



# Diagnosing Gender Norms in the Financial Market System: A Practical Guide

September 2025 • Nisha Singh, Joanna Ledgerwood, and Antonique Koning

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# Preface

A recent Focus Note published by CGAP offers a conceptual foundation for identifying and categorizing gender norms relevant to women's financial inclusion (WFI) and outlines potential strategies for addressing them. The framework is designed to support development and market actors in anticipating these normative dynamics and is a precursor to CGAP's more detailed guidance for development actors (referenced below) on designing and implementing financial inclusion programs and investments that recognize and effectively respond to gender norms.

The more detailed technical guidance takes funders and market facilitators through four-steps in the project cycle for effectively addressing gender norms in their programs and investments. These are:

Step 1: *Diagnose* gender norms in the market system

Step 2: *Create* a vision for the future

Step 3: *Design and Implement* interventions

Step 4: *Assess* change and adapt.

These steps were first outlined in 2021, CGAP published "Addressing Gender Norms to Increase Financial Inclusion: Designing for Impact," which made the case for *why it is important to take norms into account* in financial inclusion (Koning, Ledgerwood, and Singh 2021).

Detailed guidance for funders and market facilitators on how to carry out these steps is included in two technical guides.

This first Guide, "Diagnosing Gender Norms in the Financial Market System: A Practical Guide" offers guidance on *how to undertake Step 1 (Diagnose gender norms in the market system)*.

This Technical Guide builds on a diagnostic methodology initially produced in 2022 that only considered the demand side (CGAP and MarketShare Associates 2022). Since then, CGAP has developed an expanded methodology to enable a broader systems-level diagnostic, and tested it in Mozambique with GIZ, the FSD organizations in Rwanda, Tanzania and Uganda.

The second companion Technical Guide, "From Insights to Interventions: Addressing Gender Norms in Women's Financial Inclusion" (Ledgerwood et al. 2025) is published by CGAP and the Financial Sector Deepening (FSD) Network and provides step-by-step guidance on taking the findings from a diagnosis of gender norms in a market system and translating them into actionable interventions. Specifically, it focuses on carrying out Steps 2 to 4 of the four steps.

In addition to these publications, CGAP has published bespoke guidance for financial sector regulators, who have access to gender norms diagnostics, on undertaking gender lens analysis of regulations (Bin-Humam, Lopez, and Meagher 2025).

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## Acronyms

AFR	Access to Finance Rwanda
CGAP	Consultative Group to Assist the Poor
CICO	cash-in cash-out
GIZ	German Corporation for International Cooperation
FGD	focus group discussion
FSD	financial sector deepening
FSP	financial services provider
GBV	gender-based violence
GDD	gender disaggregated data
HQ	headquarters
ICC	International Capital Corporation
INGO	international nongovernmental organization
KII	key informant interview
KYC	know your customer
MNO	mobile network operator
MSA	MarketShare Associates
P	prevalence
S	strength
WFI	women's financial inclusion
WEE	women's economic empowerment

## Glossary

**development actors:** Bilateral and multilateral donors, private foundations, and concessional/ impact investors that provide technical assistance or grants, and market facilitators such as financial sector deepening (FSD) organizations and international nongovernmental organizations (INGOs) playing a market facilitation role. Development actors temporarily intervene to address a market failure by incentivizing and developing market actor capacity in order to catalyze change, resulting in additional and/or more inclusive services.

**empirical expectations:** People’s beliefs about “what women/men should do.”

**evolution of the norm:** People’s beliefs about how the expectations around what women and men can and cannot do have changed over time, and what drives those changes.

**exceptions:** People’s beliefs about when it is acceptable for women and men to break away from the reference group’s expectations.

**gender norms:** As a subset of social norms, gender norms dictate what women and men can and cannot do, which shapes their ability to access, use, and benefit from financial services. Gender norms are shared social expectations about appropriate behaviors, roles, and responsibilities for women and men in specific contexts. Unlike individual attitudes or personal beliefs, gender norms represent perceived social expectations—what individuals believe others expect of them and what others expect of individuals. These norms may be reinforced by institutions and sanctioned at the societal level.

**market actor:** Any individual or organization—private or public sector—that performs a permanent function in a market system, including customers, financial services providers (FSPs), supporting function providers (e.g., credit bureaus) and rule makers that include financial sector authorities (e.g., regulators, supervisors, policymakers), and other authorities (e.g., telco regulators) and standard setting bodies.

**meta-norms:** Foundational social rules that operate across sectors, influencing and shaping multiple context-specific behavioral norms. The key meta-norms affecting women’s financial inclusion (WFI) include control norms, gender ideology norms, authority norms, and privacy norms.

**personal beliefs:** People’s individual preferences, independent of what others do or what is believed to be appropriate.

**prevalence (P):** The extent to which norms are widely recognized and adhered to across different market actors.

**reference groups:** Influential figures whose behaviors and opinions matter in shaping an individual’s own behaviors. Reference groups enforce behaviors and the normative beliefs regarding what women and men should and should not do. Reference groups can include spouses, household members, and community influencers.

**sanctions:** Both actual and anticipated social reactions to behaviors that violate or align with gender norms. These include negative sanctions (punishments such as criticism, social exclusion, discrimination, or violence related to gender norms violations) and positive sanctions (rewards such as praise, social acceptance, or enhanced status for gender norms compliance).

**strength (S):** The extent to which norms are rigidly held and the severity of sanctions when a norm is broken.

**vignettes:** Short stories featuring fictional characters in familiar local settings that allow researchers to explore norm strength and prevalence with different types of market actors, particularly women and their reference groups. Vignettes enable respondents and researchers to build trust by discussing the experiences of others rather than their own. These stories also create a nonjudgmental environment for open discussion and can enable otherwise uncomfortable conversations about sensitive topics.

**women's economic empowerment (WEE):** The transformative process by which women and girls receive equal access to, control over, and agency in economic resources and opportunities and can benefit from economic gains, income, and assets.

**women's financial inclusion (WFI):** Women's access to, use of, and benefits from financial services.

# Executive Summary

**A** **SUBSET OF SOCIAL NORMS, GENDER** norms dictate what women can and cannot do, shaping their ability to access, use, and benefit from financial services. Gender norms influence the behaviors of all financial system market actors.<sup>1</sup> In Uganda, for example, financial services providers (FSPs) may deprioritize women customers based on assumptions that men control household finances, women lack financial decision-making power, and women are higher risk borrowers with limited asset ownership. When coupled with household restrictions, a female microentrepreneur may thus face sanctions ranging from community disapproval to increased domestic tensions for seeking a business loan without her husband’s knowledge. The impact of gender norms creates a reinforcing cycle where the same underlying beliefs about women’s roles and capabilities guide both individual behaviors and institutional practices.

The market system gender norms diagnostic employs an adaptive research approach that recognizes the complexity and interconnectedness of gender norms. This Technical Guide offers:

**Insights on unlocking invisible barriers.** Many women’s financial inclusion (WFI) initiatives focus on addressing visible constraints without recognizing the underlying gender norms that create them. This guide’s

breakthrough approach reveals the hidden connections between social expectations, market behaviors, and systemic barriers. By illuminating how norms such as “men should control household finances” translate into specific actions by banks, regulators, and women themselves, the diagnostic findings can transform the way development actors<sup>2</sup> approach market constraints.

**Practical tools for lasting change.** This guide offers financial inclusion practitioners a powerful set of field-tested instruments for examining norms-driven constraints and identifying high impact intervention points. It begins with guidance on how development actors can attract and deploy the technical skills needed to conduct the required quantitative and qualitative research. Beyond that, and unlike traditional market assessments, the diagnostic approach next delves into identifying why women cannot access services even when they are physically available; why financial institutions maintain practices that exclude women, despite stated inclusion goals; and how regulatory frameworks unintentionally reinforce gender disparities. The guide builds on CGAP’s established framework for addressing gender norms and provides concrete guidance for the crucial first step of system diagnosis.

**From theory to field-tested methodology.** Real-world application across four diverse markets—Mozambique,

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1 A **market actor** is any individual or organization—private or public sector—that performs a permanent function in a market system, including customers, FSPs, supporting function providers (e.g., credit bureaus) and rule makers that include financial sector authorities (e.g., regulators, supervisors, policymakers), and other authorities (e.g., telco regulators) and standard setting bodies.

2 **Development actors** include bilateral and multilateral donors, foundations and concessional investors, and market facilitators such as financial sector deepening (FSD) organizations and international nongovernmental organizations (INGOs) that incentivize and enable market actors to more effectively perform their market functions and catalyze change, resulting in additional and more appropriate service delivery.

Rwanda, Tanzania, and Uganda—refined the methodology into a robust, adaptable approach. What began as an exploration of how norms affect women’s choices evolved into a comprehensive, system-wide diagnostic that captures the complex interplay between all market actors. Led by CGAP in partnership with German Corporation for International Cooperation (GIZ) and the FSD Network, the refinement process created a diagnostic approach that can identify opportunities for transformative change previously invisible in traditional market assessments. While completing a market system diagnostic demands significant investment—typically three to eight months and US\$60,000 to US\$200,000—the unique insights gained can reveal important opportunities that traditional assessments miss, ultimately making a worthwhile investment in time and resources.

This practical guide presents a structured diagnostic approach to help development actors understand how gender norms create persistent barriers to WFI. Rather than simply assuming that low account ownership or limited credit access is due to expectations that are different for women than for men, the methodology examines how underlying norms shape all market actor behaviors. When development actors understand how gender norms influence the financial market system, they can design effective interventions that address the root causes of women being excluded or underserved. Developed through practical application and testing in the four countries noted above, the approach provides development actors with the tools they need to analyze norms-driven constraints and behaviors.

Gender norms diagnostic findings are particularly valuable to development actors (e.g., bilateral and multilateral donors, foundations, concessional investors; market facilitators such as FSD organizations and INGOs) aiming to develop program strategies to guide multiple projects and interventions. The findings integrate gender considerations into market system assessments to aid in understanding why existing interventions may struggle to achieve sustainable improvements and support long-term commitments to

address structural barriers based on understanding the root causes of women’s exclusion.

To successfully carry out the diagnostic, development actors must:

- **Align research design with local context.** Ground research design and tools in local gender norms, market structures, and power dynamics; customize tools to local terminology.
- **Dedicate adequate time to research preparation and implementation.** Ensure sufficient time for training enumerators undertaking the interviews and other research staff and refining research tools; establish clear protocols for sensitive information and data coding; allow scheduling flexibility for stakeholder availability.
- **Generate quality analysis through iteration.** Use iterative approaches that combine gender and financial systems expertise, balancing methodological rigor with flexibility to capture complex relationships between norms and behaviors.
- **Strategically engage stakeholders.** Frame discussions through market opportunities, build early relationships with local champions, and tailor communications to different audiences.

To ensure quality results, development actors can adapt this guidance to their specific circumstances as they maintain its core principles. While the guide focuses on understanding how gender norms influence the financial market system, it provides the foundations for designing effective interventions that create sustainable WFI improvements by addressing the underlying norms that shape market behaviors. The CGAP companion Technical Guide, “From Insights to Interventions: Addressing Gender Norms in Women’s Financial Inclusion” (Ledgerwood et al. 2025), builds on the diagnostic guidance by providing step-by-step instructions to translate findings from market system gender norms diagnostics into actionable interventions.

# Introduction

## How do gender norms impact women's financial inclusion?

Imagine a woman microentrepreneur in Mozambique who has identified a perfect opportunity to expand her small business. Despite her entrepreneurial skills and dedication, she faces a difficult choice: seek a business loan without her husband's knowledge and risk domestic violence or abandon her growth plans. This reality emerged from a 2023 gender norms diagnostic undertaken in Mozambique by German Corporation for International Cooperation (GIZ) and International Capital Corporation (ICC). The diagnostic revealed two dominant norms shaping women's access to financial services across the country: "men should be the main financial provider" and "women should not have financial privacy from their husbands." These norms not only affect women's choices, they influence the behaviors of every actor in the financial market system. Financial services providers (FSPs), for example, often assume men control household decisions and therefore deprioritize women customers. Similarly, male mobile money agents perceive women as financially uninformed and less profitable (Singh and Stocco 2024).

Gender norms profoundly impact women's financial inclusion (WFI) and women's economic empowerment (WEE). They dictate what women and men can and cannot do, and manifest in how labor and resources are divided within households and workplaces. Gender norms shape expectations that lead women and men to develop different capabilities, attitudes, and aspirations.

Gender norms also directly affect women's relationships with financial services. Women's access to and use of financial services is often constrained by norms that limit their mobility, control over assets, and decision-making power, creating significant barriers to financial inclusion. While financial inclusion interventions can enhance women's agency through activities such as joint household financial decision-making, true agency cannot be exercised until the collective gender expectations that limit women's rights and participation are addressed (Meckler 2025).

A market actor is any individual or organization—private or public sector—that performs a permanent function in a market system: demand (women), supply (FSPs), supporting functions, and rules. The behavior of all market actors are affected by gender norms.

- On the demand side, for example, norms limit women's economic participation, constrain financial decision-making power, inhibit control over assets, and impede access to technology.
- The supply-side impact is equally significant. It manifests, for example, in algorithmic biases, poorly suited product offerings, and ineffective delivery channels.
- Gender norms similarly influence regulators and policymakers as well as supporting function providers (e.g., credit reference bureaus, cash-in cash-out [CICO] agents). The result is rules and services that do not consider women's needs, preferences, and capabilities. Norms can result in rules that require a spouse's signature on financial documents which may be more complex for women

to get, collateral demands that systematically disadvantage women, and know your customer (KYC) regulations that women struggle to fulfill.

Understanding norms-driven constraints is vital to increasing WFI and realizing WEE outcomes, including women's access to resources, agency, and achievements. When underlying norms remain unaddressed, even well-intentioned financial inclusion initiatives can fail to create sustainable change or, worse, inadvertently reinforce existing gender disparities.

## What is a market system gender norms diagnostic?

A market system gender norms diagnostic is a qualitative structured analysis that examines how gender norms shape the behaviors and decisions of all market actors<sup>3</sup>—from households and FSPs to supporting function providers and rule makers.

Through a detailed norms/behaviors/constraints mapping, a diagnostic reveals why women face obstacles in accessing, controlling, and benefiting from financial services. Mapping can show, for instance, how gender norms related to asset ownership create a web of systemic barriers (i.e., social expectations that women should not own or control major assets restrict them from inheriting or owning property). This, in turn, means women lack the collateral needed to access a loan. These same ownership norms influence policies that require male guarantors for loans, shape institutional practices like credit scoring models that do not recognize women's nontraditional assets or informal business ownership, and reinforce women's own hesitancy in seeking asset-backed financial services.

Many WFI initiatives focus on addressing visible constraints without recognizing the underlying gender norms that create them, leading to interventions that treat only symptoms rather than root causes. Carrying out a diagnostic allows development actors<sup>4</sup> to map the complex relationships between individual behaviors, institutional practices, and regulatory frameworks. They can then identify how specific gender norms affect behaviors among women and other market actors, which, in turn, creates systemic constraints to WFI.

## Who is this guide for?

**This Technical Guide aims to assist development actors interested in conducting a financial market system diagnostic on how gender norms affect WFI.** Understanding how gender norms influence the financial market system—including the behaviors of women, FSPs, regulators, supporting function providers, and others—can provide insight into why constraints persist. It is therefore crucial to designing effective interventions<sup>5</sup> that enhance WFI and contribute to WEE.

Designing and scaling solutions requires systematic approaches informed by best practices—whether directly tackling gender norms (e.g., challenging misconceptions about “women’s work,” addressing unconscious FSP bias) or indirectly alleviating constraints (e.g., supporting women-centered product design, alternative credit assessment processes). A deeper understanding of how gender norms affect market actor behavior that results in WFI constraints allows development actors to facilitate behavioral change through information sharing, capacity building, and aligned incentives.

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- 3 A **market actor** is any individual or organization—private or public sector—that performs a permanent function in a market system, including customers, FSPs, supporting function providers (e.g., credit bureaus) and rule makers that include financial sector authorities (e.g., regulators, supervisors, policymakers), and other authorities (e.g., telco regulators) and standard setting bodies.
  - 4 **Development actors** include bilateral and multilateral donors, foundations and concessional investors, and market facilitators such as financial sector deepening (FSD) organizations and international nongovernmental organizations (INGOs) that incentivize and enable market actors to more effectively perform their market functions and catalyze change, resulting in additional and more appropriate service delivery.
  - 5 In this context, **financial inclusion interventions** refer to activities a development actor finances and/or implements to support/facilitate market actors to address one or more priority constraints affecting WFI.

To support the effort, this guide builds on the structured framework outlined in Koning, Ledgerwood, and Singh (2021). This CGAP publication outlines a four-step process for project design and implementation, including:

Step 1. *Diagnose* the market system

Step 2. *Create* a vision for the future

Step 3. *Design* and *implement* interventions

Step 4. *Assess* change and adapt

This guide focuses on detailed guidance for Step 1. A diagnostic is most valuable in the early stages of intervention development when shaping program strategies for WFI. It is particularly well-suited for:

- Program strategy development to guide multiple projects and interventions, maximizing return on initial investment
- Integration into planned market system assessments to ensure gender considerations inform intervention design from the start
- Situations where existing interventions struggle to achieve sustainable improvements in WFI because they only address visible symptoms rather than underlying gender norms (e.g., increase women's bank account ownership without addressing social restrictions on independent financial decision-making)

This type of predominantly qualitative research effort requires engagement with multiple market actors, beyond women, in the field and at institutional headquarters. Conducting a market system diagnostic therefore requires significant time and resources. Budgets typically range from US\$60,000 to US\$200,000, and timeframes from three to eight months, depending on scope, objectives, and research team composition. Understanding how gender norms influence the financial market system provides insight into why constraints persist. It is therefore crucial to designing effective interventions that enhance WFI and contribute to WEE. Development actors should consider undertaking a diagnostic when they

are prepared to make a long-term commitment to addressing the structural constraints they uncover.

## How was the guide developed?

CGAP developed the diagnostic approach presented in this guide by expanding and revising a qualitative research methodology for demand-side gender norms diagnostics. The methodology has evolved from an initial focus on demand-side gender norms to a comprehensive examination of how norms affect the behaviors of all market actors. The initial methodology fell short as it focused on understanding how gender norms impact women's behaviors but did not support funders and market facilitators in understanding the effects of gender norms on the behaviors of other market actors (e.g., FSPs, regulators, credit reference providers, agent networks). In conjunction with GIZ and the FSD Network, CGAP tested and refined the approach across Mozambique, Rwanda, Tanzania, and Uganda.

## How are a diagnostic's findings used?

The findings provide financial system stakeholders with valuable evidence of limited women's participation stemming from interconnected structural barriers deeply rooted in gender norms rather than in women's individual choices or market inefficiencies. This understanding can transform how development actors approach market constraints and enable them to design more effective interventions. The findings offer support by:

- Revealing systemic barriers traditional market assessments may have missed
- Identifying opportunities to address root causes rather than symptoms, leading to more sustainable changes
- Providing evidence to build stakeholder support for addressing gender norms-related constraints
- Helping to predict and prevent the unintended negative consequences of interventions (e.g.,

increased household conflict, community backlash, the risk of gender-based violence [GBV])

- Enabling the design of interventions to influence behavioral change among market actors, whether directly tackling gender norms or indirectly alleviating WFI constraints

## What does the guide cover?

Figure 2 shows the steps involved in conducting a diagnostic and analyzing and communicating its findings. Each step is explained in detail below the figure.

This guide includes practical tools and guidance for development actor staff and researchers involved in designing and undertaking a diagnostic. Its six Annexes include templates for terms of reference for the research firm and methodological instruments specific to undertaking market systems norms diagnostics in financial inclusion contexts. Given the complex nature of gender norms research, the guide includes user tips on adopting good practices and how to avoid missteps.

FIGURE 2. **Overview of the gender norms diagnostic methodology**

### STEP 1: Plan a gender norms diagnostic

1. Define the target group of women
2. Select the desired financial inclusion outcomes
3. Hire a research firm

### STEP 2: Conduct preparatory research

1. Identify gender norms, behaviors, and constraints for exploration
2. Analyze existing data on behaviors and constraints

### STEP 3: Design primary research

1. Determine sample size and data collection locations
2. Develop data collection instruments for primary research
3. Train the research team

### STEP 4: Implement primary research

1. Pilot and refine research tools
2. Undertake primary data collection

### STEP 5: Data coding

1. Develop a data coding framework
2. Code the data

### STEP 6: Analyze the data

1. Prioritize norms
2. Create gender norm profiles
3. Analyze norm strength and prevalence
4. Create behavior maps

### STEP 7: Assess feasibility of change

1. Assess the feasibility of change

### STEP 8: Communicate diagnostic findings

1. Share diagnostic findings with stakeholders

Source: Authors.

Step in the market system gender norms diagnostic process	Development actor/research firm involvement	Estimated duration (weeks)
Step 1. <b>Planning</b> involves defining target group and financial inclusion outcomes, selecting qualified research firms with expertise in gender issues and financial market systems, and ensuring research teams combine technical expertise with knowledge of local context.	Development actor	<b>3–6 weeks</b> Note: Duration depends on procurement requirements for hiring a research firm
Step 2. <b>Preparatory research</b> includes conducting stakeholder consultations and desk research, identifying relevant gender norms and their influence on market actor behavior, and analyzing existing data on behaviors and constraints.	Research firm in close consultation with development actor	<b>1–3 weeks</b> Note: Duration depends on time needed to schedule stakeholder interviews
Step 3. <b>Primary research design</b> focuses on developing data collection instruments tailored to each group of participants, creating interview guides and appropriate vignettes (brief fictional scenarios used to elicit responses about specific situations), determining sample sizes and research locations, and training research teams in data collection methods.	Research firm	<b>1–2 weeks</b>
Step 4. <b>Implementation of primary research</b> involves conducting field research with women and reference groups, interviewing market actors at headquarters and at the field level, and maintaining robust documentation and quality control.	Research firm	<b>4–8 weeks</b> Note: Duration may vary based on number of field research locations and sample size of women, reference groups, and market actors
Step 5. <b>Data coding</b> involves developing a structured coding framework to systematically categorize qualitative findings. The process requires meticulous transcription control and expertise on local context to accurately interpret and categorize gender norms, behaviors, and market system relationships.	Research firm (in consultation with development actor while developing the coding framework)	<b>1–3 weeks</b> Note: Duration may vary based on sample size of women, reference groups, and market actors and the size of the coding team
Step 6. <b>Data analysis</b> involves creating detailed norms profiles to examine personal beliefs, expectations, sanctions, and exceptions; analyzing norms strength and prevalence across different market actors; developing behavior maps showing relationships between norms, behaviors, and constraints; and assessing feasibility of change.	Research firm in consultation with development actor	<b>1–2 weeks</b>
Step 7. <b>Assess feasibility of change</b> combines prevalence/strength analysis, behavior mapping, and norms profiling to identify gaps between stated norms and actual practices, and revealing opportunities and entry points for systemic change.	Development actor with input from research firm	<b>1 week</b>
Step 8. <b>Share diagnostic findings</b> to drive system-wide change. Involves tailoring messages for different audiences and creating clear visual tools that illustrate the complexity of norms/behaviors/constraints relationships. Beyond initial dissemination, development actors can reference a diagnostic's rich insights to select appropriate partners, refine interventions, and adapt strategies as market conditions evolve.	Development actor with input from research firm	<b>2–4 weeks</b> after finalizing a diagnostic report

Source: Authors.

## STEP 1

# Plan a gender norms diagnostic

**T**HE DIAGNOSTIC METHODOLOGY employs an adaptive research approach as it recognizes the complexity of gender norms and their often unexpected interconnections. Research instruments evolve as new insights emerge, allowing for deeper exploration of norms/behaviors/constraints relationships and adjusting sampling approaches based on emerging reference groups. Flexibility ensures the diagnostic captures the full complexity of how gender norms influence market actor behavior.

Planning a diagnostic starts by defining its scope and objectives. First, identify a specific target group of women, then establish measurable financial inclusion outcomes for women. To ensure high quality findings, next select a research firm with expertise in gender issues, qualitative research, and financial market systems.

## Define the target group of women and the desired financial inclusion outcomes

Development actors seeking to increase WFI need to define the scope of the diagnostic by identifying the **target group of women they aim to benefit** and the **desired financial inclusion outcomes**.

Identifying a target group is generally based on selecting specific segments of women in the financial market system who are excluded or underserved and of interest to the development actor. Segments can be grouped according to geography, age, economic status, ethnicity, marital status, employment type, or

characteristics such as current financial services use (e.g., current customers of formal financial institutions, women who are not customers).

Selecting a specific target group influences the diagnostic's breadth and scope. Trying to focus on a broad target group or too many segments makes it challenging to identify actionable findings and increases the costs of largely qualitative primary research.

When carrying out a demand-side diagnostic, researchers examine both women's behaviors and the expectations of the reference groups defined in Box 1. Their inclusion in the research is essential to understanding how norms are shaped and maintained and the related sanctions women may face when their behaviors go against the norm. Men are included in the diagnostic as reference group members and market actors who uphold norms. While gender norms also impact men's behaviors, the diagnostic's focus is on understanding women's and men's perceptions of what women can and cannot do and how these beliefs influence women's access to and use of financial services. Once a target group of women has been determined, the development actor can define the desired financial inclusion outcomes, that is, what percentage (or absolute amount) increase in access (breadth) and usage (depth) of which financial service(s) by the target group it aims to achieve. It is important to note that these are the specific outcomes of the development actor's interventions that will be designed and implemented based on the diagnostic findings, often stemming from the high level WFI and WEE outcomes.

### BOX 1. Key terminology

**Gender norms** are societal expectations about how different groups should or should not behave. When conducting a diagnostic, it is important to consistently label gender norms to create a clear, shared understanding among the research team and stakeholders. The most effective way to articulate a gender norm is to frame it as an explicit behavioral expectation. The following format can be used: “[Group] should/should not [specific behavior].”

For example, common gender norms that affect financial inclusion include:

- “Women should not make financial decisions without their husband’s approval”
- “Women should prioritize household needs over business investment”

Consistent labeling helps to identify and track how specific gender norms influence behaviors across the financial market system and enables precise analysis of their impacts on WFI.

**Reference groups** are influential figures whose behaviors and opinions influence and shape one’s own behaviors. Reference groups enforce behaviors and normative beliefs about women. They can include spouses, household members, and community influencers, among others.

**Meta-norms** are foundational social rules that operate across sectors, influencing and shaping multiple context-specific behavioral norms (Social Norms Learning Collaborative 2021). Table 1 presents key meta-norms and illustrative gender norms affecting WFI.

TABLE 1. **Meta norms and Illustrative gender norms affecting women’s financial inclusion**

Meta-norms*	Illustrative gender norms affecting WFI**
<p><b>Control norms</b> Norms that relate to individual and social acceptance of the use of strategies of control in relationships and interactions</p>	<ul style="list-style-type: none"> <li>• Women should invest all their business earnings into the household</li> <li>• Women should not engage with men outside the family</li> </ul>
<p><b>Gender ideology norms</b> Masculinity and femininity norms related to the appropriate roles, rights, and responsibilities of women and men in society</p>	<ul style="list-style-type: none"> <li>• Women entrepreneurs should prioritize family over business</li> <li>• Women should not own large businesses</li> </ul>
<p><b>Authority norms</b> Norms that allow for the use of individual or group power and authority over individuals or groups</p>	<ul style="list-style-type: none"> <li>• Men should manage the household finances</li> <li>• Women should not take on financial risk</li> </ul>
<p><b>Privacy norms</b> Norms related to the type of personal information that is acceptable to share with others</p>	<ul style="list-style-type: none"> <li>• Women should not have financial privacy from their spouses or other males in the household</li> <li>• Young women should not independently manage their own finances</li> </ul>

\* Meta-norm categories were adapted from the Social Norms Atlas (Social Norms Learning Collaborative 2021).

\*\* The gender norms listed here were identified through diagnostics conducted in Rwanda, Tanzania, and Uganda. The phrasing presented here has been standardized for clarity; in the original country reports, these norms were adapted and expressed in ways that reflected local contexts and terminology.

Source: Authors.

Many development actors invest in increasing WFI to enable and achieve other development outcomes, including WEE. WEE outcomes tend to be achieved in the medium to longer term while changes in WFI can usually be measured more immediately. Clarifying desired financial inclusion outcomes upfront ensures that diagnostic findings are relevant to the target group's needs. Setting measurable financial inclusion outcomes (e.g., "increased access to bank accounts for female smallholder farmers," "increased use of digital financial services for female entrepreneurs") leads to a clearer, more focused diagnostic process.

For instance, if the desired outcome is to "increase women's ability to independently use bank accounts," research will likely focus on one primary outcome for the target group (i.e., independent use of bank

accounts) and how gender norms influence the behaviors of women and other market actors.

Flexibility is key to further refining or narrowing specific segments of the target group as well as desired financial inclusion outcomes as the research design is developed and allows for change based on additional insights uncovered during the preparatory research phase (see Step 3).

## Hire a research firm

To produce an effective diagnostic, development actors likely need to hire a research firm to support or conduct data collection, coding, and analysis. A qualified research firm can significantly influence the quality and actionability of the findings. The ideal firm needs to possess technical expertise on gender issues

### BOX 2. Research firm qualifications

Essential qualifications to look for in a research firm include demonstrated experience in:

- Conducting market systems assessments, particularly in the financial system
- Designing and implementing qualitative research with women and excluded groups
- Understanding local context and cultural dynamics
- Managing mixed methods research approaches
- Experience with qualitative data coding tools (e.g., NVivo)
- Working with diverse stakeholders across financial market systems

Research team composition is particularly critical. Effective teams include:

- A team leader with adequate relevant experience and a deep understanding of financial market systems, as well as strong qualitative research experience and, ideally, experience with gender norms. If the lead researcher does not have gender expertise they should be paired with a gender norms specialist or a gender specialist on the team.

- Local researchers familiar with cultural context and language
- Specialists who understand gender norms dynamics in the country/region
- Financial sector experts who understand the financial market system
- Skilled qualitative researchers experienced in sensitive topics
- Highly qualified coders

When evaluating research firm proposals, pay special attention to:

- The firm's methodology for exploring sensitive topics such as gender norms
- Its approach to sampling diverse market actors
- Plans for quality control in data collection
- Strategy for coding, analysis, and synthesis of findings
- Previous experience with similar diagnostics
- Understanding of the local financial market context

and conducting qualitative research and have practical experience in financial market systems analysis. Box 2 includes additional considerations and guidance on what to look for in a research firm. Annex 1 provides a detailed template for terms of reference.

The exact split of roles and responsibilities between the research firm and development actor varies by context, the development actor's in-house capacity, and the makeup of the research firm's proposed team. Given the distinct nature of gender norms research, an effective research team includes one or more individuals with a strong understanding of how gender norms shape the behaviors of different market system actors and can shape the constraints that limit WFI.

Development actors should plan to dedicate sufficient time and resources to working with the research firm throughout the diagnostic process to optimize use and ownership of the findings to inform intervention design—both new and ongoing. Development actor staff should be directly involved in the following critical steps:

- Research design
- Research tools development and testing
- Identification, introductions, and access to market actors and other stakeholders
- Coding framework development
- Findings analysis and interpretation
- Recommendations development

The estimated time a development actor would require to support a diagnostic is estimated to be between 20 to 30 person days over a three to eight month period.

## STEP 2

# Conduct preparatory research

**P**REPARATORY RESEARCH ESTABLISHES the foundation for an effective diagnostic through stakeholder consultation and desk research. This phase identifies the context-specific gender norms influencing WFI and maps their impact on market participant behavior. Preparatory work can be done by the development actor or the research firm.

Through stakeholder interviews and analysis of existing literature and data, the research team builds initial hypotheses about which norms create systemic constraints to financial services access and usage for women. Preparatory research also enables research tool refinement, identifies suitable organizations for primary research, increases interview efficiency, and provides insight into how gender norms influence behaviors and decisions within the financial system.

## Identify gender norms, behaviors, and constraints for exploration

To begin preparatory research, development actors should consult three to five stakeholders that possess deep contextual knowledge (e.g., local development partners, other development actors, market experts) to begin to identify the most relevant gender norms impacting WFI and the most prevalent constraints

women face. Tools such as the template in Annex 2 and the list of meta-norms in Table 1 can be used to conduct semi-structured stakeholder interviews.

Initial insights can contribute to developing research instruments that effectively capture qualitative data about the most relevant gender norms/behaviors/constraints.

## Analyze existing data on behaviors and constraints

Development actors can analyze existing data on women's financial behaviors and market actor practices to develop effective research instruments and identify key areas for investigation. This analysis will help identify key areas to probe during primary research. The goal is to really understand *how* gender norms shape behaviors and create constraints across the financial system.

## Analyze women's financial behaviors and constraints

Review available secondary data, including quantitative data from national datasets such as FinScope,<sup>6</sup> Findex (Demirgüç-Kunt et al. 2022), household surveys, and

<sup>6</sup> FinScope surveys are nationally representative studies to measure and track the landscape of access to financial services. The surveys are typically conducted by financial sector development organizations, such as AFR and FSD Uganda and Tanzania, in conjunction with regulatory authorities.

mobile money statistics. Focus the secondary data analysis on understanding:

- Women's financial lives: Document income sources, expenses, financial priorities, and coping mechanisms for individual women and for their households
- Current financial services access: Map both the formal and informal financial services women currently use
- Usage patterns: Examine how women use these financial services
- Access barriers: Identify constraints such as literacy levels, digital connectivity, physical proximity to services, collateral requirements, and ID needs
- Customer experience: Review available data on women's satisfaction with existing services, including social media data, if available

If secondary data is not available, expand the scope of stakeholder consultations to include several additional actors such as women's organizations or local research firms. See Box 3 for examples of financial behaviors and the constraints women face.

## Analyze market actor behavior and constraints

Gather background information about FSPs, supporting function providers, policymakers, and regulators using organizational websites, marketing materials, central bank reports, and industry data. Annex 2 includes sample input forms for different types of market actors that outline which data to collect. When information is not readily available, send brief questionnaires or conduct brief phone interviews with key contacts at relevant organizations.

Depending on the organization's function in the market system, focus the research on understanding:

- Women-focused initiatives (if any): Document existing policies or services specifically designed for women

### BOX 3. Illustrative example of behaviors of women's financial lives and the constraints they face

The following behaviors and constraints were observed through gender norms diagnostics in Mozambique, Rwanda, Tanzania, and Uganda.

#### Behaviors

- Avoid applying for formal loans without spousal approval
- Informally operate a business rather than register it
- Keep separate personal savings accounts hidden from their spouse
- Limit business growth to maintain income below spouse's level
- Handle household responsibilities before business activities
- Defer to spouse for decisions about joint income use
- Defer financial decision-making to male family members even when they have the capability themselves

#### Constraints

- Limited access to formal credit without spousal approval
- Reduced ability to build a credit history or business track record
- Restricted access to larger loans due to informal business status
- Time limitations due to household duties
- Lost business opportunities due to avoiding formalization
- Limited ability to independently reinvest business profits

- Product and services offerings (if relevant): Review current products and services; analyze accessibility and use patterns among women customers; include any barriers

- Service delivery (if relevant): Examine how providers currently serve women customers and whether they consider women's specific needs
- Operational constraints: Identify constraints that prevent FSPs from better serving women (e.g., lack of gender disaggregated data [GDD], unclear business case) or prevent supporting function providers from providing FSPs with services for women
- Policy environment: Assess how policymakers develop and implement financial inclusion policies and whether women's needs, capabilities, and preferences are considered

Use the research to identify the current behaviors of different market actors and the resulting constraints to WFI. Box 4 provides examples of market actor behaviors and constraints that can be driven by gender norms.

#### BOX 4. Illustrative example of behaviors and constraints of various market actors

The following illustrative behaviors and constraints were observed through gender norms diagnostics conducted in Mozambique, Rwanda, Tanzania, and Uganda.

##### FINANCIAL SERVICES PROVIDERS

###### Behaviors:

- Do not invest in understanding women's needs
- Launch untested women's products
- Maintain rigid credit requirements
- Lack gender awareness training for staff
- Assume gender neutrality
- Do not collect GDD

###### Constraints:

- Limited product/market fit for women customers
- Reduced service adoption by women
- Missed market opportunities due to inflexible eligibility criteria
- Ineffective service delivery to women
- Inability to identify gender-specific needs

##### SUPPORTING FUNCTION PROVIDERS

###### Behaviors:

- Do not prioritize understanding or creating insights relevant to serving women customers
- Share market insights without gender-specific analysis
- Design agent networks without considering women's limited freedom to travel from home

###### Constraints:

- Incomplete market intelligence
- Limited distribution network effectiveness
- Reduced market reach among women customers
- Misalignment with women's needs

##### RULE MAKERS

###### Behaviors:

- Issue financial regulations without evaluating gender impact
- Do not systematically mandate and/or collect GDD
- Do not analyze supervisory data through a gender lens (e.g., complaints, market monitoring reports)
- Draft policies without incorporating the voice of women or women's group representatives

###### Constraints:

- Limited policy effectiveness for women
- Poorly monitored gender disparities
- Reduced policy relevance for women
- Ineffective regulatory framework for gender inclusion

## STEP 3

# Design primary research

**T**HE PRIMARY RESEARCH PHASE USES A qualitative approach to explore *identified behaviors* and understand *how women and other market actors behave relative to desired financial inclusion outcome(s)*. It also explores *why they behave the way they do*. For example, if the desired financial inclusion outcome is to “increase women’s access to bank accounts,” *why* are women not accessing bank accounts? If women are keeping their money in cash, *why* are they doing so? Is it because gender norms set the social expectation that women should not have their own bank accounts?

Similarly, if an FSP is not serving women, *why* not? Have FSPs considered women’s needs and capabilities in product design and delivery and, if not, *why* not? Could it be driven by the fact that FSPs do not include women in their market research and thus do not have information about women’s needs and preferences? Is it driven by the normative belief that it is inappropriate for women to have their own bank accounts?

Primary research design begins by carefully considering who to interview. It includes identifying key respondents from the target group of women and other market actors (FSPs, supporting function providers, regulators, and policymakers). The research plan determines appropriate sample sizes and ensures geographical representation to capture diverse perspectives and experiences. Upon establishing a sample, including sample size and where women,

reference groups, FSPs, supporting function providers, and rule makers are located, the research team develops data collection tools tailored to each type of respondent. Well-designed tools not only reveal existing behaviors but why these behaviors persist, how they are influenced by gender norms, and how they create constraints to WFI.

## Determine sample size and data collection locations

Primary research data collection occurs in two main settings: market actor headquarters and field-based locations. Field research encompasses interviews with women, reference groups (family members, community leaders), and local FSP and supporting function provider staff. Headquarters research focuses on institutional decision-makers from all areas of the market system, including FSPs, supporting function providers, and rule makers. Because the research is focused on norms, the sample needs to include not only actors whose behaviors are being explored but also the reference groups<sup>7</sup> whose expectations shape those behaviors. The sampling approach is thus different from other qualitative research as it requires carefully identifying and including the most relevant reference groups in the overall sample. For example, if the field data collection target group includes both married and unmarried young women, relevant reference groups could be different for each: parents and other family

<sup>7</sup> See Glossary for a definition of reference groups.

members are more relevant to unmarried women while husbands and in-laws likely have greater influence over married women.

## Research participant selection

The research requires carefully selected participants for key informant interviews (KIIs) and focus group discussions (FGDs). Use findings from the preparatory research to identify which institutions to include, then identify potential interviewees within each organization. Note that with FSPs it is important to interview a representative group of decision makers as well as client-facing and product development staff.

Key participant groups include:

- At headquarters
  - FSP leadership and management, including representatives from research, monitoring, product development, and risk management
  - Policymakers, regulators, and supervisors
  - Leadership and management from supporting function providers
- In the field
  - Women from the target group, potentially sorted by economic activity (if relevant), age, marital status, and other demographic characteristics
  - Reference groups: family members, in-laws, community leaders
  - FSP branch-level staff
  - Local mobile money and bank agents and other supporting function provider staff, as relevant

In the sample, prioritize participant diversity and representativeness over quantity to ensure varied viewpoints and to achieve saturation in insights, opinions, and perspectives—the point at which additional interviews no longer yield new insights about gender norms and behaviors. **Try to include both male and female staff members in institutional interviews. Limiting discussions to only female staff or leaders**

### BOX 5. Market actor interview requests

When requesting interviews with market actors, frame requests around potential market opportunities, insights, and operational practices related to WFI rather than explicitly mentioning gender norms research. This approach:

- Reduces potential defensiveness or social desirability bias
- Encourages more candid responses about institutional practices
- Allows norms to emerge naturally in conversation

Framing a sample interview request for FSPs could go as follows: “We are conducting research on market opportunities in financial services with a focus on women as customers. We are particularly interested in understanding your institution’s approach to serving female clients and market expansion strategies.”

**This type of framing enables deeper exploration of gender norms while maintaining institutional comfort and engagement.**

**may not provide complete insights into how gender norms affect institutional practices and decision-making.** See Box 5 for additional guidance on how to request interviews. Annex 3 also includes a sample letter for requesting time with various types of market actors.

## Field location selection process

Balance both strategic and practical considerations when selecting field research locations. Prioritize physical areas that align with programmatic objectives while offering meaningful insights into gender norms and market actor behaviors. **When selecting multiple field locations, focus on areas with distinct cultural characteristics, economic activities, and social structures to capture diverse manifestations of norms.** For example, researchers in Uganda’s Busoga sub-region initially planned to cover its 11 districts but narrowed the research to four strategically chosen locations that represent

TABLE 2. Research sample size by actor type: Mozambique, Rwanda, Tanzania, and Uganda

Market actor category	Mozambique		Rwanda		Tanzania		Uganda	
	HQ	Field	HQ	Field	HQ	Field	HQ	Field
Women	-	36 KIIs	-	30 FGDs 21 KIIs	-	9 FGDs 30 KIIs	-	36 KIIs
Reference groups	-	36 KIIs	-	10 FGDs 15 KIIs	-	12 FGDs 9 KIIs	-	30 KIIs
FSPs	6 KIIs	11 KIIs	6 KIIs	6 KIIs	9 KIIs	16 KIIs	10 KIIs	41 KIIs
Supporting function providers	4 KIIs	11 KIIs	7 KIIs	6 KIIs	4 KIIs	17 KIIs	4 KIIs	20 KIIs
Rule makers			4 KIIs		2 KIIs	6 KIIs	7 KIIs	

KII - key informant interviews; FGD - focus group discussion

different cultural and economic contexts. Many districts shared similar characteristics and were unlikely to yield significantly diverse insights into how gender norms shape financial behaviors. Table 2 illustrates the sample selection for the diagnostics carried out in Mozambique, Rwanda, Tanzania and Uganda.

Use existing financial inclusion data (e.g., FinScope surveys) to identify specific research sites. When recruiting KII and FGD participants, engage local government representatives to help identify and connect with women, men, and reference groups. Note that independent service providers such as mobile money agents may not require permissions, unlike FSP field staff who need approval from headquarters (HQ) before participating in interviews.

## Develop data collection instruments for primary research

To effectively examine gender norms across the financial market system, it is first necessary to establish a comprehensive data collection framework. As Table 3 outlines, a framework captures key elements such as **personal beliefs, empirical expectations, normative expectations, sanctions, exceptions**, and **evolution of the norm**. For each data point, the framework provides

information on what the data point is designed to understand and sample research questions for probing.

Building on this framework, the research process requires different interview approaches tailored to each participant group's context and characteristics. Individual KIIs or small group discussions with six or fewer participants are effective for FSPs, supporting function providers, and rule makers. When engaging with women and reference groups, a combination of FGDs and KIIs proves most effective.

To develop research guides, with interview questions and other research tools, begin with a thorough review of preparatory research findings specific to each type of market actor. Questions must allow the interviewer to capture key elements of the framework outlined in Table 3. Research guides and questions require careful customization based on local context yet must maintain consistent data collection standards.

**Vignettes** are especially effective tools for gathering gender norms data. These short stories feature fictional characters in familiar local settings that allow researchers to explore the norms identified during stakeholder consultation. Vignettes build trust among respondents as they discuss the experiences of others. They create a nonjudgmental environment for open

discussion and enable conversations about sensitive topics that can otherwise be uncomfortable.

Vignettes are useful tools to incorporate into research guides. They allow researchers to systematically probe specific gender norm elements, revealing how these norms influence specific behaviors and lead to constraints to WFI.

It is useful to draft and test vignettes with enumerators and team members who understand the cultural context to ensure vignettes are relevant and yield actionable information about norms and behaviors. The vignettes must authentically reflect local beliefs, customs, and practices in order to elicit meaningful responses. The preparatory research phase provides valuable insights to directly inform vignette development. Familiarity adds to participant comfort when sharing genuine perspectives on gender norms and financial behaviors. Small-scale pilots with community members can also identify potentially sensitive topics or elements that are unclear prior to implementing a full diagnostic.

Create a vignette for each gender norm identified in the preparatory research to understand its impact on the behaviors of different actors. Ensure stories reflect local context yet maintain enough distance for comfortable discussion. After presenting a vignette, ask carefully structured questions about how FGD participants view and react to the story. The questions should explore the five key elements listed in Table 3: empirical expectations, normative expectations, reference groups, sanctions, and exceptions. Box 6 provides a sample vignette and questions.

While vignettes are powerful tools for exploring sensitive topics with women and reference groups, they may not be the most suitable approach with market actors at headquarters and at the field level. These stakeholders often have limited time for interviews and may not relate as strongly to the hypothetical vignettes as women and reference groups. Additionally, since other market actors (e.g., policymakers, FSP or credit bureau staff) are typically more direct when discussing policies and practices, there is less need to create psychological distance through vignettes.

TABLE 3. **Framework for collecting gender norms data**

Data point	Description	Sample question
<b>Personal beliefs</b>	People's individual preferences, independent of what others do or what is deemed appropriate	What do women and men think of the norm?
<b>Empirical expectations</b>	People's beliefs about "what women should do"	What is the perceived prevalence of the norm?
<b>Normative expectations</b>	People's beliefs about "what women do because they think others (reference groups) expect them to"	Why is there norm compliance? What do reference groups think women/target group should do?
<b>Sanctions</b>	People's beliefs about the positive or negative reactions of influencers to women/target group behaviors	What are the consequences of breaking the norm/noncompliance?
<b>Exceptions</b>	People's beliefs about when it is okay for women/target group to break away from reference groups' expectations	When is it okay for women to not follow expectations?
<b>Evolution of the norm</b>	People's beliefs about how expectations related to what women can and cannot do have changed over time and what drives those changes	Have community expectations of women changed over time? If yes, how? and what drives those changes?

## BOX 6. Sample vignette

**Norm:** Married women should seek approval from husbands on all finance-related decisions.

### Vignette

Amina, a 24-year-old married mother of two, runs a small tailoring business in her rural Ugandan village. Despite her skill and dedication, limited resources hinder her growth potential. Amina can receive a loan for a new sewing machine from a microfinance institution and expand her shop. Her husband believes taking a loan is too risky and wants her to seek his approval first. However, Amina firmly believes in her own ability to responsibly manage the loan and feels the decision should be hers alone.

### Discussion questions:

- **Personal beliefs:** Do you think Amina should take the loan? Why or why not?
- **Empirical expectations:** How often do you think a similar situation arises (i.e., a woman wants to take a loan for her business but her husband does not agree)?
- **Normative expectations:** Would the community (husband, parents-in-law, parents, community

leaders) expect Amina to follow her husband's wishes? Why or why not?

- **Reference groups:** Who do you think can influence Amina's decision about taking a loan? How?
- **Sanctions:** What do you think would happen if Amina took a loan against her husband's wishes? How would her husband react? How would others around her react?
- **Exceptions:** Are there any circumstances where it would be more or less acceptable for Amina to take the loan? Are there any examples from within this community? (Inform participants not to mention names but only the situation and circumstances.)
- **Evolution of the norm:** Over the past five to ten years, have expectations related to women taking business loans changed in your community? What do you think drives these changes, if any? Do younger women like Amina experience different expectations compared to women from the previous generation?

**For research with other market actors, the “five whys” technique is often more effective for understanding why people behave in certain ways. Through repeated “why” questions, researchers can efficiently trace behaviors back to their root causes in gender norms.**

The approach maintains the focus on actual business practices while uncovering the underlying norms that shape them. While interviews with other market actors should address gender norms and behaviors identified during preparatory research, researchers should remain open to uncovering additional constraints and norms.

The “five whys” can reveal how gender norms shape FSP behavior toward women customers, for example. Begin by:

- Examining specific FSP behaviors and tracing them back to underlying norms.

**Example:** The background data for an FSP shows it has a specific group loan product targeted toward women customers. The interview begins by probing why the FSP provides women with group loans rather than individual loans. The following question-and-answer session illustrates one potential line of inquiry.

- Question (Q): Why do you offer women “group loans?”  
Answer (A): *Women are unable to meet collateral requirements for individual loans.*
- Q: Why are women unable to meet collateral requirements for individual loans?  
A: *Women rarely own property or assets in their own names.*

- Q: Why don't women own property?  
A: *Property is typically registered in a husband's/ male relative's name.*
- Q: Why is property registered to men?  
A: *Gender norms dictate that men control household assets.*
- Q: Why do gender norms dictate that men control household assets?  
A: *Men are believed to be better financial decision-makers.*
- Q: Why is it believed that men are better financial decision-makers?  
A: *Traditional beliefs hold that men are more rational and business-minded.*

- Starting with identified norms and exploring their impact on FSP behavior.

**Example:** The norm identified in preparatory research states that “men should control household financial decisions.” The following question-and-answer session illustrates one potential line of inquiry.

- Question (Q): How does this norm affect your product design?  
Answer (A): *We require spousal approval for loans to married women.*
- Q: How does this requirement affect women's access to loans?  
A: *Women cannot independently apply like men can.*
- Q: What concerns drive this policy?  
A: *Fear of loan repayment issues without the husband's knowledge of the loan.*
- Q: Why is this concern specific to women borrowers?  
A: *Due to the belief that a wife taking a loan without telling her husband creates conflict.*
- Q: How does this affect your services for women?  
A: *We mainly offer women group loans, where social pressure ensures repayment.*

TABLE 4. **Primary research tools by actor type**

Actor type	Primary research tools
Women and reference groups	FGDs or KIIs using vignettes
Field-based market actors (e.g., FSP branch staff, CICO agents)	FGDs or KIIs using either vignettes or the “five whys”
Market actor headquarters staff	Semi-structured KIIs or small group discussions using the “five whys”

Table 4 provides a high-level summary of which tools to use for which actors.

Annex 4 provides sample KII and FGD guides for women, reference groups, and different types of market actors. Annex 5 provides additional examples of vignettes for different actors, drawing on the diagnostic conducted in Tanzania.

## Train the research team to conduct research with both target and reference groups

Research teams conducting primary data collection must undergo comprehensive training before fieldwork begins. This includes training enumerators and analysts on data collection tools and research methodology. It also covers **ethical considerations to ensure research teams understand key concepts such as gender norms, behaviors, and constraints—and how research tools are designed to collect information about them.** Development actors and research leads can organize enumerator training workshops to:

- Provide an overview of gender norms concepts and research methodology
- Review research guides and questions
- Conduct practice sessions with vignettes and interview techniques
- Cover ethical considerations and how to handle sensitive topics

## STEP 4

# Implement primary research

**T**HE PRIMARY RESEARCH IMPLEMENTATION phase begins with pilot testing to refine tools and approaches, followed by systematic data collection to explore identified behaviors and examine how gender norms influence WFI outcomes. The process requires careful attention to effectively sequence research, monitor data quality, consider ethical issues, and ensure adequate and comprehensive documentation while respecting local contexts and participant needs and preferences.

## Pilot and refine research questions and vignettes; confirm reference groups

Prior to data collection, it is helpful to pilot data collection tools with a small sample of the target group

and other market actors. Tools are then refined based on results. See Box 7 for findings from pilot testing tools as part of the Tanzania norms diagnostic. The purpose of the pilot is to:

- Ensure that interview questions and vignettes, where relevant, resonate with interviewees and locally held beliefs, cultures, and customs
- Identify or confirm reference groups for the target group of women identified during preparatory research
- Test and refine questions before primary data collection

**Given that gender norms research often brings up sensitive topics, effective research teams build participant trust by explaining the purpose of the discussion upfront, who the study is for, and its**

### BOX 7. Piloting research tools in Tanzania

Pilot testing can reveal crucial insights that improve research questions and vignettes. A one-day pilot in Unguja, Tanzania, for example, led to several important modifications:

- **Participant recruitment.** To account for no-shows and screening requirements, the pilot demonstrated the need to over-recruit participants (by at least 10 per group). Two participants in a pilot FGD were screened out because they were above the target age range; another was unable to speak due to illness.
- **Group dynamics.** The pilot revealed that some participants felt uncomfortable or had their opinions

overshadowed by others. For example, some participants in the female reference group felt uncomfortable sharing their views due to a large age gap. This dynamic led to the introduction of mini reference groups divided by age (i.e., 16–35, 36+).

- **Translation and terminology.** The pilot identified important regional language differences. In Tanzania's coastal regions, different terms were needed for the concept of "community" (*jamaa* and *jamii*). Clarification was also necessary on terms like "uncle" (used to specify father's brother vs. mother's brother).

**objectives. Explaining how the findings will be used and confirming that all responses are aggregated and anonymized establishes credibility and helps to ensure participant comfort.**

When pilot testing primary research tools, researchers can verify previously identified reference groups through interactive exercises such as My Social Network. Part of the Social Norms Exploration Tool (Institute for Reproductive Health 2020), the exercise helps to confirm and refine understandings identified during preparatory research on which individuals or groups influence women's financial behaviors and decisions.

## Undertake primary data collection

The primary data collection phase begins once research tools have been refined through piloting. This phase requires careful planning and a systematic approach to ensure quality data collection. At the same time it respects participants' time and local circumstances.

## Planning the research sequence

To establish a strong foundation for the diagnostic, it is best that gender norms field research precedes headquarters interviews. This sequence allows researchers to validate observed behaviors and practices during headquarters discussions while gathering rich contextual insights about local practices. The initial field research generates emerging themes that can be further probed at headquarters, effectively grounding those discussions in field realities. Note that when planning FSP field staff interviews, it is important to include interview requests as part of initial headquarters outreach since branch-level staff members typically need management approval to participate.

## Monitoring data quality

Similar to any qualitative research effort, reaching data saturation requires ongoing monitoring throughout

the collection process as researchers look for specific indicators. There is a tendency to over-sample through too many KIIs and FGDs, which can lead to repetition but not deeper insights. A focused, sufficient sample is more appropriate as it allows for better data quality and more time for rigorous analysis. Saturation becomes evident when new interviews stop yielding novel insights and consistent patterns emerge across respondents. Also, key themes begin to repeatedly appear in discussions. Conducting two to three additional interviews upon noting consistent patterns can confirm that true saturation has been reached and ensures thorough data collection.

## Field research guidelines

Several key principles guide effective data collection when conducting target group field research. For example, gender matching between interviewers and respondents can be implemented when culturally appropriate. Interview locations work best when easily accessible and chosen based on participant preferences, while scheduling ideally accommodates participants' daily responsibilities. Researchers must demonstrate respect for local customs and culture, taking time to build rapport before addressing sensitive topics related to gender norms. Given the need to understand nuances with sensitive topics, language differences also require careful management. For field interviews and as relevant, engage research assistants who speak the local language and pay attention to preserving the original meaning when translating questions and transcripts. It is essential to adhere to the country's data protection requirements throughout.

Market actor research requires a comprehensive approach that spans multiple organizational levels. For interviews with local branch staff working in research areas, coordinate around business hours and staff availability. Field insights also inform subsequent discussions with headquarters to create a connected understanding of organizational practices. Adapt the research approach to the audience.

## STEP 5

# Data coding

**D**ATA CODING INVOLVES SYSTEMATICALLY processing qualitative research data from KIIs and FGDs through the development and application of a coding framework. This necessarily meticulous process transforms raw interview data into actionable insights by carefully categorizing information about norms/behaviors/constraints using a hierarchical coding structure. Before the coding process begins it is essential to follow standard good qualitative research practices for data cleaning, including carefully transcribing recordings, removing personal identifiers, standardizing formats, and incorporating field notes. Given the layered nature of the work, it is important to budget adequate time for transcription, translation, and coding. Quality control measures include double-checking transcripts against recordings and careful translation of local languages. See Box 8 with insights regarding quality control during diagnostics undertaken in Tanzania and Uganda. On average, transcription and initial review take one-and-a-half to two days, while conducting a high-quality analysis requires four days. Consider these parameters in project workplans and turnaround times.

The coding framework serves as an organizational and analytical tool that uses hierarchical themes to categorize data on gender norms, behaviors, and constraints. The framework requires experienced qualitative researchers with knowledge of local contexts. They must maintain flexibility to accommodate emerging patterns and revise the framework as transcripts are coded.

### BOX 8. Quality control in practice in Tanzania and Uganda

Research in both Tanzania and Uganda implemented rigorous transcription processes that prioritized accuracy and consistency. For the data collected during field research, professional transcribers produced verbatim transcripts from audio recordings of all interviews and FGDs. In Uganda, where interviews were often conducted in local languages, enumerators who spoke the languages directly transcribed recordings into English while maintaining their original meaning and context. The majority of headquarters interviews were conducted in English and recorded with permission. Where permission was not granted, team members took detailed notes.

Quality control was embedded throughout the transcription process. To ensure accuracy, a separate team of reviewers cross-checked each transcript against its original audio recording (when available). A second layer of quality control entailed reading through all transcripts to find and correct sentence completeness and obvious transcription errors. This system of double checks proved particularly valuable for catching nuances in translation and ensuring consistent interpretation of local terms and concepts. In Tanzania's coastal regions, for example, the study identified important distinctions in how terms such as "community" are understood and used across different areas.

## Develop a data coding framework

**A data coding framework serves as the foundation for analyzing how gender norms influence financial market actor behavior.** The framework reflects the research objectives and key themes identified during preparatory research. It must balance structure with flexibility to capture both expected patterns and emerging research insights. **The framework organizes data into distinct categories that reflect market system dynamics.** For target group analysis, for example, focus on capturing personal beliefs, normative and empirical expectations, and sanctions. For other market actors, emphasize expectations of women, current practices, observed behaviors and any changed in behaviors as it relates to serving women customers to identify exceptions or opportunities for change. This differentiated approach allows for more targeted analysis as it maintains systematic data organization. The data coding framework should contain the following high-level categories. Annex 6 provides a detailed example of a data coding framework.

### Data coding framework

1. Primary categories
  - Norms
  - Behaviors
  - Constraints
2. Sub-categories:
  - a. *For target group (women/reference groups):*
    - Personal beliefs
    - Empirical expectations
    - Normative expectations
    - Sanctions if the norm is not followed
    - Exceptions to the norm
    - Evolution of the norm

- b. *For other market actors:*
  - Observed behaviors/current practices
  - Expectations of women
  - Expectations of other market actors
  - Exceptions/opportunities

Note that the sample framework in Annex 6 is the result of several iterative rounds. To create a framework, begin with predefined codes from preparatory research. Then, create separate coding structures for the target group and other market actors, focusing on norms/behaviors/constraints. It is useful for research teams to remain open to emerging insights that may not be included in the initial list. Specificity proves valuable when mapping relationships between norms/behaviors/constraints.

## Code the data

The coding process begins with selecting appropriate qualitative data analysis software that can effectively manage and analyze large volumes of interview transcripts. While various software options exist, tools like NVivo, ATLAS.ti, and MAXQDA can support the systematic organization of data through hierarchical coding structures. The chosen software enables the researchers to efficiently separate and analyze findings from different market actors.

Effective coding processes start with development actors selecting research firms that possess strong qualitative research skills and a deep understanding of both local financial systems and gender dynamics. This expertise is crucial for accurately interpreting nuanced responses and properly categorizing complex interactions between gender norms and market actor behavior when coding transcripts. Coders should be involved in the research effort from the preparatory research step when the initial list of norms/behaviors/constraints is identified. Continuity is vital in preserving nuance and ensuring high-quality coding and interpretation.

The research team codes each transcript according to the predetermined framework set up in the software. Coding is iterative; when encountering a new theme or nuance in a transcript that does not fit existing codes, researchers can create a new code within the overall structure.

The research team documents coding decisions throughout the process, particularly for complex responses. Regular team discussions help to ensure coding consistency and allow for framework refinement based on emerging patterns.

Remain flexible while developing the coding framework, incorporating new themes as they emerge from the data. When the coding framework is consistently applied, researchers can effectively identify patterns in how gender norms influence financial behaviors and decisions across different market actors, and how they lead to constraints to WFI.

Once coding is complete, researchers can use the software's analytical features to examine relationships between the factors affecting WFI, to visualize patterns, and to export coded data for further analysis. Systematic coding helps to ensure rigorous analysis while maintaining the richness and nuance of qualitative data.

## STEP 6

# Analyze the data

**T**HE PURPOSE OF DATA ANALYSIS IN THIS context is to develop a comprehensive understanding of how gender norms impact the behaviors of women, reference groups, and other market actors, and how these behaviors result in constraints to WFI. Once this is understood, data analysis allows development actors to identify opportunities to intervene and influence behavioral change in the market system to reduce constraints to WFI.

Data analysis follows a systematic approach to build an understanding of how norms operate within the financial market system. Once data has been coded, researchers examine:

- Which norms came up most often in the research
- The evolution and characteristics of these norms through detailed norms profiles
- The prevalence and strength of norms across different types of market actors
- How norms correlate with specific behaviors among different market actors and the connection between those behaviors and constraints to WFI

The research team validates all data analysis elements through consultation with stakeholders from the preparatory phase: development actor staff, research firm interviewers, and engaged industry representatives. By returning to these stakeholders, the research team can leverage their initial insights and understanding of the context to validate findings. The analysis gains depth when viewed through the lens of different market actors. By examining how norms influence behaviors across women, FSPs, supporting function providers, and rule makers, development actors can build a nuanced picture of norm relevance and dynamics.

## Prioritize norms

The first step in analyzing the coded data is to prioritize norms. Initial prioritization can be done by examining the frequency of norm mentions in interview transcripts—particularly useful when the list of norms is long. However, frequency counts alone do not determine final prioritization (see example from Uganda in Box 9).

### BOX 9. Example from Uganda's norms diagnostic

During the primary research for the Uganda diagnostic, researchers identified and examined 11 gender norms. During coding and analysis, six norms were prioritized for detailed examination based on “frequency mentioned” in interview transcripts (see Table 5). It is important to note that the frequency count was influenced by which vignettes the enumerators chose to use in FGDs. The enumerators selected vignettes they felt were

most relevant to specific contexts and respondents, meaning some vignettes (and their associated norms) were used more frequently than others. Therefore, while frequency provided an initial filter for norms prioritization, the team also considered each norm's significance for financial inclusion in their final selection, determined in consultation with the FSD Uganda team.

TABLE 5. Example from Uganda: Norms and number of times appeared in transcripts

Norm	Number of times norm appeared in transcripts
Women should not have financial privacy from their husbands or male household members	137
Women should seek approval from husbands or male household members on all financial decisions	79
Women should invest all their businesses earning into their households	62
Women should primarily speak to their families about business decisions	61
Women should not own land or have assets registered in their name	53
Women should not own large businesses	25
Women should prioritize family over business	17
Women should not have their own accounts	16
Men should be the main providers for their households	16
Single women should rely on male family members for financial support	3
Women should rely on family instead of FSPs for financial support	3

Total norm mentions in 148 transcripts = 472

## Create gender norms profiles

Once norms are prioritized, the next step is to use coded data to create profiles for each gender norm. The profiles include the five data points that are key to understanding gender norms, plus insights on the norm's evolution (see Table 3 on page 18). Table 6 provides an overview of the analysis of each gender norm data point.

**Norm profiles provide vital analytical depth by highlighting how complex social dynamics driven by gender norms shape the financial behaviors of women and other market actors (e.g., FSP staff and management).** For example, the norm profile for women's financial privacy in Uganda reveals a complex interplay between traditional practices and institutional policies (see Table 7). While the practice of *kameza*

(i.e., source of secret household savings) represents an accepted exception to male financial control, financial institutions have formalized the opposite expectation through lending policies requiring spousal consent. The tension between traditional acceptance of small secret savings and formal institutional requirements for transparency creates a challenging environment for WFI. However, traditional acceptance of small secret savings provides a foundation for expanding women's financial autonomy. The profiles show a notable divergence in beliefs: formal financial institutions and younger single women tend to support women's financial privacy while the majority of reference groups oppose it. This split in perspectives presents both challenges and opportunities. For instance, while FSPs could conceptually support women's financial privacy, their formal policies often reinforce the opposing norm through spousal consent requirements.

The profiles also illuminate how sanctions operate across multiple levels, from domestic violence to community stigma, helping to identify where interventions could reduce institutional enforcement mechanisms. For FSPs, understanding that community judgment is a key sanction informs both product design and delivery approaches. Importantly, the profiles reveal specific circumstances where breaking norms becomes acceptable, like in cases where women are primary breadwinners or are saving for the household. These exceptions point to practical intervention opportunities. FSPs could ensure their products are designed to target women who fall into "acceptable exception" categories while remaining mindful of the formal and informal constraints women face and the risk of community judgement. Furthermore, the evolution of the norm, particularly among younger women and some progressive men, suggests potential segments where FSPs could pilot financial products that do not require spousal signature yet ensure social risks are managed.

TABLE 6. **Gender norm profile**

Data point	What the analysis indicates
<b>Personal beliefs</b>	<ul style="list-style-type: none"> <li>Individual attitudes toward the norm, including those of market actors</li> <li>Variations across different demographic groups</li> <li>Evolution of beliefs over time</li> </ul>
<b>Empirical expectations</b>	<ul style="list-style-type: none"> <li>Perceived prevalence of norm compliance</li> <li>Regional and demographic variations</li> <li>Trends in norm adherence</li> </ul>
<b>Normative expectations</b>	<ul style="list-style-type: none"> <li>Role of different reference groups</li> <li>Strength of social pressure</li> <li>Variations in expectations across groups</li> </ul>
<b>Sanctions</b>	<ul style="list-style-type: none"> <li>Types of punishment for norm violation</li> <li>Severity of consequences</li> <li>Variation in sanctions across contexts</li> </ul>
<b>Exceptions</b>	<ul style="list-style-type: none"> <li>Circumstances where norm violation is acceptable</li> <li>Conditions enabling norm flexibility</li> <li>Emerging patterns of change</li> </ul>
<b>Evolution of the norm</b>	<ul style="list-style-type: none"> <li>Historical context of the norm</li> <li>Current trends in norm strength</li> <li>Factors driving norm change</li> </ul>

TABLE 7. Gender norm profile: Example from Uganda

Characteristic	Summary of findings
<b>Norm: Women should not have financial privacy from their husbands or male household members (women should be transparent about their financial behaviors)</b>	
<b>Personal beliefs</b>	<p>The majority of respondents, including women, men, and influencers, agree that women should not have financial privacy, especially if they are married.</p> <p>Many married women believe that women should not have financial privacy and should disclose their financial transactions to their husbands.</p> <p>However, some respondents, such as younger single women and some formal financial institutions, hold dissenting views and believe that women should have financial privacy.</p> <p>This norm still has strong roots in the culture, where it is believed that women should always be transparent in whatever they do.</p>
<b>Empirical expectations</b>	<p>Respondents perceive that the norm is highly prevalent but changing, especially among younger women as they have started to withhold and not declare information about their finances to their husbands or male household members.</p>
<b>Normative expectations</b>	<p>Influencers include men, mothers-in-law, older married women, and community members such as women leaders and opinion leaders. Women adhere to the norm because it is what society expects of them. Once women get married, influencers expect them to share everything with their husbands since they “become one” after marriage.</p> <p>However, some men have come to understand that women should have some financial privacy.</p>
<b>Sanctions</b>	<p>Strained relationships, which can lead to divorce.</p> <p>Domestic violence resulting from men finding out that women have secretly kept money somewhere.</p> <p>Labeling or name-calling. In some cases, women may be labeled as thieves.</p> <p>Community members passing cynical judgment on women.</p>
<b>Exceptions</b>	<p>Circumstances where women are family breadwinners.</p> <p>Situations where men have multiple wives and women feel threatened that husbands could leave at any time.</p> <p>Women are saving for specific household goals.</p>
<b>Evolution of the norm</b>	<p>The practice of secretly saving small amounts from household petty cash (<i>kameza</i>) has existed before and is part of tradition. Women are expected to save some money from the little their husbands give them to meet personal needs.</p> <p>Younger women especially are beginning to keep larger amounts of money secret from their husbands.</p> <p>Some men have begun to give their wives financial privacy.</p>

## Analyze norms strength and prevalence

Effectively assessing how gender norms influence financial inclusion requires researchers to systematically analyze both strength (the impact of

social pressure and sanctions) and prevalence (how widely norms are followed). See Box 10 for definitions.

To assess norms strength, the research team, in consultation with the development actor, measures two key elements to evaluate how the expectations of others shape women’s behaviors. First, examine

normative expectations: people's beliefs about which behaviors reference groups or influential others expect of them. Second, analyze the consequences of noncompliance through the severity of sanctions and the likelihood of exceptions. Review the coded sanctions and rate them on a scale of low, moderate, or high—based on their impact as perceived by each actor. Severe negative consequences such as divorce, threats of GBV, or complete social ostracism indicate high strength while minor criticism or temporary disapproval suggest lower strength. Also evaluate the power of the reference group(s) enforcing the norm. Consider their authority, their ability to impose sanctions, and whether multiple reference groups enforce the same norm. Finally, examine exceptions to the norm. More numerous and widely accepted exceptions typically indicate lower strength while very limited or rare exceptions suggest higher strength.

Measure norm prevalence by analyzing empirical expectations: what people believe women should or should not do. Review coded responses to assess how strongly beliefs are held and rate them from low to high based on conviction and consistency across respondents. Calculate the proportion of different market actors expressing each belief. Note whether expectations vary between different demographic groups, regions, or contexts. Examine whether certain beliefs are near universal or are more contested.

#### BOX 10. Strength and prevalence of norms

**Strength:** The extent to which norms are rigidly held and the severity of sanctions when norms are broken. Strength is usually a function of **normative expectations and the severity of sanctions**.

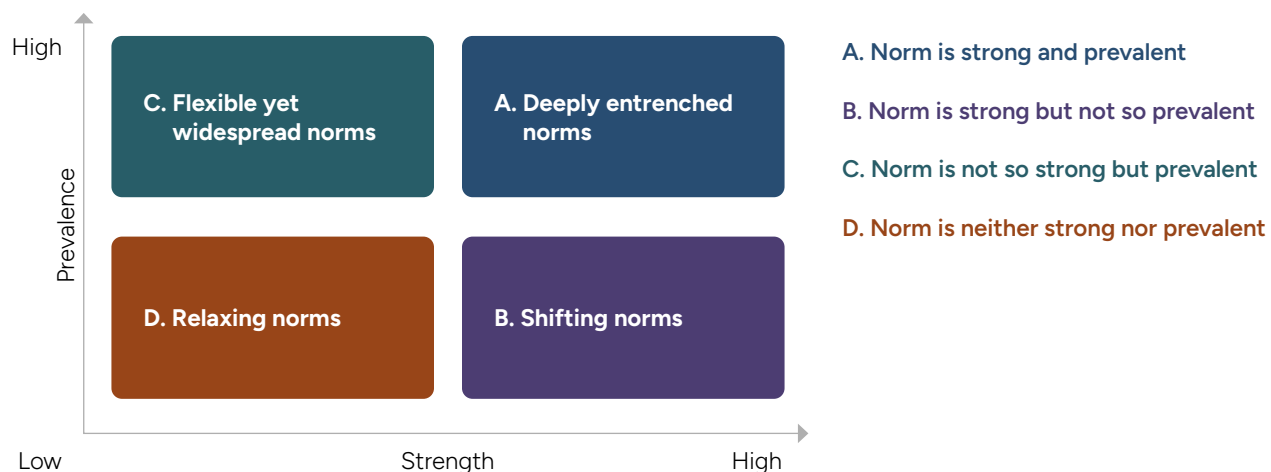
**Prevalence:** The extent to which norms are **widely recognized and followed by different actors**.

Finally, identify gaps between stated beliefs about what women should do and actual observed behaviors within the community.

Create a strength/prevalence matrix to visually depict the analysis, with strength along one axis and prevalence along the other—both ranging from low to high. As Figure 3 shows, norms are thus plotted in quadrants that reveal their character:

- High strength/high prevalence indicates deeply entrenched norms
- High strength/low prevalence suggests norms may be shifting
- Low strength/high prevalence indicates widely held norms that may be flexible
- Low strength/low prevalence suggests norms are relaxing

FIGURE 3. Norm strength and prevalence matrix



Source: Singh, Koning and Ledgerwood 2025.

Figure 4 shows a strength/prevalence matrix based on the Uganda diagnostic. It illustrates how the norm “women should not have financial privacy from their husbands” has both high strength and high prevalence. Its strength was evidenced by severe sanctions (including divorce, GBV), held by multiple powerful reference groups (husbands, in-laws, community leaders), and very limited exceptions (for only very small amounts of deviation from the norm). The norm’s high prevalence was demonstrated by its frequent mention across interviews, widespread adherence—especially among married women—and consistency across geographic areas. It is clearly a deeply entrenched norm that needs to be considered in any intervention strategy.

It is important to consistently apply ratings criteria to any strength/prevalence analysis. It is also useful to cross-validate ratings across different data sources and note contradictions and inconsistencies in the data. Also consider temporal aspects, such as whether norms are strengthening or relaxing, whether generational differences exist, and whether signs of evolution emerge when examining norms profiles.

Finally, segment the analysis by market actor type or, in the case of the target group, by demographic characteristics (i.e., age, marital status, economic activity) and geographic location to ensure a comprehensive understanding. Examples from Uganda can be found in FSD Uganda’s Gender Norms Diagnostic Study (2024).

## Identify patterns through consolidated strength/prevalence analysis

To consolidate the analysis and identify opportunities to intervene, begin with a review of norms strength and prevalence across all actor groups, looking for initial patterns and variations. It is helpful to create a consolidated matrix that captures strength (S) and prevalence (P) ratings for each norm across all key actors. A matrix immediately reveals patterns of how norms operate across the market system and it is possible to identify key patterns from this initial mapping.

FIGURE 4. **Example matrix: Norm strength and prevalence in Uganda (women)**



Source: FSD Uganda 2024.

As Table 8 shows, a consolidated view of the Uganda diagnostic reveals striking patterns, such as a consistently high prevalence of financial privacy restrictions across all actors. It also highlights areas of variation, such as the weakening strength of restrictions on large business ownership by women. This consolidated matrix serves as the foundation for deeper analysis.

Key insights from the consolidated analysis in Uganda:

- “Women should not have financial privacy from their husbands or male household members” is the most pervasive norm and shows high prevalence (red) across all actors, with notably varying strength: high for women, FSPs, and supporting functions but moderate (yellow) for rule makers. This pattern suggests potential leverage points through regulatory channels.
- Two norms, “Women should not own land or have assets registered in their name” and “Women should not own large businesses,” show an encouraging pattern: moderate to low prevalence (yellow/green) with decreasing strength (green) among rule makers and supporting function providers, yet remaining stronger (red) for women. This indicates institutional change leading gender norm change.
- “Women should seek approval from husbands or male household members on all financial decisions” shows high prevalence and strength (red) for FSPs but moderate prevalence with high strength (yellow/red) for women, suggesting FSPs may be more restrictive than gender norms require.
- “Women should primarily speak to their families about business decisions” shows stark contrast between rule makers (high prevalence/high strength),

TABLE 8. **Combined strength/prevalence analysis from Uganda diagnostic**

Norms	Women and their reference groups		FSPs		Supporting function providers		Rule makers	
	P	S	P	S	P	S	P	S
<b>Uganda</b>								
Women should not have financial privacy from their husbands or male household members	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️
Women should invest all of their business earning into their households	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️
Women should seek approval from husbands or male household members on all financial decisions	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️
Women should primarily speak to their families about business decisions	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️
Women should not own land or have assets registered in their name	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️
Women should not own large businesses	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️	⬆️

P = Prevalence S = Strength

⬆️ = High ⬆️ = Moderate ⬆️ = Low

Source: Authors.

red) and FSPs (moderate prevalence/moderate strength, yellow), indicating misalignment between regulatory and institutional practices. The pattern for women (high prevalence, red/moderate strength, yellow) suggests potential flexibility in norm enforcement despite its widespread recognition.

- “Women should invest all of their business earnings into their households” shows stark contrast between women (high prevalence/moderate strength, red/yellow) and FSPs (low prevalence/strength, green), indicating potential misalignment between FSP policies and women’s financial behaviors.

## Create behavior maps

Behavior maps aid in understanding and illustrate the complex interplay between norms/behaviors/constraints to WFI. They can demonstrate how multiple gender norms influence the various behaviors of all market actors (e.g., women, FSPs, policymakers, etc.) that then contribute to specific constraints to WFI. This relationship is nonlinear; a single norm can influence multiple behaviors and multiple behaviors can contribute to various constraints.

Behavior maps visualize the interconnections of norms for different market segments: women, FSPs, supporting function providers, and rule makers. For women, the maps are particularly effective in showing how their behavior is influenced by gender norms, leading to specific constraints that reduce their access to and use of financial services. For other market actors, the focus is more on how norms shape institutional behaviors and practices. A straightforward map uses different colors to distinguish norms/behaviors/constraints, with connecting lines showing the relationships between them. Note that each relationship portrayed in a map must be grounded in research findings to provide a strong evidence base for potential interventions.

Behavior maps serve multiple purposes:

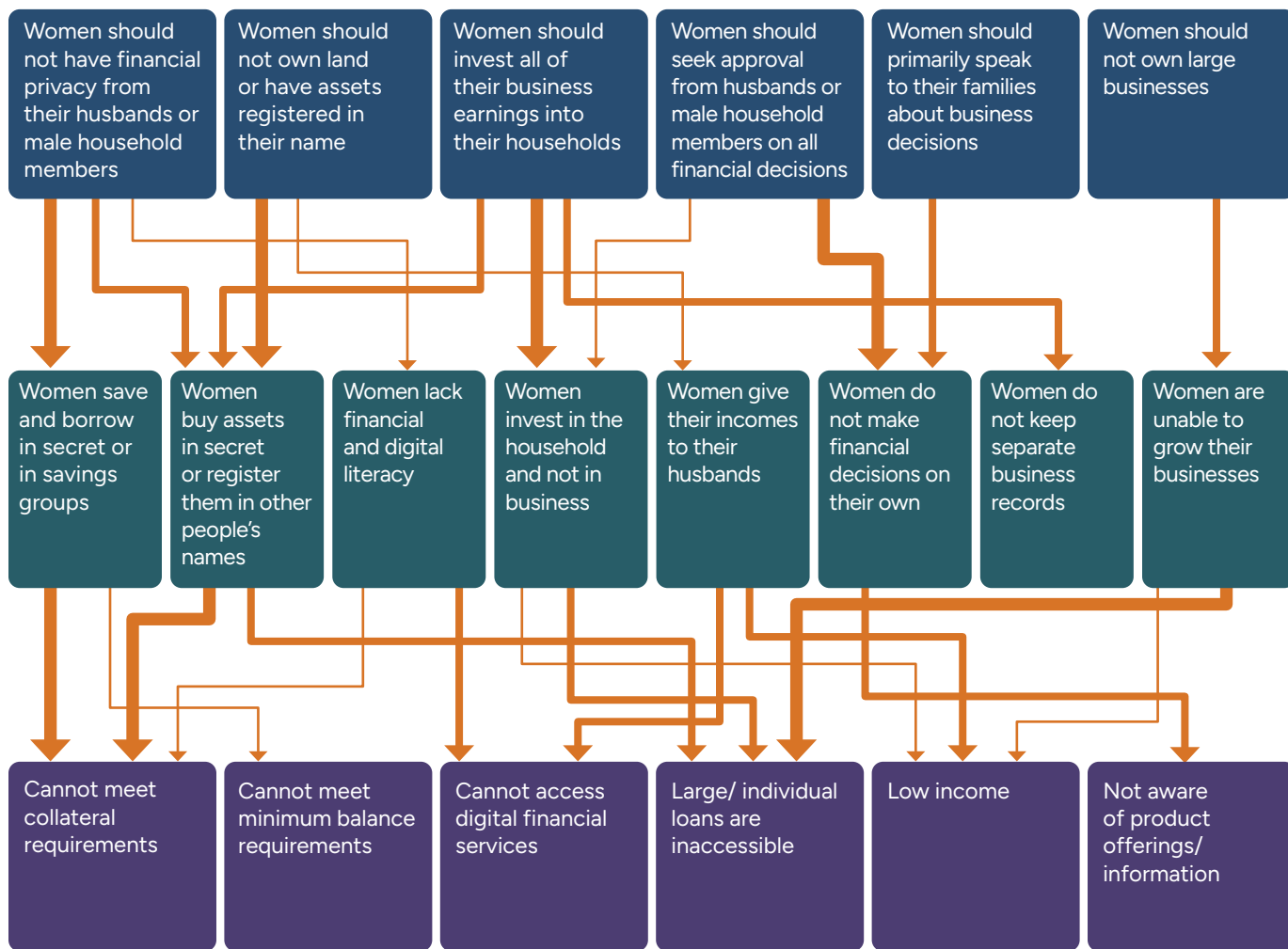
- **Analysis.** Maps help describe complex relationships and identify root causes of behaviors leading to constraints. By looking at multiple maps together, researchers can spot patterns across the market system.
- **Intervention design.** Maps help to identify strategic entry points at the behavior level, identify key actor types to potentially engage with, and aid understanding of how certain constraints can be addressed.
- **Best practices.** Maps focus on relevant elements rather than map everything. They are living documents to be updated as the analysis is completed.

It is important to note that behavior maps are visual tools designed to make complex relationships easier to understand. They complement rather than replace detailed written analysis. Ensure that maps are accompanied by comprehensive written analyses of deeper context and relationship nuances.

Similar to the strength/prevalence analysis, the first step in behavior mapping is to create individual maps for each market system actor. It is valuable to look at the maps together, along with norms profiles and strength/prevalence matrices in order to identify opportunities for interventions that can influence behavioral change.

Figures 5 and 6 are sample maps from the Uganda research that demonstrate how gender norms affect behavior and result in constraints. Figure 5 shows how norms impact women’s behavior and the resulting constraints while Figure 6 shows how norms influence FSP behavior and constraints.

FIGURE 5. Sample behavior map from Uganda diagnostic

**Women: Impact of norms on behaviors and resultant constraints**

Key:

Gender norms

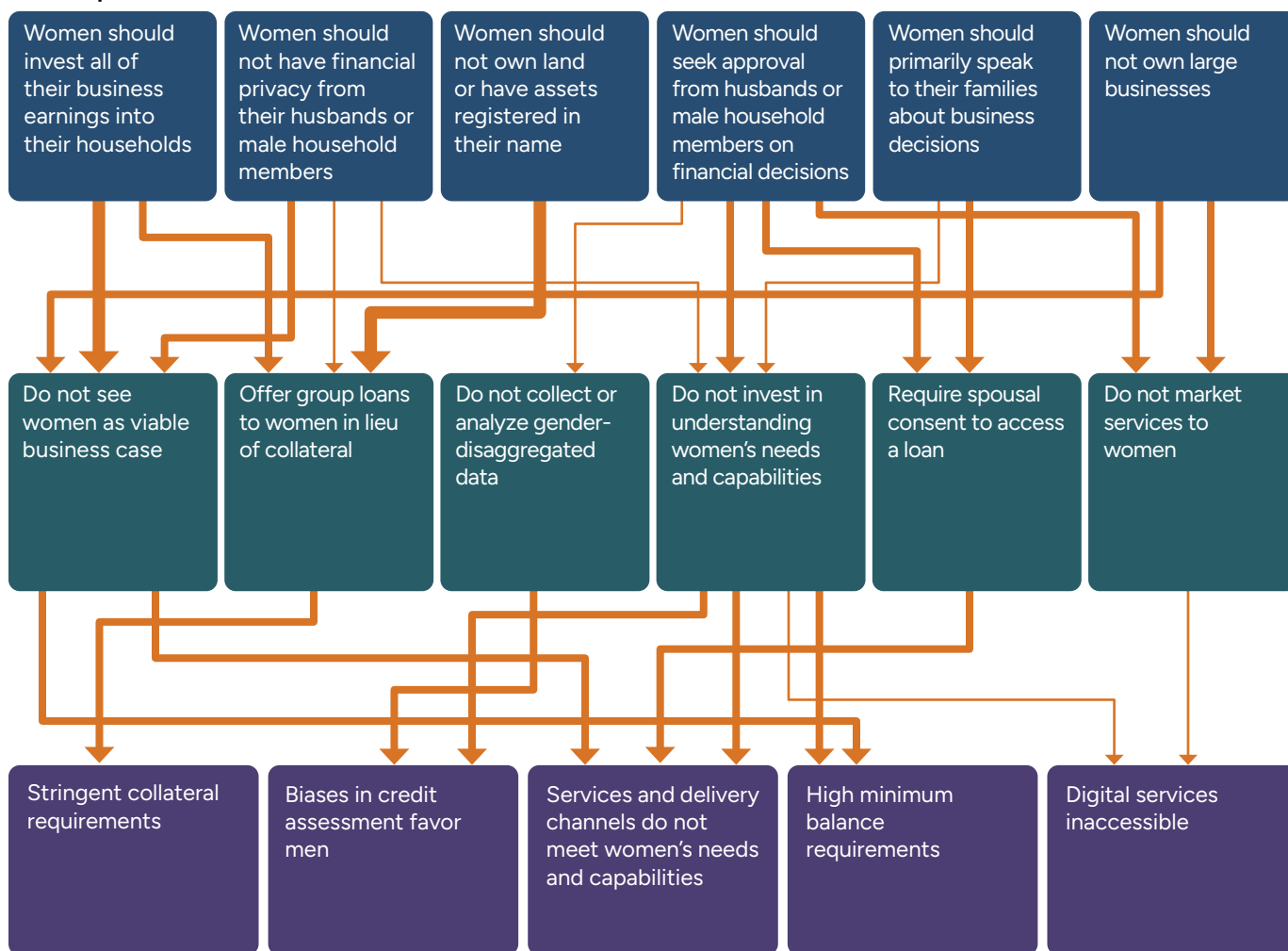
Behaviors

Constraints

Note: Arrow thickness reflects relationship significance (thicker arrows indicate stronger relationships between elements).

Source: Authors, adapted from FSD Uganda 2024.

FIGURE 6. Sample behavior map from Uganda diagnostic

**FSPs: Impact of norms on behaviors and resultant constraints**

Key:

Gender norms

Behaviors

Constraints

Note: Arrow thickness reflects relationship significance (thicker arrows indicate stronger relationships between elements).

Source: Authors, adapted from FSD Uganda 2024.

## STEP 7

# Assess feasibility of change

**A**SSESSING WHETHER AND HOW NORMS can change requires an understanding of both their strength/prevalence positioning and the actual behaviors of market system actors. While strength/prevalence analysis shows how widely held and enforced norms are, behavior mapping reveals how people and organizations really act. This combined view exposes gaps between stated norms and actual practices and reveals opportunities for change. These clear patterns from norms/behavior analysis identify entry points where development actors can intervene to influence behavioral change.

The Uganda analysis, for example, revealed key opportunities for behavioral change:

- Where more opportunity exists for change with market actors compared to change within the communities in which women live and work (e.g., relaxing restrictions on women's asset ownership)
- Where institutional policies and practices are more restrictive than the strength/prevalence of gender norms indicates (e.g., strict spousal approval requirements by FSPs)
- Where norms show varying strength across market actors (e.g., financial privacy shows lower strength among rule makers)

These patterns suggest potential intervention pathways into the following norm types:

### Deeply entrenched norms

As the most challenging norm type, deeply entrenched norms require systemwide transformation. "Women

should not have financial privacy from their husbands or male household members" exemplifies this type of norm in Uganda as it shows high prevalence/high strength across all market actors. Women give their income to their husbands, lack personal accounts, and save in secret. Addressing the norm requires coordinated reform of bank policies, social pressures around financial transparency, and regulatory frameworks for privacy protection. Given this norm's significance in the Ugandan system, while development actors may not be equipped to directly address it in the short term they need to consider it when designing interventions.

### Relaxing norms

Relaxing norms represent the easiest opportunity for development actors to directly intervene in influencing continued norm change. Actors can support behavioral change that recognizes and acknowledges how, in practice, women have fewer restrictions. In Uganda, for example, norms related to women's asset ownership and the acceptability of women running large businesses show decreasing strength among rule makers, FSPs, and supporting function providers, with moderate to low prevalence of restrictions. While other market actor constraints are relaxing, gender norms remain strong and prevalent within communities, creating opportunities for targeted regulatory and institutional policy reform that builds on institutional momentum.

### Shifting norms

Shifting norms represent opportunities for targeted intervention where limited recognition or adherence exists across most market actors but severe sanctions for noncompliance are maintained by one or two

specific actor types. Development actors can facilitate change by highlighting these gaps and supporting institutions to align their policies with evolving community attitudes. In Uganda, the norm that “women should seek approval from husbands or male household members on all financial decisions” demonstrates the pattern. While banks maintain strict spousal approval requirements for women’s accounts, community attitudes show growing acceptance of women’s financial autonomy. This misalignment suggests that bank policies are more restrictive than current gender norms would indicate necessary, creating clear opportunities for institutional reform that better reflects evolving social expectations.

### Flexible yet widespread norms

Flexible yet widespread norms represent practices that are common but not rigidly enforced. They offer natural entry points for change where development actors can leverage existing flexibility to promote more inclusive practices and support progressive norm interpretations. In Uganda, the norm that “women should primarily speak to their families about business decisions” demonstrates this pattern. While

the practice is widespread, its enforcement varies significantly, particularly between official requirements and actual institutional practices. Flexibility in enforcement creates opportunities for gradual change in business decision-making norms.

Table 9 summarizes insights by market actor type in Uganda, pulled from the prevalence/strength analysis, behavior maps, and the norm profile for the norm “women should not own land or have assets registered in their name” and the resulting constraints to WFI. The behavior map in Figure 5 shows that women often register assets in someone else’s name or use informal arrangements to maintain control of their property without attracting attention. This occurs despite the fact that most women believe they should be able to own land and assets, regardless of marital status (see Table 9 in FSD Uganda 2024). However, they frequently face harsh sanctions when attempting to do so. Those seeking to own property can be threatened with divorce or labeled “uncontrollable” by their community. Consequently, the lack of formal asset ownership prevents women from meeting FSP collateral requirements and obtaining the larger loans they need to invest in their businesses.

TABLE 9. **Example norms/behaviors/constraints analysis of one norm in Uganda**

Norm	Prevalence/strength analysis	Behavior of actor*	Constraints to WFI
Women should not own land or have assets registered in their name	<ul style="list-style-type: none"> <li>This norm shows an encouraging pattern: moderate to low prevalence (yellow/green) with decreasing strength (green) among rule makers and supporting function providers while remaining stronger (red) for women. Indicates institutional change leading gender norm change.</li> </ul>	<ul style="list-style-type: none"> <li>Does not invest in understanding women’s needs and capabilities (F, SF)</li> <li>Does not consider women’s specific needs (F, SF)</li> <li>Does not prioritize understanding or creating insights relevant to serving women (SF, R)</li> <li>Does not disaggregate transaction data by gender (SF)</li> <li>Does not require FSPs to collect GDD (R)</li> <li>Women register assets in other people’s names (W)</li> </ul>	<ul style="list-style-type: none"> <li>Low coverage for financial services (F)</li> <li>Stringent collateral requirements (F)</li> <li>Limited information on women’s characteristics, financial services needs, and preferences (SF)</li> <li>Women are invisible to other market actors (SF)</li> <li>Limited use of movable collateral registry (F, R)</li> <li>Women do not have assets and therefore cannot get larger loans (W)</li> </ul>

Demand = D; financial service providers = FSP; supporting function providers = SFP; rulemakers= RM

The strength/prevalence analysis shows an encouraging pattern of transition, with moderate to low prevalence and decreasing strength among rule makers and supporting function providers while remaining moderate for FSPs and stronger for women. Examining current behaviors using behavior maps and norms profiles can deepen the analysis. The Figure 6 FSP behavior map resulting from the gender norms diagnostics in Uganda shows that most formal FSPs do not invest in understanding women's needs and capacities nor consider them in product design. As a result, FSPs maintain traditional collateral requirements for larger loans while only providing women with small loans through group guarantee mechanisms. This occurs when FSPs lack comprehensive data about women's financial preferences, needs, and capabilities, leading them to cautious lending practices. Additionally, existing regulations and services provided by supporting function providers (e.g., credit reference bureaus, CICO agents) are largely gender blind in their approach and fail to account for women's specific challenges due to insufficient GDD.

The varying strength of asset ownership norms across market actors in Uganda creates an important opportunity for change. Since rule makers and supporting function providers are already moving away from restrictive norms, they can play a key role in changing how financial institutions serve women when they address the stringent collateral requirements constraint, including by:

- Supporting the use of alternative credit scoring approaches that take into account data points generated by women.
- Increasing the use of movable collateral registries through enhanced FSP capacity to improve women's access to larger loans. Rule makers can also incentivize increased use of registries through targeted policies or regulation.

- Supporting FSPs to learn more about women customers. By requiring FSPs to collect data about women's financial lives and document successful lending cases, rule makers can help to build confidence in serving women borrowers.
- Strengthening support systems that help banks understand their market means creating better ways to assess women's creditworthiness. It also builds evidence to show that lending to women can be good business.
- Helping banks move beyond one-size-fits-all approaches and supporting them in creating products that match how women actually manage money and run businesses, rather than sticking to traditional requirements that may not fit women's needs.

These changes at the market level can help bridge the gap between shifting institutional norms and ongoing constraints while building on approaches that already work.

A gender norms diagnostic serves as a dynamic resource throughout a development actor's investment rather than a one-time analysis and application. For more step-by-step guidance on how insights from a market system gender norms diagnostic can be used to design actionable interventions, see the companion CGAP Technical Guide, ["From Insights to Interventions: Addressing Gender Norms in Women's Financial Inclusion"](#) (Ledgerwood et al. 2025).

## STEP 8

# Communicate diagnostic findings

**A** **DIAGNOSTIC'S VALUE LIES IN** illuminating how gender norms influence the behavior and decision-making agency of all market system actors and identifying the root causes of constraints that limit women's ability to access, use, and benefit from financial services. However, value can only be realized through effective dissemination and stakeholder engagement. Moving from insights to impact requires thoughtful translation of findings into action, building evidence-based awareness among financial system actors, and catalyzing systemwide change.

This section explores how to effectively share diagnostic findings with key stakeholders. Market actors can leverage insights to gain a deeper understanding of challenges in WFI and identify potential market opportunities. Development actors can use the findings to design targeted interventions and make informed investment decisions. Through careful validation of results and strategic engagement with market actors, a diagnostic's insights can drive meaningful and sustainable improvements in WFI.

## Share diagnostic findings with stakeholders

Effective dissemination of a diagnostic's findings requires carefully crafted communications tailored to the needs and interests of each audience. Development actors can identify and engage local stakeholders, such as policymakers, FSPs, investors, and other development actors who can champion the

cause, leveraging their influence to strengthen both communication and implementation. This type of dissemination is best done through existing networks and platforms, with communications strategies adapted to local business and policy environments.

When diagnostic findings are transformed into targeted formats that resonate with an audience's specific needs and priorities, development actors can begin to identify and confirm opportunities for change, as well as potential partners such as:

### FSPs

- Present behavioral insights about women through customer personas that highlight how gender norms influence financial decisions, preferences, and patterns of use (for guidance on personas, see Post 2020)
- Create business-focused presentations that connect gender norms understanding to business opportunities
- Package insights into practical product design and service delivery recommendations

### Policy and regulatory bodies

- Provide illustrative analysis of how gender norms impact policy effectiveness
- Highlight specific examples of how norms create interconnected constraints across the financial market to identify opportunities to intervene

- Include case studies of successful norms-shifting policy interventions from other contexts or markets

#### Other development actors

- Outline potential intervention opportunities with market actors that are ready to address norms-related constraints to WFI
- Provide contextual analysis of norms-shifting strategies that worked in similar markets
- Share practical intervention ideas based on norms diagnostic findings

For each audience, create layered content that ranges from high-level summaries to detailed technical analysis. Use visual tools like norm profiles, strength/prevalence analysis, and behavior maps to illustrate complex norms/behaviors/constraints relationships. It is useful to support key findings with specific examples from diagnostic research to make insights actionable.

Sharing diagnostic findings requires a dual approach to effectively close the feedback loop across levels. At the headquarters level, directly engage with the financial institutions, policymakers, and market stakeholders that participated in the research. Encourage technical discussions that validate findings, respect participant expertise, and generate sophisticated feedback to refine insights before broader dissemination. Following the validation phase, transform the findings into publications that suit the needs of different audiences (e.g., executive summaries, detailed technical reports enriched with visual tools explaining complex norms/behaviors/constraints relationships).

To share findings at the field level, work through community-based organizations and local actors that supported the initial research, especially around the strength and prevalence of norms in ways that resonate with the local context. Grassroots sharing can become an intervention itself, sparking community discussion about norms and potentially catalyzing early behavioral change through increased awareness.

Strategic workshops form the cornerstone of broader stakeholder engagement (see Box 11 for an example). They can be effectively delivered either in person or via virtual formats ideally integrated into existing financial inclusion platforms and networks. Structure sessions that balance data-driven presentations with interactive discussions that enable collaborative solution development. Complementing traditional in-person workshops with digital engagement platforms allows an organization to reach a broader audience and facilitates international knowledge sharing as it ensures accessibility for all stakeholders.

#### BOX 11. **Strategic stakeholder engagement in Rwanda**

Access to Finance Rwanda (AFR)'s strategic approach to stakeholder engagement in Rwanda demonstrates the profound impact of collaborative research processes. By involving key decision-makers from the outset, including the Ministry of Gender and Family Promotion, the National Bank of Rwanda, women-focused Civil Society Organizations, and FSPs, AFR secured institutional buy-in while enriching its gender norms diagnostic with local context.

Collaboration culminated in a launch event to reach influential stakeholders with a high profile report of findings on gendered social norms affecting the financial inclusion of women entrepreneurs. The deputy governor of the National Bank of Rwanda acknowledged the persistent 7 percent gender financial gap while its chief gender monitor called for increased accountability.

By engaging stakeholders throughout the process, AFR not only enhanced the quality of its research but also positioned findings to directly influence financial inclusion policies, product design, and institutional collaboration aimed at addressing the specific challenges women entrepreneurs face amid the country's financial landscape.

Source: Interview with AFR staff.

# Conclusion

**T**HE IMPLEMENTATION OF MARKET system gender norms diagnostics across Mozambique, Rwanda, Tanzania, and Uganda yielded valuable insights about both the methodology's effectiveness and the complex relationship between gender norms and how they influence behavior in financial market systems. The main insights from the four diagnostics include:

**Ground research design and tools in local gender norms and structures.** First and foremost, context emerges as a fundamental driver of both diagnostic design and implementation. While certain gender norms may appear consistently across countries, their manifestations and strength vary significantly by local context. This necessitates grounding research design and tools in local cultural norms and financial market structures, including culturally appropriate vignettes, terminology, and engagement strategies that account for local power dynamics.

**The development actor must be fully engaged and lead the analysis.** While the primary research may be outsourced to a specialist research firm, it is imperative that the development actor fully participate in all phases of the diagnostic: determining the target group and the desired financial inclusion outcomes; design and testing of the research and tools; and field and headquarters data collection, coding, and analysis. Only when the development actor leads research design and findings analysis can they effectively design interventions that fully take into account gender norms and their influence on market actor behavior. The development actor cannot outsource the full diagnostic. They must lead the effort and fully

own the process. In particular, as the implementor of interventions, they must understand the relationships and nuances that exist in the system as a result of gender norms and work closely with market actors to effectively influence behavioral change.

**Frame market actor engagement as opportunities.** Strategic framing of a diagnostic has proven essential to meaningful market actor engagement. Presenting discussions through the lens of business opportunities and market insights rather than explicitly focusing discussions on gender norms can significantly enhance participation by FSPs and other market actors. Combined with solid preparatory research where institutions are interviewed and flexible scheduling accommodates market actor availability and time constraints, this approach helps to secure sustained engagement throughout the diagnostic process.

**Analyze findings during each stage.** By approaching analysis as a journey rather than a linear progression, research teams and development actors progressively deepen their understanding of how gender norms influence market systems. Multiple analytical stages—from initial coding and behavior mapping to strength/prevalence analysis—combined with regular team discussions help test assumptions and identify promising intervention entry points. This evolution in understanding is reflected in continuously refined findings presented through various visual tools.

**Ensure clarity in research scope and required expertise.** Success also hinges on establishing clear scope and strong research foundations from the outset. It includes clearly defining the target group

of women and desired financial inclusion outcomes, conducting pilot phases to refine research instruments, ensuring comprehensive stakeholder representation, and establishing clear protocols for handling sensitive information. Finally, research expertise proves critical as it requires a combination of gender experience and financial market systems knowledge. Sufficient time must be allocated to training in qualitative research methods and gender concepts, enabling enumerators to recognize subtle relationships between norms and behaviors and the differences between behaviors and constraints, all the while balancing rigorous analysis with practical applicability to local contexts.

In the diagnostics carried out in the four countries, the methodology proved to be a robust means for understanding how gender norms shape financial market systems. However, its effectiveness heavily depends on thoughtful adaptation to local contexts while maintaining methodological integrity. Development actors implementing the approach should view findings and recommendations not as rigid rules but as guidance to be tailored to their specific circumstances. Success requires a balance of methodological rigor and practical flexibility to ensure the data collected and findings analyzed are meaningful enough to use to design and implement interventions that effectively account for gender norms. The ultimate goal should always be kept in mind: **create sustainable improvements in WFI by addressing the underlying gender norms that shape market behavior.**

# Annexes

[Annex 1. Terms of reference for research firm](#)

[Annex 2. Market actor background data collection tool](#)

[Annex 3. Market actor interview request letter](#)

[Annex 4. Sample research tools: interview guides; focus group protocols for women, reference groups, and market actors](#)

[Annex 5. Sample vignettes, Tanzania](#)

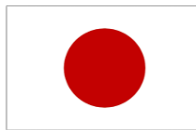
[Annex 6. Sample framework for coding and analyzing qualitative data](#)

*Please click to open each annex via hyperlink in a new window*

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# CGAP Members



# CGAP Members (continued)



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