

Market Illustration

Gatekeeper Engagement from TEB Bank Turkey and Jazz Cash Pakistan

Country: Turkey, Pakistan

Challenge: DFSPs in each country recognized the impact of gatekeepers on women's financial inclusion.

Result: Through targeted engagement campaigns, providers have challenged traditional gender norms related to financial inclusion.

TEB Bank's "What Would People Say" Campaign

Challenge

In Turkey, over 20 million working-age women are excluded from the labor force due to deeply rooted gender norms that associate caregiving and household duties with women. These societal expectations can not only discourage female financial access, entrepreneurship but can also foster fear of judgment and social backlash when women try to pursue economic independence.

Approach

Türk Ekonomi Bankası (TEB) aimed to both expand its customer base and spark social change by promoting services tailored to increasing women customers and women entrepreneurs. In 2018, TEB launched a bold campaign around the phrase "Elalem ne der?" ("What would people say?"), using social media and a [video](#) to highlight real stories and challenge public perceptions limiting women's economic roles. These included stories of women taking on businesses and responsibilities that family and friends perceived as roles traditionally held by men.

Result

The campaign quickly gained traction, with thousands engaging through the hashtag and contributing stories of how social judgment impacts women's ambitions. TEB's film, which depicted women overcoming doubt and building businesses with the bank's support, reached 33 million people across TV and digital platforms, encouraging women to follow their ambitions despite societal pressure. The video has won numerous awards and is part of TEB's larger strategy to support and finance women entrepreneurs, including a recently launched partnership with IFC.

Jazz Cash Interview with Gatekeepers: Pakistani Husbands, Fathers, and Brothers

Challenge

In Pakistan, women frequently manage household finances yet often lack access to formal financial accounts due to societal norms and male-dominated decision-making. This disconnect reinforces women's financial exclusion, as male family members often serve as gatekeepers to their access.

Approach

Jazz Cash, a Pakistani Mobile Money Provider, put out a [video](#) in 2023 for Women's Day that interviewed five Pakistani men. They asked them three questions – first, “who spends more freely in your home”. The answers came back mostly the men in their homes – brothers, themselves, or other male household members. Second, who manages the home expenses? All of the answers were women in the household (wives, daughters, daughters-in-law, or some mix). Lastly, they were asked, “do they have a bank account or mobile wallet”? All were silent. Finally, the “grandfather” character says, “if she is managing the expenses, she should also have an account”. It completes with Jazz Cash advocating for more women to have financial accounts

Result

This is an excellent example of a DFSP engaging gatekeepers in a meaningful way to increase women's access to financial accounts.

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Works Cited

- “TEB Women’s Banking – #WhatWouldOthersSay,” Tick Tock Boom, accessed August 26, 2025, <https://www.ticktockboom.com/creative-digital-projects/teb-womens-banking-what-woud-others-say/>.
- “Jazz Cash - Women's Day,” YouTube, March 27, 2023, <https://www.youtube.com/watch?v=XvkuPrvmHp0>.