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TECHNICAL GUIDANCE NOTE

Rural women and financial inclusion



INCLUSIVE RURAL FINANCE



TECHNICAL GUIDANCE NOTE

Rural women and financial inclusion

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Abbreviations

AFI	Alliance for Financial Inclusion
ATM	automated teller machine
BMZ	Federal Ministry for Economic Cooperation and Development
CGAP	Consultative Group to Assist the Poor
CSO	civil society organization
DFAT	Department of Foreign Affairs and Trade
DFS	digital financial services
DRC	the Democratic Republic of the Congo
DVA	Digital Village Advisor
FAO	Food and Agriculture Organization of the United Nations
FGD	focus group discussion
FSP	financial services provider
GALS	Gender Action Learning System
GIZ	German International Cooperation Agency
GPFI	Global Partnership for Financial Inclusion
GSMA	Global System for Mobile Communications Association
HBL	Habib Bank Limited
ICT	information and communication technology
IFC	International Finance Corporation
IFPRI	International Food Policy Research Institute
ILO	International Labour Organization
IMF	International Monetary Fund
IVR	Interactive Voice Response
KYC	Know Your Customer
MFI	microfinance institution
MNO	mobile network operator
MSME	micro-, small- and medium-sized enterprises
NABARD	National Bank for Agriculture and Rural Development
NCC	non-conventional collateral
NGO	non-governmental organization
NSO	network support organization
RFIP	Rural Financial Institutions Programme

SAA	Social Analysis and Action
SIGI	Social Institutions and Gender Index
UNCDF	United Nations Capital Development Fund
UNDP	United National Development Program
UN WEPs	United Nations Women's Empowerment Principles
USAID	United States Agency for International Development
VSLA	Village Savings and Loan Associations
VESA	Village Economic and Social Associations



The purpose of this guidance note

The promise of financial inclusion to contribute meaningfully to women's economic empowerment can only be achieved through significant improvements in the design and delivery of rural finance. To date, a lack of gender considerations in the design and implementation of financial inclusion interventions has resulted in a failure to address the pervasive barriers women face when it comes to accessing and using financial services. In offering their services to rural women, financial institutions also face challenges, such as a limited capacity to design and deliver appropriate services and products. FAO is supporting in-country stakeholders in finding solutions to overcome these barriers and promote gender-responsive financial inclusion. The purpose of this document is to highlight practical approaches put forward by the sector to guide the work of practitioners who pursue the above objectives at country level.

The primary audience for this guidance note are development practitioners (both FAO staff and external practitioners) who work in the field of rural finance and/or gender-related development interventions that aim to improve women's access to and use of finance.

By reading this guidance note, the practitioners will:

- improve their understanding of the optimal entry points for increasing rural women's access to and usage of financial services; and
- understand how to incorporate a gender lens into the advisory support they provide to financial service providers and other key stakeholders seeking to better serve rural women customers with financial services.

Part I of this Technical Guidance Note provides an overview of the main barriers and constraints that inhibit rural women's financial inclusion. Part II offers a step-by-step approach to analysing the state of gender equality within a specific country or context, with the purpose of diagnosing potential entry points for interventions that aim to increase rural women's financial inclusion. It then offers a summary of best practices for addressing the main barriers to rural women's access to and use of financial services, and offers various case studies to illustrate these best practices in action. The annex contains additional guidance and tools for conducting gender-focused diagnostic assessments and analysis.





PART I.

Challenges and opportunities for deepening rural women's financial inclusion

Since the advent of the microfinance model in the 1970s, which leveraged community-based mechanisms and reduced the need for collateral-based lending, significant steps have been taken to financially include rural populations. In recent years, the acceleration of technological innovations and the expansion of digital infrastructure has enabled financial institutions and other service providers to reach further into rural areas in order to deliver products and services. For instance, in only seven years (between 2012 and 2019), the number of digital agricultural solutions¹ targeting smallholders and pastoralists in sub-Saharan Africa went from 41 to 390, reaching 33 million smallholder farmers and pastoralists across the continent by 2019 (Tsan *et al.*, 2019). Alongside the expansion of financial service delivery models into geographically remote areas, financial institutions, funders and other key actors with a stake in the rural finance agenda are developing a better understanding of the multitude of challenges faced by rural communities. As a result, it has been acknowledged that access to appropriate and affordable financial services *alone* does not guarantee usage and, thus, meaningful financial inclusion.

The COVID-19 pandemic represents the latest major point of transition for the financial inclusion agenda. While many development actors had for years been stressing the importance of embedding gender considerations into the design and implementation of financial inclusion interventions, the

¹ Digitalization for agriculture (D4Ag) is the use of digital technologies, innovations and data to transform business models and practices across the agricultural value chain and address bottlenecks as regards, among other, productivity, postharvest handling, market access, finance, and supply chain management so as to achieve greater income for smallholder farmers, improve food and nutrition security, build climate resilience and expand inclusion of youth and women.

pandemic and the economic crisis that ensued brought into stark relief the fact that women and men often lead different economic lives, in great part due to gender-related social norms that define different roles and responsibilities in society. With the pandemic pushing an estimated 47 million women and girls into poverty, the goal of accelerating women’s financial inclusion has become more urgent than ever (UN Women, 2020).

Barriers and constraints that inhibit rural women’s financial inclusion

Improving rural women’s access to and use of financial services is a proven strategy for contributing to their social and economic empowerment, as well as improving the overall livelihoods of rural households and communities (FAO, 2011).

Thanks to a number of organizations leading research efforts that aim to deepen our understanding of the economic lives of low-income populations across the world, we know that a large percentage of rural households are involved in farming, either as a way to meet household nutrition needs or as an income-generating activity. Household income may be supplemented through off-farm activities, such as providing labour to other farms, rural employment or running a rural enterprise. These diversified income streams and rich financial profiles must be considered when designing financial inclusion interventions.

Rural women face many of the same challenges to building resilient livelihoods as the broader rural population, including poor infrastructure that limits access to markets, difficulty in accessing productivity-enhancing inputs and tools, limited financial resources to support greater investment into income-generating activities, climate variability leading to inconsistent crop yields and price variability, as well as a relatively underdeveloped rural market and services’ economy, which limits off-farm opportunities. But rural women often face additional, significant barriers that affect their agency and mobility across different livelihood strategies. These constraints can be broadly organized into four categories: access to markets; training, skills and information; legal and regulatory environment; and availability and use of finance. Gender-related social norms are a cross-cutting barrier that underpins the entire system and can often impact or amplify the constraints women face in a given context, and at different stages throughout their lives.

FIGURE 1. Barriers and constraints to rural women’s financial inclusion

Cross-cutting	Constraints
<ul style="list-style-type: none"> gender-related social norms 	<ul style="list-style-type: none"> access to markets (including labour markets) training, skills and information legal and regulatory environment access to finance

Source: Author’s own elaboration.

Gender-related social norms

Social norms are informal rules and shared beliefs about the kind of behaviour that is typical and appropriate within a group (Heise and Manji, 2016). Social norms can influence or uphold

behaviour, and are typically maintained by social approval or disapproval for behaving in a certain way, referred to as “social sanctions” (IRH, 2021). Gender norms are a subset of social norms, which define acceptable and appropriate actions for men, women, girls and boys in a given group or context (Cislaghi and Heise, 2019). They refer to informal rules and shared social expectations that distinguish expected behaviour on the basis of gender (FAO, IFAD and WFP, 2022). Gender-related norms are pervasive and affect both men and women’s capacity for individual and collective choice and action. They are reinforced and upheld by individuals and institutions, and can exert a powerful influence over economies and financial market systems and their underlying rules. Gender-related social norms are at the root of several formalized rules within financial systems that inhibit women from obtaining credit from a bank, such as the need to produce their spouses’ signature, or collateral and ID requirements that they less likely to be able to meet, or inheritance laws that prevent them from owning certain assets necessary to obtain financing (Koning, Ledgerwood and Singh, 2021).² Moreover, gender-related norms can have profound effects on the type of economic activities in which women can engage, the technologies available to them, the people and agencies with whom they can interact, the places they can visit, the time they have at their disposal, and the control they can exert over their own capital (Slavchevska, Kaaria and Taivalmaa, 2016). Women’s time poverty, due to the gender-related norms dictating that women should be primarily responsible for childcare and elderly care, constitutes a major barrier to their full and equal participation in the economy, either as employees or as entrepreneurs or business owners. Domestic work means that women have fewer flexible working hours, and consequently their free time is not so well aligned with labour and market opportunities. In addition, certain norms can also restrict women’s access to networks and markets. In particularly conservative contexts, it may not be appropriate for women to interact with men outside of the family unit; this means that markets which tend to be dominated by male traders and brokers are off limits to them.

Social constraints also limit women’s political engagement – including advocacy efforts, political action networks and political representation – which is critical to informing policy decisions about issues affecting women (World Bank, 2017). Finally, an environment that favours male authority and power can have a negative impact on women’s self-perception, confidence and ambitions.

The influence of gendered social norms goes beyond the individual and can affect how organizations and institutions perceive rural women as economic actors, as leaders and as a profitable customer segment. In the context of financial inclusion, this can lead to barriers on the supply side or for creating an enabling environment such as biases in algorithms, inappropriate product offerings and inadequate delivery channels (Koning, Ledgerwood and Singh, 2021). Taken together, these norms collectively inhibit or altogether exclude women from accessing the necessary tools to build resilient livelihoods for themselves and their households.

Access to markets

Access to markets – physical markets, digital markets and labour markets – is a key factor of rural women’s financial inclusion, since generating a consistent income can help drive women’s demand for financial services and products. The proximity to markets gives rural women who derive an income from on-farm activities better access to productive assets such as agricultural inputs;

² For more information and examples of gender norms in financial markets systems and beyond, please refer to FAO, IFAD and WFP’s *Guide to formulating gendered social norms indicators in the context of food security and nutrition* (FAO, IFAD and WFP, 2022) and to sector 10 (“Women’s Economic Empowerment”) of the Institute for Reproductive Health’s *Social norms atlas* (IRH, 2021).

exposure to knowledge, information, networks and training; and the financial means to support on-farm investments. But time poverty, resulting from women's unpaid care responsibilities and mobility constraints, due to lack of affordable, safe transport, can limit women's ability to access physical markets. In addition to mobility and safety issues, certain markets – especially those where cash crops or higher value crops are sold – tend to be male-dominated, which can disincentivize women from participating, or make them vulnerable to discrimination or harassment. Digital channels are increasingly being used to provide market-related information and to connect rural farmers with markets for their produce, but in many regions of the world, women's ownership of mobile phones lags far behind that of their male counterparts. Women living in low- and middle-income countries are 8 percent less likely than men to own a mobile phone, which translates into 165 million fewer women than men owning a mobile (GSMA, 2020). Agricultural labour markets are an important source of employment for rural men and women. But a number of factors can limit women's participation and returns from formalized employment. In many developing countries, women's access to secondary and tertiary education continues to lag behind men's, which has a negative impact on their ability to access jobs that may require a minimum level of literacy and numeracy, business management skills, or specific technical knowledge or expertise. In addition, their childcare and household responsibilities may influence the type of employment opportunities they are able to pursue, and frequently limits them to seeking only part-time work. Occupational segregation, which is often informed by gender norms dictating which sectors and roles are appropriate for men and women, means that women typically earn less than their male peers because they tend to be relegated to low-skilled or entry-level positions. According to FAO's most recent report on the status of women in agrifood systems, women earn 18.4 percent less than men in wage employment in agriculture, meaning that they receive USD 0.82 for every dollar earned by men (FAO, 2023). In addition, temporary or part-time workers often do not have access to the same level of benefits, job security and protection as full-time or permanent employees, leaving women at a higher risk of being unfairly treated in the workplace. Vulnerability to exploitation is heightened when women are in low-paid, casual and insecure forms of employment. The risk of gender-based violence and harassment in the workplace permeates the agricultural sector, and research confirms that across the value chain – from production through to processing, packaging and distribution – women experience high levels of harassment and violence on the part of supervisors and colleagues. This can lead to women opting out of labour markets entirely (Social Development Direct, 2020).

Training, skills and information

According to the World Bank's Global Findex database, education levels play a crucial role in the use of formal financial services. Data from sub-Saharan Africa indicates that adults with a tertiary or higher education are over four times more likely to have access to formal bank accounts compared to those who only have a primary or lower level of education (UNDP, 2016). But, despite major advances in women's educational attainment over the course of the twentieth century, low-income women continue to make up a disproportionate percentage of the world's financially illiterate population. Research dating from 2017 shows that, worldwide, 35 percent of men are financially literate, compared with 30 percent of women (Klapper, Lusardi and van Oudheusden, 2015). Illiteracy levels are highest among rural women. This translates into lower levels of financial and digital literacy, which impacts their ability to meaningfully engage with and benefit from economic opportunities, financial services and labour markets.

Educational constraints also have negative consequences on both the breadth of options and the quality of remunerative opportunities that women can pursue. Every additional year of primary school increases girls' eventual wages by 10 to 20 percent, while encouraging them to marry later and have fewer children. Importantly, it also leaves them less vulnerable to violence. In many regions across the world, gender-related social norms that may value boys more than girls continue to impact the likelihood that families will invest in girls' education (Marcus *et al.*, 2015).

Access to knowledge and information depends on women and girls' ability to gain access to and make use of certain technologies, such as mobile phones and the internet, or be part of networks and organizations such as self-help groups, producer organisations or cooperatives. In certain contexts, gender norms can dictate that women and girls should not own or use mobile technology, leave home without the permission of their husband or male household member, or interact with men outside the household, all of which has negative consequences on women and girls' access to knowledge and information. The GSMA reports that, in 2021, globally women were 8 less likely to own a mobile phone than men, with the gap being most pronounced in South Asia (23 percent) and in sub-Saharan Africa (13 percent). This digital access gap is accompanied by a gender gap in meaningful digital use – with women often using a smaller range of digital services, due to time poverty, less sophisticated handsets and unfamiliarity with the internet (Tyers-Chowdhury and Binder, 2021).

The level of education also has an impact on women's ability to derive benefits from access to knowledge and information. Rural women's lower average level of educational attainment has implications for their ability to make use of knowledge and information. For instance, rural women's lower literacy rates mean that information about application of fertilizer that is delivered orally, or through demonstration, rather than in written form, can help women translate knowledge into practice.

Legal and regulatory barriers

Women's labour force participation and access to economic opportunities and financial services can be heavily influenced by laws and regulation. In most countries, women's economic opportunities are in some way hampered by existing laws; of the 190 countries surveyed in the World Bank's 2021 update to its Women, Business and the Law index, 90 percent have at least one law impeding women's economic opportunities. In other words, 2.4 billion women of working age (15–64 years) from 178 economies across all regions still do not have the same legal rights as men. For instance, 104 economies still lack a legal provision that expressly prohibits gender-based discrimination in access to credit, and 40 percent of the countries surveyed have laws in place that limit women's property rights (World Bank, 2023). In addition, inflexible taxation regimes can also contribute to gender inequality by placing a disproportionate tax burden on low-income populations, and women in particular. For example, indirect tax – such as excise duties on fuel, certain financial transactions or consumables – tend to affect low-income earners more, and women especially, because they spend a higher proportion of their income on these items (Kazibwe, 2022).

Proof of identity is a key enabler of access to basic services like mobile connectivity, healthcare, education, social security programmes and financial services, but in 2019 more than 45 percent of women in low-income countries did not own an official proof of identity – often due to restrictive legal requirements, gender-biased policy provisions, or lack of clarity and consistency in policy

implementation (GSMA, 2019). Globally, one in five unbanked women say a lack of ID is one of the reasons they do not have an account (Demirguc-Kunt *et al.*, 2018). Formal financial institutions' emphasis on collateral and asset-based lending means that ownership and control over tangible assets is necessary to unlock finance from banks. Given limitations on women's property ownership and inheritance, it is particularly difficult for them to meet the standard collateral requirements of formal financial institutions. Lack of recognized collateral is the most widely cited obstacle encountered by women-owned enterprises in accessing financial services, and a major barrier for rural women in general (Alvarez de la Campa, n.d.). In some contexts, widowed women especially face the risk of being stripped of their property after the death of their husbands. In the case of women who generate their income through farming activities, this acts as a barrier to making long-term investments in the farm, thus impacting overall farm productivity and limiting their income-generating potential.

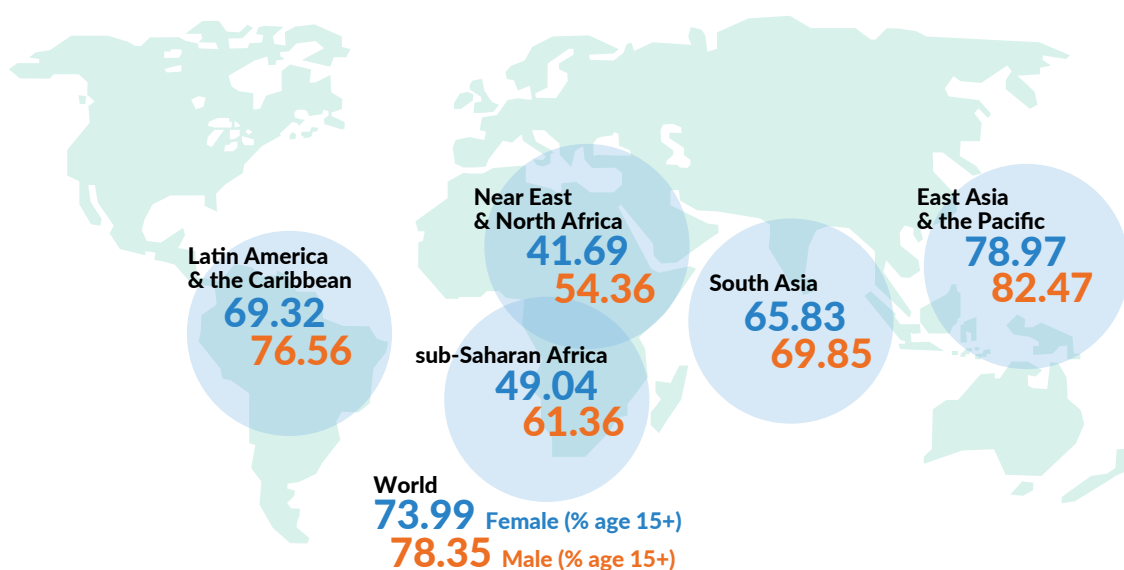
Even when legislation and policy frameworks are designed with gender in mind, gender-based inequality can persist, due to inadequate resources being allocated for the implementation and enforcement of policies. In many countries, legislation has increasingly paid attention to strengthening women's land rights. However, even when such legislation is enacted, customary law may overrule national law, thus favouring male spouses and relatives over women. For example, the United Republic of Tanzania enacted two Land Acts in 1999 which established that women should be treated equally with men in terms of rights to acquire, hold, use and deal with land. The Village Land Act invalidates customary laws that discriminate against women, and recognizes a wife's rights to land on the death of a spouse or in the event of a divorce. However, lack of enforcement capacity on the part of local authorities means that discriminatory practices can continue within the land commission and at the local level (Ellis *et al.*, 2007). This highlights the challenge of enforcing new legislation or regulation that is in conflict with prevailing social norms (World Bank, 2022). In addition, even when women's inheritance and property rights are protected by legislation, women may lack the necessary information and legal know-how to claim their rights, and effective enforcement mechanisms to ensure proper interpretation of the law may be missing locally. Initiatives requiring a 50 percent representation of women on local councils can protect their rights on village land, by giving them a voice on all decisions relating to land titling, inheritance and ownership. Legal literacy programs and awareness-raising campaigns can also support greater gender parity in outcomes and help address a potentially low uptake of reform interventions.

Access to and use of finance

Women continue to be less likely than men to have access to financial institutions or to possess a bank account. This has consequences for women's ability to access certain productive assets that might require a loan, such as hiring on-farm labour, purchasing farm inputs (e.g. seeds and fertilizer) or technology (e.g. mobile phone), and accessing other types of assets necessary for running a business (e.g. renting a tractor or storage space, purchasing stock).

Between 2014 and 2017, the global formal financial inclusion gap in developing economies stubbornly remained at 9 percent; however, 2021 saw this long-stagnant gender gap shrink to 6 percentage points: 74 percent of men and 68 percent of women in developing economies have an account (Ansar *et al.*, 2023).

FIGURE 2. Gender gap in account ownership, by region (2021)



Source: World Bank. 2021. The Global Findex database 2021: Financial inclusion, digital payments, and resilience in the age of COVID-19. In: *World Bank*. Washington, DC. [Cited 31 October 2023]. <https://www.worldbank.org/en/publication/globalfindex>

The global percentage of rural households with an account increased from 44 percent in 2011 to 66 percent in 2017. Looking at data and surveys at the national level suggests that rural women remain at a greater disadvantage when it comes to access to financial services. For instance, the CGAP Smallholder Financial Diaries research – conducted with a nationally representative sample of 3 000 smallholder households in Nigeria in 2016 – found that 19.3 percent of women in smallholder households are financially included, versus 30.6 percent of men. Similar gaps were observed in the Côte d’Ivoire survey, where 34.5 percent of men in smallholder households were financially included versus 17.8 percent of women (CGAP, 2016a, 2016b). Women often struggle to meet the minimum requirements for opening an account or applying for a loan from a formal financial institution. They may lack the necessary ID documents, collateral or historical financial statements that can help prove their creditworthiness. Or they may even opt out of the application process due to lack of confidence when it comes to engaging with financial services. According to the latest Global Findex, women are 7 percentage points more likely than men to need help using their mobile money account (World Bank, 2021).

Increasingly, the financial inclusion sector is looking beyond access to finance, and turning to usage data to determine the extent to which financial access is leading to financial inclusion and empowerment. In 2021, the World Bank’s Global Findex integrated additional indicators of usage into its global survey tool, which will go a long way in providing more comprehensive global data comparing women and men’s usage rates of various financial services. For instance, in India, despite major progress in closing the account access gap – between 2017 and 2021, the gender gap declined by 6 percentage points to effectively zero – equity in financial usage has lagged. Credit use, in particular by women, is low. The share of women that borrowed formally in the year prior to the Global Findex 2021 survey was 10 percent, compared with 15 percent of men. An even larger gap exists when it comes to usage of accounts for the purposes of saving, with 41 percent of Indian men using an account to store money while only 28 percent of women did so (Klapper, Singer

and Ansar, 2022). Lower usage of financial services can be due to the many constraints faced by women and outlined above, but ultimately these data points suggest that even when women have access to financial services, they may not be adequately serving their needs, which has implications for women's economic empowerment. In some cases, lower rates of usage among women may be influenced by digital literacy, or education or capacity gaps. But lower usage rates may also be an indication of products or services not matching the specific needs of women customers.

Supply-side constraints that influence rural women's financial inclusion

Financial services providers – ranging from commercial banks to microfinance institutions, but increasingly also Fintechs and other digitally-enabled innovators – tend to refrain from extending their services to rural areas and concentrate more on urban areas, where risks and operating costs are lower. Rural areas commonly have spatially dispersed populations, lower literacy and education levels, and inadequate infrastructure for communication, electricity, transportation and banking. Rural women customers can be harder to reach through traditional delivery channels such as bank branches or ATMs, due primarily to the time and mobility constraints they face. Women's roles within rural markets are often hidden or invisible, because of gendered social norms and occupational segregation that pushes women into lower-value activities and sectors. Taken together, all these factors tend to increase the cost of serving customers in these areas. Gender norms also influence how women are perceived by financial institutions (e.g. less creditworthy, costlier to serve and thus less profitable) and influence their willingness to target and reach out to rurally based women customers with adapted financial services. These beliefs are in some cases representative of the tangible and often stubborn challenges that FSPs face in delivering financial services to underserved markets, but are also frequently due to outdated or discriminatory beliefs regarding women's roles in the economy.

Because of the structural constraints and discrimination that they face, oftentimes women may need different or more customized services in order to make the most of their access to finance and achieve the same outcome as men, e.g. different financing terms, business support services, or market linkage support. But, generally speaking, there is a lack of understanding of the rural and agricultural sector on the part of the most formal financial institutions, and even less knowledge of the gender-related dynamics within rural areas. This lack of awareness and capacity can be a result of the scarce information available on the needs and priorities of rural clients, and especially women clients (FAO, 2019). The result is that the kinds of financial services that are made available in rural areas tend to be limited and mostly inadequate for the specific needs of rural dwellers, especially women.

Implicit or unconscious bias against women within financial services providers can impact women's ability to obtain financial services. For instance, loan application forms may include criteria and questions that inadvertently disadvantage women applicants, such as the number of years of business management experience, or previous loans obtained. Maladapted financial services and delivery mechanisms can also be the result of organizational bias, which is often due to a lack of diversity within the financial institution itself. Lack of women's representation in senior leadership positions within financial institutions means that women are often absent from discussions on the planning and provision of financial services and overall decision-making processes in the financial sector (FAO, 2019).









BOX 1. Life stage/transition points

A narrow focus on the differences between rural men and women often masks important differences between women themselves. Women are not a monolith; a number of factors relating to the context and life stage can influence the choices they make, the economic opportunities available to them, and the financial services they need access to.

Increasingly, development practitioners are acknowledging the patterns in women's lives that heavily influence their economic empowerment. These patterns emerge as a result of key transition points that have the potential to shift the course of women's life trajectories, and subsequently influence or dictate the level of decision-making power, control and agency they have over their productive and reproductive life stages. This, in turn, will impact their access to and usage of financial services. Several frameworks exist that identify specific milestones or moments in women's lives that inform and help define their economic lives.






World Bank's Women, Business and the Law Index

8 Main milestones in adult lives

-  Mobility
-  Workplace
-  Pay
-  Marriage
-  Parenthood
-  Entrepreneurship
-  Assets
-  Pension

Gates Foundation, IDEO.org

5 Pivotal moments

-  Finishing school
-  Getting married
-  Becoming a mother
-  Entering the workforce
-  Accruing wealth as a matriarch

Financial Alliance for Women

10 Life moments

-  Pursuing education
-  Entering/re-entering the workforce
-  Starting or scaling a business
-  Building or breaking relationships
-  Investing in a home
-  Having children
-  Taking care of others
-  Health setbacks
-  Losing a loved one
-  Retirement

UNCDF's Inclusive Digital Economies Gender Equality Playbook

3 Main age-related stages

Adolescent girl: transition from education to employment



Adolescent girl/adult woman: building a family



Adult woman: spouse's death



(cont.)

Prevailing social norms and other important contextual factors such as laws and regulations will dictate the extent to which women's power, agency and empowerment shrink or expand during these pivotal life moments or milestones. For example, for women in certain contexts, marriage can expand economic agency and power, as spouses combine their earnings, share expenses, and support each other to achieve their goals. These positive outcomes are possible thanks to underlying social norms that promote a vision of marriage as an equal partnership between two individuals; laws that protect civic, bodily, and economic rights of women within a marriage; and policies that encourage or incentivize the sharing of assets between spouses. However, in many contexts around the world, the harsh reality remains that, for young women, marriage is synonymous with a reduction or restriction of power and agency. For instance, in some parts of rural Bangladesh, when a woman marries, she may be expected to quit her job because it is seen by others as posing a threat to her husband's reputation.*

Adopting a life-stage lens to the design of financial inclusion interventions can yield several benefits. First, it helps identify particular pivotal moments or transitions that are likely to drive financial inclusion, thus refocusing the analysis on where financial services can generate most value in women's journeys, rather than trying to find a use case for a financial product when there may not be one. Marriage, childbirth and even crises are ripe moments to design around as they often result in shifts within households in terms of how work is divided, how money is earned, and how decisions are made.** Second, it encourages practitioners to consider the dynamic nature of women's livelihood trajectories, and to design interventions, products and services that help women get to their desired future state, while also enabling them to meet their current needs. This approach strongly aligns with the concept of customer lifetime value, defined as the value customers generate over their lifetime, interacting with a firm.*** By considering women's desired livelihood trajectories, practitioners and providers design financial value propositions that enable their upward mobility while generating value for financial institutions over time through cross- or up-selling.

Notes: * IDEO.org. 2021a. *Women and money: Insights and a path to close the gender gap*. In: IDEO.org. San Francisco, USA. https://static1.squarespace.com/static/5d94e54cb06c703e5199d288/t/60c931ef54473e6b91ae8e1b/1623798282681/Women_Money_FinalReport_2021.pdf

** IDEO.org. 2021b. *Lifestages: A new targeting approach to increase women's economic empowerment*. In: IDEO.org. San Francisco, USA. https://static1.squarespace.com/static/5d94e54cb06c703e5199d288/t/60c938dd9a65595b8a5ada59/1623800042900/Lifestages_Final_Feb2021.pdf

*** Stahl, L., Magnoni, B. & Coetzee, G. 2017. *The business case for customer centricity*. Washington, DC., CGAP. https://www.cgap.org/sites/default/files/Brief-Business-Case-for-Customer-Centricity-Apr-2017_0.pdf

Source: Author's own elaboration.

PART II.

How to increase rural women's financial inclusion

This part of the Technical Guidance Note focuses on practical approaches to improving rural women's access to and usage of financial services. First, it provides instructions and resources to guide practitioners through a process that helps them gain a better understanding of the key barriers and constraints that impact rural women's financial inclusion. Then, it compiles case studies that can help practitioners prioritize gender-related interventions and guide project design. As much as possible, it showcases instances of gender-transformative approaches to financial inclusion.

BOX 2. What does a gender-transformative financial inclusion intervention look like?

Gender-transformative approaches promote changes in gender relations, opportunities and resources by women and men, girls and boys, by challenging the root causes of gender discrimination, including constraining gender norms, discriminatory attitudes and behaviours, unequal power relations, and social, economic and political structures (laws, policies and rules) that create and reinforce gender inequalities. They also work with boys, young and adult men to embrace positive masculinities.*

"Gender-transformative finance aspires towards three key outcomes. The first is enhanced women's empowerment – defined in terms of greater opportunities, choices, and decision-making power. The second is strengthened relationships and improved negotiation dynamics between people at home, in the workplace, and in markets, and between financial institutions and clients. The third is enabling policies and regulatory frameworks and sociocultural norms.**"

Because women's access to, use of, and consequently ability to derive meaningful profit from financial services is heavily influenced by the structural barriers inherent to the societies in which they live, gender-transformative approaches are essential to improving women's financial inclusion.

(cont.)

Notes: * Adapted from FAO, IFAD & WFP. n.d. Gender transformative approaches. In: *Joint programme on gender transformative approaches for food security and nutrition*. Rome. [Cited 19 July 2023]. <https://www.fao.org/joint-gender-programme-gender-transformative-approaches/overview/gender-transformative-approaches/en>

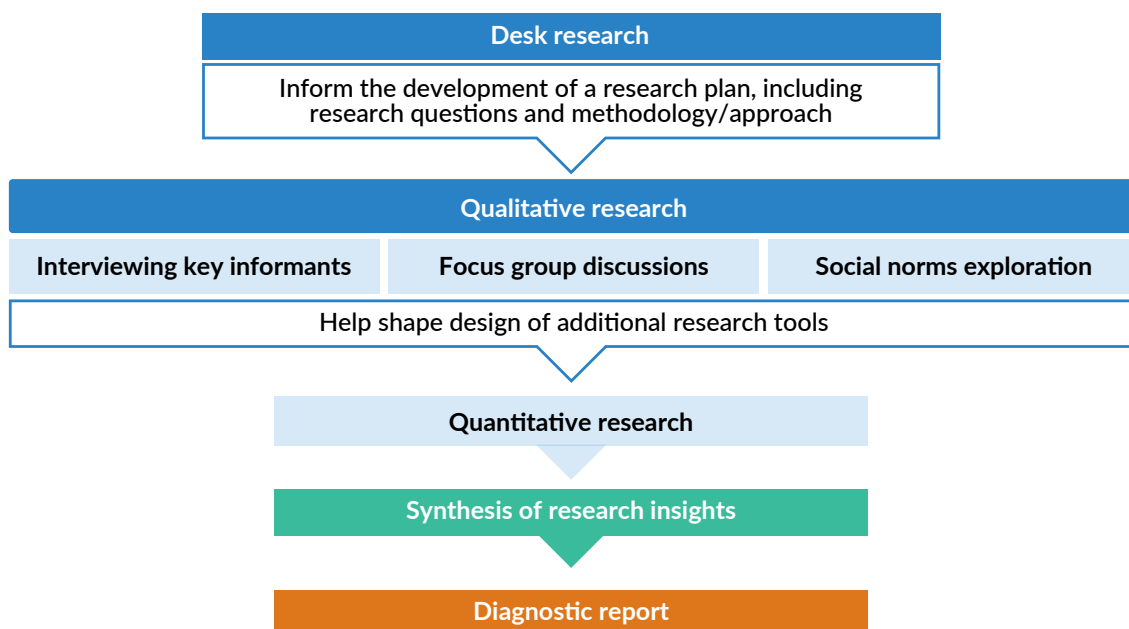
** Quisumbing, A., Meinzen-Dick, R. & Njuki, J. (eds). 2019. *Gender equality in rural Africa: From commitments to outcomes. ReSAKSS 2019 annual trends and outlook report*, p. 58. Washington, DC., International Food Policy Research Institute. <https://doi.org/10.2499/9780896293649>

Source: Author's own elaboration.

Conducting a gender diagnostic

The starting point of any intervention should be a gender diagnostic to help identify the gender-related challenges or issues that may be limiting rural women's access to and usage of financial services in a given context. As noted in the preceding section, women are not a homogeneous group, so an important first step before starting the diagnostic is to define the specific subsegment(s) of rural women that the intervention is meant to be targeting. A rigorous diagnostic should also consider how multiple categories of social identity can interact with each other to further entrench inequality, including: ethnicity, disability, socio-economic status, religion, caste and other factors or identities relevant within the local context. The diagnostic should then be focused explicitly on the identified segment or segments of rural women. The figure below offers a recommended approach for conducting a comprehensive gender diagnostic, one that helps practitioners understand the critical constraints to rural women's access and usage of financial services in a way that can then support the design and implementation of programmes aiming to advance their financial inclusion.

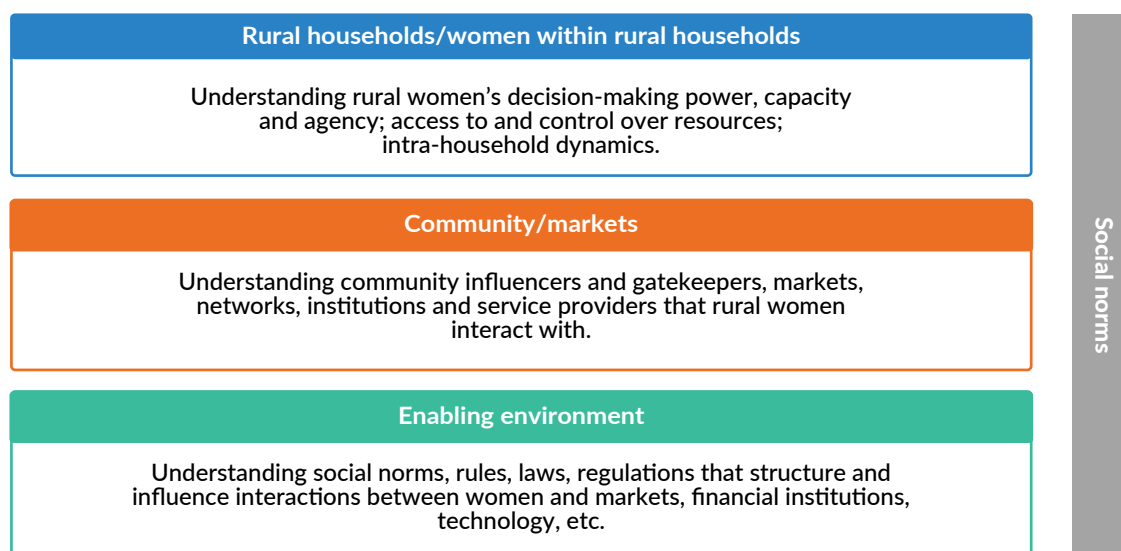
FIGURE 3. Overview of the gender diagnostic process



Source: Author's own elaboration.

The objective of a gender diagnostic is to understand the barriers and enablers of rural women's financial inclusion at various levels of the market. The following framework can serve as an organizing scheme to guide the diagnostic.

FIGURE 4. Framework for understanding gender dynamics within markets



Source: Author's own elaboration.

Step 1. Desk research

Practitioners should begin by conducting desk research to build an overall picture of the country or regional context targeted through the intervention. The objectives of this first step are as follows:

- to gain an understanding of access and usage issues impacting the financial inclusion of the target group of rural women;
- to review specific data sources, country-level reports and legislation/regulation so as to establish a baseline that can be validated in the next steps of the diagnostic process; and
- to identify any information gaps, key stakeholders and initiatives that should be further probed or investigated in the next steps of the diagnostic process.

Approximately two to three weeks should be set aside to complete this step. Included in Annex 2 of this document is a non-exhaustive list of questions, information and data sources to help guide desk research.

Step 2. Qualitative research

Once the desk research stage has been completed, practitioners will have identified information gaps and additional thematic areas worth investigating using qualitative research methods. The purpose of this second step is to help fill information gaps and understand the underlying social, political, economic and legal forces that explain existing gaps. The qualitative research stage should aim to gather both top-down insights from experts and bottom-up insights from rural women

especially, although the opinions of rural men can also be taken into consideration. Practitioners can use a combination of structured/semi-structured interviews, focus-group discussions, and other participatory methods to gather insights. At least four weeks should be set aside to conduct qualitative research in order to factor in the necessary time for outreach, logistics and scheduling. Additional time may be needed when conducting field-based research in less developed countries with poor rural infrastructure, or in post-conflict contexts.

1. Focus group discussions

Focus group discussions (FGDs) are gatherings of a group of people to discuss a particular topic using open-ended questioning to allow for deeper engagement. This approach is useful for understanding perspectives on a particular topic that can be difficult to quantify, such as identities, perceptions and beliefs. The objectives of conducting FGDs as part of a gender diagnostic process are:

- to understand the key motivations and aspirations of women in a specific country context related to their financial and economic lives;
- to help uncover any specific challenges and needs related to the lifecycle of women in the context of a specific country; and
- to identify the constraints and enabling factors of accessing and using financial services for women in the context of a specific country.

It is up to the practitioners conducting the research to determine the make-up of each group in a way that makes sense given the context and the overall research objectives. For instance, in some contexts, it may be better to interview men separately from women. Within each focus group, practitioners may wish to target different subsegments, for instance: young women/men, microentrepreneurs/business owners, smallholder farmers, men/women employees and so on.

It is preferable to run focus group discussions with a group of six to eight people, to ensure a diversity of perspectives. Practitioners can work with local community groups, networks or leaders to help identify focus group participants. Adequate time should be set aside for each discussion (e.g. UNCDF recommends between 2.5 and 3 hours), and practitioners should make sure to provide all participants with appropriate compensation, a travel stipend and beverages/snacks.

2. Structured or semi-structured interviews

Structured or semi-structured interviews are organized around a core of questions or areas the practitioner wishes to explore with an individual, but leaving room for flexibility depending on the answers they receive. At the rural household and individual level, interviews can help practitioners to better understand the financial and non-financial needs of rural women; the barriers that may be preventing them from accessing and making use of financial services; social norms and gender dynamics within households that may influence women's decision-making, agency and mobility.

Interviews are also a useful way to gain top-down insights from country experts on any relevant government programs, major initiatives, and/or commitments and targets for women's financial inclusion or rural development more broadly. Speaking to in-country experts can also provide an up-to-date perspective on the different types of providers currently offering rurally based customers their financial services, and highlight any in particular that may have a focus on women or inclusion. At the enabling environment level, qualitative research can help gain an understanding

of the gaps between stated rules, regulations and laws, and the prevailing traditions or customary norms at the community level. In addition, this research can reveal any gaps in the local capacity to enforce national laws or regulations.

Practitioners should aim to speak to key stakeholders from:

- relevant government departments or ministries, including the Central Bank, the Ministry of Finance, the Ministry of Agriculture, departments tasked with rural development, gender equality and/or women's initiatives;
- representatives from international development agencies, such as the World Bank, the UNDP, the UNCDF (if present) and regional development banks;
- representatives from NGOs and CSOs implementing financial inclusion, rural development and/or women's economic empowerment initiatives;
- representatives from private sector industry bodies related to financial services, agriculture and mobile infrastructure; and
- representatives from associations engaged in promoting gender equality and financial inclusion initiatives.

3. *Social norms exploration*

At the community and market level, qualitative research can be conducted to better understand gender social norms that may influence women's agency, mobility and decision-making within their environments, and to identify any community-level gatekeepers, such as traditional leaders, religious or local authorities that are responsible for upholding or challenging prevailing norms.

The objectives of incorporating the exploration of social norms into the gender diagnostic process are:

- to identify the most relevant social norms that influence specific behaviours related to rural women's access to and usage of financial services;
- to support the design and implementation of gender-transformative interventions, aiming to foster financial inclusion, transform harmful social norms and promote positive norms; and
- to inform the design of measurement frameworks and approaches that can help evaluate changes in social norms over time (IRH, 2020).

Qualitative methods are well-suited to exploring the role of social norms in shaping behaviour, as they allow the target beneficiaries to define the key features of norms and behaviours themselves, rather than letting outside practitioners do it for them. The exploration of social norms can be conducted either in focus group discussions or in-depth interviews. Focus group discussions are considered better suited for eliciting general information on communities or groups, whereas in-depth interviews are deemed better at capturing individual experiences, attitudes and beliefs. Used together, they can provide a full picture of the normative environment (Learning Collaborative to Advance Normative Change, 2019).

Adding participatory techniques can enhance the quality of insights derived through FGDs or interviews. There is a number of participatory techniques or approaches to draw on, including:

- **social network and influence mapping** to help uncover community-level gatekeepers, either individuals or groups within a community that have influence or power over other individuals or groups;

- **2×2 social norms tables** to encourage participants to describe individual- and community-level approval and practice of a given behaviour;
- **vignettes**, where short stories about imaginary characters in specific contexts are shared alongside guiding questions in a way that allows participants to offer their views about a third person (rather than about themselves) in a specific context;
- **the five “whys”** participatory group analysis and diagramming of root causes of certain behaviours, to help understand the extent to which norms are influencing behaviour and the consequences of not abiding by a norm (Learning Collaborative to Advance Normative Change, 2019).

BOX 3. Conducting qualitative research with women

Conducting qualitative research with women can be a sensitive undertaking, especially if the research aims to uncover insights relating to gender norms, discrimination, community-level and intra-household dynamics. The following tips can help ensure that the setting of the data collection is suitable and that the women feel comfortable sharing (often sensitive) information:

1. Consider the timing of the session, and make sure it does not clash with women’s household or unpaid care responsibilities.
2. Make sure the session is held in a culturally appropriate and easily accessible location, where the women in the group will feel comfortable and at ease.
3. Provide additional support, as necessary, to encourage the women to participate. This may involve providing a stipend to cover any travel costs incurred or offering on-site childcare.
4. Consider any cultural norms that might affect the participation of certain groups of women. For instance, young women or adolescent girls may not be able to participate if a parent is not present.
5. In mixed-gender groups or during household interviews, look out for non-verbal cues that may suggest that women do not feel comfortable expressing their opinions or views. This may lead the research team to shift their approach.

Source: Author’s own elaboration.

Several toolkits to support the design of interview guides, focus group discussion guides and analyses of social norms already exist, and are listed in Annex 3. In some cases, these toolkits offer comprehensive sets of questions. However, practitioners are encouraged to select a subset with the interviewee(s) and the aim of the interview in mind.

Step 3. Quantitative research

Following the completion of desk and qualitative research, there may be a need to conduct primary research, so as to help fill in any remaining gaps in knowledge or information about rural women’s level of financial inclusion, financial needs, and barriers or constraints when it comes to access and usage. A structured quantitative survey should aim to:

1. Generate quantitative data points that help confirm or validate findings from the qualitative research.
2. Fill in data gaps in the event that recent sex-disaggregated data for the country or target population is not available.

3. Incorporate questions relating to women's agency, decision-making and economic empowerment that tend not to be covered in other surveys.

The sample size and scope of the research will be dependent on the objectives, the time and the resources available. Practitioners will likely need to hire a firm to support the design and deployment of a quantitative survey. Additional important considerations include:

- Whether the survey will be administered telephonically or in person. In some cases, telephonic surveys can significantly reduce the costs associated with conducting primary research. However, in many contexts, women's access to mobile phones may be limited.
- Length of the survey. The number of questions and complexity of the questionnaire will determine how much time is needed to administer the survey. In general, it is preferable for it not to exceed an hour.
- Women's representation in the enumerator team. In some contexts, women may feel more comfortable completing the survey with a woman enumerator. Enumerators would also be fluent in the local language(s) and have experience conducting similar surveys in similar contexts.

Additional tips on how to determine sample size, administer quantitative surveys, incentivize participation, along with important steps to help ensure that the research yields accurate data can be found in USAID's Gender and Information Communication Technology (ICT) Toolkit: https://digitalprinciples.org/wp-content/uploads/Gender_and_ICT_Toolkit.pdf

A number of different, publicly available survey questionnaires can be referred to for sample questions relating to women's financial inclusion, including:

- section 4 of UNCDF's POWER Country Assessment Toolkit
- USAID's ICT Toolkit
- IFPRI's Women's Empowerment in Agriculture Index (<https://weai.ifpri.info/versions/weai/>)

BOX 4. Gender diagnostic assessment of financial institutions

If the financial inclusion intervention includes the involvement of one or more financial institution or other provider of financial services to rural women, practitioners should also perform a gender-lens diagnostic assessment of the organization to look at the level of diversity and gender balance within the organization itself, its leadership and workforce, so as to understand what kinds of products and services are provided to target customer segments, and whether or not sex-disaggregated data is collected and analysed. This is an important step in ensuring that participating financial services providers are both willing and able to extend financial services to rural women. At least four weeks should be set aside to conduct this type of diagnostic assessment.

Several publicly available gender assessment tools exist that can be leveraged. These include:

- the UNCDF's Gender Self-Assessment Toolkit for FSPs: <https://www.uncdf.org/article/4823/gender-self-assessment-toolkit-for-financial-service-providers>
- Value for Women's Gender Smart Enterprise Survey: <https://gendersmartnexus.v4w.org/signup?role=sme>

(cont.)

- the UN's Women Empowerment Principles (WEPs) Gender Gap Analysis Tool: <https://weps-gapanalysis.org>

Using the above tools can help practitioners develop an assessment of the level of gender inclusion within the financial institution. This can be supplemented by carrying out a more rigorous diagnostic of the organization, which involves conducting:

- a desk review of all relevant policies and documents (e.g. Human Resources manual, credit policy, organisational chart, product offering);
- a gender analysis of relevant data including portfolio-level data and internal data (i.e. workforce composition disaggregated by sex);
- expert interviews with senior leadership and other relevant individuals within the institution to help fill in any remaining knowledge gaps, or to ask probing questions relating to any insights that have emerged from the document review and data analysis;
- focus group discussions or interviews with a sample of women customers, to understand their level of satisfaction with the financial institution's current offering, and help uncover opportunities for improvement or adaptation of the current offering.

Source: Author's own elaboration.

Step 4. Synthesis

The final step in the diagnostic assessment process is to synthesize all the data and insights collected as part of the desk review, and in the qualitative and quantitative surveys. The synthesis process should be collaborative, facilitated by an individual or a group of people who have experience and various insights into harvesting methodologies, and it should include all members of the practitioner's team that were involved at every stage of the research. Setting aside enough time for this step – at least two weeks – helps ensure that the team has the opportunity to triangulate information across sources, explore potential root causes of a gap or opportunity, and assess the significance of any linkages between the identified constraints.

The framework in Figure 3 can help organize and prioritize the critical elements at each level of the market that influence or determine rural women's financial inclusion in a given country context. Outputs from the exploration of social norms should also reveal the underlying dynamics that may either enable or prevent rural women's access to and usage of financial services.

At this stage, practitioners should also develop a detailed life cycle mapping to identify the key life cycle stages affecting women and girls' changing financial needs and behaviours. Practitioners can use as a starting point the different life-stage frameworks presented in Section 1 of this guidance note to develop a life stage framework for the rural women in a specific context. Data and insights from the gender diagnostic process can then be used to develop a more detailed, context-specific life cycle mapping, and help determine the financial and non-financial needs associated with each stage of the life cycle.

Step 5. Diagnostic report

The synthesis step of the process should result in the identification of opportunity areas and a prioritized list of actions that should be implemented as part of the intervention or initiative. The research findings, along with potential entry points for interventions that aim to increase rural women's financial inclusion, should be compiled in a gender diagnostic assessment report.³

Possible solutions could include: the development of a training fellowship for senior leaders within financial institutions to help shift mindsets within the organization; a targeted gender-lens advisory intervention to support financial service providers in adapting or designing financial products for specific segments of rural women; grant-based funding to support private sector companies within agricultural value chains in implementing gender-forward business that helps to increase women's representation in leadership, the workforce or the supply chain. Ideally, these actions and/or solutions should be co-designed and implemented together with key stakeholders, alongside metrics or key performance indicators for assessing or measuring success. The next section of this document presents a series of case studies that have been compiled to serve as inspiration for the co-design of actions or solutions.

³ Examples of several country assessment reports and a gender social norms diagnostic report can be found in Annex 4.





PART III.

Best practices and case studies to support the design and implementation of solutions

The following section provides a selection of examples and case studies that highlight good practices for deepening rural women's financial inclusion. Efforts have been made to select examples that demonstrate quantifiable results or impact and to offer a variety of sample actions that can be taken at different levels of intervention (rural households/individuals, community/markets and enabling environment). In so far as this was possible, the author has selected case studies that illustrate a gender-transformative approach, meaning that they aim to address the underlying social norms, attitudes and behaviours that perpetuate gender inequalities by challenging unequal power relations as well as traditional notions of gender roles and responsibilities.

Addressing restrictive gender norms/unequal power dynamics

Quantitative research from the Women and Money initiative suggests that rural women's access to savings and, in some cases, loans does not translate into greater economic empowerment within the household or community. However, when women are able to secure consistent incomes, their influence and control over household financial decisions also increases (IDEO.org, 2021). This, in turn, can lead to a more consistent use of financial services by women, rather than it being solely their husband's domain. For a number of reasons discussed above, rural women face many barriers that inhibit their full and equal participation in the economy. As a result, initiatives that focus on increasing women's access to financial products alone, without tackling the underlying systemic

inequalities and gender norms that prevent women from actively engaging in economic activities, are not effective in the long term.

Increasingly, development practitioners are recognizing the need to address the issue of underlying gender norms in order to unlock rural women's financial inclusion. Best practices to shift deep-seated social norms include:

- engaging men, or other community gatekeepers, in the design and implementation phase of any gender-focused intervention;
- incorporating participatory household and community methodologies into trainings as a non-confrontational channel for simultaneously upskilling women and overcoming discriminatory gendered norms;
- leveraging local women leaders as champions or mentors; and
- collectively engaging other market players (e.g. public sector institutions, media companies, civil society organizations) to target the underlying drivers of restrictive social norms alongside financial service providers (e.g. through policy-making, media campaigns and cultural programmes).

The following case studies provide concrete examples of the above-mentioned best practices in action. Case studies 1 and 2 are examples of participatory methodologies to challenge prevailing gender norms in the context of rural and agricultural development initiatives. Case study 3 provides examples from two private sector organizations that deployed marketing campaigns to address gender norms and shift perceptions of women's roles as economic actors and entrepreneurs.

CASE STUDY 1

Increasing women's agency and decision-making power within households through facilitated dialogue and goal-setting

Implementing agencies/institutions and their location:

AgDevCo and Taylor Winch (United Republic of Tanzania)

Background

Developed under the Oxfam Novib Women's Empowerment Mainstreaming and Networking (WEMAN) Programme, the Gender Action Learning System (GALS) methodology* uses a set of visual diagramming tools that enable all members of a household to develop a joint vision for wellbeing and improved livelihood. This methodology is most commonly applied in projects or interventions that work on value chain, agribusiness and enterprise development, and/or agriculture and rural finance.

Level of intervention

Individual/household

Community/markets

Example(s)

In 2021, AgDevCo's Smallholder Development Unit provided support to Taylor Winch Tanzania (TWT) to deliver the GALS programme to members of one of their partner coffee cooperatives. TWT buys high-quality Arabica coffee from cooperatives across the United Republic of Tanzania.

(cont.)

To help improve the quality of the coffee, they purchase from cooperatives, as well as offering them technical assistance and leadership development throughout the year. AgDevCo and TWT believed that the GALS curriculum could contribute to improve uptake of good agricultural practices and access to finance amongst cooperative farmers, in addition to the clear gender-related benefits derived from fostering joint decision-making and cooperation within households.

The starting point for the programme was for the cooperative to appoint a gender champion – this could be either a man or a woman seen by their local community as change-makers, committed to the ultimate goal of achieving gender equity. The gender champion was first trained in how to facilitate the GALS methodology, and then recruited men and women from local households, including single parents who could commit to meeting weekly.

Each week, the group members met to go through a series of tools, implemented through facilitated exercises and dialogues, to ultimately address and challenge unequal gender and social relations that act as constraints to achieving development goals. Through these regular meetings, participants worked together to define goals, both personal and shared. The process of identifying goals can open up lines of communication and foster discussions between husband and wife that are otherwise rare in highly gender unequal or patriarchal environments. Once the goals were defined, participants identified the steps that they needed to take in order to reach their goals. In rural households where farming is one of the main sources of income, it is often the case that personal goals and those related to the farm are inextricably linked. Therefore, this represents an effective entry point for providing productivity-enhancing products and services to farming households.

Alongside the weekly meetings, TWT also implemented a GALS finance model. In order to participate in the training session, members paid a fee (<USD 10) which was put into a community “bank”. They subsequently made weekly contributions in return for shares. Members can take out a loan from the community bank, provided they have a guarantor from the group and the loan’s intended use is related to their farm-related goals. Unlike other community-based microfinance models, members do not cash-out their contributions annually, which means that the GALS finance model reflects the long-term mindset that the GALS training is intended to foster.

Results

In the communities where the GALS programme was delivered, TWT observed a reduction in domestic violence, and women reported greater empathy from their husbands. Results from other organizations that have implemented the GALS methodology include more equal sharing of labour between all members of the household, increased women’s decision-making power, and control of assets, including more secure access to land.

To learn more

Read more about TWT’s experience at <https://www.agdevco.com/news/article-gender-equality-training-for-more-successful-smallholder-production>

*Note: *FAO, IFAD and WFP. 2020. Gender transformative approaches for food security, improved nutrition and sustainable agriculture – A compendium of fifteen good practices. Rome. <https://doi.org/10.4060/cb1331en>*

CASE STUDY 2

Challenging social norms that perpetuate gender inequality

Implementing agency/institution and location:

CARE (Ethiopia and Burundi)

Background

Men's attitudes and behaviours are crucial in the design and effective implementation of financial inclusion interventions, since they continue to hold positions of power in most rural communities and have the authority to support or block progress. Social Analysis and Action (SAA) is a facilitated process through which individuals and communities explore and challenge the social norms, beliefs and practices that shape their lives and health.* The goal of the SAA approach is to catalyse community-led change, and build support for sexual, reproductive, and maternal health and rights. SAA facilitators guide community members through a process that invites them to explore, discuss and ultimately challenge restrictive practices and replace them with more gender-equitable norms. In the context of food and nutrition security, SAA encourages critical thinking about how social conditions perpetuate food and nutrition insecurity and development challenges. SAA essentially seeks to shift dynamics within households that inhibit women's empowerment, while also influencing the social environment and removing those constraints that prevent or stall their movement along empowerment pathways.

SAA uses practical methodologies and participatory exercises to critically challenge deeply held beliefs, social stigma, discrimination and stereotypes, and change social norms and values that perpetuate inequalities.** Since SAA actively engages all members of a community, including men and influential community members, it has the potential to catalyse shifts in gender and other social norms.

Effective implementation of the SAA methodology relies on skilled facilitation by staff and other community actors. The unique feature of SAA is that before leading the process for community members, facilitators go through their own dialogue and reflection process in order to examine their own beliefs, attitudes and behaviour with regard to gender, power and sexuality. This challenges them to reflect and acknowledge how their own beliefs might influence the way they approach their work.

The SAA methodology is made up of three core components:

- reflection, dialogue and exploration;
- envisioning alternatives and challenging harmful norms;
- actions designed to improve health.

Level of intervention

Community/markets

Example(s)

In Ethiopia, CARE has leveraged Village Savings and Loan Associations (VSLA) and Village Economic and Social Associations (VESA) to deliver other social and gender-related interventions to rural communities, including the SAA. VSLAs are informal self-managed groups made up of between 15 and 25 individuals, the majority of whom are women. Members can regularly contribute savings to the group's fund, and they can also borrow from the fund in amounts proportionate to their needs and repayment capacity. VESAs are groups of members ranging between 15 and 25 households, often couples, aiming to build social cohesion and capital. By

(cont.)

leveraging the trust generated through participating in group savings and loans, CARE Ethiopia was able to introduce other training and capacity building sessions, usually focused on gender and social transformation.

In Burundi, CARE integrated SAA into a multisectoral agricultural intervention to see whether it could lead to lasting transformations in gender equality, food security and economic well-being. Between 2016 and 2019, CARE leveraged VSLAs to implement the SAA, and found that both agriculture productivity and the empowerment of women had benefitted from it.

Results

In Burundi, “group members reported shorter periods of food deficit during lean seasons and women reported greater satisfaction with division of both domestic and agricultural tasks and with access to extension services and inputs” (p. 14). Households that had gone through the SAA sessions more than doubled their rice production, and the proportion of participants who owned and cultivated land rose from 80 to 92 percent. Women in the groups noted that spousal support had increased, and that they considered themselves leaders.***

To learn more

CARE’s SAA Global Implementation Manual (https://www.care.org/wp-content/uploads/2020/08/saatookit_final_rights_reserved.pdf) includes additional case studies.

*Notes: *CARE. 2020. Methodology: Social analysis and action. In: CARE. Sexual reproductive & maternal health. Atlanta, USA. https://www.care.org/wp-content/uploads/2020/08/final_saa_overview_brief.pdf*

***Wong, F., Vos, A., Pyburn, R. & Newton, J. 2019. Implementing gender transformative approaches in agriculture: A discussion paper for the European Commission. In: CGIAR Collaborative Platform for Gender Research. Paris, France, CGIAR. https://www.kit.nl/wp-content/uploads/2020/08/Gender-Transformative-Approaches-in-Agriculture_Platform-Discussion-Paper-final-1.pdf*

****CARE. 2020. Enabling inclusive food systems: Food and water systems annual report. Atlanta, USA. https://www.care.org/wp-content/uploads/2020/09/Enabling-Inclusive-Food-Systems_FWS-Annual-Report_September-2020.pdf*

CASE STUDY 3

Driving lasting change by creating positive narratives about women entrepreneurs

Implementing agencies/institutions and location:

1. Türk Ekonomi Bankasi (TEB) (Türkiye)
2. Banco León (Dominican Republic)

Background

In countries with particularly restrictive gender norms, women’s labour force participation remains low, due to the expectation that they should be primarily responsible for unpaid care work and other household responsibilities. Various social norms regarding the types of occupations or work that are appropriate for men and women can also prevent women from pursuing employment or entrepreneurial opportunities out of fear of social sanction. Marketing campaigns that challenge prevailing narratives about men and women’s roles in society can be a powerful way to encourage dialogue and shift perceptions and attitudes. Research shows that women can be particularly distrustful of financial institutions that try to directly market to them because often they do so without giving due consideration to women’s needs and concerns. The data shows that when marketing strategies are implemented with authenticity, thoughtfulness, credibility, and with inclusive and intelligent messaging about gender they resonate strongly with consumers.*

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Level of intervention

Community/markets > Financial institutions

Example(s)

In Türkiye, Türk Ekonomi Bankası (TEB) wanted to grow its market share while shifting perceptions to show that women can be economic actors and entrepreneurs in their own right. They developed a women's value proposition, made up of both financial and non-financial services, which they promoted through a social media campaign about women's entrepreneurship. In 2018, they ran a social media research campaign around the time of International Women's Day using the popular Turkish phrase "*Elalem ne der?*" ("What would people say?") to explore people's perceptions about the role of women. The campaign saw high levels of engagement, with social media users sharing their own opinions, beliefs and experiences of the barriers women entrepreneurs face in Türkiye. As a result of this research, TEB decided to create a short film in which women entrepreneurs shared with family members and friends their ambitions for making their businesses grow. Despite the lack of enthusiasm and support from the people around them, the women were able to succeed thanks to TEB. The film was disseminated via multiple mass media channels, including social media and TV ads, and reportedly reached 33 million people.**

Another example of a financial institution leveraging gender-lens marketing to shift perceptions about women entrepreneurs is Banco León in the Dominican Republic. In 2014, the bank launched a holistic value proposition for women, entitled "*Mujer Mujer*" ("Woman Woman"). Over the course of subsequent years, the bank's marketing team rolled out a series of campaigns in support of the *Mujer Mujer* initiative, to help establish Banco León as the country's go-to financial institution for women. Understanding the sensitivity of a potentially risky subject, they implemented an adaptive approach to marketing.

For the first few years after the launch of the initiative, the bank's messaging focused on themes relating to empowerment and confidence, and their marketing campaign, entitled "*Abran Paso*" ("Make Way"), showed a variety of empowered women in non-traditional roles. From 2016, the bank shifted its focus to increasing customer and employee engagement and loyalty. Their marketing approach included using positive, simple messages to encourage and inspire women. By 2018, Banco León had expanded its women's value proposition across different segments, including lending and private banking for micro, small and medium enterprises (MSME). As its women-focused brand was well-positioned around the country, they began pushing the envelope by tackling more sensitive topics. For example, one campaign aimed to dispel the myth of the "superwoman" and give women the courage to say "no". Another campaign raised awareness of the prevalence of femicides in the country and helped women identify signs of abuse. Finally, in 2019, Banco León started expanding its marketing messages so as to not only address women directly, but also speak to men in order to break paradigms and shift behaviours. The bank seized upon the emerging "new masculinity" movement and developed a campaign in which five men employees were featured speaking about their experiences as fathers. This campaign came at the same time as the announcement that they were extending paternity leave from three to ten days for their employees, the first company in the Dominican Republic to do so. In the same year, the bank also held an event to highlight the issue of gender-based violence, a non-traditional topic for a financial institution. In 2020, as rates of domestic violence were increasing as a result of the COVID-19 pandemic, the country's Ministry of Women approached Banco León to partner on a campaign aiming to raise awareness of resources for victims of domestic violence. This campaign was widely shared across media channels and helped foster discussion of new family roles in Dominican society.***

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These two case studies demonstrate that marketing can be a powerful tool for financial institutions not only to reach women, but also to influence behaviour and encourage social change that breaks down common barriers.

Notes: * Financial Alliance for Women. 2019. *Life moments: A strategy for serving women throughout their lives*. InBrief reports. New York City, USA. [Cited 29 October 2023]. <https://financialallianceforwomen.org/download/alliance-inbrief-life-moments>

**Koning, A., Ledgerwood, J. & Singh, N. 2021. *Addressing gender norms to increase financial inclusion: Designing for impact*. Technical guide. Washington, DC, CGAP. https://www.cgap.org/sites/default/files/publications/2021_10_Technical_Guide_Gender_Norms.pdf

***Financial Alliance for Women. 2020. *Gender-lens marketing: Driving lasting change by championing women*. InBrief reports. New York City, USA. [Cited 29 October 2023]. <https://financialallianceforwomen.org/download/inbrief-gender-lens-marketing>

Lowering barriers to access to markets, including labour markets

Unlocking rural women's access to markets, including labour markets, allows women to secure an income, which is the foundation for sustainable financial inclusion. As with finance, access alone is not necessarily enough, especially when the markets themselves can be influenced by gender norms that result in women getting lower returns for the products they sell or for their labour. In order to be truly gender-transformative, development interventions should diagnose and target the root causes of women's unequal access to and returns from markets and labour. Best practices include:

- leveraging technology to help overcome women's mobility constraints, time poverty and exclusion from networks that provide market information;
- supporting the use of in-person agents to increase the registration for digital marketplaces and sensitize gatekeepers (e.g. through household visits) on the benefits of female registration to digital marketplaces;
- encouraging women's collective action approaches to access markets, aggregate products and meet buyers' minimum-volume requirements;
- encouraging agricultural cooperatives or producer organizations to adapt their membership or contracting criteria so as to increase women's participation; and
- implementing policies, practices and initiatives within rural enterprises that foster a workplace culture which ensures equitable opportunities for all staff.

The following case studies offer concrete examples of the above-mentioned best practices in action. Case study 4 provides an example of a digital platform in Kenya that facilitates face-to-face engagement with women customers in order to encourage that they use various products and services available on the platform. Case studies 5 and 6 constitute examples of how agribusinesses operating in rural areas can adapt their business models to increase the participation of women, either as suppliers/producers or as employees.

CASE STUDY 4

Leveraging technology to improve rural women's access agricultural markets

Implementing agency/institution and location:

DigiFarm (Kenya)

Background

Digital marketplaces can circumvent social norms that restrict women's use of physical markets (e.g. by being bound to domestic responsibilities), opening new ways for women to network, upskill and access value chains and markets. However, research on digital platforms in agriculture highlights the importance of in-person support when it comes to increasing rural women's engagement with and benefits from these types of models. In Kenya, rural women's mobility constraints and lack of access to timely information about market prices leaves them reliant on middlemen to sell their harvests, often at a much lower price. But technological innovations can unlock women's access to market information and foster connections with buyers, without requiring women to travel long distances to physical markets.

Level of intervention

Community/markets > Financial service providers

Example(s)

Digifarm is an end-to-end digital platform that connects farmers, via their mobile phones, to a diverse set of products and services, such as inputs, financing, training and insurance, as well as facilitating market linkages to buyers. Digifarm's model includes a fieldforce. DigiFarm Village Advisors (DVAs) are lead farmers who support fellow farmers by providing a variety of services, including supporting them through the registration process, helping them familiarize themselves with the set of products and services available on the platform, and providing them with agronomic advice. DVAs are paid a commission from Digifarm for each farmer they register, as well as receiving a percentage for the aggregation of produce collected from the farmers they work with.*

Despite reaching more than 1.5 million farmers since its launch in 2017, DigiFarm found that few women were using the platform. To remedy this, they conducted an in-depth research to understand what was preventing women from accessing and making better use of their platform. They found that, while digital channels can help circumvent some of the more stubborn barriers that women face in accessing markets, such as their time poverty and mobility constraints due to their household responsibilities, the existence of other persistent challenges resulted in rural women being either unaware of or unable to adopt digital solutions. Low levels of digital literacy and a general lack of trust in financial institutions meant that women were likely to spend much more time – a scarce resource – understanding how to navigate the platform. According to the research findings, social norms were also a challenge, as many rural women needed to seek permission from their husbands or parents before registering for new products or services.

As a result of these insights, Digifarm decided to expand the role of DVAs to providing women farmers with more targeted support. DVAs started visiting women at home, offering dedicated in-person support, helping those with limited literacy register for services, and even collecting sold produce from women's homes and farms to overcome their mobility constraints. As a result of these efforts, Digifarm saw an increase in the number of active women users on their platform.

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Results

An impact study of Digifarm found that access to a guaranteed market was a key draw for women farmers to join the platform, as it offered women farmers a guaranteed income for their families, highlights how women's roles as caretakers in the households influences their product and service usage. In addition, women reported time savings resulting from Digifarm's DVAs in-person visits and aggregation support.**,**

Notes: * Mercy Corps. 2021. *Meet our farmers* [pamphlet]. Mercy Crops' AgriFin programming. Brighton, UK, Reelmedia Film. https://www.mercycorpsagrifin.org/wp-content/uploads/2021/04/Farmer-Stories-Pamphlet_Final.pdf

** Anderson, J., Coetzee, G. & Mattern, M. 2021. *Financial solutions for women in rural and agricultural livelihoods: Evidence and strategy* [slide deck]. Washington, DC., CGAP. https://www.cgap.org/sites/default/files/publications/slidedeck/2021_11_Slide_Deck_WIRAL_Financial_Solutions.pdf

*** Mercy Corps AgriFin. 2021. *Gender impact study: Cross-cutting final report*. Nairobi. <https://www.mercycorpsagrifin.org/wp-content/uploads/2021/05/AgriFin-Gender-Impact-Study-Crosscutting-Consolidated-Report.pdf>

CASE STUDY 5

Empowering women in agricultural outgrower schemes

Implementing agency/institution and location:

AgDevCo Smallholder Development Unit (Ghana, Malawi, Mozambique, Senegal, Uganda, United Republic of Tanzania, Zambia)

Background

On smallholder farms, women family members often do much of the farm-related work and yet receive little income from the sale of the crop, and often do not have a say in how that income is spent. In sub-Saharan Africa, significantly fewer women than men are members of contract farming schemes, despite being considered more reliable suppliers and being more likely to adopt new training techniques that they learn about through agronomic training. It is common practice within cooperatives, producer organizations and outgrower schemes to extend membership or contracts only to one individual per farming household – usually the head of the household, which is the man. This practice effectively excludes women from accessing markets and selling their crops.

Level of intervention/optimal entry point

Community/markets > Market service provider

Example(s)

Between 2015 and 2020, AgDevCo's Smallholder Development Unit worked closely with outgrower schemes in Ghana, Malawi, Mozambique, Senegal, Uganda, United Republic of Tanzania and Zambia to help increase the productivity of nearly 500 000 smallholder farmers. The outgrower schemes were expected to take a gender- and youth-inclusive approach. Several key principles and lessons learned on how to increase rural women's access to markets emerged from this work.

Women are often limited in their access to the market because of mobility constraints, having multiple responsibilities at home, and vulnerability to (sexual) harassment and violence. Moreover, marketing is often seen as a man's job. Several approaches can help increase women's market

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access, including aggregating produce locally, providing transport and sourcing directly from women's groups. To improve women's market access, Gulu Agricultural Development Company (GADC) in Northern Uganda engages buying agents who aggregate the product (cotton, sesame and chillies) locally. Together with other interventions by GADC, this has empowered women smallholders, as it addresses their limited mobility.

Contract farming schemes tend to register all farms under the name of the household head, typically a man. One way to ensure that women and men have equal access to markets is to adjust the contracting criteria, for instance by basing the contract eligibility on who controls the crop that is produced on the land rather than on who owns the land. Other approaches include registering both spouses within a household or women's groups. The Phata sugarcane cooperative in Malawi was thus able to increase women's participation in the cooperative from 40 to 44 percent by opening up membership to multiple individuals within households. In some families, men gave a piece of land to their wives so that they could be members by themselves. This has enabled more women to have a voice in the cooperative and to directly receive benefits, including the payment of dividends. Tropha Estates Limited in Northern Malawi also contracts with individual men and women from the same household by providing them with unique registration numbers; 32 percent of their registered farmers are women.*

Note: Rijke, E. 2017. Successful models to empower women in outgrower schemes. Case study No. 2. London, UK, AgDevCo. https://www.agdevco.com/site/assets/files/1468/sdu_gender_case_study_aw_digital_jan_2018.pdf

CASE STUDY 6

Delivering targeted technical assistance to help agribusinesses become more gender inclusive

Implementing agencies/institutions and location:

1. Alpha Mundi Foundation, Kentaste and Value for Women (Kenya)
2. Danper (Peru)

Background

When it comes to formal employment, the gender equality gap is especially pronounced in rural communities, where women are often expected to prioritize their responsibilities at home over obtaining paid employment. Standard working hours can pose challenges for women who have childcare or eldercare responsibilities. Lack of policies and practices that protect workers' rights often results in pregnancy or maternity-related discrimination, with employers letting go of women when they ask for time off or to be transferred to less physically strenuous roles. In addition, occupational segregation often occurs as a result of society's perceptions of the specific jobs men and women should have. Supporting private companies with supply chains in rural areas to become gender inclusive and equitable workplaces can accelerate women's access to formal employment opportunities, a key driver of financial inclusion. Making workplaces more equitable for men and women has significant benefits not only for the employees themselves, but also for the business, in the form of increased employee retention, reduced absenteeism and overall employee satisfaction and productivity.

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Level of intervention

Community/markets > Market service providers

Example(s)

Kentaste, a Kenyan manufacturer of coconut-based products, employs almost 200 permanent staff of which 27 percent are women. They source their coconuts from 2 000 certified FairTrade and Organic smallholder farmers, of which 21 percent are women. They view their relationships with their suppliers and their workers as essential to the success of their business, but they acknowledge that not all people have equal access to the opportunities offered by Kentaste.

With support from their funder, the AlphaMundi Foundation, Kentaste received specialized gender-lens advisory support from Value for Women to implement a number of actions in order to help build a more gender equitable workplace. For instance, having conducted an employee engagement survey, Kentaste learned that their women employees wanted a safer workplace that took their family needs into account. With a grant from Acumen, Kentaste intends to revamp its processing plant to include a nursing room, a daycare facility, and a women's locker room that provides a safe changing area. The company is also considering designing a factory shift schedule that would better align with school hours, enabling working mothers to pick up their children at the end of the workday.* Wishing to increase their outreach to women coconut suppliers, Kentaste conducted market research to better understand their needs. The research revealed that Kentaste's existing incentive structures, processes and services were unwittingly biased against women farmers and not reaching women suppliers equitably, due to a lack of intentional focus on gender inclusion. They implemented several actions, including more intentional targeting and outreach aimed at women farmers, and training and deliberate communications with them. Over a single month, these actions increased by 2.7 times the number of women coconut farmers that Kentaste recruited (38 women in June, 104 in July).**

Danper, an agribusiness operating in Peru, has over 13 000 workers. Forty-six percent of their permanent employees are women. Danper has implemented a number of actions to build an equitable and safe workplace for all their employees, offering among other a benefits package for permanent and temporary employees that includes access to health services and medical care, such as maternal and reproductive health. They also provide additional on-site facilities for women, and scholarships for higher education to enable women to access leadership positions within the company. These initiatives have yielded substantial results for Danper, including a reduction in the gender wage gap and in instances of harassment. Danper has also benefited from reduced absenteeism and increased retention, with 65 percent of seasonal workers coming back every year.***

Notes: * Chanik, C. 2021. Kenyan coconut enterprise tries out new recipe: Gender equity. In: Medium. Washington, DC., USAID INVEST. [Cited 30 October 2023]. <https://medium.com/usaaid-invest/kenyan-coconut-enterprise-tries-out-new-recipe-gender-equity-a4579aab8e67>

** Value for Women. 2021. Achieving social and business impacts through gender-smart strategies: A case for SMEs, investors, and donors. In: V4W. London. <https://www.v4w.org/uploads/documents/Achieving-Social-Business-Impacts-Trough-Gender-Smart-Strategies.pdf>

***2X Challenge. 2020. Danper (Peru): A 2X investment committed to women's empowerment and 'shared-value.' In: 2X Challenge. 3 March 2020. [Cited 30 October 2023]. <https://www.2xchallenge.org/new-blog/2020/03/03/danper-peru-a-2x-investment-committed-to-women-empowerment-and-shared-value>

Addressing rural women's training, information and literacy constraints

Literacy and access to up-to-date and reliable information are fundamental to an individual's ability to make informed decisions, financial or otherwise. Being well informed helps people plan for the future and build resilience to shocks. While access to training and information, and improved financial literacy are not silver bullets for women's financial inclusion, they are important foundational elements that can help women make decisions about how to make use of financial products and services to meet their livelihood needs.

Best practices for improving rural women's access to training, information and financial education include:

- facilitating partnerships between training service providers and financial institutions to develop financial literacy or other information services to be offered alongside financial products;
- leveraging technology to overcome women's mobility constraints, time poverty and literacy challenges;
- incorporating face-to-face support, as appropriate, to address the digital literacy gender gap, and improve adoption and usage of digital tools;
- incorporating gender inclusive practices across the training design process and delivery model;
- improving access to market information through apps and social networks, or by leveraging relationships with agents, traders and brokers to act as trusted sources of market information.

The following case studies offer concrete examples of the above-mentioned best practices in action. Case study 7 offers an example of how digitally-based tools can be adapted to address rural women's specific constraints and needs. Case study 8 shows how to design training in a gender inclusive manner.

CASE STUDY 7

Combining the efficiency of digital technology with the human touch

Implementing agency/institution and location:

Opportunity International and Viamo (Ghana and Uganda)

Background

Although rural women appreciate the convenience of digital learning, and how it helps address their mobility and time constraints, evidence from across the globe suggests that their lower levels of digital literacy and more limited access to mobile technology can have an impact on their ability to derive full benefits from these innovations. There are a number of approaches that providers can take to ensure uptake and usage of training content by rural women.

Level of intervention

Community/markets > Financial service provider

Example(s)

Using interactive features can make digital tools easier to use by digitally illiterate customers. Opportunity International partnered with Viamo, a global social enterprise with experience

deploying Interactive Voice Response (IVR) in Africa in the health, democracy and agricultural sectors, to test out whether the use of IVR messaging could drive positive financial behaviour, enhance financial knowledge and improve the overall engagement of clients, especially women.

IVR enables financial institutions to communicate with customers through voice messages that are delivered to a customer's mobile phone. Messages can be recorded and sent in multiple languages, and customers can respond to the messages by pressing numbers on their keypad. Because clients hear a recorded human voice, IVR is particularly well-suited for clients with low literacy – a challenge many rural women face.

As part of its pilot, Opportunity International sent IVR messages to over 46 000 low-balance savers in Ghana, 60 percent of which were women, and to over 8 000 rural clients in Uganda, 38 percent of which were women. The messages were designed to improve clients' financial literacy, provide them with important information about their rights, and stimulate positive saving and borrowing behaviour. In some cases, clients were given options to interact with the content by, for instance, making a commitment to save or requesting more information.

Results

Opportunity International saw high engagement levels with the content, with 78 percent of clients in Ghana and 88 percent in Uganda listening to at least one message. They also found that IVR was more effective than other digital finance interventions in engaging women, and that it nearly achieved gender-equal participation. The gender gap in IVR usage was only 4 percent in Ghana and 6 percent in Uganda, which is significantly lower than the mobile money gender gap in each country (17 and 11 percent, respectively). In addition, they found a positive correlation between the number of IVR messages clients listened to and their savings balances, meaning that there was a clear business case for delivering training content to clients in this manner. Each dollar spent on external IVR service contacts generated an additional USD 2.70 in savings account balances in Ghana.*

Using women-centred design approaches to understand rural women's specific pain points for digital learning can help providers ensure that training content that is delivered over digital channels does not inadvertently exclude rural women. In-person support models can help increase the adoption of e-learning and other digital services, as demonstrated by Digifarm's DVAs (see Case study 4).

*Note: *Opportunity International. 2020. Interactive digital tool encourages clients to save more. Insights 2020. In: Opportunity International. Chicago, USA. <https://www.opportunity.org.uk/content/UK/news/knowledge-exchange/opportunity-international-km-insight-interactive-digital-tool-encourages-clients-to-save-more-2020.pdf>*

CASE STUDY 8

Integrating gender inclusive design into financial literacy and/or business development training

Implementing agency/institution and location:

1. GIZ (Myanmar)
2. Root Capital (global)

Background

Delivering high-quality financial literacy or business development training can have a positive impact on farm productivity and business growth. For financial institutions offering training

alongside financial products, it can contribute to improving loan performance, as customers enhance their decision-making and financial management skills. However, women are often either inadvertently excluded from accessing training (due to time or mobility constraints) or, when they do participate, they may not get as much of it because the training has not been designed with their specific needs in mind. Applying a gender lens to the design and delivery of training can help ensure that women show up in equal numbers to men and benefit to the same extent from the training content.

Level of intervention

Community/markets > Financial service providers

Example(s)

In Myanmar, women-headed rural households are common, as men migrate to urban centres for employment. As a result, women are often left in charge of the family farm. However, their lower levels of financial inclusion and limited financial management skills can limit their agricultural productivity and income. The GIZ Sustainable Agricultural Development and Food Quality Initiative (SAFI) programme, in partnership with the GIZ Banking and Financial System Development (BFSD) programme, designed and implemented financial literacy training for women farmers to increase their productivity and bankability.

GIZ identified women who could be potential trainers from within each farming association or producer group they were working with. These women were trained using the training content and methodology by master trainers, who were also women. Master trainers also provided ongoing coaching in follow-up sessions.

The training content focused on financial literacy topics, including income and expenses, profitability, cash flow management and record keeping for seasonal as well as perennial crops. Before each training session, the trainer met with participants to assess interest in and existing levels of knowledge on the training topic. This enabled them to tailor the training content to each group and their respective agricultural activities, making it as relevant as possible for them.

The training content and materials were adapted to the level of education of the participants, and trainers were mostly from the same cultural groups as the trainees. Since the training was delivered by women to women, the timing of the sessions took into account their other daily responsibilities and, thus, attendance was high. Women with children brought them along to the sessions.*

Root Capital, an impact investor that offers both financial and non-financial services to small and growing agricultural businesses and cooperatives around the world, is yet another example of gender-inclusive training. This NGO has adopted a gender-inclusive training checklist to ensure their trainers were aware of gender dynamics when facilitating trainings. It is also committed to providing childcare for participants, being thoughtful about location and timing of training sessions, and following rules against discriminatory language from participants. Root Capital also recommends adjusting training application requirements, in order to reduce the risk of automatically excluding women from training opportunities on the basis of schooling or literacy.

*Note: *GIZ 2021. Women's financial inclusion toolkit: Paving the way for women's economic empowerment. Bonn and Eschborn, Germany, GIZ. <https://www.giz.de/expertise/downloads/2021%20giz%20womens%20financial%20inclusion%20toolkit.pdf>*

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Addressing legal and regulatory barriers to rural women's financial inclusion

Regulations, policies and laws are not gender neutral. Standardized rules and frameworks have the potential to generate unequal outcomes, because they do not take into account the uneven starting points between men and women in most countries. Land or property are the most common types of security required to obtain credit from a regulated financial institution, yet women are often unable to own land, due to discriminatory laws and norms. Best practices to help unlock some of the legal and regulatory barriers that prevent rural women from accessing and using financial services include:

- working with regulators to implement changes to regulatory frameworks, policies and laws in order to remove barriers to financial access for underserved populations, and to ensure that policies and laws benefit women (e.g. implementing a tiered know-your-client system; allowing alternative forms of collateral; enabling agent banking; allowing non-banks to issue e-money and offer financial services; embedding gender consideration into the consumer protection framework; and enhancing security measures to protect users of payment systems from harassment and violence);
- creating standing agenda items related to women's specific issues to be raised in policy making committees;
- building women's awareness of laws, regulations and policies that inhibit or enable their access to finance;
- enhancing local authorities' enforcement capacities to protect women's rights and reduce the risk of sex-based discrimination and exclusion; and
- supporting financial service providers to provide special consideration and product design for serving rural women who cannot meet conventional qualification requirements.

The following case studies offer concrete examples of the above best practices in action. Case studies 9 and 11 provide examples of how regulators and/or providers can unlock financial access for women through alternative forms of collateral and tailored account opening requirements. Case study 10 demonstrates how increasing women's representation in community or local councils can help them influence decisions that affect their access to financial services.

CASE STUDY 9

Using non-conventional collateral to expand financial access for underserved populations

Implementing agency/institution and location:

1. Central Bank of Liberia (Liberia)
2. Mwangi Community Bank Limited (United Republic of Tanzania)
3. CIDRE Development Finance Institution (Plurinational State of Bolivia)

Background

Non-conventional collateral (NCC) can help expand access to finance for populations that are otherwise financially excluded because they are unable to provide traditional forms of collateral to access a loan. In countries where collateral law allows it, financial institutions should pilot the use of NCC to broaden their portfolios. Combined with an effective registry system and appropriate regulatory frameworks, NCC can help address financial institutions' reticence to offer uncollateralised credit.

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The potential for using NCC to make credit more accessible and appropriate for women and other financially excluded populations depends in large part on a given country's regulatory environments. Registries and an enabling regulatory environment are fundamental for the effective and sustained use of alternative collateral by financial institutions and customers alike. Collateral law should be adapted to accommodate multiple types of small assets, including livestock, crops, inventory, equipment or accounts receivable. A centralized and standardized collateral registry should be set up to enable transparency among lenders. When working in countries where collateral law allows it, practitioners should support financial institutions to pilot the use of NCC to broaden their portfolios, and ensure that data on these lending activities be sex-disaggregated, in order to contribute to the evidence base for policymakers.

Level of intervention

Enabling environment

Community/markets > Financial institutions

Example(s)

Practitioners can work with financial regulators to help them develop non-traditional collateral registries that help unlock access to finance for underserved customer segments. In Liberia, a collateral registry was launched in 2014 by the Central Bank, with support from the World Bank and the IFC, at the height of the Ebola crisis. Individuals and MSMEs can log onto an easy-to-use online platform and register moveable assets as collateral to access loans from commercial banks. These moveable assets can be a car, a motorcycle, crops, agricultural equipment and accounts receivable, among other things. In one year, this registry helped facilitate USD 226 million in loans to small and medium-sized businesses.* In Ghana, the collateral registry for movable assets that was launched in 2010 has facilitated USD 1.3 billion in financing for the small-scale business sector, and USD 12 billion in total in financing for the business sector. In Nigeria, 82 percent of financial institutions surveyed by the World Bank said inadequate collateral is the most common challenge in granting loans. The Central Bank of Nigeria, with support from the World Bank and the Foreign, Commonwealth and Development Office (FCDO) launched an online collateral registry in May 2016.** In two years it generated approximately USD 3 million in credit for MSMEs and individuals.***

In some contexts, certain regulatory requirements, or the absence of a centralized collateral registry, may limit some financial institutions' ability to provide NCC-backed loans. In the United Republic of Tanzania, even though the legal framework in place allows the use of NCC, there is no unified registry and the use of NCC by commercial banks is limited. Using asset-financing products as collateral can be one way of addressing this barrier. Mwanga Community Bank Limited (now Mwanga Hakika Microfinance Bank) in the United Republic of Tanzania found that there was a significant demand from women smallholders for productive equipment, and that many women were active in peer savings groups, but lacked sufficient collateral to secure loans. To address this issue, the bank developed a product in which the purchased equipment itself serves as the collateral. Equipment options include small assets, such as power tillers, motor tricycles, motorized irrigation pumps, treadle pumps and vegetable dryers. The product required a compulsory deposit of 25 percent of the value of the asset to be financed, and was secured by the compulsory deposit, the asset to be financed and, where possible, the peer savings group to which the woman belonged.**** The most popular productive asset provided through the pilot programme was irrigation equipment. In addition to the financial product, financial business training was provided to group members to ensure that they have an understanding of interest rates and repayment. Since the target customers for this loan were located in hard-to-reach rural areas, loan monitoring presented a challenge for the bank in terms of time and costs incurred when conducting multiple visits. To reduce some of the overall costs associated with delivering

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this product, the bank partnered with MVIWATA, a farmers' organization, to provide some of the training, while the bank focused on loan monitoring activities. *****

In the Plurinational State of Bolivia, the CIDRE Development Finance Institution conducted research to examine NCC and collateral registry information from 73 countries. They identified 22 moveable collateral registries that had been established following legal reforms that set up the necessary legal frameworks to enable NCC. They then compared firms' access to bank finance in seven countries that introduced collateral registries for movable assets against three control groups, and found that introducing collateral registries for movable assets increased firms' access to bank finance.***** Specifically, the research analysis concluded that these registries contributed to an 8 percent increase in access to financial services, a 7 percent increase in access to credit, a 10 percent increase of working capital financed by banking entities, a 6-month increase in average loan term, and a 3 percent decrease in average interest rates. This data suggests that registries can have an important impact on increasing access to affordable and useful services and products.

Notes: *World Bank. 2015. Liberia collateral registry expands access to finance amidst Ebola crisis. In: *The World Bank*, 18 November 2015. [Cited 30 October 2023]. <https://www.worldbank.org/en/news/feature/2015/11/18/liberia-collateral-registry-expands-access-to-finance-amidst-ebola-crisis>

** World Bank. 2016. Nigeria's new collateral registry aims to increase access to finance for small business. In: *The World Bank*, 3 August 2016. [Cited 30 October 2023]. <https://www.worldbank.org/en/news/feature/2016/08/03/nigerias-new-collateral-registry-aims-to-increase-access-to-finance-for-small-business>

*** Okwe, M. 2019. CBN's collateral registry generates N1.2 trillion loans in two years. *The Guardian Nigeria*, 2 April 2019. [Cited 30 October 2023]. <https://guardian.ng/news/cbns-collateral-registry-generates-n1-2-trillion-loans-in-two-years>

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***** Love, I., Martínez Pería, M.S. & Singh, S. 2013. *Collateral registries for movable assets: Does their introduction spur firms' access to bank finance?* World Bank Policy Research Working Paper, No. 6477. Washington, DC., The World Bank.

CASE STUDY 10

Increasing women's representation and leadership in community-level organizations or councils

Implementing agencies/institutions and location:

GIZ, BMZ and DFAT (Lao People's Democratic Republic)

Background

Lack of confidence and skills to engage with policymakers to address their constraints to financial access is a key barrier to women's financial inclusion. Women are often not well represented in community-level institutions or fora, which means they are excluded from decisions that potentially have an impact on their day-to-day lives. Increasing women's representation in village or local councils can also help women improve their communication skills, confidence and ability to engage with people outside their usual networks.

Level of intervention

Enabling environment
Community/markets

(cont.)

Example(s)

In Lao People's Democratic Republic, GIZ, BMZ and DFAT jointly implemented a project aimed at improving financial services for women and men in rural areas through more stable institutions, better financial education and an improved legal framework. In a 2012 study seeking to better understand rural finance in Lao People's Democratic Republic, the project team found that while women were included in financial decision-making at home, they were mostly excluded from decision-making processes within the village banks and yearned for more participation at that level. As a result of these findings, the project developed a set of activities aimed at increasing women's representation in decision-making positions within village banks.

The project provided support to village banks through Network Support Organizations (NSOs), by building the capacity of NSO employees and directors. To increase women's participation in these banks, the project team implemented gender mainstreaming and awareness trainings for field staff, and gender considerations were integrated into financial literacy trainings. For example, they integrated more examples of women as decision-makers and role models as a way of stimulating discussion. NSO field staff were also prompted and incentivized to identify and encourage women to stand for committee positions, and received a bonus payment for any increase in women's participation within village bank committees. Women who took on leadership positions within village banks were subsequently encouraged to stand for board positions within NSOs, and their candidacy was recommended to the annual general assembly. Finally, business literacy trainings for women with small enterprises were conducted to increase their income basis and thereby strengthen their financial independence.

Results

As a result of these changes, there was a 4 percent increase in women's representation in village bank committees: from 37 percent in 2017 to 41 percent in 2020. More significantly, women's representation on NSOs Boards of Directors jumped to 40 percent in 2020, compared to 20 percent in 2017. It was also found that the measures taken helped nearly double the number of women with financial accounts, with 100 770 women owning an account in 2020, compared to 59 251 in 2017. Qualitative data also revealed an increase in women's willingness to apply for leadership positions and an increased acceptance of women in leadership positions.

Learn more

For more detail on challenges and success factors for this type of intervention, please see GIZ's Women's Financial Inclusion Toolkit: <https://www.giz.de/expertise/downloads/2021%20giz%20womens%20financial%20inclusion%20toolkit.pdf>

CASE STUDY 11

Adopting a risk-based approach to customer verification and account opening

Implementing agencies/institutions and location:

1. Diamond Bank and Women's World Banking (Nigeria)
2. Various

Background

Know Your Customer (KYC) requirements require financial institutions to verify a customer's identity through the verification of their identity document and additional documentation such as

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proof of address or a utility bill in their name. While KYC requirements are an important element of anti-money laundering and help preserve the integrity of financial systems, they can exclude certain segments of a population that are less likely to have formal identification documents. Implementing a tiered KYC regulatory regime is one way to help women access basic financial services, such as savings or payment accounts. This approach recognizes that some basic financial products that carry low transaction volumes present less of a risk from a money laundering perspective. Thus, conducting high levels of due diligence is not an efficient use of resources. Under a tiered KYC framework, financial institutions are able to develop small-value accounts that unlock financial access to new, previously unbanked, customers.

Level of intervention

Enabling environment

Community/markets > Financial institutions

Example(s)

In Nigeria, the Central Bank has established a regulatory framework which makes it possible to open a simplified account without any ID. These simplified accounts have limits on the account balance and transactions, which are well within the typical thresholds of lower-income customers.

Within this context, Diamond Bank and Women's World Banking set out to develop an innovative savings product to target previously financially excluded market segments, especially women.

In March 2013, the bank launched a pilot of its BETA savings account across 21 of its 240 branches. The account can be opened in less than five minutes, with just five pieces of customer data, and has no minimum balance and no fees. The product was initially targeted at self-employed market women and men who want to save frequently (daily or weekly). The product and delivery model were designed to fit women's specific needs and preferences, and take into consideration their time poverty. Market research conducted by the bank revealed that women were not willing to spend more than 10 to 15 minutes away from their business in a day, making the need to travel to a bank branch to open an account a major barrier to uptake of any product Diamond Bank offered to them. The bank consequently deployed an agent network, known as BETA Friends, to visit customers' businesses in order to open accounts and handle transactions using a mobile phone application.

Within the first six months of the pilot, 38 600 accounts were opened, 40 percent of them belonging to women, exceeding the goal of 16 000 accounts. Seventy-four percent of customers made transactions more than once a month, saving an aggregate USD 1.5 million in deposits in the first six months.*

The risk-based approach to KYC is becoming the international norm, with notable cases across the world, including Egypt, Eswatini, Ghana, Nigeria, Peru and Russian Federation. In Nigeria, the Alliance for Financial Inclusion notes that the tiered system has "fostered the inclusion of low-risk consumers through enabling mobile accounts with simplified KYC requirements, the electronic submission of identity documents and broader adoption of mobile banking accounts among rural and marginalised segments of society" (pp. 63-64).** In Ghana, the Bank of Ghana published new guidelines in July 2015 that dramatically changed the mobile money landscape in the country. The new guidance included the introduction of a three-tiered account structure, allowing individuals with little or no ID to be included in the formal financial sector for the first time. As a result of these changes, there was a rapid increase of mobile money account adoption from 2015 onwards.

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Notes: * Women's World Banking, n.d. Diamond Bank storms the market: A BETA way to save. In: *Women's World Banking*. New York City, USA. <http://www.womensworldbanking.org/wp-content/uploads/2014/03/Womens-World-Banking-A-BETA-Way-To-Save.pdf>

**AFI (Alliance for Financial Inclusion). 2019. *KYC innovations, financial inclusion and integrity in selected AFI member countries*. AFI special report. Kuala Lumpur, Malaysia, AFI. <https://www.afi-global.org/sites/default/files/publications/2019-03/KYC-Innovations-Financial-Inclusion-Integrity-Selected-AFI-Member-Countries.pdf>

*** GSMA. 2019. *The mobile money regulatory index*. London, GSM Association. <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2019/03/The-Mobile-Money-Regulatory-Index-1.pdf>

Addressing issues relating to access to and usage of finance

Major strides have been made across the world to financially include the unbanked, with the advent of mobile money playing a significant role in breaking down barriers to access. Research shows that participation in the financial system helps people better manage risk, invest in a business, and fund large expenditures like school or home improvements (Holloway, Niazi and Rouse, 2017). However, rurality exacerbates the gender gap when it comes to financial inclusion, as rural women face more barriers to access, as discussed above. On the supply side, financial institutions struggle to deliver financial services to the last mile, and their standard product offerings are often not suited to the needs and priorities of rural women customers.

The following best practices outline approaches to addressing some of the supply-side barriers that limit rural women's access to and full usage of financial services:

- linking existing, informal sources of finance (e.g. village savings and loans associations) to formal financial institutions;
- increasing women's ownership of mobile phones through asset financing options for handsets or creating bundled products that include the handset, tailored for women and girls;
- leveraging alternative marketing and delivery channels to meet women where they are;
- including women in product and service design teams to ensure women's perspectives are incorporated in the design process from the outset, and integrating customer-centred design principles into the development of products and services;
- bundling financial and non-financial services into a holistic value proposition that addresses the lifecycle financial needs of women;
- supporting financial service providers in collecting gender disaggregated data and using it to inform gender-smart product development and market strategies;
- building financial institution staff capacity through regular training on gender-related concepts; and
- implementing policies, practices and initiatives that increase women's representation in leadership positions within financial institutions.

The following case studies offer concrete examples of the above-mentioned best practices in action. Case study 12 gives an example of a financial service provider that included rural women in the design phase of a new digital financial services product. Case study 13 offers an example of an initiative designed to increase women's representation in banking agent networks, with the ultimate goal of reaching more women customers with financial services. Case study 14 describes how financial service providers can approach gender bias and discrimination within their own organization, through training client-facing staff.

CASE STUDY 12

Designing digital financial services through a gender lens

Implementing agencies/institutions and location:

Zanaco Bank and Mercy Corps AgriFin (Zambia)

Background

Digitally enabled solutions hold the promise of closing the agricultural productivity gender gap. Making information, financial services, markets and other critical inputs, such as seeds, fertilizer and mechanisation available via a mobile phone can help circumvent many of the mobility, time and social norms-related constraints that women face. However, if these digital solutions are not designed with a gender lens, there is a risk that they not only exclude women from being able to access them, but they also unintentionally contribute to exacerbating existing gender gaps.

Level of intervention

Community/markets > Financial institutions

Example(s)

ZANACO is the largest bank in Zambia by customer size and the second largest when it comes to assets, with almost one million customers. From 2017 to 2019, Mercy Corps AgriFin supported ZANACO to design and develop the first digital financial services (DFS) product specifically designed for Zambian farmers. The solution – AgriPay – is a digital value proposition which includes a zero-cost transactional account, an interest-earning savings account that allows farmers to save towards a goal, educational information via SMS, microcredit and an agent network to facilitate customer uptake and usage of the digital services. To drive product uptake and sustainability, AgriPay took a comprehensive approach to financing farmers by targeting both the farmers themselves and value chain players that farmers interact with on a regular basis, such as agrodealers, producer organisations, off takers, etc.

In order to ensure that women smallholder farmers, who are the most financially excluded group in Zambia, could access the digital banking solution, ZANACO and Mercy Corps took a gender-inclusive design approach. Research conducted by AgriFin showed that most value chains that began as women-dominant had progressively become gender neutral. This meant that ZANACO's value-chain approach to acquiring customers would not guarantee that they were reaching women, and they would therefore need to take a more targeted and intentional approach. As such, they sought to make linkages with organizations that had high rates of women's representation in their membership base, such as the Cotton Association of Zambia (70 percent of its 49 000 members are women), the Dairy Association of Zambia (35 percent of 8 000 members are women), and the World Food Programme (43 percent out of 40 851 suppliers are women). AgriFin also conducted human-centred design research with women farmers and women's groups at the product design stage, in order to understand their needs. As a result of this research, they identified a need to offer a savings account as an alternative to the use of credit to meet needs in the household, as women were more risk-conscious than the average customer. Indeed, following the launch of the AgriPay solution, feedback from customers revealed that the most valued financial product was the savings account. Farmers, especially women, were excited to have a safe place to store their funds, and the interest earned on the savings account was a significant incentive.

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Results

Within the first three to four months following the launch, AgriPay onboarded five agribusinesses and farmer associations, and opened over 3 500 accounts, 57 percent of which were opened by women.*

Learn more

For more detailed guidance on designing gender-transformative digital solutions for rural women, see <https://www.mercycorpsagrifin.org/wp-content/uploads/2021/05/AgriPay-AgriFin-Gender-Impact-Study-Final-Report.pdf>

*Note: *Mercy Corps AgriFin. 2019. AgriPay – The ZANACO farmers’ account: A digital banking platform for smallholder farmers. Lusaka, Mercy Corps Global. [Cited 30 October 2023]. <https://www.mercycorpsagrifin.org/project/agri-pay-the-zanaco-farmers-account>*

CASE STUDY 13

Leveraging women banking agents to increase rural women’s access to financial services

Implementing agencies/institutions and location:

National Bank for Agriculture and Rural Development (NABARD) and GIZ (India)

Background

In some contexts, restrictive gender norms prevent women from interacting with men who are not family members. In other cases, women may simply prefer interacting with a woman agent. This restricts their ability to visit a bank branch or interact with a local banking agent. Digital financial services can open a range of opportunities for women, but given normative constraints, having a female agent network is critical to scaling digital financial services in certain contexts. Women agents can also break gender stereotypes and serve as role models for other women, and encourage them to participate in formal financial systems.

Hiring female agents also makes business sense for the financial services providers, as it opens access to new social networks that are often invisible to male agents. An IFC study across nine African countries found that women agents were significantly more successful than male agents in terms of volume and value of transactions. And gender-lens analysis of 1 million agent banking transactions of 100 000 FINCA DRC clients in 2017 and 2018 showed that gender matters for how customers interact with agents. Women clients were 16 percent more likely than men to transact with women agents, after accounting for relevant factors such as demographic, transaction and location variables.*

Level of intervention/optimal entry point

Community/markets > Financial institutions

Example(s)

In Indian states such as Uttar Pradesh, Bihar and Rajasthan the mobility of women is severely restricted, often because of gender norms. Women in rural areas of these states are especially reluctant to visit bank branches, where they are often dealt with summarily by male staff. Understandably, they are more comfortable with female bank agents meeting them at their own home. However, as a result of restrictive gender norms regarding women’s roles in the economy, women rarely sign up to become bank agents.

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As a part of the Rural Financial Institutions Programme (RFIP), the National Bank for Agriculture and Rural Development (NABARD) and GIZ initiated the “Bank Sakhi” (female banker friend) project in 2012 to overcome a major challenge in providing financial services to rural low-income households. The project leveraged the community-based networks of self-help groups and trained members (mostly women) as bank agents, to improve the effectiveness of financial inclusion in empowering women to use new financial tools.

Results

The success of the initial pilot resulted in the Bank Sakhi approach being scaled up across the country – from 80 Bank Sakhis in the pilot to approximately 9 000 Bank Sakhis as of June 2020. Despite the restricted mobility, limited social circle and low comfort with technology, these Bank Sakhis perform better than conventional agents. On average, the percentage of dormant accounts is lower for them than for other bank agents. Attrition rates at the Bank Sakhis are also significantly lower than at other bank agents.

The impact of this approach goes beyond performance-related numbers; it has created social acceptance for women to take on new economic roles. The Bank Sakhis have gained recognition from their families and the community, and can subsequently cross social and cultural barriers by offering services to the whole community and being a role model for other women. About 50 percent of the Bank Sakhis’ customers are female, compared to approximately 35 percent for other agents.**

Notes: *Reitzug, F. Gender-diverse agent networks foster channel activity and financial inclusion for women: Insights from gender-lensed data analytics in the Democratic Republic of Congo. *International Finance Corporation Field Note*, No. 14 Washington, DC., World Bank Group. [Cited 30 October 2023]. <http://documents.worldbank.org/curated/en/107891592189840808/Gender-Diverse-Agent-Networks-Foster-Channel-Activity-and-Financial-Inclusion-for-Women-Insights-from-Gender-Lensed-Data-Analytics-in-the-Democratic-Republic-of-Congo>

**Koning, A., Ledgerwood, J. & Singh, N. 2021. *Addressing gender norms to increase financial inclusion: Designing for impact*. Technical guide. Washington, DC, CGAP. https://www.cgap.org/sites/default/files/publications/2021_10_Technical_Guide_Gender_Norms.pdf

CASE STUDY 14

Tackling discrimination and unconscious bias within financial institutions

Implementing agencies/institutions and location:

HBL and IFC (Pakistan)

Background

Bias and discrimination within financial institutions themselves can perpetuate the financial inclusion gender gap within the markets in which they operate. Evidence from other industries provides a clear business and impact case for investing in diversity and inclusion internally. Gender-balanced teams can improve employee engagement, brand awareness and client retention. Research conducted by McKinsey has shown that companies in the top quartile of those with women’s representation on executive committees outperformed industry margins on earnings before interest and tax by an average of 14 percent.* There are a number of actions financial institutions can take internally, including increasing women’s representation in leadership and decision-making positions, addressing potential sources of bias in customer loan application and evaluation processes, and putting in place policies and practices that make their institutions a desirable place to work for both men and women.

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Level of intervention

Community/markets > Financial service providers

Example(s)

In Pakistan, IFC partnered with HBL, one of Pakistan's largest banks, with over 1 700 branches across the country. Following a diagnostic assessment phase, a number of internal challenges relating to gender inclusion were identified, including: a male-dominated workplace, an internal bias against women, a view that women were not a "commercial" segment, a lack of products uniquely designed for women and cultural barriers. In an effort to address the issue of lack of women's representation in its workforce, HBL launched the Nisa Programme. As part of the programme, the bank implemented a range of gender inclusive HR-related policies, and deployed gender intelligence training throughout the organization.

Gender bias at the front-line staff level can lead to women being excluded from accessing financial services. In a study conducted by the Inter-American Development Bank in Chile, gender-randomized loan applications were sent to loan officers to test whether the resulting approval rates differ by gender. The study found that the approval rate of loan requests submitted by women borrowers was 18 percent lower than the approval rate of otherwise identical loan requests submitted by men.** HBL deployed training to help employees understand the business case for targeting women, and to encourage front-line staff to invest in the women's market segment. As part of the partnership with IFC, HBL also conducted a survey to understand whether the training had been successful in shifting mindsets within the bank. They found a statistically significant increase in the number of staff who agreed with statements on the value of gender awareness and diversity, the business case for women as clients, the importance of women employees to the organization, and the importance of awareness of gender bias.***

Gender bias can creep into the financial institutions' lending process in multiple ways. Many financial institutions have standardized loan requirements and criteria that may be inadvertently making it more difficult for women to apply for a loan. For instance, certain collateral requirements, the need for a spouse's signature, a certain number of years of legal or formal operation, audited financial accounts (in the case of business loan applications), are requirements that many rural women may have more difficulty providing, due to their lower access to land as collateral, social norms that inhibit their financial decision-making agency and lower levels of business formalization. Solutions to these challenges will vary depending on the regulatory context and the financial institution itself. However, a good starting point is to review the loan application process and criteria through the filter of what is necessary in order to predict a client's loan repayment performance, as opposed to nice-to-have criteria.

Notes: *Moodley, L, Holt, T., Lake, A. & Desvaux, G. 2016. *Women matter Africa*. New York City, USA. McKinsey & Company [Cited 2 November 2023]. <https://www.mckinsey.com/-/media/mckinsey/featured%20insights/Women%20matter/Women%20matter%20Africa/Women%20Matter%20Africa%20August%202016.ashx>

** Parrado, E. 2020. How gender discrimination stops women from getting loans. In: *IADB Ideas Matter*, 10 July 2020. [Cited 30 October 2023]. <https://blogs.iadb.org/ideas-matter/en/how-gender-discrimination-stops-women-from-getting-loans/>

*** Koning, A., Ledgerwood, J. & Singh, N. 2021. *Addressing gender norms to increase financial inclusion: Designing for impact*. Technical guide. Washington, DC, CGAP. https://www.cgap.org/sites/default/files/publications/2021_10_Technical_Guide_Gender_Norms.pdf



Conclusion

Despite the increasing attention that has been given to the topic of gender equality in development interventions in recent years, gender gaps in access to fundamental assets, resources, technology and information remain unacceptably high. In its most recent report, *The status of women in agrifood systems*, FAO (2023, p. 2) notes that “while some gender gaps have been reduced, little or no progress has been achieved in others. Women represent half of the global population but continue to be systematically disadvantaged across different dimensions of welfare and economic livelihoods.” Women continue to face barriers and constraints that men do not, as a result of gender norms, discriminatory practices and unequal power dynamics. However, there’s an increasing body of evidence demonstrating that gender-transformative approaches can shift these underlying norms, and do so in a cost-effective way.

The case studies outlined in this Technical Guidance Note highlight that rural women tend to require a more intensive package of services than the “standard” customer, delivered in a higher-touch manner.

Three key lessons learned emerge from the compilation of resources within this guidance note:

1. Closing gender gaps in rural women’s financial inclusion requires intentionality and explicit action. Sex-disaggregated data and other forms of gender-lens research and analysis are fundamental building blocks for the design of interventions that help meaningfully tackle and shift pervasive barriers that inhibit rural women’s economic empowerment.
2. Initiatives that tackle the underlying systemic inequalities and gender norms that are at the root of women’s exclusion, rather than focus solely on increasing women’s access -- to financial products, to markets, to technology – are more likely to deliver long-term and sustainable results. Concretely, this means that gender considerations must be embedded in every stage of the design of an intervention, and gender differences in outcomes of interventions must be assessed.

3. Impact-focused institutions are not the only types of organizations that can implement gender-transformative approaches to close gender gaps in financial inclusion. Increasingly, private sector businesses operating in rural areas are understanding how structural inequality and gender norms influence women's ability to access and use their services, and are actively trying different approaches to address these barriers.

No single actor or institution can close the financial inclusion gap for rural women alone. To do this requires a concerted effort on the part of actors operating at different levels of intervention to intentionally integrate gender considerations into their approaches, business models and/or strategies. Meaningfully closing the gender gap in rural financial inclusion will require:

1. Donor support for multi-stakeholder interventions, involving government, private sector and civil society actors, working together to improve rural women's access to and control of resources, while also challenging social norms and discriminatory practices that perpetuate or reinforce gender inequality.
2. Robust action from policymakers to address discriminatory laws and policies that prevent rural women's full and equal participation in the economy. This entails not only changing laws and policies that uphold discriminatory practices, but also committing the necessary resources to ensure proper awareness and enforcement of new legislation and policies.
3. Deployment of incentives and support for financial services providers that demonstrate a commitment to closing the financial inclusion gender gap. For instance, investors or donors can provide technical assistance to financial institutions to support the design of gender-transformative value propositions or services. This should always be accompanied by robust and due diligence, monitoring and accountability mechanisms.
4. Concerted efforts by government, policymakers and financial institutions themselves to tackle persistent gender gaps within the financial services industry, especially at governance and senior leadership levels. Investors and donors can also play a role, by collaborating with financial services providers on the implementation of actions that aim to increase the number of women in leadership positions, and support the design of policies and practices that contribute to greater diversity, equity and inclusion within the workplace.

This Technical Guidance Note offers practical approaches, tools and examples that practitioners can leverage in the design of interventions to help address some of the most persistent barriers and constraints faced by rural women.

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ANNEX 1.

Key concepts and definitions

Gender is defined by FAO as “the set of social attributes associated with being male or female learned through socialisation rather than the biological differences between men and women, boys and girls.” Gender is a “social construct that defines what it means to be a man or woman, boy or girl in a given society – it carries specific roles, status and expectations within households, communities and culture” (FAO, 2016, p. 11). Gender is frequently categorized as male, female or non-binary, meaning that an individual’s gender identity and gender expression do not align neatly as either “man” or “woman” (Branigin, 2022).

Gender roles are the behaviours, tasks and responsibilities that a society considers appropriate for men, women, boys and girls (FAO, 2014, 2021). These roles can vary among different societies and cultures, classes, ages and during different periods in history. Gender-specific roles and responsibilities are often conditioned by gender norms, household structures, access to resources, specific impacts of the global economy, and other locally relevant factors such as ecological conditions. **Gender-based division of labour** refers to the way work is divided between men and women according to gender roles. This does not necessarily concern only paid employment, but more generally the work, tasks and responsibilities assigned to women and men in their daily lives, which may also determine certain patterns in the labour market (FAO and CARE, 2019).

Gender relations are the ways in which a culture or society defines rights, responsibilities, and the identities of men and women in relation to one another (FAO, 2021). **Gender equality** is a state in which women and men enjoy equal rights, opportunities, and entitlements in civil and political life. **Gender equity** is defined as fairness and impartiality in the treatment of men and women in terms of rights, benefits, obligations and opportunities. **Gender discrimination** is any distinction, exclusion or restriction based on sex, which has the effect or purpose of impairing the recognition, enjoyment or exercise by women of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field (United Nations, 1979).

Social norms refer to the informal rules that govern behaviour in groups and societies. **Gender-related social norms** are collectively held expectations and perceived rules on how individuals should behave, based on their gender identity (Burjorjee, El-Zoghbi and Meyers, 2017).

Women’s empowerment refers to women’s increased control over their life, through economic advancement and enhanced power and agency (FAO, 2021). Several types of approaches exist to promote gender equality and women’s empowerment in financial inclusion interventions:

- **Gender-sensitive approaches** identify and acknowledge the existing gender differences and inequalities between women and men. Gender is integrated as a means to achieve other objectives without seeking to change structural barriers.
- **Gender-responsive approaches** recognize and address the specific financial needs and priorities of men and women, based on the social construction of gender roles.
- **Gender-transformative approaches** examine, question and change constraining gender social norms and discriminatory attitudes, behaviours and social systems that reinforce inequalities. These approaches aim at transforming gender roles and power relations, and the mindsets of individuals, from the staff of an organization to household members, communities and actors in the market and state (FAO, 2021).

ANNEX 2.

Framework for completing gender diagnostic desk research

Level of intervention	Category	Questions to guide desk research (non-exhaustive) ⁴	Data/information source
Enabling environment	National policies	<ul style="list-style-type: none"> • Does the country have a National Financial Inclusion strategy? If yes, is gender explicitly incorporated? • Is there a broader government gender strategy in place? • Does the country have targets, quotas or other mechanisms in place to promote women's involvement and leadership? (e.g. minimum quotas for women on Boards, in Parliament, in local government, etc.) • What is the gender breakdown of leadership in key government ministries that are involved in promoting financial inclusion (e.g. Central Bank, Ministry of Finance)? • Does the country have an agricultural strategy? If yes, are there any targets related to extending access to finance for women farmers? What are they? 	<p>Government websites, including the Central Bank, the Ministry of Finance, the Ministry of Agriculture, government departments overseeing gender equality or women's issues</p> <p>Alliance for Financial Inclusion (AFI) member list (https://www.afi-global.org/members)</p> <p>AFI's data portal</p>

(cont.)

⁴ For a more comprehensive set of questions to help guide the desk review stage, please refer to Section 1 of UNCDF's *PoWER country assessment toolkit* (UNCDF, 2022).

Level of intervention	Category	Questions to guide desk research (non-exhaustive) ⁴	Data/information source
	Regulations	<ul style="list-style-type: none"> • Does the regulator require/ incentivize banks to submit sex-disaggregated data for their regulatory reporting? • Does the regulator publish sex-disaggregated data? • What are the requirements for the verification of customer identification information (Know Your Customer)? • Is there a simplified KYC for low-risk products or customer segments? • Is there a financial consumer rights protection framework? If there is one, are there clear rules requiring non-discrimination in financial-service provision in terms of gender, race, religion, caste, ethnicity, etc.? • Does a centralized collateral registry exist, and if so, what is included within it? • Does it account for moveable assets or assets that women and girls might own? 	<p>Central Bank/Financial Regulator website</p> <p>Economist Intelligence's Global Microscope unit (https://www.eiu.com/landing/Global-Microscope)</p> <p>World Bank's Responsible Finance (https://responsiblefinance.worldbank.org/en/responsible-finance)</p> <p>World Bank's Business Enabling Environment (https://www.worldbank.org/en/businessready)</p> <p>PWC Know Your Customer Quick Reference Guide</p>
	Laws	<ul style="list-style-type: none"> • In the law, what are the comparative powers of men and women to: obtain a national ID, travel outside the home, get a job, register a business, open a bank account, etc.? • Do women have equal rights to own property? • Do female and male surviving spouses have equal inheritance rights? • To what extent and how is formal legislation enforced in relation to customary laws and norms? 	<p>World Bank's Women, Business and the Law (https://wbl.worldbank.org/en/wbl)</p> <p>World Bank's Identification For Development (ID4D) Global Dataset (https://datacatalog.worldbank.org/search/dataset/0040787)</p> <p>World Policy Centre's Gender policies(https://www.worldpolicycenter.org/topics/gender/policies)</p>

(cont.)

Level of intervention	Category	Questions to guide desk research (non-exhaustive) ⁴	Data/information source
Community/ markets	Formal financial institutions	<ul style="list-style-type: none"> • What are the different types of formal, regulated financial institutions operating in the country? (MFIs, commercial banks, MNOs, other?) • What are the leading commercial banks operating in the country in terms of financial access points and which are targeting women? • What are the leading (deposit-taking) MFIs operating in the country in terms of financial access points? • What are the leading mobile network/money operators in the country? Which of these offer financial products and services? • Any other types of financial institutions that are targeting women? (e.g. post offices, savings and credit cooperatives) • Are any of the above financial institutions receiving funding/ credit lines from IFC, ADB or other multilateral institutions, bilateral investors such as KfW Development Bank, and funding from social investors? If yes, do these credit lines come with gender-focused targets or incentives? 	<p>Central Bank/Regulator websites</p> <p>IMF's Financial Access Survey (FAS) (https://data.imf.org/?sk=E5DCAB7E-A5CA-4892-A6EA-598B5463A34C)</p> <p>Global Partnership for Financial Inclusion (GPII) (https://www.gpii.org)</p> <p>GSMA's Global mobile gender survey(https://www.gsma.com/r/gender-gap)</p> <p>UNDCF's Country Programme documents (https://www.uncdf.org/where-we-work)</p> <p>GSMA, Intelligence data</p>
	Informal financial institutions	<ul style="list-style-type: none"> • What are the types of unregulated financial services that women use? • Is there a rough indication of how many of these informal access points exist and the percentage of the women and girl population served? • Which civil society organizations are collaborating/partnering with these informal financial service groups and what are they doing? 	<p>Central Bank/Regulator websites</p> <p>UNDCF's Country Programme documents (https://www.uncdf.org/where-we-work)</p>

(cont.)

Level of intervention	Category	Questions to guide desk research (non-exhaustive) ⁴	Data/information source
	Non-financial (including private sector) and civil society organizations (CSOs)	<ul style="list-style-type: none"> • Who are the international NGOs or CSOs that work with formal or informal FSPs on financial inclusion/women's economic empowerment initiatives (e.g. CARE, CGAP, Plan, Women's World Banking, etc.)? • Who are the local actors working to advocate, providing capacity building, or other support to formal or informal FSPs and women's groups? 	Web search
Rural households/ women within rural households	Access to/usage of financial products and services	<ul style="list-style-type: none"> • What does the sex-disaggregated data say about rural women and men's access to and usage of financial products and services? 	<p>World Bank's Global Findex database (https://www.worldbank.org/en/publication/globalfindex)</p> <p>FinMark Trust's FinScope surveys (https://finmark.org.za)</p> <p>Intermedia's Financial inclusion insights (http://fi-website.staging.interactive.columnfivemedia.com/about.php)</p> <p>UNCDF, Making Access Possible</p> <p>CGAP's Smallholder Families Data Hub</p>

(cont.)

Level of intervention	Category	Questions to guide desk research (non-exhaustive) ⁴	Data/information source
	Constraints and enablers	<ul style="list-style-type: none"> • What are the key demand-side constraints affecting women's and girls' financial inclusion? (refer to barriers and constraints outlined in Part I of this report to help guide this research). • Which of these constraints are the most severe and why? • What is the ILO labour force participation rate of women versus men in the country? • What percentage of women are working in the informal sector? Which sectors? • What is the percentage of women-owned SMEs in the country (formal and informal) compared to those owned by men? • What difficulties do women face in acquiring/owning assets (including land)? • What is the gender breakdown of mobile/sim card ownership in the country? • What does the National Time Use Survey (or other) say about how many hours women spend on different activities compared with men? • Do women and girls face restricted mobility? Why? • What are the key social norms and customary practices that affect women and girls' financial inclusion? 	<p>General: World Bank, Gender data country snapshots (https://tcdata360.worldbank.org/reports)⁵</p> <p>ILO labour force participation data (https://ilostat.ilo.org/topics/population-and-labour-force)</p> <p>UNDP Human development reports (https://hdr.undp.org/data-center/country-insights#/ranks)</p> <p>Assets/income data: Country census data</p> <p>Time and mobility data: National time use surveys</p> <p>Social norms: Social Institutions and Gender Index (SIGI) – Country reports (https://www.genderindex.org/country-profiles)</p>

Note: Where information is unavailable, the researcher should note research gaps and flag these up as key topics to be explored in key informant interviews or primary research.

⁵ *The Data analysis guide* (https://tcdata360.worldbank.org/analysis_guide/Appendix_2.pdf) offers additional guidance to practitioners on how to interpret the data and incorporate findings into project design.

ANNEX 3.

Toolkits to support the design of qualitative research tools

1. UNCDF POWER Country Assessment Toolkit

Section 3 of this toolkit includes key informant interview guides for three separate stakeholder groups: government officials, financial service providers and mobile money operators, and civil society organizations.

Section 2 of this toolkit offers a focus group discussion tool that aims to uncover issues linked to women's financial access, usage and agency. This tool leverages human-centred design principles to generate user-driven insights through a variety of participatory and interactive exercises. The tool includes guidance on facilitation methods as well as the required preparation steps that need to be undertaken for each exercise.

2. The World Bank's *Using digital solutions to address barriers to female entrepreneurship* toolkit (<https://digitalforwomen.worldbank.org/field-based-diagnostic>)

This toolkit offers several tools to support field-based research, including discussion guides and focus group discussion guides for four stakeholder groups: government officials, support organizations, private sector entities and women entrepreneurs.

3. Tools to support social norms exploration and analysis

For more detail to help guide an analysis of social norms, practitioners can refer to the Learning Collaborative for Normative Change's *Resources for measuring social norms: A practical guide for program implementers* (https://www.alignplatform.org/sites/default/files/2019-10/resources_for_measuring_social_norms_guide_final.pdf). This guide offers examples of how to approach measuring social norms; how to collect data based on accepted measurement approaches; and how to use the information gathered about social norms to inform programming.

The *Social norms exploration tool* (https://www.irh.org/wp-content/uploads/2020/04/Social_Norms_Exploration_Tool_SNET-1.pdf) or "SNET" includes information and steps to help practitioners conduct an exploration of social norms as part of a development initiative. The annexes also include templates and sample tools to support the qualitative research efforts needed to perform an exploration of social norms.

MarketShare Associates' *Social norms and persona design: Background note* (<https://marketshareassociates.com/wp-content/uploads/2021/06/Social-Norms-and-Persona-Design-Background-Note.pdf>) offers step-by-step guidance for practitioners on how to apply a social norms' lens onto a personal tool that will help to develop a more nuanced understanding of women and the social norms that impact their ability to interact with financial services.

ANNEX 4.

Examples of gender diagnostic assessment reports

POWER Women & Girls' Access and Agency Assessment: Solomon Islands (UNCDF, 2020)

The primary audience for this report is UNCDF. This diagnostic assessment was conducted in order to help UNDCF identify key stakeholders at various levels of the market system in the Solomon Islands, and determine optimal intervention approaches to further advance women and girls' financial inclusion and contribute to their economic empowerment.

Women & Girls' Access and Agency Assessment: United Republic of Tanzania (UNCDF, 2017)

The primary audience for this report is UNCDF. This diagnostic assessment was conducted in order to help UNDCF identify key stakeholders at various levels of the United Republic of Tanzania's market system, and determine optimal intervention approaches to further advance women and girls' financial inclusion and contribute to their economic empowerment.



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