

ANNEX 5

Sample Vignettes, Tanzania

T HIS ANNEX PROVIDES SAMPLE VIGNETTES USED IN THE DIAGNOSTIC IN Tanzania. The vignettes illustrate how to create culturally relevant short stories about fictional characters to explore specific gender norms affecting women's financial inclusion. When creating vignettes, the character names, occupations, locations, and market actor types should be customized based on local context and findings from preparatory research.

Sample Vignettes, Tanzania

Use the following vignettes for focus group discussions (FGDs) and key informant interviews (KIIs) with women, reference groups, and field-based market actors.

Read the vignette(s) and ask participants whether they understood the story. Repeat the vignette if they did not understand it.

Norm: Men should make the large financial decisions in the household

1. WOMEN/MEN/REFERENCE GROUP VIGNETTE

[Farida] is a 35-year-old woman who sells vegetables alongside a busy road. Her business is doing well and she is considering growing it further and setting up a stall in the marketplace. [Farida] informs her husband of her plans to take out a loan but her husband dismisses the idea, saying he has no time to visit the bank.

Discussion Questions

Personal belief: What should [Farida] do in this situation? Why?

Empirical expectation: How often do you think a situation arises where a woman wants to take a business loan but her husband is against it?

Normative expectations: What would the community expect [Farida] to do? Why?

Influencers: Who do you think could influence [Farida] to take a loan without her husband's approval?

Sanctions: What do you think will happen if [Farida] decides to take a loan against her husband's wishes?

Exceptions: Are there any circumstances where it would be more acceptable for [Farida] to take a loan? Are there any circumstances where it would be less acceptable for [Farida] to take a loan?

2. MARKET ACTOR VIGNETTE

[Pendo] lives in [Location: Geita, Unguja, Pemba]. She manages a successful secondhand clothing business in her community. [Pendo] wants to rent one of the shop frames near her home but a three-month advance is required to secure the space. When she decides to visit a savings and credit cooperative organization (SACCO) to enquire about a loan, the loan officer gives [Pendo] information about available loans but asks her to come back with her husband for the application process.

Discussion Questions

- Why do you think the loan officer asked [Pendo] to come back with her husband?
- Why does the loan officer require her husband's approval/presence?
- Why do both husband and wife need to know?

Influencers: Who within the community would expect [Pendo] to seek her husband's approval?

Sanctions: What would happen if she chose not to involve her husband?

Exceptions: Are there any circumstances where it would be more acceptable for [Pendo] to take a loan without her husband's involvement? Are there any circumstances where it would be less acceptable for [Pendo] to take a loan without her husband's involvement?

Norm: Women should not own large assets

1. VIGNETTE

[Zawadi], a young, unmarried 25-year-old woman, lives in [Chato] with her father [Fadhili]. Unfortunately, [Fadhili] falls ill and passes away. He leaves all of his belongings to [Zawadi], including the considerable amount of land he owned. [Zawadi] wants to start farming maize on the land as a source of food and to potentially generate income, but her uncle [Baraka] is trying to obtain ownership of the land.

Discussion Questions

Personal belief: Do you believe [Zawadi] should hand over the land to her uncle? Why?

If [Zawadi] was a married woman, should she hand over the land to her uncle? Why?

If [Zawadi] had a brother, should she hand over the land to her uncle? Why?

Empirical expectation: How often do you think a situation arises where a woman is not allowed to own a large asset? (Example: land, field, house, shop, poti [livestock].)

Normative expectations: What would the rest of the family expect [Zawadi] to do? Why? What would the community expect?

Influencers: Who do you think can influence [Zawadi]'s decision about transferring land ownership? How?

Sanctions: What do you think would happen if [Zawadi] decides to keep the land herself? How would her other family members or the community react to her decision?

Exceptions: Are there any circumstances where it would be more acceptable for [Zawadi] to keep the land? Are there any circumstances where it would be less acceptable for her to keep the land?

2. MARKET ACTOR VIGNETTE

[Zawadi] heard that her local bank offers savings and loan products specifically for women and women-owned small and medium enterprises (SMEs). [Zawadi] has never opened a bank account before. She is hesitant but decides to visit the bank branch to obtain more information about its products. [Zawadi] tells the loan officer that she wants a loan. The loan officer tells her about group loans but does not inform her about other loan products for individuals that require collateral.

Discussion Questions

- Why do you think the loan officer did not inform [Zawadi] about the individual loans that require collateral?
- Why do you think the loan officer wants [Zawadi] to take a group loan instead?
- Why would it be difficult for [Zawadi] to get an individual loan?

Influencers: Who within the community would not expect [Zawadi] to own large assets?

Sanctions: What happens when a woman owns a large asset or land? Is she treated differently?

Exceptions: Are there situations where it is okay for women to own large assets or land?

Norm: Men should be the main financial providers for their households

1. VIGNETTE

[Winnie] is 25 years old. She is married with two children. Her husband, [Mawazo], works as an artisanal miner. Due to prolonged illness, [Mawazo] is struggling to keep up with his workload and has to take several weeks off from work. Feeling sorry for her husband and their situation, [Winnie] tells him she wants to become a food vendor near one of the large mine sites and that he can stay home. Despite feeling unwell, [Mawazo] tells her it would not be appropriate for her to get a job while he stays at home.

Discussion Questions

Personal belief: Should [Winnie] stay at home or start working? Why or why not?

Empirical expectations: How often do you think a situation arises where a man does not want his wife to work?

Normative expectations: Would the community (husbands, parents, parents-in-law, community leaders, etc.) expect [Winnie] to stay at home? Why or why not?

Influencers: Who else besides [Winnie]'s husband could influence her decision about whether to stay at home or to start working? How?

Sanctions: What do you think would happen if [Winnie] became the main financial provider?

Exceptions: Are there any circumstances where it would be more acceptable for [Winnie] to be the main household provider? Are there any circumstances where it would be less acceptable for her to be the main household provider?

2. MARKET ACTOR VIGNETTE

In a small town in Tanzania, [Mary] is a married woman who runs a successful tailoring business. She decides to apply for a loan to pay her children's school fees. Her friend [Mashaka], who also runs a tailoring business, informs her how easy was for him to get a loan. Despite her evident success and financial stability, the local bank staff is hesitant to process her application. [Mary] faces unnecessary hurdles and delays that [Mashaka] did not experience, subtly discouraging her from seeking financial growth through formal channels.

Discussion Questions

- Why was the loan process more challenging for [Mary] compared to her male friend, [Mashaka]?
- Why do you think bank services are more tailored to male customers than female customers?
- Why are women less likely to use formal financial institutions?

Influencers: Who within the community expects [Mary]'s husband to be the household's main financial provider?

Sanctions: What consequences can [Mary] face from her community and family if she is successful and becomes the primary household earner?

Exceptions: Are there scenarios where it is socially acceptable for [Mary] to be the main provider? What specific conditions would need to be present?

Norm: Married women should seek approval from their husbands on financial decisions

1. VIGNETTE

[Nuru], a stay-at-home wife, and her husband [Juma], a farmer, both live in [Pemba]. On multiple occasions [Nuru] and [Juma] have talked about [Nuru] getting a sewing machine so she can start sewing clothes. One day as [Nuru] walks through town, she sees that the shop selling sewing machines is offering a big discount. [Nuru] wants to use her savings to buy a sewing machine. [Nuru] is worried she could miss the discount if she waits another day to first talk to her husband, and she thinks she should buy the sewing machine anyway.

Discussion Questions

Personal belief: Do you think [Nuru] should buy the sewing machine? Why or why not?

Empirical expectations: How often do you think a situation arises where a married woman has to seek her husband's approval before making a financial decision?

Normative expectations: What will the community (husband, parents, in-laws, friends, community leaders) expect [Nuru] to do in this situation?

Influencers: If [Nuru] was your daughter, daughter-in-law, sister, or sister-in-law, what would you expect her to do?

Sanctions: If [Nuru] was a working woman, would you expect her to consult her husband prior to purchasing the sewing machine?

Exceptions: Are there situations where it is okay for women to make financial decisions without the approval of their husbands?

Norm: Women should not be "above" men

1. VIGNETTE

[Rehema] and [Fahari] have been married for eight years. [Rehema]'s father owns a large grocery store. Since he is now very old, he decides to give [Rehema] ownership of the store to run and manage. This opportunity means [Rehema] will earn almost double her current income. [Rehema] comes home to excitedly inform [Fahari] of the news. When [Fahari] finds out [Rehema] will be earning more than him, he advises her not to take her father's offer as she is already a married woman.

Personal belief: What do you think [Rehema] should do? Why?

Empirical expectation: How often do you think a situation arises where a man does not want a woman to earn more than him or be “above” him?

Normative expectations: What would the community (husband, parents, in-laws, friends, community leaders) expect [Rehema] to do in this situation?

Influencers: Who do you think can influence [Rehema]’s decision about taking her father’s offer? How? Whose opinion would be the most influential in [Rehema]’s decision?

Sanctions: What do you think would happen if [Rehema] accepts the offer?

Exception: Are there any circumstances where it would be more acceptable for [Rehema] to accept the offer? Are there any circumstances where it would be less acceptable for [Rehema] to accept the offer?

2. MARKET ACTOR VIGNETTE

[Aisha] has been a bank teller for four years. There are very few women in leadership positions at her bank. She is interested in applying for a manager position but despite her qualifications and consistently positive performance reviews, [Aisha] does not feel confident that she can get the job over her male counterparts.

Discussion Questions

- Why do you think [Aisha] is not confident about getting the manager position?
- Why do you think her gender could be a disadvantage in obtaining a manager position?

Influencers: Who in the community would expect [Aisha] not to apply for the manager position? Who in the community believes that [Aisha] should not be above men in her role?

Sanctions: What are the possible consequences for [Aisha] if she chooses to seek a promotion that would place her in a higher earnings and status position than most men?

Exceptions: Are there any circumstances where it would be more socially acceptable for [Aisha] to accept the promotion? What would need to change in her situation?

Norm: Women should get married

1. VIGNETTE

[Pendo] is a 19-year-old woman. She has just completed her secondary school education and has a passion for the crafting business. [Pendo] wants to move to the nearest town to start a business crafting baskets and other woven items as there is a huge market for these products. Her parents do not think it is a good idea for [Pendo] to start living on her own in town. They have found a husband for her to marry and want her to settle down.

Personal belief: Do you believe [Pendo] should let go of her business idea and get married instead? Why or why not?

Empirical expectation: How often do you think a situation arises where a woman is pushed to choose marriage over a job?

Normative expectations: Do you think the community (husbands, parents, community leaders, etc.) expects [Pendo] to get married rather than start her own business?

Influencers: Who do you think can influence [Pendo] to make the decision to get married over working? How?

Sanctions: What do you think could happen if [Pendo] decides to work and refuses to get married?

Exception: Are there any circumstances where it would be more acceptable for [Pendo] to choose work over marriage? Are there any circumstances where it would be less acceptable for [Pendo] to choose work over marriage?

2. MARKET ACTOR VIGNETTE

[Aisha], a young woman in [Zanzibar], had always dreamed of starting her own tailoring business. Despite her talent and determination, she is met with skepticism when she approaches local banks for a small loan. The bank officers frequently ask about her marital status. Their questions are not about her business plan or skills but about her personal life.

Discussion Questions

- Why do you think loan officers keep asking [Aisha] about her marital status?
- Why do you think [Aisha] being single has affected her application process?

Influencers: Who within the community believes [Aisha] should get married?

Sanctions: What possible consequences does [Aisha] face if she chooses not to get married?

Exceptions: Are there any circumstances where it is more acceptable for [Aisha] to be single?

Norm: Married women should take care of the family

1. VIGNETTE

[Amina] and her husband [Juma] are farmers. They have a large piece of land where they work every day to grow maize and beans. [Amina] and [Juma] return from the farm very tired from the heavy work. Despite her fatigue, [Amina] makes sure that their two young children, ages five and seven, have bathed and are ready for the evening. She then prepares the family dinner and washes the children's clothes. After the housework is done, she can sit and rest with her husband.

Personal belief: Do you believe [Amina] should do all the house chores while her husband rests? Why or why not?

Empirical expectation: How often do you think a situation arises where a woman is expected to take care of the children and the housework?

Normative expectations: Do you think the community (husbands, parents, parents-in-law, community leaders, etc.) expects [Amina] to take care of the family?

Influencers: Who do you think can influence [Amina] to not take care of the family all on her own? How?

Sanctions: What do you think could happen if [Amina] does not take care of the family?

Exceptions: Are there any circumstances where it would be more acceptable for [Amina] to not take care of the family? Are there any circumstances where it would be less acceptable for [Amina] to not take care of the family?

2. MARKET ACTOR VIGNETTE

[Furaha], an entrepreneur, applies for a significant business loan to expand her successful retail store in [Geita]. During the application process, the loan officer reviews her details and notices that she is recently married. This leads to more rigorous scrutiny of her application, ultimately affecting the terms of the loan she is offered. The loan she is offered has a higher interest rate and a shorter repayment period compared to what is typically offered to her male peers.

Discussion Questions

- Why do you think loan officer gave [Furaha] a loan with a higher interest rate and a shorter repayment period?
- Why do you think [Furaha]'s recent marital status affected her application process?
- Why do you think the bank expects [Furaha]'s work and living situation to change?

Influencers: Who within the community believes [Furaha] should only focus on being married and having children?

Sanctions: What possible consequences will [Furaha] face if she chooses to pursue her business rather than spend time with her husband and her new family?

Exceptions: Are there any circumstances where it could be more acceptable for [Furaha] to focus on her business rather than spend time with her husband and her new family?

CGAP

1818 H Street, NW, MSN F3K-306
Washington, DC 20433
Website: www.cgap.org
Email: cgap@worldbank.org
Telephone: +1 202 473 9594

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