

ANNEX 4

Sample research tools: interview guides; focus group protocols for women, reference groups, and market actors

THIS ANNEX PROVIDES SAMPLE INTERVIEW AND FOCUS GROUP DISCUSSION (FGD) guides for conducting primary data collection with women, men, community leaders, and various market actors (financial services providers [FSPs], regulators, and supporting function providers) to explore gender norms affecting women's financial inclusion, which should be customized based on local context and findings from the preparatory research phase.

Sample FGD Guide for Women, Men, and Mixed Groups—Uganda

FGD group type

Date

Time

Location

FGD facilitator

Notetaker

INTRODUCTION AND INFORMED CONSENT

My name is [name of interviewer] from [XX organization]. I would like to have a conversation with you about financial services. We are conducting this study to understand what factors affect women's decisions to access and use formal financial services.

The study is conducted independently and is not linked to the Government. I would greatly appreciate it if you choose to participate and answer some questions.

Our conversation should take about 60 minutes. My team [mention names of team members] and I will take notes during the discussion to record your answers. We will also use a recorder to help us recall what is discussed. Your responses will be used for this research and shared only with my assessment team members. We ensure you that any information included in our report will not identify you or your community.

Your participation is voluntary and essential to the study, but if you feel uncomfortable with any questions you can decline to answer now or at any time during the discussion. Before you say yes or no to participating in the study, please let me know if you have any questions. You can ask questions at any time during the interview and can also contact [XX] (the organization commissioning the study).

Facilitator Instructions for Starting the Discussion: Should we start the discussion? Can we record the discussion? Do you authorize us to take some photos of you/your group?

Participant Demographics Collection: Ask participants to raise their hand in response to prompts below about the age group they belong to, marital status, education level, number of children, and head of household status

- Age (16-25, 25-35, over 35)
- Marital status (married, single, widowed)
- Education (primary, O level, A level, post-graduate)
- Children (under 5 years, over 5 years)

- Head of household (Who takes care of expenses? makes decisions? My spouse or me?)

Vignette-based Discussion: State that you will get started by sharing a story. Read a vignette aloud then ask the questions that follow the vignette. (See the attached vignette document that includes ten vignettes.)

Follow-up Questions for Uncovered Norms: It will not be possible to read all ten vignettes, so after reading three or four, check the norms in the list below and follow up on those not already covered. For each norm, ask the group the following questions:

- Do you think she should do [norm] or not do [norm]?
- Do you think the community thinks she should do [norm]? or not do [norm]?
- In your community, do women do [norm]? or not do [norm]?
- Who influences her to do [norm]? or not do [norm]? (Influencers)
- What happens if she does [norm]? or does not do [norm]? (Sanctions: Check for abuse—gender-based violence [GBV], financial abuse)
- Are there circumstances where it is ok for her to do [norm]? or not do [norm]? (Exceptions)

Norm	Vignette
1 Women should primarily speak to their families about business decisions	1
2 Single women should rely on male family members for financial support	2
3 Women should prioritize family over business	3
4 Men should be the main financial providers for their households	4
5 Women should not have financial privacy from their husbands or male household members; women should be transparent about their financial behaviors and should not have a separate (secret) account	5
6 Women should invest all of their business earnings into the household	6
7 Women should not own large businesses	7
8 Married women should seek approval from husbands on all finance-related decisions; men should make the financial decisions	8
9 Women should not own land or property or have assets registered in their name	9
10 Women should rely on family members for financial support rather than FSPs	10

If the discussion relates to women operating a business, ask the following questions:

- Where would she go to get a loan?
- Where would she go to save?

Sample Interview Guide for Key Informant Interviews (KIIs) with Women, Men, Community/Religious Leaders—Uganda

PARTICIPANT DEMOGRAPHICS COLLECTION:

- Age (16–25, 25–35, 35–50, over 50)
- Position
- Institution name (if applicable)
- Location
- Gender (M/F)

IF the interviewee is a woman, ask the following questions:

- Marital status (married, single, widowed)
- Education (primary, O level, A level, post-graduate)
- Children (under 5 years, over 5 years)
- Head of household (takes care of expenses, makes decisions)

IF the interviewee is a business owner, ask the following questions:

- Type of business/enterprise
- Number of employees
- Products/services sold
- Is the business registered? Who is the registered owner? Who manages the business day to day?

To “break the ice” and develop trust, start with a general question such as “Can you tell me about the main activities that keep people busy in your community during a typical day?”

Then ask:

- Do men and women play different roles in your community? If yes, what are typical roles for men? What are typical roles for women?

Next, explore the following norms through EITHER:

i) Reading vignettes (see attached document with ten vignettes) and asking the following questions

or

ii) Asking the following questions for each norm in the table below:

- Do you think she should do [norm]? or not do [norm]?
- Do you think the community thinks she should do [norm]? or not do [norm]?

- In your community, do women do [norm]? or not do [norm]?
- Who influences her to do [norm]? or not do [norm]? (Influencers)
- What happens if she does [norm]? or does not do [norm]? (Sanctions: Check for abuse—gender- based violence [GBV], financial abuse)
- Are there circumstances where it is ok for her to do [norm]? or not do [norm]? (Exceptions)

Norm	Vignette
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9 Women should not own land or property or have assets registered in their name	9
10 Women should rely on family members for financial support rather than FSPs	10

If the discussion relates to women operating businesses, ask the following:

- Where would she go to get a loan?
- Where would she go to save?

Sample Interview Guide for KIIs with Bank Branch Staff/ Agents—Uganda

PARTICIPANT DEMOGRAPHICS COLLECTION:

- Gender (M/F)
- Age (under 25, 25–35, over 35)
- Position
- Institution name (if applicable)
- Location

Choose the best order in which to discuss the following. There are three interchangeable sections.

SECTION 1. UNDERSTANDING CONSTRAINTS

- Approximately how many clients do you have in the branch/as an agent?
- Do you know how many of your:
 - Borrowing clients are women?
 - Savings clients are women?
- Are there particular products women use more? Why do you think that is?
- Do you see any differences between women and men in ability to access your products?
 - If yes, what differences?
 - What are the reasons for these differences?
- Do you have to do anything differently when serving women customers? If yes, why?

SECTION 2. VIGNETTE: WOMEN SHOULD NOT HAVE FINANCIAL PRIVACY FROM THEIR HUSBANDS OR MALE HOUSEHOLD MEMBERS

Salma and her husband are fish farmers in Masese. Through her friends, Salma recently heard about a new fish dryer for processing her own seaweed and learned she could also make money doing it for others in the village. She hears that Bank X has a loan for farmers, so she decides to visit the bank branch. After waiting at the branch for two hours she gets to meet the loan officer, who asks her whose name the house she lives in is in. Salma says it is in her husband's name—but they farm together and this new business idea is hers. The loan officer tells her to come back the next day with her husband since it is easier to explain the terms of the loan to him.

Discussion questions (example answers in red are illustrative; you may need to ask a few more “why” questions until you get to the norm):

- Why do you think the loan officer asked Salma to come back with her husband?
 - **Because policies require both to sign**
- Why do policies require both to sign?
 - **Because both husband and wife need to know what is going on**
- Why do they both need to know what is going on?
 - **Because women should not have privacy/should be fully transparent with their husbands**
- **Reference groups:** Who expects her to be transparent?
- **Sanction:** What happens if she is not transparent?
- **Exclusion:** Are there situations where it is okay for women to not be transparent with their husbands about finances?

SECTION 2. UNDERSTANDING HOW NORMS SHAPE BEHAVIORS

- Do men and women have different roles in your community?
 - If yes, what are typical roles for men? What are typical roles for women?
- Do women in your community run businesses? If yes:
 - What do they do with their business income? Do they mostly use it for household purposes or mostly for business?
 - Who do they go to for advice on running their businesses?
 - When a woman wants to make a decision about taking a loan, buying an asset, or investing in business, who does she talk to? Does she need permission from anyone?
- If a woman has her own income, is it okay for her to spend it the way she wants?
 - Is she expected to tell her husband or anyone else how much her income is or what she spent it on?

Sample Interview Guide for KIIs or SGDs with Supply Market Actors (banks/microfinance institutions (MFIs)/ savings and credit cooperative organizations (SACCOs)/ fintechs offering a financial service/insurance companies)—Rwanda

BACKGROUND

Name of person:

Organizational role:

Gender:

Note

- If meeting more than one person at an institution or hosting an SGD, note each person's name and role
- You already have some background information about the institution so start the conversation by confirming products for women (if any)
- Also confirm some the basic background information (or collect it if it was not gathered in the preparatory phase)
 - Total client outreach and:
 - Women as a percent of borrowing clients (number and value)
 - Women as a percent of savings clients (number and value)
 - Does the institution have a strategy for reaching women clients? If yes, are there specific targets for reaching women clients?

- What percentage of full-time employees are women?
- If an FSP uses agents, what percentage of agents are women?
- Are there specific policies in place to retain and promote women within the institution/agent network? If yes, share some examples.
- What percentage of board members are women?
- Is the CEO or equivalent position held by a woman?

INITIAL QUESTIONS

- Do you see a difference in how women and men interact with your products/services?
 - If yes, what differences?
- If a woman has her own income, is it okay for her to spend it the way she wants?
- When women run businesses and have their own income:
 - What do they do with the business income? Do they mostly use it for household purposes or mostly for business?
 - Who do they go to for advice on running their businesses?
 - When a woman wants to make a decision about taking a loan, buying an asset, or investing in business, who would she talk to? Would she need permission from anyone?
- Would she be expected to tell her husband or anyone else how much her income is or what she spent it on?

Next, tell participants you want to discuss specific norms that were identified in research with women entrepreneurs in three regions in Rwanda. After each norm, either ask the follow-up questions listed below or use “the five whys” approach (see page XX of the CGAP Technical Guide, “Diagnosing Gender Norms in the Financial Market System”).

NORMS EXPLORATION

- Norm 1: Women entrepreneurs should prioritize their family over their business
- Norm 2: Women entrepreneurs should rely on family instead of FSPs for financial support
- Norm 3: Women entrepreneurs should not have financial privacy from their spouses
- Norm 4: Men should manage the finances

For each norm, ask:

- Do you think women should follow [norm]? or not follow [norm]?
- Do you think the community thinks women follow [norm]? or do not follow [norm]?
- In your community, do women follow [norm]? or not follow [norm]?
- Who influences her to do [norm]? or not do [norm]? (Influencers)

- What happens if she does not follow [norm]? (Sanctions: Check for abuse—gender-based violence [GBV], financial abuse)
- Are there circumstances where it is ok for her to follow [norm]? or not follow [norm]? (Exceptions)

You can also use the five whys. The example below applies to SN3: Women entrepreneurs should not have financial privacy from their spouses.

How does this norm affect your product design?

“We require spousal approval for loans to married women”

How does this requirement affect women’s access to loans?

“Women cannot apply independently like men do”

What concerns drive this policy?

“Fear of loan repayment issues without the husband’s knowledge”

Why is this concern specific to women borrowers?

“Belief that wives taking loans without telling husbands creates conflict”

How does this affect your services for women?

“We mainly offer group loans where social pressure ensures repayment”

Sample Interview Guide for KIIs or SGDs with Regulators—Rwanda

BACKGROUND

Name of person

Organizational role

Gender

Note

- If meeting more than one person at an institution or hosting an SGD, note each person’s name and role
- You already have some background information about the institution so start the conversation by confirming products for women (if any)
- Also confirm some basic background information (or collect it if it was not gathered in the preparatory phase)

- How does gender factor into the regulator’s strategy/approach?
- Does the regulator require institutions it regulates to collect gender disaggregated data?
- Does the regulator include gender disaggregated data in regular public reporting?
- Does the regulator have any specific mandates/policies for women’s financial inclusion?
- What percentage of board members are women?
- Of the total executive/senior leadership roles within the regulator, how many are held by women? (What specific roles are held by women?)
- How many full-time employees does the regulator have? How many are women?
- Does the regulator have a recruiting strategy to target women?
- Are there specific policies in place to retain and promote women within the regulator? If yes, share a few examples.
- Does the regulator have a designated staff person or department focused on gender?

INITIAL QUESTIONS

- Do you see a difference in how women and men interact with financial services in Rwanda?
 - If yes, what are the differences?
- If a woman has her own income, is it okay for her to spend it the way she wants?
- When women run businesses and have their own income:
 - What do they do with the business income? Do they mostly use it for household purposes or mostly for business?
 - Who do they go to for advice on running their businesses?
 - When a woman wants to make a decision about taking a loan, buying an asset, or investing in business, who does she talk to? Would she need permission from anyone?
 - Would she be expected to tell her husband or anyone else how much her income is or what she spent it on?
 - Would she have to get someone’s approval?

Next, tell participants you want to discuss specific norms that were identified in research with women entrepreneurs in three regions in Rwanda. After each norm, either ask the five questions listed below or use the five whys approach.

NORMS EXPLORATION

- SN1: Women entrepreneurs should prioritize their family over their business
- SN2: Women entrepreneurs should rely on family instead of FSPs for financial support
- SN3: Women entrepreneurs should not have financial privacy from their spouses
- SN4: Men should manage the finances

For each norm:

- Do you think women should follow [norm]? or not follow [norm]?
- Do you think the community thinks women follow [norm]? or do not follow [norm]?
- Do women follow [norm]? or do not do [norm] in your community?
- Who influences her to do [norm]? or not do [norm]? (Influencers)
- What happens if she does not follow [norm]? (Sanctions: Check for abuse—gender-based violence [GBV], financial abuse)
- Are there circumstances where it is ok for her to follow [norm]? or not follow [norm]? (Exceptions)

You can also use the five whys technique. The example below applies to SN3: Women entrepreneurs should not have financial privacy from their spouses

How does this norm affect your product design?

"We require spousal approval for loans to married women"

How does this requirement affect women's access to loans?

"Women cannot apply independently like men do"

What concerns drive this policy?

"Fear of loan repayment issues without the husband's knowledge"

Why is this concern specific to women borrowers?

"Belief that wives taking loans without telling husbands creates conflict"

How does this affect your services for women?

"We mainly offer group loans where social pressure ensures repayment"

Sample Interview Guide for KIIs or SGDs with Supporting Function Providers—Rwanda

BACKGROUND

Name of person

Organizational role

Gender

Note

- **If meeting more than one person at an institution or hosting an SGD, note each person's name and role**
- **As you already have some background information about the institution, start the conversation by confirming products for women (if any)**

- Also confirm some basic background information (or collect it if it was not gathered in the preparatory phase)

For Associations (Bankers, MFIs, SACCOs)

Membership	<ul style="list-style-type: none"> • Does the institution collect any gender data on its membership (either institutional gender diversity data or customer-level gender diversity data)? If yes, how is the data used or shared? • Does the institution offer any services to its members to increase female customers? Increase female leadership?
Governance and Leadership	<ul style="list-style-type: none"> • What percentage of the board are women? • Is the CEO or equivalent position held by a woman? • Of total executive/senior leadership roles, how many are held by women? (What specific roles are held by women?)
Staff	<ul style="list-style-type: none"> • How many full-time employees does the institution have and how many are women? • Are specific policies in place to retain and promote women within the institution? If yes, share a few examples.

For Credit Information Bureau/Registry

Market/customer	<ul style="list-style-type: none"> • Does the credit scoring methodology/process take gender into account? • Of the total portfolio of customers with a credit score, what percentage are women? • Does the institution see any differences between credit scores for women and men?
Governance and Leadership	<ul style="list-style-type: none"> • What percentage of the board are women? • Is the CEO or equivalent position a woman? • Of the total executive/senior leadership roles, how many are held by women? (What specific roles are held by women?)
Staff	<ul style="list-style-type: none"> • What percentage of full-time employees are women? • Are specific policies in place to retain and promote women within the institution? If yes, share a few examples.

INITIAL QUESTIONS

- Do you see a difference in how women and men interact with financial services in Rwanda?
 - If yes, what are the differences?
- If a woman has her own income, is it okay for her to spend it the way she wants?
- When women run businesses and have their own income:
 - What do they do with the business income? Do they mostly use it for household purposes or mostly for business?
 - Who do they go to for advice on running their businesses?
 - When a woman wants to make a decision about taking a loan, buying an asset, or investing in business, who does she talk to? Would she need permission from anyone?
 - Would a woman be expected to tell her husband or anyone else how much her income is or what she spent it on?
 - Would she have to get someone's approval?

Next, tell participants that you want to discuss specific norms that were identified in research with women entrepreneurs in three regions in Rwanda. After discussing each norm, either ask the follow-up questions listed below the norms or use the five whys approach.

NORMS EXPLORATION

- Norm 1: Women entrepreneurs should prioritize their family over their business
- Norm 2: Women entrepreneurs should rely on family instead of FSPs for financial support
- Norm 3: Women entrepreneurs should not have financial privacy from their spouses
- Norm 4: Men should manage the finances

For each norm:

- Do you think women should follow [norm]? or not follow [norm]?
- Do you think the community thinks women follow [norm]? or do not follow [norm]?
- In your community, do women follow [norm]? or not follow [norm]?
- Who influences women to do [norm]? or not do [norm]? (Influencers)
- What happens if women do not follow [norm]? (Sanctions: Check for abuse—GBV, financial abuse)
- Are there circumstances where it is ok for women to follow [norm]? or not follow [norm]? (Exceptions)

You can also use the five whys approach. The example below applies to SN3: Women entrepreneurs should not have financial privacy from their spouses

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“We require spousal approval for loans to married women”

How does this requirement affect women’s access to loans?

“Women cannot apply independently like men do”

What concerns drive this policy?

“Fear of loan repayment issues without the husband’s knowledge”

Why is this concern specific to women borrowers?

“Belief that wives taking loans without telling their husbands creates conflict”

How does this affect your services for women?

“We mainly offer group loans where social pressure ensures repayment”

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