



Making social norm change for women's financial inclusion

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With CGAP Women's Financial Inclusion Community of Practice

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What are social norms?



Waiting for your turn



We wait our turn because others do



...and because it is expected;
others would disapprove of
cutting in line

Social norm are:

- Shared expectations, constructed by a group
- With consequences
- They tend not to change quickly

Why do social norms matter for women's financial inclusion?



While social norms can be empowering, regressive norms tend to **exacerbate** the barriers for women to access and use financial services.

These can have impacts on women's mobility, unpaid care work, control over resources and assets

“Young girls get misguided [with cellphones]. It can break families and ruin relationships... Why do girls need [a] cellphone? The Internet is a waste of time and money for a middleclass community like us. Girls should better utilise their time for study and other works.” —village elder, Gujarat (CGAP case example)

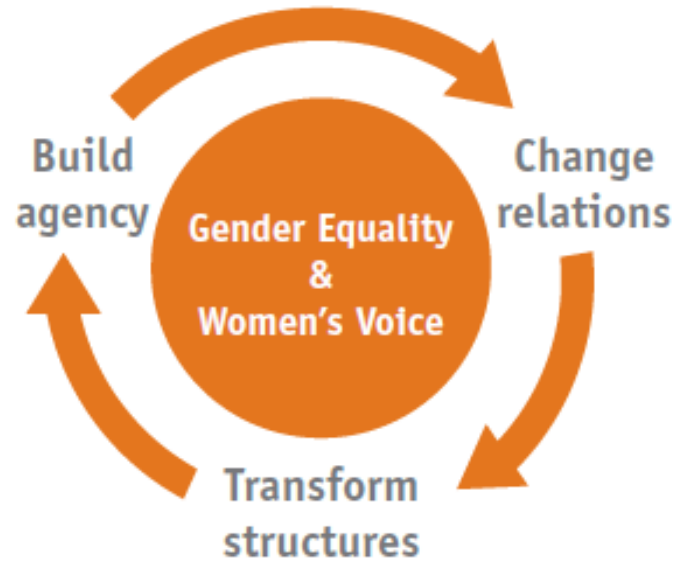
CAREs approach to financial inclusion and gender equality



i.e. access to savings & credit, education, mobility in public spaces, household decision making

Figure 1: CARE's Gender Equality Framework

Building confidence, self-esteem and aspirations (non-formal sphere) and knowledge, skills and capabilities (formal sphere).



The power relations through which people live their lives through intimate relations and social networks (non-formal sphere) and group membership and activism, and citizen and market negotiations (formal sphere).

i.e. ability to negotiate

Discriminatory social norms, customs, values and exclusionary practices (non-formal sphere) and laws, policies, procedures and services (formal sphere).

i.e. social norms that dictate who gets access to assets (mobile, bank account) and resources (income), laws

'Norm aware' versus 'norm transformative'

CARE Case study 1: Indashyikirwa in Rwanda

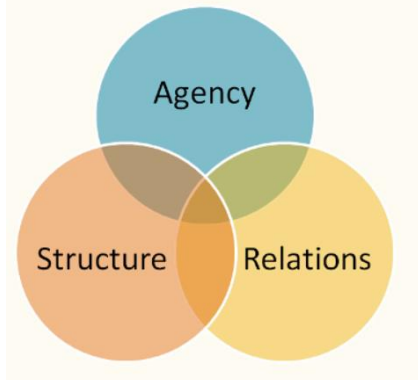


Approach

At individual and household level:

- ✓ increased savings
- ✓ loans/investments
- ✓ financial literacy
- ✓ solidarity
- ✓ linkage with formal finance

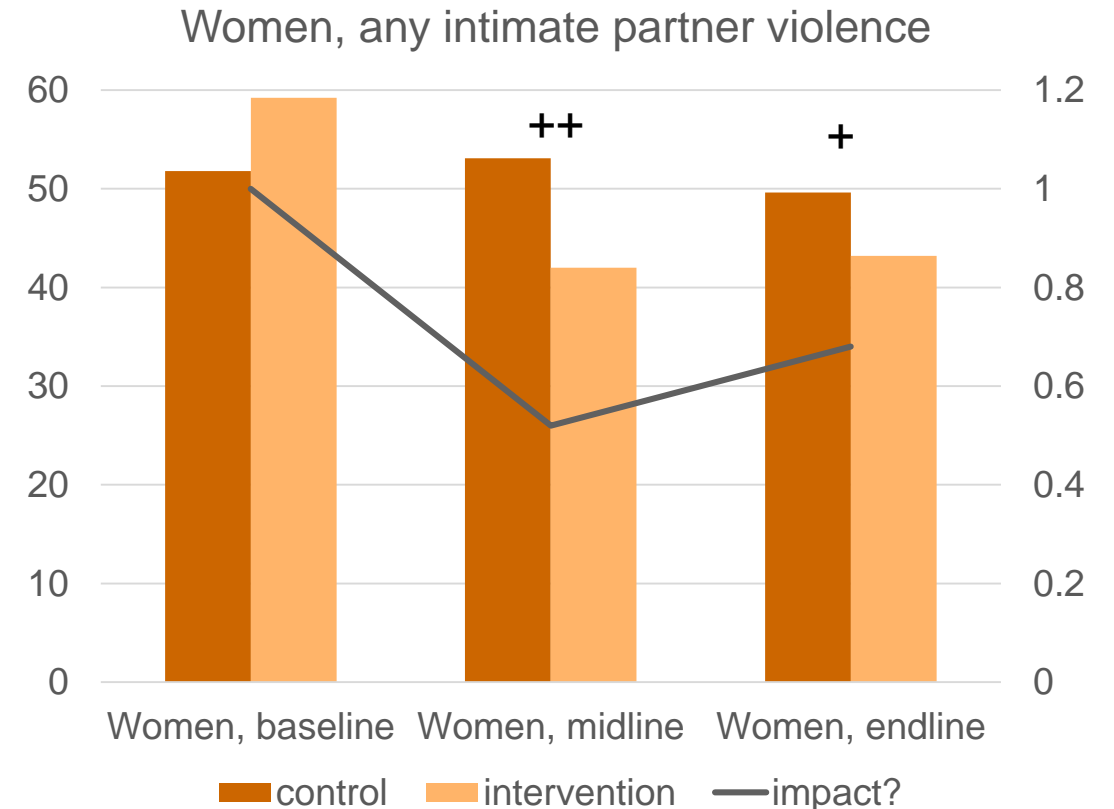
Through: Village Savings and Loan Associations



Tackling norms head on at household and community level:

- ✓ **Couples curriculum**
- ✓ Activist training
- ✓ Engaging community leaders
- ✓ Women's spaces

Findings: major reduction in gender based violence



Learnings available <https://insights.careinternational.org.uk>

CARE Case study 2: Digital Sub-Wallets



Village Savings and Loan Associations



Mobile-sub-wallet banking



Household dialogues and counselling



Women's financial autonomy

- ✓ **Evidence shows VSLA are an effective platform to leverage and address wider social norm issues**
- ✓ **Pathway to formal financial inclusion**
 - 1.3million members linked to formal financial service providers
 - Average VSLA member saves US \$58 per year, and once linked to a bank the average savings per member increases by between 40 and 100 per cent.
 - Members: Increased safety and security; higher rate of savings; women 38% more likely to take a loan on their own, improved group cohesion, opened more individual accounts at higher rates, report greater decision making power in the home
 - Banks: Trained VSLA members mobilise deposits, open multiple accounts and pilots show default rate is less than 1%

Case study 3: BSR's HERProject Digital Wages programme



- By converting wage payments from cash to digital in the garment sector, we can close the financial inclusion gap for millions of low-income workers, especially women, who make up the majority of garment workers
- 280 million adults globally receive their private sector wages in cash

The approach:

- In Bangladesh BSR and the Bill and Melinda Gates Foundation are supporting 68 factories, with over 150,000 workers (1/3 paid through digital wages), to transition from cash to digital wages through the HERProject Digital Wages Programme
- Programme elements: Workplace training (for workers and managers) + support to transition from cash to digital

Case study 3: BSR's HERProject Digital Wages programme



Results and insights:

- an 86% **increase in mobile money ownership** by women
- women are 15% more likely to participate in **household decisions** related to spending and saving after completing the HERfinance Digital Wages program
- **clear business benefits to the factories** and BSR has seen a 53% reduction in the admin time and effort on payroll.
- Mobile money is an entry point to further financial inclusion – such as savings and remittances
- *Empowering* women through digital wages shows promise, but will take time

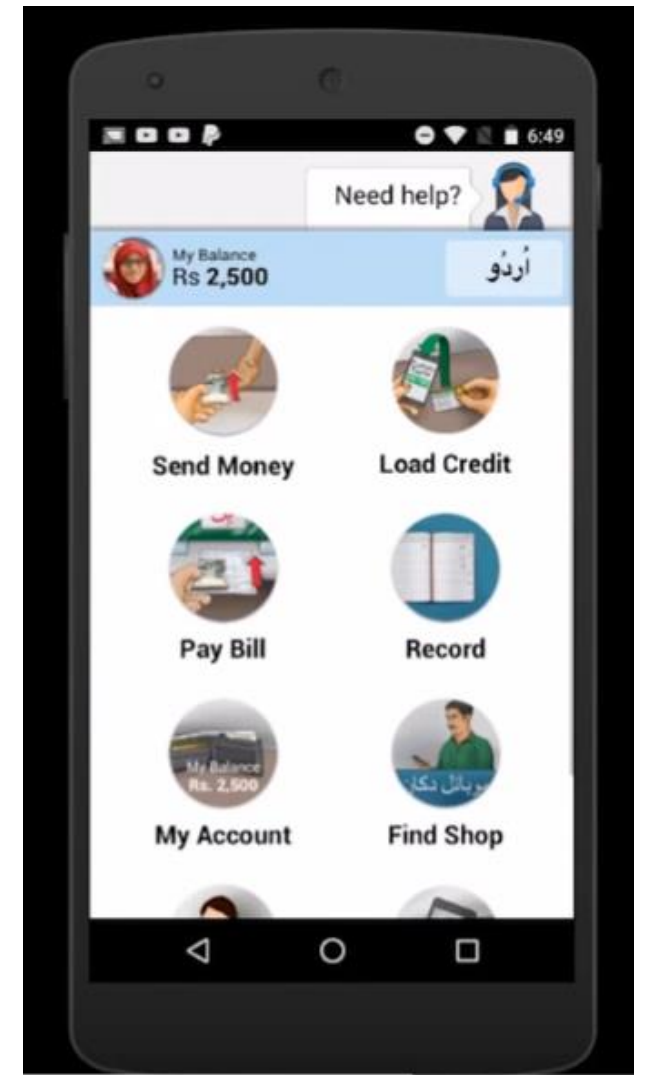
For more info contact emoffat@bsr.org

Case study 4: GRID Impact work in Pakistan to bring women into financial inclusion (COP member)

Approach:

1. Design a **smartphone app** that created opportunities for women to overcome **barriers to entry** but didn't exclude men
2. The design included an **onboarding learning experience** design *for* low income women that showed a woman in her home using mobile money for a variety of reasons and purposes.
3. *The idea is that we created **a new social norm of women using mobile money independently in the privacy of her home***

For more info: alex@gridimpact.org

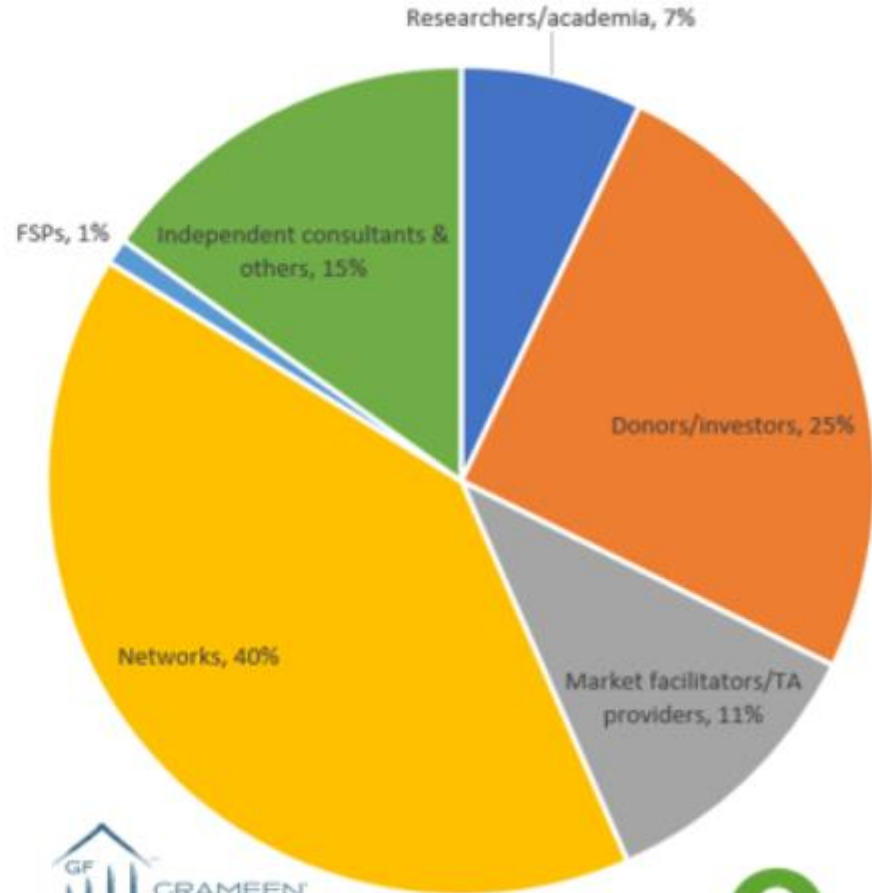


Reflections on the journey making social norm change



- ✓ Traditionally most approaches focus on product development and roll out
- ✓ But increasingly, actors are beginning to take social norms into account
- ✓ If you can't be Norm Transformative, be Norm aware in your approach
- ✓ It's a growing area of understanding/literature – still a lot to learn!
- ✓ To take action:
 1. **Join** the CGAP Women's Financial Inclusion Community of Practice
 2. **Engage** in the Social Norm Change Working Group
 3. **Inform** the COPs agenda: What would you like to learn or know more about in terms of Social Norms?

CGAP Women's Financial Inclusion Community of Practice



900 members, 350 organisations, 57 countries

A learning exchange platform



Share

- knowledge platforms, highlight good practices, explore opportunities for new partnerships

Collaborate

- Working Groups facilitate technical discussions addressing challenges and reducing duplication

Create

- Through virtual and face to face learning events we help members build on existing knowledge and connect learning t

Three working groups:

Social Norms

Technology

Data and Measurement



Join us! <http://www.findevgateway.org/organization/womens-financial-inclusion-community-practice>



Women's Financial Inclusion Community of Practice

en Français | en Español | بالعربية

Globally, 2 billion people remain unbanked and women lag behind men in terms of access to formal accounts, credit and savings products. The Community of Practice on Women's Financial Inclusion (COP) provides CGAP facilitated platforms to share experiences, identify key challenges, document and discuss emerging good practices, and solve common problems associated with increasing equitable access to and use of a broad range of financial services.

Our members include researchers, practitioners, policy makers, and donors around the world working on financial inclusion in promoting economic empowerment for women.

The COP's steering committee consists of a core group of "champions" who guide our goals and strategy, outlined in our charter. Champions also help to implement an overarching work plan of the COP. Working Groups convene by theme and determine how to address knowledge gaps, as well as enhance collaboration among members in assigned themes. The Consultative Group to Assist the Poor (CGAP) facilitates the community of practice.

Read this primer to get answers to frequently asked questions, and learn more about all the different ways that you can engage with our COP. We look forward to your participation!



STEERING COMMITTEE
Learn about the role of our steering committee, also known as our champions!

WORKING GROUPS

- Working Group on Measurement and Data
- Working Group on Social Norms
- Working Group on Technology

NETWORKING

- Join our LinkedIn Group
- Follow us on Twitter

[JOIN OUR COP MAILING LIST](#)



Dgroups

Discussion Forum

Members	540
Countries and territories	56



Updates from the Women's Financial Inclusion Community of Practice

Read stories

The [COP](#) is now live! Take a look at the latest news, including press releases, publications, events, and more.

Recent research findings recently shared at the World Bank Group and IMF annual meetings in Washington DC and the [COP](#) in Mexico. It is an exciting moment for the COP as we share our findings and lessons learned. We look forward to continuing our collaboration with the research community, practitioners, and donors to advance the financial inclusion agenda.

Finally, we are [excited](#) to have a new steering committee member joining the COP. We look forward to all the great opportunities to collaborate and learn from each other.

Member Spotlight



Meet Julia Mason of FFI about her work on the Women's Financial Inclusion Community of Practice at [CGAP](#). She is the lead on the challenge of increasing the representation of women in leadership roles and is also a member of the steering committee. She is currently working on a research paper on the topic.



Resources and Blogs



News and Newsletters

Keep in touch



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