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BRIEF

Social Norms Change for Women's Financial Inclusion

"Young girls get misguided [with cellphones]. It can break families and ruin relationships... Why do girls need [a] cellphone? The Internet is a waste of time and money for a middle-class community like us. Girls should better utilise their time for study and other works." —village elder[1]

In 2016, village elders banned mobile phones for unmarried women in a community in Gujarat. The male elders had decided that there is no benefit to unmarried women's access to a phone and that such access is a nuisance to society. Any unmarried woman found using a phone is fined, and anyone reporting them receives a reward.

While this story does not represent women's experience globally, it does in South Asia, where women are 38 percent less likely to own a mobile phone than men (GSMA 2015). In addition to social norms around women's phone ownership, collective attitudes concerning women's paid and unpaid work, inheritance and ownership, and mobility outside of the home impact the division of labor within the household. These social norms negatively affect women's ability to benefit from outside economic opportunities—in turn, many women are not able to access and use financial services that would help them. It is imperative that organizations working on women's financial inclusion understand the social norms that limit women's access to and use of financial services and the degree to which these norms can be shifted to achieve development goals. This requires going beyond supply-side solutions that focus on investments in financial services providers. The focus should be to better understand the social norms at play and to devise strategies that engage a broader range of stakeholders at different levels of the market needed for more impactful change.

This Brief is intended for funders, practitioners, and policy makers who are committed to women's financial inclusion and economic empowerment. It introduces basic concepts of social norms change theory, reviews current practices regarding gendered approaches to financial inclusion, and explores how lessons learned from other sectors that are embedding norms changes in their design can be applied to women's financial inclusion programming.

What are social norms?

Social norms refer to the rules and accompanying behaviors that govern social behavior, perceptions, and conduct. Social norms shape how people behave and how people expect others to behave. These informal rules are often highly gendered in that different norms apply to men, women, boys, and girls, and they impact and resonate in varying ways. Gendered social norms permeate actions, perceptions, and expectations at the individual, household, and community level. They can manifest in differences in women's and men's roles and expectations for responsibilities in households, communities, markets, and public life.

There are two types of social norms: injunctive norms and descriptive norms. Injunctive norms reflect what an individual person feels or understands internally to be the most appropriate behavior. Descriptive norms reflect what an individual sees or believes to be the most common behavior of others around them. For example, a woman may initially abide by the injunctive norm that she should save part of her weekly earnings to build a cushion for times of need, but if she sees that none of her neighbors or friends is doing this, she may decide to follow the descriptive norm that she doesn't have to save. Alternatively, poor or low-caste women may abide by the injunctive norm that it is socially acceptable to work outside of the home out of economic necessity, but they may be restricted by descriptive norms around women's mobility in society at large, which keeps them from interacting with financial institutions for fear of strong public disapproval or sanctions.

Descriptive norms can be easier to influence than injunctive norms because they are very often derived from misperceptions. People are very likely to overestimate or underestimate the extent to which people around them undertake any certain private behavior or the risks associated with behavior change. However, changing injunctive norms, while more difficult, can have longer-lasting effects because they emphasize the benefit of following a set of values or practices, regardless of others' behavior. Injunctive norms can be influenced by government institutions and by community members or groups, such as self-help groups (SHGs) or village savings and loans associations (VSLAs), through strong messaging about what people and/or community members should do.

Changing norms for improving women's financial inclusion

Those involved in women's financial inclusion have rarely embedded social norms change programming in project design. Instead, the focus is mostly on product development and roll out. The assumption is that simple product tweaks for women is all that is needed to reach

1 Dave (2016).

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the women's segment. Interestingly, financial services have often been considered a conduit for changing norms linked to other social outcomes like health and education, but rarely norms that influence women's financial inclusion directly. However, financial-sector and wider market systems projects are increasingly taking social norms into consideration when designing and implementing initiatives aimed at increasing women's financial inclusion.

A majority of these interventions are ***norm aware***—initiatives that work within existing social norms to address market constraints for women. These interventions do not attempt to change unequal power relationships between individuals within a community or challenge deeply rooted expectations regarding women's unpaid care work, ownership rights, or appropriate professions. Instead, they focus on supporting women's paid work by providing workarounds to social norms constraints, such as limited mobility or lack of collateral, that restrict women's economic participation.

The DFID-funded ELAN RDC Project in the Democratic Republic of Congo is an example of a norm-aware project that sought to address the gender barriers of women's limited mobility and control over cash incomes through project design modifications. The project attempts to increase women's savings rates and control of their income within their existing restricted mobility by introducing improved cook-stoves and solar lamps, delivering agricultural trainings in areas that are conveniently accessible for women, and providing mobile banking facilities. Another example of a norm-aware intervention is being piloted by the World Bank Group's Finance & Markets Global Practice and the Gender Innovation Lab under the Women's Economic Development Project (WEDP). To address ownership norms that disproportionately exclude women, innovative credit technologies, such as psychometric tests, are being introduced to lenders to predict the ability of a borrower to repay a loan and reduce the need for collateral. While the project does not address the underlying norms around women's asset ownership, the technological solution removes the immediate barrier of collateral to help increase access.

Norm-aware programming that works to increase women's access to economic opportunities is no doubt critical for achieving gender parity in development interventions. However, it is increasingly recognized that creating workarounds to address norms barriers without changing underlying social dynamics can limit the effectiveness and impact of these interventions and, in some cases, can lead to unintended negative consequences, such as loans diverted to male relatives, increased workloads that do not alleviate other household/community responsibilities, and increased intimate partner violence. **Norm transformative** interventions that explicitly work to change social norms through direct engagement of men, women, and the broader community around these barriers are much less common, but increasingly being considered.

Care International has made transformative norms change an organization-wide priority and is addressing the gender norms that affect financial inclusion through its work supporting VSLAs. In Uganda, where underlying norms dictate that women should not work outside of the home, Care has introduced a series of interventions that directly addresses this constraint. The program introduced a mobile wallet to help women practice mental stocktaking around the use of their finances with subwallets earmarked for different uses. The program also introduced dialogue between men and women around intra-household resource management and the role of women in the paid economy. Early evaluation results show a general uptake of subwallet accounts, improved self-confidence, reduced anxiety, and increased women's participation in household decision-making over time.

GSMA worked with Telenor in India to address norms changes linked to phone ownership on a project called Sampark. While this work did not directly address mobile money, it aimed to influence one of the main bottlenecks that impact women's access to mobile money—having their own phone. The product offered families a "combo-SIM" package in which a purchase of one SIM for the male head of household came with a free SIM for his wife. For a limited time, as the family topped up the main phone, the second phone was topped up as well, and both phones were eligible for free talk between the SIMs. The idea was to provide an incentive for men to give their wives a phone and to demonstrate to their wives the benefit by being able to communicate more easily within the family. To reinforce the product, GSMA and Telenor trained sales agents and led an awareness and technical literacy campaign around the initiative. After the top-up subsidy period ended, the project found that men allowed their wives to keep their phones and continued to pay for their phone use.

Unlike norm-aware approaches that seek to create alternative channels for women's financial inclusion, norm transformative solutions attempt to change or remove those barriers and open up equal access for women to the formal financial sector. This requires thinking beyond traditional partners in financial inclusion (i.e., financial services providers and regulators) to engage a range of individual, community, and institutional actors (e.g., family members, community groups, media, enterprise support providers) needed to challenge perceptions of women's roles that limit their ability to be economic actors and to create scalable and lasting change. Box 1 offers an example from a partnership in Kenya led by Women's World Banking that aimed to address many psychological barriers faced by women when engaging with the banking sector.

Lessons learned from other sectors

Normative change approaches have major implications for programming costs, timeframes, and scalability—all of which can discourage more investments into these types of programs. However, development practitioners are increasingly working to design measurable norm-

Box 1: Innovative Partnerships for Transformation and Scale

Women's World Banking (WWB) developed an education campaign in Kenya to encourage low-income, underbanked women to open and use bank accounts. Partnering with a local educational television show "Makutano Junction," WWB used market research findings on the psychological barriers faced by women in accessing bank accounts to develop storylines in the shows and embed messages to examine power relations in the family to shift norms and perceptions around financial services for women. The psychological barriers found were imbedded in gender norms around women as economic actors and included perceptions that banks were not for them, that women do not have enough money to have an account, that a bank does not add value to their money, and that they do not have the literacy or familiarity with banks to properly complete forms to access an account.

In Kenya, WWB collaborated with the producers of Makutano Junction to develop a six-episode story as part of their weekly series, which reaches an estimated 6–8 million adult viewers, representing about 20 percent of the country. The storyline featured a fictitious bank branch manager who launched a campaign to get women to save by teaching viewers, especially women, to become more financially literate. Storylines had financial messages about opening and regularly using saving accounts, money management, and other themes.

Approximately 138,000 low-income female viewers opened an account after the show; on the other hand, no female nonviewers opened accounts. It also led to an increase in account activity by viewers, with viewers withdrawing less and saving more than nonviewers. Viewers cited TV as the most useful source of information on how to manage their money and consistently remembered the core lesson promoted by the program that everyone is eligible to open a bank account.

WWB's local partners were critical in the overall success of the initiative because they ensured that there was a relevant product that allowed women to put these new ideas into practice. The Nawiri Dada campaign, as it became known, was aligned with local promotion through three partner banks: Equity Bank, Kenya Women Finance Trust DTM, and Family Bank. Different media, including radio commercials, poster distribution, and marketing materials such as magnets and piggy banks, were used. At the end of each episode, a cast member would mention the three partner banks and encouraged viewers to visit them and open an account.

Source: WWB (n.d.).

change solutions with realistic budgets and time frames to ensure desired impact. Financial inclusion practitioners can learn much from other sectors, such as public and reproductive health, education, gender-based violence, and the environment, where understanding social norms is increasingly being embedded into program design. The following are some key insights that have emerged.

Programs that seek to shift social norms should leverage peer-group influence to bring about change. Because social identity is so important to an individual's likelihood of adhering to a set of norms, social networks can be particularly influential allies in norm-change interventions. Normative messages delivered through an individual's most proximate group of friends or peers have a more substantial impact than messages that come from outside of his or her direct social network. Women's SHGs or VSLAs have historically played an important role in changing gender norms that restrict women's economic empowerment, by building women's confidence, transferring knowledge, and promoting a greater sense of self-esteem.

Interventions should respect participants' experiences and values as well as context-specific local realities. Normative messages that are aligned with people's personal beliefs about what is right and wrong for their peer group or social status tend to have greater impact than those that focus on what external experts think or do. Recognizing women's unpaid care work along with their paid labor will be critical to ensure that financial products and services support rather than exacerbate women's existing responsibilities both within their household and the community at large. Approaches that use critical thinking, personal reflection, and interactive learning will also have a greater impact in identifying restrictive norms and embedding new ones.

Interventions that do not overemphasize negative social norms or apply punishments can avoid unintended consequences, such as incurring backlash or shifting norms change in the wrong direction. In addition, messages and approaches that are aspirational and identifiable are key. Mass media is being used increasingly as a potent tool to influence changes in social norms around women as economic actors. By promoting positive attitudes and beliefs among large segments of a population about women as entrepreneurs, small business owners, and bank clients these campaigns help create more accepting environments for women to adopt new behaviors.

Programs that focus on gender-specific norms change should benefit all groups and should not pit one group against another. Interventions should approach gender equality as an abundant resource that is good for the entire community and offers benefits to all. A synchronized approach that engages men and women in addressing social norms change is important in ensuring transformative change. Interventions that highlight the benefit of women's greater financial inclusion to the whole family, through increased income levels, education for children, health care, time-saving devices, and so forth, and minimize the disadvantages of changing gender roles, by engaging public-sector institutions and/or government programs to help support women's unpaid work, will have the greatest success.

Normative change does not happen all at once. Programs must acknowledge a staged process that leads people to new value systems or ways of thinking. Norms are influenced, mediated, and buttressed by dynamics at the relationship, family, community, regional, and institutional level. Thus, successful norm change approaches will often operate at numerous levels of a systems framework and require the participation of all members of the community to uphold and reinforce expectations about men and women's roles in society. This helps build critical mass and reinforce lasting change.

Moving forward

Understanding the social norms at play and the potential influence they may have on financial inclusion programing is not always straightforward, given the hyperlocality of informal rules, which can differ dramatically by context, even within the same country. Common norms, such as restrictions on women's mobility and safety, intrahousehold decision-making, and unpaid work and perceptions of appropriate roles for women in the community, tend to restrict women's access to and use of finance. Knowing exactly how norms apply in any given context and the opportunities for shifting behaviors through both norm-aware and norm-transformative efforts will be critical for closing the gender financial inclusion gap.

It is important that programs specifically targeting women incorporate a social-norms dimension to any upfront diagnostic work to look beyond classic supply-side constraints to access and use of financial services. Diagnostics that explore how women use existing financial services, expectations around women as financial actors, perceptions around access, and ownership of new technology will be critical to designing programs that bring together men and women to promote development goals that benefit the entire community. A client-centric approach, where practitioners and donors collaborate with organizations that understand social norms change and experiment to imbed this learning into future programming will be essential as we think about impactful and transformative approaches to women's financial inclusion.

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