

# Building the evidence base on the impacts of mobile financial services for women and men in farming households in Cambodia and Laos



## Key details

### Location

Cambodia, Lao PDR

### Duration

Start Sep 2021

End May 2027

### Budget

AUD 2,998,851

### Commissioned organisation

Western Sydney University

### Partners

National University of Laos; Royal University of Phnom Penh; University of Adelaide; Western Sydney University

### Project Leader

Professor Heather Horst

### ACIAR Research Program Manager

Dr Todd Sanderson

### Program

Social Systems

### Project code

SSS/2020/160



## Overview

**This project aims to develop an evidence base on the economic and social impacts of mobile financial services for women and men in farming households with a particular focus on Laos and Cambodia.**

In Laos and Cambodia, access to formal financial services remains low (26-31%). It is substantially lower among communities in rural and more remote areas, and lower again among women.

The increasing penetration of mobile telecommunications technologies into rural and remote areas is prompting a new wave of innovation in mobile-based financial services, from mobile money to microcredit, to apps for specific financial services and instructional videos (Mensink et al. 2018; Roest 2018) and access to time-sensitive crop pricing (Shimamoto et al. 2015). While great claims are made about mobile finance as a critical enabling factor for agricultural development, little is known about how it affects the livelihoods and well-being of women and men in farming households (Duflo et al. 2013; Roodman 2012; Kabeer 2005; Kabeer & Waddington 2015).

## Expected project outcomes

- Building and analysing an evidence base for the social and economic impact of mobile financial services on women and men in farming households.

- Reviewing and analysing existing evidence, based on our literature, and proposing a conceptual framework for researching mobile finance impacts.
- Building capacity among all researchers working on this project in gender sensitive qualitative and quantitative research and methods, with the objective of this training to (a) work together with local partners to co-design research approaches in culturally appropriate ways, and (b) to produce knowledge products that help stakeholders better understand the impacts of financial services on women and men in farming households.
- Working with NUoL, RUPP-FDS, the Techo Startup Centre, Grow Asia, and other key stakeholders, contributing to build existing networks of cooperation and knowledge sharing between diverse stakeholders, especially between policy-makers/regulators and organisations working on the ground (for-profit and not-for-profit including community-owned financial organisations).
- Setting up new means of communication and cooperation where relevant and desired by stakeholders.



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