

Integrating Gender in Research Planning

Application for women's financial inclusion and economic empowerment



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Outline

1. Principles of gender transformative research
2. Gender Rubric- exercise
3. Applying the rubric to women's financial inclusion and economic empowerment
4. Incorporating a feminist perspective across the research cycle
5. Discussion- Questions, examples of gender transformative research from your work



What are the barriers you have faced when integrating gender in your research?

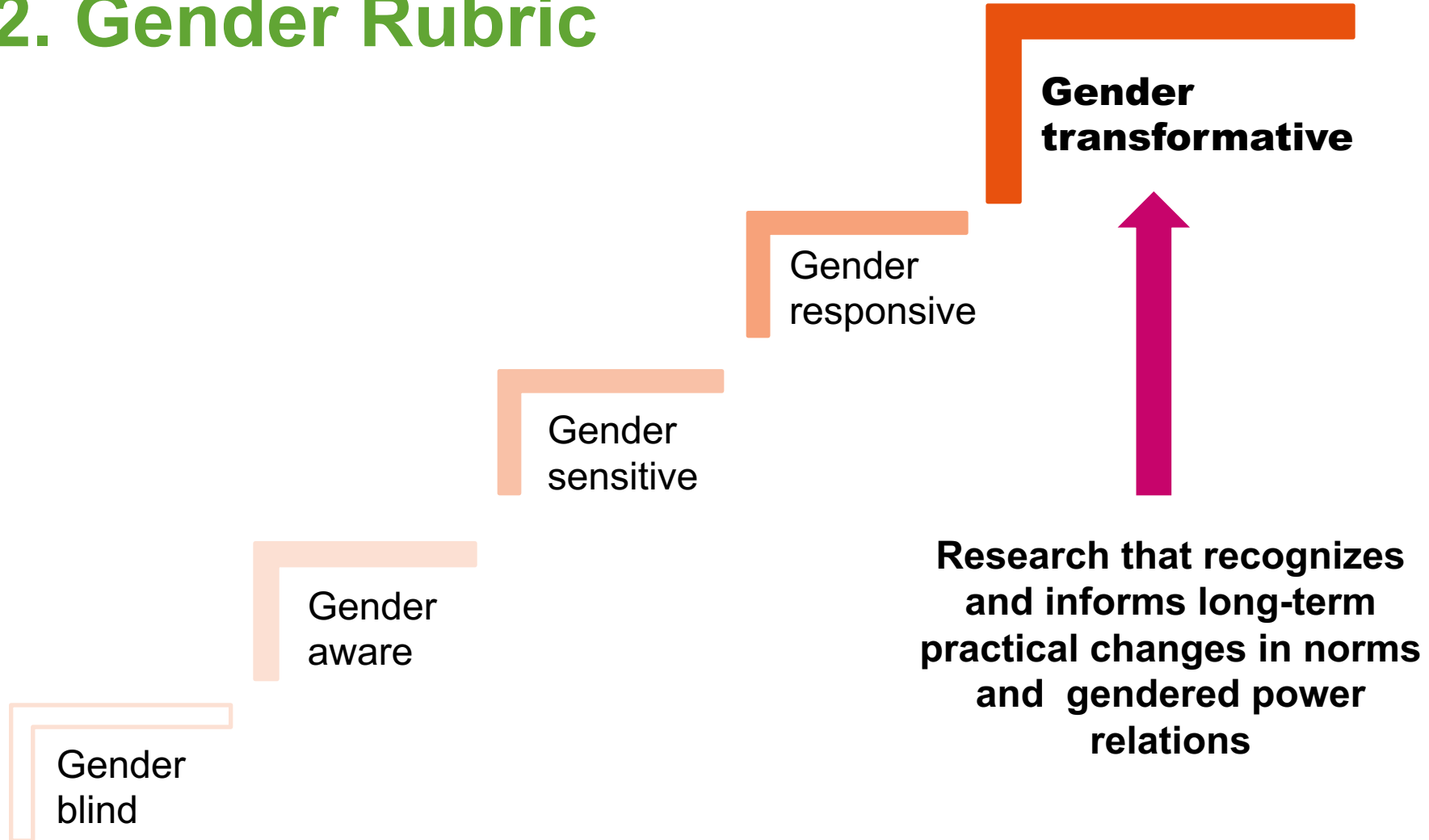


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1. Principles of Gender Transformative Research



2. Gender Rubric



Gender Rubric

Gender Blind

Gender (the differentiated and intersectional experiences of women, men, boys, and girls) is **not considered in the research project; not even in its conceptualization or its rationale.**

Gender Aware

Gender (the differentiated and intersectional experiences of women, men, boys, and girls) is considered in the research project's rationale, **but is not an operative concept in the design and methodology.**

Gender Sensitive

Gender is considered in the research project's rationale, composition of research team/reviewers and is addressed in the project design, methodology and analysis **but does not (yet) extend to rigorous analysis and action to address gender inequalities.**

Gender Responsive

Gender is considered in the research project's rationale, design, and methodology and is rigorously analyzed to inform implementation, communication, and influence strategies. **Gender responsive research does not (yet) address structural power relations that lead to gender inequalities.**

Gender Transformative

Examines, analyzes, and builds an evidence **base to inform long-term practical changes in structural power relations and norms, roles and inequalities** that define the differentiated experiences of men and women. Gender transformative research should lead to sustained change through action (e.g. partnerships, outreach, and interventions)

3. Applying Rubric to Financial Inclusion

Gender Aware

Gender (the differentiated and intersectional experiences of women, men, boys, and girls) is considered in the research project's rationale, **but is not an operative concept in the design and methodology.**

Research on financial inclusion that considers in its conceptualisation/rationale how access to finance and resources are gendered but does not extend this to the research design/methodology by including research questions which explicitly seek to uncover the experiences of women, men and other gender-diverse communities in relation to each other, or include them in the sampling etc.

Gender Sensitive

Gender is considered in the research project's rationale, composition of research team/reviewers and is addressed in the project design, methodology and analysis **but does not (yet) extend to rigorous analysis and action to address gender inequalities.**

Research that explores how gender constrains access to/use of finance and resources, includes it in the research objectives, the design and methodology. It collects/uses gender-disaggregated data whenever possible, considers gendered balances in project consortium/team, use participatory or collaborative approaches or methodologies in the research process, reaches out to women's organizations, networks, and/or associations.

Gender Responsive

Gender is considered in the research project's rationale, design, and methodology and is rigorously analyzed to inform implementation, communication, and influence strategies. **Gender responsive research does not (yet) address structural power relations that lead to gender inequalities.**

Research that in addition to exploring how access to/benefits from finance and resources are gendered it examines legal and institutional barriers and offers solutions. It considers gender bias in data, draws out the critical similarities and differences between men's, women's, and members of gender-diverse communities' experiences of financial inclusion, looks at intersectionality.

Gender Transformative

Examines, analyzes, and builds an evidence **base to inform long-term practical changes in structural power relations and norms, roles and inequalities** that define the differentiated experiences of men and women.

Research that in addition to exploring how access to/benefits from finance and resources are gendered, explores the structural barriers—gender norms, unequal power relations, patriarchy, neoliberal economic model that ignores women's UCW- affecting women's participation in the economy and access to, and use of, financial services/resources and offers solutions to addressing structural barriers. It strives for a meaningful participation of different gender diverse and socially excluded groups during different stages of the research cycle, highlights the initiative and agency of women/ WR groups, enables critical learning, reflection on gender and power by all involved in the research process

Exercise #1

Saving for Change in Mali: From Women's Financial Inclusion to Public Engagement

- SfC (Saving for Change) builds upon traditional rotating savings and credit associations (ROSCAs), but introduces the concept of loan repayment with interest, orienting the groups toward income generation and growth.
- This research is intended to provide additional insight into how (and whether) SfC groups might meaningfully incorporate measures of political accountability. **Research questions therefore address: possible influences women's collective actions (in SfC groups and associations) have on authorities and those in power and spillover effects between SfC's economic activities and civic or political engagement.**



Exercise #1

Saving for Change in Mali: From Women's Financial Inclusion to Public Engagement – Impacts

- In the communities studied, even in situations where women successfully mobilized to advocate for their political interests and hold local officials to account, the limited power and motivation of local elected officials has rendered such efforts largely fruitless.
 - Despite this, **women were not discouraged; instead, they found that the act of coming together toward a shared political end was empowering in itself, regardless of the ultimate outcome.**
 - This is in part because of the strengthened bonds of solidarity established by collective experience, but it is just as much due to an understanding of empowerment as a process.
- Incrementally, SfC may be **shifting what is permissible for women**, gradually normalizing behaviors and rights.
- However, “women” involved in the research **remains unpacked**. It is also unclear if women were involved in the research design apart from interview participants, and no validation exercises were conducted.



Exercise #2

Cash Transfers in Nairobi Slums: Improving Food Security and Gender Dynamics (Oxfam & Concern World Wide)

- How can cash transfers improve the food and livelihood security of the most food-insecure households in Nairobi's informal settlements?
- The program sought to achieve a number of outcomes, including exploring the issues around targeting cash transfers in urban contexts. In order to reduce the stress caused by the food price hikes, it was essential to reach the very poorest groups, **particularly women**, who generally manage household affairs.
- Although **neither Oxfam nor Concern had explicitly defined reducing gender inequality** as a core aim of the cash transfer program, women were the main recipients.
- It should be noted that **women were not directly involved in the design stage** of the program, and there were **no discussions** among staff to develop an understanding of the main issues facing women. **Sex-disaggregated data were not either collected or included** in the data management system for subsequent analysis.



Exercise #2

Cash Transfers in Nairobi Slums: Improving Food Security and Gender Dynamics – *Program Reflections*

- The program's findings, while positive, are very much in the context of **women's traditional gender roles** within the home rather than a result of social changes that could be said to be 'empowering'.
- Resource constraints **prevented an early gender analysis** that would have described how power is wielded, who makes decisions within the household, and how the lives of married women and single women differ.
- The women and men interviewed felt that neither gender relations nor economic opportunities in the slums had improved. They feared that the pressure to meet day-to-day needs and the intra-household **tensions that result from this would return** as soon as the cash transfer program ended.



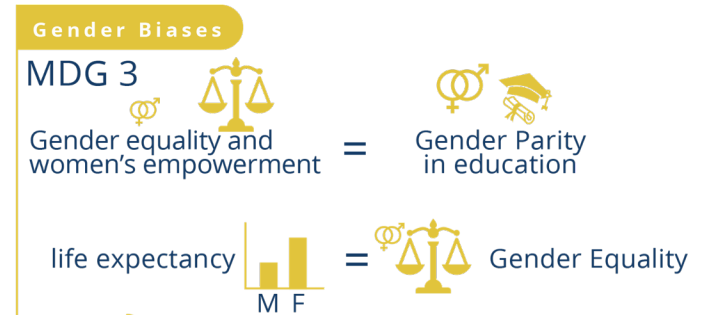
Exercise #3

Mind the Gap: Exploring the gender dynamics of Care Rwanda's village savings and loans programming

- Gender Gap Analysis (GGA) carried out by CARE Rwanda in late 2011 to explore how gender dynamics influence the process and outcomes of the VSL methodology as a programming platform for women's empowerment
- Specific objectives of the study included:
 1. To learn how gender norms shape women's participation in and benefits from VSL groups
 2. To understand the different experiences of men and women participating in VSL groups
 3. To formulate recommendations for strengthening the VSL methodology to address issues relating to gender dynamics
- The research explores structural barriers to participation in/benefits of VSL, reserves time/space for critical learning and reflection on gender and power relations for Care staff, and collects sex disaggregated data.
- Though it says research was participatory- not specified how and to what extent; an intersectional approach to analysis not adopted.



4. Incorporating a Gender Perspective Across the Research Cycle



Selecting the topic



Selecting Methodology



Designing & Conducting Surveys



Analyzing Data from Secondary Sources

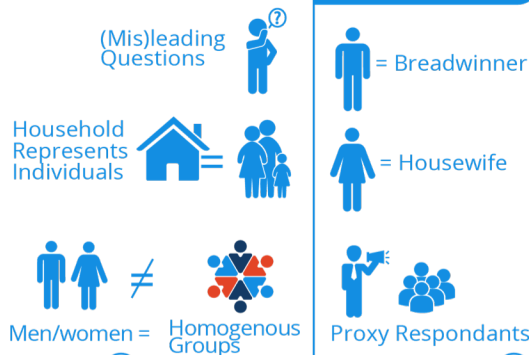


Presenting & Influencing



Gender Biases

Gender issues are not cross cutting



Gender Biases

Σ Gender differences disappear
"Poor women"
"Powerful men"

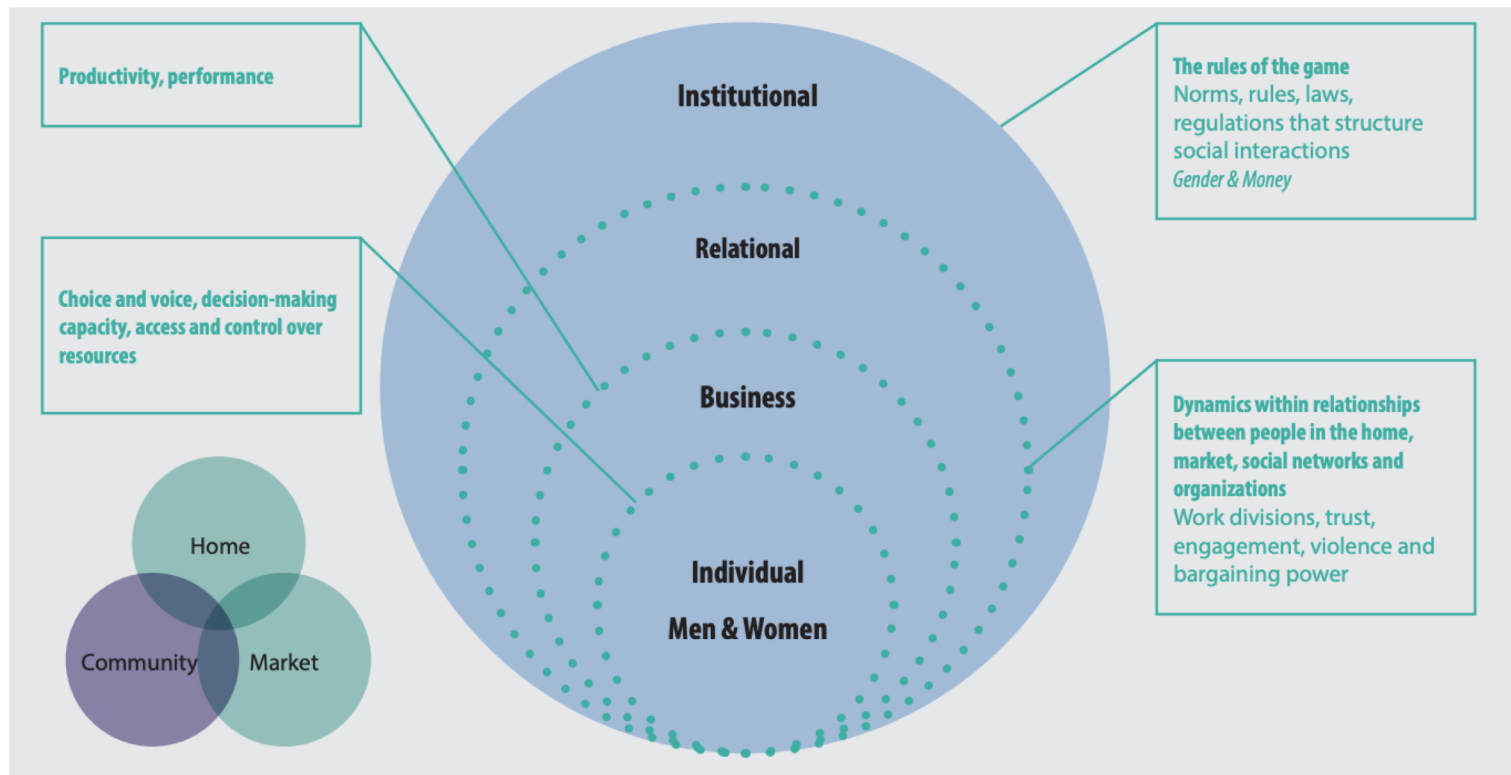
ⓧ Are we influencing Problematic narratives or feeding into them



Research Topic

What are the gendered dimensions of your topic?

**Gender and Financial
Inclusion**



Methodology

- **A gender transformative methodology:**

- **Recognizes the power of gender norms**
- **Women and other members from gender diverse groups are central to the analysis**
- **Intersectional and contextualized**
- **Research is an act of power; a participatory and collaborative approach should be fostered to mitigate against any unequal power dynamics**



Methods

Quantitative Methods

- Important to highlight existing gender inequalities and to place these on the political agenda
- Enable progress to be tracked overtime
- What isn't measured often doesn't count



Qualitative Methods

- Understanding the why and people's own experiences as told by them
- Understanding what is difficult to measure: power relations, norms and different social realities



Measuring what is important
Interpreting what is measured

Data collection

- Are the data collection instruments involved in the field research conceived to reflect gender roles, relations and inequalities in society and social and cultural factors that might produce gender based biases?

Gender stereotypes



What gets counted, analysed and invested in

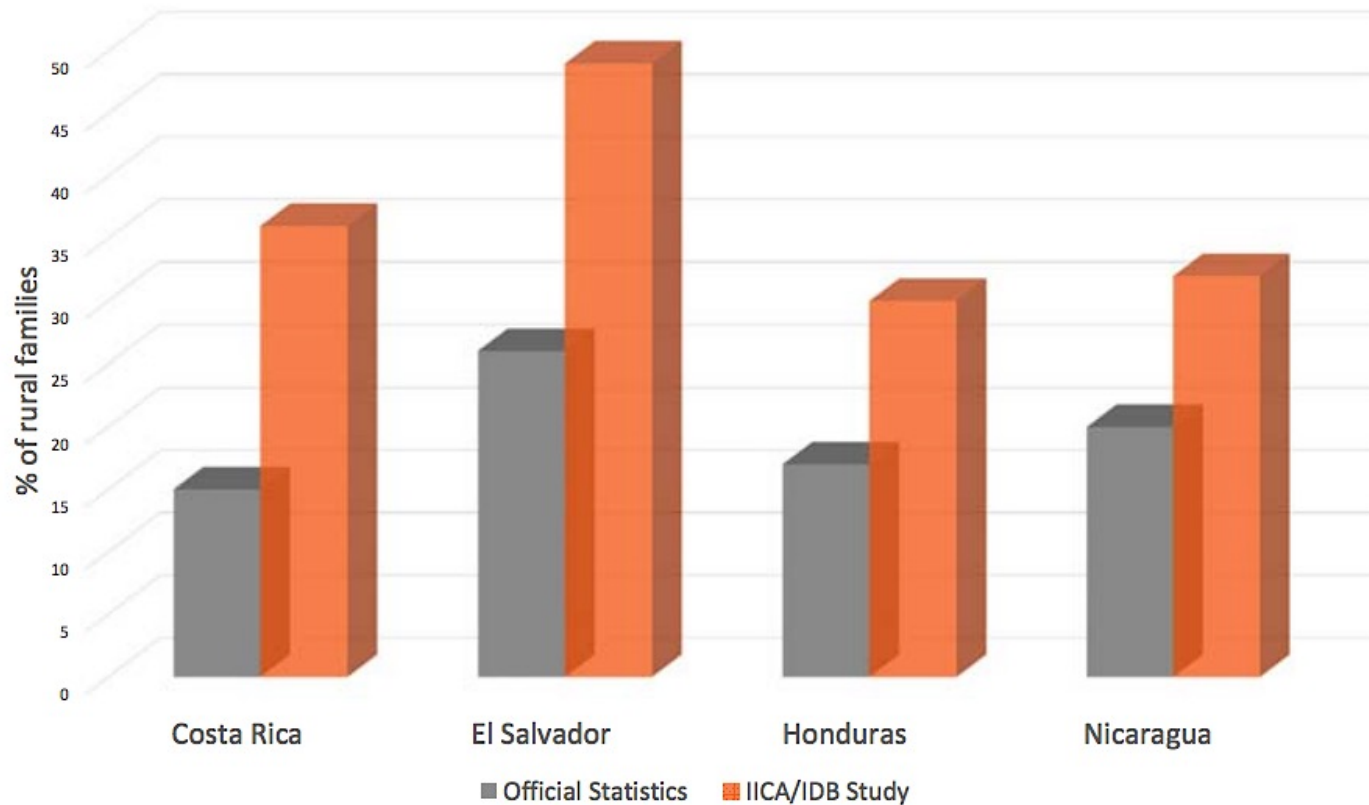
Ex. 1: Pakistan Labour Force Survey 2005-2006

Note: - Examples of activities that count as work are **(a) activities carried out by persons engaged for wages** in factories, business enterprises, farms, shops, service undertakings, and other economic units engaged in production of goods and services intended for sale on the market. Also, employees of government and other social and cultural institutions, hotels, restaurants, transport and communication **(b) home based activities** in (i) Agriculture: Growing or gathering field crops, fruits and vegetables, producing eggs, milk and food. Hunting animals and birds, catching fish, crabs and shellfish; burning charcoal;(ii) Milling and other food processing: Threshing and milling grain, making butter, ghee and cheese, slaughtering livestock, curing hides and skins, preserving meat and fish. Making beer and alcohol (iii) Handicrafts: Collecting, thatching and weaving materials, making mats, weaving baskets and mats, making clay pots, weaving cloth, dressmaking and tailoring, making furniture, (iv) Construction and major repairs: Construction of a dwelling, farm buildings, clearing land for construction, or the major renovation of a dwelling, private roads, wells and other private facilities; (v) Fetching water; (vi) Collecting firewood: Cutting or collecting firewood and building poles; and (vii) Other personal or community work activities: e.g. cooking food for labourers working on one's farm when food is provided as part of labourer's wages.

	Activity rate (%) (standard questions)	Activity rate (%) (with activity list)
Total	46	57
Men	72	72
Women	19	41



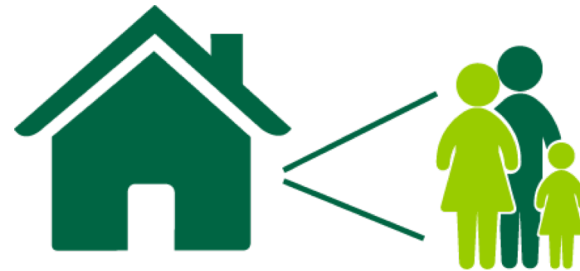
Ex 2: Undercounting of rural female headed households in Central America



Data collection



Misleading questions/ Proxy respondents



Aggregating



What gets counted, analysed and invested in

Analysis

- **Unpack the gender dimensions of social groups (community, people, vulnerable/poor groups)**
 - What is the impact on women (and which women)?
 - What is the impact on other marginalized groups?
- **Unpack ‘women’**
 - Women are a diverse group with different experiences; does the analysis acknowledge such diversity?
- **Be reflexive**
 - Review the research process through a gender lens.



Analysis- Using secondary sources

Global Gender Gap Report 2015. The highest possible score is 1 (equality) and the lowest possible score is 0 (inequality)

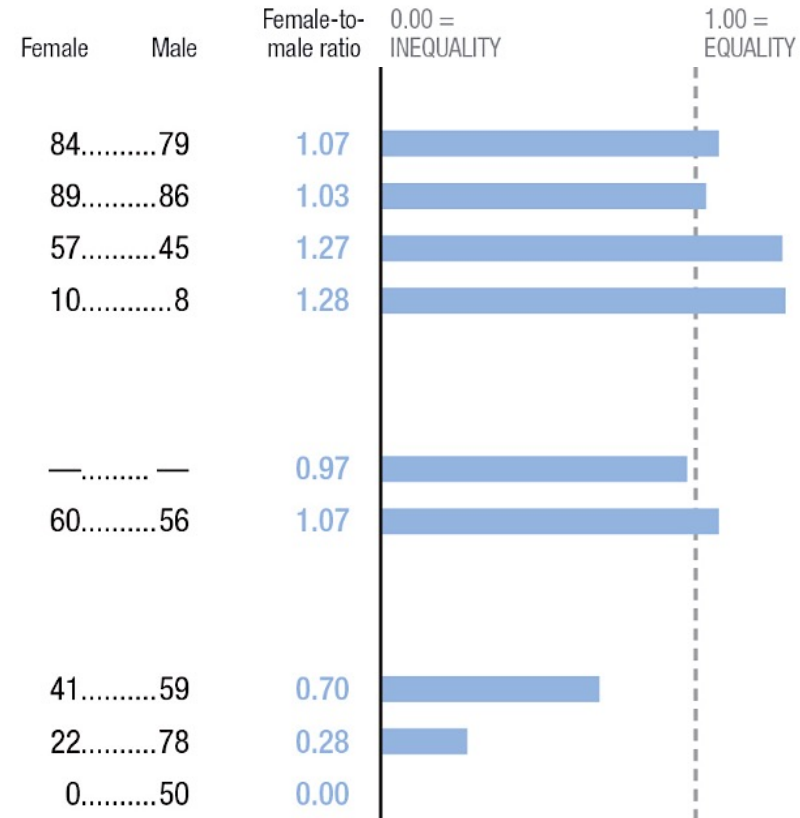
Rank	Country	Score
1	Iceland	0.881
2	Norway	0.850
3	Finland	0.850
4	Sweden	0.823
5	Ireland	0.807
6	Rwanda	0.794
7	Philippines	0.790
8	Switzerland	0.785
9	Slovenia	0.784
10	New Zealand	0.782
11	Germany	0.779
12	Nicaragua	0.776
13	Netherlands	0.776
14	Denmark	0.767
15	France	0.761
16	Namibia	0.760



Analysis- Using secondary sources

Namibia

	Rank	Score	Sample average
EDUCATIONAL ATTAINMENT	1	1.000	0.946
Literacy rate	1	1.00	0.89
Enrolment in primary education	1	1.00	0.93
Enrolment in secondary education	1	1.00	0.64
Enrolment in tertiary education	1	1.00	0.92
HEALTH AND SURVIVAL	1	0.980	0.957
Sex ratio at birth (female/male)	1	0.94	0.92
Healthy life expectancy	1	1.06	1.04
POLITICAL EMPOWERMENT	33	0.287	0.230
Women in parliament	10	0.70	0.27
Women in ministerial positions	57	0.28	0.24
Years with female head of state (last 50)	64	0.00	0.20



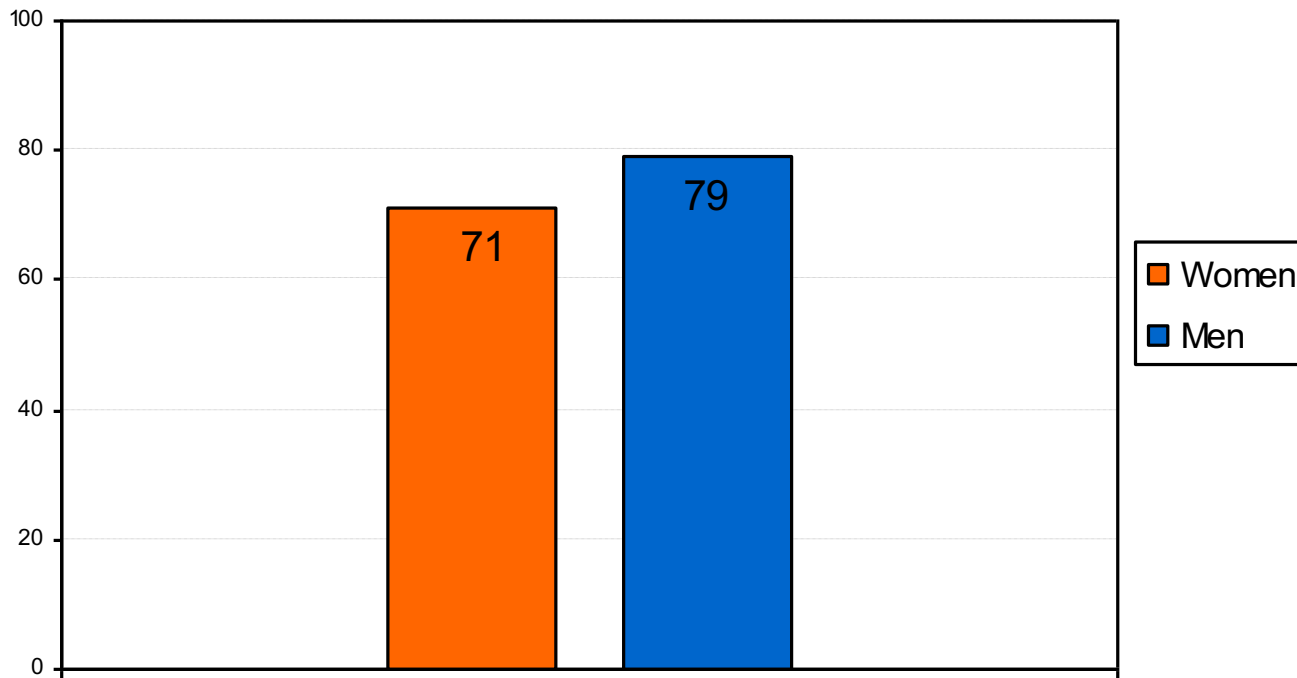
Presenting/Influencing

- **Are we being careful not to aggregate and collapse gender differences into larger categories where the gender differences disappear?**
- **Are we presenting the experiences of women and men in a way that captures their diversity?**



Example: Data analysis and presentation

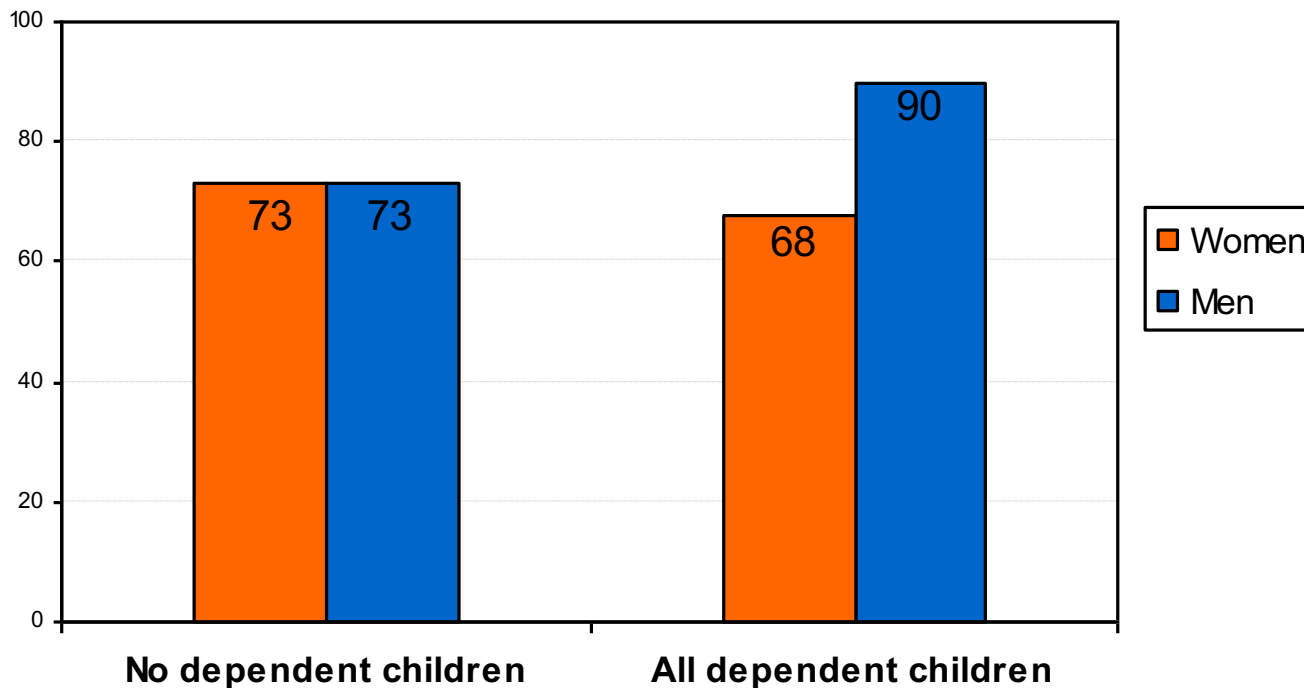
Employment rates of women and men,
UK 2005



Source: Labour Force Survey, Spring 2005, Office for National Statistics, UK

Example: Data analysis and presentation

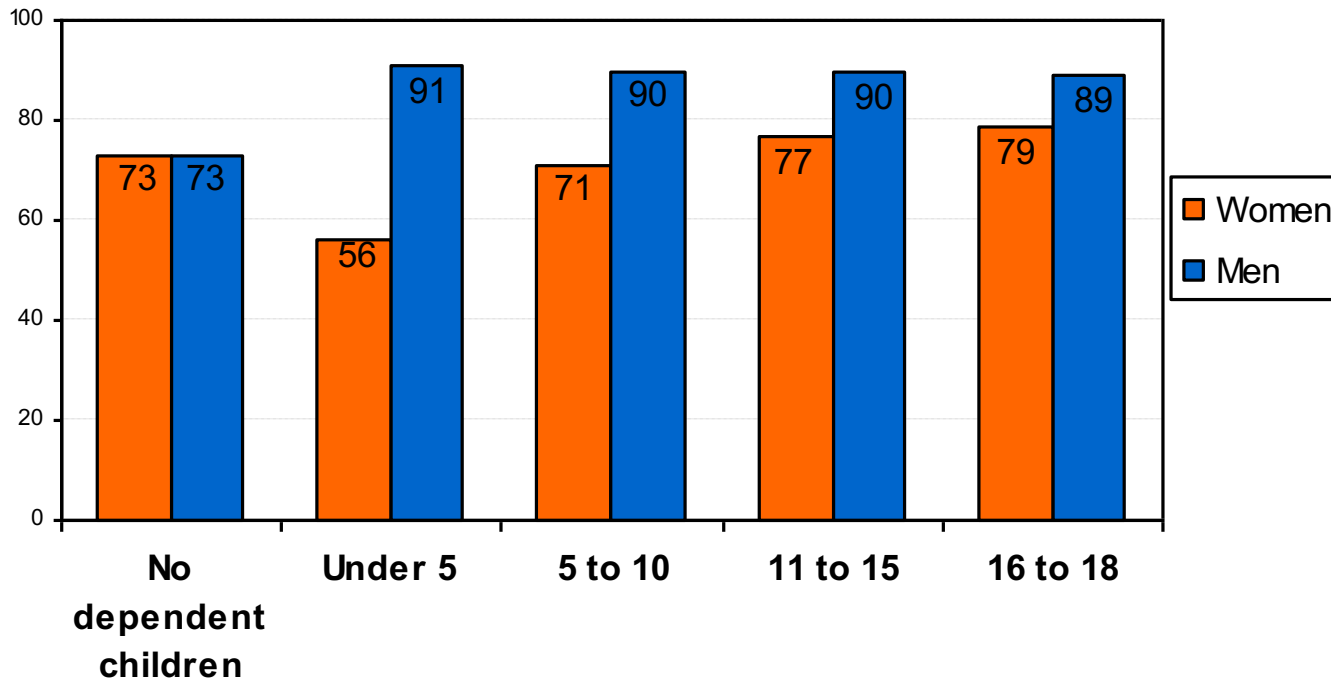
Employment rates of women and men
by parental status, UK 2005



Source: Labour Force Survey, Spring 2005, Office for National Statistics, UK

Example: Data analysis and presentation

Employment rates of women and men
by age of youngest child and parental status
UK 2005



Source: Labour Force Survey, Spring 2005, Office for National Statistics, UK

Presenting/Influencing

- What are the problematic narratives around gender equality that we are trying to influence?
- Are we reinforcing problematic narratives in our work or explicitly challenging them?
- Who do they belong to/who are they driven by? Are we reaching them at all?



Discussion



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Key Resources

Oxfam Research Guideline on Integrating Gender in Research Planning:

<https://policy-practice.oxfam.org.uk/publications/integrating-gender-in-research-planning-620621>

A Guide to Gender-Analysis Frameworks:

<https://policy-practice.oxfam.org.uk/publications/a-guide-to-gender-analysis-frameworks-115397>

Gender Analysis and Integration Training Materials- Interagency Gender Working Group:

<https://www.igwg.org/training/gender-analysis-and-integration/>

Guidance on Mainstreaming Conflict Sensitivity, Gender and Social Inclusion in Research :

<http://www.nsrp-nigeria.org/wp-content/uploads/2017/12/NSRP-How-to-Guide-MainstreamingConflict-Sensitivity-Gender-and-Social-Inclusion-in-Research.pdf>



FinEquity Announcements

- Please fill out our **Member Survey** – your feedback helps us improve our community of practice

<https://www.surveymonkey.com/r/JN33BM7>

- Join our upcoming **on-line discussion June 11th to 13th**

How do social norms impact women's financial inclusion and how can they be shifted to promote inclusion?

<https://www.surveymonkey.com/r/Z77FHNL>

- **Join FinEquity**

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