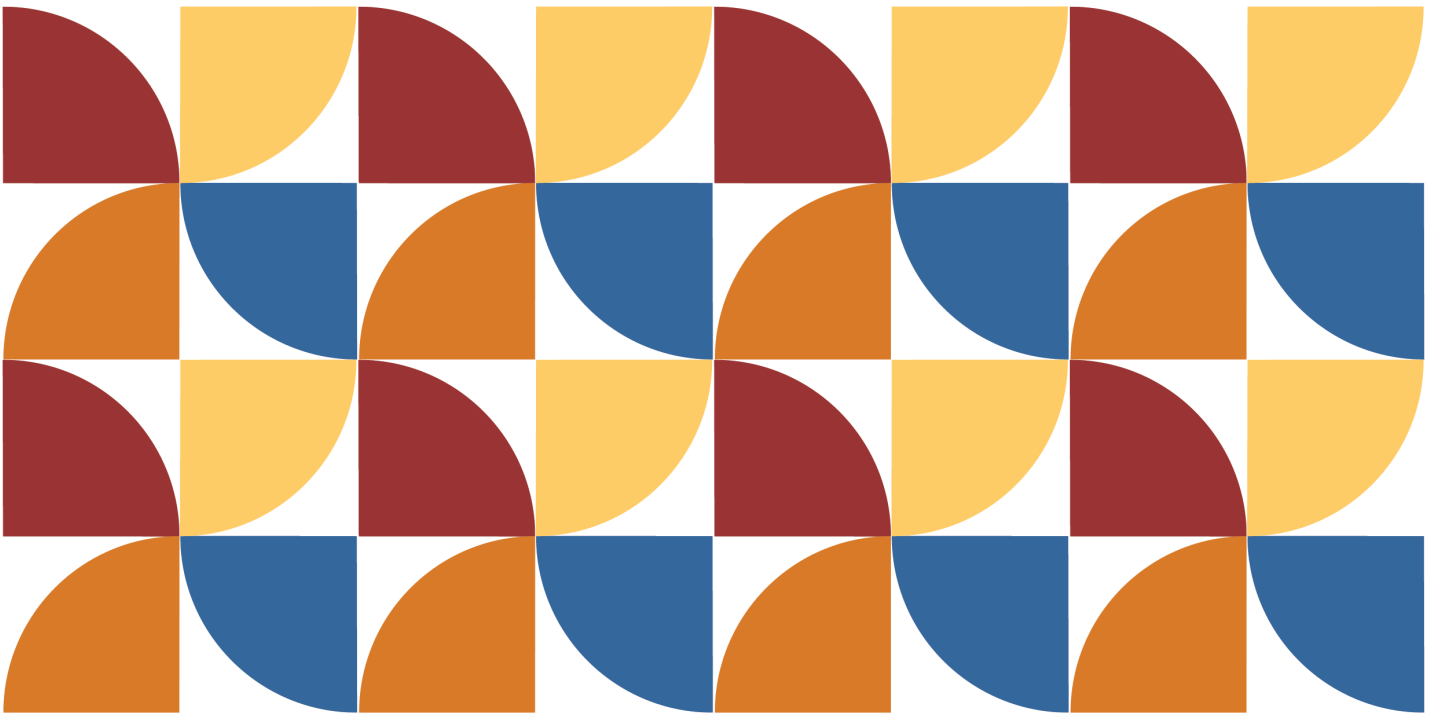# GENDER NORMS IN FINANCIAL INCLUSION

DIAGNOSTIC GUIDANCE

OCTOBER 2022

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ACKNOWLEDGMENTS

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GLOSSARY

The table below provides a definition of some of the most widely used social norms terminology (adapted from Cislaghi 2016). These definitions serve as a glossary for this document.

TERM	DEFINITION
Social norms	Expectations of behavior held by a collective group of people that govern social behavior.
Gendered social norms	Social norms that are applied differently to women and men and affect women and men differently, hereafter called "gender norms."
Personal preferences	People's individual preferences or choices, independent of what others do or what is deemed to be appropriate.
Empirical expectations[1]	People's beliefs about "what others do."
Normative expectations[2]	People's beliefs about "what others think should be done."
Sanctions	Positive or negative responses or reactions by others to the behavior of an individual. Examples of positive sanctions or approval of actions might include smiling, patting on the shoulder or being granted higher status in the community. Examples of negative sanctions might include scolding, gossiping, threats or physical aggression. People's anticipation of how others will respond in case of compliance (positive sanctions) or non-compliance (negative sanctions) often affects their behavior and whether they comply with a norm.
Strength/'stickiness' of a gender norm	The extent to which gender norms influence people's behavior, and how likely people are not to follow the gender norm. Strength/stickiness is usually a function of empirical expectations, normative expectations, and the severity of sanctions.

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[1] Also known as "descriptive norms" in the social norms literature. See Mackie G., Moneti F., Shakya H., Denny E. UNICEF and UCSD; New York: 2015. What are social norms? How are they measured? 2015

[2] Also known as" injunctive norms" in the social norms literature. See Mackie G., Moneti F., Shakya H., Denny E. UNICEF and UCSD; New York: 2015. What are social norms? How are they measured? 2015

Prevalence of a gender norm	The extent to which a gender norm is followed by the target population and enforced by reference groups/influencers.
Reference Group/Influencers	The "others"/"the collective group" whose behavior and opinions matter in shaping a person's own behavior.
Relaxation of a gender norm	Relaxation refers to when gender norms weaken and have less of an influence on people's behavior.
Structural drivers	Market-level barriers, such as the availability, accessibility and affordability of a product or service.
Internal drivers	Drivers specific to an individual, such as personal preferences, beliefs, aspirations, knowledge, skills, and agency.
Collective drivers	Drivers shaped by society and can include social networks and social norms (both empirical expectations and normative expectations).

ACRONYMS

AFR	Access to Finance Rwanda
CGAP	Consultative Group to Assist the Poor
EBRD	European Bank for Reconstruction and Development
EU	European Union
FSD Zambia	Financial Sector Deepening Zambia
FAO	Food and Agriculture Organization of the United Nations
FGD	Focus Group Discussion
FTE	Full Time Equivalent
GIZ	German Corporation for International Cooperation
IFAD	International Fund for Agricultural Development
JPGTA	Joint Programme on Gender Transformative Approaches (for Food Security and Nutrition in Malawi)
KII	Key Informant Interview
MSA	MarketShare Associates
RBA	Rome Based Agencies (FAO, IFAD and WFP)
UNCDF	United Nations Capital Development Fund
WEE	Women's Economic Empowerment
WFP	World Food Programme

INTRODUCTION

The barriers to women's financial inclusion are inherently complex and multifaceted, ranging from deep-rooted social norms to regulatory hurdles and supply-side challenges. There is growing recognition of the important role gendered social norms (gender norms) play in influencing how women access, use and benefit from financial services and contribute to women's consistently lower rates of financial inclusion in different country contexts.

This Diagnostic Guidance outlines a process for systematically unpacking the behavior of women as customers and users of financial products and services, assessing how these behaviors are shaped by gender norms, and in turn establishing how women's financial inclusion is impacted. The purpose is to inform the design of interventions that consider and/or target these gender norms to support the development of relevant services that better meet women's financial service needs.

This guidance has been developed through a multi-stage process. First, the existing social norms diagnostic tools were adapted to incorporate a financial inclusion lens. CGAP commissioned MSA to test the tool via a field pilot in Turkey in early 2019 with support from the Metlife Foundation and in 2020 CGAP commissioned another pilot in Egypt. This was followed by a Co-Lab process, facilitated by FinEquity and CGAP, in which six different funders or facilitators of financial inclusion efforts commissioned research to identify and understand gender norms that impact women's financial inclusion. These six were:

1. Access to Finance Rwanda (AFR) in Rwanda.
2. Financial Sector Deepening Zambia in Zambia.
3. German Corporation for International Cooperation (GIZ) in Tunisia.
4. The Bill and Melinda Gates Foundation (BMGF) in Bangladesh.
5. United Nations Capital Development Fund (UNCDF) in India.
6. EU-RBA Joint Programme on Gender Transformative Approaches (JP GTA) for Food Security and Nutrition in Malawi implemented by the Rome Based Agencies (RBA): Food and Agriculture Organization of the United Nations (FAO), the International Fund for Agricultural Development (IFAD) and the World Food Programme (WFP) in collaboration with and through the financial support of the European Union.

This guidance was developed drawing from MSA's and CGAP's processes and tools. This includes MSA's Behavioral Analysis & Norms Diagnostic (BAND) tool (MarketShare Associates 2021), CGAP's Technical Guide on Addressing Gender Norms to Increase Financial Inclusion (Koning, Ledgerwood, and Singh 2021), the experience of the Co-Lab partners, and wider good practice approaches for identifying and operationalizing social norms research. This work builds off almost a decade of experience that MSA has developed right-sizing social norms diagnostic methodologies across a variety of sectors, including agricultural development, low-income housing, entrepreneurship and many more.

Audience

This Diagnostic Guidance includes:

1. Step-by-step guidance on how to execute a gender norms diagnostic to develop a deep understanding of how gender norms influence women's financial inclusion.
2. Practical examples and useful insights that draw from piloting the guidance in eight different contexts.

In addition, while suggestions are provided on how to use the findings to inform ongoing and future interventions to increase women's financial inclusion, this guidance stops short of providing detail on how to

design interventions. For this, see CGAP's Technical Guide on Addressing Gender Norms to Increase Financial Inclusion (Koning, Ledgerwood and Singh 2021).

These guidelines are for:

Funders who support programing in women's financial inclusion and who are interested in conducting a deeper gender assessment to understand the root causes of barriers preventing women from fully accessing, using and benefiting from financial services.

Facilitators of financial inclusion efforts who want to gain behavioral insights into the uptake and usage rates among women and design appropriate and relevant market-based solutions.

Research firms (local and international) and technical assistance providers, collaborating with funders and/or facilitators to carry out a gender norms diagnostic, who want to understand the process, the resources necessary, the methodologies to consider, and how the diagnostic is done in practice.

Market actors (policymakers, regulators, financial service providers (FSPs), support service providers, etc.) wanting to better understand how gender norms influence women's behavior in order to develop and enact gender intentional policies and regulations or develop (or revise) and offer gender intentional products and services.

What are social norms?

In this Diagnostic Guidance, we define social norms as **expectations of behavior held by a collective group of people that govern social behavior** (MarketShare Associates 2016). Social norms are gendered when different norms apply to women and men, and impact women and men in different ways, particularly regarding their engagement in economic activity. **Gendered social norms, or gender norms, are therefore a subset of the broader category of social norms**. They permeate all aspects of community and individual life and are most visible in the differences in roles and expected responsibilities held by women and men in households, markets and public life.

A helpful way to describe a social norm is to use the words "*should*" or "*should not*". Examples of gender norms include:

- *Women should be the primary caregiver in the family*
- *Men should be the main financial providers for their households*
- *Women should have no financial privacy*
- *Women should not own large businesses*

Gender norms can be challenging to identify as they can often be confused with other behavioral drivers. To minimize ambiguity and correctly identify gender norms, it is important to have clarity on what gender norms are, how they are identified, and what differentiates gender norms from other behavioral drivers. There are three main categories of behavioral drivers: **structural drivers**, **internal drivers** and **collective drivers** (see Box 1). **Gender norms are considered 'collective drivers'**. Behaviors are usually influenced by more than one driver to differing degrees.

Box 1: Type of behavioral drivers

- **Structural drivers:** Market-level barriers, such as the availability, accessibility and affordability of a product or service.
- **Internal drivers:** Drivers specific to an individual, such as personal preferences, beliefs, aspirations, knowledge, skills, and agency.
- **Collective drivers:** Drivers shaped by society and can include social networks and social norms (both empirical expectation and normative expectations).

REFERENCE: If you want to learn more about what social norms are, and how they are defined take a look at the following publication: *Bicchieri, C. (2014). Norms, conventions, and the power of expectations. In N. Cartwright & E. Montuschi (Eds.), Philosophy of social science: A new introduction (pp. 208-229). Oxford: Oxford University Press.*

The purpose and objectives of a gender norms diagnostic

The objective of a gender norms diagnostic is to determine how particular gender norms influence women's financial inclusion (or exclusion). Conducting a gender norms diagnostic allows researchers to develop a deep understanding of how women's experience in the home, community and workplace is different than men's as a result of gender norms and how acknowledging this in the design of financial services and delivery channels can lead to more effective interventions to increase women's financial inclusion.

Box **2**: All gender assessments should include a diagnostic of gender norms

A gender assessment aims to provide insights into household dynamics, women's roles, agency, and constraints to empowerment. Ensuring gender norms are diagnosed as part of the gender assessment provides additional, important insights.

A gender assessment examines the barriers and enablers to women's participation in a pre-determined market. Depending on how a gender assessment is designed and the research priorities, it generally explores how decisions are made within the household on issues related to the scope of the research and the extent to which women have agency and decision-making power. Gender assessments often also explore how market actors and market functions are operating to support women's access and empowerment.

A gender norms diagnostic helps to unpack how women's financial inclusion and empowerment is constrained by collective behaviors, some of which lead to market failures or access constraints. More specifically, a gender norms diagnostic allows researchers to understand when these behaviors are shaped by gendered social expectations of behavior, why, and how. Gender norms diagnostics therefore allow funders and facilitators to identify opportunities for behavior change that may not come to light during a traditional gender assessment or are not explored in as much depth.

While the behaviors of all market actors in the system (including policymakers, financial services providers, agent networks, etc.) are governed by norms, this Diagnostic Guidance focuses on and provides tools to understand **women's own behavior when accessing and using financial products and services**. For

example, women may decide not to use bank accounts because of norms around asset ownership (that men should be the primary asset owner in the family), pushing women to save in secret to have a safety net in case of divorce. Or women may decide not to apply for an enterprise loan as this may be seen as undermining men's role as the primary provider in the household.

Considerations

Carrying out a gender norms diagnostic requires significant time and resources. The budget depends on many factors. Among our Co-Lab partners we saw a range of $30,000 to $200,000 while the average revolved around $100,000. One Co-Lab partner that worked with a local research firm spent $30,000 on the diagnostic. Due to the nature of the research and complexity, this Co-Lab partner would recommend hiring a firm that has experience with the type of research (more likely an international firm) that collaborates with a local partner who knows the context well. Another Co-Lab partner included an examination of norms on the behavior of (digital) financial service providers in addition to the behavior of women, resulting in an expanded scope and a budget of $200,000 in total. Some other factors that impact budget are sample size and research locations. Before committing to carrying out the diagnostic, it is important to ensure the necessary resources are available, including an expert research firm and adequate local knowledge with the required skills and capacity to conduct the diagnostic.

Why conduct a gender norms diagnostic? Behaviors that might seem irrational and go against personal preferences, are sometimes influenced by hidden drivers such as gender norms. A gender norms diagnostic can help funders and facilitators make sense of irrational financial behaviors and design more effective interventions that take this into account.

What is different when conducting a gender norms diagnostic? When examining gender norms, researchers may use a more indirect approach given that people are often unaware of how gender norms impact their behavior. This means research should be conducted both with members of the target group as well as their influence groups and requires an exploratory, investigative approach as well as flexibility to further explore behavior and gender norms as the research is carried out.

How to build institutional buy-in for a gender norms diagnostic? It is important to ensure the reason for conducting the diagnostic is practical and communicated to all internal stakeholders. This should include efforts to share the benefits of conducting a gender norms diagnostic and to develop awareness of how its findings will be turned into action.

THE GENDER NORMS DIAGNOSTIC PROCESS

The gender norms diagnostic process begins with identifying and defining the target group of women that are excluded and/or underserved by the financial market system, and then determining the desired financial inclusion outcome, e.g., increased financial inclusion (greater use of financial services) for the target group. The next step is to identify women's behaviors that result in lower access and use of financial services, and the gender norms that influence these behaviors. By then examining specific gender norms in depth to fully understand how, and by whom, they are enforced and the potential for change, funders and facilitators have information that is useful for designing better, more effective interventions to increase women's financial inclusion.

Summary of the gender norms diagnostic phases

The gender norms diagnostic process typically includes four research phases:

1. **Phase 1: design and planning.** This phase determines the nature and scope of the research and the financial inclusion outcome.
2. **Phase 2: behavior and gender norms exploration.** This phase identifies relevant behaviors and the gender norms influencing that behavior.
3. **Phase 3: gender norms deep dive.** This phase deepens the understanding of selected gender norms.
4. **Phase 4: analysis and synthesis**. This phase identifies and analyzes key findings from the research and presents them in a way that resonates with key stakeholders.[3]

The activities carried out during each phase are summarized in Figure 1.

Figure 1. Summary of the gender norms diagnostic phases

Phase 1: Research design and planning	Phase 2: Behavior and gender norms exploration	Phase 3: Deep dive	Phase 4: Analysis and synthesis
Select the target group and the desired financial inclusion outcomes	Conduct behavior exploration research	Develop the short-list of gender norms to be studied	Conduct the data analysis
Decide on the research approach	Develop a gender norms map	Develop a detailed research plan and data collection instruments for the deep dive	Synthesize and disseminate findings
Select the data collection approach	Identify reference groups	Conduct the deep dive research	
	Validate findings with reference groups and key stakeholders to help identify priorities for deep dive		

How the gender norms diagnostic process is implemented in practice will be determined by the needs of the entity commissioning the research. Not all gender norms research will include all activities, and different methods may be used during the data collection, such as qualitative, quantitative, or mixed methods. Some of the phases described in Figure 1 above may overlap and may not happen in succession or some tasks may be carried out in a different phase. For example,

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[3] Stakeholders include various market actors (such as regulators, policymakers, FSPs, support service providers, civil society organizations, etc.) and non-market actors such as funders, facilitators, INGOs, etc.

validating findings with key stakeholders may happen in Phase 2 or Phase 4. The gender norms diagnostic process described here should be seen as a starting point and can be tailored based on available resources, the purpose of the research, and the context in which it is applied.

EXAMPLE: Implementing the gender norms diagnostic in practice in Tunisia and Egypt.

When GIZ, in partnership with Pandora Research and Consulting, conducted a gender norms diagnostic in Tunisia between October 2021 and April 2022, it decided to closely follow the four phases. The diagnostic used a mixed methods approach for data collection in Phase 2 (behavior and social norms exploration), and qualitative methods for Phase 3 (social norms deep dive). GIZ and Pandora held extensive consultations with government counterparts during the long listing of behaviors (Phase 2) and short-listing of gender norms (Phase 3) and interviewed a wide range of industry stakeholders to validate the findings.

CGAP, in partnership with MSA, implemented a slightly modified version of the methodology in Egypt in September 2020. Running the research at the height of the Covid-19 pandemic, the methodology was amended to accommodate telephone interviews and surveys rather than in-person data collection. CGAP designed a lighter touch Phase 2 that relied on a short survey conducted via telephone and a literature review. During Phase 3, a small number of social norms were prioritized, and the data collection was carried out via telephone interviews and focus group discussions carried out on Zoom. Key findings and recommendations were then validated with industry stakeholders during the analysis and drafting in Phase 4.

The gender norms diagnostic process in action

Figure 2 provides an illustrative list of questions to ask during the gender norms diagnostic process. It is similar to Figure 1 in terms of the process involved but demonstrates that as the diagnostic is carried out various links are validated and tested, such as the link between women's behavior and the desired financial inclusion outcome, the range of drivers that may influence a behavior, and the range of reference groups that may play a role in enforcing or relaxing the gender norm(s). Note that the gender norms diagnostic is an *iterative process* driven by an inquisitive mindset; as such, it is important to be flexible and to keep an open mind as new findings emerge, and assumptions are proven or disproven.

Figure 2 begins with **selecting the financial inclusion outcomes** that are desired for the target group of women. This is followed by **identifying the behaviors that result in women's financial exclusion**, what drives those behaviors, and which of the drivers are gender norms. By then examining specific gender norms in-depth to fully understand how the gender norms are enforced, the reference groups that enforce them, and the potential for change, funders and facilitators can design better, more effective interventions to increase women's financial inclusion.
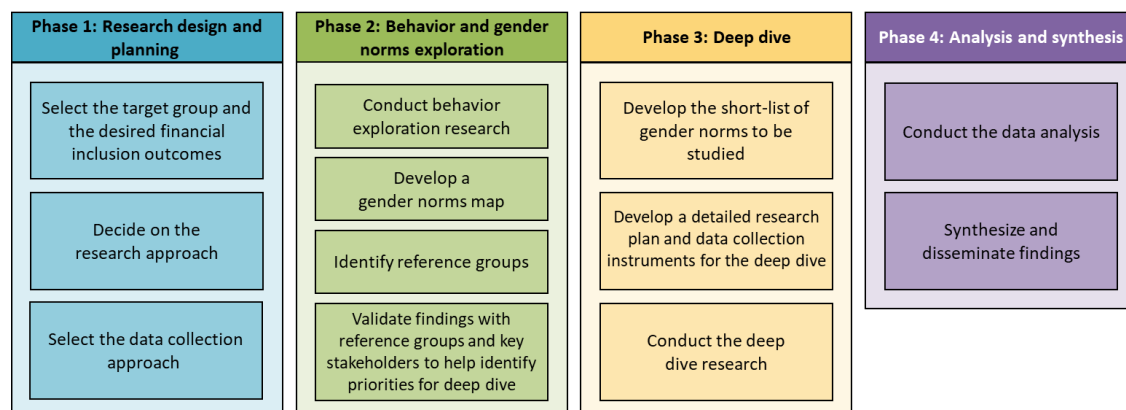
Figure 2: Illustrative example of a social norms diagnostic process

Validate Validate Validate Validate

Select the desired financial inclusion outcomes

Identify the behaviors
Which behaviors impact women's ability to access and use financial services?

Identify what drives women's behavior
What are the reasons for why women behave the way they do?

Identify gender norms
Which of the drivers are gender norms?

Identify influencers
Who enforces the gender norms?

Learn how
How and why are gender norms enforced?

Why? Why? Why? Why? Why?

1. PHASE 1: RESEARCH DESIGN AND PLANNING

The objective of Phase 1 is to determine the scope of the study, and how the diagnostic will be carried out. It consists of three key activities:

Phase 1 – Design and planning		
Select the target group and the desired financial inclusion outcomes	Decide on the research approach	Select the data collection approach
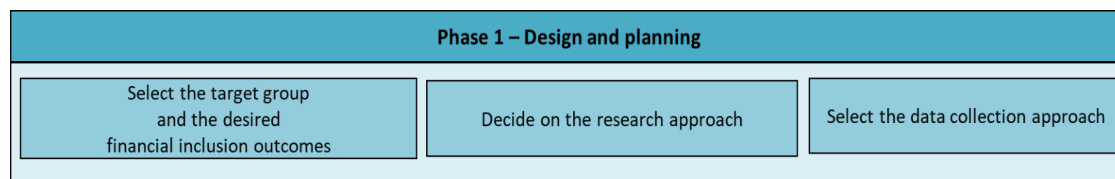
1.1 Select the Target Group and the Desired Financial Inclusion Outcomes

To define the boundaries and objectives of the gender norms diagnostic, funders or facilitators seeking to increase women's financial inclusion need to first define the target group and the **financial inclusion outcomes** of the target group. This is generally based on identifying women who are of interest to the funder or facilitator who are excluded or underserved by the financial market system. They may be defined according to geography, age, economic status, ethnicity, marital status, employment type or other characteristics.

INSIGHT: Selecting a specific target group of women influences the breadth, relevance, and feasibility of a gender norms diagnostic

Gender norms can be very context-specific and vary significantly among different sub-groups. Selecting a specific target group of women allows for greater control over the breadth and scope of the diagnostic. Trying to focus on too broad a target group (or too many target groups) makes it challenging for the findings to be actionable and increases the cost of the diagnostic.

Once the target group is determined, funders or facilitators need to define the desired financial inclusion outcomes - that is, what percentage (or absolute amount) increase in access and usage of which financial services by the target group are they aiming to achieve.

INSIGHT: Clarifying the desired financial inclusion outcomes upfront ensures the findings of the study are relevant to the needs of the target group

Setting desired financial inclusion outcomes that are precise, such as "improving women's access to bank accounts" or "improving women's use of digital financial services" leads to a clearer, more manageable diagnostic process. The closer a desired financial inclusion outcome is to an actual behavior, the less resource intensive the diagnostic process will be. For instance, if the desired financial inclusion outcome is to "improve women's ability to use bank accounts independently", the research will likely focus on one behavior – independent use of bank accounts – and the gender norms related to it. It is helpful as well to be flexible on further refining (or narrowing) the desired financial inclusion outcomes as the research is designed and allow for change during the behavioral exploration activity that follows.

In the case of the JP GTA in Malawi, working with CARE, the partners originally began the diagnostic with a relatively generic description of the target group, without setting clearly defined desired financial inclusion outcomes. This resulted in prematurely identifying two core and three supportive gender norms. Via the development of clearer desired financial inclusion outcomes and application of this Diagnostic Guidance, the gender norms evolved multiple times to become much more specific, resulting in four desired financial inclusion outcomes and five possible gender norms for study.

EXAMPLE: Selecting the desired financial inclusion outcomes

CGAP Co-Lab participants selected a range of desired financial inclusion outcomes for their gender norms diagnostics. The summary table below shows the wide range of efforts to expand financial inclusion that can be enhanced using gender norms diagnostics.

CO-LAB PARTICIPANT / LOCATION	TARGET GROUP IDENTIFIED	DESIRED FINANCIAL INCLUSION OUTCOMES
Bill and Melinda Gates Foundation (Bangladesh)	Young women (aged 15-25) in rural or peri-urban areas	Improve women's access to, use of and benefits from mobile financial services
UN Capital Development Fund (UNCDF) India	Women in self-help groups (SHGs) who are part of the Mission Shakti Living Labs program	Improve women's access to and use of a range of financial services to grow their business
Access to Finance Rwanda	Women entrepreneurs in cross border trade (aged 16 – 55) in urban and rural areas	Increase access to, use of, and benefits from financial services for women entrepreneurs in urban and rural areas
GIZ (Tunisia)	Professionally active women in rural and peri-urban areas who are not using formal financial services	Increase use of (digital) financial services by low-income women

Financial Sector Deepening Zambia	Women in business or in agriculture who are already part of a savings group and could be potential customers for banks	Increase the use of banking services, including DFS, among women in business and agriculture
EU-RBA Joint Programme on Gender Transformative Approaches for Food Security and Nutrition (Malawi)	Women and youths who are members of the Village Savings and Loan Associations (VSLAs) under FAO, IFAD and WFP projects.	Increase women and youths' participation in and benefit from formal financial products and services for the enhancement of their economic autonomy
CGAP (Egypt)	Micro and small entrepreneurs operating in the retail sector.	Increase use by women-owned micro and small entrepreneurs (MSEs) of financial services leading to financial resilience during and post-crises.
CGAP (Turkey)	Syrian-Arab migrant women entrepreneurs and employed women.	Increase use by women-owned MSEs of financial services to adapt their operations during and post-crises.

Engaging key decisionmakers when determining the desired financial inclusion outcomes can encourage early buy-in. This is important not only during the diagnostic process but also when subsequently intervening to facilitate increased women's financial inclusion. For example, GIZ found that engaging in discussion with government stakeholders to confirm the desired financial inclusion outcomes helped obtain institutional buy-in at the start of the gender norms diagnostic. Representatives from the Ministry of Finance participated in internal meetings from the early stages. This allowed stakeholders to familiarize themselves with social norms theory and key terminology, and to take time to reflect on the financial inclusion outcomes GIZ had determined to focus on. Similarly, AFR engaged key decision makers as research partners in an initial design workshop to define the target group and financial inclusion outcomes and continued to keep them engaged. This allowed them to provide guidance and local context insights and institutional buy-in including: government institutions such as the Ministry of Gender and Family Promotion, the Gender Monitoring Office, the National Bank of Rwanda; women-focused CSOs such as the Rwanda Women Network and the Chamber of Women Entrepreneurs; and some FSPs.

1.2 Decide On the Research Approach

The design of the research approach involves determining the scope of the diagnostic including the sample size. Gender norms diagnostics can vary widely in their scope. Some academic research on gender norms can take years with very large budgets, while others are done more rapidly and cheaply. The decision of how in-depth to make the gender norms diagnostic will depend on factors including available resources and the level of confidence that is needed in the findings. There are ultimately trade-offs to consider when designing the diagnostic. Not all funders and facilitators need to embark on an extensive gender norms diagnostic as described in this document, and some organizations may have resource constraints. **Appendix A** provides guidance on setting the budget, timeframe, and requirements for conducting a gender norms diagnostic.

Sometimes not everyone in the organization will agree on whether or how to conduct a gender norms diagnostic. **Appendix B** presents four challenges a team conducting a gender norm diagnostic may face, and options to address them, including: (i) a lack of buy-in on the need for a gender norms diagnostic, (ii) inadequate financial and human resources to carry out a full gender norms diagnostic, (iii) the existence of a lot of information regarding customer behavior of the target group(s) already, and (iv) lack of agreement on which behaviors and gender norms should be studied.

In addition, not all organizations have the necessary time or expertise to conduct the diagnostic in-house. At this stage a funder or facilitator might opt to recruit a research firm to assist. **Appendix C** provides a sample "terms of reference" for procuring a research firm to conduct the diagnostic.

INSIGHT: Incorporating a supply-side assessment in a gender norms diagnostic in Bangladesh

Most gender norms diagnostics focus exclusively on understanding gender norms that influence the financial inclusion outcomes of the target group(s) as defined in activity 1.1 above (i.e., a demand-side assessment). However, in Bangladesh, the Bill and Melinda Gates Foundation acknowledged that gender norms also significantly affect the behaviors of financial services providers. Accordingly, with their research partner MSA, they designed the gender norms diagnostic to also include a supply-side assessment to understand the financial service offerings relevant to women as well as the institutional gender norms affecting FSP decisions around developing products and services to serve women's needs. This aspect of their gender norms diagnostic included a rapid supply-side stakeholder mapping, key informant interviews and a deep dive with one FSP.

A key decision to make when determining the scope is the size of the research sample. A larger sample will generate more rigorous findings and thus may create more confidence in the findings; however, it also means greater resources will be required. The minimum sample required for conducting research will depend on the number of characteristics of the target group the research is seeking to understand. Characteristics of common interest to differentiate results include women of differing marital status, geographic location, or current use of financial services (e.g., those who are currently customers of formal financial institutions and those who are not). All gender norms diagnostics should plan to not only interview the target group but also reference groups; this needs to be considered in determining the sample size as well. **Appendix D** provides examples of the sample sizes used in various gender norms diagnostics for reference.

1.3 Select the Data Collection Approach

The data collection approach requires decisions on **research methods** and **data collection tools**. The following table outlines the pros and cons of using a purely **qualitative approach vs. a mixed methods approach** that collects both qualitative and quantitative data. A mixed methods approach is ideal when time and budget allow, given the greater insights it provides, but will not be suitable for all. Using a purely qualitative approach may narrow the scope of the diagnostic

which may be useful for those with limited budgets or time. Note it is never recommended to only conduct a quantitative survey of gender norms, given that understanding the 'why' behind what is observed is essential to generating actionable insights.

APPROACH	DATA COLLECTION TOOLS	PROS	CONS
Only qualitative methods	Structured interviews, semi-structured interviews, key informant interviews, focus group discussions (FGDs), vignettes, participatory approaches, etc.	Less resource-intensive. Easy to mobilize.	It is less clear how prevalent identified gender norms are (i.e., how widespread they are).
Mixed methods (qualitative and quantitative)	Qualitative data collection tools (described above) complemented by surveys, polls, or questionnaires to gather numerical data.	Quantitative data adds value and additional credibility to the diagnostic. Quantitatively assessing the influence of behavioral drivers gives more reliability to the norm-selection process.	Takes longer to roll out given the additional time to design and implement the quantitative survey.

In some cases, a gender norms diagnostic can be added to other research that is either already planned or budgeted. For example, UNCDF in India decided to do the deep dive phase of their gender norms diagnostic as part of a larger feasibility study. This can be advantageous, but also carries risks. As UNCDF in India noted, there is a risk that gender norms are then only studied very superficially. "It's so easy for a researcher to just say that X must be the norm. So, it's important to still adhere to certain principles discussed in the guidance. You shouldn't cut corners. It is important to prioritize the norms; selecting only one or two behaviors and focusing on linked norms can provide focused attention and ultimately, stronger learnings."

Another consideration is how target respondents will be identified. Some studies will draw from a list of clients provided by partner FSPs to develop the respondent list, while others will use existing databases from previous studies or develop their own new sample via random sampling. There are pros and cons to each of these approaches.

EXAMPLE: Selecting the target group and identifying respondents during AFR's gender norms diagnostic in Rwanda

The target group selected by AFR for the diagnostic was women entrepreneurs in rural, urban, and peri-urban areas working in specific sectors such as trading, e-commerce, agri-business, light manufacturing, and casual work. This target group was further segmented into different sub-groups based on marital status, occupation, and age to better understand how gender norms influence women's wants, needs, and behaviors depending on these different characteristics.

AFR and its research partner MSA originally planned to identify respondents from the target group via FSPs. This source can at times be the fastest way to obtain contact information for target clients and represents a group of particular interest to the FSP. However, FSPs frequently do not maintain information on the detailed characteristics of interest to the study (e.g., whether the client is an entrepreneur) or at times the quality of that information is not uniformly high. The FSP may also have a limited number of customers who fit the desired characteristics. Finally, this approach will only result in including women who are, or were, customers of FSPs and will not yield women who are outside of the formal financial system. Accordingly, the approach was adapted to also draw on other databases of women entrepreneurs in community-based savings and loans groups associations.

2 PHASE 2: BEHAVIOR AND GENDER NORMS EXPLORATION

The objective of **Phase 2** is to explore the behaviors that result in women being excluded or underserved by the financial sector and the gender norms influencing those behaviors. Phase 2 marks the beginning of the primary research of the gender norms diagnostic process and involves the following activities:

Phase 2: Behavior and gender norms exploration			
Conduct behavior exploration research	Develop a gender norms map	Identify reference groups	Validate findings with key influencers and stakeholders to help identify priorities for deep dive
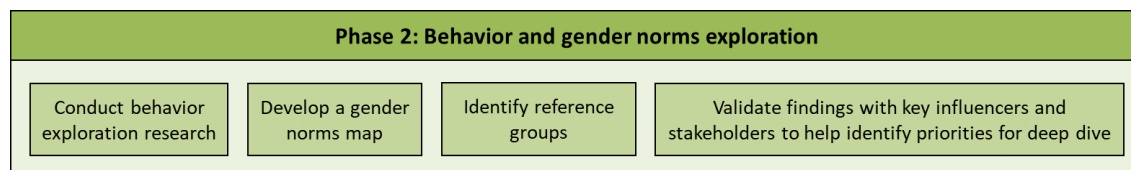
2.1 Conduct Behavior Exploration Research

Behavior exploration research uses qualitative (and potentially quantitative) research to explore the identified behaviors and understand *how* the target group behaves in relation to the desired financial inclusion outcome(s). Assessing the *how* is important as it allows researchers to first understand the behavior of the target group and assess the extent to which these behaviors enable or constrain women's financial inclusion. For example, *how* is the target group currently accessing and/or using bank accounts? With what frequency are they making use of bank accounts, and what for? *How* are they accessing their bank accounts? If they're not using bank accounts, then where and *how* are they keeping their funds?

Once the *how* has been explored, the next step is to unpack *why* the target group is behaving in a particular way and identify what are the many influencing factors that shape the behavior. For example, *why* is the target group not using bank accounts? *Why* is the target group keeping their money in cash? Is this behavior driven by the availability of bank branches (structural driver), by someone's awareness of the benefits that bank accounts can bring (internal driver), or by social expectations that bank accounts are not appropriate to have (collective driver)?

As behaviors are unpacked and drivers identified, this is when the research team can clarify which of the drivers influencing the identified behaviors are normative and which are not (i.e., structural or internal drivers). This is important because knowing whether a behavior is influenced more by gender norms than structural constraints or personal preferences will help determine the type of intervention that is designed.

Specific interviewing techniques that can help during this exploration process include:

- During interviews, it is important to probe to unpack the behavioral drivers, going beyond *how* people behave to identify *why* they make certain decisions. It is helpful to use the "five why's" tool to identify drivers. (See Figure 3)
- Follow semi-structured protocols, allowing for the flexibility to follow leads and to probe as needed. Semi-structured conversations, rather than structured interview protocols, are more effective at building trust with the interviewees, especially since some of the issues discussed can be particularly sensitive.
- Probe for empirical expectations (such as "If a woman had her own income, would you expect her to open a bank account?") and normative expectations (such as "If a woman had her own income, would her family expect her to open a bank account?").

- Build flexibility into the research schedule to triangulate findings with reference groups and other stakeholders, and to increase sample sizes if saturation has not been reached.
- Given that research on gender norms often raises sensitive topics, explain upfront the purpose of the conversation to the interviewee, who the study is for, what its objectives are, and how the findings are going to be used.
- Experiment with different interviewing techniques to identify what works best with different stakeholders.

Figure 3: Five Why's: Sample probing questions for Behavioral Driver identification
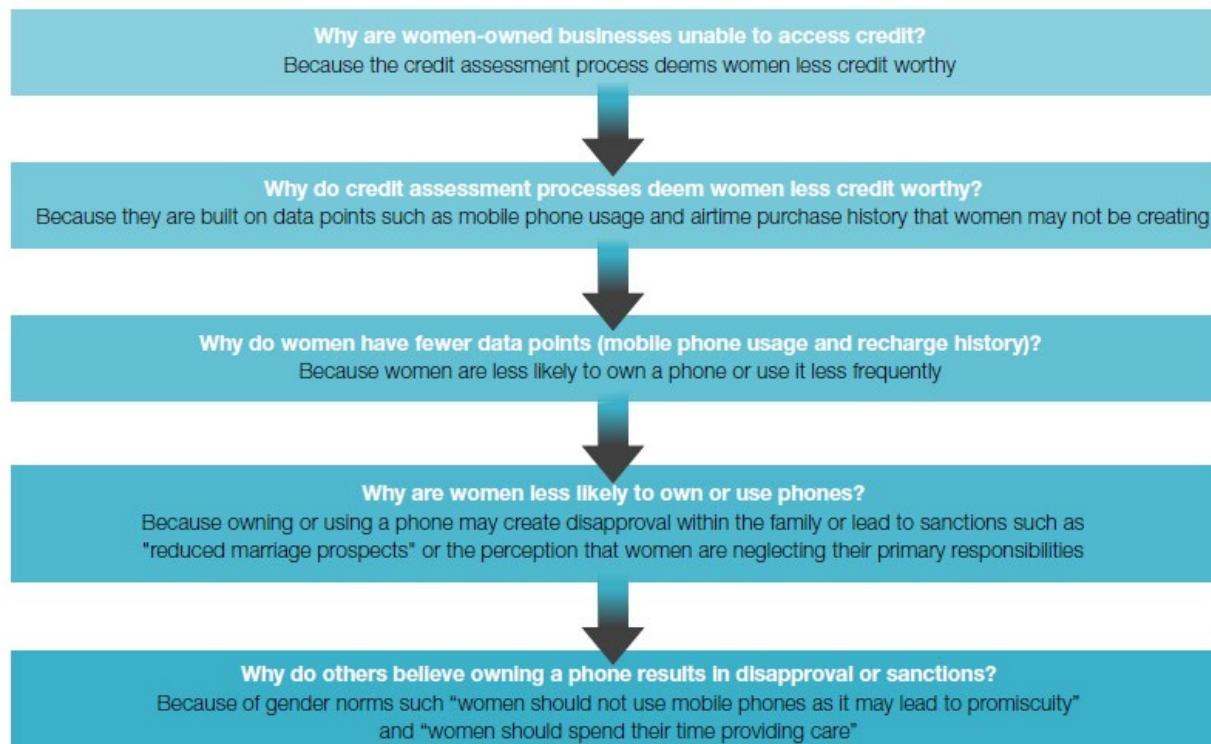
Source: Koning, Antonique, Joanna Ledgerwood, and Nisha Singh. *Addressing Gender Norms to Increase Financial Inclusion: Designing for Impact – Technical Guide*. Washington, D.C.: CGAP, 2021.

💡 **EXAMPLE:** Identifying gender norms during Turkey's gender norms diagnostic

When probing for why women open and manage bank accounts in secret from their partners or families, we learned that two gender norms were driving this behavior.

Many of the women interviewed remarked that there was an expectation that women should not have privacy in most aspects of their life, and especially in the management of their finances. This expectation can lead women to seek alternative ways to obtain financial privacy, such as opening secret bank accounts. **Gender norm identified:** *Women should not have financial privacy.*

Secondly, women felt the need to save in secret as they did not feel they had enough financial security in case of divorce, as assets are often held under the man's name. Several of the interviewees remarked that there is an expectation that men should be the sole homeowner and that when husbands share the ownership of the house with their wives this can be met with severe resistance by the husband's family. **Gender norm identified:** *Women should not have assets in their own name.*

Based on the behavior exploration, researchers can begin to identify the gender norms influencing those behaviors.

2.2 Develop a Gender Norms Map

Developing a **gender norms map** involves unpacking which behaviors of the target group—identified during the behavior exploration research—are resulting in women being excluded or underserved and identifying the gender norms that may be influencing the behaviors.

Developing a gender norms map usually begins with a **literature review** to collect secondary information and data on women's financial behavior and the drivers that might be shaping that behavior. These hypotheses, behaviors and drivers (including gender norms) are then explored and validated via **primary research** conducted directly with women and some of their reference groups (such as husbands, parents, and parents-in-law).

INSIGHT: The risks of a literature review. Lessons learnt from Tunisia

While a good literature review can be helpful when designing a gender norms diagnostic, researchers should weigh the pros and cons of reviewing different reports. For example, when GIZ conducted the gender norms diagnostic study in Tunisia in partnership with Pandora Research and Consulting, the research team decided not to read CGAP's social norms diagnostic study in Turkey before the gender norms diagnostic started. This decision was taken in order not to bias the research process. Because Turkey's study was conducted in a country with similar financial behaviors but a very different sociocultural context, the research team believed that the findings could have resulted in it exploring gender norms and behaviors that were not relevant to the Tunisian context.

The gender norms map helps identify an initial **long list of gender norms** that may influence women's behaviors and ultimately their financial inclusion. The map should be updated and refined over the course of the gender norms diagnostic as assumptions are tested and the linkages between gender norms, behaviors and financial inclusion outcomes are validated.

TOOL: Gender norms mapping tool

Gender norms are one of many drivers that influence a behavior, which means that when respondents are asked why they follow a particular behavior, there can be several reasons. Gender norms maps help to identify which drivers are influencing a behavior and whether they are normative or not, that is, whether or not a gender norm is driving the behavior. Gender norms maps can also help to visualize the information collected during the behavior exploration phase and make sense of it. They can be updated on a regular basis as more data is collected and findings validated.

What gender norms maps can help us do:
- Visualize the behaviors constraining a desired financial inclusion outcome
- Show the interrelation between various behaviors
- Flag which behaviors are normative and which not
- Identify key gender norms to prioritize during the diagnostic

When to use the maps:
- During research design and analysis workshops as a tool (such as with the use of flipcharts and post-it notes)
- When drawing from the data collected during the desk review, and subsequently validated during primary data collection
- As a key research output to guide the final report narrative

The diagram below shows one example that distinguishes between structural, internal, and collective drivers (MarketShare Associates 2021).
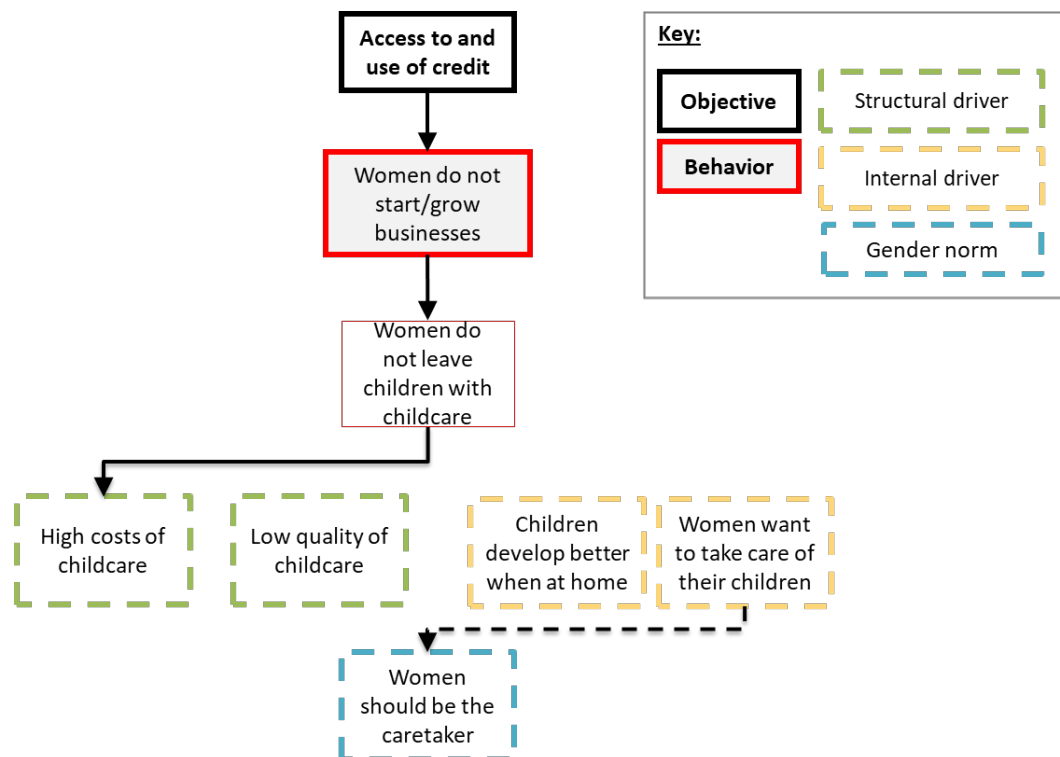
Source: MarketShare Associates. "Behavioral Analysis and Norms Diagnostic (BAND) Tool." Last modified July 21, 2021. https://marketshareassociates.com/behavioral-analysis-norms-diagnostic-tool.

The gender norms mapping tool was used during the behavior exploration phase of the CGAP diagnostic study in Turkey. During interviews, women noted that they do not apply for business loans as they often choose not to grow a business due to childcare responsibilities.

The decision not to leave children with childcare was noted for being influenced by several drivers, such as:

- Availability and affordability of childcare
- Personal preferences
- Gender norms

Market constraints such as the high costs of childcare and the poor quality of available childcare were found to be significant barriers to women's ability to make use of childcare support.

Gender norms, such as the fact that women are expected to take care of children themselves, also play a role in influencing this behavior. When women delegated childcare responsibilities to others, it was often met with resistance from family, friends and society. The study also revealed that personal beliefs can play a role in shaping this behavior. There is often a common belief that children (especially if younger than a certain age) develop better if cared for by their parents, rather than others.

Personal preferences should therefore not be ignored, as many women prefer to be at home with their children and not let work outside the home reduce their ability to be a full-time mother. The extent to which gender norms influence these personal beliefs and personal preferences can be complex, and very context specific.

2.3 Identify Reference Groups

It is important to develop an initial understanding of the reference groups (i.e., those individuals or groups who influence the target group and their behaviors). Financial inclusion interventions that draw on insights emerging from a gender norms diagnostic should not just factor in the behavior of the target group (which in this case are women), but also the behavior of the reference groups that hold these expectations and enforce the norms. Identifying these reference groups is an extremely important step of the diagnostic process. Reference groups may range from spouse to specific members of the household to community influencers that shape and perpetuate norms. Tools such as the "My Social Network" exercise, included in the Social Norms Exploration Tool (SNET) (Institute for Reproductive Health, Georgetown University 2020)[4] can be used to identify relevant reference groups. The reference groups identified here should be included in the interviews and group discussions in the Deep Dive - Phase 3.

EXAMPLE: Identifying reference groups in CGAP's gender norms diagnostic study in Turkey

During the early phases of exploration, it became clear that mothers-in-law play one of the strongest roles in influencing several gender norms, such as gender norms around asset ownership and financial privacy. The identification of reference groups during the behavior exploration in Turkey helped refine the plans for the norms deep dive phase and determine which reference groups to focus on during the interviews.

The SNET provides useful questions researchers can ask in order to identify reference groups. The questions below are adapted from the SNET:

- Whom do you trust to discuss managing finances including savings, borrowing, managing household expenses etc.? And what relationship or role does this person have in your life?
- Other than the people you just mentioned, is there anyone else in the last three months with whom you have discussed managing your finances? Who are they? And what relationship or role does this person have in your life?
- Other than the people you just mentioned, is there anyone else in the last three months who has offered you advice on managing your finances? Who are they? And what relationship or role does this person have in your life?
- Other than the people you just mentioned, is there anyone else in the last three months who has given you information on managing finances or suggested you use a particular financial product or go to a specific financial service provider? Who gave you this information? And what relationship or role does this person have in your life?

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[4] https://irh.org/wp-content/uploads/2020/04/Social_Norms_Exploration_Tool_SNET-1.pdf

2.4 Validate Findings with Reference Groups and Key Stakeholders to Prioritize Norms for Deep Dive

Speaking directly with industry stakeholders during the research can help to identify priorities for the deep dive. Exploring findings with industry stakeholders such as government, FSPs, other private sector actors, networks and associations, NGOs, and other development actors, can help to:

- **Validate the data collected on women's behavior** with industry stakeholders' own experiences interacting with women
- **Learn about various stakeholders' pain points** when engaging with women, and whether these align with the findings from the diagnostic so far
- **Verify the extent to which stakeholders are aware of gender norms**, and the extent to which these may influence women's behaviors
- **Learn how market players have responded** to this understanding of gender norms and women's behavior (if at all) and what interventions (if any) have and have not worked
- **Understand the level of alignment** of the emerging findings with the objectives of other funders or facilitators active in the financial sector

The validation should typically involve interviewing the following stakeholders:

- ✓ Banks and other FSPs
- ✓ Fintechs
- ✓ Other private sector players
- ✓ Government and other public sector institutions
- ✓ Non-governmental organizations and associations
- ✓ Donors, funders and development programs

Validation can happen at different points in the research process. It is often done during or after completing the behavior exploration (Phase 2) or it can be done during the analysis and dissemination (Phase 4). For UNCDF in India, this step was done immediately after the data collection was complete so that memories were fresh, and the inputs of others could quickly confirm findings or add an additional perspective. The choice of with whom and where to conduct the validation can differ. For the JP GTA in Malawi, the validation was conducted with government, private sector and non-state actors in each of the districts where the study was conducted. For AFR, it was done immediately after the quantitative survey which provided further insights for behavior exploration and to develop further investigation questions for deep dive.

💡 **EXAMPLE:** District Gender Norms Validation Workshop for the JP GTA gender social norms diagnostic study in Malawi

In preparation for the deep dive phase, the research team of the local implementing partner (CARE) validated the selected gender norms with key district stakeholders to capture local perspectives on the key findings which could have been missed if only interviewing stakeholders in large regional cities or the capital. The half-day validation workshop began with the team presenting the genders norms diagnostic design framework and the key gender norms selected for the study. The participants were then provided with an opportunity to provide overall comments and specific observations. For specific observations, the participants reflected on the following questions:

- What is the level of access to, and uptake of, formal financial services and products for women and youth in VSLAs in the district?
- What are the key collective drivers/factors (gender norms, social relationships and social networks) contributing to this? Use the 5-Why analysis to identify the key gender norms.
- Who are the key reference groups of these gender norms?
- Who is changing the gender norms in the district - key initiatives; key focus areas; promising practices?

A total of 77 (62 males and 15 females) people participated in the district gender norms validation process in 5 districts. In terms of sectoral representation, government had the highest representation (31 male; 5 female) with the financial inclusion service providers (16 male; 4 female) and CSOs/NGOs (15 male; 6 female) having almost the same number of representatives. The team observed that in all districts the stakeholders endorsed the gender norms. Furthermore, it was observed that in almost all the districts, information on financial inclusion was not available. This was mainly attributed to lack of harmonized data collection systems and poor coordination of financial inclusion initiatives.

EXAMPLE: Gender Norms Validation Workshop in Rwanda - Access to Finance Rwanda

After the quantitative survey was conducted with women entrepreneurs in three districts in Rwanda, the findings were validated with key government departments, FSPs and women-focused CSOs. The validated gender norms were then prioritized by the workshop participants by identifying which norms had the most severe sanctions and who the reference groups were for each norm. This was done for each of the desired financial inclusion outcomes. The group then prioritized the norms for further investigation during the deep dive using the following framework:

Prioritization

- Which norms have the highest feasibility (willingness to discuss breaking the norm) to achieve the desired financial inclusion outcomes?

- Which norms will have the greatest impact (effect of changing the social norm) on achieving the desired financial inclusion outcomes?
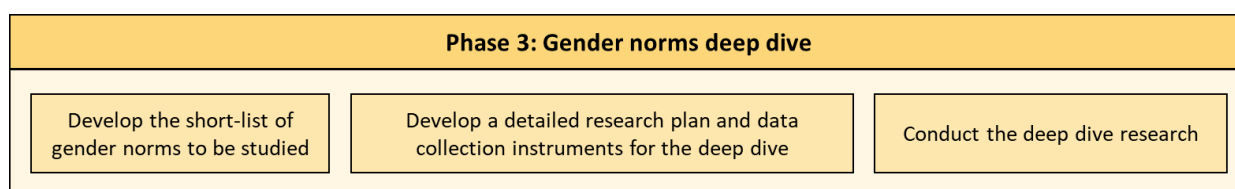
The output of the discussion helped to narrow the list of gender norms to be further investigated in the deep dive (Phase 3).

3   PHASE 3: DEEP DIVE

The objective of **Phase 3** is to investigate targeted behavioral drivers, and especially gender norms, in greater depth to:

- Move beyond the "how" and "why" women behave the way they do in relation to financial services, to understand more deeply "how" gender norms influence their behavior, who shapes these gender norms and the consequences of shifting these norms for women
- Identify what drives and motivates women and their reference groups to follow gender norms
- Triangulate women's perspective on gender norms with that of reference groups
- Identify opportunities for potential interventions

To accomplish this, Phase 3 consists of the following activities:

Phase 3: Gender norms deep dive		
Develop the short-list of gender norms to be studied	Develop a detailed research plan and data collection instruments for the deep dive	Conduct the deep dive research

3.1 Develop a Short-List of Gender Norms to be Studied

Once the reference groups have been identified and the initial findings validated with them and other industry stakeholders, the research team should decide which gender norms to study in depth. This short-listing process is important as it allows the research team to reflect on the findings from the behavior exploration and agree on the scope of the deep dive in line with the funder or facilitator's priorities and available resources.

The following table outlines four selection criteria to determine a short-list of gender norms:

CRITERION	DESCRIPTION	RATIONALE
Norms exhibiting the least "strength"	Strength refers to the "stickiness" of a norm, or the target group's ability to disregard a norm.	It is frequently more feasible to prioritize norms that are already decreasing in strength or are currently becoming more flexible. Funders and facilitators might want to de-prioritize norms that are particularly strong. The gender norm diagnostic can inform indirect intervention approaches that do not directly tackle the gender norm itself but utilize information to work around the gender norm.
Norms that are most "relevant" to the financial inclusion outcomes	The relevance of the norm refers to the extent to which the norm shapes a behavior relevant to a financial inclusion objective. For example, while a norm might be strong and difficult to shift, it might not necessarily influence how women access and use financial products.	Funders or facilitators will likely prioritize the norms that most strongly influence women's financial inclusion (or exclusion). The most relevant norms are also the most 'actionable'; prioritizing them can maximize the potential impact of an intervention.

Norms that are most "prevalent" to the target group	The prevalence of the norm refers to how widespread it is.	Norms that are more prevalent will impact a greater number of women, and hence addressing them will have a larger impact.
Norms that are most "feasible" to address	Feasibility refers to the possibility of norm change; this can be a function of the ability of a funder or facilitator to influence and/or a function of whether a norm appears to be relaxing (see Insights Framework in Phase 4)	Funders and facilitators need to consider their capacity to influence. For example, GIZ in Tunisia found that gender norms around inheritance had an important impact but could not be tackled by GIZ or the Ministry of Finance so were not studied during the deep dive.

To ensure the gender norms diagnostic scope is in line with the resources available, research teams should only shortlist the number of gender norms they can reasonably investigate. Limiting the number of prioritized norms allows researchers to analyze behaviors and gender norms in more detail which could lead to more interesting findings for implementation. Matrices can be a useful tool to map gender norms and identify which ones to prioritize.

The prioritization matrix in Figure 4 provides an example of how the long list of gender norms was scored against the four parameters – strength, relevance, prevalence and feasibility – as low (1), medium (2), and high (3) in order to prioritize five gender norms (bolded below) for the deep dive (Phase 3). Note, to demonstrate the matrix, this example has been adapted from the original study which mapped the norms against only two parameters (strength and relevance).

Figure 4: Example of a norms prioritization matrix

GENDER NORM	STRENGTH	RELEVANCE	PREVALENCE	FEASIBILITY
Women should not interact with male strangers	1	1	2	1
Women should keep savings at home as it is safer	2	2	3	3
Women should not use financial instruments that bear interest	2	2	2	2
Using financial services should be a man's role	3	2	3	2
Women should not have financial privacy from their husbands	2	3	3	2
Women should not have assets in their own name	3	2	3	2
Women should not own large businesses	3	3	3	2

EXAMPLE: The implications of prioritizing gender norms not identified during the behavior exploration

In Tunisia, GIZ and Pandora Research and Consulting initially identified a total of 19 behaviors that could be influenced by gender norms. Nine of these behaviors were subsequently discarded after conducting follow-up interviews with the target group and reference groups during the **behavior exploration phase**. Some were dropped that were individual behaviors rather than gender norms, others applied to both men and women and were not sex-specific, and others could not be validated through the interviews.

The research team then shortlisted the preliminary findings into 10 behaviors which were presented to key stakeholders, including the Ministry of Finance, to share and discuss the preliminary results and prioritize the behaviors that needed to be further explored. Following extensive consultations, the gender norms short-listed were the following:

- Although women are expected to have an income, it is accepted that their remuneration is lower than that received by men performing the same tasks or work.
- Women should be responsible for household expenses and men should be responsible for investments.
- Women should not have exclusive control over the use of their savings, and often develop economies that are kept "secret" from their husbands.
- Women tend to use any instrument, including microfinance, to meet the financial needs of the household and often seek financial advice from other women around them.
- Women in the target regions cannot freely use, independently of their husbands, a smartphone with an internet connection.

These gender norms had all been identified during the behavior exploration phase; the fifth gender norm was included in the deep dive following the request of GIZ's Financial Inclusion in Tunisia project. The stakeholders involved felt that gender norms shaping women's use of mobile phones might be a crucial barrier to women's access to financial services and this challenge was mentioned in a number of interviews held during the exploration phase. However, the integration of a gender norm that had previously not been identified as a strong norm posed a range of risks to the research team:

1) The links between the gender norm and the financial inclusion outcomes had not been fully tested and rested on unvalidated assumptions, running the risk of weakening some of the findings.

2) As research resources were available to only study four gender norms during the deep dive, other gender norms were deprioritized that could have potentially been more insightful.

3.3 Develop a Detailed Research Plan and Data Collection Instruments for the Deep Dive

The appropriate research design for the deep dive depends on several factors (e.g., research resources available, the scope of the study, and the number of gender norms and target groups of interest). In deciding on how to construct the sample, the following tips can help during the research planning:

- **Include both the target group and reference groups.** The perspectives of the reference groups are as valuable (if not more) than those of the target group.

- **Test which interviews approach works best with which respondent**. Depending on the context, some interviewees will provide deeper, more unbiased insights during more confidential one-on-one interviews, while some others prefer the energy of a focus group discussion.
- **The objective is to reach research saturation, which means speaking to enough respondents until new data is no longer being gathered**. For example, standard good practice for qualitative sampling to reach research saturation suggests the need for 6-12 key informant interviews (KIIs) per actor type or 3-6 focus group discussions (FGDs).

When developing the research instruments to use, it is important to consider how studying norms differs from other types of research. In particular, it is typically important to ask about gender norms indirectly. This helps:

- ✓ To build trust with the respondent. People may feel more comfortable talking about experiences of others first
- ✓ To make respondents feel they are not judged by the interviewer
- ✓ To discuss sensitive issues respondents may not feel comfortable about

For each gender norm identified, a series of questions should be designed that allow the researcher to unpack the key characteristics of the gender norm prioritized. There are multiple research methods that can be used as outlined in **Appendix F**.

TOOL: SNAP Framework

CARE's Social Norms Analysis Plot (SNAP) framework offers helpful guidance to understand how to develop research tools (Stefanik and Hwang 2017). SNAP aims to help funders and facilitators identify key components of a norm. The framework explores five items—empirical expectations, normative expectations, sanctions, sensitivity to sanctions, and exceptions—through vignettes. The key questions CARE seeks to answer through this process include:

- What behavior is considered to be typical in the group?
- What behavior is approved of in the group?
- What negative social sanctions are anticipated if someone deviates from the norm?
- What influence does the anticipated negative social sanction have on behavior?
- Are there people who are more able to, or circumstances when it is more acceptable to, deviate from what is considered typical and appropriate in the group?

EXAMPLE: Example from Turkey's gender norms diagnostic

For each gender norm, all interviews began with an open-ended question about the respondent's personal beliefs about that particular gender norm.

Question 1 – Personal beliefs: *Should women be allowed to have financial privacy from their husband? Why/why not?*

After this initial question, respondents were presented with the vignette, followed by open ended questions about the respondent's empirical expectations, normative expectations, sanctions, and exceptions.

Vignette*: Lana is 40 years old. She has been married for 15 years and has 2 teenage children. She works full-time and earns 2,000TL that she is paid on a weekly basis. She is not allowed, however, to have financial privacy, and her earnings must be deposited in her husband's account.*

3.3 Conduct the Deep Dive Research

The deep dive research applies the research plan and tools to better understand the short-listed norms. A helpful tool to use when conducting the research is the gender norms profile, presented in Figure 5. The gender norms profile outlines the data points that the deep dive should be collecting to understand each norm, including personal beliefs, empirical expectations, normative expectations, sanctions, reference groups, and exceptions. For each data point, the profile gives research questions to probe with and explains the implications of specific findings for the diagnostic. The gender norms profile will equip the research team with the information needed to apply the insights framework (see phase 4) and prepare summary finding sheets for key stakeholders in Phase 4.

Figure 5: Gender norms profile: research questions for building gender norms profiles

DATA POINT	SAMPLE RESEARCH QUESTION	IMPLICATIONS
Personal beliefs	What do men and women think of the norm?	Helps determine whether the target population wants to shift their behavior.
Empirical expectations	What is the perceived prevalence of the norm?	Helps identify how widespread the norm is understood to be and, therefore, how easy or difficult it is to influence.
Normative expectations	How is the norm enforced?	Helps understand what pressure people are under to follow the norm.
Reference Groups/Influencers	Which key individuals influence norm uptake? What do these reference groups think?	Helps determine groups (other than women) that interventions should directly target in order to shift the gender norm and influence women's consumer behavior.
Sanctions	What are the consequences of breaking the norm?	Helps determine how costly it is to violate the norm, its feasibility, and how

		challenging it may be to shift consumer behavior, including the negative consequences it may lead to.
Exceptions	Under what circumstances does the norm get broken, and what is its current evolution?	Helps determine whether specific groups or trends influence the norm.

3.3.1 Manage the Deep Dive Adaptively

Social norms (including gender norms) are complex—they shape each other, overlap and at times can be merged. For example, some behaviors are often influenced by multiple gender norms, and some gender norms that were previously thought to be unrelated might turn out to be closely linked. To maximize the use of resources, the deep dive should be managed adaptively, analyzing the data as it is collected, and revisiting the research plan as necessary.

This can include adapting research tools and interview guides if questions do not work or there is bias in responses. It is also appropriate to adapt the sampling approach if new insights or a new influencer group emerges. And if the research is reaching saturation, it is appropriate to identify data gaps and dedicate more of subsequent interviews to researching the areas that have been less explored. Within each specific interview, the interviewer can maximize the findings by playing to the strengths of the interviewee and the areas they feel more comfortable discussing. At the end of each interview, reflecting on the trends and key emerging insights from the interviews can help to inform next steps.

EXAMPLE: Gender norm deep dive in Turkey: Women should not have financial privacy from their husband

A deep dive in Turkey into the gender norm that "women should not have financial privacy from their husband" revealed that a growing number of employed women were, in fact, operating bank accounts independently from their husband. This suggested that norms around financial privacy were **relaxing**, as women were starting to break them more openly. This finding led to a refining of the sampling approach. Halfway through the deep dive phase, the decision was made to conduct more interviews and FGDs with employed women and men married to employed women. These additional interviews provided deeper insights into this norm, such as:

- The majority of employed men married to employed women believed that a certain level of financial independence between husband and wife is necessary. Several of the women interviewed commented it is more acceptable for them to have financial independence if there is confidence that they will use the money earned for the good of the family
- Several of the women interviewed also commented that, while having their own bank account can cause some tension with their husband and family, they feel pride if the community knows that they have some financial independence.

In some cases, the originally selected research tools will prove inadequate to the purpose. When that occurs—as it did for UNCDF in India in the following example—other complementary tools

should be selected. This can happen both in the behavior exploration phase and the deep dive phase.

EXAMPLE: Struggles with Focus Group Discussions in India

When UNCDF conducted its behavioral exploration in Odisha State, it originally planned to conduct 16 FGDs. These were conducted with different groups, including one FGD held only with mothers-in-law. However, it quickly became apparent that older women within the groups were dominating the conversation and generalizing their own experiences for everyone. It became apparent to UNCDF that newly married women were not voicing their opinions yet had different relationships with their husbands. To allow a more nuanced understanding of these viewpoints, UNCDF decided to conduct an additional 15 one-on-one interviews.

4 PHASE 4: ANALYSIS AND SYNTHESIS

The objective of **Phase 4** is to conduct a full analysis of the data and synthesize findings to share with relevant stakeholders, including those involved in the research as well as potential partners, academics, other funders/facilitators, etc. To accomplish this, Phase 4 consists of the following key activities:

Phase 4: Analysis and synthesis	
Conduct the data analysis	Synthesize and disseminate findings
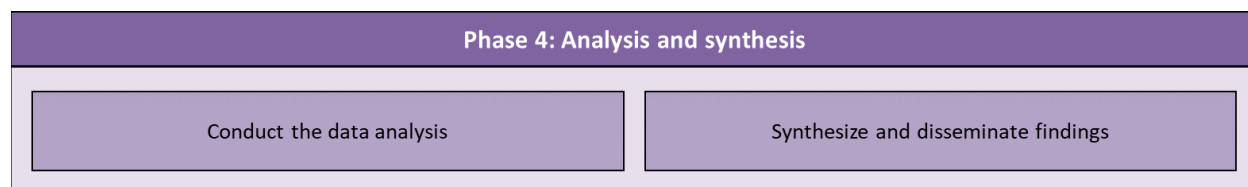
4.1 Conduct the Data Analysis

Once the research is completed, the purpose of the analysis is to provide much needed information and insights into how women's experience is different than men's, which is then used to design interventions to effectively increase women's financial inclusion. At this point, it is useful to go back and review the initial desired financial inclusion outcomes and ensure that the findings provide insight into how and why women in the select target group are excluded or underserved.

Given the types of research tools typically used, gender norms diagnostics tend to generate a wealth and depth of information that can easily overwhelm researchers and other stakeholders participating in the diagnostic process. Thus, it is advisable to begin the process of analyzing data gathered during the diagnostic as early as possible; findings should be analyzed along the way as the diagnostic is carried out. In analyzing data from a gender norms diagnostic, researchers are also faced with the challenge of differentiating gender norms drivers from other behavioral drivers, e.g., internal or structural drivers. Also, in analyzing sensitive data such as that emerging from a gender norms diagnostic, **it is important that the researcher puts measures in place to identify and check for potential biases** such as:

- Involving researchers during the analysis that did not participate in the data collection
- Organizing data interpretation validation workshops to discuss the coded data and reflect on emerging trends and patterns as a group
- Ensuring that the appropriate quality and assurance processes are implemented to verify that potential biases during data analysis have been mitigated

Drawing from the findings emerging from the analysis of the data, possible interventions are identified and designed.

In line with good practice for conducting qualitative analysis, researchers analyzing data from a gender norms diagnostic should:

- **Reference the approach to data analysis and identification of actionable insights set out at the start of the analysis**: Verify that sufficient data points are available for the analysis to achieve the objectives of the diagnostic as outlined by the framework. If certain key information is missing, this may be an opportunity to conduct a quick follow up with respondents to obtain this information.

- **Frame the analysis with the target audience in mind**: The intended purpose of the diagnostic should strongly inform the analytical approach.
- **Identify remaining knowledge gaps**: Even with the most comprehensive diagnostic, it is likely that unexplored knowledge gaps may emerge as the analysis progresses. Identify these gaps in analyses so that other researchers are aware of the study's limitations and can easily determine where to invest additional resources to build on the diagnostic.

Apply an insights framework

Coding the collected qualitative data to facilitate the identification and synthesis of insights is a critical step that helps to avoid confirmation bias. Researchers should select and use a qualitative data analysis software that adds rigor to the analysis process. To facilitate that, an insights framework can help to make sense of the data that have been collected (see figure 6). The following framework demonstrates how four different important data points around norm relaxation, willingness, misperception and stickiness can be spotted, and what action can be taken to address them. This insight framework can also be referenced while constructing the research plan and tools in Phase 3 to ensure that the right data points are collected.

Figure 6 Insights Framework

What data points are you looking for?	Relaxation	Willingness	Misperception	Stickiness
Description	When a norm is relaxing across the target group (or subgroup) and reference groups show that they are increasingly comfortable with the norm break.	When people disagree with a norm but lack the confidence to break it or share the fact that they do publicly.	When norms are relaxing but various groups don't see it happening, perpetuating norms.	When norms are particularly hard to shift due to strongly held beliefs and/or severe sanctions.
What would your insights look like?	Women seek financial privacy and some husbands are increasingly comfortable with wives having financial privacy.	Men are starting to support women in family chores, but feel uncomfortable letting family members and friends know	Husbands do not allow women to work, unaware that most men are comfortable with women working.	Norms around asset ownership are particularly strong and attempts to break them can lead to significant sanctions
What action could you take?*	Sensitively expand product outreach towards new markets	Challenge the norm and celebrate norm breakers Nudge reference groups	Expose misperceptions through targeted messaging and awareness	Cautiously work around the norm Reform rules and regulations to support norm change

*These are illustrative actions. Designing interventions requires additional data points and considerations, for example the capacity and incentives of different market actors, to facilitate change in the system that will be sustainable.

During the analysis, it is possible that you will spot knowledge gaps (i.e., important questions that have do not have any or adequate data to answer). In such cases, the research team will need to decide whether they are sufficiently important that follow-up research needs to be conducted, or whether they can be left.

EXAMPLE: Knowledge gaps from the gender norms diagnostic in Turkey

As the data from the gender norms diagnostic in Turkey was being analyzed, the following knowledge gaps emerged:

- Although the diagnostic noted that a growing number of working women had started using bank accounts independently and that husbands were increasingly comfortable with their wives having a certain level of financial privacy, it was unclear to what extent this shift had happened across the population, and if there were specific demographics where this shift was happening faster.
- The diagnostic found out that although more men were supporting with chores within their own households, because this was not being discussed publicly, the men were not aware of a similar shift in responsibilities across other households. However, the diagnostic was not able to quantify the extent of this misperception.

Finally, in some cases the gender norms diagnostic process will yield some helpful observations about the profile of the target groups. Identifying such 'personas' that are representative of the population of women surveyed can guide funders and facilitators in better understanding the female target group(s) they aim to reach and what type of interventions, including cross-cutting or collaborative efforts, are needed to best serve these women.

REFERENCE: If you want to see how to segment your population and develop personas, take a look at this Social Norms and Personas design – background note authored by Nicki Post for FinDev Gateway, 2020.

4.2 Synthesize and Disseminate Findings

The findings of the gender norms diagnostic process must be synthesized effectively to resonate with target audiences. A good analysis must offer insights that can be used by the relevant stakeholders to design and implement interventions. The gender norms diagnostic may generate findings that are relevant to a range of stakeholders including funders, facilitators, civil society groups, government and FSPs. Each of these groups has a different role in increasing WFI, thus the findings from the diagnostic must be presented in a way that is accessible, digestible, and actionable by the various groups, for example:

- **For funders and facilitators** - the analysis should identify high-level trends in the data, the evolution of behaviors and gender norms, and ensure that the link between the gender norms and the desired financial inclusion objectives are clear and explicit. From the analysis, stakeholders should be able to identify which market actors they may need to engage with to stimulate systems change.
- **For all market actors** (e.g., FSPs, policymakers, civil society groups, support service providers) - the output of the analysis should be curated to focus on specific insights that are relevant to the area of work of the financial services provider. Wherever possible, profiles and

personas should be developed to make the findings more applicable to real life examples. Positioning the findings in terms of the potential for market expansion or achievement of policy objectives will also help financial services providers and policymakers see the value in adopting the recommendations and the possible benefits of doing so. The findings should be presented using relatable language and practices (e.g., product design, business models, customer centricity, marketing campaigns).

EXAMPLE: Summarizing gender norms from CGAP's gender norms diagnostic in Egypt

To present the data collected over the course of the diagnostic process, gender norms summary tables that map the findings against the key diagnostic questions were developed for six prioritized gender norms. These tables were designed to provide an overview of the findings in a way that was practical and digestible.

DESCRIPTION OF THE GENDER NORM:	
Women should not assume financial risk	
Financial products	• Credit products
Norm influence on consumer behavior	• Women-owned MSEs do not use credit
What men and women think of the gender norm (personal beliefs)	The majority of men and women believe that women should be allowed to assume some financial risk if the woman has the support of her husband (if married); or father, brother or other male household member (if single).
Perceived prevalence of the norm (empirical expectations)	There was an overwhelming perception that women are largely discouraged from assuming financial risks.
Reference groups	Husbands Mothers-in-law (husband's mother) Parents
The consequences of breaking the norm (sanctions)	• Women who obtain loans without the consent of their husband are viewed as wanting to gain financial independence, possibly because they plan on leaving the husband. • If a woman obtains a formal business loan without the consent or support of her family, this can lead to arguments within the family. • Women risk being divorced by their husbands who may view this as an act of insubordination or an erosion of trust.
Opportunities and evolution of the norm	• Women who show that they can be successful in business if allowed to assume financial risk may have greater flexibility in working around the norm. • The sanctions for unmarried women breaking the norm are less severe than for married women.

In the process of conducting a gender norms diagnostic, researchers may not see value in sharing the findings of their studies beyond the stakeholders directly linked to the funding or outcome of the diagnostic. However, there is increasing evidence to support the benefits of including a broad range of stakeholders during planned dissemination events. This can be particularly beneficial when conducting research on topics as sensitive as gender norms, where participants share private and intimate beliefs and life experiences and may be keen to learn how their stories are being used by researchers and funders and facilitators. In addition to empowering research participants, share-back events can be a valuable tool to promote an open environment that fosters co-creation of local solutions and uptake of the findings from a gender norms diagnostic at the local or grassroots level. **Appendix E** provides more guidance on disseminating findings from the diagnostic.
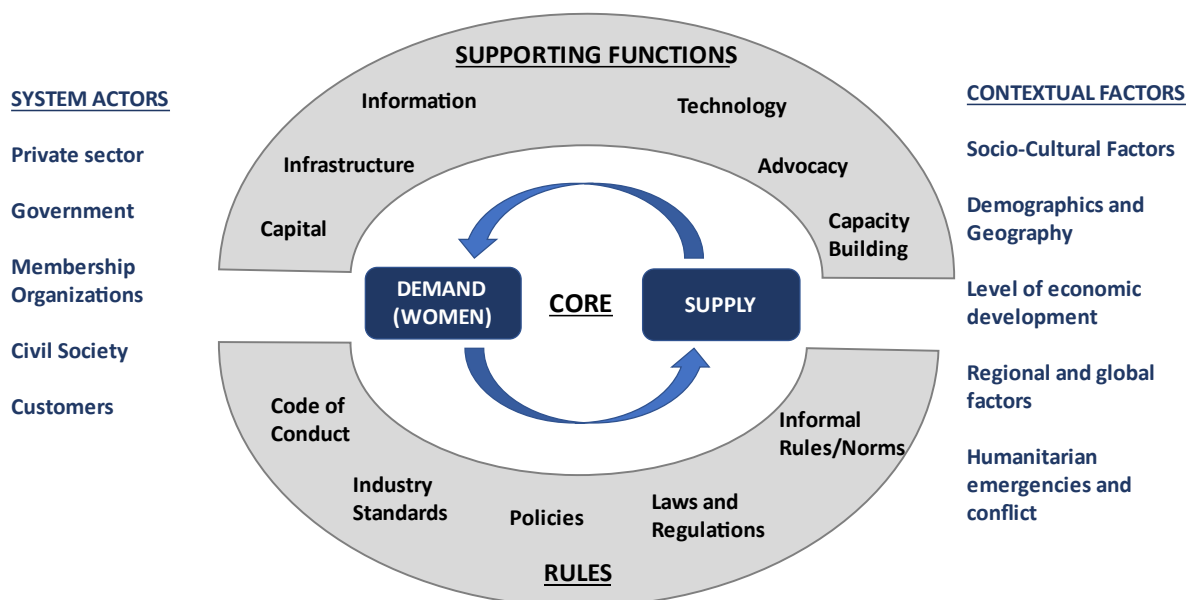
5. EXPANDING AND USING THE FINDINGS

5.1 How Do Gender Norms Impact the Behavior of Other Market Actors?

Once the gender norms diagnostic is complete, the funder or facilitator has useful findings which contribute to the overall market system analysis being done to support the design of impactful interventions. The gender norms diagnostic described in this guidance focuses on women's behavior and how gender norms influence women's behavior and their access to, and use of, financial services and the benefits those services bring. However, gender norms also influence the behavior of other market actors which in turn contributes to women being excluded or underserved. It is therefore important to also consider and understand how gender norms influence all actors within the financial market system. To do this, it is useful to engage with other stakeholders throughout the diagnostic process both to validate the findings (as discussed above), and to conduct a limited diagnostic process of other market actors, similar to that carried out with women, to understand how gender norms affect women's financial inclusion. Without this understanding, it is difficult to design effective interventions.

Generally, when funders or facilitators decide to intervene to increase women's financial inclusion and empowerment, a full market system analysis is conducted to understand where the constraints and opportunities lie for intervention. As part of the market system analysis the market functions, as well as various market actors that perform or pay for those market functions, are explored. In addition to looking at structural issues within the market system, it is useful to look at the behavior of all market actors to determine how this behavior contributes to the inclusion or exclusion of women.

To better understand why market actors behave the way they do, funders and facilitators consider the incentives and capacities of market actors to carry out or pay for a particular relevant market function. As part of market system analysis, it is useful to consider how gender norms influence those incentives and capacities, that is, how gender norms influence staff and management of FSPs, fintechs, policymakers, regulators, support service providers (e.g., payment platforms, credit reference bureaus, training and technical assistance providers, data collection and management, etc.).

Financial Market System for Women

SUPPORTING FUNCTIONS

SYSTEM ACTORS

Private sector

Government

Membership Organizations

Civil Society

Customers

Information
Technology
Infrastructure
Advocacy
Capital
Capacity Building

DEMAND (WOMEN)   **CORE**   **SUPPLY**

Code of Conduct
Industry Standards
Policies
Laws and Regulations
Informal Rules/Norms

RULES

CONTEXTUAL FACTORS

Socio-Cultural Factors

Demographics and Geography

Level of economic development

Regional and global factors

Humanitarian emergencies and conflict

✓ Banks and other FSPs
✓ Other private sector players
✓ Government and other public sector institutions
✓ Local non-governmental organizations and associations (civil society)

Banks and other FSPs

When conducting a gender norms diagnostic, careful consideration of norms that shape the perspectives and practices of banks and other FSPs is important. Understanding FSPs' aspirations and pain points and how norms influence their behavior is critical to ensuring that the findings and recommendations from the diagnostic are relevant and actionable.

Fintechs typically focus on carving out a niche in the financial services market, which means they often conduct innovative consumer research that could potentially lead to a greater awareness of the barriers that gender norms can pose to women's financial inclusion. Conversations with fintechs can provide useful insights into non-traditional approaches and products to target and include more women based on an understanding of norms.

Other Private Sector Players

As gender norms (e.g., norms related to women's role in the household or at work) impact the beliefs and behaviors of people in all sectors, it is important to consider how private sector actors view women's roles and what they are doing, if anything, to address some of the behavioral drivers identified. For example, infrastructure providers such as credit reference bureaus, start-up accelerators, agent networks, and capacity building firms such as those providing technical assistance and training to FSPs and others, as well as research and information or communications companies, etc., are all influenced by gender norms. Discussions with this group of actors can help the research team understand how gender norms affect women in areas that have direct or indirect correlation to how they access and use financial services.

Government and Other Public Sector Institutions

Government policy has an important role to play in promoting financial inclusion. It is the primary channel through which government can influence and guide the financial services industry. Promoting financial inclusion requires action by a range of public sector institutions, including those involved in addressing poverty, consumer protection, job creation and economic growth. Thus, when conducting a gender norms diagnostic, it is important to engage with relevant government actors and public sector institutions to understand how existing policies and programs have been shaped by gender norms, and how to ensure that any findings and proposed interventions align with government priorities.

Local Non-governmental Organizations (NGOs), Associations

Most NGOs and networks/associations operating within a particular community or region have built strong relationships and amassed a wealth of knowledge about how those communities operate. By validating the initial findings from the gender norms diagnostic with a cross-section of well-known and trusted NGOs and associations, the research team will likely gain insights into some of the more hidden barriers to women's financial inclusion. Conversations with these organizations are useful to identify potential areas of collaboration between other stakeholders who may be interested in, or are already, addressing gender norms independently.

EXAMPLE: Lessons from associations in CGAP's gender norms diagnostic study in Turkey

During an interview with the secretary general of Kagider (the Women's Entrepreneur Association of Turkey), CGAP learned that Kagider believed gender norms are a bigger obstacle to women's entrepreneurship than markets. Through its research, Kagider found that when it comes to succeeding in business the stakes are higher for women. If women fail at launching a successful business the first time, they are often not encouraged to try again. Women are therefore not able to apply their lessons learned to growing their businesses. This impedes them from applying for business loans.

In addition to considering how gender norms influence the behavior of all market actors, it may also be useful to speak with other development actors working in women's financial inclusion in the area of interest to the funder or facilitator. Depending on the constraints and opportunities in a given market, development interventions are likely needed at different levels in the financial market system. Where gender norms have been identified as a constraint to the financial inclusion of women, conversations with other funders or facilitators can be useful to understand the extent to which the findings of the diagnostic align with, or have the potential to shape, available donor interventions, including technical assistance, grants, guarantees, equity and quasi equity, and loans to governments. Conversations with existing development programs may shape where investments are made and where further intervention would be helpful.

> 💡 **EXAMPLE:** Lessons from donors in CGAP's gender norms diagnostic study in Turkey
>
> Speaking to the European Bank for Reconstruction and Development (EBRD), we learned that the EBRD had launched a €200m collateral guarantee fund in partnership with five Turkish banks in 2114 to enable lending to women-owned SMEs with little access to collateral. The fund's success led to a second phase where the fund was increased to €600m due to an additional contribution by the Turkish Treasury.
>
> Results from the first phase of the collateral guarantee fund were positive, with the EBRD reporting an average non-performing loan rate across the whole portfolio of 3.5%[5], which is considerably lower than the national average of 7-8% for SME-lending. However, despite the initial success of the EBRD lending program, there was no corresponding change in the practices of mainstream lending programs towards women-owned MSMEs. This suggests that even where the banks could see that lending to women-owned businesses could be done sustainably, other hidden behavioral drivers such as gender norms prevented them from adapting their practices. This highlighted an opportunity for EBRD to spark a more nuanced dialogue around women's entrepreneurship and access to finance in Turkey and to dispel some of the prevailing misperceptions of women as inherently risker clients.

CGAP's Technical Guide "Addressing Gender Norms for Women's Financial Inclusion, Designing for Impact," provides guidance for funders and facilitators to understand how gender norms influence all market actors, limiting women's ability to access, use, and benefit from financial services (Koning, Ledgerwood, and Singh 2021). The Technical Guide provides a step-by-step process for funders and facilitators to assess how gender norms influence the financial market system and supports their efforts to design interventions that take into account gender norms to create more inclusive financial systems that are sustainable and at scale.

5.2 Using the Research Findings

When the influence of gender norms on all market actors in the financial market system has been considered and understood, funders and facilitators need to confirm that the desired financial inclusion outcomes still hold and then determine where there are opportunities to intervene to affect norm change and increase women's financial inclusion and empowerment. When designing interventions to facilitate change, funders and facilitators need to consider the findings, and in particular any opportunities for norms relaxation or shifts in gender norms that will benefit women. In doing so, it is useful to ask the following questions:

- Do strategies/interventions require adaptation to address normative influences, either to build on positive gender norms or address harmful gender norms?
- Does the intervention consider gender norms i.e., is it norm informed?
- Does the intervention aim to influence change in gender norms i.e., is it norm transformative?

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[5] During in-depth interviews, TEB Bank revealed that their NPL rate was 2.3%, QNB that it was 0.9% (against their overall portfolio of 5%), and Garanti that it was 3.5% (in line with the rest of the portfolio)

- For gender norms that the intervention does not aim to address, can others fill the gap? Is there a convening role to play or a role in developing awareness of how the gender norm impacts women's inclusion and empowerment?
- Does the results framework need to be adjusted to include normative activities, such as
- outputs, outcomes, and impact? For norm informed interventions, does the results framework include women's economic empowerment (WEE)?
- Does the theory of change need to be developed/ revised to include norm change activities and related change pathways to achieve normative shifts?
- Is the monitoring system collecting the correct and relevant information from partners? And from other stakeholders?
- Are changes needed in the evaluation framework to mirror the change theory and strategy adjustments made?
- Does the evaluation plan include plans to collect correct and relevant information for norm- informed or norm-transformative interventions?
- Do additional variables and questions need to be included in the baseline, midterm and endline tools to assess normative shifts?

EXAMPLE: Designing a campaign in Tajikistan and the Kyrgyz Republic to influence norms change

A gender norms diagnostic study commissioned by the IFC explored the savings and financial planning behaviors of women and youth in Tajikistan and the Kyrgyz Republic, living in both urban and rural locations. The study identified the following four norms that shape the financial behavior of women:

- Banks should not be trusted to protect women's privacy
- Women should give all of their earnings to the family to manage
- Women should spend on events, feasts and gifts for parties
- Women should rely on family for support

The in-depth analysis of these four norms provided the IFC team with insights into how to improve women's saving and financial planning behavior by identifying where a) there was relaxation of norms; b) there was willingness to break norms; c) a norm was kept in place due to misperceptions; or d) a norm was especially sticky and its violation carried significant sanctions. They used these insights to design an "edutainment" campaign to influence gender norms and financial behaviors. The campaign aims to encourage women to use formal financial services (e.g., open savings accounts and use digital financial services like mobile payments and e-wallets); actively plan their finances and manage their spending; and be financially independent. It includes a TV series in each of the two countries in the dominant local language in each country with story lines targeting women with key messages related to the campaign objectives, complemented by TEDx-like in-person events with similar messages, and a series of social media campaigns. Across the two countries the team is partnering with local financial institutions (FIs), an association of FIs and a mobile network operator to co-host the TEDx style events and the social media campaigns. The FIs are interested as they see this as an opportunity to increase their client base. A formal impact evaluation to measure the effectiveness of the entire "edutainment" campaign is being designed and results will be available in 2023.

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APPENDIX A. RIGHT-SIZING THE STUDY

Before kicking off the diagnostic process, it is important to ensure that the necessary resources are mobilized to ensure the success of the diagnostic. If there are resource constraints, some of the phases of the diagnostic process can be altered. This section helps funders and researchers understand the resource needs and the drawbacks of cutting down certain steps of the research process.

Resourcing The Diagnostic Study

Team composition

Experience carrying out gender norms research for economic development. Designing interview guides and analyzing the findings as they emerge from the diagnostic process requires experience in gender norms research. It takes practice to understand how to adopt a gender transformative and participatory approach to research, and to fully understand how social norms interact with other contextual drivers. While gender norms are already widely studied in the health sector, there are many differences in applying them to financial services that require the team to bring this experience.

Locally led data collection. The data collection should be led by a local researcher/firm with the same context as the interviewees. This will increase the ability to build rapport during the interview process and understand the cultural nuances that shape the behavior of the target group.

Diversity. Diverse teams can be particularly effective during a gender norms diagnostic process. Local team members can have blind spots or be influenced by the same gender norms as the interviewees, and teams drawn only from outside can miss key references. Therefore, a research team with a diverse background, especially including local and non-local team members, has the ability to more effectively challenge assumptions and identify biases.

Experience in financial inclusion. Having one or more members of the research team with expertise in financial inclusion will help introduce nuance into the methodology and ensure that the study is framed in the right way to illicit responses that are meaningful and actionable in the financial inclusion context. Just as selecting financial inclusion outcomes influences the breadth, relevance and feasibility of the diagnostic process, having a financial inclusion expert on the team ensures that the findings can be linked to the right actions, processes and policies. In particular, having a team member with experience in financial product design can help spot how a specific finding can translate into actionable insights in the financial system and for financial institutions.

Budget

Budgets will vary depending on the breadth of the funder or facilitator's objectives, diversity of the population, number of geographical locations under investigation, and the number of gender norms prioritized during the norms diagnostic.

Assuming a **well-defined change objective**, a homogenous population, one primary geographical location, and up to five gender norms prioritized for deep investigation provides an example of the level of effort necessary to carry out each step of the gender norms diagnostic study that follows the guidelines provided in this document. It is important to note that the resource requirements provided in Figure 7 (below) are indicative based on the experience of Co-Lab partners, and the actual level of effort for each role (using Full-Time Equivalent (FTE) as

a measure) is influenced by the composition of the team and the blend of skills across the team members.

Figure 7: Gender norms diagnostic indicative resource requirement

	1.5 months	3.5 months		1.5 months	
	Phase 1 Design and Planning phase	Phase 2 Behavior exploration	Phase 3 Deep dive	Phase 4 Analysis and dissemination	
	Step 1-3	Step 4	Step 5	Step 6	Step 7	Step 9-10	Total FTE
Social norms expert							0.75
Financial inclusion expert							0.25-0.5
Lead qualitative researcher							0.5
Research coordinator							0.25-0.5
Total FTE Min	0.85	2.5	0.55	0.55	2.3	1.75	
Max	1.75	3.5	1.25	1.25	3.25	2.5	

Key: 0.75-1 FTE, 0.5-0.75 FTE, 0.25-0.5 FTE, 0.05-0.25 FTE, Indicative duration

Timelines

From planning to report drafting, a gender norms diagnostic study in financial inclusion that follows the guidelines provided in this document can take between six and eight months. This includes around one month for the Design and Planning phase, two months for the Behavior Exploration and Validation phase, two months for the Diagnostic phase, and up to three months for the analysis and dissemination phase. The following two figures show examples of relatively shorter and longer processes. The Bangladesh diagnostic included a supply-side examination (described previously); that, and unexpected flooding in the target research areas, extended the timeline.

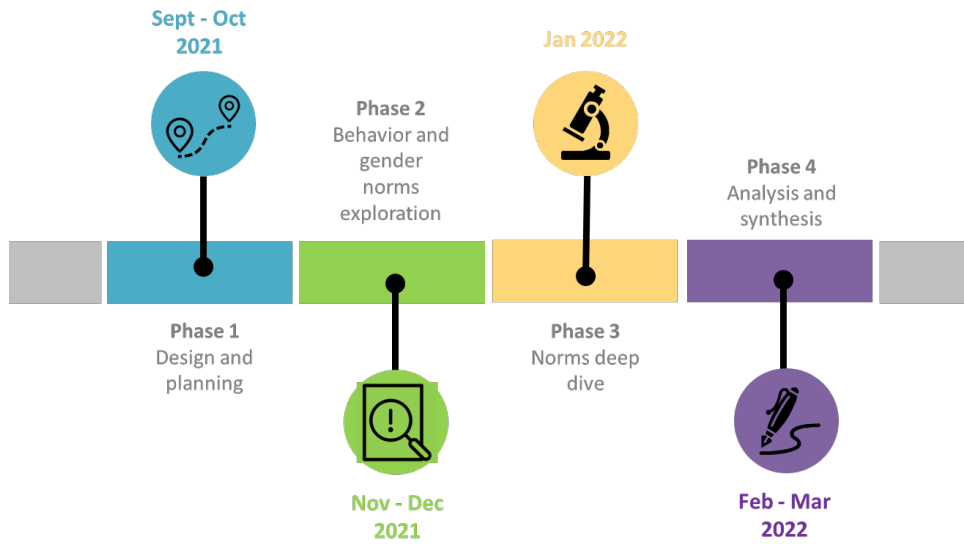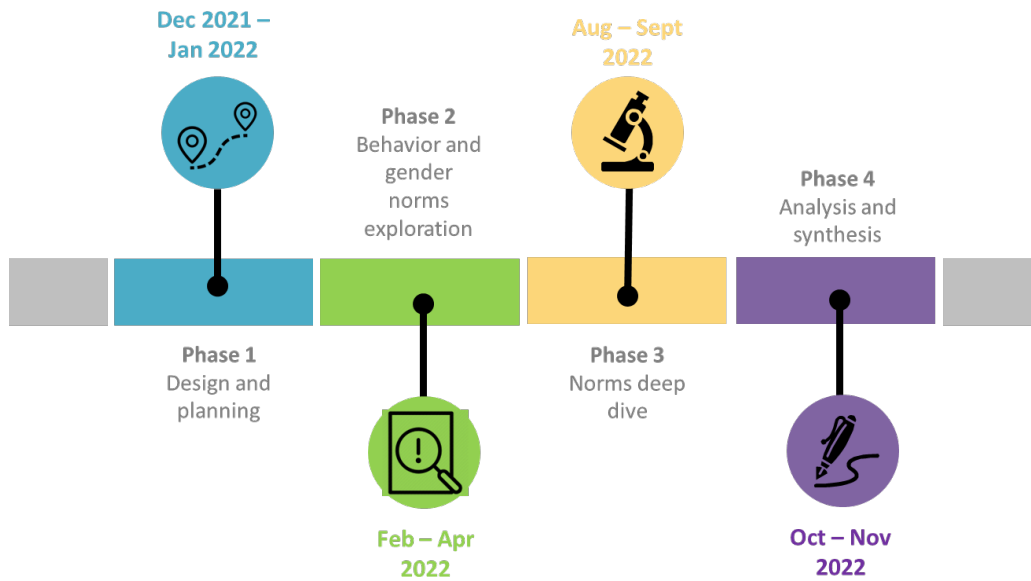Figure 8: Example: Gender norms diagnostic timeline in Malawi

Figure 9: Example: Gender norms diagnostic timeline in Bangladesh

APPENDIX B. ADDRESSING COMMON SCENARIOS WHEN DESIGNING A GENDER NORMS DIAGNOSTIC

SCENARIO 1: There isn't full buy in at the organization and/or Research team level for the need of a   gender norms diagnostic

Rather than committing resources and planning for a program-level gender norms diagnostic, research teams could consider carrying out the diagnostic process up to the end of the behavior exploration phase.

Conducting an abridged version of the diagnostic would give the organization room to become familiar with the process, see what insights the early stages of the diagnostic bring up and determine if any of these insights resonate with the key stakeholders, before investing additional resources.

Drawbacks of Scenario 1

There is the risk that mobilizing funds to complete the full gender norms diagnostic will be more challenging to do later, should that be desired.

Figure 10: Scenario 1 resources requirements
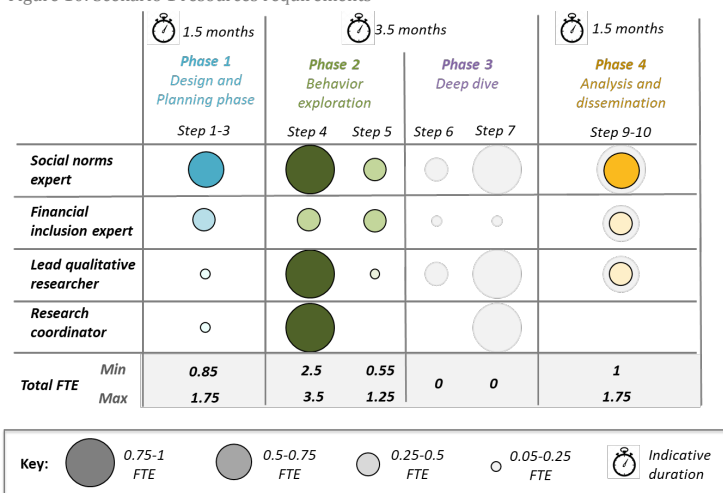
SCENARIO 2: There aren't the financial and human resources to carry on a program-level gender norms diagnostic study

Carrying out a program-level gender norms diagnostic study typically requires significant time and resources, especially if the expertise is not available in-house. Depending on the availability of resources, research teams may choose from different options to incorporate some of the tools and methodologies to diagnose gender norms into their processes:

Stop after completing the behavior exploration phase. Research teams can carry out the first part of the diagnostic process and save the later stages for when more

Figure 11: Scenario 2 resources requirements
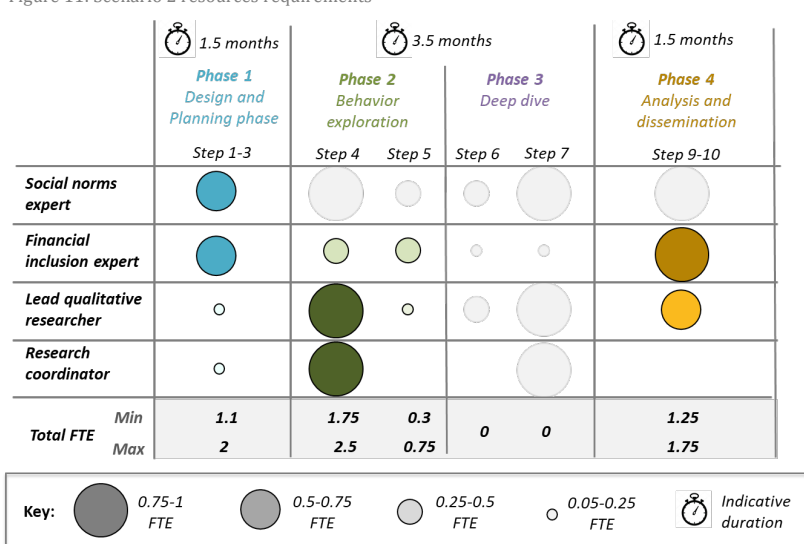
resources are available, leaving out the deep dive, which requires the most experience in gender norms diagnosis.

Integrate some components of the gender norms diagnostic process into existing market research activities within the program/organization.

Drawbacks of Scenario 2

This approach removes the norms deep dive phase, which is the activity that generally provides the deeper, most actionable insights to help intervention design. There is the risk that stopping the diagnostic at the deep dive phase, and only integrating some gender norms diagnostic techniques into other types of research, is unlikely to generate meaningful insights.

Less support from a gender norms expert during the diagnostic process runs the risk of affecting the quality of the data collection and the analysis. Differentiating gender norms from other behavioral drivers and designing tools that allow the research team to unpack how gender norms are shaped and enforced requires experience in behavioral analysis and gender norms research.

SCENARIO 3: There's already a lot of information about consumer behavior

When a lot of literature already exists on consumer behavior, and the research team is confident that it has strong enough knowledge on this topic, research teams/organizations may choose to only carry out a desk-based review (behavior exploration) in the diagnostic process and concentrate their efforts on the later part of the diagnostic phase.

Drawbacks of Scenario 3

The success of this scenario is dependent on having access to reliable and rigorous analysis that explains consumer behavior and can lead to the identification of the correct gender norms.

The behavior exploration adds value to the diagnostic process as it is an opportunity for teams that are involved in gender norms diagnostics for the first time to get familiar with the diagnostic process and learn, rather than diving straight into deep investigation.

Figure 12: Scenario 3 resources requirements
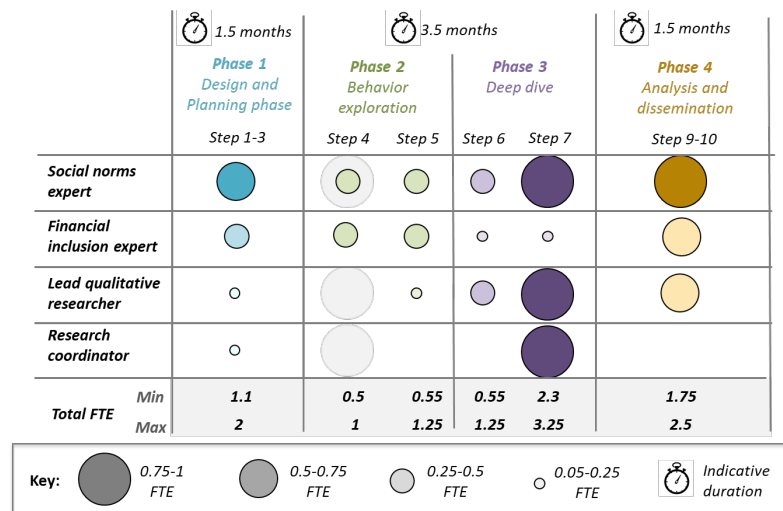
SCENARIO 4: There's already agreement about which behavior and gender norms the diagnostic study should look into

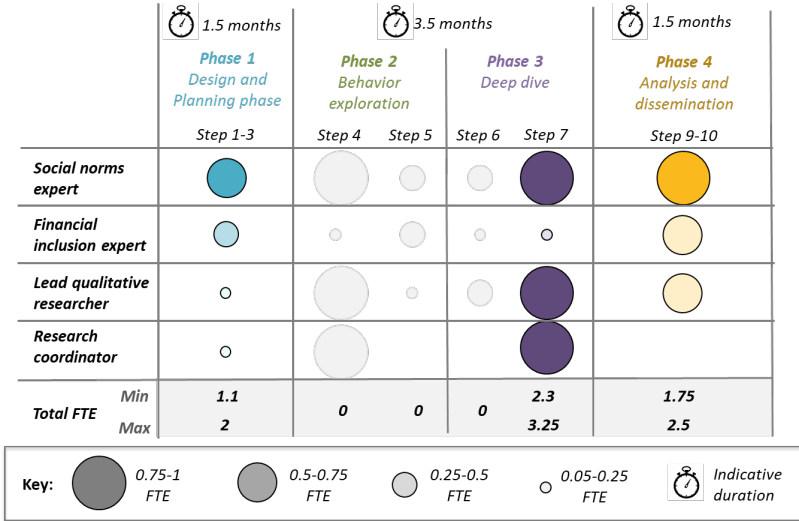There may be instances where research teams have already identified specific behaviors or gender norms that they want to understand in more depth. There are two stages of the diagnostic process that funders/facilitators can use to control the breadth of the diagnostic process:

- By choosing financial inclusion outcomes that are narrower and as close as possible to a behavior
- By selecting fewer gender norms for the norms diagnostic

Figure 13: Scenario 4 resources requirements

	Phase 1 Design and Planning phase 1.5 months	Phase 2 Behavior exploration 3.5 months		Phase 3 Deep dive		Phase 4 Analysis and dissemination 1.5 months
	Step 1-3	Step 4	Step 5	Step 6	Step 7	Step 9-10
Social norms expert	●	◯	◯	◯	●	●
Financial inclusion expert	●	∘	◯	∘	∘	◯
Lead qualitative researcher	∘	◯	∘	◯	●	◯
Research coordinator	∘	◯			●	

Total FTE	Min	1.1	0	0	0	2.3	1.75
	Max	2				3.25	2.5

Key: ● 0.75-1 FTE ● 0.5-0.75 FTE ○ 0.25-0.5 FTE ∘ 0.05-0.25 FTE ⏱ Indicative duration

Drawbacks of Scenario 4

Removing the behavioral exploration runs the risk of following a design and norms prioritization process that is dominated by biases within the research team that are not validated with the target consumers. This can in turn lead to prioritizing the investigation on behaviors and gender norms in the deep dive that are not as important to women's financial inclusion, while excluding others that should have been prioritized.

APPENDIX C. EXAMPLE: TERMS OF REFERENCE FOR RESEARCH FIRM

GENDER SOCIAL NORMS DIAGNOSTIC IN [COUNTRY]

1. Background about the organization

2. Background about women's financial inclusion in [country]

3. Purpose and objective of the gender norms in financial inclusion diagnostic for [the organization] in [country]

Sample objectives

The research has the following objectives:

- • To research and better understand prevalent gender norms for [target segment – women] and to identify how these norms influence women's access to and use of financial services
- • To research and better understanding prevalent gender norms for [target segment - supply, supporting function providers and rule makers] to identify how these norms influence women's access to and use of financial services
- • To document the process and methodology used, including specific gender norms and how they affect women's access to, use of and benefit from financial services.

4. Scope of work

The researcher/firm will conduct the diagnostic following the CGAP/MSA Gender Norms in Financial Inclusion – Diagnostic Guidance with some adaptation as required.

Overall, the diagnostic will involve four key activities:

I.   **Research design and planning**: The researcher/firm will work with [the organization] to ensure the goals of the research are clearly set within the boundaries

of the desired financial inclusion outcomes and the target populations, ensuring these are both well defined. This will include:

- **The development of a research plan** to explore women's preferences and use of existing financial services, identify where gender norms influence women's financial behavior, including the key reference groups, and identify what sanctions are imposed for complying or deviating from the norms.
- **A desk review** to understand the local context including the national policy and enabling environment for women's financial inclusion and to identify specific gender norms that impact women's household and economic activities. This will include understanding dynamics around women's access to resources, and how this influences women's agency and achievements and understanding.

II.   **Tool development and fieldwork**: Conduct qualitative research (e.g., focus group discussions, vignettes, individual interviews) referring to quantitative data sets where available.

III.   **Data analysis and report writing:** Produce a draft report synthesizing the local context, relevant behaviors related to the financial inclusion objectives, key gender norms, reference groups, opportunities for gender norms change, and recommendations for [the organization].

IV.   **Local share out:** Once the report has been finalized the researcher/firm will work with [the organization's] to organize a half day event for those who participated in the research to share the findings and discuss how stakeholders can use/benefit from the findings.

5. Deliverables

The researcher/firm will conduct the following tasks and produce the following deliverables:

SPECIFIC TASKS	DELIVERABLES
Design a kickoff workshop with [the organization] to agree on research plan and desired financial inclusion outcomes Conduct a desk review concerning women's financial inclusion and identify key gender norms influencing women's access to, usage of and benefit from financial services.	Inception Report including: Research Plan describing the desired financial inclusion outcomes, plans for qualitative research (and if relevant, quantitative research)

Develop diagnostic tools (individual interview, FGD guidelines, vignettes) to understand women's current use of financial services and to identify which behaviors are influenced by gender norms.	Gender norms diagnostic tools
Propose list of stakeholders for key informant interviews (KIIs) based on discussion with [the organization]	List or proposed KIIs and FGDs; questionnaires specific to each KII category or type of FGD
Conduct qualitative research including ensuring the research team includes those with local knowledge and relevant skills	
Analyze findings from qualitative research and fill gaps if required	Draft report synthesizing the findings including interview summaries, collation of the main norms to emerge and how they influence women's financial inclusion
Prepare a synthesis report of findings including the identified gender norms, how they affect women's ability to access, use and benefit from financial services, the characteristics of the norms (stickiness) and the reference groups	Electronic database for all data collected
Optional: Prepare summary document of methodology used, key lessons learned and examples	Learning brief

6. Timeline and Reporting

7. Confidentiality of information

8. Format of bids

9.Evaluation Criteria

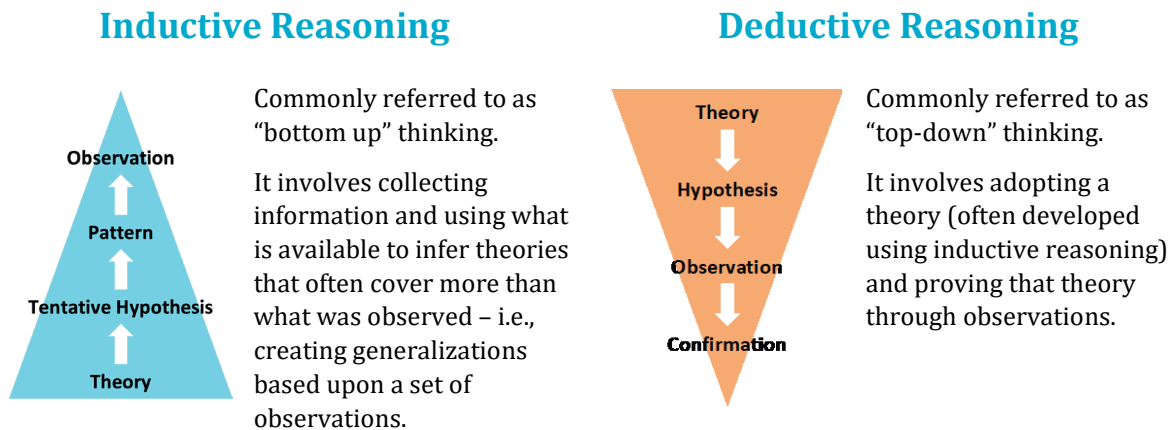*Note: Local and joint ventures with international firms are encouraged.*

APPENDIX D. SUMMARY OF DIAGNOSTIC SAMPLE SIZES

EXAMPLE GENDER NORMS DIAGNOSTIC APPLICATION	SAMPLE SIZE – PHASE 2	SAMPLE SIZE – PHASE 3
Egypt (2 research locations; focus on women-owned retail micro and small enterprises)	5 qualitative interviews 250 quantitative interviews	30 qualitative interviews (15 with target group and 15 with reference groups)
Turkey (2 research locations in South-eastern turkey; focus on Syrian-Arab women entrepreneurs)	11 interviews 2 FGDs	24 Interviews 9 FGDs
Tajikistan (2 research locations. One in urban one in rural setting; focus on women and youth)	15 qualitative interviews 400 quantitative interviews	16 qualitative interviews 8 FGDs
Kyrgyzstan (2 research locations. One in urban one in rural setting; focus on women and youth)	15 qualitative interviews 400 quantitative interviews	16 qualitative interviews 8 FGDs
Rwanda	600 quantitative interviews	36 qualitative interviews (26 with target group and 10 with reference groups group) 40 FGDs (30 with target group & 10 with reference groups)
Bangladesh	23 KIIs (20 with target group and 3 with reference groups) 19 FGDs (16 with target group and 3 with reference groups)	15 qualitative interviews 20 FGDs
Malawi	3 KII's with Financial Service Providers (FSPs) in the districts 1 KII with Government official at the district level 41 women and youth engaged using "My social networks" tool	111 women and men participated in pre-testing vignettes and problem tree analysis tools 606 participants (420 women and 186 men) engaged in the Deep Dive through 45 FGDs and 39 KIIs

Tunisia	15 Stakeholder interviews 19 interviews with the target group and 2 FGDs 350 quantitative interviews (234 women and 116 men)	31 KIIs (men and women) 4 FGDs (women)
India	15 qualitative interviews 6 FGDs	TBD

APPENDIX E. DECIDE ON AN INDUCTIVE OR DEDUCTIVE APPROACH

One of the most important decisions in conducting the analysis is determining the analytical approach to use because that will inform how to make sense of observations. Gender norms researchers typically utilize one of two approaches, inductive reasoning or deductive reasoning, summarized below:

Inductive Reasoning

Commonly referred to as "bottom up" thinking.

It involves collecting information and using what is available to infer theories that often cover more than what was observed – i.e., creating generalizations based upon a set of observations.

Deductive Reasoning

Commonly referred to as "top-down" thinking.

It involves adopting a theory (often developed using inductive reasoning) and proving that theory through observations.

This choice has major implications for how to analyze findings from the gender norms diagnostic

APPROACH	IMPLICATIONS FOR YOUR GENDER NORMS DIAGNOSTIC
Inductive reasoning	**For research design**: Design a research process that is more exploratory and semi-structured. **For research delivery**: Leave flexibility in your research to collect additional data if new theories emerge during the data collection and analysis processes. **For analysis**: Design a coding framework that is flexible, and that further develops and evolves as you analyze the data and infer new theories.
Deductive reasoning	**For research design**: Develop a methodology that targets specific, well defined, areas of inquiry and relationships. **For research delivery**: Make greater use of more structured research protocols and quantitative data. **For analysis**: Develop a well-defined coding framework from the start of the analysis process, so that you can prove the theories you have prioritized.

To decide whether to use inductive or deductive reasoning to guide your analysis, researchers need to consider the context, resource constraints and desired financial inclusion outcomes of the diagnostics, among other considerations summarized below:

APPROACH	CONSIDER USING IT WHEN…
Inductive reasoning	✓ You are studying a particularly complex environment. ✓ You are studying an environment of which you have limited knowledge and you have access to limited pre-existing information. ✓ You don't have clearly defined hypotheses and theories you are looking to prove. ✓ You have the resources to carry out additional data collection as new theories emerge.
Deductive reasoning	✓ You want to study and prove a well-defined number of theories that matter most to you. ✓ You have clarity on what you are looking to prove from the data. ✓ You are interested in analyzing the strength of relationships between things, and the extent to which variables correlate. ✓ You don't have the resources to continue learning and testing new theories as they emerge.

APPENDIX F. DISSEMINATE THE **FINDINGS**

Sharing back the findings of the research with various stakeholders and, in particular, providing guidelines on how best to use the findings to design effective interventions to achieve financial inclusion outcomes are fundamental to concluding the gender norms diagnostic.

Researchers who are conducting applied research rarely share the findings of their studies beyond the stakeholders directly linked to the funding or outcomes of the study. However, there is increasing evidence to support the benefits of including a broad range of stakeholders during planned dissemination events, including the primary respondents in the study. This can be particularly beneficial when conducting research on topics as sensitive as gender norms, where participants share private and intimate beliefs and life experiences and may be keen to learn how their stories are being used by researchers and funders and facilitators. In addition to empowering research participants, share-back events can be a valuable tool to promote an open environment that fosters co-creation of local solutions and uptake of the findings from a gender norms diagnostic at the local or grassroots level.

EXAMPLE: Share-back event in Gaziantep, Turkey, February 2020
Following the completion of the gender norms diagnostic that CGAP carried out in Turkey from January to June 2019, a share-back event was organized to convene the participants to the study and share some of the results and insights.

All original research participants were invited. They comprised twenty-eight people, of whom 21 were women and seven men. Their motivation to come was to learn more about the research findings, and to better understand how these were going to be used going forward.

The agenda for the event was:

- Session 1: Overview of the study, its purpose, and how the findings would be used. 10 minutes
- Session 2: What are gender norms and how do they influence behavior. 5 minutes
- Session 3: Presentation of high-level research findings. 30 minutes
- Session 4: Focus Group Discussions for validation of activity concepts. 30 minutes

Challenges and benefits of running a share-back event

Organizing a share-back event can be challenging for a variety of reasons.

- Facilitation can make or break the event: Having a strong local facilitator with connections to the research participants is crucial for success.
- Timing is critical: Ideally, the share-back event should take place reasonably soon after the conclusion of the research to ensure that the research is still prominent in the minds of the participants. However, enough time should be given to validate the findings with a select group of key stakeholders, i.e., funders and facilitators, before sharing with a larger group.
- Share-back events are often an afterthought: Research budgets should include provisions for the design, planning and execution of such events.

The long-term benefits of running a share-back event can be significant.

- A share-back event is an opportunity to obtain feedback on the research findings, validate key insights and address any irregularities.

- A well-run share-back event can strengthen the relationship between implementers and donors and the communities in which they work or intend to work and lay the foundation for future collaboration between these groups.
- Share-back events can help cement the role of the participants as agents of change in their communities and empower them to take up the findings of the research at the community level.

INSIGHTS: Managing participants' expectations

As the level of interaction between the researcher and the participants increases, it is only natural that the expectations of the participants will increase as well, in terms of their expectations of the outcomes of the study and their perceived role in the process. Thus, when organizing a share-back event, it is important to set clear expectations both before and during the event to avoid miscommunication that may have future negative consequences. Based on the lessons learned from the share-back event in Turkey, to manage participants expectations, researchers and organizers of similar share-back sessions should:

- Ensure that the pre-amble of the event reminds the participants how the findings from study will be used and disseminated, and that, although the findings may drive behavior change within organizations, there is no guarantee that it will bring change to the participants' lives in the short term
- Provide tangible examples of how the findings have been shared with industry stakeholders and donors, and what their reactions were. If available, share examples of concrete actions that organizations have committed to undertaking as a result of the study.
- Address all questions in an open and honest manner. If you don't have the answer, commit to getting back to the participants after the event.

INSIGHTS: The importance of involving men throughout the study and the share-back event

During CGAP's diagnostic study in Turkey, the involvement of men during the process was key to the success of the study. Obtaining men's buy-in during the research process allowed women to participate in the study more freely and openly, and men's perspectives provided insights into behavioral drivers and motivators that women alone could not always explain.

The participation of men during the share-back event was also key, as it ensured that the whole community, and not just the women, felt ownership of the research findings, and are thus more likely to be open to making changes at a personal, household and community level, based on these findings.

Researchers conducting similar studies and events should seek to balance the perspectives of the key focus group of the study with the views of the opposing group e.g., a study on youth should also include the perspectives of adults etc.

INSIGHTS: Tips for carrying out a successful share-back event

When organizing a restitution event, the following factors should be taken into account:

- Cultural appropriateness: Work with local partners and stakeholders to ensure appropriate timing and sensitivity given socio-cultural or contextual issues.
- Timing: Ensure that the event is not too long after the data collection process to sustain momentum with the participants. Where possible, share-back events should take place within 6 months if the completion of the data collection.
- Manage expectations: Carry out validation exercises with industry stakeholders and donors before the share-back event, so that their reflections and feedback can be shared with the research participants. Sharing the insights from these validation exercises during the share-back event helps manage participants' expectations.

EXAMPLE: Participants' feedback from share-back event in Turkey

Strengthening of trust between the researcher and the local community
Participants at the share-back event expressed a sense of appreciation towards the research team and the World Bank, as they felt that their contribution to the study and the time that they had dedicated to the interviews was valued (which in some cases took over two hours).

Empowering the participants to take action
Participants commented that they felt empowered by the share-back event as they rarely receive this level of recognition from donors. Most researchers tend to collect information without explaining what will be done with participants contributions, and what it will eventually lead to.

Making participants feel like relevant/key stakeholder, encouraging future participation
The participation of a World Bank Staff during the share-back event was viewed very positively by the participants, who commented during the Q&A session, as well as during side conversations with the research team, that it heightened the value and meaning of the event for them.

APPENDIX G. GENDER NORMS RESEARCH METHODS

RESEARCH METHOD	REQUIREMENTS	BENEFITS / STRENGTHS	CHALLENGES / RISKS
Vignettes	• Expertise developing vignettes • Testing before deploying • Strong understanding of the target population before deploying	✓ Standardizes the research approach, especially when data collection teams are larger ✓ Allows a more focused approach, by specifying clear parameters and demographics you want to learn about	x *Particularly prone to bias the research if done incorrectly* x *Can make interviews unnecessarily structured, and questions feel repetitive to the interviewee*
Semi-structured KIIs with questions in the "third person"	• Experience designing semi-structured qualitative research tools	✓ Allows for flexibility and to adapt the approach and conversation to what works best for the interviewee ✓ Allows to test for the interviewer's perception of multiple groups of "others"	x *Less consistency across interviews, especially if multiple researchers are working together and probe differently* x *Unless defined more clearly during the interview, "others" can bring vague and unspecific responses*
Scoring responses / Likert scales	• Experience designing mixed-methods research tools	✓ Provides quantitative information that can be compared between market actors and used as benchmark ✓ Readers of reports can find quantitative information easier to digest than qualitative ✓ Valuable for monitoring changes	x *Different respondents may weigh scores differently (i.e., a scale of 1-5), and bias the results, unless parameters are clearly specified* x *Some populations (especially with lower literacy levels) struggle to engage in scales and mainly share absolute values.*