Together We Decide

Implementation and Early Outcomes Report

A Behaviour Change Communication Initiative to Strengthen Joint Financial Decision-Making among Microfinance Households in Bangladesh

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August 2026

Executive Summary

Microcredit has expanded financial access for millions of low-income women, remaining a cornerstone of poverty reduction. However, access to finance alone does not always translate into productive investment. Research shows many women receiving microcredit have limited influence over how loan proceeds are used, despite remaining responsible for repayment (Shahriar & Shepherd, 2019; Shahriar et al., 2020; Shahriar & Alam, 2024). These findings highlight household financial decision-making as an important behavioural barrier to microfinance effectiveness.

Recognising these findings, SKS Foundation, Gana Unnayan Kendra (GUK), JAGONARI, TYM Inklusion Bangladesh Foundation, and Monash University formed a partnership to develop an evidence-informed response. The result was Together We Decide (TWD) , a programme encouraging husbands and wives to participate jointly in financial decision-making. Rather than focusing solely on women borrowers, the BCC seeks to strengthen household communication, promote shared financial responsibility, and improve productive microcredit use.

TWD was co-designed by combining research evidence with the practical knowledge and implementation experience of partner organisations. The programme uses storytelling, guided discussion, and practical decision-making exercises to help couples examine existing financial practices and explore collaborative approaches to managing household resources.

The BCC has been adopted by the three partner organisations and is being implemented in Gaibandha and Barguna districts. This represents an important innovation by integrating behaviour change into conventional microfinance delivery.

To understand early programme experience, a qualitative assessment involved participating couples, field facilitators, and organisational staff. The assessment found encouraging evidence that participants perceived improved financial communication, greater recognition of women's perspectives in decisions, and increased discussion on how microcredit should be used. Implementing organisations similarly viewed the BCC as addressing an operational challenge that conventional services alone had not resolved.

These findings should be interpreted as preliminary. The qualitative assessment was designed to explore programme relevance, implementation experience, and perceived changes rather than measure long-term impact. A subsequent evaluation will examine whether participation in TWD contributes to measurable improvements in household financial decision-making, productive microcredit use, women's financial agency, and related development outcomes.

This report documents TWD's development, implementation, initial qualitative assessment findings, and adoption by partner organisations. It also presents the programme's Theory of Change, providing the framework for future evaluation.

1. Background and Rationale

Microfinance has transformed financial inclusion by extending credit to people previously excluded from formal services. Women have been a particular focus because improving their access to finance is expected to strengthen entrepreneurship, increase household income, and reduce poverty. Yet, experience shows that financial access alone does not always produce these outcomes.

Previous research has identified an important behavioural challenge within microfinance households. Women frequently receive loans in their own names but have limited influence over how the funds are used. Studies show this separation between the borrower and the decision-maker can reduce microcredit effectiveness, limit women's entrepreneurial participation, and weaken the developmental objectives of financial inclusion (Shahriar & Shepherd, 2019; Shahriar et al., 2020; Shahriar & Alam, 2024).

These findings resonated strongly with participating microfinance organisations. Field staff and managers had long observed situations where women accepted responsibility for loan repayment while husbands or other family members made major financial decisions. Although recognised operationally, these experiences were generally viewed as individual household issues rather than a systemic barrier to effective financial inclusion.

The partner organisations recognised an opportunity to complement conventional microfinance services with an intervention addressing household financial behaviour. Instead of providing additional financial literacy training, the consortium sought to strengthen communication and joint decision-making within households so that financial resources could be used more effectively.

This shared understanding provided the foundation for TWD, an evidence-informed BCC programme designed collaboratively by the participating organisations and their research partner.

Couples participating in the Together We Decide joint financial decision-making session

2. Formation of the Consortium

The research findings highlighted a challenge with direct implications for microfinance effectiveness. Women often received loans in their own names but had limited participation in decisions on how funds were invested. This reduced the likelihood that microcredit would achieve its objectives of supporting entrepreneurship, strengthen household resilience, and improve women's economic empowerment.

Recognising this issue, SKS Foundation, GUK, and JAGONARI initiated discussions on addressing behavioural barriers to loan utilisation within existing microfinance programmes. TIBF joined to contribute expertise in BCC and participatory facilitation. Opportunity Tech Lab, Monash Business School, and Monash University contributed the underpinning research evidence.

Rather than viewing the issue solely as one of financial access, the consortium recognised that household financial decision-making represented an important missing component of financial inclusion. Members agreed that improving programme effectiveness required engaging both women borrowers and their spouses in constructive discussions about financial priorities and resource use.

The consortium therefore adopted a collaborative approach bringing together research evidence, operational experience, and local implementation knowledge. This helped develop a practical intervention that could be integrated into routine microfinance delivery.

3. Development of TWD

The consortium jointly developed TWD as a BCC programme designed specifically for microfinance households. The objective was not to provide additional financial literacy or business training, but to strengthen the quality of financial decision-making within households by encouraging husbands and wives to

participate more actively in decisions concerning loans, savings, business investment, and household expenditure.
The development process combined three complementary sources of knowledge:

- research evidence on women's entrepreneurship, financial abuse, household financial decision-making, and financial inclusion;
- implementation experience from partner organisations working with low-income households across Bangladesh; and
- behaviour change expertise in designing participatory learning activities suitable for community settings.

The consortium adopted several design principles. First, the programme needed to address sensitive issues without creating conflict. Rather than discussing personal disagreements publicly, TWD uses fictional scenarios. This allows couples to reflect on familiar situations safely.

Second, the programme needed to engage husbands and wives together. Working with only one household member is unlikely to produce sustained changes. Joint participation allows couples to discuss financial priorities, negotiate demands, and practise collaborative decision-making in a supportive environment.

Third, the programme needed to emphasise practical application rather than information transfer. Participants complete structured exercises involving household budgeting, financial trade-offs, and realistic decision-making scenarios that reflect common client circumstances.

Finally, the programme needed to be practical for implementation within existing operations. The consortium designed TWD as a single 120-minute session for five couples. It uses simple visual materials and facilitation guides, delivered by trained field staff without requiring specialised equipment.
The resulting BCC integrates research evidence and implementation experience. Rather than replacing existing microfinance services, TWD complements them. It addresses the behavioural factors influencing whether financial resources translate into productive investment and improved household wellbeing.

Participating couples and programme representatives following a Together We Decide session.

couple participates in a TWD visual discussion exercise, reflecting on household financial choices and practising joint decision-making.

4. Theory of Change

The Theory of Change describes the pathway through which TWD is expected to contribute to improved financial outcomes for participating households.

The programme begins with the recognition that access to finance alone is insufficient when women have limited influence over household financial decisions. By creating a structured opportunity for couples to discuss financial priorities, practise joint decision-making, and reflect on the consequences of different financial choices, the BCC seeks to strengthen communication and increase women's participation in household financial decisions.

These immediate behavioural changes are expected to support more collaborative management of microcredit and household resources. Over time, improved financial decision-making may contribute to more productive investment of loan funds, reduced financial conflict, stronger women's financial agency, and improved household wellbeing. At the organisational level, these changes have the potential to enhance the effectiveness of microfinance programmes by strengthening the alignment between loan provision, household decision-making, and productive investment.

The qualitative assessment presented in this report examines the early stages of this Theory of Change, focusing on programme implementation, participant experiences, and organisational adoption. Longer-term outcomes will be examined through subsequent evaluation.

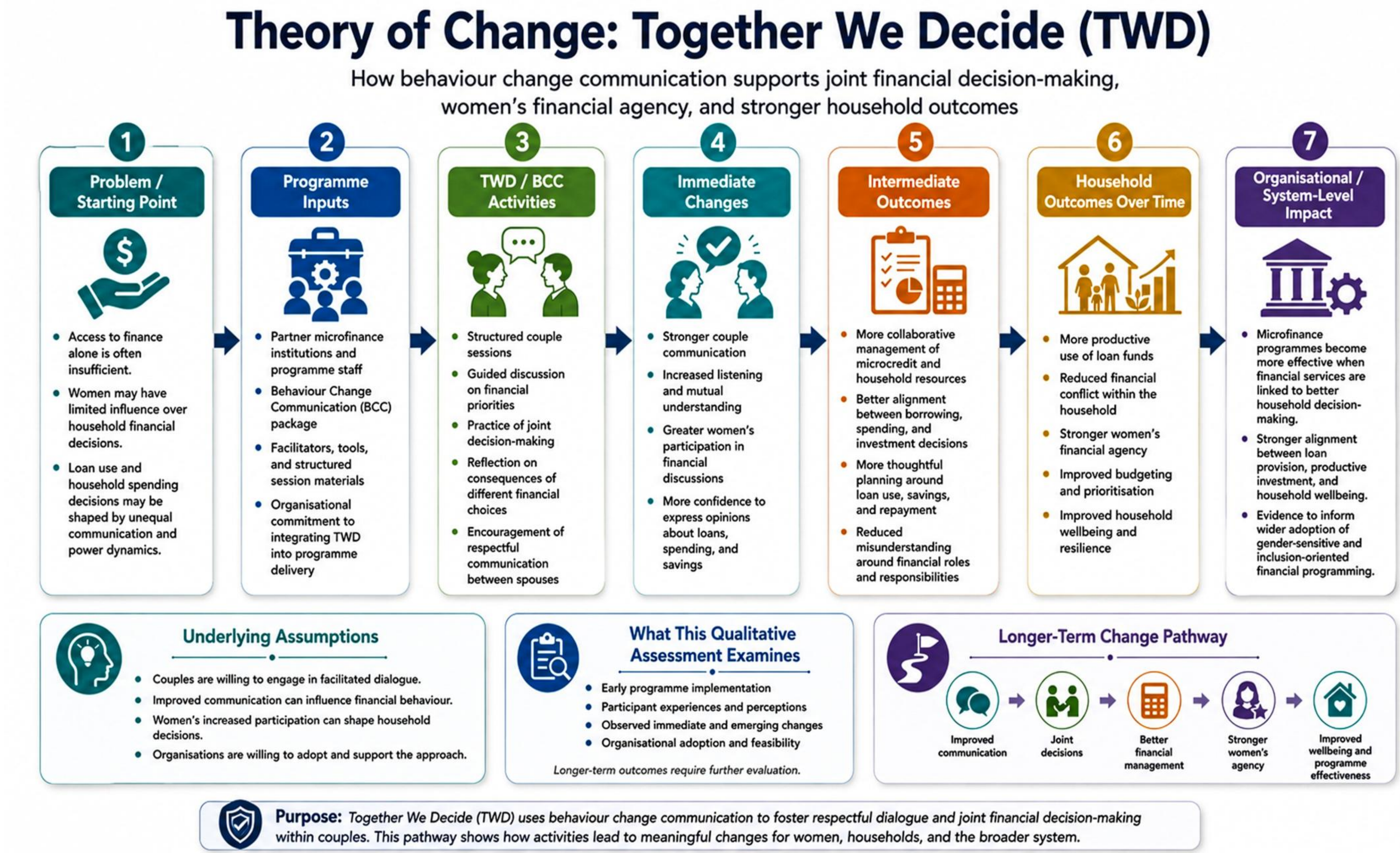

Figure 1. Theory of Change for Together We Decide (TWD)

5. Implementation

Following completion of the programme design, the consortium implemented TWD within the existing microfinance programmes of the participating organisations. Rather than establishing a separate pilot project, the BCC was delivered as part of routine client engagement activities, allowing implementation under conditions that reflected normal programme delivery.
Implementation took place in two districts of Bangladesh:

- **Gaibandha**, led by SKS Foundation and GUK; and
- **Barguna**, led by JAGONARI

The programme targeted existing microfinance clients and their spouses. By engaging couples rather than individual borrowers, the BCC sought to create a shared understanding of household financial priorities and encourage collaborative decision-making regarding the use of microcredit and other financial resources.
Facilitators from the participating organisations delivered the programme using a common facilitation guide and supporting materials developed by the consortium. Sessions were conducted in small groups of five couples to encourage participation while maintaining an environment where sensitive issues could be discussed respectfully.

Each session lasted approximately two hours and combined individual reflection, couple discussion, small-group learning, and practical decision-making exercises. Rather than relying on lectures or information transfer, the BCC encouraged participants to examine familiar household situations, discuss alternative responses, and practise making financial decisions together.

Throughout implementation, consortium members met regularly to review facilitator experiences, discuss participant feedback, and refine delivery where appropriate. This iterative approach ensured that the BCC remained practical for implementation while maintaining consistency across participating organisations.

6. Qualitative Assessment

An initial qualitative assessment was undertaken following implementation to understand participant experiences, explore the acceptability of the BCC, and identify opportunities for programme refinement. The assessment was designed to examine whether TWD was addressing the behavioural issues identified during programme development rather than to measure long-term programme impact.

The assessment involved multiple stakeholder groups, including participating couples, field facilitators, programme managers, and senior organisational leaders. Data were collected through:

- focus group discussions with participating couples;
- key informant interviews with organisational leaders and operational staff; and
- observations and reflective discussions conducted during programme delivery.

Interview and discussion guides explored participants' experiences of household financial decision-making before and after the BCC, perceived changes in communication between spouses, the relevance of programme activities, and suggestions for improvement. Organisational interviews focused on implementation feasibility, programme relevance, and the perceived contribution of TWD to existing microfinance services.

Discussions were recorded with participants' consent, transcribed, and analysed thematically. Themes were developed through iterative review of participant responses and triangulated across different stakeholder groups to identify consistent patterns.

The assessment was intended to generate implementation learning and provide early evidence regarding programme relevance. It was not designed to establish causal impact or quantify changes in household behaviour. Consequently, the findings presented in this report should be interpreted as qualitative evidence of participant and organisational experience rather than definitive measures of programme effectiveness.

7. Findings from the Qualitative Assessment

The qualitative assessment examined participant experiences, facilitator observations, and organisational perspectives following implementation of TWD. Although the assessment was not designed to measure long-term impact, several consistent themes emerged across participating couples, field staff, programme managers, and organisational leaders.

7.1 Household financial decision-making was recognised as a significant barrier

Across all participating organisations, respondents described a common pattern in which women received microfinance loans but had limited influence over how the funds were ultimately used. Participants reported that financial decisions were frequently made by husbands or other male family members, despite women remaining responsible for loan repayment.

Field staff and organisational leaders considered this disconnect to be an important factor affecting the productive use of microcredit. Participants also associated one-sided financial decision-making with household conflict, financial stress, poor investment decisions, and, in some cases, diversion of loan funds away from their intended purpose. These findings reinforced the relevance of addressing household financial decision-making as part of financial inclusion programmes.

Couples discussing household financial challenges through a structured case-study exercise.

7.2 The BCC created a safe space for financial discussion

Participants consistently described TWD as providing an opportunity to discuss financial matters that were rarely discussed openly within their households.

The use of fictional scenarios, guided reflection, and practical exercises enabled couples to explore sensitive issues without requiring them to disclose personal conflicts publicly. Facilitators observed that the structure of the session encouraged participation from both husbands and wives and promoted respectful discussion around financial priorities.

Many participants indicated that this was the first time they had discussed household financial decisions together in a structured setting.

7.3 Couple reported greater collaboration in financial decisions

A recurring theme across participant discussions was improved communication between spouses regarding money management.

Women reported feeling more comfortable expressing their views about household financial decisions, while several men acknowledged the value of discussing financial matters jointly rather than making decisions independently.

Participants commonly identified:

- greater discussion before making financial decisions;
- increased recognition of women's perspectives;
- more collaborative budgeting; and
- stronger awareness of the importance of planning how microcredit would be used.

A woman participant sharing her experience of household financial decision-making

7.4 The BCC was viewed positively by implementing organisations

Field facilitators reported that TWD complemented existing microfinance activities by addressing issues that conventional financial services rarely discussed.

Programme managers considered the BCC practical to deliver and relevant to the needs of their clients. Organisational leaders similarly regarded the programme as addressing an important behavioural dimension of financial inclusion that had previously received limited attention within routine microfinance services. Across the three organisations, the assessment demonstrated broad support for continuing implementation of the BCC.

7.5 Interpretation of the findings

The qualitative assessment provides encouraging evidence regarding the relevance, acceptability, and early implementation of TWD.

However, the findings should be interpreted within the scope of the assessment. The evaluation was designed to understand participant and organisational experiences rather than establish causal programme effects.

Consequently, while the assessment indicates positive behavioural signals, it does not demonstrate longer-term changes in financial abuse, productive loan utilisation, women's entrepreneurship, household wellbeing, or repayment performance. These outcomes will be examined through subsequent evaluation.

8. Organisational Adoption of TWD

The principal outcome of the initiative is the adoption of TWD by participating organisations. Following programme development, SKS Foundation, GUK, and JAGONARI each adopted the BCC into their microfinance programmes. This decision reflected a shared view that household financial decision-making is an important determinant of how microcredit contributes to women's economic participation and wellbeing.

The organisations concluded that TWD complemented existing services by addressing a behavioural challenge that conventional lending and literacy programmes did not directly address. Rather than replacing activities, the BCC extends current delivery by creating structured opportunities for couples to discuss, negotiate, and jointly manage financial decisions.

The qualitative assessment further strengthened organisational confidence in the BCC. Participants regarded the programme as relevant to their everyday experiences, while facilitators and managers considered it practical to deliver within existing microfinance operations. Collectively, these findings supported the decision to incorporate TWD into regular activities in Gaibandha and Barguna.

The adoption of TWD represents an important example of collaboration between research and practice. The programme combines research evidence with partner implementation experience to produce an intervention responding directly to operational challenges in the field. Through this collaborative approach, the consortium translated research into an implementable programme now delivered within routine microfinance services.
The current phase establishes a foundation for future evaluation. Having demonstrated that the BCC is feasible to implement, acceptable to participants, and valued by partner organisations, the consortium is well positioned to examine whether these early behavioural changes translate into measurable improvements in household financial decision-making, productive use of microcredit, women's financial agency, and broader development outcomes.

Representatives of TIBF and partner organisations supporting the implementation and assessment of Together We Decide.

9. Conclusion

TWD was developed in response to a recognised challenge within microfinance: improving women's access to finance does not necessarily ensure their meaningful participation in household financial decision-making. Drawing on research evidence and partner experience, the consortium developed a BCC programme that complements conventional microfinance services by addressing behavioural factors influencing loan capital use.

The collaborative development of TWD demonstrates the value of combining research evidence with implementation experience. Throughout the design process, partner organisations contributed their understanding of local contexts, operational realities, and client needs. Meanwhile, research evidence identified the behavioural barriers the programme seeks to address. The resulting BCC reflects both scientific evidence and practical experience.

Implementation across Gaibandha and Barguna shows TWD can be delivered within existing microfinance programmes using practical participatory approaches. The qualitative assessment indicates that participants and implementing organisations regard the BCC as relevant, acceptable, and responsive to an important operational challenge. Participants described improved household financial communication and greater female involvement in discussions. Facilitators and organisational leaders recognised the value of addressing household decision-making alongside financial service delivery.

Based on these encouraging findings, SKS Foundation, GUK, and JAGONARI have adopted TWD. They are implementing the BCC within their regular microfinance programmes. This represents an important organisational outcome of the initiative establishing a strong foundation for future evaluation.

The next phase of the project will examine whether observed behavioural changes translate into measurable improvements in women's financial agency, productive use of microcredit, household wellbeing, and programme effectiveness. By documenting TWD's development and organisational adoption, this report provides the foundation for future evaluation, continued refinement, and scaling of the programme.