



Gendered Social Norms in Financial Inclusion

A DIAGNOSTIC STUDY FROM
SOUTHEASTERN TURKEY

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ACRONYMS

CEO	Chief executive officer
EBRD	European Bank for Reconstruction and Development
FGD	Focus group discussion
FSP	Financial services provider
GDPR	General Data Protection Regulation
KII	Key informant interview
MENA	Middle East and North Africa
MFI	Microfinance institution
MSA	MarketShare Associates
MSME	Micro, small, and medium enterprise
NGO	Nongovernmental organization
NPL	Nonperforming loan
ROI	Return on investment
SME	Small and medium enterprise



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EXECUTIVE SUMMARY

This report draws on research from Turkey to enhance the field's understanding of how gender-related social norms affect women's financial inclusion. The research highlights opportunities for key stakeholders, including donors, financial services providers (FSPs), fintechs, and public sector actors (nongovernmental organizations [NGOs], government agencies) to better serve the women's market.

There is growing acknowledgment among the donor community that the financial inclusion gender gap is driven in part by social norms, i.e., informal rules that influence women's uptake and use of financial services. However, the influence of gendered social norms has not been systematically analyzed or widely incorporated into financial inclusion programming. In the context of Turkey, this report identifies some of the most important social norms affecting women's access to and use of formal financial services, allowing practitioners to better understand the underlying dynamics at play. The report highlights actionable insights practitioners can incorporate into the design and delivery of program and policy interventions, recognizing the need for collaboration between a variety of actors to develop comprehensive, sustainable solutions that drive increased financial inclusion for women.

Between December 2018 and June 2019, CGAP commissioned a social norms diagnostic in Turkey with the financial support of MetLife Foundation. The project was led by MarketShare Associates in partnership with Jouri Research and Consulting. The diagnostic included two phases of primary data collection in the Southeastern Turkey cities of Gaziantep and Sanliurfa, and interviews with industry stakeholders in Gaziantep and Istanbul.

The approach produced deep, actionable insights into consumer behavior and how social norms influence women's financial inclusion. It explored the norms to understand exactly how they work and how they are enforced. This report highlights interventions that may shift or work around those norms, and offers ideas for practitioners who aspire to meaningfully serve more women.

The four social norms with the strongest influence on women's behavior as consumers of financial services were identified as:

Women should not have financial privacy from their husbands.

A woman seeking privacy is viewed with mistrust and deemed as having “something to hide.” As a result, women do not use formal bank accounts at the same rate as men. In instances where women do have formal accounts, they are jointly owned or managed in secret—not self-managed.

Women should not have savings of their own.

Men are seen as providers, meaning that there is no need for women to save. If a woman does save, she has little say in how the savings are used. A woman who wants to save on her own is viewed as having ulterior motives, including plans to leave her husband. As a result, women do not use formal financial products at the same rate as men. When women do save, it is often informally, e.g., with family members and friends or within the home.

Women should not have assets in their own name.

A woman who pushes to have assets in her own name is seen as looking for opportunities to leave her husband or divert assets to her own family. Without assets to serve as collateral, many women do not qualify for loans from financial institutions and are unable to raise the capital to start or grow their own businesses.

Women should not own large businesses.

Although it is becoming more acceptable for women to own small businesses, a woman who owns a large business is seen as undermining the man's role as provider and assumed to be neglecting her role as caregiver. As a result, women do not start or grow businesses at the same rate as men. When a woman does choose to start a business, she does not apply for a business loan; rather, she chooses to obtain loans from family members and friends—or not at all.

Based on these findings, the implications for donors and FSPs that aspire to meet the financial needs of women are as follows:

Broaden the scope of interventions beyond support to financial services providers.

Research in Turkey revealed that the social norms identified are deeply rooted in fundamental expectations of men, and in the economic and household roles that limit women long before they interact with FSPs. Thus, donors need to broaden the scope of their interventions beyond support to FSPs and supply-side solutions. Interventions must include support to institutions that champion women as workers, entrepreneurs, and business people by changing attitudes around women's evolving economic roles in society. By partnering with civil society organizations, media, and policy makers to develop comprehensive, integrated interventions, donors would support the changes women want to see around them.

Amplify trends on existing norms.

The diagnostic identified situations where both men and women are breaking social norms and, in turn, influencing how women access and use financial products. In a growing number of households where the woman is formally employed, for example, both husband and wife acknowledge that women should have financial privacy and independent bank accounts. To identify quick wins and design more effective interventions, donors and practitioners should pinpoint where these changes are taking place, seek to understand why they are occurring, and work to amplify them—such as by celebrating norm breakers or designing new products and services that target this growing market.

Understand how social norms constrain women’s behavior and design interventions that address constraints.

The research in Turkey showed that a new generation of women running micro, small, and medium enterprises (MSMEs) are not seen by and, in turn, do not themselves see the formal financial sector as an option to support or grow their businesses. Norms around women as caretakers, asset concentration among men, the strong desire for privacy and safeguards, and unconscious bias among staff of formal financial institutions all influence how women use financial services. FSPs that recognize the business case for serving the women’s market must critically understand these constraints and design for them in terms of product and service offerings, such as:

- ***Developing social marketing campaigns that challenge norms.*** To address and challenge some of the negative social perceptions around women as business owners, Teb Bank in Turkey started a media campaign focused on women small business owners called “What Would People Say?”.
- ***Focusing on product innovations that address women’s needs.*** Research showed that women look for privacy and flexibility when choosing financial products and services. Incorporating their feedback into the design of new and existing products would increase the likelihood of resonance with the women’s market.
- ***Developing a suite of nonfinancial services tailored to women’s evolving needs.*** Beyond providing products and services targeted to women, FSPs should develop additional services, including mentorship, advising, marketing, and capacity building, aimed at increasing women’s levels of awareness and ability to use products.
- ***Spearheading diversity and inclusion at all levels of operation.*** To ensure that women’s needs are reflected in the design and delivery of services, FSPs should develop initiatives to identify unconscious bias and gender norms at an institutional level.

It is illuminating to use a gender lens to analyze the interplay between social norms and women’s financial inclusion. Due to their collective nature and deep entrenchment in a society’s history and culture, social norms are slow to change. In some cases, direct intervention is not possible or advisable. However, identifying areas where social norms are already shifting can point to opportunities to create demand for new financial services and products. By working simultaneously with different types of market players, donors and practitioners can design effective interventions that meet the diverse needs of women—based on a robust understanding of their complex and overlapping roles in the household, the community, and the wider economy.



1. BACKGROUND

1.1. Rationale for the social norms diagnostic

With the global share of adults owning a bank account increasing from 51 percent to 69 percent between 2011 and 2018, significant progress has been made in financial inclusion.¹ However, while 1.2 billion (previously unbanked) adults have been brought into the financial system, the financial inclusion gender gap is stuck at 7 percent and has not moved since 2011.² The gap is the largest in the Middle East and North Africa, where only 35 percent of women have access to a bank account compared to 52 percent of men.

Drivers of this gender gap include social norms—the informal rules that influence how people behave and expect others to behave. When applied to financial inclusion, financial decisions (including how women access and use financial products) can be heavily influenced by “gendered social norms.” This term implies norms that are applied differently to men and women, and affect men and women differently. These norms tend to be particularly strong and difficult to change since they permeate actions, perceptions, and expectations across the individual, household, and community spheres of people’s lives.³

Discriminatory social norms based on gender are not widely understood, nor have they been systematically analyzed or incorporated into financial inclusion programming. As a result, financial inclusion practitioners and policy makers lack a comprehensive narrative for understanding how such norms contribute to the consistently lower rates of financial inclusion for women—and what can be done to address the discrepancy.

This diagnostic aims to identify social norms that affect how women access, use, and benefit from financial services. The goal is to guide practitioners toward a better understanding of the underlying dynamics. By identifying actionable insights, practitioners can design interventions that target the root causes of consumer behaviors that limit the potential benefits of financial inclusion interventions for women.

The report is structured as follows:

- **Section 1: Background.** Purpose of the study and the country context in Turkey.
- **Section 2: Social norms.** Key social norm concepts and an overview of how social norms can shape women’s financial inclusion.
- **Section 3: Methodology.** The study’s methodology, including sequencing of activities, sampling approach, and characteristics of the approach.
- **Section 4: Behavioral insights by financial product.** Overview of women’s behavior as consumers of financial products.
- **Section 5: In-depth analysis of selected social norms.** Analysis of the four norms determined as strongly influencing women’s behavior as consumers of financial products.

- **Section 6: Implications for women's financial inclusion.** How to turn emerging behavioral insights into interventions; the need to adopt a systemic approach to target social norms.

1.2. Purpose and scope of the study

The social norms diagnostic is a qualitative study commissioned and guided by CGAP, with the financial support of MetLife Foundation. Led by MarketShare Associates in partnership with Jouri Consulting and Research, its purpose is to better understand how social norms influence women's access to and use of financial services. The study focuses on specific gendered social norms⁴ faced by Arab populations in Southeastern Turkey in relationship to four key financial products: bank accounts and savings, business loans, insurance, and digital financial services.

As a demand-side study, it aims to provide deep, actionable insights into consumer behavior. It diagnoses how social norms shape women's decisions as consumers of financial products and influence their ability to access and use them to improve productive purposes, support enterprise development, and strengthen economic resilience.

1.3. Country context

Financial inclusion greatly improved in Turkey between 2011 and 2017 as the share of adults with a bank account increased from 58 percent to 69 percent and the share of adults borrowing from financial institutions increased from 5 percent to 14 percent. The gender gap, however, has seen little progress, holding steady at 30 percentage points for bank account ownership and around 5 percentage points for borrowing.⁵ Chart 1 and Chart 2 compare financial inclusion levels in Turkey, by gender, against those in similar large emerging economies and select countries in the Middle East and North Africa (MENA) region. These figures show how the gap in Turkey is closer to that of MENA countries than countries of similar size and levels of economic development.

A similar trend is noted in the share of the population in the labor force (see Chart 3), where the gender gap in Turkey (43.3 percentage points) is closer to the rest of the MENA region (57.7 percentage points) than other large emerging economies (28.2 percentage points). Female labor force participation in Turkey has held its current level for decades, additionally suggesting that systemic issues limit its growth. Regarding the informal economy, the share of women in the labor force who work informally is 48.3 percent, which is significantly higher than that of men (28.9 percent). An estimated 60.8 percent of all informally employed women work in agriculture. Of the remainder, 27.2 percent work in services and 12 percent in industry. Informal employment for men is more evenly spread out by sector, with 35 percent working in agriculture, 36.9 percent in services, and 28 percent in industry.⁶ These numbers suggest that financial inclusion programs that target women must consider the needs of women who work in the informal sector, such as those involved in micro-entrepreneurship and informal labor, as they make up half of all economically active women in Turkey.

The retail banking system in Turkey is dominated by a combination of large state-owned banks and public banks (see Table 1). Foreign banks have played a growing role in the country over the past 15 years, with high-profile acquisitions taking place such as Qatari QNB Group's 2016 acquisition of Finansbank (previously acquired by the National Bank of Greece in 2006), Dutch banking group ING's 2007 acquisition of Oyak Bank, and a joint venture between TEB Bank and BNP Paribas in 2016.

None of the Turkish retail banks offer specific microentrepreneur lending programs since their primary focus is on small and medium enterprise (SME) lending, which they define as businesses with a yearly revenue of over TRY2.5 million—approximately US\$400,000.⁷ This means that both registered and nonregistered microentrepreneurs must rely on more expensive retail loans or informal financial sources to support their businesses.

Chart 1: Adults with a financial institution account (age 15+), 2017⁸

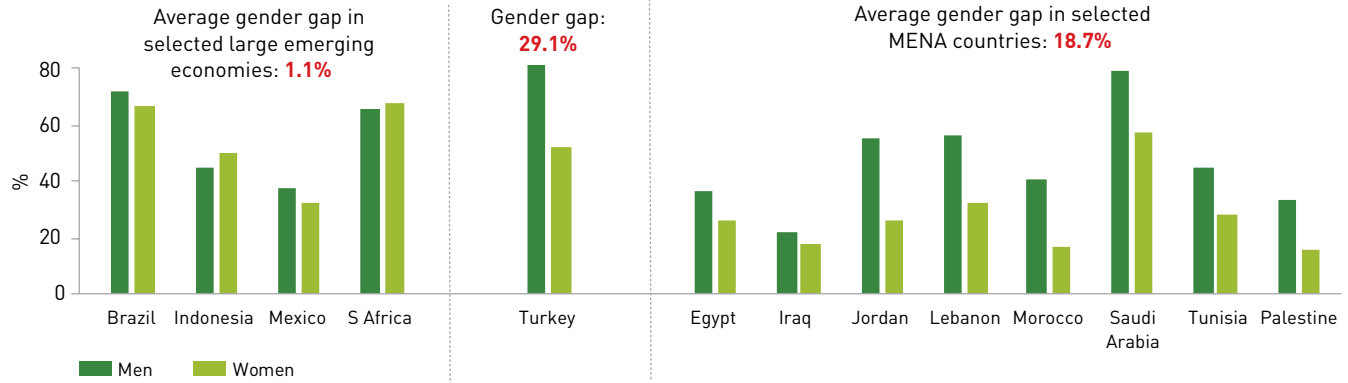


Chart 2: Adults who borrowed from a financial institution (age 15+), 2017⁹

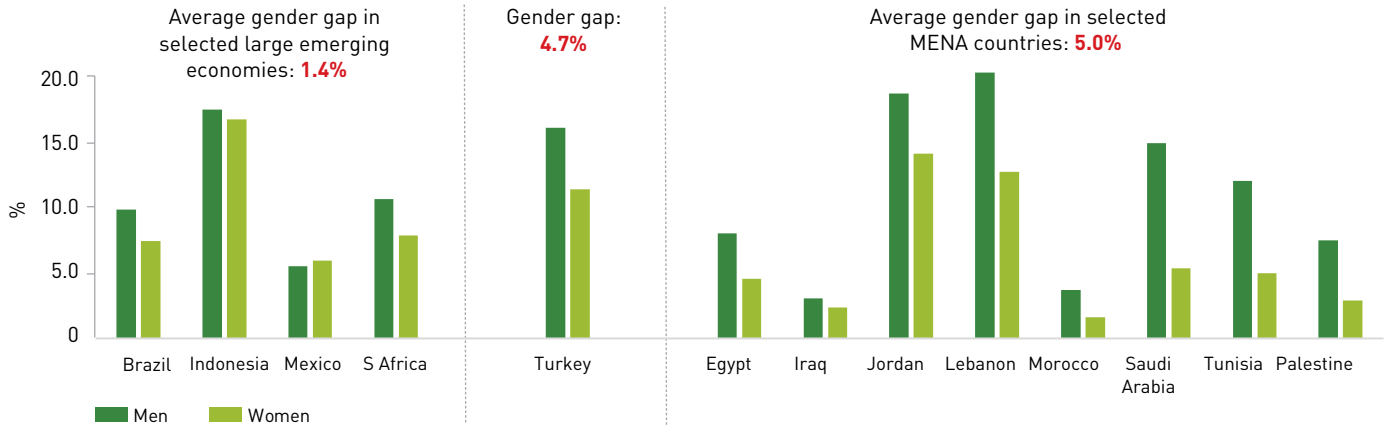
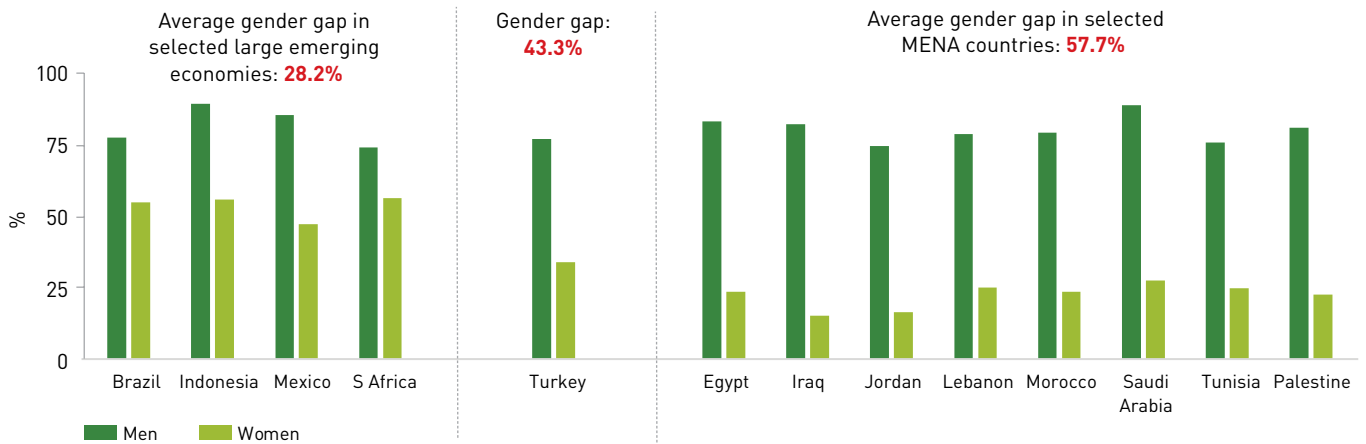


Chart 3: Adult population in labor force (age 25+), 2018¹⁰



Although Islamic finance still plays a marginal role in the country's financial system,¹¹ over the last ten years it has experienced significant growth and is projected to grow further, with the market share of Islamic banks expected to increase from its current rate of 5 percent to 15 percent by 2025.¹² Six financial institutions currently are licensed to conduct Islamic banking in Turkey. Of these, Kuveyt Turk is the largest to exclusively provide Islamic finance banking services.

An emerging number of Turkish retail banks recently have made significant steps toward lending in the female SME market. Garanti Bank, a first mover, focused on the segment 15 years ago and has since disbursed over US\$1 billion in start-up capital to women-owned businesses in Turkey. Garanti was also the first bank to change how it defines women-owned businesses, not only focusing on share ownership but adding additional parameters such as the percentage of women in senior management roles. Other banks have followed its lead, including TEB Bank and QNB Finansbank, which have both set up specific lending products and support programs for women entrepreneurs.

The support of the European Bank for Reconstruction and Development (EBRD) has been instrumental in improving the landscape for female SME lending. In 2014, EBRD launched a €200 million collateral guarantee fund in partnership with five Turkish banks (including Garanti, TEB, and QNB), enabling them to lend to women-owned SMEs without the need for collateral. Due to the fund's success, plans are in place to start a second phase of the program next year, and thanks to the contribution of the Turkish Treasury the fund will increase to €600 million. Results from the first phase were positive, with the EBRD reporting an average nonperforming loan (NPL) rate of 3.5 percent across the entire portfolio¹³—considerably lower than the national average of 7 to 8 percent for SME lending. That said, since most Turkish retail banks define SME lending as businesses with a turnover of over TRY2.5 million per year (US\$400,000), it effectively excludes the vast majority of the country's female microentrepreneurs.

The fintech space in Turkey has also experienced recent growth, with the greatest success occurring with digital payment enterprises such as Iyzico and Ininal, and digital banking providers such as EnPara.

- Since PayPal lost its license to operate in the Turkish market in 2016, Iyzico entered the market with an e-payment alternative and a mission to “democratize payments” by making it easier and more transparent for merchants and sellers to directly transfer money to each other. Iyzico reported that 10 percent of its clients are women, and that the average monthly transaction volume of women-owned businesses on its platform is TRY50,000 (US\$8,000)—twice as much as the average transaction of businesses owned by men.
- Ininal is a payment card and e-wallet provider offering products designed around the need for prepaid cards and gift vouchers in Turkey. It also presents itself as a mission-driven organization that aims to bring financial services to the unbanked. Through a partnership with MasterCard, Ininal is available in over 10,000 sales and distribution points across the country. It can be configured as a single-use prepaid card or registered through the provider's app and reloaded based on user needs.
- EnPara is the digital-only banking arm of QNB Finansbank and the sole strictly digital banking platform available in Turkey. EnPara was designed to target young, white-collar, and university demographics. Of its 1.5 million customers, 71 percent are in the 25–45 age bracket, 55 percent are salaried, and 27 percent are women.

Table 1: Largest retail banks in Turkey by total assets

#	Bank	Year founded	Total assets (million TRY)
1	Ziraat Bankası*☺	1863	299,084
2	Türkiye İş Bankası*	1924	279,942
3	Garanti Bank	1946	260,700
4	Akbank	1948	236,148
5	Yapı ve Kredi Bankası	1944	232,248
6	Halk Bankası*	1938	189,686
7	VakıfBank ☺	1954	188,820
8	QNB Finansbank	1987	90,410
9	Denizbank	1997	82,195
10	Türk Ekonomi Bankası (TEB)	1927	73,666
11	Kuveyt Turk Bank ☺	N/A	57,000
12	ING Bank	1984	51,645

* State-owned bank

☺ Licensed to operate Islamic banking

Sources: The Banks Association of Turkey (September 2015) and Kuveyt Turk Bank annual report (2017)

2. SOCIAL NORMS

2.1. What are social norms?

Day-to-day day decisions are shaped by many factors, including market constraints (e.g., the availability or affordability of a particular product, access to the right information), personal preferences, and social norms. Social norms are in play when people follow a behavior based on social expectations. Going against behavioral expectations can result in social sanctions, including stigma and ridicule, and, in extreme cases, physical violence, which further strengthen decisions to comply with the norm. Given the role that collective pressure plays in shaping and enforcing social norms, their effect on behavior can be particularly powerful and often goes against individual preferences and beliefs.¹⁴ This report defines social norms as *expectations of behavior held by a collective group of people that governs social behavior*.¹⁵

Table 2 translates the most common social norms terminology into practical explanations (adapted from Cislighi and Heise, 2016)¹⁶ and serves as a glossary for the remainder of the report.

BOX 1

How to identify a social norm

The presence of the following characteristics helps identify when a social norm, not a market constraint or personal preference, influences a behavior:

- **Prevalence:** A significant number of individuals follow a norm despite a possible preference for doing something else.
- **Expectations:** People follow a norm because they believe others comply with it and expect them to comply as well.
- **Sanctions:** Breaking a social norm usually leads to a positive or negative response by an influencer group. The presence of negative sanctions is a strong indication that a behavior is normative.

Table 2: Behavioral characteristics

Characteristic	Translation
Personal preferences	Individual preferences, independent of what others do or what is deemed appropriate.
Empirical expectations	Beliefs about “what others do.”
Normative expectations	Beliefs about “what others think should be done.”
Sanctions	Positive or negative responses or reactions to the behavior of an individual.
	Examples of positive sanctions may include smiling, patting on the shoulder, or being granted higher status in the community.
	Examples of negative sanctions may include scolding, gossiping, threats, or physical aggression.
	Anticipating how others will respond in the case of compliance (positive sanctions) or noncompliance (negative sanctions) is believed to affect behavior.
Strength/“stickiness”	The extent to which a social norm influences behavior and how likely people are not to follow the norm. Strength/stickiness is usually a function of empirical expectations, normative expectations, and the severity of sanctions.
Prevalence	The extent to which a social norm is followed by the target population and enforced by the reference group.
Reference group/influencers	The “others”/“the collective group” whose behavior and opinions matter in shaping one’s own behavior. For some behaviors, the boundaries of reference groups are distinctly defined, such as “men,” “working women,” “mothers-in-law.” For norms that operate at the level of society or culture, the notion of a reference group may be less relevant as the reference group tends to be society as a whole or the “community.”
Relaxation	As a social norm continuously evolves, relaxation refers to the norm weakening and having less of an influence on behavior.

2.2. Gendered social norms in financial inclusion

As is the case throughout most of the world, gendered social norms we observed are entrenched in long-standing traditions that have put men in positions of responsibility within government and social institutions and have tasked women with household, family, and community management responsibilities. Among the population we studied, men are still frequently seen as household providers and primary breadwinners, while women are seen as primary caregivers and expected to look after the house and the children. Social norms that create gendered expectations in society are often reinforced by religious practices that encourage both women and men to abide by traditional constructs of these social roles.

Expectations around traditional gender roles can extend into many aspects of life and most levels of society, as tasks are more likely to be assigned to a man or a woman based on their expected role in the household. Shifting tasks between men and women and breaking expectations can be met with varying degrees of resistance from influencers in the family and the community. Men may see change as a challenge to their authority. Women themselves may reinforce this resistance, such as a mother-in-law who wants to protect her son’s image.

In the case of financial inclusion programming, it is important to understand that financial decisions can be severely influenced by gendered social norms, and, therefore, the way women access and use financial products. In more traditional settings, men are more likely to be the ones making key financial decisions in their roles as providers and breadwinners. Increased participation in women's financial transactions or decision-making can be seen to undermine men's primary roles.

At the same time, social norms influence the level and degree of women's economic participation, which also impacts their demand for finance. As women move into the workforce, enter male-dominated sectors, and begin to grow businesses from home-based microbusinesses to SMEs, their behavior may be seen as a threat to the men's role of provider and women's primary role of caregiver.

Programs that seek to increase women's financial inclusion or financial services providers that seek to serve women must be aware of these underlying social dynamics—both to be sensitive to them and to look for opportunities to challenge or open up tightly held norms for the benefit of women and men. Without an approach that takes these norms into consideration, financial inclusion interventions will continue to fall short of meeting the needs of women, who do not work in isolation but rather as part of a household or family unit.

3. METHODOLOGY

3.1. Social norms diagnostic methodology and activities sequencing

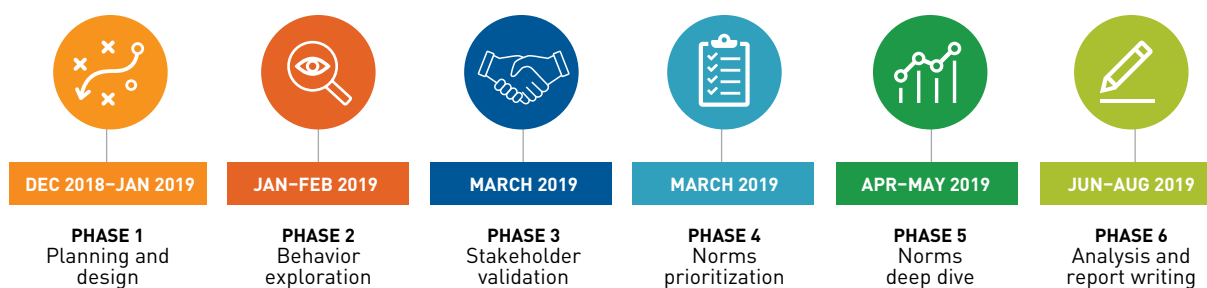
The social norms diagnostic was conducted over the course of eight months between December 2018 and August 2019, as described in Figure 1. The diagnostic process was broken into six key phases: three planning and analysis phases (Phase 1, Phase 4, and Phase 6), and three primary qualitative data collection phases (Phase 2, Phase 3, and Phase 5).

3.1.1. Research and analysis principles

The methodology used for this social norms diagnostic was built from processes and tools developed by MarketShare Associates over the past five years. It draws upon industry best practices for conducting qualitative data collection, diagnosing social norms, and operationalizing research insights. The following principles guided the process:

- 1) *Link social norms to consumer behavior.* To understand the relevance of a social norm in financial inclusion outcomes, the behavior(s) that the norm influences must be clearly defined.
- 2) *Consider other factors that may influence behaviors.* Market constraints and personal preferences can also significantly influence behaviors. The analysis aimed to isolate those factors from social norms.

Figure 1: Timeline of activities, social norms diagnostic



- 3) *Deeply investigate social norms.* Once norms have been identified, and to identify possible intervention opportunities to create change, there is a need for deeper investigation to understand exactly how the norms are enforced and how they influence behaviors.
- 4) *Allow for flexibility and triangulation.* Flexibility was built into the diagnostic process during both phases of primary research to allow for a mix of data collection tools, depending on the specific target group (e.g., mothers-in-law were more comfortable participating in mixed focus group discussions [FGDs] that included other family members rather than in one-on-one key informant interviews) and follow up with newly identified influencers to triangulate findings.
- 5) *Adjust sample frames until saturation has been reached.* A snowball sampling approach was utilized over the course of the study (see Section 3.2 for more detail).¹⁷ Sampling remained flexible, leaving room for unexpected findings and areas of investigation, and ceased when saturation was reached. If saturation was not reached in any research area, subsamples were explored to understand which factors may have caused variation.
- 6) *Make use of semi-structured interviewing techniques.* Interviews and FGDs were designed to follow semi-structured protocols. Findings were particularly rich as the approach built strong rapport with respondents and dug deeper into the research questions.
- 7) *Phase the diagnostic process.* Initial data collection activities were highly exploratory, testing and validating assumptions. Later phases were designed to conduct more in-depth data collection around certain behavioral themes in order to dig deeper and test potential insights and interventions.

3.1.2. Detailed activities overview

The objectives of the six phases of the social norms diagnostic study were as follows:

PHASE 1: PLANNING AND DESIGN

A key component of this phase was to clearly state the financial inclusion outcomes for which the diagnostic would be designed. Given the complexity of norms, narrowing down the diagnostic process to behaviors that influence the achievement of a program's objectives (or outcomes) makes the study findings more actionable.

The change objectives guiding the diagnostic process were applied to four financial products: bank accounts and savings, business loans, insurance, and digital financial services.

Change Objective 1: Women have greater access to financial services.

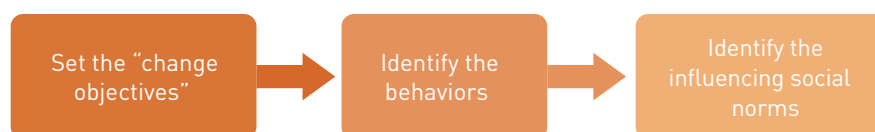
Change Objective 2: Women are able to make effective use of financial services.

Change Objective 3: Women benefit from financial services.

PHASE 2: BEHAVIOR EXPLORATION

Phase 2 sought to understand the behaviors of the target group in relation to the change objectives selected in Phase 1 and identify to what extent social norms played a role in shaping their behaviors. This phase took place over two weeks of primary data collection, during which key informant interviews and FGDs were carried out with households in the primary research locations.

Figure 2: MarketShare Associates' behavior change objectives process



PHASE 3: STAKEHOLDER VALIDATION

Phase 3 aimed to validate some of the early findings with key market actors, such as financial institutions, fintechs, donors, and NGOs. Stakeholders in Gaziantep and Istanbul were interviewed to seek their perspective on the findings, understand to what extent the findings were important to the organization, and whether they had adapted any products or marketing strategies in response.

PHASE 4: NORMS PRIORITIZATION

Phase 4 created a short list of social norms for deeper investigation. Those classified as being the strongest and most relevant to CGAP's financial inclusion objectives were selected.

PHASE 5: NORMS DEEP DIVE

Phase 5 carried out in-depth research to unpack the key characteristics of the social norms. This phase took place over two weeks of primary data collection in Gaziantep and one week of follow-up interviews to address data gaps. During this phase, interviews and FGDs were scheduled with households and key community influencers to dig deeper into the prioritized social norms.

PHASE 6: ANALYSIS AND REPORT WRITING

The findings were analysed with the help of NVivo, a qualitative data analysis software.

3.2. Sampling

The study took place in Gaziantep,¹⁸ Southeastern Turkey, with interviews and FGDs triangulated in Sanliurfa, another city in the region. Turkey was selected for its close geographical proximity and cultural ties with the Arab world, where the approach may be replicated and some of its insights adapted. Moreover, as Section 1.3 notes, the area's financial inclusion gender gap is similar to that of other MENA countries, making the findings relevant throughout the region.

The selected region of Southeastern Turkey provided a high concentration of people of differing Arab ethnicities. Gaziantep was selected as a primary research location as it is the region's main commercial and economic hub, offering access to a wider network of entrepreneurs and employed women. Sanliurfa was selected as a secondary location as it is a more religiously conservative environment and likely to present stronger gendered social norms.

Due to the qualitative nature of the research and the benefits of a limited number of primary data sources, the study adopted a nonprobability quota sampling approach. The aim was to carry out a study that was as rigorous as possible within available scope and timelines. To reach a larger sample size for interviews and FGDs, respondents were selected through a sampling approach in conjunction with snowball approaches. Data collection was adaptively conducted, allowing flexibility in the schedule to increase sample sizes as needed until saturation was reached.

A total of 93 respondents were spoken to over the course of the study, during which 11 FGDs and 35 key informant interviews were carried out.

Table 3: Sample characteristics

Respondents	Origin	Number of Respondents
Women entrepreneurs	Syrian	17
	Turkman	3
	Other	2
Women running home-based microactivities	Syrian	10
	Turkman	0
	Other	0
Employed women	Syrian	12
	Turkman	1
	Other	1
Other women (retired, student, unemployed)	Syrian	8
	Turkman	1
	Other	0
Subtotal Women		55
Men	Syrian	29
	Turkman	9
	Other	0
Subtotal Men		38
TOTAL		93

The study included women and men from various Syrian ethnic groups but primarily of Syrian Arab origin (85 percent of the total sample). Respondents had lived in Turkey for an average of five years, with the vast majority relocating over the course of Syria’s civil war which started in 2011. All respondents had the legal right to live, work, have a bank account, and take a loan in Turkey. Several had obtained Turkish citizenship or were in the process of obtaining citizenship at the time the study was conducted. Of those interviewed, 69 percent held a bachelor’s degree, 10 percent held a master’s degree, and 8 percent had not completed high school.¹⁹ These characteristics were particularly important in ensuring that constraints identified about access and use were tied to social norms, not other factors such as legal status or literacy.

Over the course of the study, interviewees included 93 men and women of Arab ethnicity residing in Gaziantep and Sanliurfa in Southeastern Turkey, a region known for entrepreneurship. A cross section of households where women play various roles were interviewed, including home-based microentrepreneurs, non-home-based microentrepreneurs, and working women. A smaller sample of housewives who were economically active prior to childbirth were also interviewed. In order to gain the opinions of key influencers, a significant proportion of the overall sample was made up of men (approximately 40 percent) and parents-in-law (5 percent). To gain the perspective and opinions of individuals at different stages of life, respondents of varying marital status, including single, married, divorced, remarried, and widowed, were included.

Chart 4: Marital status of respondents

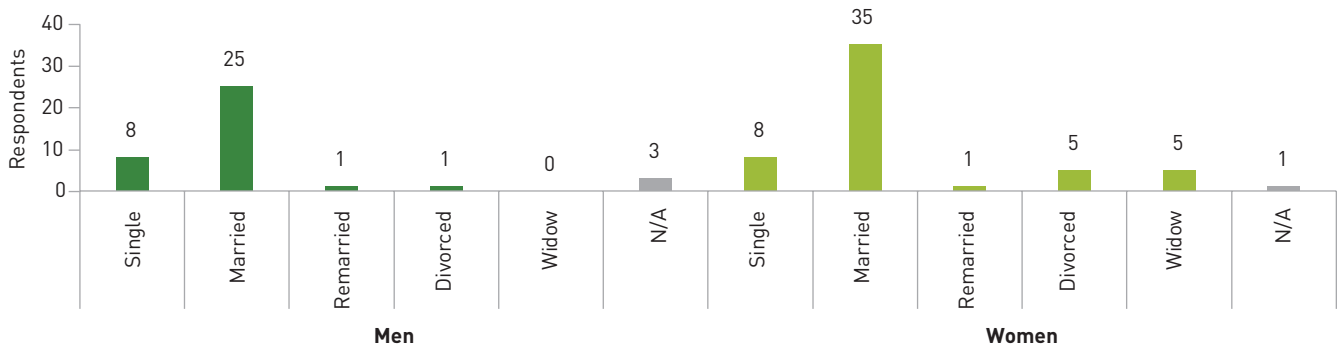


Chart 5: Number of children per respondent

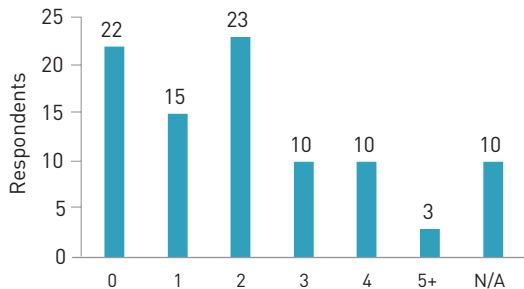
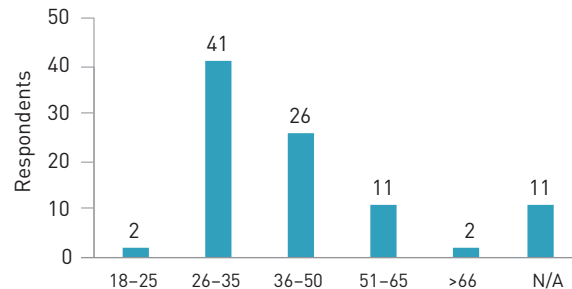


Chart 6: Age of respondents





4. BEHAVIORAL INSIGHTS BY FINANCIAL PRODUCT

A critical step in the social norms diagnostic process is to first understand how consumers behave and how their actions determine the benefits they receive from financial products. This section provides an overview of how, as consumers, women in Southeastern Turkey currently access and use formal savings and bank accounts, business loans, insurance products, and digital financial services.

4.1. Formal savings and bank accounts

Around two thirds of women interviewed had a bank account of their own—a proportion higher than the Turkish national average, and also due to the large number of entrepreneurs included in the sample. Levels of bank account ownership were significantly higher among entrepreneurs, as 80 percent of female entrepreneurs interviewed had a bank account in their own name against 50 percent of women who were employed, unemployed, or in higher education.

Many of the women interviewed prefer to keep a proportion of their savings at home, primarily in gold, for emergencies and as an investment option. Although primarily a practice among nonworking women, four out of nine Syrian female entrepreneurs participating in an FGD said they accumulate gold to invest in their own business or to purchase a home. Both Tareq, a 45-year-old unemployed Syrian man married to a woman who is employed, and Lubna, a 40-year-old female entrepreneur (see Spotlight 2) agreed that keeping money at home is more practical for emergencies, and keeping money in cash allows them to more easily track their spending.

Most of the women interviewed want financial privacy. If they cannot obtain it, they are likely to open separate accounts without their husband's knowledge or to keep savings in gold with friends and family members. All employed women interviewed mentioned that at some stage of their marriage they had either opened a secret second bank account or decided to save money with a friend or family member (usually their own mother).

The use of Islamic-finance-compliant bank accounts was mixed, although more prevalent among women than men and seemingly not influenced by age or levels of women's economic participation.²⁰ However, some respondents expressed that if a bank is not Sharia compliant, it is best that women not use it at all.²¹ It is generally seen as less acceptable for women to use non-Sharia compliant financial products than it is for men,²² which can further constrain a woman's ability to open a bank account.

Men have the tendency to closely monitor their wife's spending and banking transactions. The perception exists that it is a man's role to oversee financial management tasks, an idea reinforced by Kinda, a 55-year-old Syrian mother-in-law. The practice makes women more reluctant to carry out banking operations without their husband's supervision because of a fear of making mistakes.²³

4.2. Business loans

Only one female microentrepreneur interviewed had taken a loan to grow her business.

Although families and communities show increasing acceptance of women who work and own small businesses, women rarely let their work grow to the point that it can be seen as interfering with family responsibilities. Many of the female entrepreneurs interviewed who have started or grown a business have done so gradually, reinvesting their own savings (often kept in gold) to ensure that the increasing workload is compatible with their household role as caregiver.

The majority of respondents, both men and women, commented that they do not feel comfortable being responsible for long-term loan repayments.

Women in particular showed a strong concern for the financial impact that bankruptcy could have on their families. Henda, a 32-year-old Syrian microentrepreneur, commented that women would only take loans if they had a backup plan, such as an agreement with their husband or the extended family, allowing them to cover the loan in case of failure. Anas, a 27-year-old single Syrian man, commented that the community would reject women who go bankrupt. There was also the very real concern for a woman's personal safety should she be jailed for nonpayment of a loan.

Women commented that they would face additional pressure from the community and family members if they were to apply for a business loan since women who independently take out loans are seen as intimidating, controlling, and even emasculating.

Several women commented on this, including Hanan, a 27-year-old Syrian entrepreneur in the media sector; Burhan, a 32-year-old employed Syrian; and Luha, a 40-year-old Turkman home-based microentrepreneur. The belief was reinforced by Ahmed, a 50-year-old married Syrian man, who commented that the community would be more supportive of a single woman applying for a business loan as her success would be seen as the family's success, while for a married woman it would be seen as her own personal success rather than the family's.

The perception among several women interviewed was that financial services providers discourage women from approaching banks.

Many women entrepreneurs, including Dania, a 35-year-old Syrian running a kindergarten, and Rahaf, a 30-year-old home-based microentrepreneur, commented that if they wanted to take a loan or grant from any institution, they would not be taken seriously unless they had a male family member with them.

4.3. Insurance products

The use of insurance was very low among interviewees, but marginally higher among those who are entrepreneurs. The most common types of insurance they carry are car and health.

Some respondents, all of whom were microentrepreneurs, reported that they had also taken out life insurance. Dania noted that it was her husband's decision to get life insurance for the family. She does not know the reason behind his decision as she believes insurance is *haram* (forbidden by Islamic law).

"My father makes me feel like I will never get married because I started this [failed] business. I am now seen as a woman who breaks norms and would challenge her husband."

—Nuha, a 31-year-old Syrian woman who started a coffee shop that later failed



SPOTLIGHT 1: REEM

"I set up a kindergarten as I wanted to help mothers who work long hours. It was more out of need than anything else, but it grew beyond my initial expectations."

Reem is a 32-year-old woman from Aleppo who is divorced with two young daughters. After graduating from the University of Aleppo, she moved to Gaziantep seven years ago and set up two successful enterprises: a kindergarten and a party planning business. Reem's kindergarten has grown and she has added more services, such as Arabic and English language classes, ethics, and religious education. Now she wants to expand her party planning business and is thinking of applying for a loan. She feels that she has much more flexibility now that she is divorced, and regrets that women around her do not have that same level of flexibility. She sees husbands as interfering in all decisions, including type of business, how large it should grow, and the financial resources required.



"A lot of men will not be OK if their wives reach a certain level of success. They will come up with various strategies to stop her, but will probably not tell her directly. They will pressure her indirectly."

Some respondents commented that insurance makes women feel safe. Nivine, a 32-year-old Kurdish entrepreneur, took the lead in researching and applying for car and health insurance for her family. She is happy with this decision as she believes that insurance offers protection for women.²⁴ This feeling was shared by Tema, who argued that insurance gives women the ability to more easily access suppliers when they need help, such as getting a broken window fixed.

Insurance is widely seen as expensive and a luxury that only the wealthy can afford. Asmaa, a 29-year-old Syrian home-based microentrepreneur, commented that the use of insurance is related to level of income and only for rich people. The belief is that it can lead to social sanctions. Nivine feels that the community perceives women with insurance as *"weird, that they waste money, and [are] spoiled."*

Interviewees frequently remarked that they have limited understanding of how insurance works and little interest in learning more as they feel it is only for the rich. Respondents who tried to access information felt that what is publicly available is hard to understand.

Although the use of insurance was not common among the surveyed population, many save money for unforeseen circumstances and emergencies. Women are more concerned than men about saving for emergencies, including Om Ahmed, a 65-year-old mother-in-law who said she saves in gold so she can support her husband in case of need. Lubna also saves money at home to use for family emergencies.

4.4. Digital financial services

Despite new financial services providers entering the digital space, including Iyzico, Ininal, and EnPara (see Section 1.3), few players operate in this market and fewer still have designed strategies that specifically market products to women. The women interviewed had limited knowledge of the digital financial services available on the market and few had heard of Iyzico, Ininal, or EnPara.

The use of digital banking applications is more prevalent among the younger women interviewed, who enjoy the convenience of making purchases, paying bills, and monitoring bank accounts online. Nivine and Duaa, a 27-year-old freelancer, felt that buying online is more practical for women with childcare responsibilities as it saves trips to the supermarket. The men who participated in a focus group discussion in Urfa commented that both men and women tend to agree that prices online are better than in-store. Women such as Burhan noted that online shopping empowers women to make purchases by themselves, since some must be escorted or supported by their husbands when they physically want to go to the market.

The use of digital financial services, payment cards, and banking applications is less prevalent among older women. Interviewees like 55-year-old Dalal, a Syrian woman who sells cars, reported that she does not trust electronic payment services; 40-year-old Lubna stated that it is easier to control personal spending when using cash. Focus groups in Gaziantep confirmed these preferences, with younger women agreeing that they prefer online purchases and older women confirming that they are not comfortable with technology.

Privacy concerns have an effect on women's ability to independently access mobile phones and use digital financial services. Some women interviewed commented that men have control over women's use of mobile phones, especially their ability to download social media apps like WhatsApp and Facebook. ING Bank noted that with the introduction of the European Union's new General Data Protection Regulation (GDPR), many women now choose to opt out of mobile banking notifications to keep their banking operations private from their husbands.

Payment cards are often considered to be for the wealthy. Using a payment card is a status symbol for both men and women, but for women it signals either independent success or a rich husband who trusts her to access his bank account. Payment cards are also seen as a luxury item. As Bushra noted, *"The community perceives women who have access to electronic payment services [to have] a luxury. . . . They should go shopping and see the product in person as they may be taken advantage of online."*

"A woman should give her husband access to her mobile phone because she was raised that way. There is no such thing as privacy between a woman and her husband."

—Hanan, a 27-year-old married woman

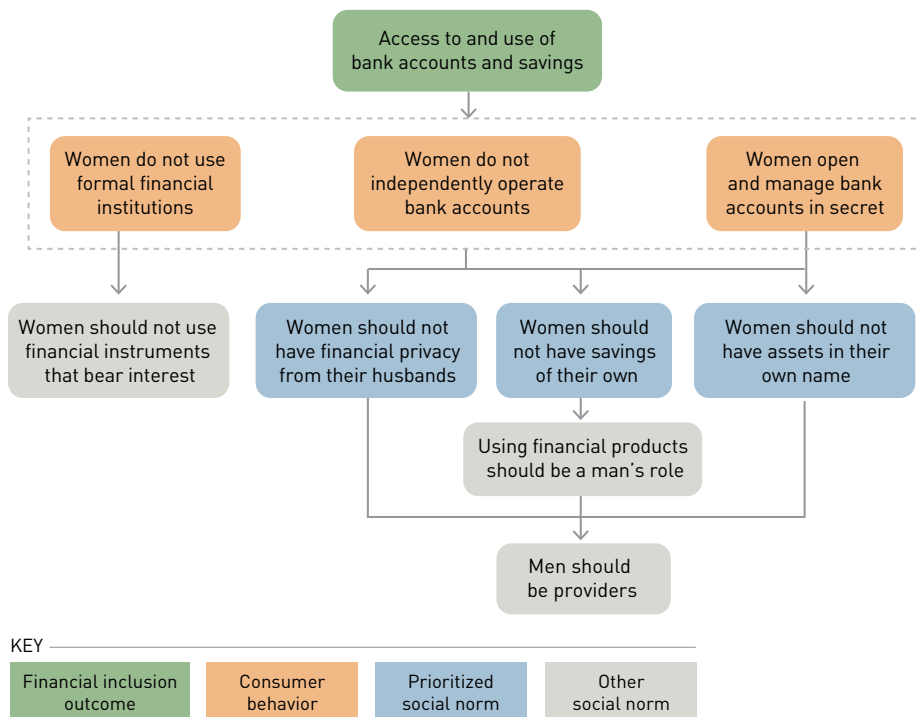
5. IN-DEPTH ANALYSIS OF SELECTED NORMS

A deeper analysis of the consumer behaviors discussed in Section 4 led to the identification of several underlying social norms that influence how women access and use financial products. Social norms were identified during the diagnostic process by moving beyond “how” women access and use financial products to understanding “why” they follow specific behaviors.

The social norms maps in Figure 3 and Figure 4 show how these norms apply to two financial products: bank accounts and business loans. The maps illustrate how key consumer behaviors link to relevant norms. This is a core step in the diagnostic process, since development of new financial products and design of behavioral change interventions that directly target behaviors will vary depending on which norms drive the behaviors—and why.

This section analyzes the four norms that had the strongest influence on women’s consumer behavior. They are also highlighted in Figure 3 and Figure 4.

Figure 3: Social norms map, bank accounts and savings



SOCIAL NORM 1: Women should not have financial privacy from their husbands

SOCIAL NORM 2: Women should not have savings of their own

SOCIAL NORM 3: Women should not have assets in their own name

SOCIAL NORM 4: Women should not own large businesses

Table 4 provides an overview of the characteristics of the social norms explored in Section 5 and why they are important to the diagnostic process.

Figure 4: Social norms map, business loans

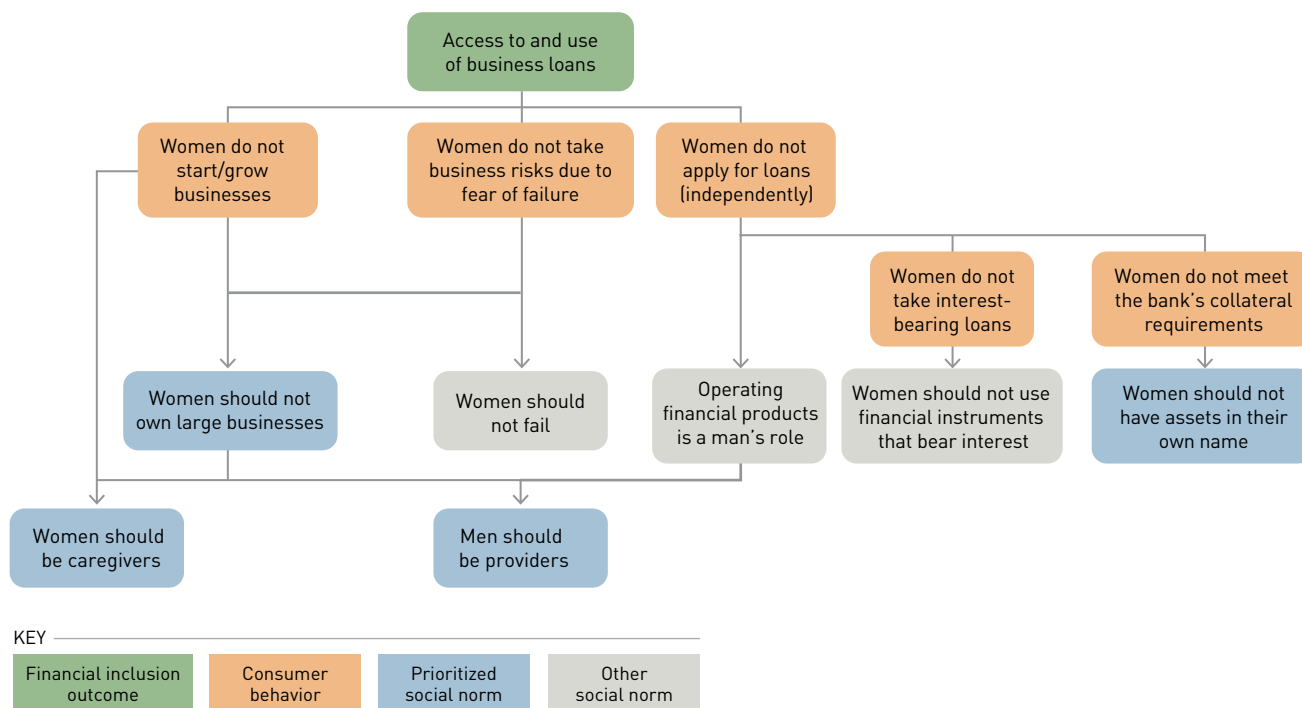


Table 4: Social norms diagnostic

Social norm characteristic	Importance for social norms diagnostic
Which consumer behaviors does the norm influence?	Helps link the social norm to the desired financial inclusion outcomes.
What do men and women think of the norm (personal beliefs)?	Helps determine whether or not the target population wants to shift their behavior.
What is the perceived prevalence of the norm (empirical expectations)?	Helps identify how widespread the norm is understood to be and, therefore, how easy or difficult it is to influence.
Which key individuals influence norm uptake?	Helps determine groups (other than women) that interventions should directly target in order to shift the social norm and influence women's consumer behavior.
What are the consequences of breaking the norm? (sanctions)	Helps determine how costly it is to violate the norm, its feasibility, and how challenging it may be to shift consumer behavior. Also helps in understanding the negative consequences that promoting behavior change can have on the target group and how this can be mitigated.
Under what circumstances does the norm get broken, and what is its current evolution?	Helps determine whether specific groups or trends influence the norm.

5.1. Social norm 1: Women should not have financial privacy from their husbands

Table 5: Social norm 1, summary

Normative expectation: Women should not have financial privacy from their husbands.	
Financial products	<ul style="list-style-type: none"> Bank accounts and savings.
Norm's influence on consumer behavior	<ul style="list-style-type: none"> Women do not use formal bank accounts. Women open and manage bank accounts in secret. Women do not independently manage their bank accounts.
What men and women think of the norm (personal beliefs)	<p>Men: The majority interviewed believed that there should be no financial privacy in a marriage. Privacy is more acceptable for men but rarely for women. A number of men married to working women agreed that giving women privacy is good for the marriage.</p> <p>Women: Almost all interviewed agreed that women should have the right to financial privacy, especially if the husband had some degree of privacy. Several women agreed that ideally there would be no financial privacy in a marriage.</p>
Perceived prevalence of the norm (empirical expectations)	There was an overwhelming perception that women are rarely allowed financial privacy.
Key influencers	Husbands Community (including extended family and friends) Mothers-in-law (husband's mother)
Sanctions and consequences of breaking the norm	<ul style="list-style-type: none"> When a woman requests financial privacy, her husband may interpret it as a need to hide something. This may lead to relationship conflict and potential divorce. If a husband agrees to give his wife financial privacy, the community and his mother (the mother-in-law) may question his judgment and suggest that the wife is keeping secrets so she can divorce him.
Opportunities and evolution of the norm	<ul style="list-style-type: none"> A woman's desire for privacy pushes her to open a bank account without her husband's knowledge. An increasing number of men, especially those married to working women and entrepreneurs, recognize the importance of giving their wife some financial privacy. Men who grew up in households with working mothers are more flexible and more comfortable giving their wife some financial privacy.

What men and women think, and perceived prevalence of the norm

The majority of men interviewed agreed that men and women should have equal access to each other's finances, and that financial privacy should not exist in the household.²⁵

A significant number of men married to working women, however, recognized that giving their wife some privacy is a good way to have a "healthy marriage." This remark was made by men in their 40s, such as Mustafa and Giath, both CEOs of humanitarian organizations, as well as younger men in their late 20s and early 30s.

Men and women recognized that a degree of privacy is considered much more acceptable for men than for women. When asked why the belief applies, several men, including Tammam (a 31-year-old Syrian) and Walid (a 47-year-old Syrian), commented that it is "because we are men."

Aside from mothers-in-law, almost all women interviewed agreed that women should have the right to financial privacy if they choose, especially if the man does. This belief was particularly strong among employed women and entrepreneurs.

During interviews, respondents frequently commented that expectations around privacy go beyond financial management to cover all aspects of life. In an FGD with women entrepreneurs, there was widespread agreement that Arab women have no privacy in general, with financial privacy no exception.

"It's fair for the husband to have some financial privacy. It is widely accepted that men should be able to do what they want with money."

—Mahmoud, a 30-year-old married Syrian man²⁶

"In families, there is no privacy for women in anything, while men's privacy is the norm."

—Mustafa, a 40-year-old Syrian man

"If the husband has financial privacy, then the wife should have financial privacy. If not, then they should have all of the money in a joint account."

—Ula, a 29-year-old single Syrian woman

“Even if the husband is okay with the woman having separate savings, his family and friends will tell him he is crazy and [that] she may leave him. The mother-in-law will tell the son that the wife does not trust him.”

—Lubna, a 40-year-old married entrepreneur

“If a woman decides to have some financial privacy, she should just do it but not tell anyone, or she would not be allowed. She should therefore do it secretly in a separate account.”

—Participant, focus group of women entrepreneurs

“My father used to take my mother’s salary. I do my best not to do the same to my wife.”

—Anas, a recently married 30-year-old man

“The perception of single women having good access to savings products terrifies men because if she has money, she will not take us as a husband.”

—Focus group participant, single man in his 20s

Who influences men and women to follow the norm, and how this is enforced

In reaction to women’s desire for financial privacy, men often fear that women are planning to divorce or are having an affair. This was noted by several men as well as a group of working Syrian women during an FGD in Gaziantep. It was stated that a lack of trust between husband and wife tends to be the cause of men’s concern.

Family, friends, and the wife’s mother-in-law, in particular, are seen as playing a strong influencing role as they are perceived as severely judgmental of men who agree to give their wife financial privacy. This was noted by many women interviewed, who commented that pressure from these influencers reinforces men’s lack of trust toward women.

The desire for financial independence often pushes families to the breaking point. Ahlam, a 37-year-old married Syrian woman, shared that she had participated in a training for entrepreneurs. Out of twenty attendees, seven had divorced because they wanted financial privacy from their husbands.

Opportunities and evolution of the norm

Since women are often not allowed privacy, many find ways to secretly save such as opening separate bank accounts without their husband’s knowledge. This was noted by multiple respondents, including Mustafa, a 40-year-old entrepreneur who referred to the fact that women open bank accounts without their husband’s knowledge as a “famous secret.”

An increasing number of men are supportive of women having a certain level of financial independence. This is particularly the case among families where women work or have started an enterprise. A group of employed men, married to working women, rejected the norm that women should not have financial privacy and the general feeling was that men manage their expenses, women manage theirs, and when they have joint expenses, they do it together.

Norms are slowly relaxing. This openness is more prevalent in specific situations, such as when a husband earns significantly more than his wife or when men grew up in families with working mothers. A group of men participating in an FGD argued that if a husband earns significantly more than his wife, it is not a threat for her to independently have some savings. An FGD with a group of four women and several interviews with men and women validated this.

5.2. Social norm 2: Women should not have savings of their own

What men and women think, and perceived prevalence of the norm

Men often see women with savings of their own as too independent and no longer needing a husband.

Men are more comfortable with women making savings decisions rather than spending decisions. Five men in an FGD in Gaziantep, as well as men and women separately interviewed, all agreed that women are generally better at deciding how much to save and when, and that their own wives, sisters, and mothers are in charge of such decisions. However, most men also agreed that women should not be in charge of spending decisions or how to use savings. Many men interviewed remarked that they would not be comfortable letting women control savings since they are seen as “big spenders.”

Table 6: Social norm 2, summary

Normative expectation: Women should not have savings of their own.	
Financial products	<ul style="list-style-type: none"> • Bank accounts and savings.
Norm’s influence on consumer behavior	<ul style="list-style-type: none"> • Women do not use formal financial products.
What men and women think of the norm (personal beliefs)	<p>Men: Comfortable letting women decide what to save and how, but want control over how savings are used.</p> <p>Women: Recognize that they have control over how much to save and how to keep the savings (whether in the bank or at home), but limited decision-making power on how actually to use savings.</p>
Perceived prevalence of the norm (empirical expectations)	The vast majority of respondents agreed that most women follow the norm.
Key influencers	Men Family and community
Sanctions and consequences of breaking the norm	<ul style="list-style-type: none"> • The norm presents positive and negative sanctions. • Men and close family members often react negatively to the woman’s desire to break the norm, leading to relationship tensions. • The community’s reaction, however, can have a positive and a negative effect on women who break the norm. The community sees such women as strong and independent, which can lead them to feel both respected <i>and</i> judged.
Opportunities and evolution of the norm	<ul style="list-style-type: none"> • Similar to social norm 1, men feel increasingly comfortable giving women some financial independence and the freedom to independently manage some of their savings. • When there is confidence that the woman’s savings eventually will be put to good use by the family, men are more comfortable allowing women some financial independence.

Who influences men and women to follow the norm, and how this is enforced

While men are the strongest influencers of this norm, it is often perpetuated by family pressure. Several women commented that even if a husband is comfortable with his wife independently having savings of her own, the family (and her mother-in-law in particular) would question why.

Several women observed that the community sees women with savings as strong and independent. This can have both positive and negative effects on norm enforcement. Some women feel judged by being seen this way and are concerned it may generate tension with their husbands. A larger number of women, however, feel more respected by the community, including 32-year-old Burhan and Ola, a 37-year-old employed married woman.

A woman’s need for saving is often interpreted by her husband as a desire to save for reasons he would disagree with. Several women and men interviewed observed that men are particularly worried that the woman would give money to her own family (parents, siblings, etc.) rather than use it for her husband.

Opportunities and the evolution of the norm

Saving independently is more accepted if the community and the family feel confident that the money controlled by the woman is used for the family.

“Most women are in charge of the savings process and decisions on how much to save and how to save (in the bank or in gold) at the household level. However, she is not responsible for spending decisions.”

—Ola, a 37-year-old employed married woman

“The community perceives women who have access to savings as a ‘sister of man’—strong in a bad way. She is seen as almost at the same level as a man, which makes men terrified that she makes her own decisions.”

—Luha, a 40-year-old married home-based microentrepreneur

“Women tend to take advantage of the fact that they have an asset in their name, and once the house is jointly titled, they will have more flexibility to leave the husband and divorce.”

—Abu, a 60-year-old father-in-law

“The consequence of a woman wanting to be on the deed of the house is tension with the mother-in-law, who will argue that the daughter-in-law is trying to leave her husband. This tension can lead to the husband being excluded from family inheritance plans, as there is the concern that it will then go to the wife.”

—Kinda, a 55-year-old Syrian mother-in-law

5.3. Social norm 3: Women should not have assets in their own name

What men and women think, and perceived prevalence of the norm

Many of the respondents interviewed agreed that assets should be owned by the man. This opinion was particularly strong among older men, most of whom stated that husbands should be primary asset owners.²⁷ Older men tended to feel that men sharing assets with wives makes women more likely to seek divorce and take property away from their husbands.

Most of the women interviewed agreed that it is standard practice for assets to be owned by the man and that the practice is widely accepted as the norm. With few exceptions, a large majority strongly believed that assets should jointly be shared between husbands and wives. This was unanimously agreed upon in an FGD with four working women, as well as in several interviews, including with 29-year-old Ula and Manar, a 34-year-old married woman.

Who influences men and women to follow the norm, and how this is enforced

Mothers-in-law are widely seen as the primary influencers of this social norm. In an FGD with eight men, seven agreed that the mother-in-law plays a strong role in preventing the son from sharing the house title with his wife, stating that these women are very protective of their sons and do not want them to give up everything they have worked for. Three of the seven men commented that they share house ownership with their wife, but only one has had the courage to tell his mother.

The wider community plays a role in shaping these expectations, although with lesser strength. Amar, a 26-year-old married man from Raqqa, commented that “when the husband places the house against his wife’s name, people will say that he must love her a lot. Others will say that he fears her and she must have forced him to do it.”

Table 7: Social norm 3, summary

Normative expectation: Women should not have assets in their own name.	
Financial products	<ul style="list-style-type: none"> Bank accounts and savings Business loans
Norm’s influence on consumer behavior	<ul style="list-style-type: none"> Women open and manage bank accounts in secret. Women do not apply for loans because of a lack of collateral.
What men and women think of the norm (personal beliefs)	<p>Men: The majority interviewed believe that men should own all assets. Exceptions exist among the more religiously conservative men interviewed, who believe that in their role as provider all assets should be given to the woman.</p> <p>Women: With some exceptions, most believe that husbands and wives should jointly own assets.</p>
Perceived prevalence of the norm (empirical expectations)	Most men and women interviewed believe that this practice is prevalent across most households. However, most women interviewed (especially entrepreneurs) own assets in their own name.
Key influencers	Mothers-in-law Community
Sanctions and consequences of breaking the norm	<ul style="list-style-type: none"> Parents-in-law exclude their son from future inheritance. Wife is alienated from her husband’s family.
Opportunities and evolution of the norm	<ul style="list-style-type: none"> The more women work, the more acceptable it is that they own an even share of the house. Physical distance from parents-in-law gives more flexibility in breaking the norm. Displacement from Syria to a less conservative setting like Turkey has had an effect on relaxation of the norm.



SPOTLIGHT 2: LUBNA

“Women are great in business as they think thoroughly before making any decision.”

Lubna is a 40-year-old woman from Idleb, Syria, who has been in Turkey for seven years. She is married with two children. Despite attending law school in Syria, her childhood dream was to bake. Since relocating to Gaziantep, she has set up two successful coffee shops that specialize in chocolate products and have received international attention.²⁸

Lubna started her business by investing savings from her previous job, which she kept in gold and jewelry—a custom learned from her mother and mother-in-law. She did not want to borrow from banks as interest is forbidden by Islamic law, so she mainly funded her business through interest-free loans and grants from NGOs and development programs. Her husband is very supportive of her business and heavily involved, managing the finances and relationships with suppliers.

“I see many women hesitating to start a business, worried that it will not work for them. Having a business is a career option that I recommend to all women. What is stopping them is the lack of support from their husbands and the male-dominated business environment.”



Lubna and her husband.

When a man decides to share real estate assets with his wife he can face severe social sanctions from his own family. Several anecdotes were shared about parents excluding sons from inheritances if they wanted to share assets with their wives. Ferah, a 32-year-old married woman from Deir Al-Zour, Syria, spoke of a cousin who decided to share his newly purchased house with his wife. Since his mother feared he would share the family inheritance with her, he was excluded from the inheritance.

Women are subject to several severe social sanctions when breaking this norm. Several respondents reported that suggesting a husband more evenly share assets can lead to divorce. When attempting to break the norm, women are also subject to family sanctions, particularly by the mother-in-law and the husband’s family.

Opportunities and the evolution of the norm

Most of the women interviewed own property, especially those who are employed or are small entrepreneurs. In households where the woman does not work and has not had the opportunity to contribute to the purchase of a house, her husband is generally less comfortable with evenly sharing ownership.²⁹ The more a woman works and is able to contribute to household finances, the more norms around asset ownership are relaxed.

A growing number of men, especially those married to working and entrepreneurial women, believe that property should be evenly shared. In a focus group of eight men married to working women (or women who worked before childbirth), all participants supported asset sharing—especially if the woman also worked.

“My mother-in-law kept telling my husband not to listen to me [about sharing the house], so when we eventually bought the house and split it we didn’t tell her. When she found out, she stopped talking to me and told everyone else in the family that they were not allowed to talk to me. She started a cold war with me.”

—Rahaf, a 38-year-old woman from Latakia, Syria

A minority of the men interviewed believe that wives should fully own assets as it is the man's role as provider to ensure their financial stability and security. This belief was particularly strong among the more religiously conservative men, such as Maaen, a 47-year-old married Syrian.

Some men commented on the fact that assets are more flexibly shared later in life when children have left home and the wife is older. This is primarily because the risk of divorce and remarriage decreases later in life, and men want to guarantee the family's financial stability in case of their own death.

The wealth of a household influences the extent to which the norm is enforced. If both husband and wife come from wealthy families, sharing assets is more acceptable since it decreases the fear that a spouse will divorce and run away with the money. If the husband is particularly wealthy, he is under greater pressure to share some of his wealth with his wife.³⁰

Displacement of communities from more traditional environments like Syria to less conservative places like Turkey has influenced relaxation of this norm. Several respondents noted this, as did a group of employed women in a focus group in Gaziantep who commented that newly married Syrian immigrants in Turkey building their lives and futures together leads to improved norms, as it becomes more acceptable for wives to work and share financial assets with their husbands. This concept was echoed in an FGD with men, who observed that in more supportive environments like Turkey it is more acceptable for women to go to public offices and register houses.

5.4. Social norm 4: Women should not own large businesses

Several successful women entrepreneurs revealed in interviews that they faced many obstacles in establishing and scaling their businesses. Interventions aimed at improving women's uptake of loans that only focus on financial behaviors may not lead to intended results if they do not consider the root causes preventing women from investing and scaling their own enterprises.

The diagnostic process noted expectations around household gender roles as a primary barrier to a woman's ability to succeed in work and own a large business, as it goes against the expectation that women should be caregivers of children and elders and men primary financial providers.

This section will explore this gendered social norm from two different perspectives:

- **SOCIAL NORM 4A:** How women owning large businesses challenge men's roles as providers.
- **SOCIAL NORM 4B:** How women owning large businesses challenge women's roles as caregivers.

5.4.1. Social norm 4a: Women owning large businesses challenge men's roles as providers

What men and women think, and perceived prevalence of the norm

In FGDs, men regularly expressed the concern that if women were to scale up their businesses or take positions of responsibility in companies, marital relationships would be affected as women would become more demanding and challenge men's authority. A married Syrian man in a Gaziantep focus group remarked that husbands are comfortable with wives who are more successful than they are if they don't change the way they

"I don't really respect most of the women who have large businesses. They don't deserve the position they're in, as it has only been achieved thanks to Western donors who indiscriminately support women."
—Ula, a 29-year-old single employed Syrian woman

Table 8: Social norm 4a, summary, from the perspective of a man's role as provider

Normative expectation: Women should not own large businesses or scale-up existing businesses and be financially successful as it challenges men's roles as primary household providers.	
Financial products	<ul style="list-style-type: none"> • Business loans • Business bank accounts
Consumer behaviors influenced by the norm	<p>Women do not start/grow businesses. Women do not apply for business loans.</p>
What men and women think of the norm (personal beliefs)	<p>Men: Most interviewed are concerned that women's success in business will change the way they behave in the house and how they treat their husbands. Women: Entrepreneurial women are always supportive of women in business and believe that their success has a positive impact on the family. Some working women are less positive and are concerned that women must compromise on cultural and religious values to be successful in business.</p>
Perceived prevalence of the norm (empirical expectations)	<p>Women see the norm as extremely prevalent. They do not see women's success in business as possible unless the husband also has visibility and is given a position of responsibility in the business. Men should not be seen as only financially supporting women.</p>
Key influencers	<p>Community Family</p>
Sanctions and consequences of breaking the norm	<ul style="list-style-type: none"> • Men perceive a successful wife as controlling and domineering. This leads to relationship tension and trouble, and at times to divorce. • The husband is ridiculed by friends and the community for being less successful than his wife. • The mother-in law antagonizes the wife and puts pressure on her son for not being a good husband.
Opportunities and evolution of the norm	<ul style="list-style-type: none"> • It is more acceptable for women to grow businesses in traditional sectors. • Seeing men's involvement in running businesses makes it more acceptable. • Women running large businesses must be perceived as bringing benefits to the whole family.



SPOTLIGHT 3: NISAN

"I started a business since I wanted to be the best possible example for my children. I know that all decisions I make will affect their lives and well-being."

Nisan is a 42-year-old entrepreneur from Syria who relocated to Gaziantep in 2013. She is married and has two boys in college, one in high school, and a nine-year-old daughter. She runs two businesses—Sewar, a nonprofit in the women's financial inclusion space, and Strategik, a consultancy that provides advice to start-up organizations on operations, procurement, finance, and HR. Although she sees international organizations and donors focusing more on female entrepreneurship, she sees norms as a recurring barrier that makes it extra hard for all women to succeed. Despite her success, she still feels people's judgment that she "plays during the day" while her real responsibilities are at home. Nisan believes that family members and friends use childcare as an excuse to prevent women from working as there is always a viable solution to childcare.



"People will often think that if you're good at your work then you're bad at home!"

“For me it is fine that my wife makes more money. But the community does not see it as good because there is pressure for men to make more money and provide for the family.”

—Tareq, a 45-year-old unemployed Syrian man

“The close family will never expect women to scale up their businesses. They will always question ‘why do you need this?’ then question the husband’s manhood and why he is letting her work, forcing her to spend her time in an office . . .”

—Kinda, a 55-year-old Syrian mother-in-law

“The consequences of a woman scaling up a business are worse for the man. He’s the one who loses by receiving a lot of negative pressure from his family, friends, etc. . . . Things can easily worsen and lead to divorce.”

—Mahmoud, a 30-year-old married Syrian man

“I really hope that my wife becomes more successful than me (and I think she is). I totally support her in scaling up, but not if she is not taking care of the house.”

—Zafir, a married man in his mid-20s

“Even if I proved to my husband that I could be successful, he may support me at the beginning but would then say ‘enough is enough’— implying that I am a bad mother and a bad wife, and would not want me to succeed further so I would take care of home duties.”

—Luha, 40-year-old housewife and mother of four

treat them—but inevitably they do. Other men who participated in the same focus group discussion also claimed that they are happy if women have small businesses, but large businesses inevitably lead to changes in relationship dynamics.

While all entrepreneurial women interviewed agreed that women should have the freedom to run their own businesses and that success would have a positive impact on families, most employed women were less supportive. The perception is further strengthened by the belief that to be successful at work, women must give up fundamental cultural and religious values. *“Women who do not wear hijabs are more successful, as donors only care about the way you look, not your skills. It is this attitude that scares men away from supporting women to be successful.”*³¹ This sentiment was also shared by men in separate interviews.

Who influences men and women to follow the norm, and how this is enforced

Men and women often feel the judgment of the community when the wife is more successful than the husband—even if both are OK with the arrangement. Community pressure is also strongly perceived by women. Manar, a 34-year-old married woman from Syria, states that *“if you earn more money than your husband, the leadership will shift from him to you and that is not acceptable. Why? Because men and women were raised that way and it is an inherited belief. Even if the husband is okay with it, the male friends and family [members] will raise the issue and pressure him because the ‘wife is controlling him’.”* Families, and especially mothers-in-law, often question why a husband is letting his wife scale up a business, and will question his masculinity and role as a provider.

Both men and women feel the negative perception of women’s success also negatively reflects on men. Feeling undermined and under pressure from the community can sometimes lead men to seek divorce.

5.4.2. Social norm 4b: Women owning large businesses challenge women’s roles as caregivers

What men and women think, and perceived prevalence of the norm

Men are generally encouraging of women working or starting businesses. However, their support strongly decreases when children are born, especially if no relatives are available to look after the children while the mother is busy. Most of the men interviewed agreed that for women, compromising on childcare and household responsibilities in order to work is rarely an option.

These expectations were strongly felt by most of the women interviewed, who recognized that support of their ability to work sharply decreases as soon as they have children or when the intensity of their work prevents them from attending to household responsibilities as before.

Many of the women interviewed expressed a strong preference for giving up work to stay home with the children, especially if children were under ten years of age. In an FGD with two divorced women, one married woman, and one single woman (all employed), interviewees stated that they do not support women scaling up businesses, owning businesses, or even being employed until children are between seven and ten years old. This preference is further strengthened by the lack of quality childcare options in the research locations, as well as the belief that a mother’s absence has a negative effect on child development: *“An entrepreneur or employed woman might be providing everything that the children need (clothes, school, etc.), but [the children] will miss the mother and thus have emotional problems.”*³²

Table 9: Social norm 4b, summary, from the perspective of a woman’s role as caregiver

Normative expectation: Women with young children should not own large businesses (or scale-up existing businesses) as they should not compromise their childcare responsibilities by working.	
Financial products	<ul style="list-style-type: none"> • Business loans • Business bank accounts
Consumer behaviors influenced by the norm	<p>Women do not start/grow businesses.</p> <p>Women do not apply for business loans.</p>
What men and women think of the norm (personal beliefs)	<p>Men: Encouraging of women starting businesses, but support sharply decreases when children are young and is generally withdrawn if women plan to scale-up business while they have young children. Rarely do men see nonfulfillment of childcare responsibilities as an option.</p> <p>Women: The majority (including working, entrepreneur, and home-based women) expressed a strong preference for leaving work and staying at home with their children, especially if children are younger than seven years old.</p> <p>There is an overwhelming belief among men and women that children (especially very young children) whose mothers are less present may develop negative social behaviors such as criminality or theft.</p>
Perceived prevalence of the norm (empirical expectations)	Both men and women see it as very unusual for women with young children to continue working or to scale up a business.
Key influencers	<p>Husband</p> <p>Husband’s mother (the mother-in-law)</p> <p>Community</p>
Sanctions and consequences of breaking the norm	<ul style="list-style-type: none"> • Social pressure from the community, which judges mothers who leave young children at home as bad, and, in extreme situations, as “criminals.” • Mothers-in-law antagonize daughters-in-law who work and threaten not to support them with childcare.
Opportunities and evolution of the norm	<ul style="list-style-type: none"> • It is more acceptable for women to grow businesses in more traditional sectors. • Seeing men’s involvement in running businesses makes it more acceptable. • In households with higher levels of education, men are more likely to share household responsibilities but still feel uncomfortable letting people know that they do so. • When women run large businesses, it must be perceived as beneficial to the entire family.



SPOTLIGHT 4: MEDYA

“Once you prove yourself your word has value—not just your actions. Now people listen to you.”

Medya is a 35-year-old married microentrepreneur from Raqqa, Syria, and the mother of a two-year-old daughter. She has a master’s degree in English literature. Since relocating to Gaziantep due to the civil war in Syria, Medya has established a successful translation business. Her mainly international NGO clients value the uncommon fact that she is a woman entrepreneur. She sees other women struggling to be taken seriously in business, something she experienced first-hand when dealing with suppliers as she refurbished her office: *“They were more comfortable engaging with my husband rather than me, and pretended they couldn’t understand what I said to avoid me.”*

Childcare is a challenge, and the double burden of work and household responsibilities was particularly tough during the startup years. After these initial struggles, she and her husband openly discussed ways to more evenly share household responsibilities. *“He has become a real supporter, not only in words but in practice, too. He sees the marriage as a real partnership, and I owe part of my success to him.”*



“Mothers who leave their three- or four-month-olds with day-care are criminals. This is what I believe, but this is also what everyone says. It is a cruel thing to do. [The children] will not grow well and will be bad people within the community.”

—Mahmoud, a 30-year-old Syrian media entrepreneur and father of two

“It is, of course, fine for a woman to work if her husband agreed to it. However, the community always puts more pressure on the woman and it is always expected that a woman should be taking care of the house and the children.”

—Amin, a married Syrian man in his 30s

“If the woman is earning more money, it is better for the husband to be at home looking after the children. It is good if the woman still gives the man the money. . . . he will be in charge of the spending so he feels like a man.”

—Tareq, a 45-year-old unemployed Syrian man

Who influences men and women to follow the norm, and how this is enforced

The community severely judges women who work and leave young children in daycare.

Ahlam, a 37-year-old Syrian entrepreneur who runs her own gym, said that the community “came down hard on her” when she opened her first business when her child was ten months old. Many respondents, including men, women, and parents-in-law who were against women running and growing businesses, argued that these women’s children (especially very young children) may develop negative social behaviors such as criminality or theft.

Women feel strong pressure from the community not to leave children at home in order to work.

Pressure may be reduced if the husband shows public support. This feeling was echoed by most men interviewed, including Tareq, who confirmed that the community would put pressure on the family even if a husband is supportive of his wife working. He agreed that community pressure is usually lessened if a husband supports his wife.

Mothers-in-law play a strong influencing role and rarely are seen to accept the idea of young children not being taken care of by their mother.

Kinda reflected that if a mother-in-law disagrees with her daughter-in-law’s decision to work, often she will not provide childcare support.

5.4.3. Women should not own large businesses: the evolution of the norm

In families where levels of education are higher, men have the tendency to be more open to sharing household responsibilities and allowing women to work with more flexibility. However, they are still not comfortable letting people know the arrangement.

Kinda stated that “there are more men now who support their wives in similar situations, taking some of the responsibilities off the women, such as doing the dishes and the laundry. But they will never tell anyone. . . . The situations where it can happen are in very educated families with fewer influences.”

Several of the men interviewed stated that they are comfortable with the idea of women running businesses in more traditional industries.

Almost all men participating in two separate FGDs agreed, observing that it is fine for women to run a kindergarten or a cooking project, to produce handicrafts or do translation work, or even to do programming. It is much less accepted for women to work in other sectors.

It is more acceptable for a woman to work and run a large business if it is perceived as beneficial to the whole family, and if the man is involved in the financial management of the business or can control the earnings.

Om Ahmed, a mother-in-law, said: “I felt bad that I influenced my son to divorce the employed woman [his first wife] because she was contributing to the household expenses. I would appreciate a woman who financially supports her husband because that is not her role yet she does it.”

6. IMPLICATIONS FOR WOMEN'S FINANCIAL INCLUSION

6.1. Identifying actionable insights

A consequence of age-old traditions, gendered social norms that affect women's economic participation and their ability to control resources are universal and can be found around the world. What makes social norms country-specific and context-specific, however, is how they have evolved over the years, the strength with which they shape people's behavior, and how they are enforced. Implications drawn from this study, therefore, must be rooted in an understanding of women as part of their own households, communities, and economies, so interventions can be tailored to meet their specific needs.

Due to the collective nature of social norms and the fact that they are so deeply rooted and entrenched in a society's history and culture, they can take a long time to change. Direct intervention can raise ethical questions. Rather than promoting new trajectories in situations where behaviors and social norms are static, programs should consider working with groups where norms are already evolving and have begun to lead to improved financial inclusion outcomes so trends can be amplified. In order to relax how norms are enforced and sanctioned, interventions should not be limited to the target group but include the surrounding system and key influencers such as husbands, extended families, and communities. Moreover, local stakeholders and communities must validate the design of interventions to ensure that any behavior change promoted is culturally appropriate and does not create harm.

Four types of intervention opportunities generally emerge from social norms studies:

1. RELAXATION: CONSUMER BEHAVIOR IS SHIFTING AS NORMS ARE RELAXING.

When does this happen? When a norm is relaxing across the target group (or subgroup) and key influencers show that they are increasingly comfortable with the norm break.

How can findings be used? Private sector players may not be aware that social norms and consumer behaviors are evolving and creating new demand. Identifying these opportunities can be an entry point to designing new products and services tailored toward consumers who have started breaking a norm.

How can this improve financial inclusion outcomes? Giving early norm breakers the opportunity to more openly do so can contribute to overall relaxation of a norm and encourage other groups to break it.

The study showed that women seek financial privacy and husbands are increasingly comfortable with wives having financial privacy. This presents an opportunity for financial services providers since demand for financial services is growing thanks to the relaxation of social norms.

The study showed that an increasing number of men support their wives working and will actively contribute to sharing some domestic responsibilities, especially in families where the woman is employed. Many of these men, however, feel uncomfortable letting family members and friends know about their new domestic role for fear of ridicule.

"I sometime feel that my wife is more of a man than I am [because men are not supposed to help their wives with household chores]. I feel better now knowing that other men do help their wives!"

—Tareq, a 45-year-old unemployed Syrian man

The study noted that norms around asset ownership are particularly strong and attempts to break them can lead to significant sanctions. The introduction of stronger inheritance laws and the support functions to more effectively enforce such norms can be powerful tools for breaking them.

2. WILLINGNESS: OPENNESS AND DESIRE TO BREAK A NORM EXISTS, BUT THERE IS LIMITED CONFIDENCE IN DOING SO.

When does this happen? When people disagree with a norm but lack the confidence to break it (or do not know that breaking it is a possibility), and key influencers are increasingly comfortable with the norm break.

How can findings be used? Findings may present opportunities for market actors. Private sector players, for example, can leverage emerging trends to design marketing and communication materials that showcase local examples of people breaking a norm. This can, in turn, improve a company's image among customers that support the norm change. Government agencies can also play a part in positive role modeling around women's entrepreneurship and economic empowerment. National campaigns celebrating women entrepreneurs, particularly in nontraditional sectors such as tech and production, can go a long way toward shifting mind-sets and providing positive role models for women and their families.

How can this improve financial inclusion outcomes? Interventions that celebrate norm breakers and raise awareness of role models can be effective strategies for amplifying norm change as they strengthen the confidence of the target group and influencers in breaking the norm.

3. MISPERCEPTION: NORMS ARE MISPERCEIVED BY THE TARGET GROUP OR INFLUENCERS.

When does this happen? When norms are relaxing but their actual prevalence and strength is misperceived, such as when there are:

- Mismatches between the target group's normative expectations and the personal beliefs of influencers. For example, a target group may follow a norm because it believes that key influencers feel strongly about the norm when in reality they do not.
- Mismatches between influencers' empirical expectations and actual enforcement of a norm. For example, key influencers enforce a norm by overestimating the extent to which all influencers enforce it.

How can findings be used? Misperceptions can be controlled by exposing inconsistencies to all groups through targeted messaging and awareness. Public sector players, NGOs, and international organizations generally are best placed to lead this type of work.

How can this improve financial inclusion outcomes? Interventions of this type would contribute to the relaxation of a social norm by showcasing its "hidden" relaxation. Increasing awareness can encourage more norm breakers and enhance the norm's current evolution.

4. STICKINESS: IDENTIFY "STICKY" NORMS THAT NEED TO BE ACKNOWLEDGED AND WORKED AROUND.

When does this happen? In certain situations, a norm is a direct barrier to achieving a financial inclusion outcome but is too complex or impossible to target for reasons such as:

- Unwillingness by any actors, including target group(s) and influencers, to break the norm
- Presence of particularly severe sanctions
- Cultural and religious sensitivity

How can findings be used? Practitioners may find ways of improving reach to a particular customer group by working around a norm or developing marketing strategies or products that make use of normative behaviors. The introduction of policies or regulations that force the population to break norms can also be an effective workaround.

How can this improve financial inclusion outcomes? The effect on financial inclusion outcomes in the short term could be significant since consumers would have greater access to financial products that circumvent social norm barriers. Interventions of this type, however, are dependent on the success of business models since they do not target the primary behavioral driver. There is also the risk that interventions that work around social norms perpetuate norms and further raise barriers.

6.2. A systems approach to women's financial inclusion

This study highlights how social norms can significantly influence how women, as consumers, access and use financial products. To strengthen the effectiveness of interventions, development organizations should integrate a deeper understanding of social norms into the design of financial inclusion programs so that hidden barriers are considered and more directly targeted. Given the time it takes for social norms to shift, not all development organizations have the ability or the incentive to engage in such change as many project cycles and funding flows have a three-year time limit and require quantifiable short-term outcomes. Similar considerations apply to private sector players and financial services providers that generally look for a return on investment (ROI) that is as immediate as possible.

The tension between long-term normative change and short-term funding cycles and ROI must be considered when designing interventions. This allows programs to immediately capitalize on opportunities that emerge as norms relax, while facilitating and amplifying longer term norm change. Moreover, the study highlights how some gendered social norms in financial inclusion are far removed from the ultimate financial inclusion outcome or influence multiple consumer behaviors such as social norms related to men's and women's roles in the household. Shifting those norms goes beyond traditional supply-side financial inclusion interventions (such as working with financial services providers) and requires engagement with market players that are able to work on other pieces of the puzzle.

Table 10 on the following page offers an overview of possible interventions, in collaboration with various types of stakeholders, that target the four social norms investigated in Section 5 of this report.

Table 10: Interventions for social norms that influence women’s use of financial products

SOCIAL NORM	PUBLIC SECTOR INSTITUTIONS	FINANCIAL SERVICES PROVIDERS	OTHER PRIVATE SECTOR PLAYERS/ MEDIA ACTORS	CIVIL SOCIETY	RESEARCHERS ³⁹
<p>1. Women should not have financial privacy from their husbands</p>	<p>Consider options to promote universal bank accounts tied to national IDs, bank accounts for women to receive government transfer payments, and other mechanisms that would normalize women’s independent use of accounts to facilitate the household economy.</p>	<p>Target women as a valuable, growing market.</p> <p>Develop creative workarounds in product design that help protect women’s privacy and control of financial accounts and services.</p>	<p>Promote positive images of working women and businesswomen.</p>	<p>Facilitate mixed discussions between men and women around household financial management and core concepts around financial independence.</p> <p>Unpack men’s concerns around women’s financial privacy to build a better understanding of how it is beneficial to the family as a whole.</p>	<p>Carry out additional research to assess the extent to which the norm is relaxing and assess the characteristics among relevant influencer groups to understand how similar behavior can be incentivized among others.</p>
<p>2. Women should not have savings of their own</p>	<p>Consider options to promote (on a national level) savings by all individuals, for example, a long-term savings scheme sponsored by the government to help citizens, including women, to save for retirement. Enforcing the belief that the benefits of women having savings will benefit not only women but their families and households would normalize women’s access to savings accounts.</p>	<p>Target women as a valuable, growing market.</p> <p>Ensure that unconscious gender bias such as asking a husband’s permission to open an account does not reinforce this social norm.</p> <p>Develop savings products/accounts tailored for specific family needs to build trust between husbands and wives around specific savings goals.</p> <p>Work with digital financial services providers to introduce rewards systems that encourage women customers to more actively use savings accounts.</p>	<p>Through media campaigns, help reveal misperceptions that may exist around changing gender norms.</p>	<p>Promote opportunities for women to informally and communally save. Showcase instances where women have successfully leveraged their savings to pursue empowerment opportunities.</p>	<p>Assess the extent to which misperceptions exist between women’s share of asset ownership and what men and women think that share is.</p>
<p>3. Women should not have assets in their own name</p>	<p>Strengthen inheritance laws to ensure that assets are more evenly shared between husbands and wives.</p> <p>Increase awareness of inheritance laws across the population to close the gap between law and practice.</p> <p>Support workarounds such as moveable asset registries as an alternative to land and property collateral.</p>	<p>Offer collateral-free loans or loans collateralized with movable assets such as jewelry.</p> <p>Use alternative appraisal mechanisms in loan application processes, such as credit scoring and psychometric testing.</p>	<p>Through media campaigns, help reveal misperceptions that may exist around changing gender norms.</p>	<p>Support informal savings groups that help women grow their assets and help link them to formal bank accounts when they are ready. This should involve engaging men in household discussions around evolving gender roles.</p>	<p>Assess the extent to which families evenly share assets between husbands and wives, and assess whether there is misperceived.</p>
<p>4. Women should not own large businesses</p>	<p>Ease the requirements that exist for men and women setting up large businesses, and provide tailored support to women-owned businesses, such as incubators, business development services, marketing support, and targeted financing that helps women grow their businesses.</p>	<p>Collect gender disaggregated data to be able to assess performance of the women’s market and change widely held negative perceptions around women owned businesses.</p> <p>Design marketing campaigns that feature top performers and showcase inspirational success stories of women norm breakers, and the role that key influencers (such as husbands) play in supporting women’s career goals.</p> <p>Provide non-financial services to women entrepreneurs geared toward growing their businesses to change expectations regarding limited growth potential of women-owned MSMEs.</p>	<p>Identify and highlight these successful entrepreneurs in print and digital media. Norm breakers should include women that run nontraditional businesses.</p> <p>Design marketing campaigns that challenge traditional household gender roles.</p>	<p>Promote initiatives that support women entrepreneurs in launching and growing their businesses. This could include specialized programs set up to tackle complex issues around registration, staffing, taxes, and access to markets and childcare that women currently may not easily access.</p> <p>Support knowledge exchange and networking connecting women entrepreneurs to suppliers, mentors, and experts.</p>	<p>Carry out deeper research to assess the extent to which men contribute to household tasks and support women to work, and assess whether there are misperceptions on expectations.</p>

ENDNOTES

1. "Financial Inclusion on the Rise, But Gaps Remain, Global Findex Database Shows," World Bank press release, 19 April 2018, <https://www.worldbank.org/en/news/press-release/2018/04/19/financial-inclusion-on-the-rise-but-gaps-remain-global-findex-database-shows>.
2. Kristalina Georgieva, "The Gender Gap in Financial Inclusion Won't Budge. Here Are Three Ways to Shrink It," World Bank blog post, 23 May 2018, <https://blogs.worldbank.org/voices/gender-gap-financial-inclusion-three-ways-shrink-it>.
3. Erin Market et al., "The Social Norms Factor: How Gendered Social Norms Influence How We Empower Women in Market Systems Development," The BEAM Exchange; MarketShare Associates report, July 2016, <https://marketshareassociates.com/the-social-norms-factor-how-gendered-social-norms-influence-how-we-empower-women-in-market-systems-development/>.
4. When discussing gendered social norms, this study refers to expectations of behavior determined by gender and is therefore specific to whether an individual identifies as male or female.
5. Asli Demirgüç-Kunt and Ceyla Pazarbasioglu, "A Call to Turkey to Close the Financial Gender Gap," World Bank blog post, 26 April 2018, <https://blogs.worldbank.org/allaboutfinance/call-turkey-close-financial-gender-gap>.
6. International Labour Office, "Women and Men in the Informal Economy: A Statistical Picture (Third Edition)," 2018, https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_626831.pdf
7. This market segment excludes all entrepreneurs interviewed throughout this study.
8. World Bank, Global Findex Database, <https://globalfindex.worldbank.org/>.
9. World Bank, Global Findex Database, <https://globalfindex.worldbank.org/>.
10. International Labour Organisation, <https://www.ilo.org/global/lang--en/index.htm>.
11. Islamic finance refers to how corporations in the Muslim world, including banks and other lending institutions, raise capital in accordance with Sharia (Islamic) law. It also refers to the types of investments permissible under this form of law. One of the key characteristics of Islamic finance is the exclusion of any practice that raises interest-bearing debt, receives interest or other impure income, or trades debt for more than its face value. (Investopedia.)
12. Ahval, "Turkey Sets Eyes on Becoming Islamic Finance Centre," 25 October 2018, <https://ahvalnews.com/turkey-islamic-banking/turkey-sets-eyes-becoming-islamic-finance-centre>.
13. During one-on-one interviews, TEB Bank revealed that its NPL rate was 2.3 percent; QNB that its NPL was 0.9 percent against an overall portfolio of 5 percent; and Garanti that its NPL was 3.5 percent, in line with the rest of its portfolio.
14. It is important to note the difference between beliefs and social norms. While social norms are expectations of behavior held at the collective level, beliefs are individually held. Individual beliefs can cause collective practices to become expected, and vice versa.
15. Erin Market et al., "The Social Norms Factor: How Gendered Social Norms Influence How We Empower Women in Market Systems Development," The BEAM Exchange; MarketShare Associates report, July 2016, <https://marketshareassociates.com/the-social-norms-factor-how-gendered-social-norms-influence-how-we-empower-women-in-market-systems-development/>. Ben Fowler et al., "Disrupting System Dynamics: A Framework for Understanding Systemic Changes," MarketShare Associates LEO Report No. 47, October 2016, <https://marketshareassociates.com/disrupting-system-dynamics-a-framework-for-understanding-systemic-changes/>.
16. Ben Cislighi and Lori Heise, "Measuring Gender-related Social Norms: Report of a meeting," 14–15 June, 2016, Baltimore, Maryland, Learning Group on Social Norms and Gender-based Violence of the London School of Hygiene and Tropical Medicine.
17. Snowball sampling is a non-probability quota sampling approach where research participants recruit other participants for a test or study. It is used where potential participants are hard to find. It is called snowball sampling because (in theory) once the ball is rolling, it picks up more "snow" along the way and becomes larger and larger.

18. Located 60 miles north of Aleppo, Gaziantep is the fifth largest city in Turkey. The city's population of over 3.7 million includes approximately 320,000 registered Syrian refugees, which accounts for 16.5 percent of the population. [Retrieved from the UNHCR Operational Data Portal, last updated 09 January 2020, <https://data2.unhcr.org/en/situations/syria/location/113>].
19. Out of 93 respondents, only one respondent was illiterate.
20. To similar degrees, employed, entrepreneur, and nonworking women all expressed preferences for the use of Islamic finance products. This preference was also mentioned by younger women, such as Asmaa and Ula, Syrians in their late 20s who use an Islamic bank called Albarakeh. A mixed FGD with women who had recently relocated from Syria also revealed that they were more reluctant to use non-Islamic banks, even if they did not charge interest.
21. Interview with Hisham, a 40-year-old man married to a housewife and previously divorced from a working woman.
22. Comments by Reem, Taima, and Lubna, three female entrepreneurs, as well as a group of Turkman men from an FGD in Urfa.
23. Stated by Bushra, a 29-year-old married freelance entrepreneur, and Ula, a 29-year-old single employed woman.
24. This idea was also acknowledged by Fatan, a 53-year-old divorced Syrian entrepreneur who runs a marketing company. She has health, car, and life insurance and argues that insurance makes her feel safer.
25. "Women should not have financial privacy from their husbands, nor should the husband have privacy from his wife. I should know everything about my wife because she should also know everything about me [all forms of privacy—cell phone, bank account, etc.]. I have access to her things and she has access to mine." Quote from Tareq, a 45-year-old married Syrian man.
26. This was also recognized by women like Nivine: "The man always has to know everything about the woman's life but it is not vice versa... It is his right but not the woman's right to know everything about their husband. He can do whatever he wants without anyone checking up on him."
27. Stated, for example, by Tareq, a 45-year-old married man; Hisham, a 41-year-old man who is remarried; Abusaid, a 65-year-old father-in-law; and several female respondents, including Kinda.
28. Daily Sabah, "Syrian Refugee Woman Realizes Childhood Dream of Opening a 'Chocolate House' in Turkey," 16 January 2019, <https://www.dailysabah.com/turkey/2019/01/16/syrian-refugee-woman-realizes-childhood-dream-of-opening-a-chocolate-house-in-turkey>.
29. As noted by several participants in a men's focus group, including Amin, Taha, and Abu Thebet, all married Syrian men in their mid-30s and 40s.
30. Noted by Hisham, a 40-year-old Syrian man currently married to a housewife (previously married to an employed woman), and Adawuia, a 35-year-old single working woman.
31. Stated by a participant in an FGD with employed Syrian women.
32. Comment by Halima, a 42-year-old housewife, during a mixed FGD.
33. Researchers could include academics, independent researchers, government-led research fellows, etc.

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