

# ADVANCING GENDER TRANSFORMATIVE PROGRAMS FOR UNDERBANKED AND UNBANKED WOMEN AND GIRLS

## *How social norms approaches are improving the lives of women and girls*

This document provides an impact analysis of twelve development projects in Bangladesh, Ethiopia, Malawi, and Uganda. This brief aims to analyze the outcomes and learning questions developed by each of the four mentioned CARE country offices while evaluating social norms approaches and gender transformative impacts.

**Social norms are the informal, mostly unwritten, rules that are made and shared by a given group or community and define acceptable, appropriate, and obligatory actions within the group.**

### Headline stats

**Women reported increased levels of decision making and autonomy in their households.**

In projects that included gender dialogues, women overwhelmingly reported increased capacity to communicate and make decisions jointly with their husband. In Bangladesh's IMAGINE, this meant that girls and their husbands formed a united front against societal pressures to have kids right after marriage. Delayed childbirth allowed girls to finish school and/or participate in income generating activities and increased overall household financial security.

**Women's access to and control of financial resources increased.**

Across all projects, women gained access to credit through approaches such as Village Savings and Loan Associations (VSLAs), Savings and Credit Cooperatives (SACCOs) and Community Savings and Credit Groups (CSCGs). When combined with social norms approaches, such as gender dialogues, women were able to borrow a significant amount of money from VSLAs and received greater support from their husbands to make business decisions.

## Methodology

CARE aims to lead the sector in delivering gender-equal impact across all programs. The GoDeeper Initiative was developed as a learning process to determine if there is evidence that CARE's projects influence social norms change and lead to gender transformative impact. CARE developed the Learning Agenda Theory of Change with 3 goals. This brief focuses on the following goal: 14.4M unbanked women and adolescent girls have increased access to and control over financial resources.

The collaboration between CARE and the Global Capstone program of George Washington University consisted of analyzing data from programs conducted in Bangladesh, Ethiopia, Malawi, and Uganda. Country offices in Bangladesh, Ethiopia, Malawi, and Uganda expressed interest in the learning process and volunteered to participate in the research. The country offices selected programs that aligned with the Strategic Initiative and formulated key learning questions. The goal was to identify key findings and cross-cutting information across gender transformative and social norms approaches.

To achieve our objectives, the process was divided into three distinct parts:

- 1. Harvesting Gender Transformative Evidence:** The initial focus was on conducting an extensive desk review of various project documents, reports, evaluations, theories of change, and gender markers. This allowed us to gather valuable gender transformative evidence that would serve as a foundation for our analysis and recommendations.
- 2. Sense-Making Process:** Following the evidence-gathering phase, a sense-making process was employed utilizing the Miro board. This visual platform facilitated the identification of similarities and differences between projects and countries. Projects were categorized based on their impact groups while retaining their country labels. For each project, the team identified key information including social norms that hindered progress for women and girls, the social norms approach employed, and the resulting impacts. Additionally, the Miro board included dedicated sections for each country and impact group, providing a space for evaluators to document observed gaps, challenges, opportunities, and recommendations. The goal was to swiftly synthesize information within each grouping.
- 3. Briefing with Key Findings and Recommendations:** Having completed the sense-making process, the final step of the methodology consisted of briefly presenting the results for each country office and technical team involved. For this purpose, a concise document and a presentation highlighting the key findings and recommendations were delivered. This final output will effectively communicate the insights gained from the analysis, enabling stakeholders to understand the critical aspects and suggested actions for advancing gender transformative practices.

## Limitations

Throughout the data collection process for this brief, there were several limitations including not having access to the full scope of project data and evaluation documents such as Gender Marker Forms. Another limitation is a possible misinterpretation of social norms and the analysis of the effects of those norms in Uganda, Ethiopia, Malawi and Bangladesh.

# Underbanked and Unbanked Women and Girls Snapshot

**Unbanked women and girls lack equitable access, control, and agency over economic resources and income generating opportunities.**

CARE aims to address discriminatory legal and political structures, entrenched social norms and exclusionary market systems. CARE's focus on women's economic justice includes promoting women's agency, supporting women's voice and leadership, supporting women's collectives and movements, male engagement and social norm transformation.

## Projects Analyzed

<b>Bangladesh</b>	<p><b>JANO (Ongoing   2019 - present):</b> JANO, which stands for “Joint Action for Nutrition Outcome”, was tasked to contribute to the end of malnutrition in children under five-years of age, together with addressing the nutritional needs of pregnant and lactating women and adolescent girls.</p> <p><b>Tipping Point (Closed   2017 - 2020):</b> The Tipping Point initiative focused on addressing the root causes of child, early and forced marriage, promoting the rights of adolescent girls through community-level programming and evidence. Phase 2, which was used for this brief, utilized learnings from Phase 1 to develop and test a holistic and replicable implementation package.</p> <p><b>IMAGINE (Closed   2016 - 2022):</b> Inspiring Married Adolescent Girls to Imagine New Empowered Futures (IMAGINE) worked to build married girls' capacity and agency to make decisions about their life courses, to address social and structural barriers that prevent delaying childbirth, and to present alternative economic opportunities for girls so that early motherhood is not their only option.</p>
<b>Ethiopia</b>	<p><b>BERHAN (Ongoing   2020 - present):</b> The BERHAN project focuses on eliminating Early Marriage and Female Genital Mutilation in Ethiopia via social norm change approaches and increasing women’s access to finance.</p> <p><b>AWES (Ongoing   2020 - present):</b> The Advancing Women Enterprise (AWE) project focuses on increasing women’s access to financial and entrepreneurial tools and opportunities. AWE also has a gender transformative aspect aiming to change negative social norms.</p>
<b>Malawi</b>	<p><b>FAO (Closed   2022):</b> The Food and Agricultural Organization of the United Nations (FAO) study explores how women and girl VSLA members in 5 districts were affected by gender-related social norms in terms of their access to financial services and tools.</p> <p><b>BLANK (Closed   2019 - 2022):</b> Project aspired to improve the economic independence and prosperity, as well as increase educational achievements of vulnerable households and children and/or youth by engaging parents and youth to increase their income and their investment portfolio.</p>

## Projects Analyzed Cont.

### Uganda

**NPRP (Closed | 2020 - 2022):** The National Policy, Regulatory and Program Support (NPRP) project aimed to support women's access to savings and credit resources and increase women's financial autonomy. In addition, the project facilitated various skills trainings and financially supported female entrepreneurs via interest free loans.

**WAY (Ongoing | 2017 - present):** The Women Adolescent and Youth Rights and Empowerment (WAY) project aims to empower women and young people in northern Uganda, including refugees, through an integrated approach to gender equality, SRHR, GBV services and socio-economic empowerment.

**GAC (Closed | 2020 - 2021):** The Lifesaving GBV, Women's leadership and SRMH Support for Refugees (GAC) project proposes crucial protections, SRMH, and WLiE support to vulnerable refugee and host women and girls in Rhino and Imvepi refugee settlements, reaching them with life-saving interventions in GBV, SRMH, ASRH, and women's leadership in emergencies.

**WAYREP (Ongoing | 2019 - present):** The Women and Youth Resilience Project (WAYREP) project aims to enhance the resilience of refugees and Ugandan women, girls, and youth by addressing pressing challenges such as urbanization, displacement, and youth unemployment.

**Digital Sub-Wallets (Closed | 2017 - 2019):** The project tests innovative mobile financial technology to empower women in household financial decisions, generating evidence on its impacts on women's empowerment, education, food security, and health.

### What social norms are holding women and girls back?

Bangladesh, Malawi, Uganda and Ethiopia have several common social norms that impact gender equality for underbanked and unbanked women and girls. The Social Norms Learning Collaborative has worked to create a social norms atlas that names and describes social norms across sectors. They define meta norms as those norms that are particularly influential because they are deeply rooted, operate at a more profound level of society and influence multiple behaviors. Gender ideology norms were the most prevalent for underbanked and unbanked women and girls. Gender ideology norms relate to the appropriate roles, rights, and responsibilities of women and men in society.

**Role of men.** Most households are male headed. Men become the head of household due to norms around inheritance, e.g. men inherit land and goods (assets) from their family. As the head of household, men are expected to be the sole income earner for their family and traditionally have more decision-making power over key financial and household decisions.

**Role of Women.** Women, on the other hand, are expected to leave their families when they get married and join their husband's family. This means that women do

not typically inherit assets. Women also don't gain assets in marriage as assets belong to the head of the household. Assets, such as land, are used as collateral for loans, putting women at a financial disadvantage. Women are also expected to stay at home and care for children. These norms often inhibit their access to income-generating activities, education, and financial services. Most of the projects incorporated approaches and activities to influence change related to these norms. For example, Uganda's NPRP project worked to combat these social norms by improving women's access to financial services and increasing women's financial independence.

Early marriage is also common due to cultural beliefs around the value of a girl as she ages. In Bangladesh, it is believed that girls physical appearance degrades after their 18th birthday. Girls from disadvantaged families are at higher risk of early marriage due to resource constraints and traditional practices such as dowry. Girls are also pressured to have children soon after marriage and discouraged from using birth control. There is a stigma about birth control because it is believed to cause infertility and encourage girls to



Photo: CARE Bangladesh

be promiscuous. Early marriage often prevents girls from getting an education or participating in income generating activities and impacts the overall socio-economic status of the household. Rates of early marriage increased during the COVID-19 pandemic due to the pandemic's impact on household income. Projects such as Bangladesh's Tipping Point and Ethiopia's BERHAN aimed to combat these social norms by focusing on ending early marriage (EM) and female genital mutilation (FGM). Bangladesh's IMAGINE also worked to increase the agency of married young girls so that they could delay birth and explore other life options.

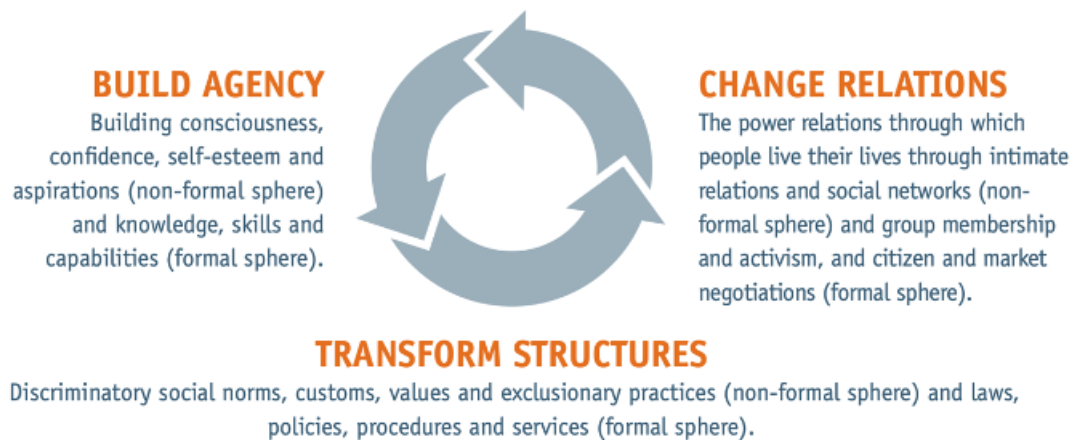
There are sanctions when women step outside of the norms. Sanctions enforce compliance to behaviors. For instance, women that question men's decisions or openly talk about marital issues are widely frowned upon and may face backlash in the community. If a good marriage proposal is rejected, villagers believed it was because of a romantic relationship and would scrutinize the girl and her family.

### **What does this mean for gender equality?**

Common social norms in Bangladesh, Malawi, Ethiopia, and Uganda have resulted in the systematic marginalization of women and girls which prevents financial inclusion. In addition to this, lack of access, control and agency over resources exacerbates gender inequality at the household, community, and national level. This is especially true among unbanked women and girls as their decision-making power is undermined, and their financial livelihoods are dependent on men.

## How are these approaches leading to change across GEF?

CARE's Gender Equality Framework (GEF) Theory of Change, represented below, is to **build agency** of people of all genders and life stages, **change relations** between them and **transform structures** so that they realize their full potential in their public and private lives and are able to contribute equally to and benefit equally from social, political and economic development.



In almost every project that was evaluated, there was a combination of approaches and interventions across agency, relations and structures. Positive change across **agency** indicates an increase in women's and girls' self-efficacy, strengthened capacities, confidence and negotiation skills. Approaches for changes in agency include access to income generating activities and skills training typically through VSLAs, SACCOS, and CSCGs, mentorships, and girls groups. Positive change across **relations** indicates that there is increased community awareness and more equal relationships and positive shifts in gender norms. Approaches for changes in relations include Counseling, Community Dialogues/SAA, SASA, Household Dialogues, and Engaging Men and Boys, and Role Model Men. Positive change across **structures** indicates increased availability and access to quality services and improved policies to support the rights and capabilities of underbanked women and girls. Approaches for change in structures include Community Dialogues, advocacy, and sexual reproductive health education in institutions such as schools, healthcare services, governments, and financial service providers as well as training on gender norms for government officials, healthcare staff, etc.

A noticeable limitation was that most projects focused more heavily on agency and relations. It was rare to see an emphasis on formal structure change. For example, in JANO some government departments were unwilling to facilitate interpersonal communication among department heads leading to ineffective program processes. Another limitation is that while projects have seen an increase in girls' agency, there is a need for further community engagement, especially with older generations and influential gatekeepers, to realize the impacts of girls' increased agency at a community level. In Ethiopia's BERHAN project, girls increased their agency in skills and knowledge, but their communities have prohibited girls from exercising this agency due to deeply entrenched norms not addressed through projects. These limitations create opportunities for future projects to include a greater emphasis on structural change and increased engagement of key reference groups and gatekeepers.

## How social norms programming is addressing the root causes of gender inequality for underbanked and unbanked women and girls.

### Which social norms approaches have proved effective for underbanked and unbanked women and girls?

The social norm approaches listed below heavily overlap in their impact on relations, structures and agency.

**Gender and Community dialogues** changed relations in most countries by creating space and facilitating discussions about gender equality within communities and households. Activities under these approaches included couples counseling, courtyard sessions, and SASA activities. Overall, these approaches had a positive impact by encouraging communities to discuss grievances and increasing awareness of the effects of gender inequality. For example, the participants in the Digital Sub-Wallets program in Uganda found that these approaches led to a 90% increase in women's participation in household decision-making and greater participation of men in unpaid domestic labor. In Ethiopia's BERHAN program, SAA participants reported that their group developed an action plan for female genital cutting (FGC) and child early and forced marriage (CEFM) and 89.2% said that FGC cases were either prevented or stopped in their community through the project. Male Engagement changed relations by actively engaging men and boys in discussions about masculinity and gender equality. Men and boys have key roles in gender transformation and can be allies in the process of change by using their station to champion inclusive and equal behaviors. For example, in Uganda's WAY program, Role Model Men and Boys became agents of change within communities by promoting positive masculinity in addition to denouncing harmful social norms. In Ethiopia's AWE project, 77.5% of participating men were accepting and supportive of women entrepreneurs and women-led enterprises.





Photo: CARE Malawi

**Income-generating activities (IGAs), business skill training, and VSLAs** in conjunction with social norm change approaches such as SAA changed agency by expanding women and girls' capacity to gain income and financial independence. In NPRP, 40%-60% of women participating in savings and credit groups were able to borrow from formal financial institutions. 72.5% of AWE participants legally registered their businesses and almost 50% of the women own their enterprises. Sexual and Reproductive Health (SRH) education increased agency by educating women and girls about their bodies and their reproductive rights. In BERHAN, 64.4% of adult women participants reported they would refuse sex if they did not want it.

**Social Action Analysis (SAA) and the incorporation of gender transformative approaches in schools, healthcare facilities, governmental services, and financial service providers** changed structures by contributing to sustainable institutional change. For example, in Bangladesh's Joint Action for Nutrition Outcome (JANO) program, teachers across 330 primary and secondary schools were effectively trained to teach topics related to gender equity about resilient health, hygiene, and nutrition. In Malawi's Food and Organization (FAO) program, policy dialogues at the institutional level led to gender transformative approaches being embedded in policies.

**How have impacts been better/more sustained because of SN approaches?**  
*Specific examples of how projects have had more/better/longer-term impact because they incorporated SN approaches include:*

- Community and Household dialogues in Ethiopia's BERHAN and Uganda's Digital Subwallets, supporting communication about gender equality increased the likelihood of success in changing social norms at the community and household level. Based on participant reflections, these channels of communication enabled families and communities to express personal experiences with social norms and how they are impacted by them.



- The use of VSLAs and IGAs in conjunction with social norm approaches that include men (Community and Generation to Generation Dialogues, Role Model Men, and Engaging Men and Boys (EMB) in Uganda’s Global Affairs Canada (GAC), Digital Subwallets and WAY projects led to sustainable increases in women’s agency, financial independence, and decision-making power.
- Involving teachers and schools in Ethiopia’s BERHAN and Bangladesh’s JANO focused social norm change and education in classrooms where students were encouraged to challenge SN at a young age. Educating children and facilitating these conversations creates a foundation for new SN and more gender equitable practices.

## CASE STUDY

### Advancing Women Enterprise

Aynalem Beyene is a 35-year-old entrepreneur who lives in Addis Ababa. She is married and has three children. At an early age, Aynalem learned how to make pottery, and with the small money she saved, she bought equipment for a new business. After she gave birth to her third child, she decided to work from home. The one thing she could do was her pottery while keeping her eyes on her children. After a while, she got the chance to work at Ensera Pottery Center with a group of women who work in the pottery business. The working premise for the women's association was built by the Addis Abeba city administration.



Aynalem was part of the eight days training provided by DOT. She said, “At the beginning of the training, I didn’t think I would know all these important business skills.” She joined the training with a skeptical mind. She was not even sure the training was for her. After completing the training, Aynalem said, “If only I had known this earlier! However, no need to dwell on the past. I see a bright future ahead of me. Now, I know how to start and manage a business. And the biggest lesson I got is how to make a hard cost that makes a big difference.” Aynalem plans to review her pricing strategy, customers demand and improve the quality of the materials. She is planning to coach her fellow co-workers on how to do a business in the right way. She is confident that she can improve her business and become profitable. She is happy and full of hope when thinking about the future. It is her wish to receive continuous technical support from the project.

# Recommendations

## Impact Group Level

1. **Programs should work to reduce factors that can negatively impact participation of men, extended family members (mother in laws, grandparents, etc.), and other influential community members.** These stakeholders are highly influential and hold immense decision-making power so increasing incentives and attendance is essential for success. For example, during peak harvest and growing seasons, men may be unable to allocate additional time to program activities.
2. **Further research into integrating gender transformative approaches in schools could be beneficial for instilling positive norms during formative ages.** We found that using approaches within schools led to the spread of positive social norms outside of classrooms within friend groups. However, the WAY project found that teachers were not identified as trusted people among reporters of GBV. There is room for exploring how to strengthen this relationship.
3. **There needs to be a bigger effort made to partner with formal financial institutions and policy makers to reduce structural barriers.** VSLAs worked to provide access for women to informal financial institutions but there needs to be a bigger effort made to partner with formal financial institutions and policy makers to reduce structural barriers.

## Organizational-level

1. **To ensure continuation of social norms changes, projects should include sustainability measures.** During the design and implementation of a program, programs should aim to ensure the continuation and sustainability of social norms change. For example, in a project we looked at in Bangladesh, girls collectives were run by CARE staff and volunteers for the first couple years of the program. During the last couple years, the girls collectives transitioned to a local peer-led model to facilitate the sustainability of the collectives after the project closed and give girls the opportunity to enhance their leadership skills.
2. **All projects across CARE should collect data that corresponds to the GEF indicators.** Requiring all CARE projects to collect data that corresponds to the GEF Indicators allows CARE to evaluate the effectiveness of approaches in a standardized assessment.

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