



Business Correspondent Network Managers (BCNM) Experiment Demonstrating Scale: Gender Assessment

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Despite financial inclusion progress over the past decade in India, the gap between women and men in access to, understanding about, and use of financial services such as bank accounts is still wide. However, the evidence from years of research points out that the more women are included in the financial market, the more likely they are to take part in income-generating activities that simultaneously decrease poverty in their households and communities, and increase their feelings of empowerment ([Sarkar, 2022](#)).

In order to gain a better understanding of how the Business Correspondents (BC) model can be improved to better drive last-mile financial inclusion, Grameen Foundation conducted an action research project known as Business Correspondent Network Managers (BCNMs) Experiments and Demonstrating Scale (BEADS). As part of this research, this gender analysis was completed to inform BEADS project design as well as future programming for women and financial services, more broadly. Given the BEADS project seeks to develop a deeper understanding of the barriers and opportunities for increasing women's financial inclusion through female mobile money agents, or Business Correspondents (BCs) as they are known in India, this gender analysis will analyze India broadly, but then where applicable, will focus on dynamics related to digital financial services and female mobile money agents. This report will first describe the laws, policies, and institutional practices that protect and support women; the sociocultural norms, gender roles and power dynamics that influence women's lives; women's access to, use of, and control over assets and resources; the influence of gender-based violence (GBV) and crime on women; and describe the intersectional identities that may deepen some women's vulnerabilities and social exclusion.

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About Grameen Foundation

Grameen Foundation is a global nonprofit organization that helps the world's poorest people achieve their full potential by providing access to essential financial and agricultural information and services that can transform their lives. In 2016, Grameen Foundation and the global non-profit Freedom from Hunger joined forces under the banner of Grameen Foundation. The integration of the two organizations brings together Grameen Foundation's expertise in digital innovation to end poverty and Freedom from Hunger's rich experience providing the world's poorest women with self-help tools to reduce hunger and poverty. Grameen Foundation is headquartered in Washington, D.C., with offices in the U.S., Asia, Africa, and Latin America. For more information, please visit www.grameenfoundation.org or follow us on Twitter: @GrameenFdn.



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Acronyms

BC	Business Correspondent
BCNM	Business Correspondent Network Manager
BEADS	Business Correspondent Network Managers (BCNM) Experiment Demonstrating Scale
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
DFS	Digital Financial Services
FPO	Farmer-Producer Organization
GBV	Gender-Based Violence
INR	Indian Rupee
JSSK	Janani Shishu Suraksha Karyakram
JSY	Janani Suraksha Yojana
NFHS	National Family Health Survey
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMMY	Pradhan Mantri Mudra Yojana
RMK	Rashtriya Mahila Kosh
USD	US Dollar
WEE	Women's Economic Empowerment

Section 1: Laws, Policies, and Institutional Practices

Legal and Policy Framework for Gender Equality

India has a parliamentary republic and a multi-party legal system. Since independence, the Indian government has passed several laws and pursued reforms that address gender inequalities. In addition to being a signatory to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the government has also pushed reforms that address female feticide, female representation in politics, inheritance rights, sexual harassment, and domestic violence ([Organisation for Economic Co-Operation and Development \[OECD\], 2014](#)).

Adopted in 2001, the National Policy on Empowerment of Women states that “All forms of violence against women, physical and mental, whether at domestic or societal levels, including those arising from customs, traditions or accepted practices shall be dealt with effectively with a view to eliminate its incidence.” The government also outlined specific programs and strategies to operationalize the policy, though later acts, as described below, were needed to add further protections for Indian women ([United Nations Women, 2010](#)).

Domestic violence is explicitly prohibited through the Protection of Women from Domestic Violence Act of 2005. The Act allows women to file protection orders as well as file cases against perpetrators who are living in the same residence. The Protection of Women from Domestic Violence Act of 2005 extends to physical, psychological, sexual, and economic abuse. Under the amendments made to the act in 2013, punishments for domestic violence were strengthened to include violent intent. Legal aid and access to free services are also available to victims or potential victims of domestic violence. Despite these strides in addressing domestic violence, it remains prevalent throughout India. The lack of capacity and resources for law enforcement, compounded with widespread corruption and patriarchal cultural norms, has impeded progress in legally addressing domestic violence ([Manjoo, 2014](#)).

Legislation on sexual harassment in employment was enacted in 2013 through the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act. Through this act, the government states its intent to “provide protection against sexual harassment of women at the workplace and for the prevention and redressal of complaints of sexual harassment and for matters connected therewith.” According to this piece of legislation, sexual harassment at the workplace – including sporting establishments, educational establishments, public places, and private homes – can be suggestive or offensive remarks, unwelcome sexual advances, the display of offensive media, or intimidation around sexual favors ([Ministry of Women and Child Development, 2015](#)). The Act also sets forth the precedent of establishing commissions to act on complaints of sexual harassment that are made up of at least 50% women. Both criminal and civil penalties are outlined under the Sexual Harassment of Women at Workplace Act. Offenders may be imprisoned, fined, and/or have their business registration canceled ([Ministry of Women and Child Development, 2013](#)). Fiscal remedies are given to match the level of mental trauma, loss of career opportunity, loss in income, and/or medical expenses of the victim ([OECD, 2019](#)).

Institutional Framework for Gender Equality

Despite the progress that the government of India has made in legally addressing many issues facing women, including the formation of the Ministry of Women and Child Development, these mechanisms still fall short of creating widespread changes. In a 2018 survey by the Observer Research Foundation and World Economic Forum, 84% of companies surveyed reported being unaware of the Sexual Harassment of Women at Workplace Act ([Chapman & Mishra, 2019](#)). Many women have also expressed fear of the repercussions of reporting sexual harassment in employment and their reluctance to report as a result ([OECD, 2014](#)). Stigma, institutional barriers to justice, and fear of retribution are especially common among women working in the formal sector. The Indian government has, at nearly all levels, failed to carry out many of the provisions of the Act ([Bajoria, 2020](#)). Similarly, many other acts protecting and advancing the rights of women are improperly enforced and continue to leave many women vulnerable. While policy enforcement and other interventions, such as Women's Help Desks, have the potential to move Indian society towards gender equality ([Sukhtankar, 2020](#)), access to justice for Indian women is yet to be fully achieved.

Section 2: Sociocultural Norms, Gender Roles, and Power Dynamics

Gender Roles and Power Dynamics in Political and Civic Life

For the past 25 years, Indian activists have been working to pass a bill that would ensure that one-third of all seats in the Lok Sabha, the lower house of Parliament, would be reserved for women. Though this bill has yet to be passed by both the Rjya Sabha (upper house) and the Lok Sabha ([Venkiteswaran, 2021](#)), a 1993 constitutional amendment does call for one-third of village council leaders to be reserved for women ([Beaman et al., 2010](#)). This amendment was followed by a sharp increase in the number of women who are elected as village council leaders and in the number of female candidates for state and national legislatures. While anecdotally women are often a “front” for other male relatives to hold political office or have political influence, evidence shows that, in general, areas with female leaders have increased investment in public goods and higher economic growth than those of their male counterparts ([Dang, 2019](#); [Gulati & Spencer, 2021](#)). Moreover, states with higher shares of female leaders have increased reporting around gender-based violence, even though the actual prevalence of violence remains the same ([Iyer et al., 2012](#)).

Despite these efforts to improve political empowerment among Indian women, female representation in higher offices is still low. The 2021 Global Gender Gap Index 2021 by the World Economic Forum reported that India dropped 18 places, to 51, in the political empowerment sub-index between 2020 and 2021. This drop has, in part, led to India's overall gender gap rank of 140 out of 156 countries ([Crotti et al., 2021](#)).

Beyond the political arena, women are also underrepresented in leadership within the financial services sector. In a 2022 review of women leaders in financial services around the world, Deloitte researchers report that women only hold 10.1% of C-suite positions and 9.2% of senior leadership positions. Though these numbers are well below the averages for the Asia region, by 2030 those percentages are projected to grow to 16.0% and 9.4%, respectively. The pipeline for future women as financial services leaders is problematic, as there is a large share of women who engage in unpaid labor, primarily childcare, as discussed later in this analysis ([Rogish et al., 2022](#)).

Gender Roles and Power Dynamics in the Family and Community

Decision-making Power

In the home, men traditionally have the most decision-making power and are seen as the head of household. Seventeen percent of men believe that the husband should have the greatest say in household issues. Despite this, women are increasingly participating individually and jointly with their husbands on key issues, such as major household purchases. As of 2019, 71% of women report participating in major decisions regarding their own health care, household finances, and visits to family. Among these women, those employed for cash are more likely to participate in household decision-making ([International Institute for Population Sciences \[IIPS\], 2021](#)).

Additionally, after a 2016 court ruling, women can act as the legal heads of household ([OECD, 2019](#)) and 18% of households in India have female heads ([IIPS, 2021](#)). In such households, women often face specific challenges, including a lack of power in the community, low confidence, and poor education ([Dar, 2018](#)).

While the norms around decision-making are changing, men often have the final say in whether or not a woman can become a DFS agent ([Muthoni et al., 2016](#)). In 2022, 63% of BCNMs, who recruit BC agents to help facilitate digital financial services (DFS) transactions for clients, reported that it takes significant time to convince a female's family to allow her to become a BC agent. The decision-making power, in these cases, does not lie fully with the woman, and her family's support becomes a key factor in her ability to become a BC agent ([Tiwari et al., 2022b](#)). In fact, in the BEADS baseline study, support from family was cited as the most important factor in a woman becoming a BC agent ([Sinha & Sinha, 2022](#)).

Time Use and Caretaking

Women are seen as the primary caretakers in the home and are expected to spend significant time in that role caring for their homes, children, lands, and elderly family members. In a 2020 Pew Research study, around 34% of Indian adults said that women should care for children ([Evans et al., 2022](#)). On average, women spend around 297 minutes a day performing domestic work, while men spend around 31 minutes participating in such activities ([Biswas, 2021](#)).

Even when women work outside the home, they are often still expected to be primarily responsible for taking care of children, though this varies by religion and education ([Evans et al., 2022](#)). For entrepreneurs, operating a business must be balanced with their roles as mothers, sometimes resulting in shorter business hours and other drains on economic activity. Many women prefer to have part-time businesses or "gig work" to be closer to home and have greater flexibility in working hours ([MicroSave Consulting, 2021](#)). In the BEADS baseline survey, 17% of women reported that their work as a BC interfered with their expectations, or those of their family, around their role in the family. Only 7.8% of female BCs said that they received help from family members in their caretaking and household responsibilities ([Sinha & Sinha, 2022](#)).

Mobility

Although a woman can legally travel outside her home in the same way a man might ([The World Bank, 2021](#)), cultural norms often restrict women's movement. Since women are generally expected to be homemakers, their travel is significantly reduced, especially for those living in rural areas of India ([Mehta & Sai, 2021](#)). Men, on the other hand, travel regularly and freely for work, migrating to urban centers and other labor markets to find non-agricultural work ([Datta et al., 2014](#)).

While a woman's mobility can vary depending on the relationships and power dynamics that surround her, most women cannot travel independently or without seeking permission first. According to data from the 2019-2021 National Family Health Survey (NFHS), only 42% of women reported having full freedom of mobility, meaning that they are allowed to go to common places like health facilities, markets, or other places outside their community ([IIPS, 2021](#)). In many cases, the closer the destination, such as a market, the easier it is for a woman to travel.

Women's mobility is often directly restricted and/or directed by other members of her household, including parents, brothers, and mothers-in-law, as well as indirectly by the expectations of the community. Since sexual harassment is common in many parts of India, many girls must seek permission to leave the home and must be accompanied by a chaperone when they do go out. In some cases, freedom of movement is singled out as the cause of undesirable events, such as a girl becoming pregnant out of wedlock. With such cautionary tales circulating within the community, a woman's mobility is even more restricted, whether by dynamics in her home or pressure from the community ([Hebert et al., 2020](#)).

Because of the largely ubiquitous restrictions on women's mobility in rural India, women's economic activities are often limited to those that can be achieved from the home. For example, in some cases, women choose to make and sell food or roll cigarettes to earn an income. Such pursuits are, for the most part, considered socially acceptable since they don't require women to shirk household duties ([Datta et al., 2014](#)). In the case of female entrepreneurs, the ability to move outside the home and within the community can restrict the type of work she engages in and how well she is able to carry out any requisite activities. For some female DFS agents, family members may prohibit them from providing doorstep services to customers in the community because of security concerns ([Muthoni et al., 2016](#)). Even when they are able to travel in their communities, female entrepreneurs who are interested in becoming banking correspondents often find it difficult to travel to trainings ([Tiwari et al., 2022b](#)). Without such barriers to engage in economic activities, male agents are better able to contact clients and have longer operating hours at their businesses ([Muthoni et al., 2016](#)).

Marital Status and Rights

Civil law in India stipulates that women must be at least 18 years of age to be married, while men must be 21 years of age. Despite this, customary laws, such as the unofficial Muslim Personal Law, can identify lower ages for acceptable marriage. As a result, India continues to have some of the highest numbers of early marriages in the world. As of 2021, 38% of women between 25 to 49 were married before the legal minimum age ([IIPS, 2021](#)). Furthermore, though Indian law requires the consent of both parties to a marriage, public opinion often negates the women's ability to exercise that right ([OECD, 2014](#)). However, since the Indian Constitution recognizes personal laws, or branches of law governing those of certain religious groups, legal frameworks regarding marriage and divorce can vary by religion ([OECD, 2019](#)).

Legally, men and women have the same rights in marriage, though in practice this is not always the case. The Personal Laws Amendment Act (2010) grants equal rights to men and women in marriage to act in the capacity of legal guardians to their children. However, in practice, fathers are generally viewed as the head of household and are given parental authority. Women are typically expected to take charge of all domestic and other unpaid care work ([OECD, 2019](#)).

Gender Roles and Power Dynamics in the Economy

Economic Participation

No legal restrictions exist in India that would bar a woman from attaining employment in the same way as a man. In fact, the law prohibits discrimination in employment based on gender. Despite this, there are cultural pressures and norms that make it more difficult for a woman to get a job. Nearly 80% of both men and women agree that if jobs are scarce, men have more rights to employment than women ([Diamant, 2022](#)). As pointed out previously, cultural expectations and norms can also make it more difficult for a woman to get a job. Women are often viewed as seen being suitable only for certain roles. Moreover, the need for a more secure work environment when employing women is often cited as a reason for not offering more employment opportunities to women ([Sinha, 2022](#)). Some employers, particularly those in rural areas, also see India's Maternity Benefit Act of 2017 as a reason for avoiding hiring women in their 30s, since providing paid maternity leave to female employees for 26 weeks is seen as unprofitable ([Kumar, 2020](#)).

Women and men are legally allowed to work in the same industries, but it is often cultural norms that dictate in which industries men and women work. As discussed above, social permissions needed to work outside the home can be difficult for a woman to obtain, especially if such work is perceived as a potential hindrance to household duties. Limited mobility for women likewise limits the types of industries they are able to enter. Furthermore, women's own attitudes towards outside work, such as fear of failure and low confidence, can act as barriers for women to enter the workforce and be in the same industries as men ([Rajan et al., 2019](#)).

In 2019, it was reported that 66 percent of the work carried out by women in India is unpaid as compared to 12 percent of men's work. For women who are paid for their labor, education, textiles, health, and social work are common industries ([Chapman & Mishra, 2019](#)). Agriculture, including animal husbandry, is most commonly designated as a women's activity ([Datta et al., 2014](#)).

Women were hit hardest by COVID-19 lockdowns and job loss. According to World Bank data, the number of working women in India plummeted from 26% to 19%. Experts estimate that the percentage of working women has continued to drop to about 9% in 2022 ([Mazumdar & Chaudhary, 2022](#)).

Technical Know-How

For decades, a huge hurdle for women across India has been the lack of access to education, with many girls being taken out of school at a young age. As a result, although many Indian women lack business skills that would help their businesses prosper, even greater numbers of women have low levels of confidence in their abilities ([Korreck, 2019](#)). And for women who are not business owners, these barriers make it difficult for female customers to feel confident in participating in banking-related activities. These trends may begin to change in the future, with the adoption of the government's *Beti Bachao Beti Padhao* initiative, which has encouraged more women to gain a primary education and continue on to receive higher education ([Bloomberg, 2020](#)).

In one study in and around Delhi, women were surveyed about the soft skills they already possess and those they would like to learn. Around 47% of women reported having some business management and planning skills, while only 32% of women indicated that they have financial literacy skills. Among women who identified themselves as entrepreneurs, 61% said that they would believe that business skills training would help them in their business pursuits. Encouragingly, three quarters of the women surveyed stated

that they would be allowed to travel outside their home to take part in a training program ([Gupta & Rao, 2022](#)).

For BC agents in particular, trainings in business and financial skills are a vital way to improve women's participation in financial services as well as their success in it. In the BEADS baseline survey, 78.7% of BCs, both men and women, had been exposed to training after their onboarding. However, BCs who engaged in regular self-learning activities had 4.23 times greater odds of having and income gain as compared to those who had irregular training less than once a month ([Sinha & Sinha, 2022](#)).

Improved technical know-how is also important for clients of BC agents. Around 35.6% of BC clients reported that they had received financial literacy training in the previous year. Nearly all of those surveyed felt that technology-based trainings would improve their ability to engage with the BC network and adopt new products and services ([Sinha & Sinha, 2022](#)).

Business Registration

According to the World Bank's Doing Business report, India ranks 136 out of 190 countries in regards to ease of starting a business. Despite this low ranking, India has made significant strides in the past few years to make it easier to start a business. For example, 2019 saw the Indian government integrate multiple application forms into a general, all-encompassing one. Later in 2020, India abolished many of the filing fees for company incorporation forms ([The World Bank, 2020a](#)).

Legally, a woman can register a business and sign contracts in the same way as a man ([The World Bank, 2021](#)). It is more often cultural barriers, including lack of support from family members and her community, that act as deterrents to a woman registering a business instead of legal barriers.

Barriers and Challenges to Entrepreneurship

The BEADS baseline survey found that family support is key to a BC agent being able to carry out her responsibilities effectively. Around one-third of BCs included in the survey agreed that their BC work interfered with the domestic expectations of her ([Sinha & Sinha, 2022](#)).

Working women, in this case BC agents, are expected to completely fulfill all of their household duties in addition to, and often before, managing their work responsibilities. In many cases, this causes women to reduce their operating hours, resulting in a more limited customer base, especially in comparison to male agents ([Muthoni et al., 2016](#)). Among women surveyed in Delhi, only 35% were willing to dedicate more than five hours per day to a business. Of those who reported being willing to work five or fewer hours per day, over half identified domestic responsibilities as the reason they couldn't put more time into business activities ([Gupta & Rao, 2022](#)).

Specific Challenges Faced by BC Agents

When it comes to mobile money, it is much more common for men to be BC agents than women. Despite women constituting about 55% of accounts, less than 10% of all agents are women. In many cases, women are seen as unsuitable candidates due to low financial or technological literacy, limited mobility, and/or the perception that they need more help or are less able to fulfill all of their duties as a BC ([Jagannathan & Chowdhary, 2021](#)).

Once they do become agents, female BCs often find it more difficult than men to work through operational and technical problems that arise during daily operations ([Tiwari et al., 2022b](#)). As Chatterjee et al. ([2018](#))

explain, “women agents find it difficult to establish a good rapport with the staff of service providers, who are mostly male.” As a result of this lack of support and low confidence, female BC agents are more likely to forgo new opportunities with new services and products.

Another consideration for BC agent success is liquidity. Though this has been of particular concern for mobile money agents in other areas of the world, the BEADS baseline survey revealed that only one in five BCs reported getting financial assistance with working capital for the BC business. Most BC agents are able to manage liquidity needs by encouraging customers to limit the amount of money they withdraw, thereby allowing the BC agent to serve more customers daily ([Sinha & Sinha, 2022](#)).

Various other challenges must be considered when looking at BC agents. First, there are several operational hurdles a BC agent may face. Things like cash handling, transporting cash, and avoiding fraud can be serious concerns. Transaction limits can make it difficult for BCs to meet the daily needs of their account holders. A high number of inactive accounts opened by BCs can also hamper success, as this may cause a shortage of funding for building the capacity of BCs and helping them expand into unbanked areas ([Qazi, 2019](#)).

Reasons for Business Failure

Various issues may arise during the business development and maintenance stages that have the potential to threaten the life of a BC business. Research by Bhavnani and Sood ([2022](#)) shows that in the “sustenance stage,” these factors can induce feelings of anxiety and fear, and can lead to a dormant business. Challenges identified include limited knowledge on marketing and communication to establish trust with customers as well as limited skills to effectively manage customer grievances and business risks that may arise. External factors beyond the control of any one BC agent, such as regulatory changes or major events like COVID-19, can also threaten the life of a BC business. These environmental risks can cause financial loss and may push the business owner to close the business and look for more attractive or lucrative opportunities ([Bhavnani & Sood, 2022](#)).

Section 3: Access to, Use of, and Control Over Assets & Resources

Property and Inheritance Rights

Men and women in India legally have equal rights to own, inherit, use, and make decisions about both land and other non-land assets, regardless of their marital status. As part of the Twelfth Five Year Plan, the Indian government emphasized the importance of land ownership by women and, as part of the Plan, established initiatives to include credit support for women leasing land and increased awareness around inheritance rights of women ([OECD, 2019](#)).

Despite the legal frameworks and initiatives aimed at increasing women’s property ownership, gender-specific barriers from cultural, familial, and religious beliefs still preclude progress. For example, few women farmers actually have a land title in their own name or share a title with their husbands ([OECD, 2019](#)). As a result, women often lack the property they might otherwise use as collateral for start-up capital ([Khera, 2018](#)).

Mobile Phone Ownership

When asked if they owned a mobile phone that they could use, 54% of Indian women reported in the affirmative. Mobile phone ownership is most common among women ages 15-19 (32%) and ages 25-29 (65%), though these numbers can vary by level of education, wealth, and location (urban versus rural). Of those women who own a mobile phone, 71% said that they could read a text message ([IIPS, 2021](#)). In another survey on their skills using a mobile phone, around 60% of women said that they would like to learn more about mobile phone use and using a mobile phone to earn an income ([Gupta & Rao, 2022](#)).

Access to Financial Services

Financial Inclusion Policy and Strategy

No legal restrictions to a woman's access to finance and credit exist. In 2014, the Indian government launched the *Pradhan Mantri Jan Dhan Yojana* (PMJDY) initiative which largely focused on expanding the number of bank accounts owned by Indian citizens, especially women. Since its inception, over 451 million PMJDY accounts have been opened, with over half belonging to women ([Tiwari et al., 2022a](#)). Even in rural regions of India, the gender gap in financial inclusion has dropped. Other schemes have also helped improve financial inclusion within India. *Pradhan Mantri Mudra Yojana* (PMMY) was launched to provide loans to non-farm micro businesses. In the end, 68% of borrowers in this program were women. A year after the launch of PMMY, Stand-Up India was begun to promote grass root entrepreneurship ([Women's World Banking, 2021](#)).

Access to and Use of Finances

Over the last decade, and in large part as a result of PMJDY, bank account ownership in India among both men and women has increased dramatically from 35% to 78% and the gender gap in account ownership has largely been eliminated. Questions about account activity are still salient for the Indian populace—the Global Findex 2021 estimated that 35% of all accounts are inactive. Between 2017 and 2021, the number of Indian citizens who used a formal account to save decreased from 20% to 14%. Among those who save, formally or not, 45% of women use a savings club. In addition to information on savings accounts, the Global Findex 2021 also reported that 45% of adults in India have borrowed money, though less than one in three individuals has borrowed from a formal financial institution, through a mobile money account, or using a credit card ([Klapper et al., 2021](#)).

Women's decision-making power regarding finances

Women are less likely than men to report being the financial decision-maker at home. Among non-entrepreneurs, 48% of women in one study said that their spouse chose how to spend money. It is encouraging to note, however, that 37% of female entrepreneurs identified themselves as the financial decision-maker in the home and only 35% of that same group said that their spouse was ([Gupta & Rao, 2022](#)).

Financial resilience, or the ability to access emergency money, is one way to look at bank account usage. Generally, about one-third of Indian adults cite family and friends as sources of emergency money while only around 10% indicate that a savings account could cover their costs. Among women, 19.7% believe that it wouldn't be possible to come up with an emergency fund in 30 days, while 56.4% of women say that it would be possible but very difficult to get the funds ([The World Bank, n.d.](#)). These statistics underscore the bank account inactivity described earlier and indicate that women either don't have access to funds, lack confidence in using their bank account, or are hindered financially or culturally from establishing

such formal savings accounts. Improving these trends can, in turn, improve financial resilience and well-being among Indians, particularly women.

Barriers to accessing finances

Throughout many developing country contexts, rural women are much less likely to use banks and mobile money than men ([IDEO, 2021](#)). Many women identify low financial confidence as a major cause of being unbanked or underbanked. One of the barriers cited by many Indian women is the distance to a financial institution. Though digital banking may help solve the latter, low rates of digital literacy, perceived and actual, hold many women back from participating in digital transactions ([Klapper et al., 2021](#)). Women often view digital financial services as complex and overly complicated and are not likely to perceive such services as an option for themselves ([IDEO, 2021](#)). As a result, some women choose not to open or use accounts, citing the fact that a family member already has one and having her own is therefore unnecessary ([Klapper et al., 2021](#)).

When asked if they had ever borrowed money to use for business purposes, 91% of women entrepreneurs in one survey reported never having taken a loan. Those who did use loans in the past took them from friends, relatives, or cooperative societies ([Gupta & Rao, 2022](#)). This may be the result of several factors. For example, despite women and men having the same legal rights to credit and financial services, many banks still require a signature from either a husband or father in order to gain final approval on loans. ([OECD, 2019](#)). Such behaviors are indicative of underlying social norms that restrict women's autonomy and empowerment. Even perceived social norms can have a restrictive effect. For example, in the BEADS baseline survey, one in five BC agents believed that women don't have the decision-making power to fully utilize the financial products and services available to them ([Sinha & Sinha, 2022](#)).

BC Agents and the Community

BC agent engagement with clients is a strategic workstream where autonomous DFS transactions are low due to reasons mentioned above.

With limited mobility, physically accessing a bank can be a challenge for many Indian women. As a result, women tend to save money in ways that give them a sense of control and instant access, such as saving cash in their purses. In addition to this challenge, many women report that they are intimidated by banking terminology and services ([Women's World Banking, 2021](#)). Though research has shown that BC agents, and female BC agents in particular, can make the banking process more understandable and accessible for Indian women ([Chatterjee et al., 2018](#)), the Women's World Banking survey revealed that many women are unsure of where to find their local BC. Though female survey participants did confirm that they find banks to be trustworthy spaces, the barriers described above make it difficult to avail themselves of the full range of services available through formal banking institutions ([Women's World Banking, 2021](#)).

Community BC agents, and female agents in particular, help women feel more comfortable transacting, saving, asking questions, and regularly seeking financial advice. Female agents are more likely to spend time explaining difficult financial concepts to their customers, and the customers, in turn, feel more comfortable approaching them with queries and concerns ([Tiwari et al., 2022b](#)). In fact, one study found that female BCs were able to acquire 50% more sign-ups as compared to male BC agents ([Women's World Banking, 2021](#)).

Clients interviewed early in the BEADS research indicated that they normally interact with their BC agent once a week and that more women than men avail themselves of the mobile money services that BC

agents offer. However, male and female BC agents are likely to view and interact with their clients differently. For instance, male BC agents are more likely to believe that women have a limited understanding of the financial products and services they offer. They also find it more difficult to engage and work with female clients. Some female BC agents also report these beliefs, but the number who feel this way are significantly fewer than the number of males ([Sinha & Sinha, 2022](#)).

From the client's perspective, both male and female BC agents were approachable and respectable ([Sinha & Sinha, 2022](#)). Some data, however, has suggested that female clients find female BC agents to be more approachable, trustworthy, and that female BCs are likely to have more female clients than male BCs ([Chatterjee et al., 2018](#)). With fewer female BC agents, female clients lag behind men in terms of control over and usage of the financial products and services at their disposal through the BC agents ([Sinha & Sinha, 2022](#)).

Access to Essential Services

Education

While the BEADS project does not respond directly to formal education barriers for Indian girls, the disparities in education between boys and girls has implications for women's economic empowerment (WEE) and financial inclusion. Girls in India have long been excluded from education, often due to cultural or financial factors like child marriage, child labor, or the onset of menses ([Cook, 2020](#)). In the last decade, though, the Indian government has made strides to address that disparity through legal action. In 2009, for example, the Parliament of India passed the Right to Education Act that made education compulsory for all children between age 6 and 14. As a result, girls' enrollment in primary school increased dramatically, from 73% in 2000 to 93% in 2020 ([The World Bank, 2020b](#)). However, there is often a lack of access to secondary schools in rural areas, and families and communities may be hesitant to send their daughters to study far from home ([Somani, 2020](#)). As a result, dropout rates among girls between primary and secondary school remain relatively high, and in some rural areas less than 50% of girls complete the tenth grade ([Cook, 2020](#)).

As mentioned in a previous section, lower education rates can directly impact WEE. Women who are not literate or who have not received significant education are less likely to possess the business and financial skills necessary for efficiently running a business. Perhaps more concerning, however, is that many women report that their lack of education contributes directly to underconfidence in their abilities to be successful in entrepreneurship ([Korreck, 2019](#)). One study in India has also established the relationship between numeracy with financial literacy, with particular emphasis on understanding interest calculations and comparing and interpreting data as important ([Jayaraman et al., 2018](#)).

Healthcare

Similar to education, access to healthcare is not directly related to the BEADS project but it does have implications for WEE. Healthcare equity for Indian citizens has been reiterated for decades as a commitment of the government and health systems in states across India to eliminate barriers to healthcare access and utilization. To this end, the health system has been organized into a three-tier system, comprised of primary, secondary, and tertiary facilities. Since traditional medicine practices are also widely practiced throughout India, these practitioners, medicines, and other services have largely been integrated into the public healthcare system ([Acharya, 2018](#)). In rural areas of India, sub-centers have been established to be the first point of contact with the health system for community members. In these sub-centers, with at least one female and male health worker on staff, the focus is largely on behavioral change and services that relate to maternal and child health, nutrition, immunizations, and the

control of communicable diseases ([Chokshi et al., 2016](#)). In addition to these components of the health system, informal healthcare providers (also known as quacks), without required qualifications or professional affiliations, operate widely throughout India. However, since these providers are culturally closer to their communities, many Indian citizens visit them for treatment and consultations. In complex situations, these informal providers will refer patients to private doctors or hospitals for care ([Acharya, 2018](#)). One study, completed by Grameen Foundation USA in 2018, found that 33% of women interviewed most often used quacks as their first line of health care, but they also sought formal medical providers, doubling their health expenses and treatment options. Many had ongoing chronic health issues resulting in monthly health expenses ([Bardsley & Gray, 2018](#)).

Due to the emphasis on female participation in the BC workforce in BEADS, maternal healthcare services are of particular interest. The Indian government, through various schemes, has sought to reduce maternal and child mortality and morbidity. For example, programs like Janani Suraksha Yojana (JSY) and Janani Shishu Suraksha Karyakram (JSSK) aim to encourage women to use antenatal care and deliver in health facilities. Despite noticeable improvements, the data still shows that continued efforts are needed. Between 2015 and 2016, almost 20% of all births were still home deliveries. Similarly, though almost 80% of all pregnant women sought antenatal care during 2015 and 2016, only around half of pregnant women actually finished the recommended care schedule of four visits ([Acharya, 2018](#)). While antenatal expenses are supposed to be free under JSY, women still spend for laboratory expenses, medicines, and travel. Also despite households having up to 9 months to plan for delivery, delivery expenses are most often treated as emergency health expenses. While households reported saving for the childbirth expenses at home given the flexibility this provided them in case other emergencies came up during the nine months, the expenses were still considered catastrophic for some ([Gray & Bardsley, 2018](#)).

Other factors, such as level of education, socioeconomic status, and location can also influence the quality and amount of healthcare available to most Indians. This is especially true for poorer populations, including low caste groups. Low-caste women, who already have increased health risks due to their sex, are more likely to experience severe sickness. At the same time, this group is less likely to receive adequate treatment for most health conditions and the full benefits from antenatal care programs in particular ([Thapa et al., 2021](#)). Even in government hospitals, many low-caste Indians are faced with forms of discrimination that limit their access to timely and adequate care ([3D Program for Girls & Women, 2020](#)). Despite research pointing to women's preferences for spending money on health, Grameen's research in India found that women prefer to pay for health expenses using their spouses income (as they often the breadwinner) and because men are considered the primary decision-maker as to where to seek healthcare and how health expenses will be covered ([Gray et al., 2018](#)).

Often in impoverished communities, private health insurance is seen as a luxury and is largely out of reach. With almost 63% of Indian citizens using out-of-pocket expenditures to cover their health spending, many households become more vulnerable to debt and poverty. As a matter of fact, the Indian Ministry of Health reported that between 2011 and 2012, almost one-fifth of households faced "catastrophic health costs" ([Awada, 2022](#)). High healthcare costs and medical expenses push already poor households into extreme poverty, and they most often receive little to no government aid to help to alleviate those burdens. Grameen's study found that for households living below the USD 1.90 per person per day international poverty line, average monthly health expenses equated to 27-59% of household income (depending on the region, study assessed households in West Bengal and Jharkhand), which can be considered catastrophic. These health expenses were not only the result of emergencies, but chronic health issues as well ([Bardsley & Gray, 2018](#)). These disparities became even more apparent during the COVID-19 pandemic, as millions lost jobs, had increased healthcare needs, and were pushed deeper into poverty as a result ([Awada, 2022](#)). Improving access to and use of BC agents can mitigate some of this, as

agents can help their customers save and create emergency funds with which they can pay unforeseen medical bills ([The World Bank, n.d.](#)).

Agriculture

For many women living in rural areas, as discussed previously, agriculture is a main source of income. Though BEADS does not directly address the agriculture sector, having an understanding of the needs and challenges of women in the field can help describe the realities of the clients with whom BC agents are likely to work.

Indian women in agriculture spend significant time on their farms and in farm-related activities, such as seed selection, threshing, cleaning, and drying crops. Many also keep small livestock and maintain small kitchen gardens. Despite their agriculture activities, widespread male bias and patriarchal norms often make it so women lack recognition of their status as farmers, limiting their control over resources and reducing their bargaining power. Women are not commonly associated with credit and land, as both of those are seen as male assets. Women are also less likely than men to take advantage of financial inclusion programs from lending institutions ([Rao et al., 2017](#)).

The government of India has, in recent years, promoted the development and use of Farmer-Producer Organizations (FPOs), which are private companies led by farmers. While FPOs have been successful in many regards, they are male-dominated and perpetuate the exclusion of women from more profitable agricultural activities. Furthermore, FPOs do not provide members with additional sources of finance beyond traditional inputs or production-related financing ([Sinha et al., 2022](#)).

Since credit is frequently a requirement for improvements in land ownership and agricultural productivity, the work of BC agents can support the efforts of female farmers. Improved access to credit can, in turn, pave the way for women's rights to quality land. Furthermore, interactions with BC agents give women farmers increased access to other financial knowledge, products, and practices ([Cole, 2014](#)), further helping them tap into their own power as independent farmers.

Section 4: Gender-Based Violence (GBV) and Crime

Prevalence and Forms of GBV

GBV in India takes many forms, including domestic violence, human trafficking, sexual violence, dowry death, acid attacks, and honor killings ([Garodia, 2021](#)). As of 2019, 31.5% of women between the ages of 18 and 49 in India have ever experienced some sort of physical or sexual violence since age 15 ([IIPS, 2021](#)). However, it is estimated that only one in 10 women formally report the offense ([Krishnamoorthy, 2020](#)). While the percentage of reported GBV is likely a gross underestimate of actual GBV in India, reported GBV has nonetheless increased in recent years. The National Family Health Surveys ([IIPS, 2021](#)) between 2006 and 2019 show an increase in GBV, particularly domestic violence, in many states. High rates of GBV among married women between 15-49 years are especially concerning in states like Karnataka and Bihar ([Suri et al., 2022](#)). Surges in domestic violence were also reported in the wake of home containment and isolation related to the COVID-19 pandemic ([Maji et al., 2022](#)).

In Table 1, data collected under the NFHS ([IIPS, 2021](#)), percentages of women (18-49) having experienced physical or sexual violence in the regions of the BEADS project are shown.

Table 1. Experience of physical and/or sexual violence among women age 18-49 (in selected states)

State	Physical violence only	Sexual violence only	Physical and sexual violence	Physical or sexual violence
Andhra Pradesh	31.6	0.2	3.4	35.2
Assam	29.2	1.0	6.6	36.7
Bihar	34.7	1.1	7.3	43.1
Gujarat	11.1	0.9	2.4	14.3
Karnataka	37.2	0.9	10.4	48.5
Madhya Pradesh	23.8	0.6	5.0	29.4
Maharashtra	21.0	1.2	5.1	27.3
Tamil Nadu	40.1	0.5	2.3	42.9
Telengana	35.4	0.4	4.3	40.1
Uttar Pradesh	29.6	0.8	5.3	35.7

Physical violence is the most common form of GBV in all program areas. Physical violence, under this survey's criteria, can be pushing, throwing items, twisting arms, pulling hair, slapping, punching, kicking, dragging, choking, burning, or threatening with weapons.

Though domestic abuse is generally prohibited by Indian law (Protection of Women from Domestic Violence Act of 2005), it continues to be prevalent in much of Indian society and can often be tied to patriarchal norms, fear of exclusion and marginalization within the community, and socioeconomic dependence of women on their partners ([Manjoo, 2014](#)). In fact, it wasn't until 2022 that marital rape was legally recognized as rape ([Suri & Bantock, 2022](#)).

Cultural Norms Surrounding GBV

In a Pew report, three-quarters of Indians labeled violence against women a “very big problem.” The survey then followed up by asking respondents to identify whether it was more important to teach boys to respect all women or to teach girls to behave appropriately. Though half of the respondents said that teaching boys to respect women was the more important solution, roughly a quarter of participants said that making sure girls behave appropriately is the ideal way to improve their safety ([Evans et al., 2022](#)).

In India, GBV includes violence both by partners and in-laws. The dowry system, though legally banned in India, remains a key cause of domestic violence. Dissatisfaction with a dowry can result in violence perpetrated by a spouse, or commonly, from in-laws as a method of retribution. Since many women in India move into their husband's homes upon marriage, violence stemming from men's entitlement to control women is often reinforced by abuse perpetrated by in-laws ([Sabri & Young, 2022](#)).

Widespread GBV in India stems largely from societal level socio-cultural norms. Patriarchal beliefs and practices, widely spread throughout much of the Indian context, often normalize and even endorse GBV in

certain circumstances. At the community level, social acceptance of gender roles and their outcomes, such as violence, often condones the abuse ([Sabri & Young, 2022](#)). In one Grameen study, 80% of women interviewed shared that during the prior twelve months, they'd felt fear of the husbands; 20% found it very difficult to talk to their spouse about their finances; 17% of women had argued with their spouse about finances in the week prior to the survey ([Gray et al., 2018](#)).

In the 2019-2021 NFHS report, 45% of women and 44% of men accepted wife beating in at least one of seven circumstances presented. Most commonly, around 30% of both men and women agree that a husband is justified in beating or hitting his wife if she disrespects her in-laws ([IIPS, 2021](#)). Since a man's perceived duty is to keep the family together, violence is warranted as a means to an end ([Barker et al., 2011](#)). Women, too, justify violence, even when they are the victims. If a woman perceives that she has failed in her duty as a "good" wife or daughter-in-law, she may feel that she is the one responsible for the violence and thus accept it ([Jacob & Chattopadhyay, 2021](#)). Agreement with wife beating and other forms of GBV is higher in rural areas and declines significantly as both education and wealth increase ([IIPS, 2021](#); [Suri et al., 2022](#)).

Vulnerability to GBV

Physical violence is more likely to be experienced by women who are employed than by women who are not employed. In the NFHS ([2021](#)), 36% of women employed for cash reported having experienced violence since age 15, as compared with 25% of women who were not employed. Physical and sexual violence is more prevalent among women living in rural areas (31%) than those in urban areas (24%). Domestic violence is also more commonly experienced among women who have been married than women who have never been married ([IIPS, 2021](#)).

Research has shown that a woman's ownership of assets and agency significantly reduces that women's vulnerability to sexual and physical violence. The same can be said regarding other indicators of women's individual economic agency and empowerment, such as access to a bank account, mobile phone ownership, and having control over their own money ([Suri et al., 2022](#)).

Crime

Crime is prevalent in India in many forms beyond GBV throughout the country. Human trafficking, illegal arms trade, environmental destruction, drugs, homicide, theft, and organized and individual criminal actors are ongoing issues. In addition to these, the Global Organized Crime Index states that India also has a history of blurred lines between criminal activity and politics, with widespread corruption particularly at lower levels of government. Crime has generally decreased over the past few years, but rates still remain high. In order to mitigate some of these issues and offset limited internal capacities to control crime, the government has focused on international cooperation as a solution. Federal legislation is not strong, and many states have implemented their own legislation to fill the gap, though this approach largely makes policing reactionary instead of preventative ([Global Initiative Against Transnational Organized Crime, 2021](#)).

A 2021 report from the Indian government's National Crime Records Bureau noted that crimes against women increased by 15% from 2020. Domestic violence, kidnapping/abduction, and rape were the most common ([Dasgupta, 2022](#)). These high levels of crime negatively impact the safety, health, and economic possibilities of women. High rates of crime are often used as justification for limiting women's mobility, making it more difficult to participate in economic activities, as described previously. These practices perpetuate further gender-based discrimination, causing increased economic dependence on men. Female

BC agents can help address some of these issues, working with women directly in their communities, reducing travel times and addressing stigmas associated with females working directly with male agents ([Kumar & Kuncharam, 2020](#)).

Section 5: Marginalized Groups

Despite being outlawed over 70 years ago, India's caste system remains a major aspect of life for many of its residents. As a social hierarchy, the caste system has been passed down through families for over 3,000 years and prescribes much of the social, educational, and economic prospects of an individual's life. As of 2021, nearly all Indians identify themselves with a caste. Thirty percent label themselves under General Category castes. The rest, and the majority of Indians, identify as members of Scheduled Castes, Scheduled Tribes, or Other Backward Classes ([Sahgal et al., 2021](#)).

Segregation due to caste membership is prevalent. For women who are classified as Dalits, the lowest caste ranking and approximately 16 percent of the population ([Amza, 2018](#)), caste membership is yet another layer of potential discrimination. These women are largely uneducated and work as landless laborers and scavengers, almost always paid less than men. The subordinate position they hold as a result of their caste membership puts them in greater danger of prostitution and other forms of exploitation by those in upper castes ([Human Rights Watch, 1999](#)). Accounts of violence and rape among Dalit women are common, and the National Crime Bureau reported that rape against Dalit women doubled between 2007 to 2017 ([Amza, 2018](#)).

The caste system may also determine the reach of BC agents. Since many individuals interact most commonly with those within their same caste, some groups of individuals, such as the Dalits, may not have access to the financial services that BCs offer. Female BCs may have more ability to reach those of lower castes, especially if BC agents are recruited among vulnerable groups, but such limitations must be recognized.

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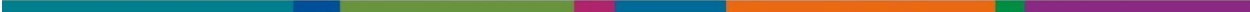
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