



# Women at the Center

---

April 2017



Women's World Banking



# Who We Are



# Impact through 3 Key Investment Areas

**A**

Invest in market-driven solutions

**B**

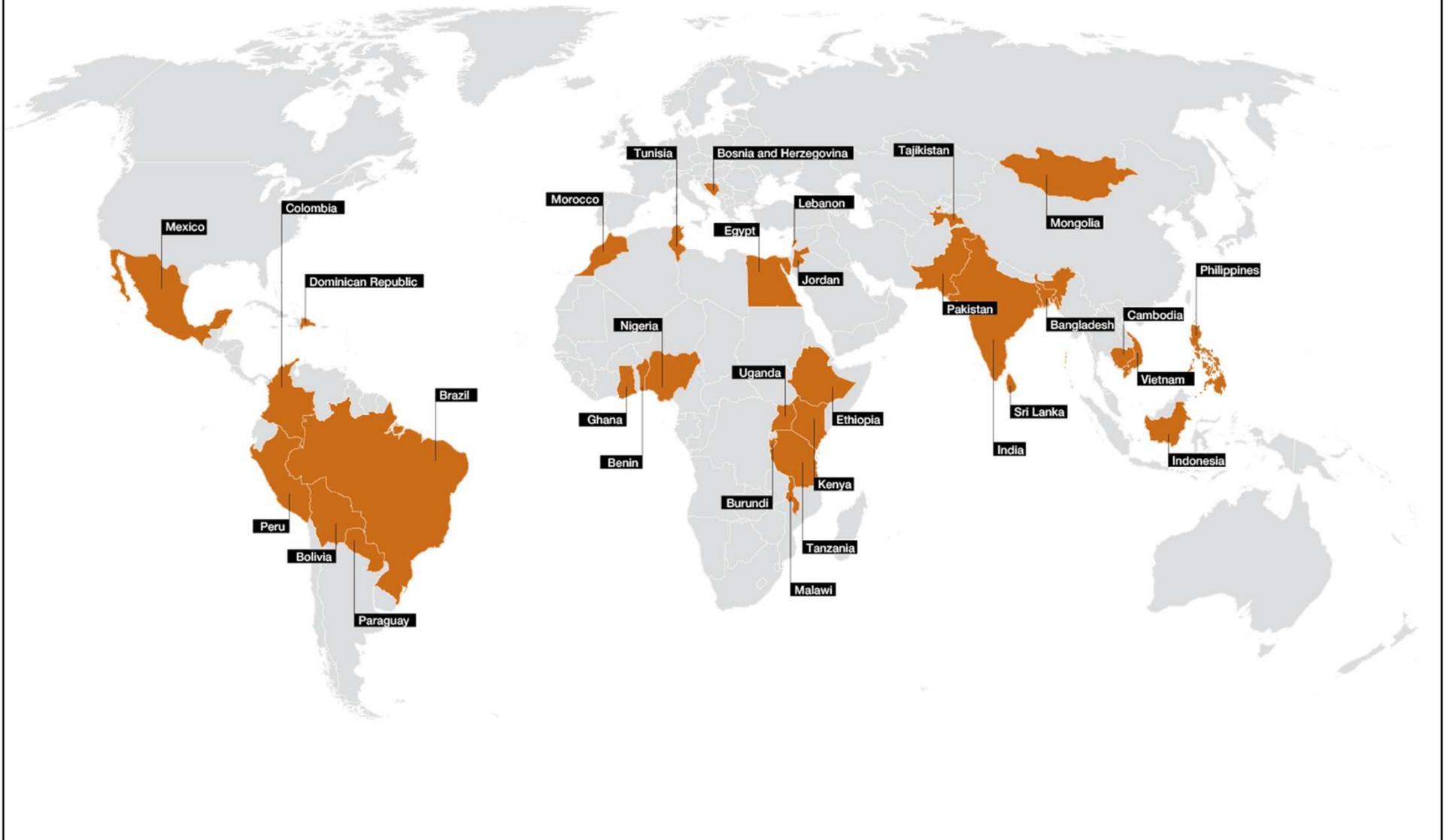
Invest in women-focused financial institutions

**C**

Invest in building gender-diverse teams



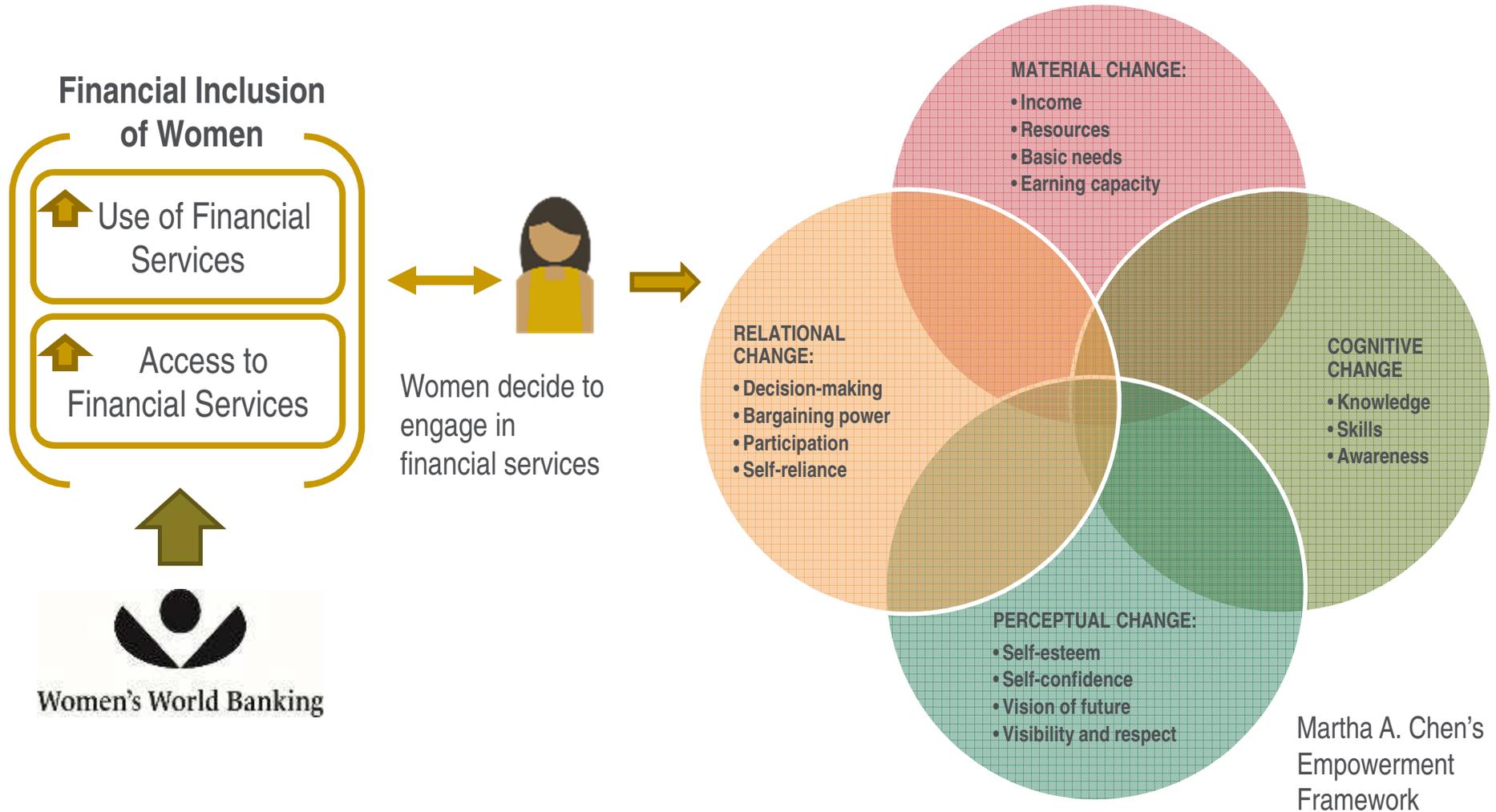
# Global Footprint





Why Women?

# Connecting FI to Women's Empowerment



# Case Study: MFW



Health expenses are a big financial pressure

Prioritize Maternal Health

May increase health-seeking behavior

Importance of coverage for family



# What We Know About Women



# What We Know About Women

Women

Improve care and standard of living

Financial/Digital literacy is critical

May not want to involve family members

Savings is an entry point

Low awareness





# What We Know About Women

Women

Importance of lifecycle

Trust takes time

More information is needed

Role as primary caretaker

Lack of mobility/ID





## Women and Digital Financial Services

# Why DFS Matter for Women

## Barriers

Women face the same barriers to using formal financial services as men but more acutely

Women face time and mobility constraints

Women have a preference for confidentiality

## What DFS provides

- Accessibility
- Convenience
- Privacy
- Security

# What Makes DFS Work for Women

Easy-to-meet requirements

Bundle with lifecycle products

Take service to her

Bridge emotional distance

Build trust, confidence, and a positive user experience



# DFS: Diamond BETA

Women felt bank wasn't for them

BETA Friend most popular channel

450,000 accounts opened

Multiple products introduced





# Diamond Y'ello

Gender differences in use

Women not responsible for bill pay

ATMs create temptation to spend

Personalized SMS messages





**Women's World Banking**