

ANNEX 6

Sample Framework for Coding and Analyzing Qualitative Data

T HIS ANNEX PROVIDES A SAMPLE DATA CODING FRAMEWORK FROM Uganda that illustrates how to organize and categorize qualitative data on gender norms, behaviors, and constraints across different market actors, which should be adapted and expanded based on findings from the specific research context.

Sample Coding Framework: Uganda

Name	Sources	References
Behaviors of Financial Services Providers (FSPs)		
Are not interested in serving women customers	1	2
Assume services are gender neutral	9	12
Common insurance policies	1	4
Do not see women as a viable business case	1	3
Do not gender disaggregate data	6	6
Focus on women	1	2
Have few or no women in leadership	2	2
Offer group loan products	11	17
Offer products specifically designed for women	23	60
Behaviors of Regulators		
Allow banks to take movable assets as collateral	1	2
Ask clients for gender disaggregated data	3	6
Develop an inclusion strategy	1	2
Do not consider women's needs and capabilities in policy design and implementation	1	6
Do research to inform interventions	1	2
Have few women in leadership positions	2	6
Relax and revise regulations	1	2
Try to target women's spaces to promote financial literacy	1	2
Behaviors of Supporting Functions		
Ask clients for gender disaggregated data	2	7
Do not have gender disaggregated data	2	2
Do not have products targeted to women	2	2
Support institutions related to gender inclusion	1	3

Name	Sources	References
Behaviors of Women		
Married women disclose income and discuss finances with husbands	6	12
Men control household income and production	14	24
Men do not sufficiently contribute to the household responsibilities	12	18
Men walk away from their responsibilities	23	37
Women prefer saving with groups	8	12
Single women grow their businesses more than married women	2	3
Women are uneducated and cannot manage businesses well	7	11
Women borrow and save in secret or do things in secret	31	50
Women borrow money for men	2	11
Women cannot use mobile apps	1	2
Women do not go into town or to banks or markets	1	1
Women do not have access to or own their own phones	6	12
Women do not have ID	4	8
Women do not have financial privacy	4	6
Women do not have time for business because of household responsibilities	4	7
Women do not make financial decisions on their own	9	19
Women do not take risks and are afraid to borrow formally	4	8
Women do not trust formal institutions	5	6
Women give their incomes to their husbands	10	15
Women invest in their households and not in their businesses	34	46
Women lack confidence in themselves	8	13
Women prefer borrowing in groups	10	20

Name	Sources	References
Constraints for Financial Services		
Costs of running businesses are high	2	9
Coverage by insurance companies is low	1	1
Regulatory constraints	4	4
Stringent collateral requirements	2	3
Constraints for Regulators		
Cannot enforce certain policies that might be sensitive	1	2
Regulation approvals take a long time	1	2
Regulators are gender neutral	1	3
Constraints for Supporting Functions		
Data protection laws	1	1
Do not have functional or aggressive working groups	1	1
Have few women in leadership	1	2
Face regulatory constraints	1	2
Constraints for Women		
Poor record keeping	1	1
Cannot meet collateral requirements	24	39
Cannot meet know-your-customer (KYC) requirements	2	3
Cannot meet minimum balance requirements	0	0
Digital financial services (DFS) are inaccessible to them	2	3
Insufficient money for household expenses	0	0
Lack of assets	11	14
Lack of financial literacy	2	3
Larger loans are inaccessible	0	0
Low income levels	12	13
Men control household income	4	5
Not aware of product offerings or information	8	11
Small businesses	4	5

Name	Sources	References
Differences Between Serving Women and Serving Men		
Give women financial literacy	5	8
Men are confident and take big loans	2	2
More attention is given to women	1	1
More men access financial services	4	4
Mothers are served first	3	4
Serve women first	2	3
FSPs serve them the same way	11	16
Women are challenging to serve	2	2
Women ask many questions	1	1
Women behave better than men	1	1
Women borrow mostly for home use	1	3
Women borrow small amounts in groups	2	3
Women offer their husbands' consent for getting loans	1	1
Women pay back loans better than men	13	20
Women save for the future	1	1

Name	Sources	References
Gender Norms		
Men as main household providers		
Empirical expectation: Interviewee beliefs about what others do	0	0
Exceptions to the norm	0	0
Influencers that uphold the norm	0	0
Normative expectation: Interviewee beliefs about what others think should be done	0	0
Personal beliefs of interviewee	2	5
Sanctions if the norm is broken	0	0

Name	Sources	References
Single women should rely on male family members for financial support	2	3
Empirical expectation: Interviewee beliefs about what others do	1	1
Exceptions to the norm	2	2
Influencers that uphold the norm	1	2
Normative expectation: Interviewee beliefs about what others think should be done	3	4
Personal beliefs of interviewee	6	10
Sanctions if the norm is broken	2	2
Women should invest all of their business earnings into their households	48	62
Empirical expectation: Interviewee beliefs about what others do	4	4
Exceptions to the norm	1	1
Influencers that uphold the norm	8	15
Normative expectation: Interviewee beliefs about what others think should be done	5	11
Personal beliefs of the interviewee	22	30
Sanctions if the norm is broken	4	13
Women should not have financial privacy from their husbands or male household members	62	137
Empirical expectation: Interviewee beliefs about what others do	23	29
Exceptions to the norm	37	67
Influencers that uphold the norm	40	69
Normative expectation: Interviewee beliefs about what others think should be done	45	92
Personal beliefs of the interviewee	67	146
Sanctions if the norm is broken	50	89
Women should not have their own accounts	12	16
Empirical expectation: Interviewee beliefs about what others do	23	33
Exceptions to the norm	9	11
Influencers that uphold the norm	20	50
Normative expectation: Interviewee beliefs about what others should do	22	60
Personal beliefs of the interviewee	27	56
Sanctions if the norm is broken	18	47

Name	Sources	References
Women should not own land or have assets registered in their name	25	53
Empirical expectation: Interviewee beliefs about what others do	9	12
Exceptions to the norm	11	12
Influencers that uphold the norm	4	6
Normative expectation: Interviewee beliefs about what others think should be done	17	52
Personal beliefs of the interviewee	19	37
Sanctions if the norm is broken	15	33
Women should not own large businesses	18	25
Empirical expectation: Interviewee beliefs about what others do	16	24
Exceptions to the norm	10	15
Influencers that uphold the norm	12	19
Normative expectation: Interviewee beliefs about what others think should be done	25	56
Personal beliefs of the interviewee	30	58
Sanctions if the norm is broken	16	40
Women should prioritize family over business	9	17
Empirical expectation: Interviewee beliefs about what others do	4	4
Exceptions to the norm	4	4
Influencers that uphold the norm	4	7
Normative expectation: Interviewee beliefs about what others think should be done	7	11
Personal beliefs of the interviewee	17	29
Sanctions if the norm is broken	8	13
Women should rely on family instead of FSPs for financial support	2	3
Empirical expectation: Interviewee beliefs about what others do	3	4
Exceptions to the norm	1	1
Influencers that uphold the norm	5	9
Normative expectation: Interviewee beliefs about what others think should be done	5	14
Personal beliefs of the interviewee	7	15
Sanctions if the norm is broken	2	2

Name	Sources	References
Women should seek approval from husbands or male household members on all financial decisions	48	79
Empirical expectation: Interviewee beliefs about what others do	7	8
Exceptions to the norm	7	10
Influencers that uphold the norm	6	9
Normative expectation: Interviewee beliefs about what others think should be done	4	10
Personal beliefs of the interviewee	29	44
Sanctions if the norm is broken	8	8
Women should primarily speak to their families about business decisions	34	61
Empirical expectation: Interviewee beliefs about what others do	17	25
Exceptions to the norm	12	17
Influencers that uphold the norm	29	63
Normative expectation: Interviewee beliefs about what others think should be done	20	52
Personal beliefs of the interviewee	27	53
Sanctions if the norm is broken	17	42

Name	Sources	References
Recommendations for Attracting More Women to Access Financial Services		
Banks collaborate to push the agenda	4	6
Build financial institution capacity to better serve women	2	3
Design products tailored to women	3	3
Perform research to understand what works well for women	1	1
Establish women's working groups	1	1
Focus on attitude change and norms	1	1
Give women subsidized loans	1	3
Have a special focus on women	1	1
Have women's representation in bank and leadership positions	4	4
Involve men and other influencers in offering services to women and sensitize them to women's financial needs	4	5

Name	Sources	References
Popularize collateral registry	1	1
Train women on financial literacy	8	11
Work to shift cultural norms	2	3
Work with other partners to provide subsidized products	1	1
What Is Being Done to Increase Women's Access to Financial Services		
Affirmative action	7	14
Design products that do not require collateral	7	13
Design products that target women	3	8
Designated staff to serve women	1	1
Digital literacy for women	2	2
Financial literacy for women	13	30
Give women information about available products	1	1
Give women group loans	2	2
Include gender equality in strategy	1	2
Increase number of female employees and women in leadership positions	3	9
Introduce DFS	3	3
Microinsurance policies	1	1
Recognize best-performing women customers	1	1
Shift away from women not inheriting property	2	3
Subsidize products for women	7	22
Accept movable assets as collateral requirements	3	5
Set a target to have more women than men as customers	3	7
Train staff on how to serve women	1	1
Where Women Borrow, Save, and Get Business Advice		
Banks	20	28
Family members or friends women consult on business matters	31	56
Save at home	9	10
Save in assets, such as animals	4	6
Borrow from informal institutions	41	78

CGAP

1818 H Street, NW, MSN F3K-306

Washington, DC 20433

Website: www.cgap.org

Email: cgap@worldbank.org

Telephone: +1 202 473 9594

Cover photo by zeljkosantrac.

© CGAP/World Bank, 2025.

Rights and Permissions

This work is available under the Creative Commons Attribution 4.0 International Public License (<https://creativecommons.org/licenses/by/4.0/>). Under the Creative Commons Attribution license, you are free to copy, distribute, transmit, and adapt this work, including for commercial purposes, under the following conditions:

Attribution—Cite the work as follows: **Annex 6** to Singh, Nisha, Joanna Ledgerwood, and Antonique Koning. 2025. "Diagnosing Gender Norms in the Financial Market System: A Practical Guide." Technical Guide. Washington, D.C.: CGAP. <https://www.cgap.org/research/publication/diagnosing-gender-norms-in-financial-market-system-practical-guide>

Translations—If you create a translation of this work, add the following disclaimer along with the attribution: This translation was not created by CGAP/World Bank and should not be considered an official translation. CGAP/World Bank shall not be liable for any content or error in this translation.

Adaptations—If you create an adaptation of this work, please add the following disclaimer along with the attribution: This is an adaptation of an original work by CGAP/World Bank. Views and opinions expressed in the adaptation are the sole responsibility of the author or authors of the adaptation and are not endorsed by CGAP/World Bank.

All queries on rights and licenses should be addressed to: CGAP Publications, 1818 H Street, NW, MSN F3K-306, Washington, DC 20433 USA; e-mail: cgap@worldbank.org.