Mobile Financial Services and Women's Perceived Empowerment in Laos

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This paper examines how awareness and current use of mobile financial services (MFS) are associated with women's perceived empowerment in Laos. In this study, MFS refers to phone-mediated transfers and payments, including bank-provided mobile banking and telecom-provided mobile money. Using a 2025 questionnaire survey of 100 adult women, the study distinguishes awareness from current use and estimates bivariate and adjusted logistic regression models. Perceived social empowerment is measured as respondents' assessments of whether MFS improves women's status in the household and community; perceived economic empowerment is measured as respondents' assessments of whether MFS supports women's economic independence. Open-ended responses are analyzed thematically to contextualize the quantitative patterns.

Awareness is widespread: 90% of respondents had heard of MFS. However, only 20 of the 90 women with a valid use response (22.2%) reported current use. In bivariate models, MFS awareness is strongly associated with both perceived social empowerment (odds ratio [OR] = 26.0, $p < 0.001$) and perceived economic empowerment (OR = 12.7, $p = 0.001$). Rural residence and agricultural engagement are also negatively associated with both outcomes in the bivariate models. In the adjusted models, however, current MFS use is not statistically significant. Agricultural engagement is the most stable correlate: it is negatively associated with perceived social empowerment (OR = 0.061, $p = 0.021$) and perceived economic empowerment (OR = 0.093, $p = 0.016$), and this pattern remains in alternative specifications that vary rural residence, education, and income.

The evidence documents a pronounced gap between awareness and current use. Open-ended responses point to limited understanding of financial services, gender norms, and restricted household control over financial resources as contextual constraints. Taken together, the findings suggest that awareness and service availability alone may be insufficient for meaningful digital financial inclusion. They motivate further attention to practical financial-capability support and to women's ability to control the phones, accounts, and funds involved in financial transactions. Given the non-probability, cross-sectional design and the perception-based outcomes, these results should be interpreted as exploratory associations rather than causal evidence of changes in women's empowerment.

Keywords: Mobile financial services; women's empowerment; Laos