



# Diagnosing Gender Norms in Financial Inclusion – *What Are We Learning?*

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Photo: Peter Jacobson, 2016 CGAP



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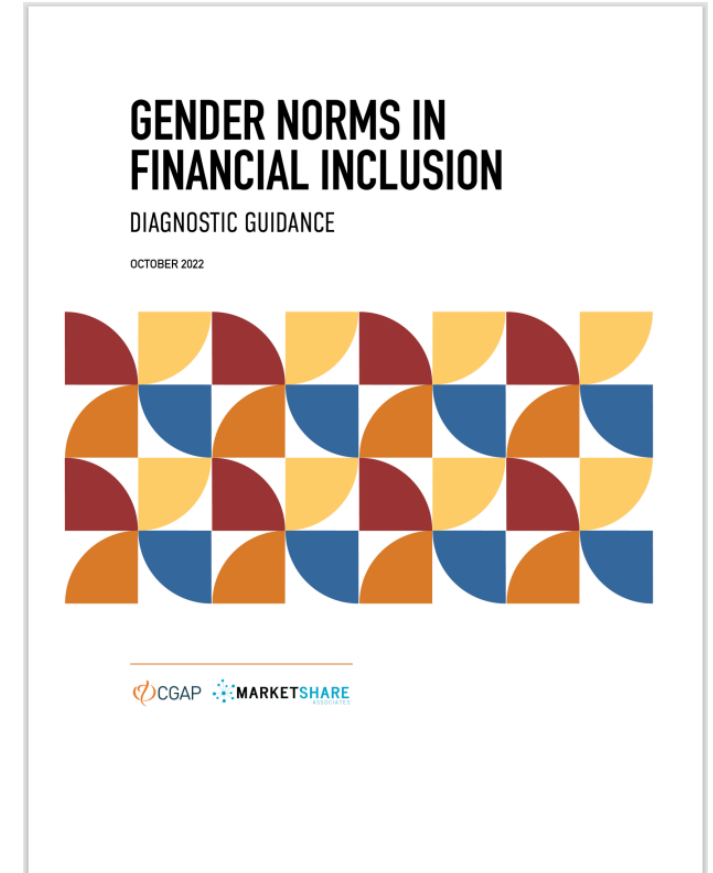


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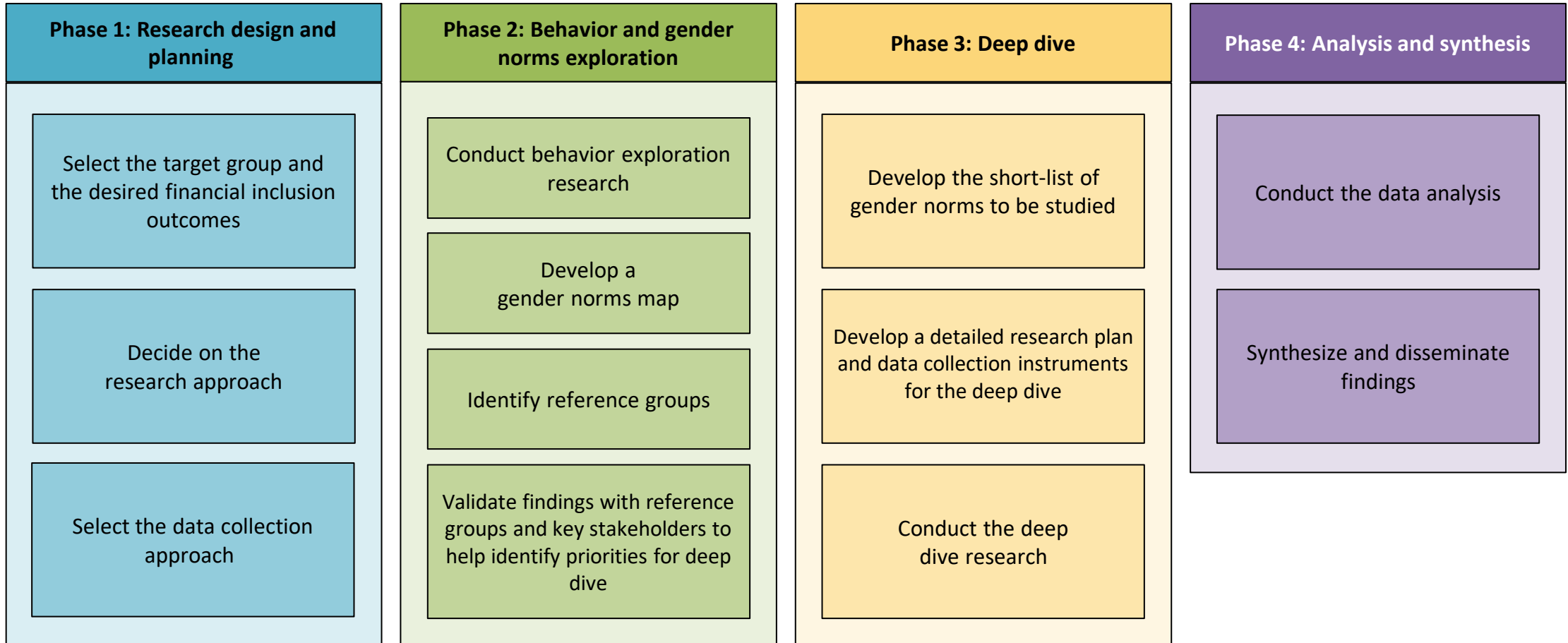
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# Gender Norms in Financial Inclusion – Diagnostic Guidance

*“A gender norms diagnostic helps to unpack how women’s financial inclusion and empowerment is constrained by collective behaviors.....specifically, a gender norms diagnostic allows researchers to understand when these behaviors are shaped by gendered social expectations of behavior, why, and how.”*



# Gender Norms Diagnostic Phases





# How is this gender norms diagnostic approach different from other types of gender analyses?

- Most gender analyses focus on identifying behaviors but do not examine what is driving those behaviors. This gender norms diagnostic is focused on understanding the root causes of women's financial behaviors.
- The gender norms diagnostic methodology developed by CGAP and MSA is unique as it brings the rigor of a quantitative and systematic approach to a topic that often seems very abstract.
- By anchoring the diagnostic process around financial inclusion outcomes of target groups of women, this diagnostic approach provides data and insights about a number of specific norms are most restrictive for the identified target segment of women, and it also identifies key influencers who are instrumental for any attempts to change the social norms and provides recommendations that are deeply contextual.
- A key element of gender norms research is to get people to share not just what their personal beliefs are but also what they think others should or should not do - what they approve of or what they disapprove of. The methodology is designed to explore this through the use of specific techniques such as vignettes which depersonalize the issue and allow people to share information.

# Lessons from conducting the gender norms diagnostic

- Select your target segment of women – make sure it's not too broad!
- Specify your Financial Inclusion Outcomes for the target segment. This helps anchor the diagnostic process.
- Finding the right local partners is key to getting good information given the sensitive nature of gender norms .
- The diagnostic process is iterative in nature which also makes it time intensive, but it is important to not skip any of the steps.
- Involving other financial system stakeholders including FSPs, DFS providers, policymakers and civil society organization early on in the diagnostic to create awareness and buy in to support the diagnostic as well as implementation of strategies to address norms.
- Gender norms impact the behavior of all system actors – expand to examine impact of norms on other system actors such as FSPs who often have their own biases shaped by norms.

# Gender Norms: Rwanda

Women entrepreneurs should prioritize family over business



Men should manage the finances

**Target group :** Women entrepreneurs in cross border trade (aged 16 – 55) in urban and rural areas (*These were segmented*)

**FI Outcome:** Increase access to, use of, and benefits from financial services for women entrepreneurs in urban and rural areas

Women entrepreneurs should rely on family for financial support instead of financial service providers

Women entrepreneurs should not have financial privacy from their spouses

# Gender Norms: Malawi

Married women should seek approval from spouses on all financial-related decisions

Women should not have assets in their name

Women should use their money for household expenditures and not saving



Married women should not have financial privacy from their spouses

**Target group :** Women and youths who are members of the Village Savings and Loan Associations (VSLAs) under FAO, IFAD and WFP projects.

**FI Outcome:** Increase women and youths' participation in and benefit from formal financial products and services for the enhancement of their economic autonomy

Youths should not have assets in their name



# Gender Norms: Bangladesh



Young women should seek permission to open account

Young women should seek financial management guidance from men as they are more knowledgeable

**Young women should not manage their finances independently**

Young women should rely on male family members to financially support them

**Target group :** Young women (aged 15-25) in rural or peri-urban areas  
**FI Outcome:** Young women in rural and peri-urban areas in Bangladesh increase their access and use of financial products and services through DFS.

# What's next ?

- AFR – Work with financial system actors to design projects and interventions to address norms
- JP GTA – Integrate gender norms research into the curriculum of local universities in Malawi and build local research capacity
- CGAP – Examine the role of norms in shaping policies and financial sector regulation
- BMGF – Explore the nexus of gender norms and advocacy as a strategy to support norms shift.



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