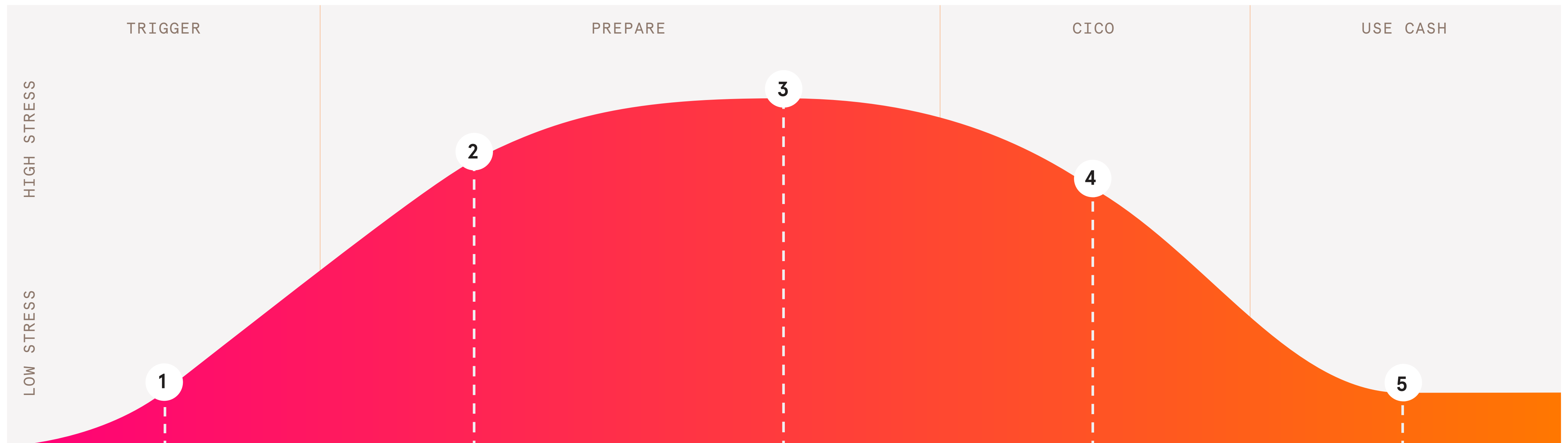
Money is always on her mind. Will she have enough to cover daily food expenses or a doctor’s visit? Saving feels so impossible at this point. Her best strategies to mitigate financial troubles include saving a good harvest in cold storage to sell off when needed or maintaining good community relationships. In an emergency, she first asks family/friends for help, the SHG for a loan, or as a last resort, sells family land or cattle.

THE NOVICE + DFS

Champa has a bank account where she receives DBT payments. She receives educational stipends for her children, gas subsidies, and NREGS payments if she has gotten the opportunity to work.

LOCATION	FAMILY	AGE	EDUCATION	INCOME	MOBILE PHONE	CICO ACCESS
Rural	Married with 3 young kids	25-40	no education, no literacy	Dependent on husband’s daily labor wages, highly seasonal	Shared feature phone in house; only knows how to place calls	Bank branch 1 hour walk away

The Novice's Cash Out Journey



Notified of DBT

The village head notifies Champa that the NREGS subsidies have been deposited in her account.

Consider Bank Visit

The bank is far, but she has immediate need for her NREGS payment and wants to make the trip as soon as possible.

Find a Friend

The bank is an intimidating place, and Champa prefers to travel there together with a more educated friend. Her friend knows what to do, and that gives her confidence. They make the 1 hour walk together.

Bank Visit

Once they arrive at the bank branch, Champa goes to the help desk where both the bank mitra and her friend assist her with filling the necessary forms properly—if she doesn't get it right, the bank manager might yell at her. Once complete, she can line up for the bank teller.

Cash Out

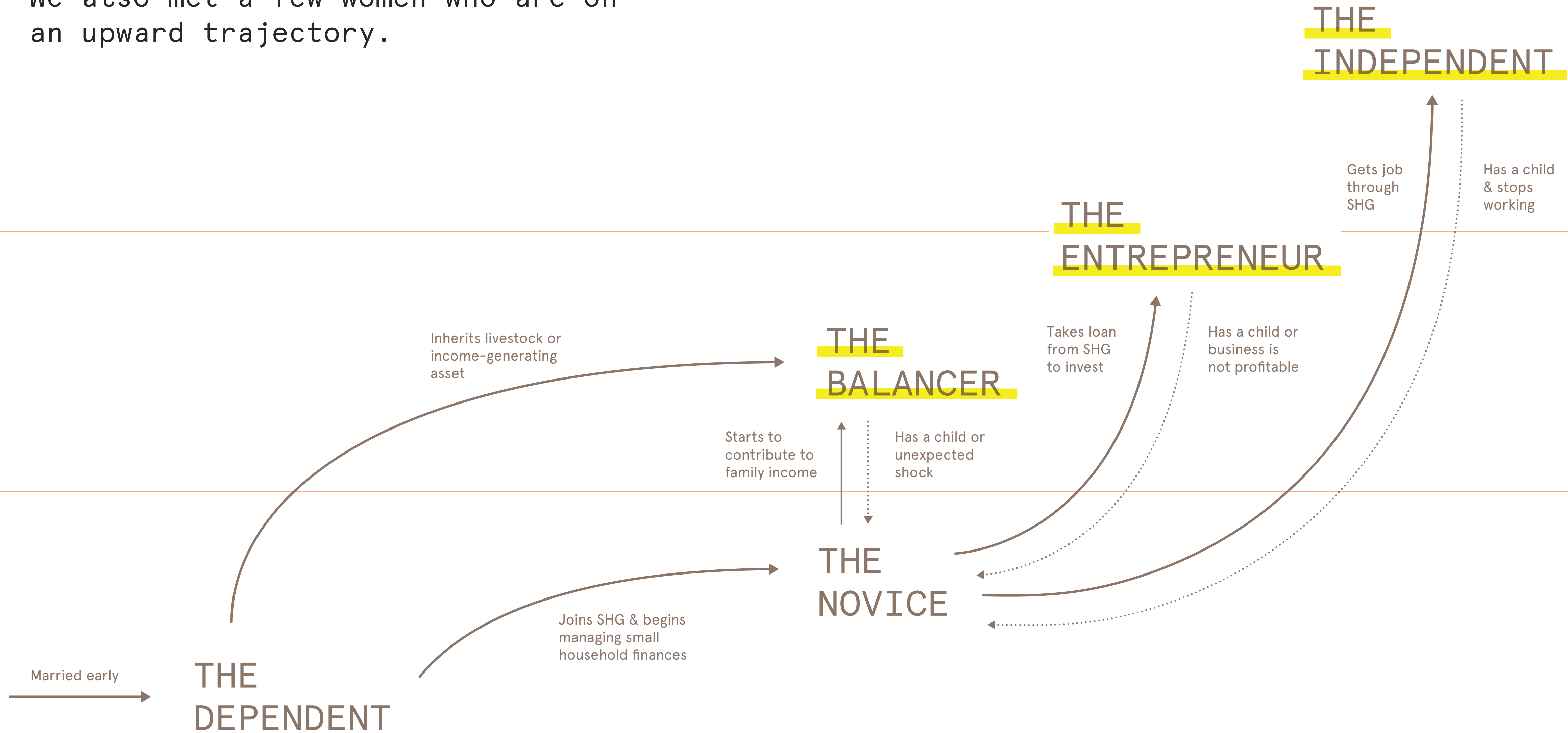
The NREGS payment is much less than she was expecting based on the days she worked. But Champa withdraws all of the money since she desperately needs to pay back debts from the past month.

We also met a few women who are on an upward trajectory.

FINANCIALLY INDEPENDENT

FINANCIALLY SUPPORTED

FINANCIALLY DEPENDENT



Meet Poonam

“Some months, one income stream might not come, so I will curb my spending accordingly. I keep track of it all in my head.”

Poonam (45) received some education and worked for awhile in a shop, but her life changed when she got married. She moved to a new community and discovered that her husband was an alcoholic. Poonam took the reins to ensure her family would survive. She started doing everything she could do to earn a little money, from working on a farm to selling milk from her two cows.

As the matriarch and head of the family, she sees herself as the one who can make a bright future happen, but she finds it almost impossible to move beyond scraping by. A few years ago, she found herself in a good situation, but invested her money in a fraud scheme that she is still recovering from. She's currently considering taking out a loan to buy some coconut trees in hopes that that will turn her luck around.



Some women are like Poonam – THE BALANCER, trying different ways to get ahead while barely getting by.

12.8% of rural Indian households have a female head; most have a monthly income <5,000 INR. (SECC, 2015)

THE BALANCER + MONEY

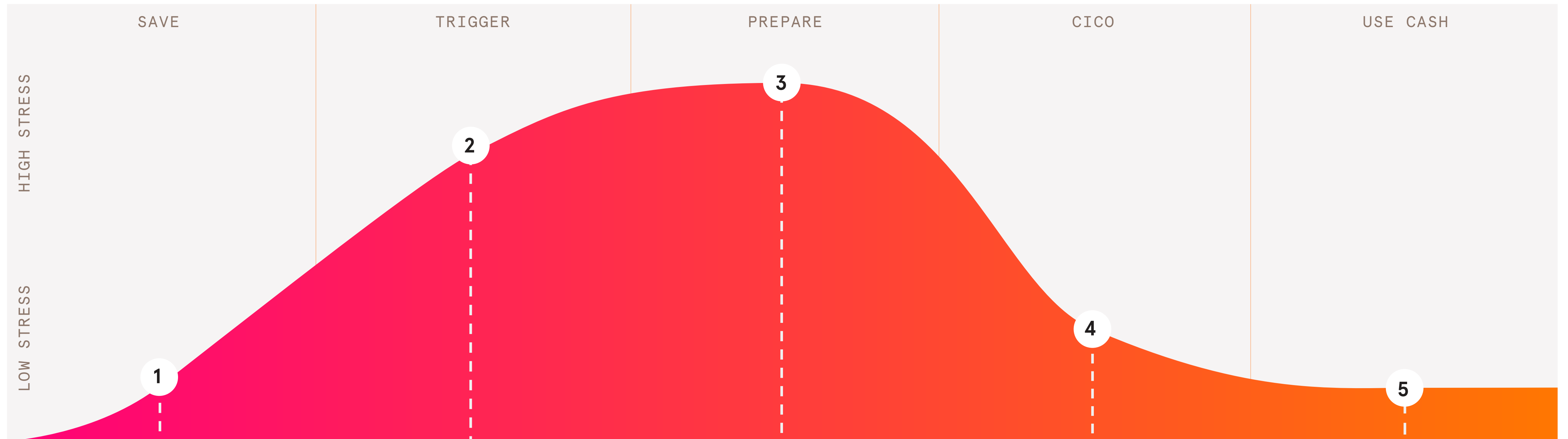
The Balancer thinks about money every day, and she’s always worried about having enough to make ends meet. She manages multiple small streams of income from farming, livestock, and occasional work. She keeps all her money in cash and tracks all finances in her head. As an earner, she shares financial decision-making and responsibility with her husband. She has some foresight, but she doesn’t think beyond the next big expense.

THE BALANCER + DFS

The Balancer saves and deals mostly in cash, but she has two loans. She took a government loan through her SHG to pay for her daughter’s dowry, and then took a second loan from a private lender to rebuild her house when it was damaged in a storm.

LOCATION	FAMILY	AGE	EDUCATION	INCOME	MOBILE PHONE	CICO ACCESS
Rural to Peri-urban	Matriarch of her family	40-49	Limited formal education, low literacy but not illiterate	She manages multiple small income streams to make ends meet	Has her own feature phone, husband or children help her read SMS	15 min motorbike ride

The Balancer's Loan Payment Journey



Divvy Cash

Poonam keeps her cash in her home divvied up into four pots: a pot for immediate needs like food, a pot for short term savings (like purchasing clothes for her children for the upcoming festival), a pot for long-term savings, and a pot for her loan payments.

Scheduled Payment

Poonam knows the date of each month when her loan payment is due. Every month, Poonam struggles to collect enough to meet her loan payment. She worries she might need to take another loan in order to keep up with her payments.

Plan to Go

She's close to the bank, but it's still a walk. She asks if her husband is willing to take her on his motorcycle, or if she'll need to walk another time. She prefers to go with her husband—it's faster and she won't be walking alone with cash.

Deposit

Poonam makes her deposits at a cash deposit machine. It looks like an ATM machine, and she knows how to use it herself—she was taught how to use it by the lending agent. She presses the buttons to enter her mobile number and the account number or the lender.

Receipt

The screen shows the name of the lender to verify she pressed the numbers correctly. She puts her cash in the machine, it counts it out and prints out a receipt to verify the payment went through.

Meet Poongodi

“When I asked my husband if I could take a loan for an embroidery machine, his straightaway answer was no. I just left it. I haven’t said anything since. It was seven years ago.”

Poongodi has been growing her tailoring business for fifteen years. Right out of school, she took a tailoring program and has been refining her skills and growing her business since then, even through having her children.

She has ideas for her business, like adding an embroidery machine, but when she brought it up with her husband, he immediately told her no. She hasn’t brought it up again out of fear of starting a fight—but she thinks about it every day.



There are several women like Poongodi in every village – THE ENTREPRENEUR; she’s cultivated her own businesses, but is held back by her husband and access to finances.

Women-owned businesses are 30-50% more likely to pay back loans on time than their male counterparts.

(IFC, 2014).

THE ENTREPRENEUR + MONEY

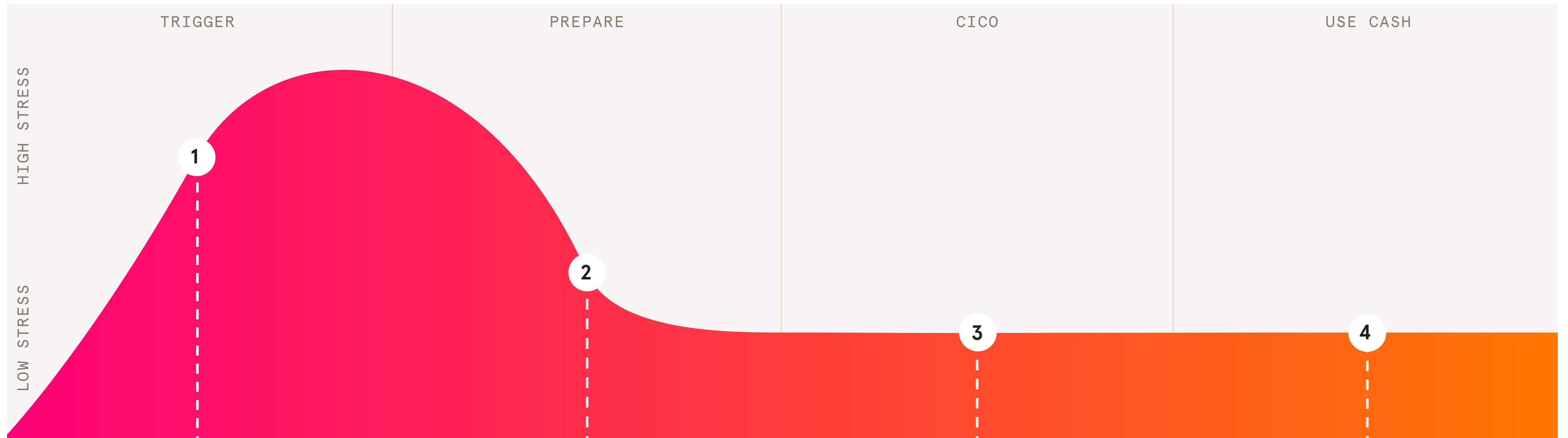
Her main source of income is her business. Her business is profitable, but seasonal or irregular. Predicting and planning financially for peaks and valleys is a challenge. She keeps track of how well her business is doing but keeps few to no records and doesn’t differentiate between her personal and business finances, and she deals mostly in cash. She’s researched the cost of what it would take to grow her business, which is costly enough for her to need to take out a loan.

THE ENTREPRENEUR + DFS

She opened a bank account when she took out a loan from the SHG. She pays back the SHG regularly at group meetings, and keeps a small balance in her bank account and deposits when she can, but she doesn’t use it regularly.

LOCATION	FAMILY	AGE	EDUCATION	INCOME	MOBILE PHONE	CICO ACCESS
Peri-urban	Matriarch of her family	35-44	Limited formal education, low literacy but not illiterate	She manages a small business	Has her own feature phone, may have shared smartphone access	30 minute bus ride

The Entrepreneur's SHG Loan Journey



SHG Loan

After months of arguing with her husband and father, Poongodi took out a 50,000R loan from the SHG she joined to buy an electric sewing machine.

Set Aside Cash

During wedding and celebration seasons, Poongodi makes 500-600R per day. Then, it's easiest to pay back some of the capital, and not just interest, which is 1% per month. Depending on how much she made this month, she'll set aside money to bring to the SHG.

SHG Deposit

At her SHG, everyone in the group says their names, recites their rules and structure, and contributes to the savings pot. During the loan contribution portion, she pays back 1500R, which the SHG leader marks against her loan.

Save Up Again

Because she needs to buy school supplies for her son, Poongodi knows next month's payment might be tough. During months where money is tight, she may borrow money from her husband or brother in order to make her SHG payment on time.

Meet Renu

“Self-dependence is the key to confidence. When I stayed home it was like bonded labor; I wasn’t using my brain for anything, nobody knew me. I didn’t have an identity other than being somebody’s wife, somebody’s daughter-in-law. Now I am my own person. I am special. It makes me happy, I have my own personal confidence.”

When Renu got married, she lost her agency, sense of self, and ability to earn her own money. After starting a family and a few years of marriage, the leader of her SHG approached her and asked if she’d like to be a bank mitra. She was trained, met the bank employees, and now spends six days a week connecting other village women to bank services.

She loves that having her own paycheck makes it possible for her to be dependent on herself, not her husband. Even more than that, she loves that her job has given her what nothing else did—confidence.



Women like Renu are few and far between – THE INDEPENDENT. Few women have jobs that require skills and pay regularly.

LESS THAN 15% of Indian women are employed in salaried work. (NSSO, 2011).

Only 3% of Indian women own smartphones. (Omidiyar, 2016).

THE INDEPENDENT + MONEY

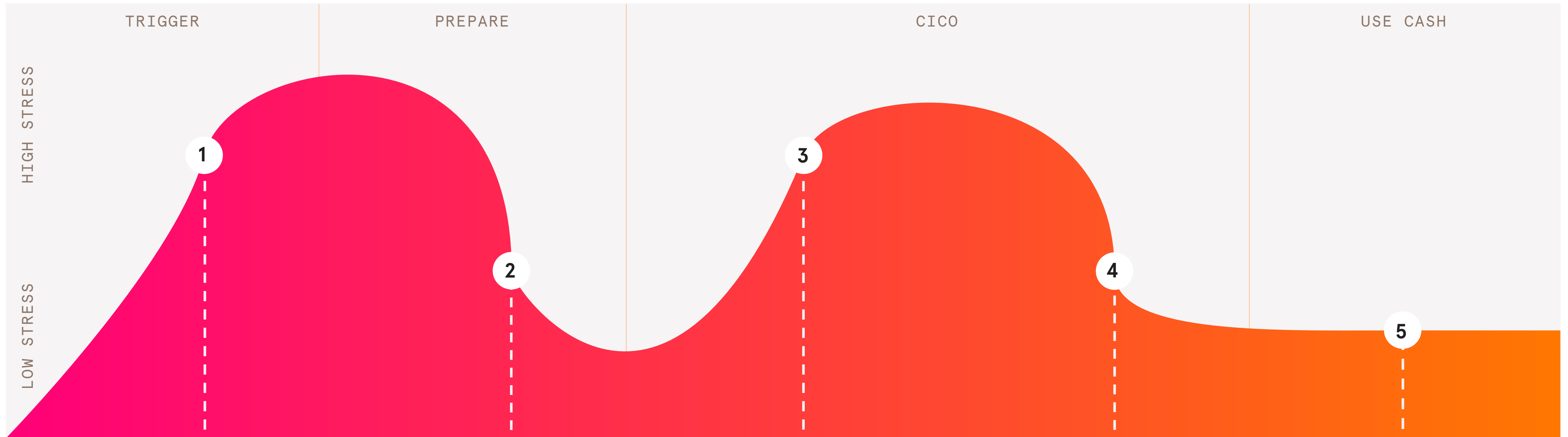
Before her job, she was relying on her husband for money. She felt dependent and powerless. Now that she is paid regularly, she is able to contribute to the household and make her own financial decisions. She sets money aside for future goals, like weddings or festivals, but wants to be better prepared for shocks and emergencies. Last year, she had unexpected hospital bills and had to borrow money from her brother.

THE INDEPENDENT + DFS

She is paid through a direct deposit to her own bank account. After payment, she cashes out the money she needs for the next few weeks. She saves the remainder in her bank account and wishes that she could contribute more.

LOCATION	FAMILY	AGE	EDUCATION	INCOME	MOBILE PHONE	CICO ACCESS
Peri-urban	Married with children	30-44	Literate	She has a skill-based job that pays regularly	Has a smartphone	A short walk when she goes to town for her job

The Independent's CICO Journey



Salary Direct Deposit Payment

Renu knows that she gets paid at the start of each month. She doesn't always withdraw it right away but waits until she has a need. This week she needs to purchase new school books for her kids. Sometimes her husband pays for things for the children, and sometimes she does—depending on who has money at the moment.

Cash Plan

During her work break, Renu stops by the bank.

Fill Out the Withdrawal Form

She fills out the withdrawal form herself and is comfortable going up to the bank manager alone to withdraw or deposit. Sometimes she sees her neighbors at the bank and helps them fill out their forms as well.

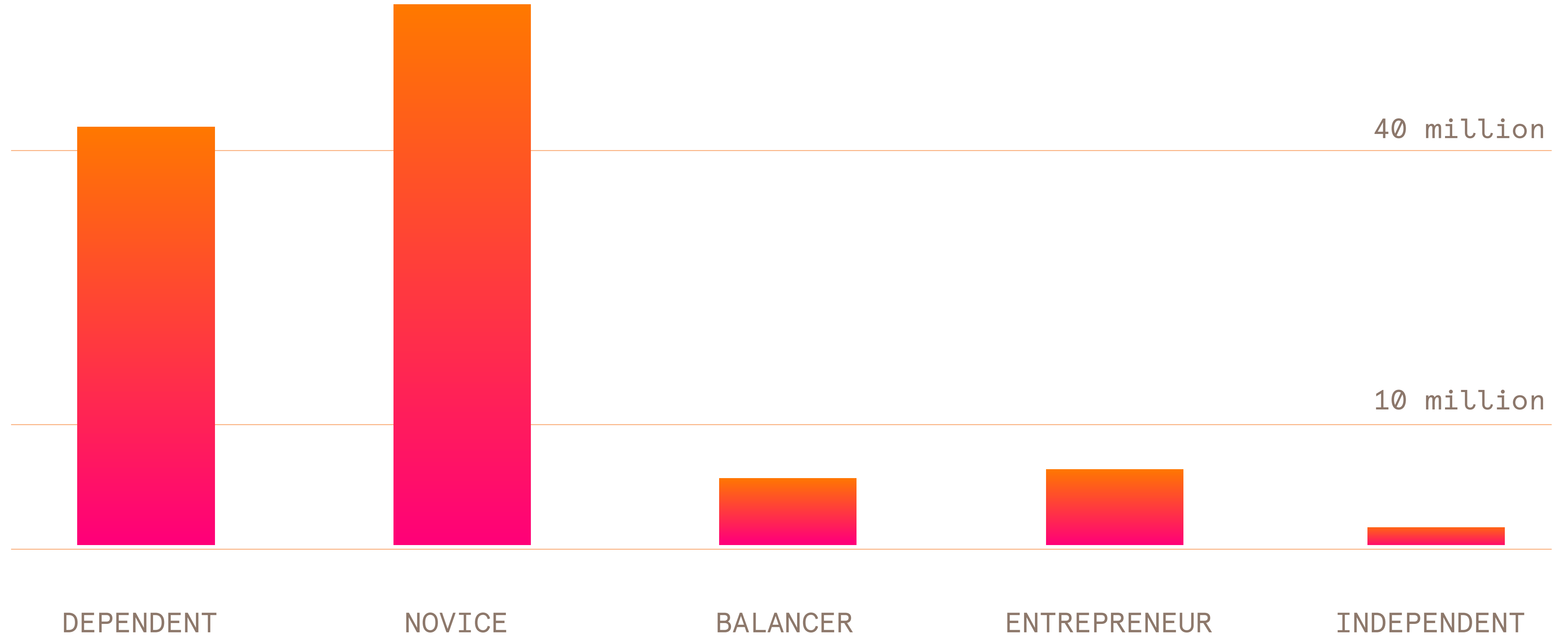
SHG Deposit

At her SHG, the group says their names, recites their rules and structure, and contributes to the savings pot. During the loan contribution portion, she pays back 1500R, which the SHG leader marks against her loan.

Cash

Renu gets the cash and makes her purchases while she is in town.

Relative Population Size



While the Dependent has the most need and represents most women at some point in their lives, the Dependent is the hardest to design for because of her low agency.

Because the Novice represents that a significant portion of the population is starting to engage with DFS, we believe she has the most to gain.



Insights to Design for

RELEVANCE

CONFIDENCE

AGENCY

ACCESSIBILITY

BARRIERS

For most women, banks are a vehicle for G2P payments and not much else.

She sees no reason to start using a payments bank, if she's heard of them at all.

Financial services are made for individuals. But for her, money is a family affair.

Women are told that phones, banks, and services are too smart for them.

Women are taught that life happens to them. So they wait.

Self Help Groups build confidence and unlock spaces and services that were previously inaccessible.

Women enter their adult lives as the lowest rung on the ladder. They grow used to being told they can't do things.

Marriage is a tumultuous but malleable moment where roles and power dynamics are cemented, including financial roles.

ARCHETYPES :
DEPENDENT

A 10k walk to the bank is fine, if it's only once a month.

YouTube is in her home, but other digital services are not.

ARCHETYPES :
DEPENDENT, NOVICE

ENABLERS

Staying in good social graces has a high price tag, and most pay it.

ARCHETYPES :
NOVICE, BALANCER,
ENTREPRENEUR,
INDEPENDENT

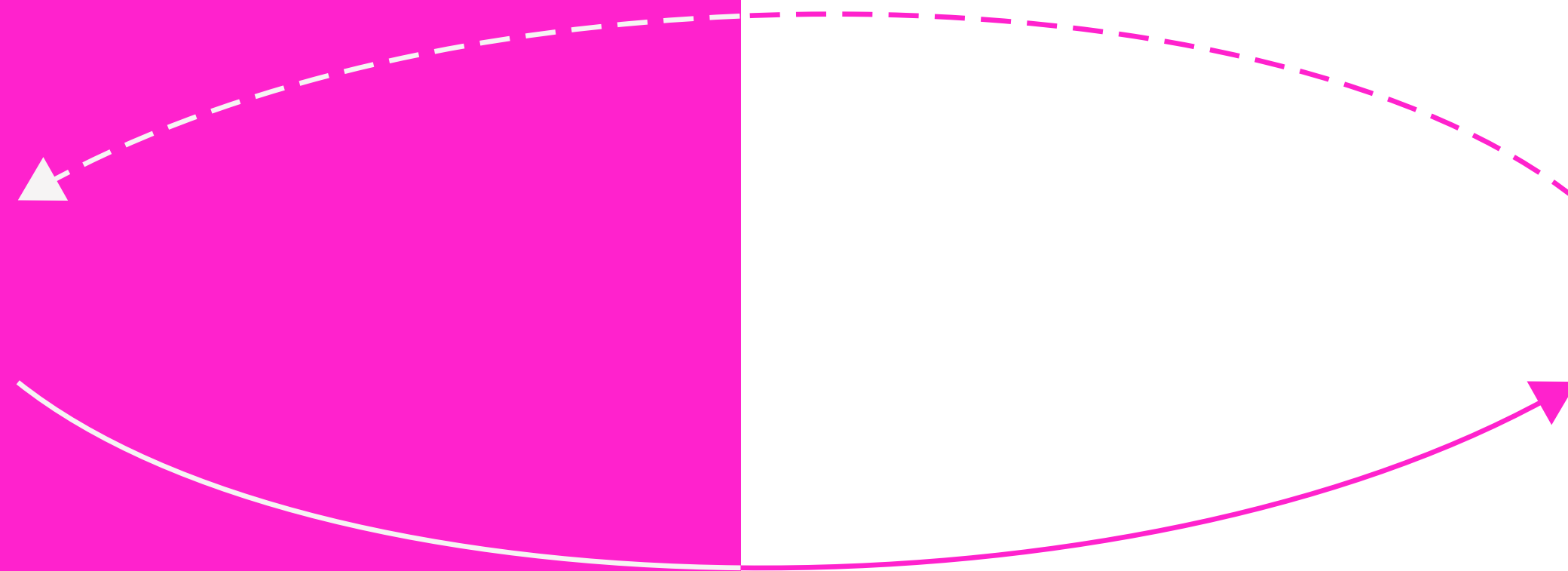
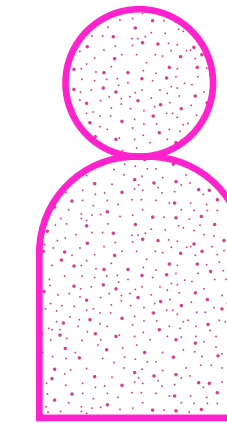
To feel safe and confident using financial services, women rely on their close friends and family to help them through the process.

ARCHETYPES :
NOVICE

OUR OPPORTUNITIES



Our opportunities



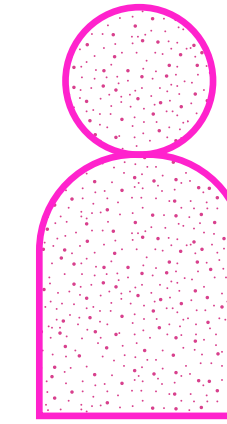
Reimagine DFS for her reality

How might we shift DFS to match the existing needs and limitations of rural low income women?

Build her a path to DFS

How might we propel her to achieve the stability needed to use DFS?

Our opportunities



Reimagine DFS for her reality

ASK HER TO DO LESS DIGITALLY

Technology doesn't have to run on the level of digital literacy that currently induces fear amongst rural women. It can be simple and appear familiar to her.

MOVE CICO TO WHERE SHE IS

Putting CICO where she spends time and feels most comfortable, like SHGs and the home, lowers the level of effort required to make a transaction.

Build her a path to DFS

BUILD FOR A GROUP-FIRST MENTALITY

Phones, accounts, and other products are currently designed to be used by one person, but women operate on more social mental models.

CREATE A PATH FOR HER TO LEVEL UP

Making more money is the most direct way to increase the relevancy of existing financial services.

CONCEPTS TO PROTOTYPE

OPPORTUNITY AREA

ASK HER TO DO LESS, DIGITALLY

HYPOTHESIS

THE RIGHT INTERFACE CAN MAKE THE TECHNOLOGY FEEL LIKE IT'S MEANT FOR HER

Imagine: Tangible CICO interactions that build trust

Currently, illiterate women feel unsettled by the existing ways mobile payment banks confirm transactions. They crave physical proof that their money is safe and their transactions are successful. Reinforcing design elements during cash in and cash out could be introduced to convey reliability. For example, an LED that plugs into the agent's phone and lights up when a transaction completes, recognizable audio cues that indicate a transaction has completed or failed, or screens on the agent's smartphone that are meant to be looked at by the agent and customer simultaneously. These elements are introduced with a human agent present, but should be reinforced wherever customers are transacting with the brand's products, like their own phone or ATMs, to gradually build confidence using services over time.



BARRIERS ADDRESSED Confidence

WHAT WE HEARD

Women are told that the world is too smart for them.
Women find tech intimidating and don't understand what happens behind the scenes.
ATMs, card readers and connectivity have proven unreliable and rumors spread that money can be lost. Illiterate women don't have confidence in themselves to CICO alone.
Women are more comfortable learning with others present.

ARCHETYPES

All

TYPE OF DESIGN

Product + Interaction

INNOVATION LEVEL

Incremental

OPPORTUNITY AREA

MOVE CICO TO WHERE SHE IS

HYPOTHESIS

A CLOSE AND COMFORTABLE CICO POINT WILL INCREASE THE FREQUENCY OF SMALLER TRANSACTIONS

Imagine: Agents offer services at SHG meetings

CSPs/agents visit the regularly occurring SHG meetings to offer individual CICO services right then and there. Offering CICO services in this setting can build confidence amongst the group as they see their peers using CICO and can leverage the safe space for newer customers to ask questions and learn about CICO.



BARRIERS ADDRESSED Confidence, Access

WHAT WE HEARD

SHGs build confidence and unlock spaces and services previously inaccessible to rural women.

Women have developed the habit of saving money for weekly SHG meetings, but this hasn't translated to individual DFS usage.

Women are most comfortable learning new things together.

Women are highly influenced by word of mouth — if their friends are doing it, they're more likely to buy in.

ARCHETYPES

Novice, Balancer

TYPE OF DESIGN

Service

INNOVATION LEVEL

Incremental

OPPORTUNITY AREA

MOVE CICO TO WHERE SHE IS

HYPOTHESIS

A CLOSE AND COMFORTABLE CICO POINT WILL INCREASE THE FREQUENCY OF SMALLER TRANSACTIONS

Imagine: A path for SHG members to become agents

SHGs offer a program where members can slowly learn the skills and save the capital to become an agent for their community. Women learn valuable skills, the community gets more CSP touchpoints they are comfortable with, and an MNO has a way to scale quickly.



BARRIERS ADDRESSED

Confidence, Access

WHAT WE HEARD

To feel safe and confident in using financial services, women rely on their close friends and family to help them through the process.
*Women enjoy banking with women.
 SHGs are a comfortable setting for women to learn.
 Gaining skills gives women confidence, especially when celebrated with titles and certificates.*

ARCHETYPES

Novice, Balancer, Entrepreneur

TYPE OF DESIGN

Service

INNOVATION LEVEL

Radical

OPPORTUNITY AREA

BUILD FOR A GROUP-FIRST MENTALITY

HYPOTHESIS

GROUP BASED ACTIVITIES
SUPPORT WOMEN &
NORMALIZE HEALTHY
FINANCIAL BEHAVIORS

Imagine: Big- and little-sister relationships at SHGs

Every SHG member gets a ‘big sister’, someone in the community but outside of her family. The big sister is someone that a woman can talk to, travel to the bank with, and confide in. A little sister may shadow a big sister’s CICO journey to gain confidence in the process. The big sister is also responsible for helping transfer digital, financial, and life skills outside of SHG meetings. When ready, the little sister is given a certificate and assigned a little sister of her own.



BARRIERS ADDRESSED Confidence

WHAT WE HEARD

To feel safe and confident in using financial services, women rely on their close friends and family to help them through the process.
*Women navigate by relationships.
Learning feels safest with others who are like you but just a bit more educated.
A buddy is useful for traveling and visiting banks.
Titles and achievements impart confidence.*

ARCHETYPES

Dependent, Novice, Balancer

TYPE OF DESIGN

Service, Brand

INNOVATION LEVEL

Incremental

OPPORTUNITY AREA

BUILD FOR A GROUP-FIRST MENTALITY

HYPOTHESIS

GROUP BASED ACTIVITIES
SUPPORT WOMEN &
NORMALIZE HEALTHY
FINANCIAL BEHAVIORS

Imagine: Shared wedding-focused accounts for families

An account for multiple members of a family, presented as a way to prepare for the financial shock of a wedding, rather than as a weekly savings account. Based on family preferences and deposit behavior, money is automatically moved into other account buckets for younger daughters and long term savings. The account uses SMSs and other touchpoints to keep all family members engaged, so decision-making and information sharing isn't concentrated on one person. A matriarch can make decisions from her home, but send a relative to the bank to transact for her. Other goal-based accounts can be explored for other family priorities such as festivals and kids' education.



BARRIERS ADDRESSED

Power, Relevance

WHAT WE HEARD

Financial services are made for individuals; but for women, money is a family affair.

Savings behavior is common but "savings" and banks feel unattainable.

Dowries represent a common long term savings goal.

Dowries destroy family savings, but giving an inadequate dowry sets daughters up for hardship.

ARCHETYPES

All

TYPE OF DESIGN

Product

INNOVATION LEVEL

Radical

OPPORTUNITY AREA

CREATE A PATH FOR HER TO LEVEL UP

HYPOTHESIS

INCREASE INCOME WILL
CREATE INCREASED
RELEVANCE OF EXISTING DFS

Imagine: Digital ecosystems

A new kind of partnership between private industry, banks and co-ops that brings income to a region and creates digital money ecosystems by generating supply and demand at the same time. Large food businesses source ingredients from local farmers, add value by processing items like yogurt or baked goods, and sell them in markets the farmers would never otherwise have access to. Banks help the company pay farmers through mobile money payroll solutions and simultaneously establish shop/agent combo locations that accept digital money and stock commonly bought items. A co-op or NGO can facilitate food collection points, agriculture education, and loans for farm inputs. We envision adapting an approach similar to TaoBao Villages in China.



BARRIERS ADDRESSED

Relevance

WHAT WE HEARD

She sees no reason to start using a payments bank, if she's heard of them at all.

A farmer's income (already variable by season) is subject to volatile market prices.
Companies want to pay in digital money.
Day laborers preferred to get paid a small portion of their wages daily, and collect the rest as a lump sum at the end of their contract.

ARCHETYPES

Novice, Balancer, Entrepreneur

TYPE OF DESIGN

System

INNOVATION LEVEL

Radical

OPPORTUNITY AREA

HYPOTHESIS

CREATE A PATH FOR HER TO LEVEL UP

GROUP BASED ACTIVITIES
SUPPORT WOMEN &
NORMALIZE HEALTHY
FINANCIAL BEHAVIORS

Imagine: An NREGS career ladder

NREGS creates a graduated set of jobs that start from today’s manual labor work, but slowly teaches skills that build on each other. Eventually workers are prepared for other forms of employment. Certificates create a sense of pride in learned skills and act as a resumé when seeking employment opportunities. Partnerships with private companies allow NREGS to expand its current set of job offerings.

BARRIERS ADDRESSED

Power, Relevance

WHAT WE HEARD

NREGS jobs are a last resort, but women would be willing to give it another chance if there were better jobs.
*NREGS jobs give women the opportunity to earn a little but don’t leave them much better off than before.
Because they only do unskilled work, women do not gain any confidence to look for other work after working NREGS.
Women who are uneducated and unskilled think that most jobs are not for them.*

ARCHETYPES

Dependent, Novice

TYPE OF DESIGN

System, Service

INNOVATION LEVEL

Incremental

Zoom in: NREGS Career Ladder

Imagine a partnership between NREGS and a textile manufacturer

A workshop is established with equipment and NREGS creates jobs to fill it. Level one starts with farm work women are familiar with, and participants graduate after they have mastered the money management skills in level five.

Visual program brochures are provided for community members to introduce the idea to beneficiaries.



Achievement cards, presented in a ceremony, build confidence and serve as a form of resume for future work.

Other concepts we're excited to test with quick prototypes

INCREMENTAL INNOVATION

YOUTUBE CURRICULUM

Engaging, educational videos on financial literacy and financial services relevant to rural women. Leveraging the virality Youtube already has in villages and the comfort of learning in SHGs together to introduce women to DFS.

CICO BARRIER ADDRESSED:
Confidence

CALL TO CHECK BALANCE CARD

We nudge one frequent analog behavior to the phone: every time a payment bank agent is asked for a balance or passbook, they hand over a simple card with a number to call for a simple, single-purpose IVR to check their balance.

CICO BARRIER ADDRESSED:
Confidence

FAMILY COUNSELING

Financial counseling at the malleable moment of marriage can introduce financial literacy + DFS products to couples together. In this moment, couples can be prompted to consider their shared goals and make a financial plan to achieve them.

CICO BARRIER ADDRESSED:
Relevance, Power

FLIP THE QR CODE

Attaching QR codes to merchants asks customers to have a smartphone and know how to use it. Instead, assign unique QR codes to customers on beautiful, physical cards that a merchant or agent—who is more likely to have a smartphone and literacy—and have them scan it at the moment of transaction.

CICO BARRIER ADDRESSED:
Accessibility

DIGITAL SAVINGS BOXES

Savings boxes with henna-inspired QR codes that let women save normally but make it easy for an agent to come collect and put into their account.

CICO BARRIER ADDRESSED:
Accessibility

CLOSE THE LPG SUBSIDY LOOP

Many women cash out the subsidies, but buy their next gas in cash. Instead, incentivize digital gas purchases with part of the subsidy to stimulate a DFS ecosystem. Further leverage the gas purchase location to cross-sell other goods or digital financial services.

CICO BARRIER ADDRESSED:
Relevance

RADICAL INNOVATION

GOODS DELIVERY

Let women order goods from nearby towns over the phone, using mobile money. Even low income women appreciate the time savings and the income-generating opportunity it provides.

CICO BARRIER ADDRESSED:
Accessibility

RELIABLE LOW-LITERACY ATMS

ATMs have extremely confusing interfaces and are often out of order. What if we made one that looks beautiful, doesn't require reading, and was engineered to build trust?

CICO BARRIER ADDRESSED:
Accessibility, Literacy

OUR VISION



We envision an ecosystem
where MNOs reimagine
DFS for her, and where
NGOS build her up.



She emerges
as a respected
member and
contributor in
her household.



She has confidence
to step outside of
her comfort zone.



She actively seeks
new opportunities
to better her life.

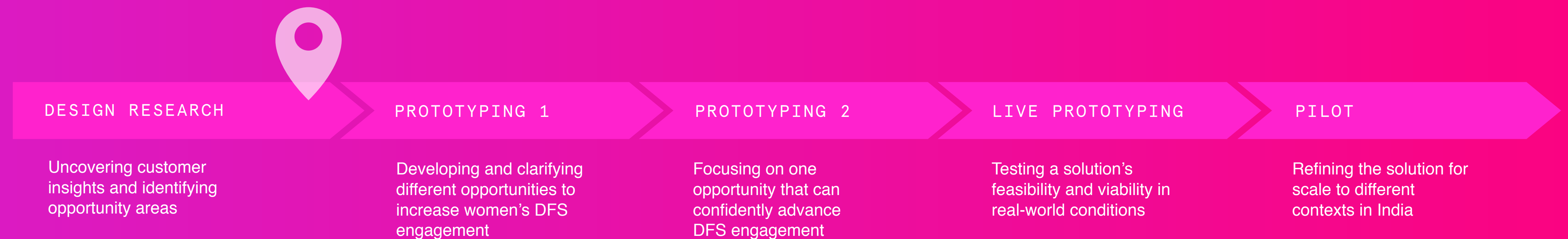


She speaks up for
herself and others
in her community.



What's Next

Over the next year, we will continue pursuing solutions that can better connect rural women in India to DFS. The human-centered design process affords us different moments to bring our ideas to reality, test our hypotheses, and build confidence around the desirability, feasibility, and viability of transformative concepts.



A CLOSER LOOK:



I. HER FINANCIAL WORLD

II. HER FINANCIAL SERVICES

III. G2P ENTRYPOINT: NREGS

I.
HER
FINANCIAL
WORLD

Women are told that phones, banks, and services are too smart for them.

When women haven't accessed formal education, everyone around them labels them as uneducated and unintelligent. Women learn not to trust themselves — they don't feel like they can place a call on a mobile phone or go to the bank without the help of someone more educated. When women hear about sending or receiving money through a phone, they think that process would just be too hard for them to understand.

27% of women have completed primary school education (Chatterjee et al., 2018).

"[Depositing via mobile] is a bit risky...If I click some other button, money might go somewhere else. I'm not educated so what if I made a mistake?! If I were more educated, I might try, but I don't want to take that risk."

– Woman

How might we make using financial services seem accessible to everyone?

Women are taught that life happens to them. So they wait. And DFS have not found them.

Women want their lives to get better, but they wait for opportunities and change to come to them. After years of being told she's uneducated, she loses inspiration, stops cultivating ambition, or negotiating decisions that would lead to a better life. She doesn't believe that her voice matters. They're not in a place to go out ask for a job, demand change, or advocate for themselves; it is no wonder they do not seek digital financial services.

"She's skilled and I'm not skilled, so a sewing machine is not good for me, but for her it is a good idea."

– Woman

How might we spark the inspiration and confidence for women to try new things?

Self Help Groups build confidence and unlock financial services and spaces that were previously inaccessible.

Joining an SHG is likely to be one of the only times she cashes in regularly through her SHG contribution. If the SHG bank deposit responsibility rotates, each member of the SHG has the opportunity to cash in at the bank. Over time, she gains confidence accessing bank services as she learns the process and gets to know the bank staff.

However, while women have started to get connected to financial services, access loans, and start their own businesses through SHGs, stories of successfully increasing financial and social status are few and far between— the accounting principles they learn aren't adopted at home and their husbands still get to decide how to spend loan money. The full promise of SHGs as an entrypoint to CICO and other financial services has not yet been realized.

7 million rural women mobilized into SHGs (World Bank, 2016). In 2017 this represented 22% of rural women, with Jeevika aiming to reach 55% by 2019 (FII, 2017).

"SHGs aren't doing that much; all they're doing is saving a little money and sitting in groups. If they could give us work, that would be helpful."

– Woman

How might we leverage SHGs as a CICO entry point?



"I was poor, so I couldn't have a voice. If we had the [SHG] group now, we could say something."

– Woman

Beyond financial services, SHGs create an empowered collective through which women feel confident learning and voicing their opinions, and they instill a sense of discipline around savings that women previously didn't have.

Soni's Story

When I was chosen to be a Bank Mitra, I felt proud. I enjoy being able to have a stable job, earn a regular paycheck, and use my skills to help others.

I usually stay at the bank from 10 am to 2 pm everyday, where I help women from communities like mine navigate the banking process. I help them fill in forms and prepare their documents. I can tell they are more comfortable speaking with me than the bank managers.

After I started working at the bank, I could even tell a difference in the bank manager's attitude. Before they were mean and yelled at the uneducated women; now, they understand they have different needs and try to be more patient.



SHGs have the biggest impact on the women they employ.

The women employed by SHGs, like SHG leaders, bank mitras, and community connectors, have experienced the biggest change in trajectory due to SHGs. By earning their own income and title, they gain financial independence and a markedly different sense of agency. Women also reported that having a job that “used their brain” gave them a sense of identity and confidence in their own skills.

29,807 active Bank Mitras doing transactions for Regional Rural Banks. (PMJDY, 2017)

Marriage is a tumultuous— but malleable—moment where roles and power dynamics are cemented, including financial roles.

Marriage is a key inflection point and the beginning of a lifelong power dynamic. Without new models, husbands default as the decision makers. Women are unsure of how to negotiate with their new partners and stop speaking up for themselves after having their point of view be ignored. However, men show openness to new models, and strong financial futures could be a good entrypoint to that discussion.

“Before I got married, I was like a free bird. I didn’t know hardship. All that changed after I got married.”

– Woman

“I want to buy goats so she can start earning money, but she wants to pay back the 50,000 INR debt we have from the wedding. We will buy goats because my word is final.”

– Husband

How might we use the moment of marriage to introduce new financial behaviors and services?

Staying in good social graces has a high price tag, and most pay it.

Families might not have financial goals around pensions or savings accounts, but they are investing to ensure a bright future for their family. Families shell out their life savings or take out unpayable loans to protect their social status through contributions to celebrations and sizeable dowries. Without contributing financially, they risk becoming socially outcast or subjecting their daughter to angry in-laws. This happened with higher frequency and higher risk in Tamil Nadu.

In Bihar, we heard dowries range from 30,000 INR to 80,000 INR; in Tamil Nadu, they ranged from 50,000 INR to 150,000 INR and could be paid in cash, goods, or gold.

"If there's a wedding in the family, expenses are high so we will sell all our harvest."

– Woman

How might we use financial goals families already care about to drive new CICO interactions and services?

YouTube is in the homes of rural women in a way that other digital services are not.

Women have an assisted model to be connected to tech in ways they find desirable. Shared household phones are common and women rely on their husbands and children to dial the buttons for them to make a call, to read their SMS messages, and to pull up videos of the latest drama or photos of their favorite actress. Overall texting and USSD usage are very low and offer few value propositions, but some women are starting to peruse YouTube on their own, and there is an opportunity to leverage video-watching behavior.

YouTube has 255 million monthly users in India; 85% of these users are accessing on mobile phones and 50% of the new users are coming from rural markets (Business World, 2018).

How might we make using digital financial services just as joyful as YouTube?

II.

HER

FINANCIAL

SERVICES

Financial services are made for individuals. But for women, money is a family affair.

Women have a collective mindset. Cash is accumulated into one pot for the family, and while a woman may stash some personal money aside, it is likely a small sum. This family pot in the home may be managed by a matriarch, but going to the bank is likely the role of her husband or son. The way digital accounts are set up assume that individuals in a family hold their own portion of money, and have the mobility to access services.

"I've invested all my money in my children. I wear a cheap sari and have had this jewelry for 10 years."

– Woman

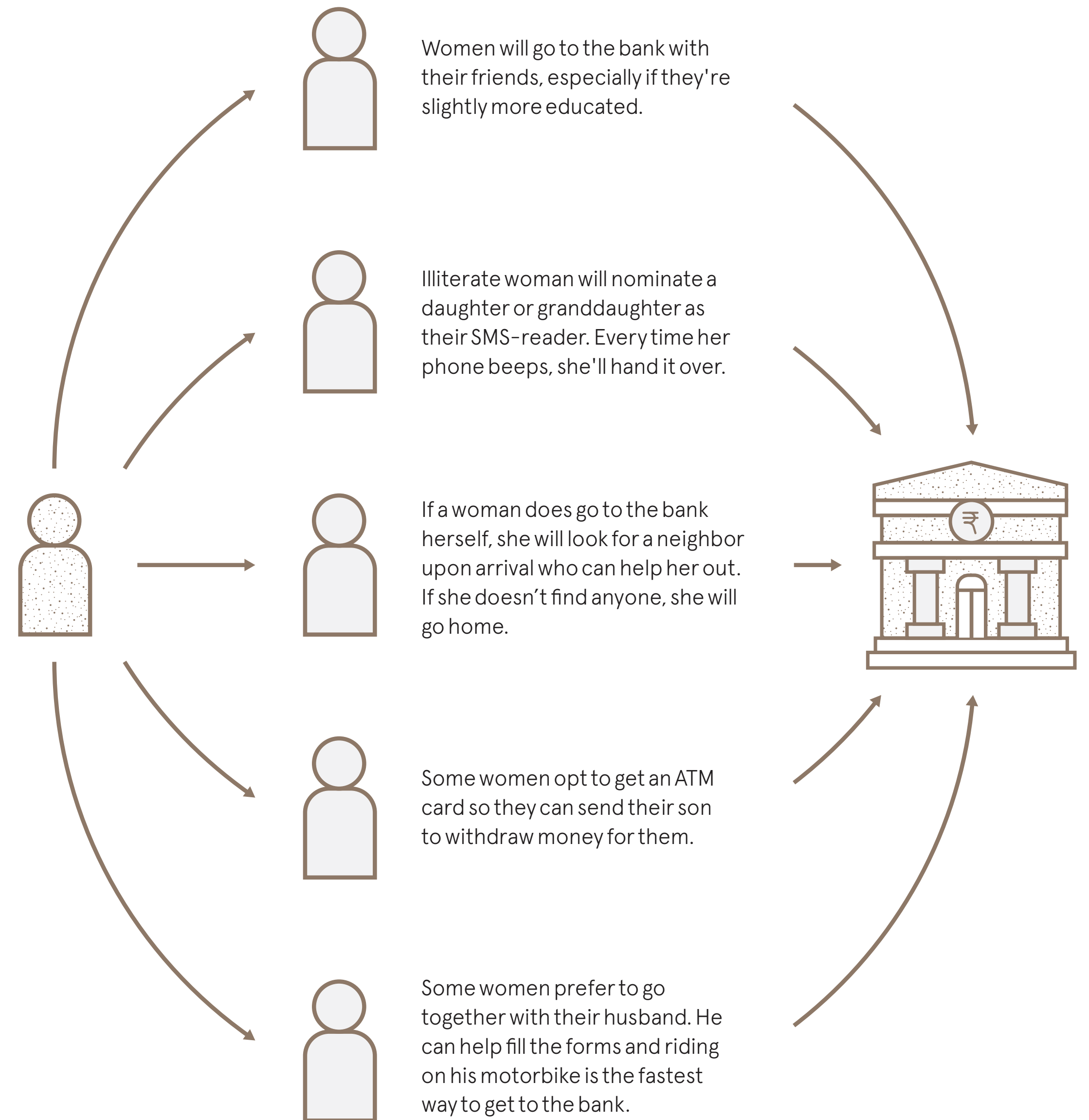
"When we need money and we have to decide whether to sell our harvest, it's me and my husband who should decide together."

– Woman

How might we reimagine digital financial services for the collective instead of the individual?

To feel safe and confident in using financial services, women rely on their close friends and family to help them through the process.

How might we design for the trusted companions that women lean on to guide them through digital financial service interactions?



She's getting connected to services, but at a cost.

In rural villages where most women are illiterate and uncomfortable using a phone, village leaders have capitalized on the opportunity to help connect them to digital financial services. It becomes normal for the village leader to become a CSP, to take responsibility for signing new customers up for accounts, or to be the key informant of G2P disbursements. Entrusting village leaders with all DFS workarounds comes at the woman's expense, when he decides to take commission from those he helps.

"I was poor so I couldn't have a voice; what the leader did was wrong."

– Woman

How might we decentralize the power that village leaders have over DFS access in a community?

Aravind's Story

In one Tamil Nadu village, the President was nominated to be the village's CSP agent for Airtel Payments Bank. Now instead of having to travel the 5km to the bank, women can go to him to cash out. The CSP will take their Aadhaar card and thumbprint for their cash-out transaction. On top of the commission he gets per transaction from Airtel Payments Bank, the President makes informal arrangements with his customers to earn an additional commission for his services.



For most women, banks are a vehicle for G2P payments and not much else.

She understands bank accounts are a place to save money, but she never feels like she has enough money to warrant a bank deposit, even if she has small savings boxes at home. The main reason for a bank trip is to cash out her G2P payment (NREGS, pension, gas subsidy, etc.), which she relies heavily on to supplement any earnings her family does have. Since cash is still required for day-to-day transactions, money has no use sitting in a bank...she needs to keep it on hand.

"Since we're only earning for basic needs, we can't save because of basic expenses."

– Woman

"We reserve our harvest in cold storage and only sell when we need money; otherwise, we just try to make ends meet."

– Woman

How might we use G2P to keep women in the DFS ecosystem, rather than just enter it?

She sees no reason to start using a payments bank— if she's heard of them at all.

As a new service, the word about payments banks hasn't gotten out yet. If women *have* heard of them, the invisible concept of a payments bank is hard for women to understand, and there's not yet a simple, clear way to explain the idea or process. What's more, the value propositions associated with payments banks aren't resonating with her.

1% of women have a mobile money account (Findex Data, 2017).

"I don't have good mobile phone literacy so how will I deposit money without a bank branch?"

— Woman

How might we introduce payment banks to women in a way that feels comfortable, relevant, and easy?

The current value propositions of payments banks aren't enough to convert women.

PAYMENT BANKS
SAVE TRAVEL
AND MONEY! →

Payments banks are closer, but she doesn't mind making the monthly trek to the bank. She doesn't go that often anyway.

PAYMENT BANKS →
HAVE AN EASIER AND
FASTER PROCESS!

Payments banks process is digitized, but she doesn't have complete comfort with a phone, nor does she trust an intangible process.

PAYMENT BANKS →
OFFER AWESOME
PROMOTIONS!

Payments banks offer promotions, but the concept of pensions, insurance, and other savings-related offers aren't in her mental model or vernacular.

PAYMENT BANKS →
MAKE BUYING BUS
TICKETS AND OTHER
SERVICES EASIER!

Urban and middle-income men and women love the convenience of buying bus tickets and other services through payments bank apps. However, these services just aren't relevant to low-income women, especially in rural areas.



Rupa & Maheshwari's Story

Six months ago, Rupa, Maheshwari, and four others were selected to become payments bank ambassadors in their village. After weeks of training, they set off on their new mission: to convince other women in their village to open payments bank accounts. They learned songs and dramas about how payments banks saves time, travel fare, and has great promotions.

After opening accounts during their training and testing the system by sending each other ten rupees to see if it would really work, their accounts lay vacant. Despite being able to recite the reasons to use a payments bank by memory, none of them use their accounts.

A 10k walk to the bank is fine, if it's once a month.

Many women will visit the bank once a month. 10 kilometres for a journey that takes place once a month doesn't seem like too big a deal to her, especially if her husband is able to drive her on his motorbike or she's able to take a bus. It's a bit too far of a trip to deposit 10 INR weekly, but women aren't bothered by the trip if there is a big enough deposit or withdrawal to justify the effort.

For 47% of Indian villages, their nearest bank branch is 5+ kilometers away (Sharma, 2016).

"In our SHG, we collect 10 INR per week and keep it in a box. At the end of the month, we send 3 people to deposit the box contents into the bank account."

– Woman

How might we use G2P to keep women in the DFS ecosystem, rather than just enter it?

Her Bank Journey

If women are allowed to go to the bank, they often have a few different strategies to make it happen. She'll start by planning when she needs to go and discussing that plan with her family. She'll also consider who is available to go with her – she prefers going with a friend or relative, but if that's not an option, she'll go alone.

+ If her husband has a motorbike, it's often easiest if he takes her. Plus, she doesn't have to navigate the process alone.

+ If he isn't able to take her, she might take a bus with a friend or a child if it isn't easily walkable. The bus has a reasonable fare.

+ She may walk with a friend. It's a nice excuse for a social outing. She feels safe and doesn't worry too much about being robbed or harassed.

+ It's rare, but if she knows how to ride a bicycle, that's another way she can make the trip alone.



Roshni's Story

Roshni runs an Airtel Payment Bank CSP out of her shop in a rural village in Bihar. As a member of a local SHG, she is very much a part of the community. Those who know her as an agent look up to her, and she enjoys the status, but other members of her own SHG didn't know she was a CSP.

Most customers come to buy goods from the shop but some ask what the QR code and bank signs are about. Of her bank customers, most are SHG members picking up their loan or subsidy money.



1. CSPs find low-income women to be tough customers.

CSPs noted that low-income women have a hard time understanding processes. For example, many women don't realize that they need to bring their phones to cash out and have trouble understanding when the CSP explains why it's necessary. How patient and empathetic the CSP is with women is up to the CSP.

2. CSPs are employees but not ambassadors for digital payments.

CSPs in both peri-urban and rural communities didn't yet trust digital payments and don't use mobile money for their own lives. Since CSPs are often from their community, customers look to CSPs for advice and model behavior. Without CSPs feeling the benefit of digital payments in their own lives, the word doesn't spread.

How might we use G2P to keep women in the DFS ecosystem, rather than just enter it?

What makes a good CSP?

From a woman's perspective, a good CSP should be patient, a good teacher, and smart. Women CSPs aren't necessarily the only solution for trustworthy, comfortable service experiences.

"It definitely has to be someone trustworthy. I would trust a lady more than a man, but a good teacher is a good teacher. A man can also be a good teacher."

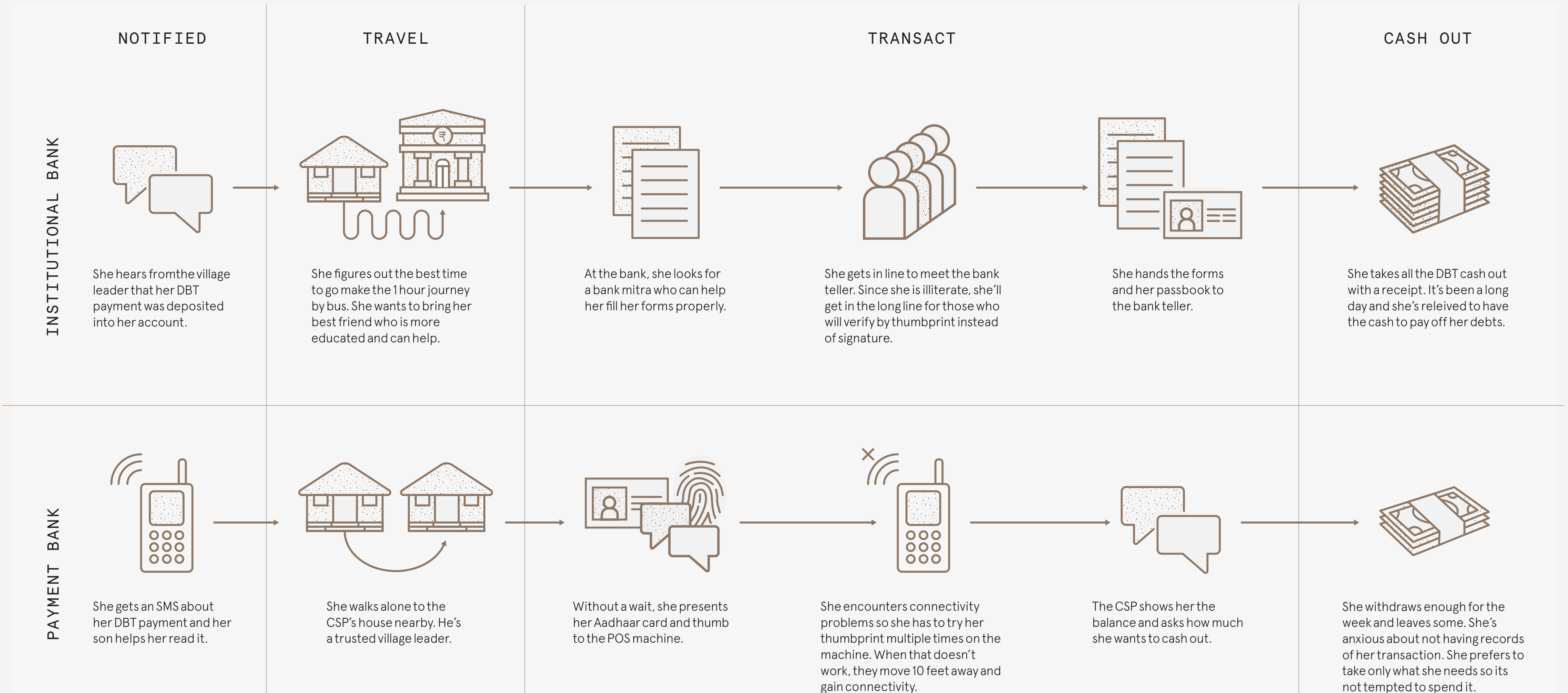
– Woman

CSPS DESIGN THEIR OWN HACKS

CSPs should also be good problem solvers. When things go wrong, customers appreciate someone who can make a quick fix or reassure them about their payment.

- Using gel to help the Aadhaar reader detect thumbprints.
- Customer hands agent her phone to conduct transactions.
- CSPs give customers cash advances when there is no connectivity or when they hit hard times.
- Without any customers who cash in, CSPs know they have to visit banks regularly to create enough float for DBT disbursement days.
- Payment days are a big opportunity to earn, so CSPs are willing to travel closer to customers if they anticipate many cash out transactions.
- CSPs travel to customers for cash out transactions when customers are sick or immobile.

Her Bank Journey



There are pros and cons for both banking systems. Women are more comfortable sticking to the process they know and trust.

INSTITUTIONAL BANKS



PROS

- People are used to it
- Women enjoy traveling together
- Bank mitras help



CONS

- Long lines
- Dismissive guards & tellers
- Literacy required
- Fraudulent middlemen
- Not bringing the right items & info

PAYMENT BANKS



PROS

- No need to fill out forms
- Less distance to travel
- Informal cash advances



CONS

- Lack of tangibility
- Connectivity
- 100% trust in agents
- Phone required
- Low awareness

II.

G2P

ENTRYPOINT:

NREGS

In Bihar, women feel powerless in the face of a system that almost never chooses them.

GENDER DYNAMICS

"I was poor and alone, so I couldn't have a voice. Why would they listen to me?"

When the government is run by those more educated than she and likely to be men, she feels as if she has no voice. That power dynamic makes it hard for her to speak up when she's being treated unfairly.

CORRUPTION

"My husband only received 200-300 INR because the leader took the rest...there was a mutual understanding to share the wages; what the leader did was wrong. He took the money, promising more work."

The NREGS system in Bihar is at the whims of governing bodies at every level. Women see that they need connections to the mukhiya in order to increase their likelihood of getting work and actually getting paid, but they're the people least likely to have those connections.

NREGS is working better in Tamil Nadu than in Bihar.

Independent social audits are meant to be conducted on the program every year and hold officials accountable for NREGS projects.

In FY2017-2018, only one social audit took place in Bihar, while 12,488 social audits were conducted in Tamil Nadu (EPOD, 2018).

How might we empower beneficiaries to be a source of NREGS accountability?

She'll only choose NREGS as a last resort.

In Bihar and Tamil Nadu, NREGS is hard, manual labor. NREGS work is predominantly manual labor—planting, digging, cleaning up toilet soil. It's not desirable, or necessarily sanitary, work. She'd much prefer something that was easier and felt more gender-appropriate.

In Bihar, NREGS has cheated her before. Between inconsistent job opportunities and delayed payment, reduced payment, or never getting paid, NREGS in Bihar is far from a good time investment.

In Bihar, NREGS has negative social connotations. Especially in Bihar, a woman working *any* job means that the family is suffering. A woman working NREGS, a job of last resort, means that the family is *really* suffering. In Tamil Nadu, men will refuse the work since it pays so little— it is seen as work beneath them.

"When I worked for NREGS, I was in the worst condition of my life. So if someone else is in that position, I could recommend they do the program. We don't relish the work of a laborer, but we had no other options to meet basic needs and make a living."

— Woman

"We were cutting land and carrying soil. Some days we would get paid 80 INR, some days less. Some days we weren't paid at all. We got fed up."

— Woman

NREGS work might make enough to get food on the table tonight, but not tomorrow.

The NREGS work prioritizes government project and initiatives rather than helping women level up. The work doesn't teach new skills or connect her to other jobs or ways to earn income. She's no better off after working NREGS, besides a few hundred rupees that will buy her a little time. It also perpetuates her low sense of self-worth: it's the lowest rung on the ladder and is even called 'unskilled' labor.

More than half of the women who would like a job, particularly those in rural areas, say they do not have the skills required for the work they want to do (Chatterjee, 2018).

"Now machines are taking the jobs that NREGS used to give to us."

– Woman

How might NREGS become the first step in an upwards trajectory?

Desperate to earn, women would sign up for NREGS again if it renews its brand promise and actually delivers.

From community members to government officials, people agree that NREGS is a good idea, poorly executed. In Bihar, NREGS has been inconsistent at best, cruel at worst.

“Instead of asking for money, we would prefer to work and earn money.”

– Woman

“If NREGS seriously has work this time, we will come.”

– Woman

How might we rebrand NREGS and transform its reputation?

“NREGS is good, but it is not working; many village people would take work, but there are no jobs for us...they are given to other villages or to the machines.”



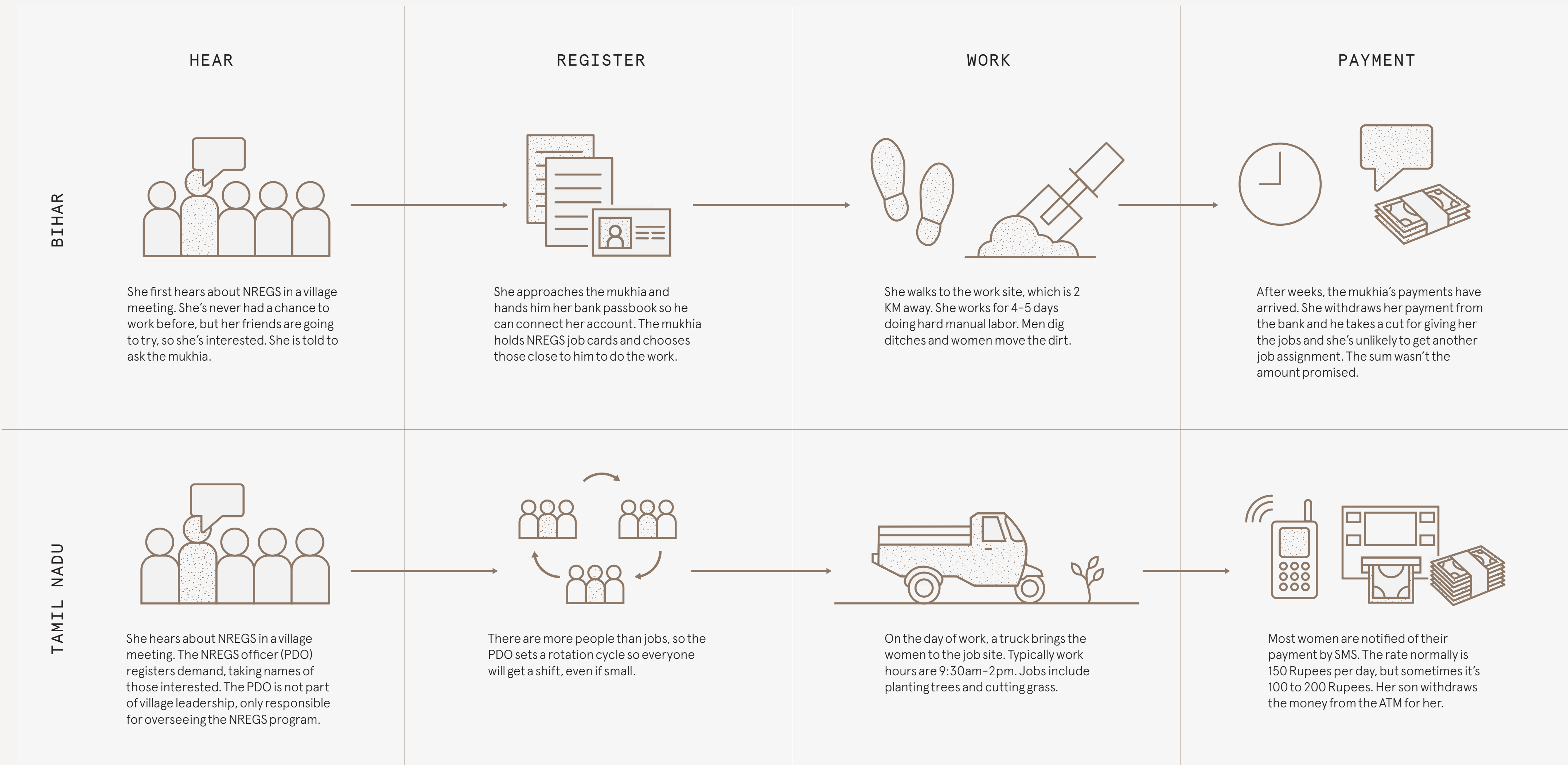
Suchitra's Story

Suchitra heard about the NREGS program years ago when someone came to introduce it in the village meeting.

She was intrigued, but her experience was just a story of stops and starts. At first, she was told she'd go to Rajgi for work, but then that didn't happen. Then she was told to go ask the village head for work. She thought, "But I am alone, why would he listen to me?"

When she finally got an assignment, her job was to measure land for four days. In the end, she was paid 400 INR for those days of work - not the full amount promised. She reflects "NREGS is good, but it is not working; many village people would take work, but there are no jobs for us...they are given to other villages or to the machines."

Her NREGS Journey



NREGS in Tamil Nadu is running better than in Bihar, but there is still room for improvement.

NREGS :
TAMIL NADU



WHAT'S WORKING

People want to participate
Fair job distribution
Timely payment
PDO manages issues
Organized public transportation



WHAT'S NOT

Not enough jobs for all
Not learning new skills or building confidence
Inconsistent rate

NREGS :
BIHAR



WHAT'S WORKING

People know about it
People might reengage



WHAT'S NOT

Mukhia' office takes a cut
Workarounds result in stolen passbooks
Work is hard and unsanitary
Payment is untimely
Workers are never paid in full
Favoritism determines who gets a job
PDO never checks in

THANK YOU.

ADDENDUM

OUR METHODOLOGY

At IDEO.org, we practice Human-Centered Design (HCD), a unique approach that starts from a place of empathy and deep listening, and results in solutions that are relevant, possible, and sustainable.

The first part of this process, called **design research**, is a qualitative approach that combines social sciences research methods (particularly ethnography) with iterative design techniques, such as rapid prototyping. Here are a few activities we did with participants.



In-Depth Interviews

1-2 hour long interviews, allow us to dig deeper into attitudes and behaviors of users.



Concept Cards

Early sketches of provocative concepts around new DFS products allow us to get quick feedback from women and agents on what might resonate.



Sticker Calendars

We used color-coded stickers and calendars to try low-literacy ways to have women track their weekly financial behaviors and associated emotions.

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