



Fund for Innovation and Transformation

Fonds pour l'innovation et la transformation



UNIVERSITY OF ALBERTA

Building Formal Financial and Health Numeracy Among Poor Women in Northern Pakistan

Context

Women’s financial inclusion in Pakistan is very low, with a Labour Market Assessment revealing that only 17% of women participate in paid labour and 50% of women are entirely illiterate. These gaps in work, education and skills mean that many women face marked challenges when it comes to navigate day-to-day activities in the community and for the health and wellbeing of their family. For example, when interacting at the market or taking care of their children and themselves, they often miss critical information and opportunities related to making financial transactions and dealing health concerns and appointments for their children and themselves.

The Innovative Solution

University of Alberta along with partners proposed that providing an image-based saving passbooks, health calendar, and the 4Share Android app to illiterate and innumerate women will empower them and close the gender gap. This testing project implemented Oral Information Management Solutions to develop women’s financial and numeracy skills through a combination of introducing images and other visual cues and building on women’s existing oral communication abilities by. Oralized savings passbooks were designed—using relevant images and icons drawn from the local context to guide users when recording their transactions. Because most women are illiterate, they are unable to keep track of their families health needs. The innovation developed an oralized maternal health and child growth calendar was created to support women and child’s health.

Advancing Gender Equality

The innovation advanced gender equality through:

- Empowering women with financial literacy and record keeping skills enabling participation in economic activities without being cheated.
- Tracking and keeping up with children’s clinic visits.



COUNTRY

Pakistan

AMOUNT

\$174,996

TESTING PERIOD

12 months

Ended May 2023



GENDER RESPONSIVE (GE2)

THEME: ECONOMY & FINANCE

Testing Framework

The innovation used a mixed research method. Data was collected through surveys, focus group discussions, key informant interviews and observing how women manipulated the user interfaces of the Oral Information Management (OIM) app, oralized saving passbooks, and health calendar.

Results and Impact

- At endline 83% of unschooled women were able to write a spoken 4-digit number in a currency frame compared to 4% at baseline.
- 75% of the women reported to being able to use the Mother and Child Health Calendar (MCHC) which has brought numerous benefits to women, including increased awareness, improved adherence to healthcare measures, enhanced knowledge of hygiene and post-pregnancy care, and a better understanding of pregnancy complications.
- Women were able to make informed choices about financial expenditures related to health visits, including transportation costs for their health-related visits to the clinics and hospitals. For example, during interviews, some women shared that they used to hide their pregnancies until they delivered their baby. Now with the help of MCHC calendar training, women are speaking up for themselves and encouraging family members to visit a health clinic for their regular maternity check-ups and not to hide their pregnancy.

Key Lessons

1. Involving men in the process is important. To make it easy for them to implement activities, some women shared that their male counterparts, should also be involved in Maternal Child Health Calendar training and family planning.
2. Adjustments to app could help user experience. It would have been beneficial for the OIM app to have an audio function to help illiterate women to understand the health calendars and cash calculator.

“In previous years my husband was upset with me because I couldn’t manage the money and over-paid for groceries. I avoided shopping in the bazar. Now I know how much money I have to give to the shop keeper because I can count cash and calculate change.”

– Participant

“Now I am here with you, and my husband is taking care of our child, who is 3. Before he never touched would never touch our child. He expected me to stay in the house and look after her always. Now I am contributing economically to the household, his view has changed.”

- Participant

PARTNER ORGANIZATION

Aga Khan Rural Support Program Gilgit Baltistan and Chitral; My Oral Village (MOVE); University of Adelaide; Department of Health and Population Gilgit-Baltistan

TARGET PARTICIPANTS

Direct participants: 263 illiterate and innumerate women

FOR MORE INFORMATION

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ABOUT FIT

The Fund for Innovation and Transformation supports Canadian small and medium-sized organizations (SMOs) testing innovative solutions that advance gender equality in the Global South.

