LAIDLAW RESEARCH FINDINGS

Financial access is not financial agency

Women’s financial decision-making in India and the UK

THE CENTRAL MESSAGE

A bank account opens the door. Agency requires knowledge, control, choice and the practical ability to act.

WHAT THE SURVEYS SHOWED

18/19
personal account

10/19
fully independent

8/19
spouse made major decisions

13/19
education judged inadequate

14/19
no legal-rights workshop

7/19
self/someone known affected by abuse

FROM ACCESS TO AGENCY

Account access | **Confidence & knowledge** | **Independent saving** | **Control over decisions** | **Financial agency**

WHAT THE TOOLKIT SHOULD DO

1. **Teach agency, not access alone**
2. **Combine financial and legal literacy**
3. **Use realistic salary-control scenarios**
4. **Provide safe, jurisdiction-specific referrals**
5. **Pilot with younger and excluded women**

READ WITH CARE

These are exploratory findings. Dataset A had 19 respondents and Dataset B had one. The financial-abuse question combined personal experience with knowing someone affected, so it is not a prevalence measure.