

学位論文要旨

The Use of M-bank in Rural Areas of Northern Bangladesh: A Focus on Gender Differences within the Households

Bangladesh北部農村におけるモバイルバンキング利用に関する実証研究
—世帯内の男女格差に着目して—

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In recent years, mobile banking (M-bank) has emerged as one of the latest technologies (Aker and Mbiti, 2010; Yu, 2012). It brings more low-income people into the use of formal financial services with a very low transaction cost using a mobile phone (Baabdullah et al., 2019). Previous studies address that the use of M-bank can increase savings and transfers, income generating activities, and further expenditure on food and education in rural areas of developing countries (Aker et al., 2016; Azad, 2016). However, in the northern region of Bangladesh, such evidence, especially for the rural female remains insufficient.

This present research aims to examine whether household characteristics, especially, gender difference within a household have crucial roles in the use of M-bank in the rural areas of northern Bangladesh. To achieve this purpose, the 3 studies were specified: i) analysis of the determinants of M-bank use (Chapter 4), ii) analysis of the effect of gender difference on M-Bank use (Chapter 5), and iii) inquiry into the relationship between M-bank use and wife's socio-economic status (Chapter 6). These studies are based on the household-level data which were collected in two villages: Gilabari, Akhanagar, and one urban ward: Collegepara of Thakurgaon District located in

the northern region. The face-to-face survey was conducted for 153 households during the period from December 2016 to January 2017.

It was found that about 50% of the households surveyed had M-bank accounts at the time of the survey. Then, studies i) to iii) were subsequently carried out. Study i) relied mainly on the data of household characteristics. It was assumed that household characteristics as of 2010 such as mobile phone use, household head's education and occupation, age, and others are possible determinants of M-bank use, because the M-bank service came into operation in 2011. Multiple ordered logit models were employed, specifying 3 user categories: early-user (2011-2013), late-user (2014-2016/17), and no user. The estimation results revealed that mobile phone users and female-headed households were more likely to adopt M-bank regardless of adoption periods. It was also found that the size of household significantly affected M-bank use during the later period, while the occupation types had no significant effect on M-bank use for both the early and later period. An effect of educational attainment on M-bank was found mixed: a negative effect of secondary education on early users but a positive effect on late users. This result is inconsistent with the previous finding; i.e., a positive effect of education on M-bank use.

Study ii) relied on the restricted data which contain 129 male-headed couple households. Among this dataset, a remarkable difference was found in ratio of wife to husband in M-bank use, which is equal to 4:15. In addition to household characteristics, individual characteristics of husbands and of wives were considered as possible determinants of M-bank use. Individual characteristics were specified in both level and relative difference between husband and wife for age and education between couples. Households were categorized into 3 subgroups: wife user, husband user, and non-user. The results from the estimation of two equations probit models revealed that higher educated husband and having self-business or migrant family member within a household have a significantly positive effect on the likelihood of M-bank use among husbands. However, this result is not the case of wives. However, a wife's educational attainment higher than her husband was found to have a significantly positive effect on the likelihood of M-bank use in rural Bangladesh.

Study iii) relied on the same restricted data as for study ii). Descriptive statistics followed by Kruskal-Wallis tests suggested that across 3 subgroups wife's socio-economic status may be marginally related to the use of M-bank. For example, if a wife's M-bank user had her own income, she would be more likely to save and buy assets from her long-run point of view. On the contrary, without her own income, a wife user would prefer to spend on education and luxury items in the short-run perspective.

In general, a husband controls family finance in Bangladesh, which is a patriarchal society under the Islamic tradition. However, female-headed households were more likely to use M-bank than male-headed households, and higher educated wives have an influence on M-bank use among male-headed households. It should be noted, however, that female-headed households tend to use M-bank to receive social welfare benefits from the government. Also, a marked gender gap exists in M-bank use in favor of husbands among most of the male-headed households in which husbands have more education than wives. Finally, it is emphasized that although M-bank has facilitated personal money transactions, its impact on financial inclusion for rural people in northern Bangladesh has been still limited because currently M-bank has not been effectively used for business activities to increase household income.