



Advancing Learning and Innovation on Gender Norms



# Private sector involvement in development

What impact on gender norms?

Rebecca Calder

April 2018

## **Acknowledgements**

The author would like to thank Emily Boost and Emily Waters for their substantive input on this report, and Becca Spohrer, Pam Scott and Rob Haynie for their comments.

## **Disclaimer**

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# Glossary

**Business accelerators** are organisations that support and fund startups, often through offering services and opportunities such as access to capital and investment, mentorship, office space, and supply chain resources, in return for startup equity. (Accelerator programs tend to be short (lasting only a few months) and intensive).

**Corporate social responsibility (CSR)** is a business approach that contributes to sustainable development by delivering economic, social and environmental benefits for its stakeholders.

**Gender lens investing** is using capital to alleviate the economic plight of women and girls.

**Human centred design (HCD)** is a design and management framework that solves problems by involving human perspectives in all steps of the design and solution process. Techniques are used which communicate, interact, empathise and stimulate the people involved, to understand their needs, desires and experiences to inform the design process.

**Philanthropists** are a people who give money or other forms of support to charities to enhance the welfare of others.

**Shared value** is a management strategy in which companies find business opportunities in social problems (e.g. the hugely lucrative sanitary pad business in India). While philanthropy and CSR focus efforts focus on “giving back” or minimizing the harm business has on society, shared value focuses company leaders on maximizing the competitive value of solving social problems in new customers and markets, cost savings, talent retention, and more.

**Small and Medium Sized Enterprises (SMEs)** are businesses or companies that have fewer than 250 employees, a) an annual turnover not exceeding 50 million euro or b) an annual balance-sheet total not exceeding 43 million euro, and of whose capital or voting rights 25% or more is not owned by one enterprise, or jointly by several enterprises, that fall outside this definition of an SME.

**Social business** is a profit making entity that has a double bottom line – social good and financial return. It is accountable to shareholders.

**Social enterprise** is a profit making entity that – unlike a social business – gives primacy to social impact over economic return.

**Social impact investors** seek to invest in social ventures or socially responsible businesses that have the ability to generate both a social benefit and a financial return (even if it's a small financial return).

**Women's funds** are philanthropic funds targeted specifically to benefit women and girls.

# 1 Private sector involvement in development – what impact on gender norms?

The private sector undoubtedly has a key role to play in working with governments and non-governmental organisations (NGOs) to deliver the Sustainable Development Goals (SDGs). After all, most of us have multiple interactions with the private sector every day. We are employed by them, use their ‘services’ to consume or manage our finances, meet our health needs or interact with the wider world. How they behave and structure their businesses affects us and models the way we understand social relations. Some private sector actors have engaged more explicitly with ‘norms’, but are businesses reaching out to women and girls as consumers or as innovative facilitators of gender norm change and empowerment? How do they measure their impact in this difficult-to-measure field? How is the public sector engaging with the private sector, and what can governments and NGOs and innovative private sector actors learn from each other to more effectively empower women and girls, and support discriminatory gender norm change?

This guide explores some of the ways in which the private sector is engaging with the social sector challenges. It also starts to explore how development organisations (encouraged by donors seeking innovation as a means to greater impact) are turning to the private sector for new, and potentially more effective and scalable ways to ‘do the business of development’.

We draw on a range of examples to illustrate how different private sector actors are attempting to achieving better development outcomes for women and girls. While not all of these are having demonstrable impacts on gender norms, there is an increasing number of actors who are at least

aware that this is necessary and who are starting to think through how their efforts can be more effective in this regard. Private sector actors such as Paritrans in Nepal, a social business that works to increase women’s and girls’ confidence and ability to respond to, and protect themselves from, sexual harassment and abuse; and Zoonas in southern Africa, a business with a strong social purpose that supports older adolescent girls to enter Zoonas’s workforce, build workplace-related and broader livelihood skills, and progress in the the company.

The private sector is an important player in a number of areas that are known to be critical for shifting gender norms, from economic change and education to urbanisation and migration (Marcus and Harper, 2015). Having previously focused on stimulating sluggish economies (‘the rising tide will lift all boats’) and connecting poor people to value chains (‘making markets work for the poor’), businesses are now starting to promote social change to further the goals of women and girls’ empowerment and gender equality. According to Linda Scott, Emeritus DP World Professor for Entrepreneurship and Innovation at the University of Oxford, the most important reason to engage business in this movement is the need to sustain change. “Deeply-rooted cultural forces will drag against progress towards gender equality no matter what the programme. Thus, bringing about the desired outcomes – and making them last – will unavoidably be a long game. That means the encouragements put in place must be sustainable, not just a grab-bag of one-off interventions. The old philanthropic practice in which corporations or foundations donate money

to standalone programmes in civil society or government will continue to result in isolated, limited, short-term impact easily reversed when long-standing cultural norms grow back. A long-term approach is required if lasting equality is to be achieved.”<sup>1</sup>

But there are a number of key questions raised by their involvement:

1. What do we mean by the private sector?
2. Why is the private sector interested in women, girls and gender norms? Is this interest motivated purely by profits, or a genuine push to promote gender equality, or both agendas? And does this matter if equality is the outcome?
3. How do different private sector actors integrate gender considerations across the value chain? And how does this contribute to changing gender norms?
4. How much private sector investment focuses on promoting gender equality and, in particular, shifting gender norms?
5. How do development and private sector actors work together to change gender norms? And what happens when they do?
6. How do private sector entities monitor gender norm change as a result of their efforts (if they do at all)? What are they measuring and what are they missing?

This guide begins to explore these questions by looking at how philanthropists, social impact investors, corporations, and social businesses and enterprises engage with the issues facing women and girls in developing countries, highlighting (where possible) their contribution to driving gender norm change.

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<sup>1</sup> Scott, Linda (2017). "Private sector engagement with women's economic empowerment: Lessons learned from years of practice," p. 18. Said Business School, University of Oxford.

## 2 Mapping the private sector landscape

### What do we mean by the private sector? Who are the main actors?

There is a complex ecosystem of purpose-driven companies, social purpose businesses, and individual investors and philanthropists working to improve women and girls' lives, and a similarly complex ecosystem of for-profit (and not-for-profit) recipients of these investments. In addition, there is a somewhat bewildering array of finance mechanisms. For simplicity's sake, this guide focuses on two conglomerations of private sector actors:

**Businesses:** There is a wide range of enterprises and businesses with quite different motivations for engaging in activities that drive social change. They include revenue-generating social enterprises and socially driven businesses, as well as more traditional businesses that practise corporate social responsibility (CSR). Other businesses have traditionally either donated a percentage of their profits to charities (that may be engaged in creating social change) or taken a more direct and proactive role in creating social change through capitalising on market opportunities that also benefit women and girls – for example, providing low-cost menstrual management products to women and girls in India, a large and untapped market. While the biggest players in the field (e.g. Merck, Unilever, Procter & Gamble) are driven by shareholder profit, it is important to include these mega-brands in our landscaping, or we risk ignoring the players with the biggest potential to create change. They have the heft – the budgets for research and development, marketing and infrastructure, as well as the leadership, shelf

space and other resources needed to dominate a market and create change at scale.

**Social impact investors:** Technically, philanthropists 'give' and investors 'invest', but this is a bit of a false dichotomy. It's more accurate to think of individuals, networks, trusts and foundations (public or private foundations, corporate foundations, community foundations, and family foundations) having a range of financial instruments for investing capital in a range of ventures. Investment can be given as grant capital (either to a not-for-profit or a for-profit entity) – and this is typically referred to as 'philanthropy' – or debt or equity capital – common instruments for social impact investing. Investment portfolios often include all three types of capital investments, and for ease in this paper we will refer to anyone investing strategically for social impact (whether grant, equity or debt capital) as social impact investors.<sup>2</sup> Social impact investors actively seek social returns on their investments alongside financial return. This is in contrast to 'impact investors', who seek a purely financial return on investment. Figure 1 overleaf illustrates where philanthropic investment social impact investment and impact investment is typically directed.

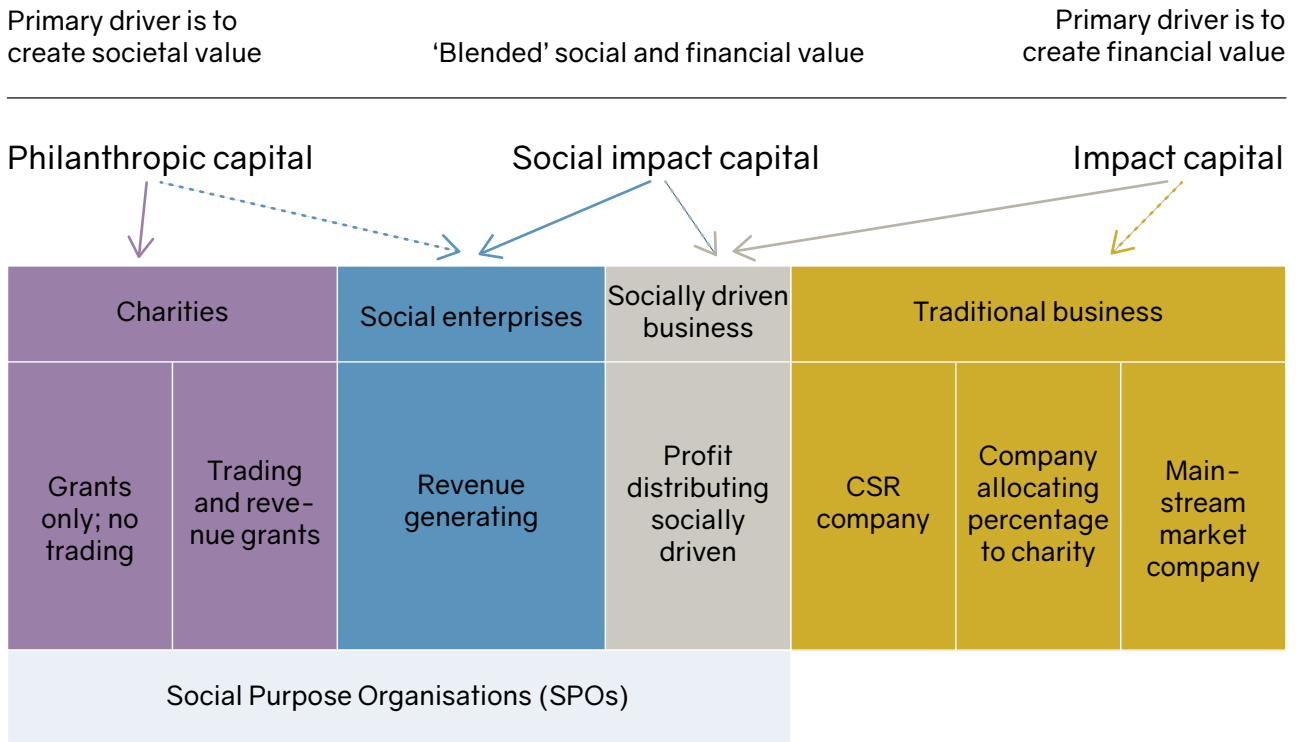
Among businesses and those who invest in them, we are seeing increasing attention to gender equality, women and girls' empowerment, and changing gender norms. A range of new partnerships with research and development (R&D) organisations has also enabled these private sector actors to deepen their understanding of how such change happens.

<sup>2</sup> Giving grant capital more strategically to achieve social impact is referred to as "strategic philanthropy"

Examples of these partnerships can be found in Chapter 7. While there are the beginnings of collaboration between the private sector and

development organisations, efforts often remain siloed (see Chapter 8).

**Figure 1: Private sector and gender norms**



Source: ALIGN.



# 3 Why does the private sector care about women and girls, and about tackling discriminatory gender norms?

Why are private sector actors interested in women and girls' empowerment, and in changing gender norms? How do private sector actors conceptualise gender norms and related concepts?

While many private sector actors do not talk explicitly about 'discriminatory gender norms', they certainly recognise that such norms constrain their potential profits and growth. Discriminatory gender norms are often bad for business. Whether it is norms that restrict women's and girls' mobility outside the home, their participation in non-family economic activities and traditionally male occupations, their decision-making and control over household resources (diminishing their purchasing power), their sexual autonomy and control over their own reproduction, or their participation in education and skills-building programmes – these norms keep women poor and limit their potential as workers and as consumers (Glinksi et al, 2015; Nelson et al., 2015; Ernst and Young, 2013; Scott, 2017).

Studies by a number of business and NGO heavyweights (the Boston Consulting Group, Catalyst, Credit Suisse, EY, Goldman Sachs, International Finance Corporation (IFC), McKinsey & Company, the UN Foundation and the World Economic Forum) point to the likely gains to be had – in productivity, efficiency, growth, safety, shareholder value and the quality of stakeholder relationships – from engaging women more effectively at all levels of a company and all stages of the value chain (Nelson et al., 2015). Their main motivation is to

do well financially by doing good socially. This is not unlike to the familiar (in development circles) instrumentalist argument for investing in women because it is smart economics and for extending women's access to credit and other productive inputs in order to drive global growth (see, for example, Stupnytska et al., 2014).

Businesses with a social purpose pursue a double bottom line – financial viability alongside social impact goals (with social businesses favouring the former, and social enterprises the latter). For these entities, a female customer base and employee base represent an enormous untapped opportunity to optimise their gains on both goals (Glinski et al., 2015). These businesses naturally tend to focus on activities that will contribute to their double bottom line – whether that means increasing girls' financial literacy and access to savings as part of a microcredit programme, reducing the domestic burden of household work on women and girls, improving their health and well-being by increasing access to clean sources of energy, or increasing access to sexual and reproductive health (SRH) information and services through low-cost mobile phone apps that connect women and girls to health professionals.

Relatively few businesses are tackling gender norms head-on (or even using the language

of norms), and even fewer have attempted to measure any changes brought about by their intervention. Some, however – such as KadAfrica, Zoono and Paritran highlighted in Chapter 4 – are beginning to work in a range of sectors, and increasingly with adolescent girls too, to achieve broader objectives than economic empowerment alone. Some of this work requires an overt emphasis on shifting gender norms, because those norms are constraining financial growth and/or social value. Other work – particularly that carried out by menstrual health companies such as [Zana Africa](#) and [Afripads](#) – seeks not only to increase girls' knowledge about puberty and menstruation, or provide menstrual management products, but to shift the conversation about menstruation, tackling taboos held firmly in place by discriminatory gender norms.

Increasingly, non-profits and socially driven enterprises are motivated to achieve greater impact on women and girls' lives by philanthropists and investors who have applied a stronger 'gender lens' to their financial decisions. This is discussed more in Chapter 5, but it is important to highlight here that these kinds of investments are an important driver to achieve greater impact on women and girls' lives (and broader gender norms), at least with those businesses that are dependent on investment. Investors that have applied a gender lens to their funding decisions are a large and varied group, but there are a growing number who are explicit about wanting their investments to bring about fundamental changes in women and girls' lives. They are even beginning to use the language of norms to express their goals.

## 4 Do efforts to integrate gender into value chains shift gender norms?

How do businesses address gender issues across the value chain? And how does this contribute to changing gender norms?

Some businesses focus on older adolescent girls and women as suppliers, contractors and producers, striving to get more women and girls taking up these roles or to increase the incomes of women in their supply chains. Some businesses have made public commitments to get women and girls more directly involved in their core activities and global value chains, setting measurable and time-bound targets to do so. Examples include IBM, Sodexo, Rio Tinto, GE, Chevron, Marriott, Bright Horizons, Pfizer, Dell, EY, Asda, Amway, SABMiller, Unilever, Nestlé, BD Imports, The Coca-Cola Company, West Elm, Kate Spade & Company, ANN INC., Gap Inc., and Walmart (Nelson et al., 2015).

Where a business employs older girls and young women, they may set targets to improve gender diversity in the workforce (such as establishing strategies to recruit, retain and promote women as directors, executives and employees). Or they may take action to improve workplace conditions more generally, to integrate services and products into the workplace that improve women's lives, or to support women's leadership and career progression within the company. KadAfrica (Box 1) empowers adolescent girls and tackles discriminatory gender norms through on-the-job training as well as other activities designed to empower girls more broadly and to shift gender norms.

### Box 1: KadAfrica

Many adolescent girls in Uganda do farm work but lack access to modern techniques and adequate land to make it profitable. KadAfrica provides training as well as land and seedlings for girls in Western Uganda (mostly out-of-school girls aged 14-19) to work their own passionfruit farms. These girls have typically dropped out of school before starting secondary education due to poverty, poor-quality education, or low aspirations (on the part of girls and their parents), reflecting the belief that upon leaving primary school girls should either work to support their natal families or get married and start their own families.

KadAfrica helps girls (in groups of around 30) secure access to land by leasing plots from local churches. The girls receive a start-up kit and all their costs are covered for the first six months (about the time it takes to start harvesting) and then buys the passionfruit from the girls at a fair price. As well as providing training in agricultural techniques, and in recognition of the life course transition these girls are making, KadAfrica provides a sexual and reproductive health (SRH) and life skills programme for participants.

Finally, KadAfrica also works with families and communities, recognising that girls' commitment to passion-fruit farming (and their gains from it) may be severely constrained by gendered norms (e.g. girls' labour belonging to the household) or by perceptions (on the part of family or boyfriends) of farming as dirty and not aspirational. KadAfrica has tried to turn this around by developing stronger relationships with families and communities – for example, through 'family farm days', when families are invited to see the girls' farms and celebrate their success. Anecdotal evidence suggests that parental and community perceptions around girls' economic participation and autonomy may be shifting. Girls themselves feel more capable and prepared for adulthood.

Economic developments (either new opportunities opening up or old ones ending) can lead to rapid change in gender roles, which can, in turn, lead to changes in gender norms. But there is often a time lag involved before changes translate into practical changes in people's lives. For example, women are often accepted into the workplace before norms about labour equality and who controls money within the household change. This kind of change happens in various ways, including:

- shifts in perceptions about what is suitable work for women and girls
- greater acceptance of women and girls working outside the home and interacting with men and boys who are not family members (Marcus and Harper, 2016).

**Zoona**, a southern African start-up, provides a good example of how a social business is employing older girls and young women in money transfer services to change norms about the type of paid work young women do (Box 2).

In order to achieve social impact, businesses might focus on women and girls as customers or users of products and services, aiming to make

these more relevant and accessible and have greater impact on their lives, though this is rarely measured (see Chapter 8). In Nepal, **Paritrán** (Box 3), a security company, is challenging norms around what kind of work women should do, but it is going further than that by offering not only employment, but empowerment 'products'. It sees a focus on women and girls as critical to its double bottom line.

Businesses can also achieve social impact by looking beyond their core activities and value chains to understand how their philanthropic and community investment programmes can empower women and girls. A company may set up its own activities or create partnerships across sectors to improve women and girls' potential as community leaders, entrepreneurs or consumers. Interventions range from leadership training, education and skills development to health, safety and wellness programmes (Nelson et al., 2015) (see Box 4).

The businesses discussed above are not isolated examples. They are part of a vanguard of companies playing a leadership role in investing in women and girls. More than 1,000 business

### Box 2: Zoona

Zoona is an African start-up that uses cutting-edge technology to bring money transfer services to under-served communities across the continent. It launched in Zambia in 2009, and has been operating in Malawi since 2014. Zoona is enabling older girls (high school graduates) and young women to make money and serve their communities by selling services as Zoona agents on a mobile money transfer platform. With 1,200 agents and tellers, Zoona adopts a start-up culture of a growing network of agents providing jobs and earning potential for young (primarily female) entrepreneurs in contexts where other opportunities are limited, thus challenging norms about women and girls as entrepreneurs in the technology field. Zoona's recruitment, training and ongoing support for women and girls is highly purposive. It is built on an understanding that self-confidence, self-efficacy and opportunity are foundational to empowerment and norm change.

### Box 3: Partiran

**Paritrán** is a security company in Nepal with a strong social purpose. Not only did it make a point of employing female security guards, thus challenging traditional norms around appropriate work for women, but it started training women and girls in risk reduction and safety.

When Paritrán was selected to participate in the SPRING Accelerator – a programme to help social businesses and enterprises have a more positive impact on adolescent girls' lives – Paritrán was ambitious in its goals to reach adolescent girls across Nepal with a new 'Fightback' risk-reduction and safety training programme. In the past year, the company has designed and delivered training sessions in schools for between 100 and 1,000 girls at a time. The Fightback team observed that training large groups of peers creates a vibrant atmosphere among the girls. They have also seen changes in girls' self-esteem and self-efficacy. As of August 2017, Fightback had reached approximately 4,010 girls.

#### Box 4: Corporate social responsibility as a means of leveraging change in social norms

Businesses can make a substantial contribution to social norm change by leveraging their corporate community investment and philanthropy programmes to enable women and girls to build their leadership capabilities, economic assets and human capital.

**Goal** is a good example of CSR in action. Implemented by Standard Charter, this global programme aims to equip adolescent girls (aged 12-18) from low-income communities with the skills they need to make informed life choices and fulfil their potential. The curriculum was designed in collaboration with the Population Council and is delivered in partnership with **Women Win**. It has four modules: communication, health and hygiene, rights, and financial literacy. Between 2006 and 2016, it reached more than 285,000 girls across 25 markets and aims to reach 500,000 by 2018.

The **Accenture programme**, Women Million Mentors, is now a broad movement that aims to educate and empower 1 million women and girls to pursue Science, Technology, Engineering and Math (STEM) education and careers. It offers high-quality mentoring and sponsorship programmes that connect girls and young women with STEM professionals as a way of countering negative stereotypes and gender norms that discourage girls from pursuing STEM education and careers. In November 2014, Accenture announced a partnership with **Girls Who Code**, a US-based national non-profit that aims to close the technology gender gap. With a cash grant, pro bono services, and in-kind support, Accenture is helping the organisation expand across the United States. The company will host summer immersion programmes, support new locations for Girls Who Code clubs, and establish an online community for alumni.

Source: <https://www.bsr.org/reports/BSR-Report-Womens-Empowerment-Supply-Chains.pdf>

leaders have signed the **Women's Empowerment Principles**, a set of principles specifically developed for the private sector that make a strong commitment to empower women in the marketplace, workplace and community (Davis Pluess and Pruzan-Jorgensen, 2016).

Current thinking in the private sector is that an integrated approach in which gender considerations are present throughout the design, production, marketing and sales processes delivers higher return on investment (ROI) across the corporate value chain, as well as bringing social returns. The theory of change behind this suggests that a 'gender integrated approach' to business processes is also more likely to address discriminatory social norms and the underlying structural barriers to women and girls' empowerment (Glinski et al., 2015). Though this theory of change focuses on business operations rather than wider systems and structures, the belief is that integrating gender considerations within business processes can improve products and services, thereby improving social impacts for customers and

business impacts for companies, and can have an impact on the community and other institutions.

While integrating gender analysis into global value chains may increase women and girls' participation in labour markets and as consumers, it is not clear how far these efforts have actually shifted discriminatory gender norms. As we discuss in Chapter 7, this is yet to be proven – perhaps partly due to the fact that there is so little monitoring and evaluation of change in this area. This has not gone unnoticed by all in the sector, however.

Acumen, a not-for-profit organisation, has invested more than \$86 million in 77 companies across Africa, Latin America and South Asia, and are nurturing a global community of emerging leaders and ensuring that they have the knowledge, skills and determination to tackle gender inequality and other pressing issues. Acumen is particularly concerned with filling the evidence gap on how businesses can impact on gender inequality and discriminatory gender norms. In partnership with International Center for Research on Women (ICRW), they have developed a **diagnostic tool** that helps social

enterprises assess how they are integrating gender into their business models, and where they can do more to integrate gender in order to increase their business and social impact. It also helps impact investors to identify investees who have successfully integrated gender into their operations and strategies. While many of the recommendations emerging from the work of Acumen and ICRW focus on how businesses can have a greater impact on women's economic empowerment, some go further and suggest actions to address inequitable gender norms. For example, businesses could do much more to:

- employ and train women and men for job roles regardless of whether those roles are traditionally considered as men's or women's work
- create and use marketing/advertising messages that challenge traditional gender roles
- ensure equal representation of women and men at the highest levels of leadership (Glinski et al., 2015).

Social enterprises and social businesses are increasingly challenging the view that social responsibility is something that businesses do

separately to, or as well as, their core work of making profits, generating evidence that shared value is achievable. Despite this promising trend towards greater attention to supporting women and girls' empowerment – and, in some cases, tackling discriminatory gender norms – there remains an over-riding focus on the value that women and girls can contribute to the business itself or the wider economy, rather than the value that women and girls gain. Anderson and Beigel (2015) cite an example of an eyewear company that was focused on expanding its activities in emerging markets. Evidence in relation to one large country suggested that for a young woman to wear glasses would render her unmarriageable. The authors suggest that 'when you change the norm ... you change the size of the market', thus giving the company a market advantage. It is important for development actors to remember that in order to harness the power of the private sector, convincing arguments need to be made that gender equitable norms have economic as well as social value.

# 5 Gender lens investing: supporting a stronger business focus on gender, but not yet sufficiently focused on shifting gender norms

How much investment is being made with a gender lens, and does that gender lens include a focus on changing norms, as opposed to other outcomes?

In a relatively short time significant momentum has been built around the practice of investing with a gender lens. This field builds on a longer history of other movements focused on innovations in social finance, financing for women entrepreneurs, advocacy around women on boards, and investments in products and services that benefit women and girls (Anderson and Miles, 2015). A gender lens was first used by philanthropists in the 1970s, when the first women's funds were set up by women who saw that few mainstream philanthropic dollars – either in the global North or South – targeted women and girls. They created vehicles to redress this imbalance.

Some 30 years later, not only has the number of women's funds grown rapidly (with the Women's Funding Network now counting over 100 member funds worldwide) but – arguably as a direct result – the gender lens principle is gaining increasing traction in the wider philanthropic field (Foundation Center and Women's Funding Network, 2009). Women's funds seek not only to reallocate resources to women and girls, but to achieve lasting

community gains by addressing the root causes of social problems and transforming systems, attitudes and social norms.<sup>3</sup> Ninety-eight percent of member funds surveyed indicated that achieving social change was a high priority for their fund (ibid.). A 2016 survey of donors who support women and girls' issues identified a belief – backed up by credible research – in the relationship between supporting women's equality and societal progress (including addressing underlying issues such as poverty and a lack of education) as a key motivator for giving (The Indiana University Lilly Family School of Philanthropy, 2016). Interestingly, despite a desire to address systemic discrimination and disadvantage facing women and girls, individual donors to funds cite the complex, systemic and highly political nature of advancing gender equality as a reason why they are reluctant to give solely to women's and girls' causes generally or to specific causes (such as tackling gender-based violence) (ibid.).

However, not all donors shy away from tackling such issues head-on (see footnote 3 and Box 5, below). In fact philanthropists often have

<sup>3</sup> The Women's Fund of Central Ohio, for example, has dedicated a significant amount of resources and energy to shifting discriminatory gender norms through research and advocacy in partnership with others. Their "Gender By Us"™ Toolkit is an example: <http://www.womensfundcentralohio.org/gender-by-us-toolkit/>

greater freedom to pursue their own political agendas (unlike government donors, which need to align funding with policy targets). This enables them to have a much stronger focus on tackling structural issues underlying gender inequality and discriminatory gender norms.

Gender lens investing means incorporating gender analysis into financial analysis to make better decisions at all stages – when performing due diligence, making investment decisions, reviewing a portfolio, or acting as active shareholders (Anderson and Biegel, 2015). This is not simply about counting or pointing investments at women and girls (either as entrepreneurs or consumers); it is about incorporating knowledge about gender in terms of how it informs what is valued and therefore what gets invested in (ibid.). A gender lens can help investors spot those enterprises that value diversity and gender inclusiveness, and – for those most committed to transformational change – provide opportunities to shift gender norms (Carlile et al., 2015). The gender analysis frameworks used by gender lens investors vary, but all should challenge investors to question perceived norms and do better gender analysis. This, argue Anderson and Biegel (2015), will ultimately lead to greater likelihood of achieving their bottom line.

Gender lens investors are a very diverse group, with different motivations and ambitions for women and girls' empowerment and gender norm change.<sup>4</sup> Some are profit-oriented and are pursuing a market opportunity. Investing for a positive effect on women and girls is a way to capture an opportunity or de-risk an investment or portfolio. In other words, to be a better investor, one needs to pay attention to women and girls. Other investors see investing in 50% of the talent pool as an economically sustainable strategy that leads to prosperity for all (Elgin-Cossart, 2014).

For some investors, applying a gender lens means focusing on the gender disparities in capital and credit availability to find out how to move capital (in all its different forms) directly to women. To do this, they invest not just money but time and energy in shifting the landscape for women (see Box 5). This might include mentoring women entrepreneurs in frontier markets (e.g. the Cherie Blair Foundation) or focusing on the representation of women in the leadership and workforce of organisations, and on how well their particular needs are supported (e.g. health care coverage and maternity leave). The overarching theory of change that gender lens investors adhere to is that by shifting market systems, they can reduce the entrenched gender inequity that

### Box 5: The Maverick Collective and Women Moving Millions

The **Maverick Collective** was founded to eliminate extreme poverty, disrupt philanthropy and engage female philanthropists beyond cheque-book giving. The initiative seeks philanthropists willing to give not just their financial resources but also their skills and expertise to help solve challenges faced by women and girls in developing countries. As of May 2017, the Collective had leveraged \$65 million for Population Services International (PSI)'s goal to reach 10 million young people with contraception by 2020. Some of the PSI initiatives supported, such as **Adolescents 360**, address gender norms by increasing unmarried adolescent girls' access to sexual and reproductive health services.

**Women Moving Millions** is a global philanthropic community whose mission is to catalyse unprecedented resources for the advancement of women and girls. To date, its 237 members have contributed more than \$600 million to issues affecting women and girls. **Gail Kaneb** is one of them. Gail Kaneb and her husband run a family foundation that supports Tostan, an organisation that works to end child marriage and female genital mutilation/cutting (FGM/C) in Africa. Their support is firmly rooted in a desire to tackle harmful traditional practices and shift gender norms – what Gail refers to as 'creating systemic change that radically improves the lives of women and girls'.

<sup>4</sup> See, for example: <https://socialimpact.wharton.upenn.edu/genderlensinvesting/gender-101/#1496262689448-4adabe58-7a1a>



diminishes the potential of the world's women and girls and, by association, limits the potential of economies and communities (Anderson and Miles, 2015).

Other investors adopt a strong human rights and social justice perspective. This is true of the philanthropists in the Maverick Collective and Women Moving Millions (Box 5), but also of many more new 'venture philanthropists' who apply market principles to their philanthropic efforts and view grant-making through a venture capitalist lens. They treat grant-making as 'social investment', for which they expect to realise a measured social return. Probably the most well-known of these are Bill and Melinda Gates (Microsoft), but there are many others, including Pierre Omidyar (founder of eBay), Gib Myer (Mayfield Fund), Larry Page and Sergei Brin (co-founders of Google), Jeff Skoll (first president of eBay), Steve Case (co-founder of America Online), Klaus Schwab (founder of The World Economic Forum), and Peter and Jennifer Buffet (see Box 6, below, on the NoVo Foundation).

As already noted, these investors have the freedom to pursue their own agendas and so tend to have a much stronger focus on tackling gender issues and norms (e.g. around SRH and gender-based violence). The size of their grant-making enterprises means they can have a substantial impact on the issues their grantees are focusing on. The top 10 philanthropic foundations globally gave more than \$5.5 billion in 2009/10 to a range of different issues, many of them related to gender equality and women's and girls' empowerment (Salazar, 2011).

Impact investors often focus on investments in companies that are innovating with products and

services, many of which are designed to benefit women and girls. Examples include menstrual hygiene products, devices that save lives during childbirth, and distribution systems that increase access to household product innovations. Gender tends to be a cross-cutting element within sectors such as clean energy, education, health care, or workforce development. However, simply because a product or service targets women and girls as customers does not mean that the investors applied a gender lens in their analysis. Investments can be made without asking key questions about who was involved in the product design process, who has control of distribution, or how to measure impact or unintended consequences within gendered social systems. Gender has tended to be an explicit consideration only when the products have focused on gender-specific activities, rather than looking at how gender plays out in the design of products that serve the whole population (such as mental health services or mobile phone technologies). The gender lens investment movement argues that if investors are not asking broader questions than 'can this product help a female consumer?' or even 'how many women are on the board?' then they are missing an opportunity to shift gender norms (Anderson and Miles, 2015).

A final note is that gender lens investing is gaining more and more interest from a range of institutional donors, including the UK Department for International Development (DFID), the Australian Government's Department of Foreign Affairs and Trade (DFAT) and the United States Agency for International Development (USAID), who recognise that development programming can be a catalyst to harness some of the \$76

### Box 6: The NoVo Foundation

The **NoVo** Foundation's vision is of 'a world that operates on the principles of mutual respect, collaboration, and civic participation, thereby reversing the old paradigm predicated on hierarchy, violence, and the subordination of girls and women'. It focuses on dismantling the structures that prevent girls from accessing opportunities (whether for education or employment) and thus becoming empowered. NoVo argues that when girls' rights are fully realised, 'girls strengthen both their own lives and entire communities, transforming structures of poverty and inequity'. From 2007 to 2014, it partnered with the Nike Foundation and others, reaching half a million girls in 80 countries with \$120 million in grants.

billion worth of investment globally in social change and social good. DFAT's [Pacific Readiness for Investment in Social Enterprise](#) (Pacific RISE) is one such programme – a pilot innovation set up to pioneer and facilitate a

social impact investment market in the Pacific. Pacific RISE will promote greater investment in businesses that improve economic and social outcomes for women and girls, using gender lens investing analysis tools and approaches.



A market stall holder in Northern Uganda © DFID/Pete Lewis

# 6 Innovating to change gender norms: what happens when the development sector meets the private sector?

How do the development sector and the private sector work together to address gender norms? And what happens when they do?

This chapter highlights how development organisations are partnering with (or adapting approaches developed by) the private sector to find new and innovative ways to empower women and girls and to challenge gender norms. Pooling their different expertise, ingenuity and capacity, these partnerships (funded by some of the major donors such as USAID, DFID and the Bill and Melinda Gates Foundation) are searching for new solutions to hard-to-solve problems, be it reducing rates of teenage pregnancy in Zambia or increasing access to secondary education for girls in Pakistan. While many in development may remain skeptical of these private sector approaches – accompanied as they are by new jargon, and a sometimes limited understanding of development accumulated experience – others are more open to experimentation that will enable them to better understand the aspirations and desires of different groups of beneficiaries/end users, test and refine potential solutions quickly, and be more flexible and responsive during implementation.

## Why human-centred design is promising

Human-centred design (HCD) has long been used by the private sector to develop innovative and successful products and services. It puts

service and product users at the centre of the design process, in order to gain a deep understanding of their needs and wishes. There are several common stages in a full HCD process. These include:

1. **Inspiration/design research:** This can involve secondary desk-based research to understand what had been tried before to address the particular challenge (e.g. increasing contraceptive uptake by unmarried adolescents), but primarily consists of a short period (several weeks) of primary qualitative research. Designers use a range of interactive, participatory, and immersive techniques to better understand the lives and aspirations of end users. The aim is not to get a comprehensive understanding, but for designers to gain some empathy for end users, and to be creatively inspired through this process.
2. **Prototyping/ideation/piloting:** Based on the key insights gained through the previous stage, HCD develop rough prototypes of different product and/or service components with users. These prototypes are generally testing a number of components, for example message content, different locations for service delivery, different ways to reach clients with information, different types of aspirational branding, and different product features. After several rounds of testing different components, what

emerges is a single high-resolution prototype (called a 'live prototype') that is then tested for several months. The 'solution' is still seen to be pre-pilot (often confusing to development practitioners) because there is still a significant amount of testing and changing being done.

3. **Implementation:** There are often seen to be two stages of implementation: piloting and scaling. With piloting, iteration around the 'solution' continues, as designers together with development or private sector partners work to ensure that what has proven to be desirable to users is also viable and feasible to implement. Once a 'solution' is deemed feasible and viable, it can be scaled to full implementation.

Human-centred design has attracted attention from a range of institutional donors who feel that their own organisation's approaches to design and implementation have moved them away from the people they are hoping to benefit (and therefore less likely to be able to tackle persistent challenges held in place by discriminatory norms), made them risk averse (and therefore unlikely to test and innovate), and locked them into inflexible approaches to programme implementation. Two examples of initiatives that use human-centred design to address gender norms are the partnership between [IDEO.org](#) and Marie Stopes International (MSI) in Zambia and Kenya (funded by the Hewlett Foundation), and the partnership between [IDEO.org](#) and Population

Services International (PSI) in Ethiopia, Nigeria, and Tanzania (funded by the Bill & Melinda Gates Foundation and the Children's Investment Fund Foundation). Both of these partnerships aim to encourage contraceptive use and reduce unplanned pregnancy among adolescent girls. Box 7 describes another innovative example, [Future Fab](#), which has used human-centred design to plan an intervention with unmarried girls in urban Kenya that takes account of gender norms around family planning and strengthens girls' ability to challenge these norms.

As Future Fab and other interventions make clear, only understanding and responding to the desires and aspirations of end users and responding to these is insufficient to achieve impact, particularly where challenges – such as low contraceptive uptake amongst unmarried adolescent girls – are held in place by particularly sticky gender norms. The Future Fab model is trying to address this in a number of ways, including reaching gatekeepers and other influential community members, and providing services which are discreet.

Another example is the work of the design firm [fuseproject](#). Supported by DFID, USAID, DFAT and Nike Foundation, and in partnership with the managing consultancy firm Palladium, fuseproject has worked with 55 businesses and social enterprises across East Africa and South Asia through the [SPRING Accelerator](#).<sup>5</sup>

### Box 7: Future Fab

Future Fab is an adolescent lifestyle brand that challenges taboos around girls' finding out about, and talking about, using contraceptives. Young women called 'Diva Connectors' establish relationships with girls from their target audience and encourage them to attend big events with music, talent competitions and fashion. This starts a conversation that is focused on girls' aspirations, not on contraception, and aims to start empowering girls on a journey where they 'own their future'. Small events and community conversations provide further information and build broader support from parents and other key 'gatekeepers' (those who control access to girls). Future Fab also works with service providers, who use non-judgemental, empowering and adolescent-friendly language and the Divine Divas – branded girl archetypes – to explain the different contraceptive methods available. While it is not clear whether the Future Fab approach has encouraged parents, community leaders and service providers to change their attitudes towards unmarried girls using contraception, it has dramatically increased contraceptive uptake among urban unmarried adolescents. Marie Stopes Kenya is working to adapt the solution for rural areas using a human-centred design approach.

<sup>5</sup> Accelerators are organisations or programmes that offer a range of support services and funding opportunities for start-ups and early-stage businesses.

The project uses human-centred design to develop products and services that help girls to earn, learn, save, and increase their safety and well-being. Box 8 highlights one social business in Nepal that has used human-centred design to develop an approach that addresses discriminatory gender norms while at the same time building the business's customer base.

What all of these experiments with human-centred design are learning is that achieving positive impacts for girls in areas where norms are particularly sticky (persistent) requires sustained effort to shift perceptions and attitudes of key influencers and gatekeepers.

## Using social marketing and brands to shift gender norms

There is a long history in development practice of communications activities designed to change how people think and act (Paluck et al., 2010).

There is a similarly long history of the use of social marketing to change behaviours in public health initiatives. Recent understanding of the critical role of social norms has led to more and more development programmes adopting a brand-based approach and using social marketing campaigns (often incorporating human-centred design) and social media to shift discriminatory gender norms.

Two examples of how social marketing principles and approaches have been used to try to shift discriminatory gender norms affecting adolescent girls are: the [Voices for Change \(V4C\)](#) programme in Nigeria and [Girl Effect's](#) global work to create a 'new normal' for adolescent girls (see Box 9).

Despite some successes, social marketing campaigns have faced challenges in monitoring and evaluating their impact on social norms. This is explored in more detail in the next chapter.

### Box 8: Jeevan Bikas Samaj

Jeevan Bikas Samaj is a for-profit microfinance institution that – as part of the SPRING Accelerator programme – has established six girl-only savings groups called 'Nawa Bihani' ('New Morning') in secondary schools in the Terai region of Nepal. After showing promising results, the initiative is ready to be scaled up.

The idea for the programme grew out of a deep understanding of the challenges that women and older girls face around economic empowerment, and a desire to shift the norms that underpin women's lack of earnings, saving and investing opportunities early, before girls reach adulthood. Using human-centred design, the curriculum for the savings groups was developed based on input from the girls – in itself an empowering experience. The curriculum includes sessions on health, financial literacy, leadership and communication, and technical vocational skills. The girls are very committed to their group – with no dropouts and rarely any absences. One girl missed one session for her marriage, but three days after her wedding she insisted that her new husband drop her off at the group so she could continue.

Girls are very keen to talk about issues they feel they cannot talk about at home – for example, they asked for a private 'talk to me' corner where they could talk to young female mentors who facilitate the savings groups about issues related to sexual and reproductive health. The Nawa Bihani girls in another school organised a dental and blood pressure testing camp for their community, benefiting 102 people, and demonstrating their newfound leadership skills and health knowledge. An important part of the programme is to support girls to demonstrate – in their households and their communities – their 'value', be it bringing a new farming skill into the household, or providing the community with a service such as blood pressure testing.

## Box 9: How social marketing and brand approaches can engage girls and their communities to drive norm change

### Girl Effect

Since 2016, Girl Effect has been using brand and media work to create a more positive image of girls in popular culture, with the aim of helping to shift discriminatory gender norms that prevent girls from fulfilling their potential. The country-specific brands – Yegna in Ethiopia and Ni Nyampinga in Rwanda – makes girls visible in positive ways, challenging negative perceptions of and attitudes towards girls. Girl Effect uses a range of traditional media platforms, such as radio programmes and magazines, to deliver content about the needs and rights of girls, as well as digital platforms where girls (and boys) can interact with the content.



The World Bank and Nike Girl Effect hold a rally at the 2011 World Bank IMF Annual Meetings. © Simone D. McCourtie/World Bank

Girl Effect measures changes in perceptions, attitudes, behaviours brought about by their brands, and is increasingly trying to measure norm change. Their own survey data suggests that Yegna today is reaching 8.5 million people, or 50% of the population in Addis and the Amhara region of Ethiopia; 76% of girls who listen to Yegna say that it has inspired them to continue their education; and 95% of boy listeners say that they would speak out against a girl being forced to marry.

### Voices for Change

The Voices for Change (V4C) programme in Nigeria used a social marketing approach to try to shift gender norms at scale. It created a brand (Purple) that young Nigerians would find appealing, fun and exciting. It then created awareness of, and engagement in, the Purple campaign on a mass scale, and shifted attitudes towards gender equality among hundreds of thousands of young Nigerians. The main components of their approach included:

1. Creating a youth-focused brand that allows the programme to talk to their audience in their own language, using music, fashion and media which appeal to them.
2. Placing their audience at the centre, by understanding their lifestyles, aspirations and attitudes towards gender equality.
3. Promoting their message in an attractive way, by identifying how putting gender equality into practice will benefit the audience and placing these benefits at the heart of their communications.
4. Using an integrated marketing strategy, making use of the full range of marketing tools and channels to engage their audience.
5. Measuring impact: V4C has a robust monitoring and evaluation systems, including baseline and endline surveys, to enable them to evaluate the effectiveness of their communications.

V4C evaluations have demonstrated that young people exposed to the Purple brand have more positive attitudes towards equal opportunities and supporting women in leadership, and are more likely to speak out against violence against women. Their attitudes and behaviour were also changing faster than those who were not exposed.

Source: [www.v4c-nigeria.com/resources/results](http://www.v4c-nigeria.com/resources/results); <http://www.v4c-nigeria.com/wp-content/uploads/2014/09/1624-V4C-LP-Social-Marketing-2COL.pdf>

# 7 Monitoring and measuring impact on gender equality and gender norms

How does the private sector monitor change as a result of their efforts, if at all? What are they measuring and what are they missing?

We measure what we value, but we also value what we measure. Many of the early approaches to gender lens investing – as with most of the early approaches to gender programming – focused on quantitative measures. How many women were on the board? How many women (or girls) were in leadership roles? How many girls were being ‘reached’? Even efforts around finance and supply chains have measured women’s participation in the chain by counting the number of women-led businesses and seeking to increase supply chain diversity. While this can give us some important information, counting by itself does not necessarily translate into understanding how gender is shaping value in the investment (Anderson and Miles, 2015).

As we have seen, the private sector invests significant funding in women and girls’ empowerment programmes, and is increasingly trying to understand how it can contribute to and work with others to shift gender norms (Girl Effect, discussed previously, and ALIGN itself being excellent examples). But there is little data about which approaches are working, and why, and which approaches are not working, and why. The data that is available generally lacks the rigour and sophistication needed to understand the complex nature of gender norms, how they affect women and girls’ daily lives, how they are influenced and how they change. It is not just lack of investment in evaluation data that is a challenge, it is bridging the cultural gap and

finding a common language to discuss innovative ways to measure impact when it comes to changing gender norms.

Social impact, and how to achieve it, is central to the growth of impact investing; however there are significant challenges in establishing industry-wide standards and impact measures (Criterion Ventures, 2012). There have been some recent attempts to look at how investments meet women’s strategic gender needs and help bring about change in women and girls’ lives (see Box 10). In another effort, Criterion Ventures – a venture capital firm that specialises in investing in early stage companies that work in the social change space – examined the metrics within funds, standards bodies, and various other initiatives to understand how they measure impact of their investments on women and girls. It found that most of the social performance measures used in impact investing focused on results achieved at the output level (number of female clients, services offered to those clients, number of businesses created, etc.) rather than outcomes or impact (Criterion Ventures, 2012). Performance measures tended to quantify changes in women and girls’ welfare (practical needs). Changes in gender equity focused on the workplace rather than at the family or community level; few measured changes in women and girls’ empowerment (ibid.).

More recently the Centre for High Impact Philanthropy – whose mission is ‘to use evidence-based analysis to identify the most

### Box 10: The Women's Funding Network: measuring social change

Members of the Women's Funding Network have worked collaboratively to arrive at a shared understanding of how they see social change, and how to measure it. Their collaboration has resulted in an innovative and highly regarded model of change, called Making the Case, which measures social change across dimensions. The framework is used by women's funds and their grantee partners to conceptualise and evaluate social change arising from their investments. Making the case looks at five shifts that indicate social change:

- shift in definition (redefining an issue or situation – for example, making domestic violence a public rather than private issue);
- shift in behaviour (at the individual or community level – for example, fewer child marriages)
- shift in engagement (reaching people in the community or beyond to form a critical mass – for example, more women involved in political processes);
- shift in policy (changing public or institutional policy – for example, inheritance laws that guarantee equal rights for women); and
- maintaining past gains (ensuring that past 'wins' for women and girls, such as tertiary scholarships, are protected).

Source: <http://www.womensfundingnetwork.org/wp-content/uploads/2014/03/TheRoleofWomensFunds.pdf>

promising solutions for addressing a social challenge and maximizing the social impact return of philanthropic funds<sup>6</sup> – has developed a framework that identifies the five dimensions of women's and girls' lives where they believe funders can make the most positive change. Each of these dimensions includes both impact and outcome level change. At the outcome level, changes in norms are highlighted as important determinants for achieving impact. For example, changes in cultural norms (attitudes toward child marriage and overall gender roles) are seen as an important determinant for achieving impact on enrolment, completion and literacy rates for girls. They also recommend collecting evidence on both absolute and relative (to boys and men) progress against indicators in order to help identify structural barriers to change:

*By tracking the indicators using both absolute figures for women and figures relative to men to see if there are significant disparities between genders, donors learn about the structural inequities that point to where intervention is most needed...This might prompt you to understand what factors are slowing progress for girls and reassess your intervention strategy.<sup>7</sup>*

Because so much of the corporate sector's focus is on women's economic empowerment,

more has been done to develop theories of change (see, for example, Scott, 2017) and measure these kinds of outcomes. Yet a report by the ICRW reviewing corporate-funded women's economic empowerment programmes found that only three companies (out of 28 in the study) had completed full, rigorous impact evaluations (Oak Foundation et al., 2016). In addition, the logic behind current approaches to measuring impact of such programmes is fraught with gaps and contradictions (Davis Pluess et al., 2016). Key terms such as employment, inclusion, empowerment, voice, influence, participation, equity and equality are used almost interchangeably. And there is a frequent assumption (especially in practice) that access to the labour market or to products and services automatically counts as 'empowerment'. While the development sector tends to define empowerment as 'voice' or in terms of capacities (e.g. to make choices and have a say), the private sector still tends to measure empowerment by a presumed proxy of observable behaviours (e.g. increased savings) (ibid.).

If the intention is to shift discriminatory gender norms to support women and girls' empowerment, then it is essential to develop ways to measure changes in attitudes and

6 <https://www.impact.upenn.edu/the-xx-factor/>

7 Ibid, p. 13



behaviours, both within value chains and in the wider community. There is much scope and potential for hybrid or joint approaches (through development sector/private sector partnerships) to fill this gap. Some efforts are under way: the V4C and Girl Effect programmes (Box 11), the Criterion Institute's work to support gender lens investors to use theories of change (at present, most impact measurement guidance within impact investing makes little or no reference to women, girls or gender), and the work of the Global Business Coalition for Women's Economic Empowerment to develop theories of change and measure economic, well-being and empowerment outcomes (Puttick and Ludlow, 2012; Scott, 2017). The work of the Global Business Coalition for Women's Economic Empowerment also recognises the importance of capturing and mitigating the negative impacts that work to increase women's economic empowerment can have due to discriminatory gender norms, primarily increases in gender based violence (Scott, 2017).

Business accelerators with donor support, such as [SPRING Accelerator](#) and [Girl Effect Accelerator](#), have also been innovating around how to support social businesses (who have minimal resources for complex M&E processes) to better monitor the impact of their products and services on girls' empowerment and on wider norm change. SPRING Accelerator works with businesses to articulate its 'Girl Impact Theory of Change', which focuses on the intended benefits for girls and captures assumptions that need to be tested. The businesses are then guided through the process of identifying indicators to monitor (outputs and outcomes). (See Box 11 for an example of how one social business supported by SPRING Accelerator is monitoring its impact on girls' empowerment.)

It is not easy to measure how change happens in the institutions, structures and norms that perpetuate gender discrimination (and other forms of discrimination).

Here, there is substantial scope for greater collaboration between the private sector and

### Box 11: iSocial's Kallyani model

Founded in 2001, Kallyani (formerly Infolady) helps girls overcome structural constraints and creates opportunities for informed choice while connecting girls to markets (physical and online). iSocial uses women and older girl entrepreneurs/change agents ('Kallyanis') to provide rural communities in Bangladesh with access to information, products and services (which may include linking to third-party services or providing direct services, such as health screenings) delivered to their own homes. They also use Kallyanis to collect household data in order to provide insights for businesses and international agencies. iSocial currently has 70 active Kallyanis, and aims to scale to 10,000 by 2020.

Through technical support from SPRING experts, human-centred design research with girls and their 'gatekeepers', and development of the Kallyani model, iSocial has identified the following pathways to impact that they plan to monitor going forward:

- Girls improve their sexual and reproductive health (SRH) knowledge and families increase knowledge of risks of early marriage, thereby delaying marriage (behaviour change contributing to norm shift) and improving health outcomes.
- Girls improve their access to information about career and training opportunities, helping them to create a career path or find a job, thereby increasing their perceived value in the household and challenging traditional norms about girls working outside of the home.
- Girls feel supported with a trusted friend (Kallyani), who can help them access third-party mental health and SRH services, improving their well-being and challenging taboos around girls' accessing these kinds of information and services.
- Girls gain access to products and services that can improve their health and learning.
- Older girl Kallyanis gain skills, have steady employment/income, and become role models.

They are currently developing their impact monitoring approach.

development organisations and funders to improve how they measure the impact of their activities to change gender norms. Over-reliance on 'counting' women and girls (breadth of impact) tells us little about qualitative changes (depth). While anecdotal evidence can be compelling, the private sector needs to do more to measure

the impact of its initiatives when it comes to shifting gender norms. Both the private sector and development actors need to bring the best of their experience to the table to achieve this goal, although the private sector may be well placed to lead and innovate on this.

# 8 Joining forces to tackle discriminatory gender norms

How can development actors and the private sector work to advance the impact of and learning from gender norms initiatives?

As influential companies and organisations increasingly recognise the power of investing in women and girls, the experiences and perspectives of the organisations that have historically been closest to transforming women and girls' lives should be a major force in shaping not just discourse but actions. As the previous section noted, development actors need to work much more closely in partnership with the private sector to improve monitoring and evaluation of impacts of private sector empowerment and norm change activities on women and girls.

There is a big opportunity to support the development of more robust theories of change to underpin the design, implementation, and M&E of private sector interventions in order to:

- capture shifts in attitudes, behaviours, norms and empowerment.
- identify risks and assumptions that reflect the strength of prevailing norms, and the risks to businesses, women and girls when these are challenged.
- recognise that the 'empowerment' journey is not a linear one and may even threaten rather than increase girls' well-being; all stakeholders (private sector and development actors) should conduct research using the range of methods available to explore the subjective drivers behind numeric trends.
- develop metrics to measure change that go beyond numbers and assessing how interventions meet women and girls' practical gender needs, to capture wider changes in attitudes and behaviour (among men and boys as well as women and girls) around gender norms.

It is important that all involved in efforts to empower women and girls and change gender norms are aware of the potential negative impacts of their initiatives. Private sector actors often have a weak understanding of gender norms, so may not be aware of the full impact of their interventions or investments. For instance, working women and girls are often forced to give over their earnings (whether from jobs or enterprise) to husbands or fathers or even a mother-in-law. A woman may have a bank account and thus be 'financially included' and counted in the evaluation, but be bullied into handing over the ATM card to another family member. Understanding gender dynamic and norms, and how they play out in women's and girls' lives, challenges simplistic assumptions that earnings simply flow through, unobstructed, towards paying a child's tuition or investing in a business or that because a woman or girl has been trained to run an enterprise that her circumstances will allow her to put that learning into practice. There is an important role here for the development sector to help the private sector to better conceptualise, mediate, and monitor these risks (Davis Pluess et al., 2016; Scott, 2017).

It is not just the responsibility of the development sector to support these shifts; there are also a range of private sector actors that are well placed to support social businesses and social enterprises to conduct stronger research, monitoring and evaluation of approaches aimed at shifting gender norms. Suzanne Beigel of [Women Effect](#) calls on social impact investors to invest in M&E to prove the importance of working and

investing through a gender lens. And the gender lens investment community is actively working to build skills and knowledge to do just that:

*Multiple research frameworks are emerging. For example, Women Organization for Change in Agriculture and Natural Resource Management (WOCON) [sic] is working to define how to analyse gender in climate finance and Oxfam is working to understand more deeply the impact of women-led small and medium-sized enterprises (SMEs) on economies. As the legitimacy of these frameworks grows, that translates an emerging field into a valid form of expertise and can help drive investment behaviour. Building these frameworks with effective data will require financial experts and gender experts engaging with each other". (Anderson and Miles, 2015).*

This will not be simple, because (as already noted) traditionally rights-based approaches and market-based approaches have been positioned on opposing sides (ibid.).

Two key insights have emerged from the collaborations between the development sector and private sector that are relevant for efforts to shift social norms. The first is that businesses tend not to pivot away from their core activities – and nor should they. Efforts to achieve social purpose, with shifting gender norms put centre stage, must be aligned with activities to increase financial returns. This is inherently difficult, and, as the SPRING Accelerator has shown, finding a common ground takes patience, and a large appetite for failure and learning.

The second insight is that not all of the wisdom around how to shift gender norms emanates from the development sector. We have presented examples here of how approaches originating from the private sector are helping development programmes to achieve more positive impacts for women and girls, including better understanding of and approaches to shifting gender norms. These and other hybrid efforts highlight the potential for significant synergies to be realised when these two powerful sectors work together to shift gender norms.

These new approaches encourage a stronger focus on user insights, rapid prototyping of ideas, learning from failure, and marketing new norms. However, it is worth noting that many of the private sector partners that development organisations are working with stop short – at least in practice (though not always in rhetoric) – of engaging with gender norms. Instead, they focus on 'empowerment', often defined as integrating women (and older girls) into supply chains. Some, however, support activities that go beyond participation in employment to supporting girls to gain knowledge and skills and to improve their self-esteem, and work with gatekeepers and other important influencers to reduce backlash and increase support for girls. These are all activities that underpin norm change, and that represent shared goals with development partners. This interesting and potentially powerful convergence will, for obvious reasons, benefit from more collaboration and integration of efforts from both sides.

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# Further reading

## How businesses address gender issues throughout the value chain

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## About ALIGN

ALIGN is a four-year project aimed at establishing a digital platform for the Community of Practice (CoP) centred on gendered norms affecting adolescents and young adults. Project ALIGN seeks to advance understanding and challenge and change harmful gender norms by connecting a global community of researchers and thought leaders committed to gender justice and equality for adolescents and young adults. Through the sharing of information and the facilitation of mutual learning, ALIGN aims to ensure knowledge on norm change contributes to sustainable gender justice.

## Disclaimer

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Front cover: Sughira, 16, working at a silk factory funded by Afghanistan Rural Enterprise Development Project (AREDP), © World Bank/Graham Crouch

## ALIGN Project Office

Overseas Development Institute  
203 Blackfriars Road  
London SE1 8NJ  
United Kingdom  
Email: [align@odi.org.uk](mailto:align@odi.org.uk)  
Web: [www.alignplatform.org](http://www.alignplatform.org)

ALIGN is managed by the Overseas Development Institute and supported by the Bill & Melinda Gates Foundation



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