

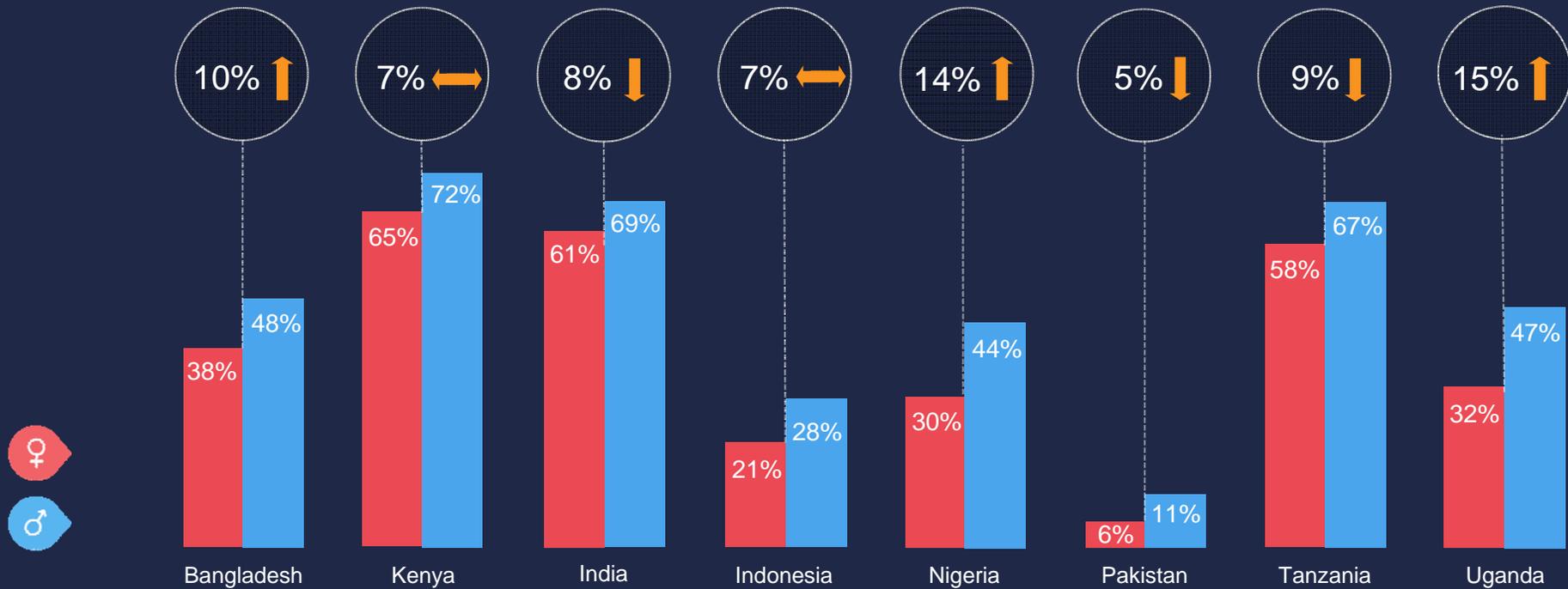
A Buck Short

Caitlin Sanford

December 2, 2016



Accounts at Financial Institutions by Gender, % (Findex 2011 and 2014)



ENDURING GENDER GAP IN EMERGING MARKETS

**How can we solve money
problems?**



India

90

Sample Size



Kenya

298

Sample Size



Mexico

183

Sample Size

FINANCIAL DIARIES DEEP ENGAGEMENT

Income Levels of Men and Women by Project (US\$)

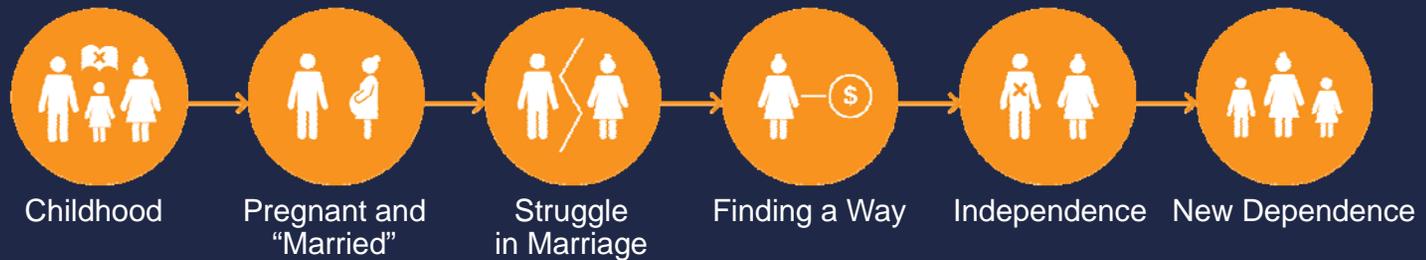


1. Lower incomes.
...smaller balances & tx sizes

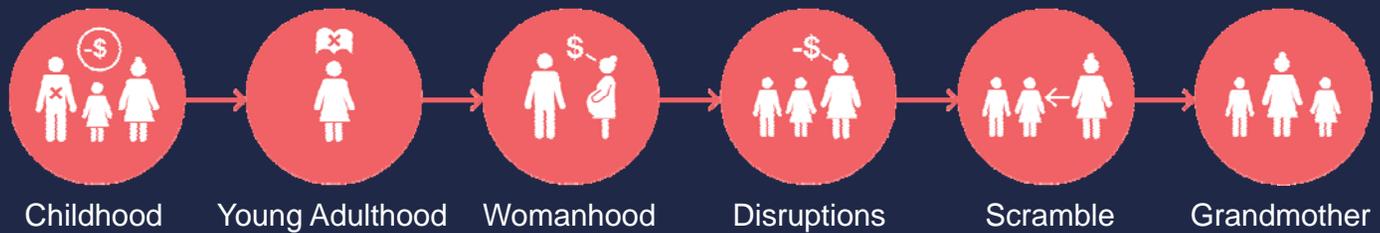
India



Kenya



Mexico



2. Interrupted livelihoods

...not always persistent needs over time



82%

Value of spending occurring within the community Mexico



57%

3. Limited economic geographies



Short-term Liquidity



Longer-term Investment

4. Money roles at home

Defense vs. Offense



Permanent
House



Children's
Education

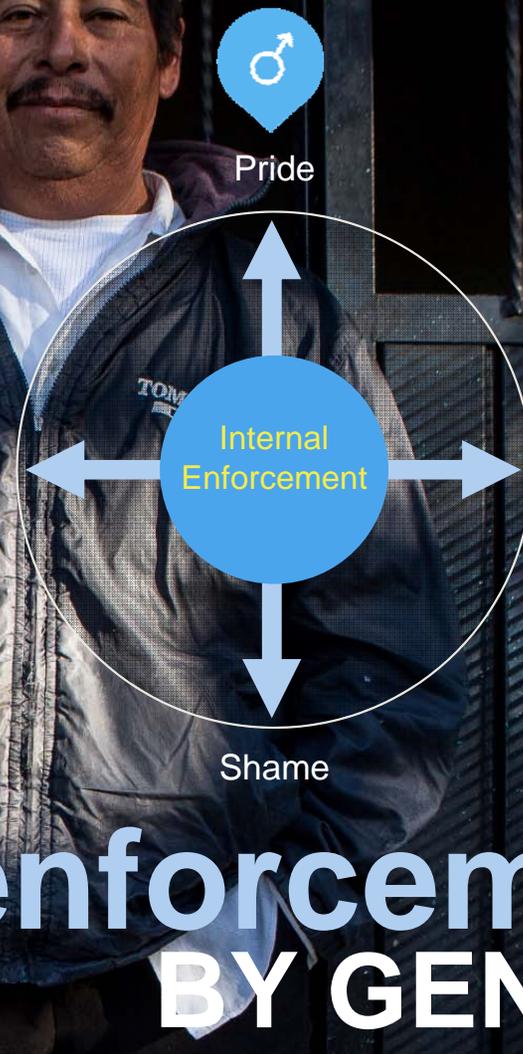
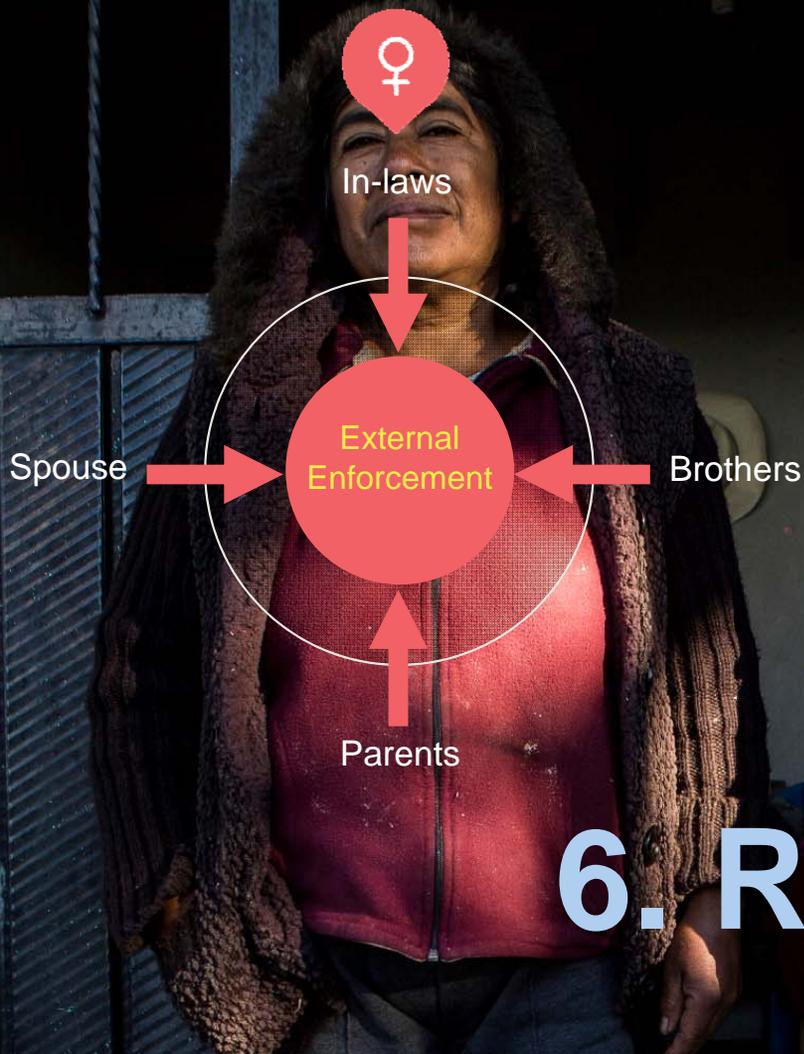


Business



Land

5. Investment priorities



6. Role enforcement BY GENDER



Cater to
Small Incomes



Offer Better Tools



Leverage
Social Networks



Support Life's
Transitions



Be Accessible

RECOMMENDATIONS FOR FINANCIAL SERVICES PROVIDERS



Say 'no' to pink products.

**And 'yes' to welcoming
financial services for all
low-income people.**



A WORLD OF POSITIVE RETURNS