

Design Note

Practical Approaches Acknowledge Social Norms Toward Women's Inclusion

Summary of existing resources on ways to address gender norm barriers to inclusion.

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Identifying and effectively engaging gatekeepers can promote women’s financial access and usage

A number of existing resources provide guidance on ways to address gender norm barriers to inclusion

CGAP

CGAP offers a Technical Guide, [Addressing Gender Norms to Increase Financial Inclusion: Designing for Impact](#). It offers a comprehensive diagnostic, with suggested design interventions, examples from several countries and suggested measurement frameworks.

The Center for Financial Inclusion (CFI)

The report [Normative Constraints to Women’s Financial Inclusion: What We Know and What We Need to Know](#) offers recommendations on these topics, as well as on designing campaigns and edutainment initiatives, and strategies for engaging men and other gatekeepers.

ILO

The report [Engaging Men In Women’s Economic Empowerment And Entrepreneurship Development Interventions](#) details how to engage men in the context of women’s economic empowerment programs. It gives recommendations on how to engage men at the household level, the community level, and at the policy level. It provides examples of useful tools and strategies, such as gender assessments and combining single-sex and mixed activities.

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A Note of Caution

Engaging in social norms can prove particularly risky to those in lower power statuses. Great care must be taken and deferred to, to localize an approach to stakeholder engagement. The tools provided offer a template but do not suggest a strict recipe for changing attitudes or behaviors.

Contexts will dictate both who will be identified as a gatekeeper, and the relative risks in how to name (or not) those gatekeepers and their roles in these trainings.

Based on the above three comprehensive references, stakeholders can use the synthesized, simplified roadmap below as an initial guide for getting started.

Conduct a Social Norms Diagnostic with Gatekeepers	Using a guide like one from CGAP here , map the prevailing gender norms and identify which gatekeepers most influence women's financial choices.
Co-create Solutions with Gatekeeper Workshops	Invite gatekeepers into participatory design sessions alongside women users to map out customer journeys and jointly prototype features or messaging that can address challenges found in design sessions.
Build Gatekeeper-Inclusive Financial Capability Curricula	Develop training modules that include both women and their gatekeepers - leverage "learn by doing" techniques with a focus on storytelling, role-playing and edutainment.
Launch Joint Gatekeeper-Endorsed Awareness Campaigns	Launch campaigns featuring respected gatekeepers publicly endorsing women's right to manage and transact with digital payments.
Monitor Gatekeeper Attitudes and Women’s Usage Metrics	Define basic indicators for both shifts in gatekeepers support and women's digital-payment behaviors; Embed regular feedback loops (including surveys, focus groups, transaction data) so programs can iterate.

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Works Cited

- Antonique Koning, Joanna Ledgerwood, Nisha Singh, "Addressing Gender Norms to Increase Financial Inclusion: Designing for Impact," CGAP, October 2021, <https://www.cgap.org/research/publication/addressing-gender-norms-to-increase-financial-inclusion-designing-for-impact>.
- Julia Arnold, Mayada El-Zoghbi, and Alex Kessler, "Normative Constraints to Women's Financial Inclusion: What We Know and What We Need to Know," Center for Financial Inclusion, July 2021, https://www.centerforfinancialinclusion.org/wp-content/uploads/2024/02/Normative-Constraints-to-Womens-Financial-Inclusion_FINAL.pdf.
- "Engaging Men in Women's Economic Empowerment and Entrepreneurship Development Interventions," International Labour Organization, 2015, https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@ed_emp/@emp_ent/@ifp_seed/documents/briefingnote/wcms_430936.pdf.