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TRANSFORMING GENDER NORMS FOR WOMEN'S ECONOMIC RIGHTS AND EMPOWERMENT

Rachel Marcus
Aatif Somji



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About the authors

Rachel Marcus is a Senior Research Fellow in the Gender Equality and Social Inclusion programme at ODI.

Aatif Somji is a Senior Research Officer in the Gender Equality and Social Inclusion programme at ODI.

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Acronyms

BMGF	Bill & Melinda Gates Foundation
DHS	Demographic and Health Survey
GBV	gender-based violence
GENNOVATE	Enabling Gender Equality in Agricultural and Environmental Innovation
ICT	information and communications technology
IFC	International Finance Corporation
IJM	International Justice Mission
ILO	International Labour Organization
IMAGES	International Men and Gender Equality Study
IPV	intimate partner violence
LFP	labour force participation
NEET	not in education, employment or training
NGO	non-governmental organisation
SHG	self-help group
STEM	science, technology, engineering and mathematics
UN	United Nations
VSLA	village savings and loan associations
WEE	women's economic empowerment
WVS	World Values Survey

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Glossary

Agency – the capacity to undertake purposeful action and pursue goals (BMGF, n.d.).

Digitalisation – the process of introducing digital technologies to different spheres of society and economic sectors.

Economic justice – refers to fairness in the distribution of economic benefits and burdens within a society.

Employment segregation – the unequal distribution of different groups of workers across and within job types.

Financial inclusion – access to and the ability to use affordable financial products and services that meet the needs of individuals and businesses.

Gender-based violence (GBV) – violent acts (including physical, sexual, emotional, psychological and economic harm) directed at an individual or a group of people based on their (perceived) gender.

Gender norms – social norms that define socially acceptable behaviour, roles, entitlements, and gender expression for people who identify (or are identified by others) as male or female.

Intersectional/intersectionality – concept explaining how different elements of identity intersect and result in specific experiences of oppression and privilege for different groups (Crenshaw, 1991).

Intimate partner violence (IPV) – behaviour within an intimate relationship that causes physical, sexual or psychological harm, including acts of physical aggression, sexual coercion, psychological abuse and controlling behaviours.

Labour force participation (LFP) – Labour force participation (LFP_L) – measures the proportion of working age population who engage actively in the labour market (ILO, 2015). It is often disaggregated to reveal different rates for men and women.

Matrilineal – tracing kinship through the female line i.e. individuals belong to the same kinship group as their mothers.

Non-financial assets – land, housing, livestock and other moveable property. These are distinguished from financial assets (cash, bank account, digital savings etc.).

Patrilineal – tracing kinship through the male line i.e. individuals belong to the same kinship group as their father.

Platform economy – digitally mediated economy where workers use apps/platforms to obtain or perform work, or to trade. Sometimes referred to as the 'gig' economy.

Social norms – collectively shared beliefs about what others typically do and what others approve of, perceive as appropriate, or expect them to do.

Unpaid care work – all the care and domestic responsibilities that are carried out, without remuneration, within a household or community for the benefit of its members (Elson, 2000).

Women's economic empowerment – defined in this report as involving increased control of economic resources, agency on economic matters, or ability to respond to economic opportunities.

1 Introduction

The world is facing a series of intersecting crises. These include the spiralling cost of living and reduced fiscal space for public spending, rising inequalities and diminishing economic prospects, climate breakdown, increasing levels of displacement, rising authoritarianism, social polarisation and geopolitical tensions (Norton and Greenfield, 2023; WEF, 2023a). These crises – amplified by the effects of the COVID-19 pandemic – are exacerbating inequalities in livelihoods, access to nutritious food and a clean, safe living environment, and educational and economic opportunities. Low income and racialised groups are often the hardest hit, and women are often doubly disadvantaged (IPCC, 2022a; WEF, 2023a). These gendered impacts reflect inequalities that, on average, result in women having less control of resources and less access to economic opportunities than men (Oxfam Canada, 2019; UN Women, 2019; WEF, 2023b).

Not only do these gendered economic inequalities persist, progress in reducing them has stagnated or reversed in many countries. For example, women’s rates of participation in the labour force have consistently lagged behind those of men over the past decades, and have declined in some countries (Ortiz-Ospina and Tzvetkova, 2017). Gendered income gaps are often particularly stark for the mothers of young children (Alarakhia et al., 2023). Globally, the percentage of people who consider that if jobs are scarce, men should have priority increased by 4 percentage points between 2014 and 2021 (OECD, 2023).

There has, of course, been some progress. The proportion of women with access to a bank account, for example, has increased rapidly, reducing the gender gap in men’s and women’s access to formal financial services (UN Women and UN DESA, 2023). The share of women reporting having a say in how their earnings are used has increased in 23 of a sample of 33 countries from 2000 and 2022 (DHS data; see Figure 8). The gender gap in labour force participation (LFP) has fallen most in Latin America and the Caribbean, reflecting a greater proportion of women in the labour force (World Bank, 2022a).

Box 1 spotlights some indicators of persistent gendered economic inequalities.

”

The percentage of people who consider that if jobs are scarce, men should have priority, increased by 4 percentage points between 2014 and 2021.

Box 1: Women's economic power and disempowerment: a snapshot

Gender norms underpin observable differences in economic outcomes between women and men.

- The 2023 World Economic Forum Global Gender Gap report calculates that 60% of the global gender gap in **economic participation and opportunity** has been closed.¹ Data from 2006 to 2023 show that it will take another 169 years to close this gap at the current rate of progress – a figure that may increase once the full effects of the COVID-19 pandemic are taken into account (WEF, 2023b).
- Data from 2021 indicate a global **labour force participation (LFP)** rate for men of 72%, compared with 47% for women – a gender gap of 25 percentage points. This was equivalent to 1.3 billion women in the labour force compared with 2.1 billion men (ILO, 2023a). Women's LFP rates were lowest in the Middle East and North Africa, with only 19% of women active in the labour market, compared to 71% of men. By contrast, women's LFP in sub-Saharan Africa was 62%, compared with 73% for men. Gender gaps in LFP in all regions have remained relatively constant over the last five years (ILO, 2023a).
- In 2022, young women aged 15–24 were twice as likely as young men **not to be in education, employment or training (NEET)**, with the greatest disparities in South Asia and the Middle East and North Africa (ILO, 2023b). Gender gaps in NEET rates among youth narrowed across all regions in 2020, which probably reflects the relatively greater proportion of young men no longer in employment as a result of COVID-19, before growing again from 2021 onwards (ILO, 2023a).
- The global **gender pay gap** in mean monthly earnings in 2018 was estimated to be 20.5%. For every \$1 earned by men per month, women on average earned less than \$0.80 (ILO, 2018a). Data from 10 East and Southern African countries show that gender pay gaps (adjusted to reflect individual and labour market characteristics) were much larger on a monthly (27.6%) than hourly basis (8.2%), in part because women, on average, do fewer paid work hours than men (Alarakhia et al., 2023).
- Of the 190 economies studied in the World Bank's (2023a) *Women, business and the law* report, 76 still limit women's **property rights**, including through a lack of equal ownership rights for property; a lack of equal rights to inherit assets from parents and spouses; and a lack of equal administrative authority over assets during marriage.
- In 2020, only one in three businesses across the world was owned by a woman. Female **business ownership** varied across and within regions, from lows of 18% in South Asia and 19% in the Middle East and North Africa, to highs of 47% in East Asia and the Pacific and 50% in Latin America and the Caribbean. Only 18% of firms globally were led by a woman (World Bank Gender Data Portal, n.d., 2020 data).
- Globally, in 2021, 74% of women and 78% of men had a **bank account**. While the proportion of women and men with bank accounts has increased over time, the gender gap has remained stubbornly at 7–8 percentage points between 2011 and 2021 (the most recent survey). In the same year, less than 50% of women in sub-Saharan Africa and the Middle East and North Africa had access to a bank account (Demirgüç-Kunt et al., 2022).

¹ Economic participation and opportunity is an aggregate measure based on five indicators of labour market participation, gender pay gap and women's economic leadership (WEF, 2023b, Appendix B). The index draws on data from 146 countries.

1.1 Women's economic empowerment as a route to greater economic rights and justice

For decades, women's economic empowerment (WEE) has been seen both as a way to reduce these gendered economic inequalities, and as a key element of both personal empowerment and societal transformation (Kabeer, 1999; Micaeli, 2021). There are many definitions of WEE (see **Chapter 2** for more discussion), but all of them emphasise increasing women's control of economic resources, decision-making on economic matters and ability to respond to economic opportunities. Increasing WEE, or reducing gendered economic inequalities, can be seen as one aspect of greater overall economic justice.²

Approaches to WEE can broadly be divided into two main groups, based on overall orientation and their analysis of the underlying problem that initiatives aim to address. One group is grounded primarily in a poverty reduction paradigm and aims to increase the prosperity of economically disadvantaged groups, especially women.³ The other is rooted in a feminist approach that focuses on the ways in which gendered social structures affect economic outcomes. Within both these broad approaches there are multiple strands and diverging approaches, as well as commonalities. Thinkers and practitioners in both broad 'camps' span a spectrum from fundamental critiques of capitalism to a pragmatic emphasis on reducing poverty, particularly among women, and providing services that contribute to this goal. As Figure 1 shows, there are multiple points of overlap between these two broad approaches.

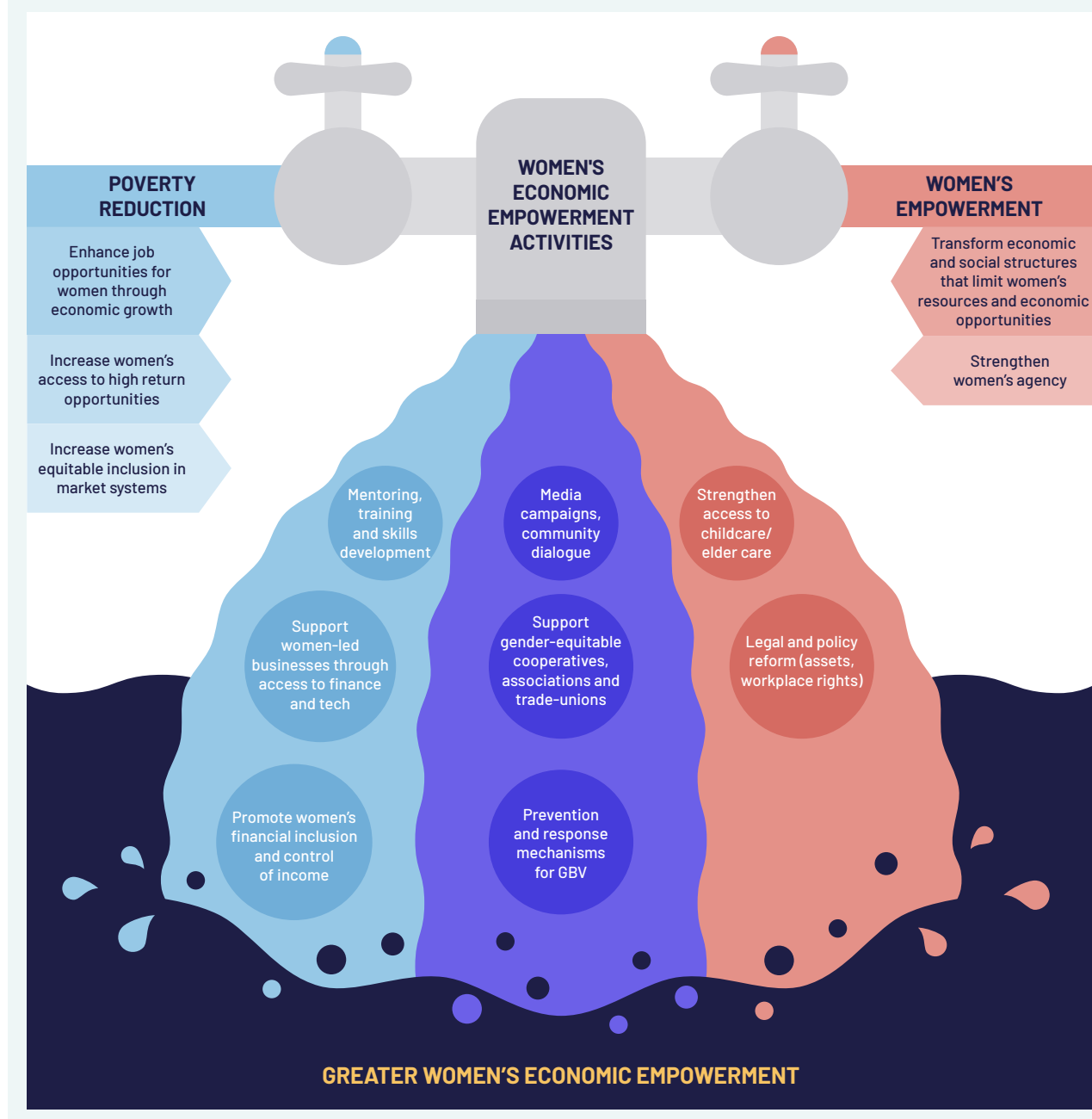
From both perspectives, there has been a growing focus on the impact of ingrained and discriminatory gender norms over the past decade and they are now recognised as a significant factor underlying persistent gender economic inequalities. Gender norms – informal social rules of accepted and expected behaviour for people of different genders – were given prominence as the first of seven key drivers of change in the United Nations (UN) High Level Panel's Roadmap for Women's Economic Empowerment (UN Secretariat, 2017). More recently, they have been highlighted in the gender strategies and/or economic empowerment strategies of various agencies, for example the United States Agency for International Development (USAID, 2023), the United Kingdom's Foreign, Commonwealth and Development Office (FCDO, 2023) and the Bill & Melinda Gates Foundation (BMGF, 2023). This recognition has led to an expanding body of evidence that analyses both the effects of gender norms on economic outcomes and the impacts of different approaches to shifting these norms.

This report synthesises key insights from this emerging literature on gender norms, aiming to inform more effective policy and practice, and ultimately to achieve greater progress towards economic justice. It outlines emerging evidence on how gender norms that impede WEE can be shifted in different areas of economic activity. The report focuses on WEE activities with varied objectives and at different scales, as a necessary (but not sufficient) route towards overall economic justice.

² Economic justice refers to fairness in the distribution of economic benefits and burdens within a society. It involves equal access to opportunities, resources and wealth, regardless of a person's social class, race or gender (Quickonomics, 2023).

³ Initiatives within this tradition have been criticised for neutralising the transformative potential of economic, social and political empowerment processes (Cornwall, 2016; Oxfam Canada, 2019) and their implicit acceptance of capitalist neo-colonial development models that centre economic growth rather than wellbeing (Carrasco-Miró, 2022). These often lead to labelling incremental reductions in poverty as 'empowerment' (Micaeli, 2021) and supporting women's integration into economic structures that perpetuate and exacerbate poverty (Oxfam Canada, 2019). While these points are well-taken, the critique is most powerful when applied to specific initiatives rather than taking the form of a broad-brush dismissal of all 'WEE' initiatives.

Figure 1: Approaches to women's economic empowerment and associated activities



1.2 About this report

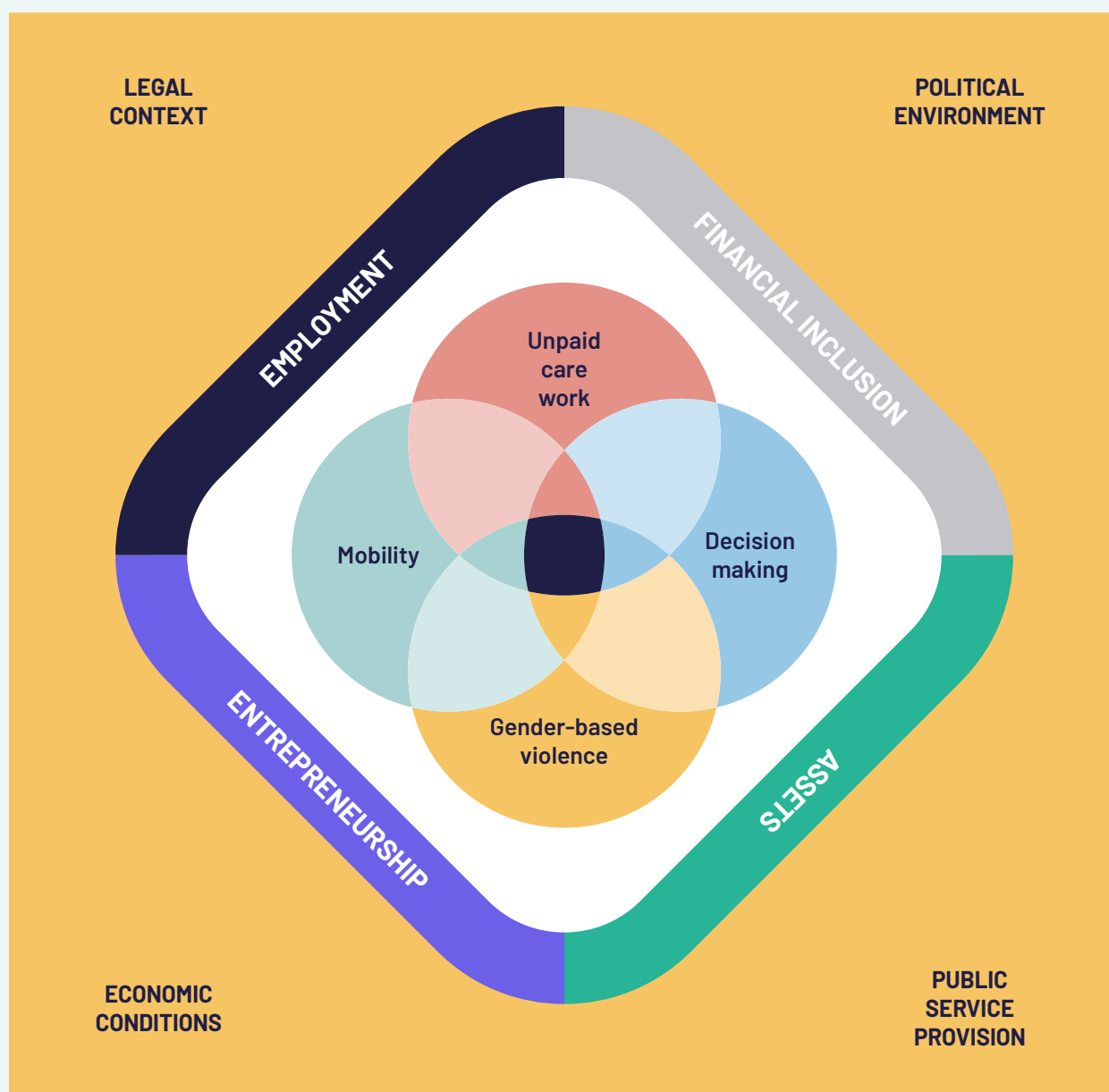
This report is intended primarily to support policy-makers, practitioners and advocates for change to understand the ways in which gender norms affect women's economic outcomes and to identify ways to promote more equitable norms. It is structured as follows:

- **Chapter 2** outlines key definitions and concepts relating to gender norms and processes of norm change.
- **Chapter 3** synthesises key insights on common sets of norms that influence different aspects of WEE: norms around unpaid care work, control over resources and decision-making, gender-based violence (GBV), and respectability, honour and mobility.

- **Chapters 4–7** then discuss how these norms influence outcomes in specific domains of economic activity: employment; access to and control of non-financial assets; financial inclusion; and entrepreneurship. Where evidence is available, these chapters discuss the relationships between gender norms, WEE and key contemporary challenges, including the growing imperative for ‘climate-smart’ economic development; the legacy of the COVID-19 pandemic; and the challenges and opportunities associated with digitalisation and the ‘platform economy’. Figure 2 summarises the key issues covered in this report.

Each chapter highlights key suggested resources for further reading.

Figure 2: Conceptualising the issues discussed in this report



1.3 Methodology and limitations

The report is based on a review of grey and academic literature, toolkits and guidance materials in the areas of norms and gendered economic outcomes. While there has been a growing focus over the past decade on the ways in which gender norms shape women's economic outcomes, the depth of discussion of norms varies considerably. In some cases, it has been necessary to infer insights about the role of norms and norm-change processes from a literature that treats norms as an external constraint, without detailing how norm-based challenges operate.

Further, the term WEE refers to a very large range of activities. To keep this report manageable, it focuses on four 'domains' where substantial investment in WEE in low- and middle-income countries⁴ is focused: employment, entrepreneurship, control of assets and financial inclusion. Where possible, the report signals relevant resources on gender norms outside these areas. While the report showcases some research in specific sectors (particularly agriculture), it does not discuss systematically the specific norms or challenges that prevail in particular sectors.

Finally, both research and guidance in the WEE field has, until recently, failed to disaggregate in any depth between different groups of women. This is a major limitation. The norms that affect women's opportunities in any given culture vary considerably across a lifetime, as well as by class, ethnicity, religion and other social inequalities. Where possible, this report draws attention to intersectional differences in the ways that gender norms operate. However, there are some major gaps. For example, very little of the research reviewed discusses the ways in which norm-based barriers affect the economic well-being of migrant women, including refugees and those with insecure migration status. Much of the literature suffers from a heteronormative bias, with the experiences of lesbian, bisexual and transgender women rarely visible (Wong et al., 2019).

As Wong et al. (2019) also point out, much of the norms literature focuses on the household level, often paying excessive attention to relationships between husbands and wives and rather less to the ways in which patriarchal norms are embedded in structures and systems that result in women's economic disempowerment. Despite these gaps and biases in the literature, the report presents analysis and examples, where possible, that range from the household level through to the sector policy and institutional levels.

⁴ Where relevant, complementary examples from high-income countries are included.

2 Key concepts and definitions

2.1 Women's economic empowerment

As noted in **Section 1.1**, the term women's economic empowerment is used to refer to a disparate set of objectives, approaches and activities. Definitions of WEE are equally diverse, with some implicitly focused at the individual level, while others focus at the societal level, or emphasise collective action. Most emphasise agency, control of resources and decision-making power, while others highlight economic outcomes (Oxfam Canada, 2019). Most also see empowerment as a process of change: a journey rather than a destination (e.g. Kabeer, 1999; Sida, 2015; BMGF, 2023). For example, Sida (2015: 5) defines WEE as the 'process which increases women's real power over economic decisions that influence their lives and priorities in society'.

Different organisations also specify what they view as necessary elements in this process. For example, Sida (2015) emphasises the importance of 'equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market, including a better sharing of unpaid care work.' BMGF (2023) argues for investment in three critical areas: strengthening women's access to income and assets, control of and benefit from economic gains and power to make decisions.⁵ Oxfam Canada (2019) argues for the strengthening of women's capacities and their freedom to organise collectively, to realise women's economic rights (including labour rights) and to expand support for the care economy.

Various definitions (e.g. Oxfam, 2017) recognise economic empowerment as a key constituent of broader empowerment processes, alongside the expansion of political and social rights.

In this report, we consider an increase in the following areas to be key aspects of economic empowerment:

- control of economic resources
- agency on economic matters
- ability to respond to economic opportunities.

The term women's economic empowerment is itself contested. Box 2 explores this in greater detail.

⁵ Recently, BMGF (n.d.) has started to argue for the importance of economic systems that 'work for women'.

Box 2: Why ‘women’s economic empowerment’?

The term ‘women’s economic empowerment’ can be contentious for a number of reasons.

Principal among these is the tendency of many so-called economic empowerment programmes to address the symptoms rather than the underlying systemic causes of women’s economic disadvantage. For example, WEE is often over-used to refer to incremental improvements for individual women, who may become a little less poor but do not gain any additional control of economic resources or decision-making power (Garbarino, 2020).

Along similar lines, some argue that, unless they address the structural barriers that hold women back, WEE programmes can be instrumentalist in their approach – simply treating women as individual economic units with the potential to contribute to national and global economic growth.

Another critique is that WEE programmes can be paternalistic in their approach, using top-down processes of external interventions that seek to ‘give’ economic power to women, rather than trying to remove the structural barriers related to economic resources, agency and opportunities that would enable women to have the freedom and ability to make strategic life choices.

It is important, however, to acknowledge that the term empowerment was introduced to the development field in the 1980s by feminists from the Global South, who understood this as the process of transforming gender subordination, the breakdown of oppressive structures and collective political mobilisation (Cronin-Furman et al., 2017). In this framing, WEE means dismantling the structural barriers that perpetuate gender inequalities in the economy and society – which is the core focus of this report on gender norms (Kabeer, 1999).

While acknowledging some of its potential limitations, we consider ‘women’s economic empowerment’ as the most appropriate term for the purposes of this report. Our definition, which focuses on resources, agency and opportunities, encompasses the more holistic aspects of economic processes, notably including norm change. Overall, we see WEE as contributing to gender justice and economic justice for all people.

2.2 Understanding gender norms

If norms are such an important force upholding gendered economic inequalities, how do they operate?

Social norms are collectively shared beliefs about what others typically do and what others approve of, perceive as appropriate or expect them to do. They form the informal rules that most people in a particular context accept and follow, and guide much interpersonal behaviour (Harper et al., 2020). While some norms are invisible, taken-for-granted and not necessarily apparent to those who follow them, others are identified and reinforced as positive or culturally important behaviour or traditions. For example, an invisible or unspoken norm might emphasise the importance of marriage and having children as foundational for society and as a marker of womanhood. A related norm that influences day-to-day behaviour, which may be articulated more explicitly and be more contested, might be around the most appropriate timing of marriage and childbearing.

Gender norms are social norms that define socially acceptable behaviour, roles, entitlements and gender expression for people who identify (or are identified by others) as male or female. They vary between cultures, and are influenced by the economic, social and political context. They also intersect with norms related to other forms of identity, including race, ethnicity, class, sexual orientation, physical ability and age, and, therefore, vary considerably within as well as across cultures (Harper et al., 2020).

Norms are reproduced and maintained through iterative social interactions, and through individual actions that reflect and respond to perceived social expectations. They are embedded in social, political and economic institutions because they are so taken-for-granted, or because those who benefit from them are – consciously or unconsciously – unwilling to recognise them, given that they have a vested interest in maintaining them. Gender norms uphold patriarchy, a system of gendered power relations that supports particular forms of male domination and wider subjugation, usually to the disadvantage of women and girls and of men and boys who do not conform to dominant norms of masculinity in their culture (Harper et al., 2020).

Why do people comply with prevailing gender norms, especially if these norms are detrimental to them and their communities? Norms are part of socialisation from childhood onwards, which means that we often embody and reproduce them without even realising it. Social expectations create a powerful pressure to conform, with both rewards for adherence to prevailing gender norms (social acceptance, prestige, potential economic benefits), and sanctions for deviating from them (such as social and economic exclusion, and psychological or physical violence) (Bicchieri and Mercier, 2014; Heise et al., 2019; Marcus, 2021).

Norms, however, are never totally hegemonic and both structural factors and individuals who refuse to accept these norms drive change. Several qualitative studies in agricultural communities in Tanzania, Kenya and Nepal have shown both women and men ‘performing’ compliance with norms, because they perceive it is in their self-interest to do so to achieve harmonious relationships within their households and communities. Within this framework of performing compliance, they can find spaces where they exercise agency and behave in ways that challenge norms. This may be through engaging in economic activities seen as atypical or inappropriate, adopting new technologies or influencing decision-making (Farnworth et al., 2019; Bullock and Tegbaru, 2019; Badstue et al., 2020a; Achandi et al., 2023). Although norms are powerful and deeply-rooted, they can change as a result of structural forces (e.g. shifts in the economy), and through planned initiatives to shift them (see **Section 2.4**).



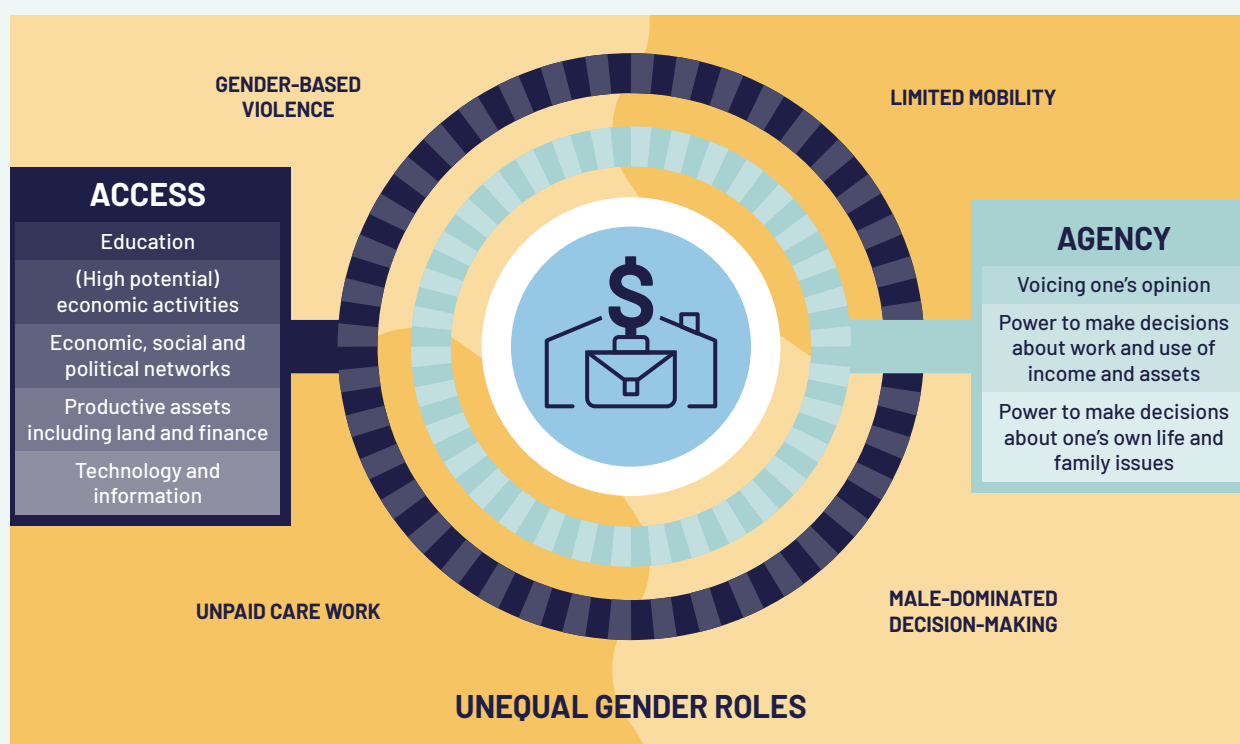
‘Some women used to call me names, especially when my husband was alive, because I was working hard and was also actively participating in social affairs ... They said this because I was leading the household, the shop, the farm, etc. Gradually, however, they started to learn from me, so this has stopped now.’
Widow who ignored social sanctions and contributed to norm shifts, rural Ethiopia (Badstue et al., 2020a)

2.3 How do norms underpin gendered economic inequalities?

Why are gender norms important for WEE? Gender norms structure access to resources, affect opportunities to develop skills, influence time-use and divisions of labour, and impact people's ability to act on the opportunities that are available to them. They influence what activities – paid and unpaid – different people do, who occupies leadership positions, whose contributions are valued, whose needs are accommodated, and how societies are organised to raise families and provide for them socially and economically (Heise et al., 2019). It is clear, therefore, that gender norms have the potential to enable or constrain greater empowerment.

Recognition of the role that norms play in constraining or enabling WEE has led to efforts to integrate norms within conceptual frameworks, such as Kabeer (1999), that do not discuss them explicitly. Figure 3 shows how inequitable norms affect both women's access to economic resources and their agency, focusing largely on the individual level.

Figure 3: How norms affect individual women's access to resources and their agency



Source: Adapted from Markel et al. (2016: 15).

Euromonitor International and Kore Global (2023) distinguish structural, normative and individual factors, all of which contribute to WEE or disempowerment, and which interact with one another. For example, structural factors include the sectoral make-up of the economy in a given location. Individual factors include a person's agency, their level of education and their personal characteristics. The final set of factors, which relates to norms, is the subject of this report.

Norms are not always the most important factor that underpin a particular gendered economic outcome. Table 1 outlines a typology of ways that norms can influence women's economic outcomes.

Table 1: Norms contribute to women's economic outcomes in different ways

Type of influence	Example
Overriding critical constraint	Where norms limiting women's mobility or those condoning violence confine them to home-based work.
One of several intersecting factors	Where norms around women's care responsibilities intertwine with the presence/absence, affordability and quality of care services.
Underlying influence on women's development of economic and social assets	Where norms limit girls' educational and training opportunities, or women's mobility and possibility to form social connections that help facilitate employment or entrepreneurship.
Underlying influence on the way that economic opportunities are structured	Where norms that define certain roles as more suitable for men underpin gender pay gaps, or make it hard for women to be taken seriously in technical and leadership roles.

It is likely that gender norms will influence WEE in several of these ways in any specific context. Effective policies and initiatives to address norms, therefore, need to identify and respond to the most influential norms in every context, and the ways in which these interact with other factors. This analytical process can help identify the most effective entry points for change. The studies by Bernhardt et al. (2018), Gauri et al. (2019) and Sen et al. (2022) discussed in **Chapter 4** illustrate how, in practice, different factors influence individuals' and couples' decisions in a context of shifting norms about women undertaking paid work.

2.4 How do norms change?

Although gender norms are often deeply entrenched, they can and do change over time: often slowly, sometimes rapidly. Norm change is not necessarily linear: norms can sometimes move in one direction and then revert if there is substantial resistance.

Broadly speaking, norm change involves shifts in what people believe is valuable, necessary or expected behaviour, and in their willingness to act outside the norm. Typically, these shifts involve a combination of individual-level change, changes in social networks and broader drivers of change.

Examples of *individual-level change* include:

- cognitive change: recognition of the benefits of the new norms
- emotional identification with the new norm and behaviour
- changes in perceptions of the values and behaviours of others in a reference group
- empowerment or personal transformation that encourages people to behave in a new way, to be a 'norm entrepreneur' or 'positive deviant' (Learning Collaborative to Advance Normative Change, 2019).

Examples of *changes in social networks* include:

- being part of a community of supportive others – peers, family, online networks, etc.
- opportunities to act in new ways – to test new behaviour before fully committing to it.

Examples of *broader drivers of change* include:

- economic incentives, or infrastructure development that makes work more available for women (e.g. Jensen 2012; Peters et al., 2019; Viollaz and Winkler, 2022)
- economic stress that leads to changed behaviour patterns and that may or may not shift norms in the long term (Kosec et al., 2019)
- legal or other forms of compulsion that mandate and, over time, normalise new forms of behaviour (Nadler, 2017; Lane et al., 2023).

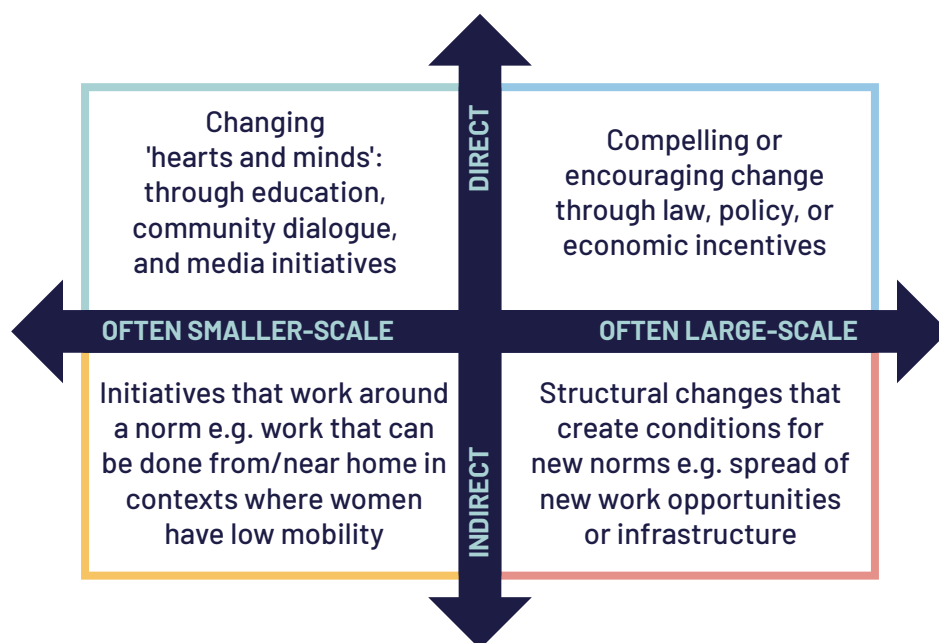
Effective norm change strategies work at different levels to achieve change in policies and different social institutions, as well as at community and individual levels (Heise et al., 2019; Harper et al., 2020).



2.5 Approaches to norm change for women's economic empowerment

Intentional approaches to norm change can be either direct or indirect,⁶ and may involve catalysing structural change, or individual and community-focused action (Figure 4). Typically they seek to change the conditions under which a specific norm is enforced, or to create opportunities that allow more individuals to deviate from the norm (Muñoz Boudet et al., 2023). In practice, approaches and activities do not always fall neatly into one group. Changes in laws, for example, can directly compel changes in practice that lead to shifts in norms sometimes quickly, sometimes slowly. But they can also result in an environment that can seed norm change – for example, through signalling respect for women's rights, which in time contributes to normalising more equitable practices and values (Marcus and Brodbeck, 2015).

Figure 4: Conceptualising different approaches to shifting norms that affect women's economic empowerment



Direct approaches. These initiatives are explicit in seeking to challenge an existing norm or promote a new one. They include the following:

Approaches focused on 'hearts and minds'. This is perhaps the most common approach to norm change across the WEE field. Many such initiatives are small-scale and/or seek to catalyse change in individuals' hearts and minds, and build networks of like-minded others. They tend to involve providing information, encouraging reflection and building commitment to new norms and behaviour. These often take place at community level, and some nurture champions for gender equality. They are often paired with 'empowerment

⁶ This distinction between direct and indirect approaches to norm change is becoming more common as organisations become more sophisticated in their understanding of norms and types of action. Other publications that classify norm change approaches in this way include Muñoz Boudet et al. (2023) and UNFPA (2020).

initiatives' that seek to build women's and girls' confidence, voice and negotiating skills, and/or strengthen their rights to resources, as a basis for both individual and collective action. Similarly, broadcast and social media campaigns seek to engage people's hearts and minds to induce norm change.

Approaches that compel or incentivise change. These include law and policy reforms that set new standards of behaviour, with the risk of penalties for those who do not comply. They include laws criminalising GBV or unequal pay for equivalent work, and those that equalise or grant new rights, such as inheritance law reforms that secure women's rights on the death of their spouse, or that give sons and daughters rights to equal shares of their deceased parents' property. Incentives include cash transfers, vouchers or other 'nudges' to shift behaviour, which are intended to create new norms.

Indirect approaches. Typically, these are 'long routes' to changes in norms that underpin WEE. They include the following:

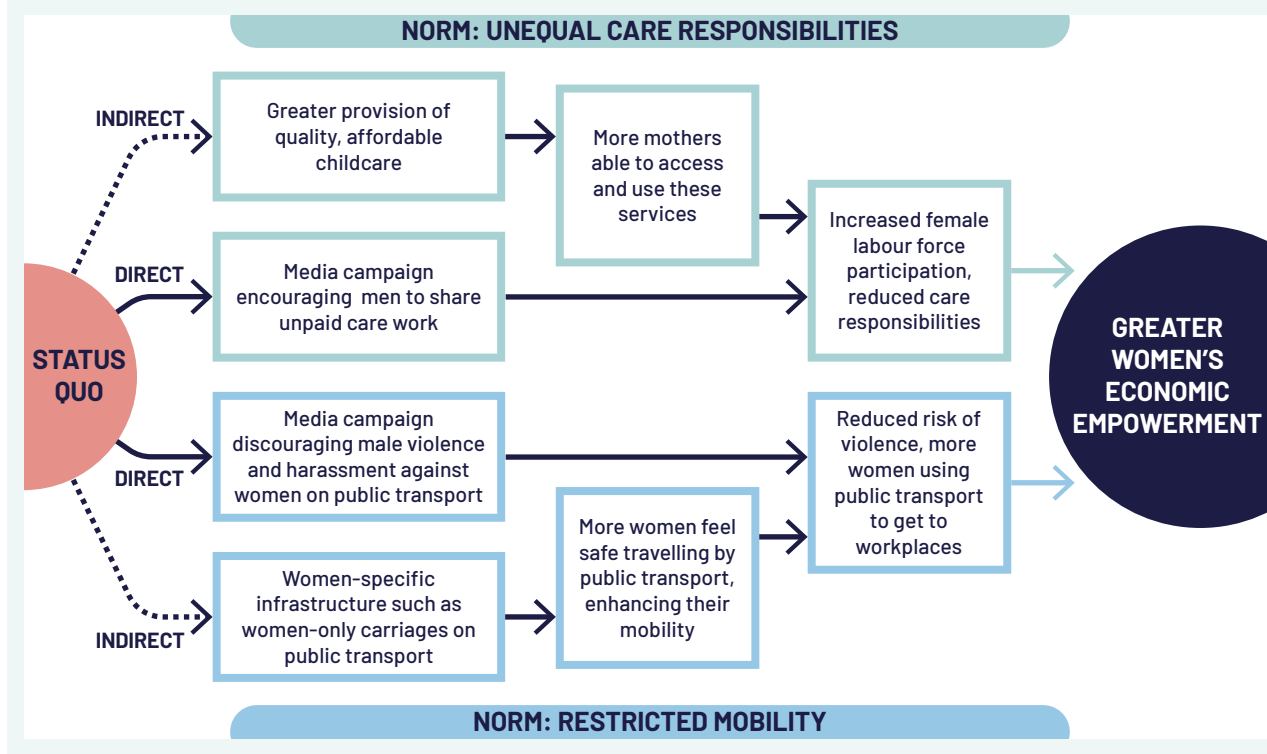
Catalysing norm change through structural shifts. Large-scale structural shifts have historically played a critical role in shifting norms around aspects of WEE. These include: increasing education levels and demographic shifts supported by the greater availability of health services and investments, leading to greater employment opportunities that are gender-neutral or seen as suitable for women (Harper et al., 2020; Iregui-Bohórquez et al., 2020).

This body of evidence points to the great potential of the following to catalyse structural shifts: investment in education and health (including family planning) services; reforms that eliminate gendered legal inequalities; and initiatives that encourage the creation of 'decent' work opportunities.

Working around norms. While approaches that work around a norm appear to condone the status quo, they can also shift gender norms over time. For example, increasing safe and accessible transport for women to travel to work can shift norms about acceptable economic activities or about women's independent earnings.

Figure 5 illustrates some of these different approaches with examples of actions that aim to shift norms directly and to work around norm-based barriers. For example, it shows direct initiatives through media campaigns to shift norms around unpaid care work and GBV. Indirect measures that work around existing norms, but may also lead to shifts in norms over time, include the provision of childcare services and women-only public transport. Providing affordable and good-quality childcare can shift norms about who should look after young children. By reducing transport-related barriers, women-only carriages can help increase access to paid work and this, in turn, can lead to shifts in norms about paid and unpaid care work, and control of economic resources.

Figure 5: Examples of direct and indirect actions that help shift norms affecting women's economic empowerment



Key resources

World Bank (2023b) 'Addressing social and gender norms to promote gender equality'. World Bank Group Gender Thematic Policy Notes Series: Evidence and Practice Note. Washington DC: World Bank.

This provides a summary of existing evidence in applying a gender norms lens to development policy, including guidance on understanding, measuring and changing social norms.

Markel, E., Gettliffe, E., Jones, L., et al. (2016) *The social norms factor: how gendered social norms influence how we empower women in market systems*. London: The BEAM exchange.

This outlines how gender norms influence women's access and agency, and what lessons can be learned for market systems development practitioners.

Achandi, E.L., Farnworth, C.R., Galiè, A., et al. (2023) 'How do local gender norms interact with local conceptions of empowerment to shape women's engagement in local dairy value chains in Tanzania?' *Frontiers in Sustainable Food Systems* 7.

This explains norm-related and empowerment concepts very clearly, and then applies them to agricultural development in Tanzania.

Muñoz Boudet, A.M., Petesch, P., Turk, C., et al. (2013) *On norms and agency: conversations about gender equality with women and men in 20 countries*. Washington DC: World Bank.

This comprehensive study of over 4,000 people across 97 communities explores the prevailing gender norms in their communities and the influence these norms have on their lives and everyday decisions, including those related to jobs, control of assets and economic opportunities.

Marcus, R. (2021) 'Gender, social norms and women's economic empowerment' in Grantham et al. (2021) *Women's economic empowerment: insights from Africa and South Asia*. Ottawa: International Development Research Centre.

This reviews and synthesises findings from research projects funded by the Growth and Economic Opportunities (GrOW) programme, and situates them within the global body of evidence on gender, social norms and WEE.

3 Common gender norms that affect women's economic empowerment

This chapter discusses four sets of gender norms that affect many aspects of economic empowerment, and that are common to most country contexts and types of economic activity. These are norms related to:

- unpaid care work
- control of resources and economic decision-making
- GBV
- respectability, honour and mobility.

For each of these areas, the report outlines the issue, how it affects gendered economic inequalities and what role norms play. **Chapters 4–7** then explain how these norms contribute to gendered inequalities in specific areas of economic activity and some possible solutions.

3.1 Unpaid care work

What is it and how does it affect women's economic empowerment?

Unpaid care work consists of all the care and domestic responsibilities that are carried out, without remuneration, within a household or community for the benefit of its members (Elson, 2000). Common examples include cooking, cleaning, washing, looking after children, and caring for older people and those with disabilities. Unpaid care work is a social good: essential for societies, critical to our well-being and providing the foundations upon which our economies function.

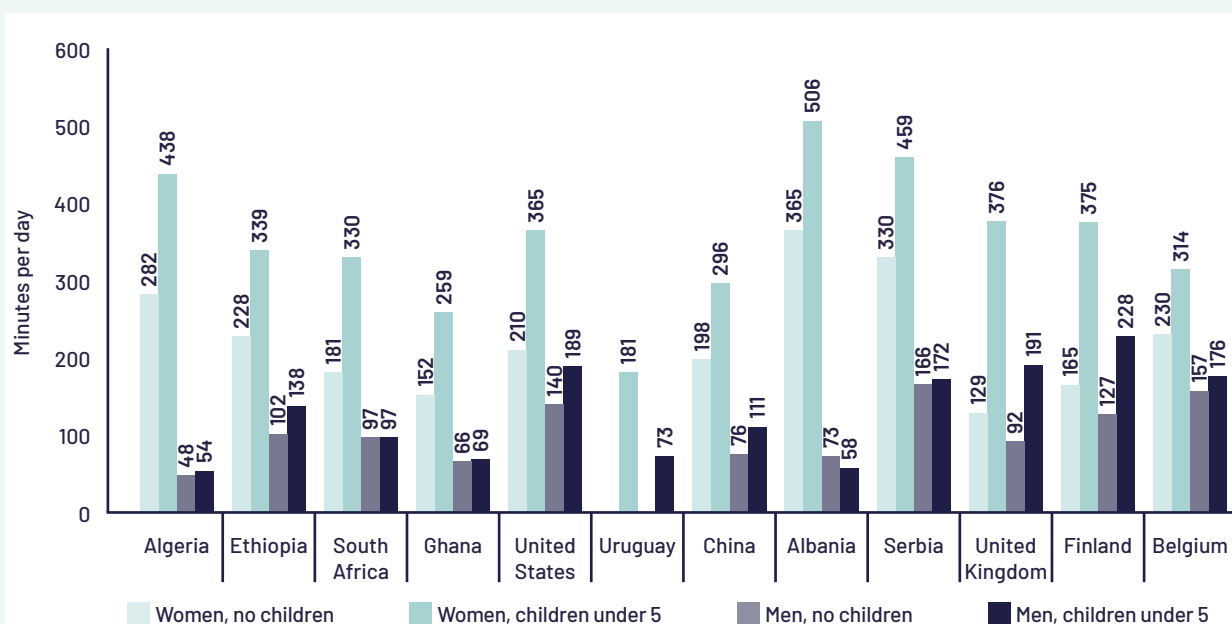
The distribution of unpaid care work is deeply gendered. Across the world, women carry out more than three-quarters of all unpaid care work, dedicating on average 3.2 times more time than men to this work (ILO, 2018b). Gender inequality in the distribution of unpaid care work has significant implications for WEE. Fundamentally, these relate to time: time spent on unpaid care work cannot be dedicated to other activities that might enhance women's resources, agency and well-being, such as education, skills development, employment and other income-generating activities, as well as rest and leisure time.

This is why unpaid care work constitutes the main barrier worldwide to women's participation in paid work. In 2018, more than 600 million women of working age worldwide declared themselves out of the labour force due to their unpaid care responsibilities, compared to just 40 million men (ILO, 2018b). Analysis of time-use data across world regions by the Organisation for Economic Co-operation and Development (OECD) shows that the amount of time devoted by women to unpaid care work is negatively correlated with female LFP. In 2014 the OECD estimated that a two-hour reduction in the amount of time spent by women on unpaid care work each day corresponds to a 10 percentage point increase in their LFP (Ferrant et al., 2014).

While gender gaps in unpaid care work are a universal phenomenon – there is no country in the world where men and women provide an equal share of unpaid care work – there are still some important differences. First, there are clear regional disparities. Countries in the Middle East and North Africa tend to be characterised by the very low participation of men in unpaid care work, and a correspondingly low participation rate of women in the paid workforce.⁷ Meanwhile, the gender gap in unpaid care work is greatest in South Asia, where women spent almost nine times as much time as men on unpaid care work in Pakistan (2007) and India (1998–1999) (Charmes, 2019).

The time women dedicate to unpaid care work increases markedly with the presence of young children, particularly those aged 0–5 years, much more so than for men, as shown in Figure 6. Much additional research from different contexts backs up these findings, suggesting that having young children substantially reduces the likelihood of women participating in the labour force (e.g. Ahaibwe et al., 2018 [Uganda]; Mariara et al., 2018 [Burkina Faso, Ethiopia, Ghana, Kenya, Tanzania, Uganda]; Klasen, 2019).⁸

Figure 6: Time spent in unpaid care work by sex and the presence and age of children in the household (latest year)



Source: ILO (2018b).

⁷ ALIGN recognises that the term and category of the ‘Middle East’ is contentious and that it originated from a Eurocentric and colonial view of the world. However, it is used in this report as it is widely used as a category in the research literature cited. When research cited uses different regional demarcations, such as Arab States (which overlaps with but is not coterminous with countries defined as being part of the Middle East), the report uses these terms.

⁸ Some studies have contradictory findings: for example, Alarakhia et al. (2023) found that gender employment gaps in households with and without dependent children were similar in East and Southern Africa but that married women were less likely to be employed than single women. This suggests that gender norms around household responsibilities are reducing married women’s LFP.

What role do gender norms play?

Gender norms underpin gendered divisions of labour, including unpaid care work. In much of the world, gender norms assign breadwinning as a primary role for men and care and domestic work to women. Data from the most recent wave (2017–2022) of the World Values Survey (WVS)⁹ shows that 41% of all people surveyed agree with the statement: ‘When a woman works for pay, children suffer’.¹⁰ Likewise almost one-third of respondents (32%) agreed with the statement: ‘When jobs are scarce, men should have more right to a job than women’ (WVS, 2022).

Tables 2 and 3 show the countries with the highest proportion of respondents who agree and disagree with the statement regarding children suffering when a woman works for pay, with close to nine in every 10 respondents in Bangladesh agreeing. Together these responses indicate the strength of norms that contribute to limiting women’s participation on an equal footing with men in paid employment, and that of men in unpaid care work.

Table 2: Share of population who agree that when a woman works for pay, children suffer (selected countries)

Country	Respondents who ‘strongly agree’ or ‘agree’ (%)
Bangladesh	87.7
Jordan	84.3
Bolivia	80.2
Pakistan	79.2
Viet Nam	78.3
Georgia	76.9
Egypt	76.5
Tunisia	70.9
Morocco	70.1
South Korea	64.7

Source: WVS (2022) (Wave 7, 2017–2022).

⁹ The World Values Survey (WVS) provides a representative snapshot of public opinion across close to 100 countries that account for nearly 90% of the global population.

¹⁰ While this statement is a useful indicator of attitudes, it would be more revealing if it were more nuanced. Attitudes might well vary depending on children’s age, or on the type and quality of childcare provision available.

Table 3: Share of population who disagree that when a woman works for pay, children suffer (selected countries)

Country	Respondents who 'strongly disagree' or 'disagree' (%)
Denmark	89.6
Taiwan	89.3
Indonesia	88.9
Finland	83.6
Sweden	83.4
Zimbabwe	81.8
Canada	79.0
Netherlands	78.8
United States	78.6
Kenya	76.1

Source: WVS (2022) (Wave 7, 2017-2022).

While norms around women's participation in labour markets appear to be shifting – a 2016 survey of women and men across 142 countries found that 70% of women and 66% of men supported women engaging in paid work (Gallup and ILO, 2017) – those relating to unpaid care work are more 'sticky' and slower to change. This often leaves women trying to balance an increased total workload when combining paid work with their unpaid care responsibilities (ILO, 2018b; van der Gaag et al., 2023). Findings from qualitative interviews in Uganda with young, middle-aged and older women, looking back at norm change over their lifetimes, seem to reinforce this perspective:

Professional women are now more stressed – they have made the transition to earning, but their partners have not made the parallel transition in the assumption of equal household roles. The man still expects to be waited upon ... The psyches of men have not changed with the changing realities – they cannot stop you from working /earning, but they can leave all of the household responsibilities and expenditures to you!

(Watson and Bantebya Kyomuhendo, 2019: 37)

Norms around gender roles develop early as part of socialisation from childhood onwards, and result in gender gaps in unpaid care work among children. Data compiled by UNICEF in 2016 found that girls aged 5–9 spend on average 30% more time helping around the house than boys, rising to 50% for girls aged 10–14 (UNICEF, 2016). This suggests that women may also be reproducing these gender norms by allocating domestic work they previously might have done themselves to their daughters more than their sons. Meanwhile, where the division of labour for unpaid care work has become more egalitarian, this is often still understood as men and boys 'helping' their wives or sisters – reinforcing the belief that this is ultimately a female domain (Ghosh et al., 2017 [Nepal]; Zambelli et al., 2017 [Tanzania]; van der Gaag et al., 2019 [multi-country]).

The International Men and Gender Equality Study (IMAGES) explores men's attitudes to gender roles around the care of young children. In 18 of the 23 countries or locations studied up to 2019, over half of the men surveyed agreed that 'Changing diapers, giving baths to children, and feeding children are the mother's responsibility' (van der Gaag et al., 2019: 44). Similar findings emerge from the most recent IMAGES status report across 32 countries, which concludes that men play with their children far more commonly than they bathe them. Despite considerable regional variation in absolute and relative levels of engagement, men are consistently engaged in more playing and less bathing – participating more in the 'fun' aspects of care work and less in the 'messy' or routine aspects (Equimundo, 2022).¹¹

Beyond balancing their dual and competing workloads, where women do take on paid work, they may also face backlash in the form of criticism for not performing their domestic roles 'properly'. For example, a study of over 400 participants in artisanal mining communities across the Democratic Republic of Congo, Rwanda and Uganda found that working women were stigmatised, with gossip that their houses were messy and that neither their children nor their crops were being well looked after (Buss et al., 2017).

While the COVID-19 pandemic may have made the largely 'invisible' unpaid care work taking place in the private sphere more visible, it appears that the overall distribution of care remains deeply gendered. Many studies looking specifically at the impact of the pandemic found that women continued to perform the majority of unpaid care work (e.g. Heilman et al., 2020; OECD, 2021; Ogando et al., 2022). While these inequalities have persisted, it seems that men are spending more time on care, in absolute terms, than before the pandemic – which could provide an opportunity to encourage norms to shift towards a more gender-equitable distribution (Oxfam GB, 2020).

3.2 Control of resources and economic decision-making

What are they and how do they affect women's economic empowerment?

Decision-making power forms a crucial element of WEE, as part of the agency women have to define their own goals and act upon them. The Demographic and Health Survey (DHS) attempts to capture decision-making power by asking women and men about their participation in decisions in three areas: their own healthcare; major household purchases; and visiting family and friends. The percentage of women participating to some extent (partially or wholly) in making decisions in these three areas provides a good proxy for their decision-making power more broadly.

¹¹ It should be noted that this analysis of fun and more routine aspects of childcare is Equimundo's and does not necessarily reflect the view of the men concerned or the priorities of their female partners. One weakness of this approach is that in aspiring implicitly to formal equality in time spent on particular tasks, it loses sight of households as collectives, with individuals potentially taking on different tasks to achieve overall well-being and good functioning. For example, a qualitative study of Canadian couples' reflections on their parenting arrangements over a 10-year period found that: 'maximizing both parental leave time and family income in order to sustain good care for their children (through paid and unpaid leave time, followed by limited and expensive childcare services) was articulated as a more immediate concern to parents than were issues of gender equality' (Doucet and McKay, 2020: 457).

In 27 of the 69 countries for which data were available at the time of writing, the proportion of women participating in these three decision-making areas is less than 50%. Table 4 shows the 10 lowest-ranking countries for this measure of women's decision-making power – which underlines just how little say some women have over basic decisions concerning themselves and their families.¹²

Table 4: Women participating in three decision-making areas: own healthcare, major household purchases and visiting family (selected countries)

Country	Women aged 15–49 participating in three decision-making areas (most recent year) (%)
Senegal	10.2 (2019)
Mali	10.4 (2018)
Burkina Faso	12.0 (2010)
Niger	12.3 (2012)
Chad	17.4 (2015)
Côte d'Ivoire	23.6 (2012)
The Gambia	26.6 (2020)
Republic of the Congo	28.4 (2012)
Togo	29.4 (2014)
Guinea	30.4 (2018)

Source: DHS data via data.worldbank.org.

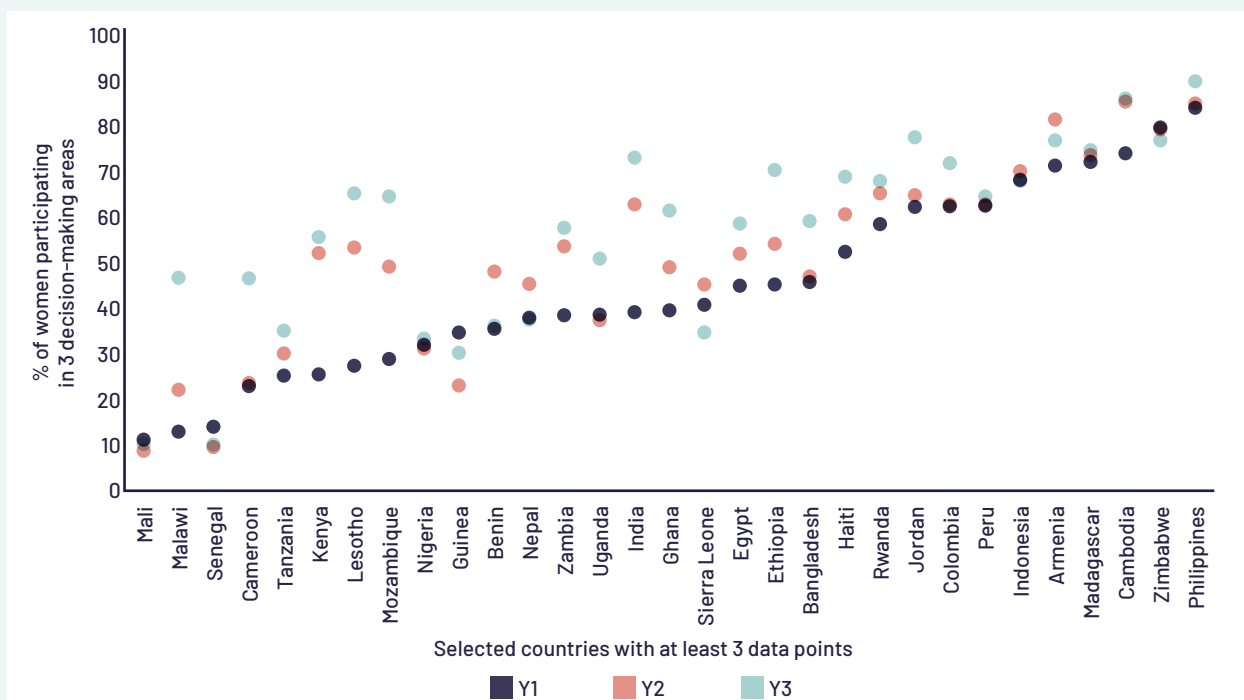
Data from the 31 countries for which there is trend data (three or more surveys) show that in 24 the share of women reporting that they participate in the three decision-making areas has increased over time (see Figure 7).

Similarly, another DHS survey question that relates specifically to women having a say in how their earnings are used shows an encouraging trend. Among 23 of the 33 countries for which there are at least three data points, the share of women reporting that they have a say in how their earnings are used – either themselves or jointly with a partner – has increased over time. As Figure 8 shows, for the most recent survey data across the majority of countries, the proportion of women who report participating in decisions about their earnings is above 90%. Where the proportion has fallen, the extent of change is generally small – the greatest decline recorded being 5.4 percentage points in Guinea. Other countries with a notable decline include Benin, Mali, Sierra Leone and Senegal, suggesting this could be indicative of a regional trend across western African countries.

Data from 15 of the 33 countries with data found more women deciding alone on the use of their earnings than deciding with their spouses, and an overall trend towards more joint decision-making over time.

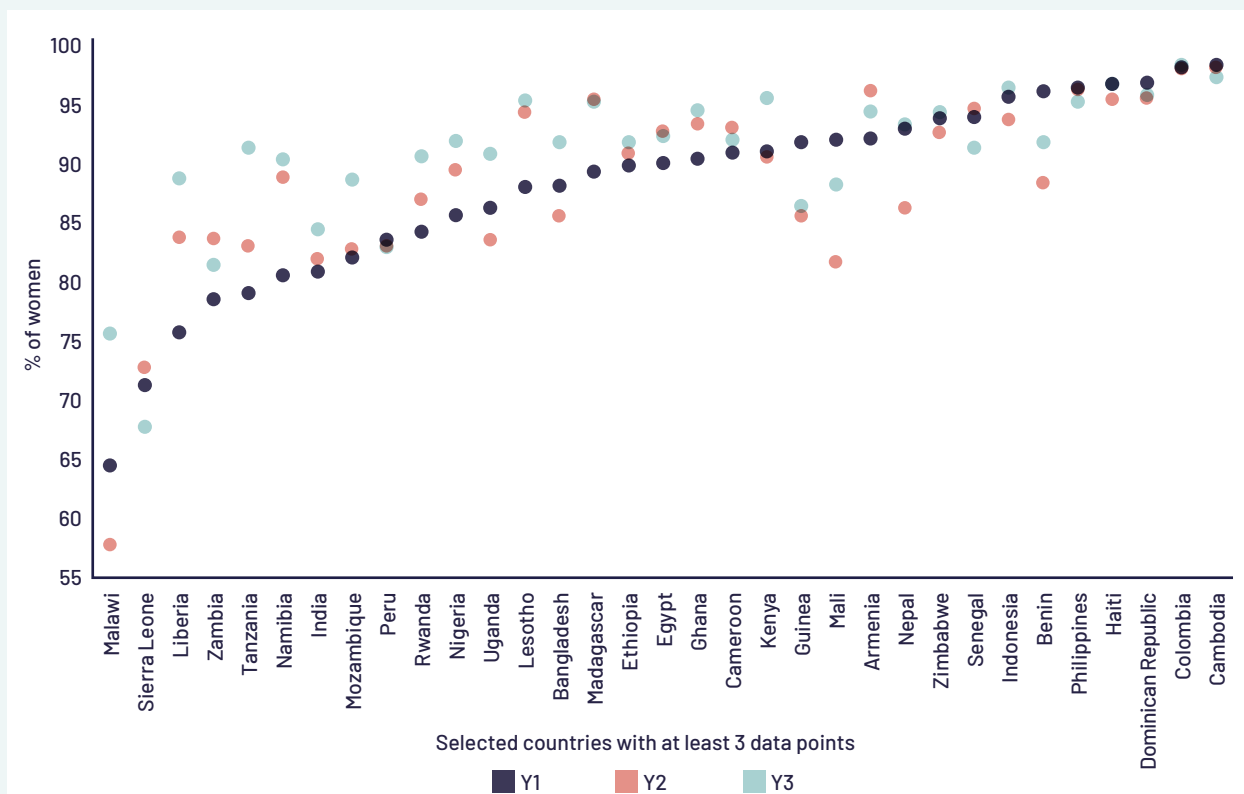
¹² By contrast, the countries with the highest levels of participation in decision-making were Moldova (92.8%, 2005), Ukraine (90.1%, 2007), South Africa (87.2%, 2016) Timor-Leste (87.2%, 2016) and Cambodia (86.3%, 2014) (World Bank, 2023c).

Figure 7: Women aged 15–49 participating in three decision-making areas: own healthcare, major household purchases and visiting family



Source: DHS data via data.worldbank.org, based on surveys undertaken between 2003 and 2021.

Figure 8: Percentage of women deciding either themselves or jointly how their earnings are used



Source: DHS data via www.statcompiler.com, based on surveys undertaken between 2000 and 2022.

What role do gender norms play?

Decision-making ability is affected by gender norms about who has the ultimate power to make decisions on particular issues, and who does not. This includes household-level decisions, for example on how women spend their time and money, on household economic strategies and on the use of assets. But it can also go beyond the household to other areas that impact on women's economic advancement, such as whether a woman should work, what constitutes a 'suitable' job for a woman, and women's decision-making in public life (Klein, 2017).

There is some evidence that norms about decision-making are influenced by men's and women's levels of education, itself partially an outcome of norm-related factors. IMAGES data from seven countries¹³ show a modest increase in decision-making equality as women obtain secondary-level education, followed by a major uplift for those with post-secondary education (a small proportion of women in low-income countries). This may be, in part, related to their greater likelihood of working outside the home. IMAGES data from nine countries¹⁴ collected in surveys taken over 14 (unspecified) years also show that women working outside the home for pay play a significantly greater role in major household financial decisions than those who are not formally employed. Across the nine countries, 74% of women who were formally employed said that financial decision-making was either shared equally or female-led: a 17 percentage point increase compared to those not in employment (Equimundo, 2022).

Evidence from an evaluation of WEE programmes¹⁵ in 14 sub-Saharan African countries found those that incorporated a specific gender component, such as discussion groups with couples on household decision-making and life skills, were associated with an increase in occasions where men and women challenged traditional gender norms and roles, and an increase in household decision-making for women (Mejia et al., 2014).¹⁶

Qualitative research on shifting norms around agricultural decision-making in Rwanda undertaken by the GENNOVATE (Enabling Gender Equality in Agricultural and Environmental Innovation) project also found that women's empowerment activities implemented by the government and civil society organisations had contributed to shifting norms about decision-making. These initiatives had contributed to women having more freedom to make small purchases on their own, and men being more likely to consult their wives on economic matters, even though prevailing norms did not require them to do so (Rietveld and Farnworth, 2018).

GENNOVATE research also found that structural shifts were contributing to women taking an increased role in agricultural decision-making: in the communities studied in Nepal's Terai region, male out-migration meant that women were the de-facto decision-makers about families' farms – with women seeking their husbands' approval for farm management decisions that they had already made (Farnworth et al., 2019). In

¹³ Afghanistan, Egypt, Georgia, Kuwait, Lebanon, Morocco and Nigeria.

¹⁴ Azerbaijan, Brazil, Egypt, Georgia, Kuwait, Lebanon, Morocco, the State of Palestine and Uganda.

¹⁵ These included: microcredit; savings and microinsurance promotion; livelihoods and income-generating activities; cash transfer programmes; and entrepreneurship skills training.

¹⁶ ALIGN recognises that the category of 'sub-Saharan Africa' is contentious and prone to homogenise the vast diversity of African countries south of the Sahara Desert. However, the category is widely used in the research cited here, and therefore the report uses this term. Where possible, more precise regional terms are used.

Rwanda, the absence of men who were imprisoned following the genocide led women to assume full farm and household management responsibilities, contributing to shifts in gender norms about decision-making (Rietveld and Farnworth, 2018).

Qualitative research has also shown that gender norms around economic decision-making often vary considerably within cultures, related to issues such as age and marital status. For example, studies from contexts as diverse as Ethiopia and the Solomon Islands highlight that though widowed or divorced women may have greater control over economic assets, this is not always the case as adult sons may try to exert control over their mothers' economic activities and assets (Strongim Bisnis and Oxfam, 2018; Badstue et al., 2020a).

3.3 Gender-based violence

What is it and how does it affect women's economic empowerment?

Freedom from physical, sexual and psychological violence are core human rights (OHCHR, 1993), yet globally, one in three women experience physical or sexual violence across their lifetime, usually at the hands of a male intimate partner. This violence affects women living in the poorest countries disproportionately: 37% experience physical and/or sexual intimate partner violence (IPV) in their lifetime – as well as any non-partner sexual violence they may also endure (WHO, 2018).

The threat of GBV looms large across the different physical domains that women inhabit and move through (Jiménez Thomas Rodriguez, 2022). As well as constituting a human rights violation, GBV can form a barrier to WEE. For example, the direct physical and psychological impacts of GBV in different domains of women's lives may prevent them from pursuing the education, training and employment that they need to advance economically. GBV in the workplace, or while travelling between the home and the workplace, can act as a direct deterrent to women working (CWEE, 2020). Meanwhile, IPV – including coercive control – can prevent women from seeking work or being able to do it, and can be used as a tool to enforce compliance with norms both within and outside the economic sphere.

Research by the Trades Union Congress in the UK found that more than half of the women they interviewed had experienced sexual harassment at work, rising to almost two-thirds (63%) for women aged 18–24 (TUC, 2016). The European Working Conditions Survey, with a sample of over 43,000 workers across 35 European countries, found that physical violence, sexual harassment, unwanted sexual attention, verbal abuse and bullying are all experienced by women to a much greater extent than by men (Eurofound, 2017). Sex-disaggregated data show that more than 15% of women across the study reported experiencing workplace violence and harassment, with those in Finland, Norway and the Czech Republic reporting the highest rates of between 20% and 30% (Eurofound, 2015).

Research conducted among 300 people in three of Zimbabwe's artisanal mining settlements found that between 68% and 84% of women workers reported experiencing some form of GBV, with physical violence, sexual assault and emotional abuse the most common forms (Mafongoya et al., 2021). In Cameroon, a survey of 128 health workers found that 43% of female staff had experienced physical violence, 41% had experienced emotional violence and 21% had experienced sexual violence. The survey found that 87% of those perpetrating this GBV were men (CCID, 2021).

Women face additional threats travelling between the home and the workplace. According to Gallup data from 143 countries, 60% of women report experiencing sexual harassment on public transport – with the proportion rising to over 80% in Baku (Azerbaijan), Mexico City and Sri Lanka¹⁷ (IFC, 2020).

What role do gender norms play?

Gender norms are intrinsically linked to the persistence of GBV. For example, rigid norms about masculinity, gender roles and marriage lead some men to resort to violence as a way to exert power and control over women (Heilman and Barker, 2018). As norms are embedded in institutions and reproduced through social interactions, they are often embodied by women as well as men – to the extent that women may even believe that men are justified in their use of violence.

Research on workplace GBV among low-income earning agricultural labourers and domestic workers in Malawi suggests that the main norms that underpin various forms of violence against these women are the expectations that they will be submissive and not criticise their superiors (Galafa and Msiska, 2021). The prevailing norm that women should endure violence is echoed in the findings of the Cameroon study on health workers referenced earlier in **Section 3.3** (CCID, 2021). DHS data between 2000 and 2018 suggest that the acceptance of IPV among both women and men fell in 42 of the 47 countries studied (Harper et al., 2020).

Finally, while the impact of GBV on WEE is fairly straightforward, evidence on the impact of WEE on the incidence of GBV is mixed. Some studies suggest that WEE increases the risk of GBV, with one possible explanation being that increased empowerment challenges the status quo in the household, which incites male partners to use violence to assert their authority. Other studies support the theory that increased educational or financial empowerment enhances women's status in the household, which in turn reduces their risk of experiencing violence (Mejia et al., 2014; Bolis and Hughes, 2015). Evidence from MEASURE Evaluation – based on a systematic review of the literature and key informant interviews conducted across 14 sub-Saharan African countries – shows that WEE programmes that incorporated a gender component (including discussion groups with couples on household decision-making and education on GBV and sexual and reproductive health) were associated with positive GBV-related outcomes, such as a decrease in acceptance of IPV and an increase in occasions where men and women challenged traditional gender norms and roles (Mejia et al., 2014).

¹⁷ Some studies focused on the capital city; others, the whole country.

3.4 Respectability, honour and mobility

What are they and how do they affect women's economic empowerment?

Respectability refers to gendered norms around appropriate behaviour, which are typically more exacting for women and girls than for men or boys. As discussed in **Section 3.1**, and in Oxfam (2018), norms of respectability often require women to perform domestic roles successfully. However, they go beyond this to affect mobility outside the home and social and professional interactions with others. Typically, gendered respectability norms emphasise modesty and stress that women should limit their interactions with non-related men (which could be misconstrued as being of a sexual nature), to uphold both their own honour and that of their families. These norms sometimes reflect the interaction of colonial legacies with pre-existing patriarchal norms that govern the acceptable expression of sexuality, gender roles and activity in the public sphere (Fernando and Cohen, 2013; Coyle et al., 2020).

Mobility refers to women's ability to travel freely outside the home. Although LFP rates for women are lower than for men in most countries, as outlined in Box 3, more women than men are home-based workers globally, with women's share of home-based employment worldwide estimated at 57% compared to 43% for men – with women's share particularly high in the Middle East and North Africa (68%), Latin America and the Caribbean (67%) and sub-Saharan Africa (66%) (Bonnet et al., 2021). This is likely to be, in part, the result of the lower mobility of women compared to men.

Evidence from South Africa in a study by Hallman et al. (2015) suggests that gender-based differences in mobility start early. Using a participatory mapping exercise, the authors demonstrate how girls' access to public spaces shrinks as they go through puberty, while access for boys expands. Comparing groups of girls and boys aged roughly 11 and 15 years old, they found that girls' self-defined 'community areas' reduce in size as they go from grade 5 (age 11) to grade 8/9 (age 15), shrinking to just two-thirds of their original self-defined area at age 11. Meanwhile, boys' self-defined community areas double in size from age 11 to 15. This shrinking of girls' access to public spaces does not increase their perceived safety, and is likely to limit their access to opportunities for greater economic empowerment as they grow up.

Where norms constrain women's mobility, this can limit access to education, training, information and work outside the home. For the 58% of women home-based workers globally who are self-employed (Bonnet et al., 2021) – which may itself reflect mobility constraints – these constraints can place direct limits on access to information and markets, affecting the profitability of their businesses. A study in south-western Nigeria and western Kenya found that mobility was one the most important factors influencing agricultural innovation among small-holders, because it enables people to build and maintain social networks, to collaborate and coordinate with others, and to access and share relevant information and knowledge (Bergman Lodin et al., 2019).

What role do gender norms play?

Several intertwined gender norms – including those relating to respectability, safety and decorum, alongside norms around care work and GBV – combine to affect women's mobility, limiting their ability to access public and commercial spaces and the economic opportunities that exist within them (Klein, 2017). For security reasons, for example, it may be inadvisable for women to travel far from home, particularly if using public transport – something that is likely to affect low-income women disproportionately. Equally, it may be deemed inappropriate in some cultural contexts for women to mix with men in work or social settings, thereby confining them to the home, or limiting the types and locations of work they can do, or their professional advancement (Fernando and Cohen, 2013). The stronger norms that value female seclusion are (such as *purdah*), the more likely they are to act as a barrier to women working outside the home, or to constrain their work opportunities.

A study in Bangladesh by Nazneen and Glennerster (2017), for example, on the perceived acceptability of different forms of work for young married women found that, in about half of households studied, husbands and in-laws preferred young women not to work for pay at all, or to undertake work they could do from home, such as tailoring or tutoring. This study found that families considered garment factory work 'disgraceful' because young women would be outside the home, working with boys and men, moving and speaking freely, and learning to negotiate and assert themselves. Some families even tried to hide the fact that their daughters were working in garment factories from potential in-laws for fear that engagements would be annulled as a result. Another study from Bangladesh found that women's work preferences were strongly influenced by perceived community norms about the desirability of the work in question (with a preference for home-based work), and the desire to avoid negative comments from community members (Heintz et al., 2017).

A study with professional women in Sri Lanka highlights how strongly they were discouraged from interacting with individual male colleagues in public (since this could be misconstrued as a sign of sexual relationships) or from joining in workplace social activities (Fernando and Cohen, 2013). The women interviewed reported that these norms often undermined their ability to work effectively and their professional advancement.

Qualitative studies show that norms around mobility and respectability often vary with age and social position. For example, a qualitative study in three regions of rural Ethiopia showed that young women's mobility is particularly constrained by sexual harassment in public spaces and that marriage provides some protection from this harassment. However, married women were expected to be back at home before their husband at the end of the day and otherwise risked a beating or divorce. As a result, some single women – especially those from households without an adult man present – reported greater freedom of mobility, including the freedom to attend meetings and to travel for business, despite facing greater risk of harassment (Badstue et al., 2020a).

A qualitative study in western Kenya and southwestern Nigeria, cited above, reported similar dynamics, finding that the mobility of women in polygynous households (where a man is married to more than one woman) was constrained by fear that their husbands would pay greater attention to other wives if they did not abide by prevailing norms about mobility. These included undertaking journeys with clearly 'acceptable' purposes, such as going to the market, not 'roaming' around and being modest in interactions with others, particularly men (Bergman Lodin et al., 2019).

Similarly, in a study of gender norms among Rohingya refugees in Bangladesh Coyle et al. (2020) found that young married women were the group whose mobility was most constrained. However, as a result of displacement, women had taken on new activities outside the home, including working for non-governmental organisations (NGOs) and obtaining rations, and had found ways to safeguard their honour while doing so – for example by wearing burkas, and working in jobs that involved serving and supporting other women. This study points to the role of both necessity and opportunity in shifting norms around ways for women to work outside the home 'respectably'. The next chapter discusses gender norms affecting women in the workplace in more detail.

Having outlined some common norms that influence WEE, we now synthesise key findings in relation to four aspects of economic activity: employment, control of assets, financial inclusion and entrepreneurship.

Key resources

Klein, E. (2017) *Norms and women's economic empowerment: a background paper for the UN Secretary-General's High-Level Panel on Women's Economic Empowerment*. New York: United Nations.

This reviews the literature on gender norms and their relationship with diverse aspects of WEE to inform development research, policy and practice.

ILO (2018b) *Care work and care jobs for the future of decent work*. Geneva: International Labour Organization.

This comprehensive resource looks at paid and unpaid care work and its relationship with the changing world of work, including a section on how norms affect gender inequalities in women's and men's work.

Mejia, C. et al. (2014) *Perspectives on gender-based violence and women's economic empowerment in sub-Saharan Africa: challenges and opportunities*. MEASURE Evaluation Special Report.

This synthesises the evidence on the relationship between WEE interventions and the experience of GBV by women, identifying gaps in research and implementation.

UNFPA and CARE (2020) *Linking women's economic empowerment, eliminating gender-based violence and enabling sexual and reproductive health and rights*. Working Paper. Bangkok: United Nations Population Fund.

This synthesises evidence on links between WEE, GBV and sexual and reproductive health and rights, drawing on evidence from CARE and UNFPA's work in the Asia-Pacific region and a rapid review of recent literature.

GENNOVATE publications

Based on qualitative studies of gender norms that affect agricultural innovation and climate resilience, these publications provide particular insights into norms that affect decision-making, control of resources and the productivity of agricultural livelihoods.

4 Employment

4.1 Overview of gendered inequalities in employment

Paid employment is a crucial element of WEE. It provides the opportunity for a woman to earn her own income, which can, in turn, contribute to enhanced well-being; greater autonomy and financial independence; increased decision-making and bargaining power within the household; and the ability to build up savings and to own assets (UN Women, 2019). However, women's increased participation in paid work is not *automatically* empowering, particularly if their working conditions are poor. And in some cases, it can lead to relative disempowerment: for example if a woman's total workload substantially increases when combining paid and unpaid care work, or if she faces an increased risk of GBV as a result of her employment (Harper et al., 2020).

Analysis of data from 60 countries by UN Women shows that married women with earnings of their own were more likely than other married women to have a final say, either alone or jointly with their partner, in decisions on large household purchases, suggesting a link between employment and intra-household decision-making power. However, almost 10% of women with their own income still did not have a say in how this income was used. Both findings reinforce the point that paid employment has the potential to contribute to greater agency and empowerment, but this is not always the case and cannot be taken for granted (UN Women, 2019).

This chapter will discuss evidence around how inequitable norms related to work contribute to selected economic inequalities: LFP, job segregation, and working hours and conditions, all of which result in women earning lower average incomes from work than men.

Labour force participation. Box 3 presents a snapshot of gendered inequalities in LFP and employment.

Box 3: Snapshot of gender inequalities in labour force participation and employment

The LFP rate measures the proportion of the working-age population that is either employed or looking for work.

In 2023, globally, 72% of men but only 47% of women of working age were in the labour force, a gender gap of 25 percentage points.

The largest gender gaps in LFP were in the Middle East and North Africa and South Asia, with only 19% to 25% of women participating in the labour force, compared with 68% to 76% of men.

The figures for women's LFP in other regions include 51% in Latin America and the Caribbean and 62.3% in sub-Saharan Africa – the region with one of the lowest gender gaps in LFP (11 percentage points) (ILO, 2023b).

There is a strong positive correlation between gender gaps in employment and gender pay gaps: when the female employment rate in a country is significantly lower than that for men, women are paid less than men on average (Alarakhia et al., 2023).

Working conditions. In low- and lower-middle income countries, a higher proportion of women than men are in informal employment, where job quality tends to be lower and more precarious. While some women may choose such employment for the relative flexibility it affords them – particularly enabling them to combine unpaid care and domestic responsibilities with paid work – others are pushed into it by the absence of alternatives. Women working in the informal economy are also more likely to be employed in particularly vulnerable forms of work, including as domestic workers, home-based workers and contributing family workers (ILO, 2018c). The shift to the platform economy is leading to the rise of new patterns of contract-based work, and spaces for entrepreneurship (discussed further in **Insert 1 – page 52**).

Working hours. Women in paid employment are also more likely to work fewer hours than men. This is, in large part, because women shoulder a far greater responsibility for unpaid care work. Analysis of time-use data across 75 countries from 1998 to 2016 found that women dedicated on average 50 minutes more than men a day to total work (paid and unpaid, combined) (Charmes, 2019). In addition, rates of time-related underemployment – working fewer hours than desired – are higher for women than for men across the world, with the greatest gender gaps in time-related underemployment found in the Arab States (12.4 percentage points) and North Africa (11.1 percentage points), with smaller gaps in Latin America and the Caribbean (4.5 percentage points) and sub-Saharan Africa (1.9 percentage points) (ILO, 2023a).

Employment segregation. Employment segregation refers to the concentration of women and men in different occupations and industries (horizontal segregation) and in different levels of status, responsibility and leadership within an industry (vertical segregation). Globally, women tend to be over-represented in occupations and positions that are perceived as low skill and/or low value (Das and Kotikula, 2019), with the often lower rates of pay in these occupations and sectors contributing to gender pay gaps (Alarakhia et al., 2023; Carranza et al., 2023). A good example is the care workforce: almost two-thirds of the global care workforce are women, with these jobs equating to nearly 20% of global female employment (ILO, 2018b). An estimated 88% of personal care workers and almost three-quarters of cleaners and domestic workers are female (ILO, 2020). Other highly ‘feminised’ jobs include health and teaching professionals, sales and customer service workers, food preparation assistants and clerical staff. Feminised – and especially care – occupations are often considered low status, with a lack of social recognition and low pay (ILO, 2018b). This means that higher participation of women in these sectors may not necessarily imply greater economic empowerment.

Employment segregation is most pronounced in science, technology, engineering and mathematics (STEM) occupations. For example, more than 70% of science and engineering professionals are male, as are more than 80% of those working in information and communications technology (ICT). Other ‘masculinised’ jobs include building and related trades (97% male), plant machine operations and driving (97% male), and metal and machinery work (96% male) (ILO, 2020).¹⁸ However, these patterns vary considerably from country to country (Carranza et al., 2023). This under-representation of women in many technical areas means that many of the better paid and more secure low-carbon jobs are dominated by men, and these patterns risk being cemented in emerging areas of work: for example, in renewable energy and low-carbon public transport (IRENA, 2019; Mani-Kandt, 2022).

¹⁸ Based on available data from 121 countries, representing approximately 63% of global employment.

4.2 What is the role of gender norms?

Gender norms play an important role in explaining persistent gender inequalities in paid employment. Among the most influential are the male breadwinner and female caregiver norms discussed in **Chapter 3**. Unpaid care work is the principal reason given by women of working age worldwide for not participating in the labour market (ILO, 2018b). These norms also influence the type of jobs that are perceived as ‘acceptable’ for women to do – which are often extensions of their caregiving roles in the home (e.g. teachers, nurses, cleaners), or are in administration and retail (Muñoz Boudet et al., 2013; Carranza et al., 2023).

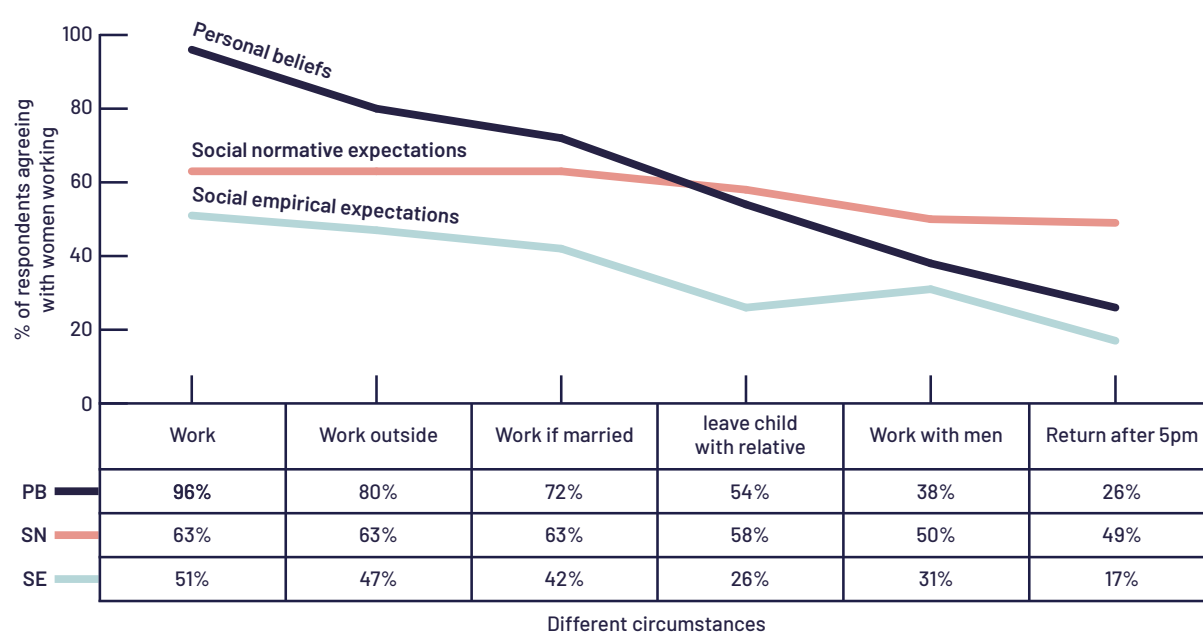
Norms around divisions of labour also exert an indirect influence, often leading women to choose sectors or roles that can be (relatively more easily) combined with childcare (Hammond et al., 2020). These are also often more poorly paid than jobs in male-dominated sectors such as engineering, computing, transport and energy. These patterns are upheld by norms around suitable work for men and women (and suitable subjects for girls and boys to study). Norms around gendered suitability of occupations also reflect stereotypes of the types of skills needed, and the types of people who are most likely to have those skills. Although these vary cross-culturally, the common assumptions that men are more likely to have the skills to use advanced technology and that women lack the physical strength or stamina for some roles also contribute to job segregation and can mean that the competence of women to do these roles is often questioned (Peters et al., 2019; Léon-Himmelstine et al., 2021).

As also outlined in more detail in **Chapter 3**, two other common norms may help explain gender disparities in paid employment: those related to GBV and mobility. The threat of GBV – both in the workplace and while travelling to work – can limit women’s participation in paid employment. At the same time, gender norms linked to mobility may restrict women to home-based work or jobs that do not involve mixing with men. For example, a synthesis of findings across a portfolio of 14 studies on social and gender norms found that ‘job segregation was reinforced by gossip questioning the moral standing and reputations of women engaged in male-dominated work, or in work involving travel or residence away from the home’ (Marcus, 2018: 1). Importantly, both of these factors – GBV and mobility constraints – are likely to limit women’s entry into male-dominated jobs, perpetuating employment segregation and the corresponding differences in status, value and pay attributed to male- and female-dominated occupations and sectors (Das and Kotikula, 2019).

Norms about the acceptability of women’s engagement in work outside the home and/or work in particular sectors are constantly churning as a result of shifting economic opportunities and needs, rising levels of education, the role of demographic change, mass media portrayals of different lifestyles and political mobilisation (the latter often aiming to reassert ‘traditional’ gender roles). This can lead to situations where people misperceive, and typically overestimate, the extent of support for norms, such as an idealised division of labour where women do not work outside the home. For example, a study by Bernhardt et al. (2018) with 3,815 married couples in rural Madhya Pradesh (India) found that both men and women (but particularly men) overestimated the extent of prevailing norms against women working. For women, their husbands’ views and a desire to ensure harmony within the home took precedence over perceived community norms; for men, the latter were of greater influence.

Research in Jordan also highlights that norms around paid and unpaid work and care are often much more nuanced than common accounts (and studies) imply. A study by Gauri et al. (2019) surveyed 2,007 men and women from low- to middle-income families, and investigated their views on women working in the following situations: in general, if married, if in a mixed-gender environment, if required to work after 5pm and if they had to leave their children with a relative. The authors also investigated respondents' perceptions of prevailing norms in their neighbourhood – both what others do and what they approve of. They found significant gaps between respondents' personal attitudes and their perceptions of prevailing social norms. Specifically, respondents were more supportive of women working overall than they perceived others to be, but less supportive of work in mixed gender environments or in the evenings.¹⁹ The study also found that respondents overestimated the reputational costs to families and husbands of women working. Finally, they found that the perspectives of close male relatives (husbands, fathers and brothers) influenced women's work outside the home more than perceived norms in the community. Figure 9 presents some of these findings in more detail.

Figure 9: Support for women working in different circumstances (Jordan)



PB = personal beliefs; SE = social empirical expectations; SN = social normative expectations

Source: Gauri et al. (2019).

¹⁹ Sen et al. (2022) conducted a similar study about norms affecting women working outside the home, and in private sector jobs, in the Kurdistan Region of Iraq. Their findings about the much lower acceptability of work that involved returning home in the evening were also similar.

4.3 What helps shift norms around gender and work?

As shown in Figure 4, approaches to shifting norms around gender and work span direct and indirect measures. Table 5 summarises the approaches discussed in this section. Action across these areas can contribute to greater WEE as well as to the wider decent work agenda, which forms part of United Nations Sustainable Development Goal 8.²⁰

Table 5: Summary: approaches to shifting norms around gender and work

Approach	Direct/indirect	Examples
Expand the quality and availability of economic opportunities	Indirect	Investment in gender-neutral sectors or those typically employing female labour – many examples from South East Asia.
Provide targeted training	Largely indirect	Online learning initiatives in Egypt, India, Mexico and Nigeria.
Enhance access to formal and non-formal education	Largely direct	Taaron ki Toli curriculum mainstreamed in several Indian states for students in grades 6–8. Various programmes for adult men (focused mainly on fathers).
Challenge misperceptions and establish new norms	Direct	Experimental initiatives in Saudi Arabia, Indonesia and Ethiopia; information on returns to training in Mexico and the Republic of Congo; media campaigns in Viet Nam, the Philippines and Indonesia.
Shift norms around unpaid care work	Both direct and indirect	Maternity and paternity leave policies (Europe); childcare provision (evidence from numerous low-income settings); non-formal education and media campaigns.
Eliminate GBV in the workplace and other public spaces	Both direct and indirect	Ratification of ILO Convention 190; workplace training and reporting systems; women-only public transport and/or campaigns against sexual harassment on public transport.



Expand the quality and availability of economic opportunities

One significant way to boost women's employment opportunities and help shift related gender norms is by promoting inclusive economic growth. At the macro level, this increases the demand for labour and, therefore, encourages employers to hire more workers – including women. There is research to suggest that economic growth increases employment for female workers, especially if male employment is already high (Peters et al., 2016). The likelihood of growth boosting women's employment opportunities is increased if policies focus on encouraging growth in sectors that often employ women. For example, Klasen (2019) found that a female-intensive export-oriented approach to growth appears most promising for women's labour market participation, as has been demonstrated in Bangladesh, Morocco and Tunisia. Importantly, such shifts in women's paid employment came about despite the prevailing societal norms at the time that restricted women's participation in labour markets – demonstrating the power of this macro-level, indirect approach to shifting gender norms.²¹

²⁰ Decent work can be helpfully understood using the ILO's (n.d.) decent work indicators.

²¹ We acknowledge that economic growth is not in itself a necessary or sufficient condition for improved decent work opportunities for women, and that employment/LFP is only one aspect of the wider decent work agenda that can contribute to economic empowerment.

Inclusive economic growth concerns not only the quantity of work but also its quality, in line with the decent work agenda. Few quantitative studies have examined the relationship between the quality of work and gender norms. However, programme-based evidence points to the role of improved working conditions in shifting families' views of the acceptability of women working, and distribution of unpaid care work. For example, studying a taxi firm that employed women drivers in Delhi, Baruah (2018) found that the relatively high levels of pay (compared to other options available to working class women) and the status associated with the role (for example having a driving licence, wearing a smart uniform and being a member of a drivers' association) shifted the views of the drivers' mothers-in-law and husbands about the acceptability of women working.

Another example comes from the efforts of the Better Work programme with buyers, manufacturers, governments and unions to improve labour standards in the garment industry – which has a highly feminised workforce. Pike and English (2022) conducted a qualitative study of the Better Work programme in Bangladesh, Cambodia, Lesotho and Viet Nam, and examined how improved job quality translates into changes in household-level gender norms.

Male participants in focus group discussions in Viet Nam reported contributing more to unpaid care and domestic work, promoting shared responsibility for this work:

We have better awareness [about gender equality] so we share responsibilities for our family unlike our parents' generation.

Male focus group discussant, Viet Nam (Pike and English, 2022: 193)

Similarly, women workers in Viet Nam – as well as in Bangladesh and Cambodia – reported that men were helping more at home. This was attributed to men's recognition of the demanding paid work that their wives were doing in the garment factories, combined with a greater appreciation and valuation of the unpaid labour that women were often balancing alongside this. Other normative changes that appear to have occurred as a result of improved job quality through the Better Work programme include improved access to and control over household resources.



Provide targeted training

Some studies suggest that targeted training can help to overcome norms about what constitutes 'women's work' and 'men's work', and reduce the concentration of women in low productivity, low paying sectors. As with information-based initiatives, no systematic reviews were found that consider the impact of targeted training on norms or on shifts between sectors (most studies of training focus on its effectiveness in increasing access to work). Available syntheses caution that good design and implementation are critical and that many training initiatives have limited impact on inequalities in employment (e.g. Beegle and Rubiano-Matulevich, 2020). However, a few studies point to positive impacts on encouraging women to shift to better-paid sectors, or indicate how design innovations can increase women's uptake.

In Nigeria, for example, an experiment among a sample of over 3,000 recent university graduates found that an ICT skills training programme – which consisted of 85 hours of teaching across 10 weeks on basic software packages and relevant oral and written communications skills – increased the likelihood of women being employed in the sector by 26%. Importantly, women with implicit biases against women’s labour market participation were more than three times more likely to switch into the ICT sector as a result of the programme than unbiased women (Croke et al., 2017).

An International Finance Corporation (IFC) study of uptake of online courses in Egypt, India, Mexico and Nigeria found that they enabled both men and women (42% and 45% respectively) and 60% of women caregivers to study, who reported that they would otherwise not have been able to. This suggests that online learning can help overcome normative barriers to skills training, such as limitations around mobility and safety, and care responsibilities (IFC, 2022). Similarly, an evidence synthesis by the World Bank on adapting skills training to increase women’s participation found that it is also important to address normative constraints driven by low aspirations and confidence to compete in male-dominated activities and sectors (Beegle and Rubiano-Matulevich, 2020).

These approaches focus primarily on upskilling women; Halim et al. (2023) outline some examples of complementary initiatives to reduce biases in recruitment, including gender quotas, targeted outreach to women applicants and measures to make workplaces more family-friendly (e.g. with onsite childcare). Overall, promoting greater training and employment opportunities for women without corresponding support for other aspects of their lives risks reinforcing women’s multiple roles and responsibilities, and contributing to relative disempowerment. Therefore, the approaches outline above should, ideally, be employed in combination with others outlined in the following sections to ensure a holistic approach.



Enhance access to formal and non-formal education

Schools are one site where gender stereotypes can be either reinforced or shifted. Both general school education and targeted non-formal education focused more directly on gender equitable values can shift norms about gender roles and work. With regard to general education, for example, data from IMAGES show that men with higher levels of education have more gender-equitable attitudes and are more likely to carry out unpaid care work (Barker et al., 2011).

Considering targeted educational programmes, large-scale and long-term evaluation evidence comes from the Taaron ki Toli grades 6–8 gender equality curriculum implemented by the Indian NGO Breakthrough in partnership with schools in the state of Haryana. This engaged young adolescent girls and boys in classroom discussions about gender equality. Agreement with the statement ‘Women should be allowed to work’ increased by 8 and 20 percentage points among female and male participants, respectively, with these effects persisting two years after the programme had ended (Dhar et al., 2022). By 2018, Breakthrough had scaled up its programme across the five Indian states of Bihar, Delhi, Haryana, Jharkhand and Uttar Pradesh, and had reached more than 600,000 adolescent girls and boys (Menon, 2018), with the state of Punjab and Odisha adopting the curriculum for government schools (J-PAL, 2021; 2022).

Outside the school system, fatherhood is also commonly identified as a critical point in the life course where pre-existing gender norms can either be reinforced or shifted. Various programmes aimed at young or new fathers focus both on helping men develop domestic and care skills and shifting gender-related attitudes (see Table 6).

Table 6: Impacts of non-formal programmes to shift norms around unpaid care work

Initiative	Aims, main activities and scale	Evidence of impact on norms
Program P Pilot in Lebanon (Promundo and ABAAD, 2019)	Group education programmes over 5–7 weeks for husbands and wives that aimed to challenge and transform restrictive norms. Implemented in 13 cycles at 11 sites in 2018 involving 316 men and women; all were married with at least one child under age 5. Program P adapted for Lebanese and Syrian fathers and couples in Beirut had a special focus on early childhood development.	Multivariate analysis of baseline and endline data, which engaged 316 participants between June and November 2018, found that men's engagement in both care and domestic work increased five-fold after participating in the programme.
Program P adapted in Brazil, Indonesia, Rwanda and South Africa as part of the MenCare+ programme (Promundo, CulturaSalud and REDMAS, 2013)	Program P has three components: <ol style="list-style-type: none">1. information and tools for health care providers2. group activities for fathers and couples (11 weekly sessions)3. guidance for designing community campaigns. Program P usually engages fathers and their partners during their partners' pregnancies, when they are open to adopting new caregiving behaviours.	A randomised controlled trial in Rwanda found that almost two years after participating in the programme, men spent almost one hour more per day doing household chores, and reduced their physical punishment of children (Doyle et al., 2018).
REAL Fathers initiative in Uganda (IRH, 2020; 2022a)	Worked with fathers aged 16–25. Integrated into Save the Children's Early Childhood Care and Development programme in Karamoja and the Youth Initiative for Employment and Sustainable Livelihood and Development programmes in Northern Uganda. Based on a mentorship model: young fathers requested older fathers to be mentors. These mentors received training on the programme and gender equity. Mentors and mentees were expected to attend at least seven sessions over a period of seven months (IRH, 2020).	Qualitative findings indicate that participating fathers have undertaken more household chores and childcare, often when their wives were busy with other tasks (IRH, 2022b).

<p>WE-Care in the Philippines and Zimbabwe (León-Himmelstine and Salomon, 2020)</p>	<p>Advocacy and interventions to improve laundry infrastructure, provision of household equipment and efforts to promote norms of men and women sharing unpaid care work. Norm change activities included: community awareness activities, training of care champions (men, women or couples willing to show public support and lead discussions on the theme) and involving school groups.</p>	<p>Surveys of 849 and 776 women, men and children in the Philippines and Zimbabwe, respectively, found that:</p> <ul style="list-style-type: none"> • Among participants in the Philippines, men's self-reported time spent on unpaid care work increased by over an hour per day. • In both countries, some women increased their involvement in income-generating activities, such as farming or vending, as a result of the programme. • Increased provision of water infrastructure tended to reinforce gender roles around water-related activities and may, therefore, have worked in the opposite direction to norm change activities.
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One way these programmes may work is by normalising male involvement in care, and by developing a network of others who are engaged in and committed to new practices. This may have generational effects on norms: boys who see their fathers doing housework and childcare are more likely to do these tasks themselves later in life (Kato-Wallace et al., 2014; Equimundo, 2022; Farré et al., 2023). Online campaigns that build virtual communities may set in place similar dynamics.





Challenge misperceptions and establish new norms

Provide information that can encourage shifts in behaviour and norms. Information-based initiatives aim to engage with norms both directly and indirectly. Direct approaches – most common in strongly patriarchal societies – focus on challenging misperceptions of the level of social support for women's paid work, and often primarily target men who may be concerned about risks to their own and their families' reputation. Indirect approaches tend to focus on providing women with information about the returns of different types of jobs, aiming to nudge shifts to better-paid, often male-dominated, areas of work. No systematic reviews of this type of initiative were found. This section therefore presents findings from some recent studies, noting that these may not represent the balance of evidence in this area.

Several information-based initiatives have aimed to provide men and women with more accurate information about the level of social support or disapproval of women working outside the home (in social norms terminology, to correct pluralistic ignorance). For example, in Saudi Arabia, Bursztyn et al. (2020) undertook an experimental initiative that first surveyed the level of support among men for women working outside the home and found that the majority of men greatly underestimated the declared level of social support. They then ran small-group information sessions that provided 500 men aged 18–35 with information about their peers' support for women having a job. The study found that men who received this information were 9 percentage points more likely to sign their wives up for a job-matching service than those who did not. Four months after the end of the initiative, participants were re-contacted; the wives of men who had participated were 10 percentage points more likely to have applied for a job (with 16% having done so) than wives of men who had not received this information.

A similar experimental study in Indonesia found that men who received accurate information about the level of men's social support for women working outside the home were 25% more likely to accept a career mentoring voucher for their wives (Cameron et al., 2023). Finally, Assefa et al. (2022) found in rural Ethiopia that most men were willing to undertake some female-gendered household tasks, and greatly underestimated the extent to which their peers would accept their doing so. Men who received information about their peers' attitudes were more likely to report to interviewers that they intended to perform the activity in the coming week than those who did not receive this information.

Some evidence suggests that providing information about the financial returns of different types of jobs to young women and their parents can encourage young women into male-dominated and better-paid fields (IYF, 2018). For example, an evaluation of an initiative working with applicants to vocational training and apprenticeship programmes in the Republic of Congo found that young women who received information about earnings in male-dominated sectors were 29% more likely to apply for jobs in those sectors (Gassier et al., 2022).²² Gassier et al. also report that a similar initiative in Kenya led to more women taking up roles in male-dominated sectors but that providing information to high school students in Colombia had no impact on their subsequent career choices.

²² The evaluation draws on data from 4,394 applicants to the training programme, of whom around 41% received information on earnings in different trades.

Conduct media campaigns. Media campaigns can also be an effective way to challenge perceptions relating to gender norms. For example, in 2022 a set of studies in Indonesia, the Philippines and Viet Nam examined the impact of social media campaigns and associated offline activities on changing norms among young people related to care work, breadwinner roles, employment segregation and women's economic leadership. In all three countries, the research, which examined over 4 million social media posts, found that campaigns focused on challenging gender norms around unpaid care work had the most engagement (Marcus, 2023).

Discussions were quite polarised, with a substantial number of posts in all countries defending 'traditional values' and divisions of labour from religious or cultural perspectives. Two main ways of framing arguments seemed to have the greatest impact on shifting attitudes and behaviour: focusing on the intrinsic unfairness of highly inequitable divisions of labour, particularly the 'double burden' faced by women working outside the home; and the benefits to children of more equitable role-sharing between parents. The study also found that a combination of online and offline activities was important to increase campaigns' reach and engagement, and sustain interest. These included: competitions; using a range of video, photo and text posts; tying content to different events in the calendar; and holding offline activities – such as lectures to street events and walking tours.

While the numbers of people who reported changing their attitudes were not quantified, qualitative information indicates the kinds of shifts in mindset that the campaigns encouraged:

I used to ask my mom to clean my room because I am a workaholic, and for me, work is the most important thing. ... Therefore, sometimes I implicitly think that, with the support of my younger sister and my mom, there is no need for me to do it. After joining the campaign, I got rid of that kind of toxic thinking and changed my behaviour a lot.

Male participant, age 26–34, Viet Nam (Marcus, 2023: 20)

Quantitative analysis shows that the campaigns had the greatest impact on attitudes in Indonesia, where gender norms were less egalitarian at the outset. Surveys of attitudes found a shift towards more progressive attitudes of between 11 and 18 percentage points, with the greatest shifts taking place in attitudes to women's leadership. Changes were the smallest in Viet Nam, where norms around, for example, sharing childcare were already more egalitarian. Quantitative analysis also showed that, overall, changes were smallest among men, and that the norm where evidence of backlash was lowest was around support for women as co-breadwinners, possibly because this implied less change to 'traditional' masculinity (IW, 2023).

The research also highlighted the importance of staged and targeted communications. Where inequitable norms are widespread, broadly targeted campaigns are important. Where there are already shifts towards more progressive norms, it may be more effective to focus campaign efforts on slower adopters of new norms, and the reference groups that influence them.



Shift norms around unpaid care work

The measures outlined in this section involve reducing and redistributing unpaid care work. While some seek directly to shift norms about who – within a household – is responsible for care, others work around existing norms by providing services that free up the time of parents (primarily mothers) for paid work. Promising approaches include:

Supportive parental leave policies. A study of 31 low- and middle-income countries by Chai et al. (2022) examined the impact of paid **maternity leave** on gender norms and gender equality outcomes, using DHS and WVS data. The authors found that a one-month increase in the duration of paid maternity leave was associated with more equitable attitudes to women working and to women's involvement in decision-making. Specifically, it was associated with a 41.5 percentage point increase in the proportion of people who disagreed with the statement 'if jobs are scarce, men should have priority', and a 40% increase among women reporting that they had more control of household decisions. The study suggests that the extended paid period contributes to a greater appreciation of women's roles as income earners.

Shared parental leave – and particularly **paternity leave**, a policy more common in high-income countries – also shows promise. Norway, for example, introduced a paternal quota in 1993 that reserved four weeks of parental leave allocation exclusively for fathers after the birth of a child. The reform was implemented on a 'use it or lose it' basis: families would lose the four weeks of leave if they were not taken by the father. This provided a strong incentive, or 'nudge', for fathers to take up parental leave. Similar policies exist in other Nordic countries, among others. In Norway, the share of fathers taking paternity leave increased from 2.6% to 24.6% in the month before and after the new policy came into force. This share continued to rise and had reached 60% in 2006, following further reforms (Cools et al., 2015). By 2018, 25 years after the introduction of the initial policy, more than 70% of fathers were taking their full allocation of paternity leave (Gram, 2019).

Looking at the impact of such policies on fathers, Rege and Solli (2013) found that the Norway reforms led to a drop in earnings for participating men, which may reflect a reduction in paid working hours and increased involvement in household work and childcare, while Kotsadam and Finseraas (2011) found that participating fathers were 50% more likely to equally share a key household task with their partner. Complementary research from Norway, as well as from Spain, Canada and Germany, found that reforms encouraging fathers to take parental leave have had long-term effects on the amount of childcare that fathers do later on, as their children get older (Dahl et al., 2014 [Norway]; Farré and González, 2019 [Spain]; Patnaik, 2019 [Quebec, Canada]; Tamm, 2019 [Germany]). In Norway, the authors found that the take-up of paternity leave provision was initially slow, but picked up as the effects spread through peer groups and led to gradual changes in attitudes. For example, men were more likely to take up paternity leave if their brothers or co-workers had done so before them (Dahl et al., 2014). Drawing on qualitative studies with 28 men, Kvande and Brandth (2019) also found that over the 26-year period of paternity leave provisions, these had become normalised in workplaces.

A set of studies has examined changes among different social groups following the introduction of paternity leave quotas in Europe. Studying the quota introduced in Germany in 2007, Unterhofer and Wrohlich (2017) found that by increasing men's engagement in care of infants, the policy had contributed to the parents of these men developing more gender-egalitarian attitudes to women working (statistically significant for grandmothers, and positive but not significant for grandfathers).

Farré et al. (2023) studied a similar quota in Spain, also introduced in 2007, and found that it led to more gender-equitable norms among adolescents: the proportion of adolescents perceiving it to be appropriate for a woman with a preschool-age child to work rose by 19% among the group born at the time when fathers' leave entitlements increased compared with slightly older peers whose fathers were ineligible. This study also investigated the perceptions of norms among the classmates of 12- and 13-year-old adolescents whose fathers had taken this leave and found that they also perceived more positive norms among their peers (a 21% increase). Disaggregating by gender, Farré et al. found that boys born after the reform increased their contributions to stereotypically female household chores, such as cleaning, by 20%, while girls' involvement in chores more commonly undertaken by men, such as small repairs and grocery shopping, increased by 25%. Boys born after the reform were less likely to report that they expect to work full-time when they had small children (statistically significant), and girls were more likely to state an increased expectation of working full-time (not statistically significant).

The impacts of paternity leave policies on women's labour market outcomes also seem positive. Studies from Sweden (Johansson, 2010), Denmark (Andersen, 2018) and Spain (Farré and González, 2019) suggest that the earnings of eligible mothers increase as a result of such policies. Evidence from Germany shows that fathers taking paternity leave significantly increases mothers' hours of paid employment during early childhood (Tamm, 2019), while a similar study on reforms in Quebec, Canada, found an increase in hours spent in paid employment for mothers as well as a greater likelihood of them being in full-time employment (Patnaik, 2019).

Using data from 1995 to 2018 across nine countries, Omidakhsh et al. (2020) found that policies encouraging fathers to take leave can be effective in redressing unequal gender norms relating to women's work. Comparing five European countries that incentivised fathers to take parental leave or provided paid paternity leave with four countries that did not, the authors measured changes in attitudes regarding women's equal rights to employment based on the WVS statement: 'When jobs are scarce, men should have more right to a job than women'. They found that men and women in the former set of countries were 27% more likely to disagree with the statement, and suggest that this supports the hypothesis that egalitarian changes in policy can improve gender norms.

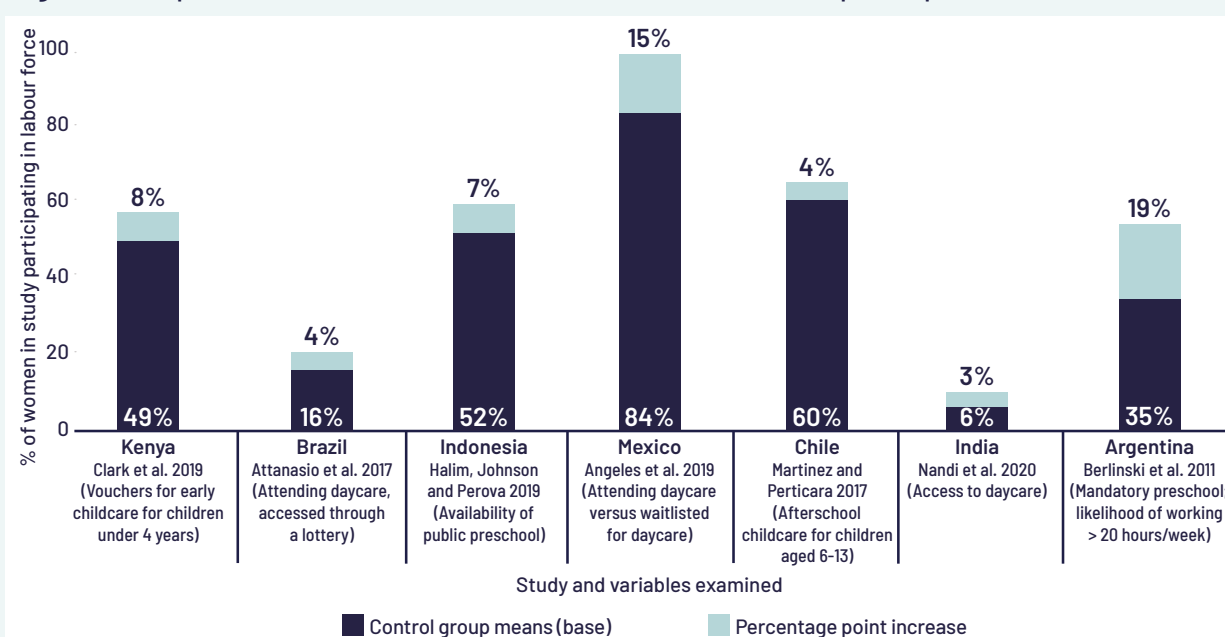
Similar findings emerged from a longitudinal analysis of paternal involvement in family life in Australia. From a sample of 2,796 children with observations over 10 years, Cano and Hofmeister (2023) found that the greater involvement of fathers in childcare and housework during childhood and adolescence was associated with more gender-egalitarian attitudes among children by age 14–15. This unpaid work done by fathers was as relevant for children's attitudes towards gender roles as mothers' participation in the paid workforce.

Evidence from the World Bank, using firm-level data for a sample of over 33,000 firms across 53 low- and middle-income countries, found that women's employment among private firms is significantly higher in countries where paternity leave is mandated than in countries where it is not (Amin et al., 2016). The 2023 *Women, business and the law* report (World Bank, 2023a) documents that paid leave for fathers is available in 117 of the 190 economies studied, compared to only 77 in 2013. While paternity leave primarily benefits formal sector workers, together this evidence suggests that reforms from above can help to shift attitudes, behaviours and ultimately norms relating to women's LFP and men's involvement in caregiving.

Support access to childcare services. A lack of affordable, quality childcare can prevent women working or re-entering the workforce after the birth of a child, or confine them to more flexible (often lower-paid) work. The World Bank estimated in 2019 that approximately 40% of all children below primary-school age globally – or close to 350 million children – needed but did not have access to childcare. This affects families in low- and lower-middle income countries disproportionately, with nearly 8 out of 10 of these children living in such countries (Devercelli and Beaton-Day, 2020).

Emerging evidence from low- and middle-income countries suggests that access to subsidised childcare may increase mothers' employment rates, depending on the design and implementation of these services (as shown in Figure 10). The evidence of impact on hours worked is mixed. A recent summary of evidence reviewing randomised evaluations of childcare provision found that increased access boosted women's employment outcomes in five of the nine studies reviewed (J-PAL, 2023). When it did not, this may reflect other barriers to women's employment, such as restrictive gender norms, lack of employment opportunities, or low perceived or actual quality of childcare. Halim et al. (2021) reviewed 22 studies (3 experimental, 19 quasi-experimental) and found that greater access to subsidised childcare increased employment rates among women in 21 of the cases studied. The evidence on increases in maternal income, however, was mixed and inconclusive.

Figure 10: Impact of access to childcare on women's labour force participation



Source: Grantham et al. (2021).

Varied impacts also reflect differences in the design and implementation of childcare services, including childcare centres' operating hours, the age of the children who can access them and how many children in a family can access provision (Abramovsky and Selwaness, 2023). Finally, while access to quality and affordable childcare services – along with design features that encourage their uptake – are important, entrenched gender norms about who should look after young children may still limit women's economic participation. For example, Caria et al. (2022) found that providing childcare subsidies alongside employment services for women with young children from low-income areas of Cairo, Egypt, had no impact on their job search behaviour because of the strong gender norms precluding the use of childcare among mothers. In this case, direct norm change activities would be needed to complement indirect approaches like access to childcare services to help encourage or accelerate shifts in gender norms.

Considering the impact of childcare services on gender norm change, Neimanns (2021) analysed childcare policy reforms across 18 European countries to establish the effect of childcare expansion on attitudes towards maternal employment in the period from 2002 to 2012. Using over 34,000 observations from two waves of the International Social Survey Programme, the author found that expanding public childcare spending contributed to attitudes becoming more supportive towards the paid employment of mothers with children below school age. This trend was most pronounced in countries where access to childcare was more equal for parents across different socioeconomic backgrounds. This important finding underlines the need for childcare policies that are designed with fairness and inclusion in mind. Overall, the findings offer compelling evidence that childcare services can help shift gender norms regarding women's work.





Eliminate gender-based violence in the workplace and other public spaces

Initiatives targeting GBV in the workplace, on public transport and in other public spaces can enable women's participation in paid employment. Likewise, initiatives that succeed in promoting more equitable gender norms can contribute to reduced acceptance of IPV and the coercive control of women's earnings. These may include education (Ahinkorah et al., 2018), enhanced legal protection against GBV²³ and more gender-equitable legislation in general. Evidence from 49 low- and middle-income countries, for example, shows that limited economic rights for women – such as the right to free choice of a profession, or employment without the need for husbands' consent – are linked to higher acceptance of domestic violence among both women and men (Sardinha and Nájera Catalán, 2018).

Key approaches span those that seek to influence GBV in the workplace and public space indirectly – by promoting a more gender-equitable environment, or improving public transport – and those that address the issue directly, through enhanced legal standards and workplace systems for reporting violence, non-formal education, public awareness and behaviour change campaigns. Promising actions include:

Introduce, strengthen and implement laws against workplace GBV. International Labour Organization (ILO) Convention 190, the first international treaty to address violence and harassment in the workplace, came into force in June 2021, and as of October 2023 had been ratified by 33 countries. It seeks to protect the rights of all workers in all sectors 'to a world of work free from violence and harassment, including gender-based violence and harassment' (ILO, 2019a). When member states ratify the convention, they commit to putting in place national laws and policy measures to protect the right of workers to freedom from GBV – which can in turn contribute to norm and behaviour change at scale (Nadler, 2017; Lane et al., 2023).

Put in place workplace systems to prevent and respond to GBV. By making workplace GBV unacceptable, employers can help shift norms at scale. This is especially the case if there are already incentives to do so, such as adherence to established national legislation or international standards.

The IFC's guide to addressing GBV and harassment in the workplace (2020) outlines the following set of actions that employers should put in place: develop a leadership culture that models gender-equitable behaviour; develop policies and codes of conduct, preferably in a participatory way, involving women workers and trade unions; put in place reporting procedures and systems for taking action with support for victims/survivors; ensure recruitment and performance assessment procedures provide no scope for sexual harassment or exploitation; provide training on GBV for all staff; and work with suppliers and contractors to promote good practices in supply chains.

A good example of **businesses** working toward norm change against GBV comes from Business for Social Responsibility's HERrespect project. Working together with global brands, their suppliers and local NGOs, the project seeks to address violence against women and girls working in global supply chains through workplace-based interventions. These include participatory training on gender and power for workers and management; awareness-raising campaigns in workplaces regarding policies, local laws and available

²³ For example, only 28 out of 190 countries do not have legislation addressing domestic violence, significantly down from 177 countries in 1995 (World Bank, 2023a).

support for female workers; and reviews of company policies, practices and systems. An evaluation of the pilot project in India demonstrated significant positive impacts, including more than halving the acceptance of violence towards women among participants and doubling awareness of protection mechanisms and support for women workers (BSR, 2019). The IFC guide (2020) and sectoral information sheets provide further examples of ways in which employers can help prevent workplace GBV.

Enhance access to safe public transport. This can directly address the safety concerns that partially underpin norms around women's limited mobility, and that lower labour market participation. Good infrastructure and proximity to urban areas have been found to promote access to high-productivity waged work (Winters et al., 2008), while the negative impacts of poor infrastructure on earning opportunities are likely to be more severe for women because of the greater constraints on their physical mobility (Kabeer, 2012). Some studies indicate positive impacts on women from improved public transport. For example, Martinez et al. (2018) found that expanding the bus rapid transit and elevated rail system in Lima, Peru, increased female labour supply. The reasons for this may have been increased safety, or reduced costs of commuting, as there were not, for example, women-only carriages or other gender-related measures (Jayachandran, 2021). In June 2023, following initiatives in other Indian cities and states, the state of Karnataka introduced free bus transport for women. Advocates of the policy expect it to remove a barrier for women whose families consider that a portion of their wages would be wasted on travel, and to normalise women's mobility in public spaces (Dhillon, 2023).

Another possible approach, which works around norms relating to GBV and mobility, is women-only public transport, such as women's carriages or women-only buses. Gender-segregated transport has been adopted in urban public transport systems in various countries including Brazil, Dubai, Egypt, India, Iran, Mexico, Japan and Russia (Aguilar et al., 2021). A study in Mexico City found that the segregated carriage programme was associated with statistically significant reductions in unwanted looks and inappropriate touching. However, it also found increased non-sexual aggression (pushing, shoving, etc.) during the times of operation of the segregated carriages (Aguilar et al., 2021).

Key resources

Jayachandran, S. (2021) 'Social norms as a barrier to women's employment in developing countries' *IMF Economic Review* 69: 576–595.

This discusses specific gender-related social norms and how they constrain women's employment, as well as examples of policies aiming to dismantle these barriers to female employment and the impacts they have had.

Gauri, V., Rahman, T. and Sen, I. (2019) 'Measuring social norms about women's labour force participation in Jordan'. Policy Research Paper 8916. Washington DC: World Bank.

This shows how norms about women working outside the home vary according to a number of factors and outlines a methodology for exploring these nuances.

Carranza, E., Das, S. and Kotikula, A. (2023) 'Gender-based employment segregation: understanding causes and policy interventions'. Jobs Working Paper 26. Washington DC: World Bank.

This discusses the factors that drive employment segregation, including the gender norms that underlie such factors, and the policy recommendations suggested by the literature to help overcome them.

Insert 1 ‘Bias in, bias out’: the platform economy, gender norms and persistent gendered inequalitiesⁱ

The growing importance of platform-based livelihoods

There is nothing new about gig work: informal work and associated precarity have long been more norm than exception throughout the world (Athreya, 2021). The platform economy (digitally mediated labour markets, where workers use apps to obtain or perform work, or to trade) has emerged as an important space for employment and entrepreneurship over the past two decades. Available data – largely from official surveys in high-income countries – estimate that up to 4% of members of the workforce derives all or part of their livelihoods from platform-based work and that, as of 2021, an estimated 10% of workers in platform-based work globally were women. ILO data highlight the over-representation of migrants, including refugees, in the platform economy, often as a result of their exclusion from (or limited access to) formal sector work (ILO, 2022).

Platform work includes selling, renting, location-based services (e.g. transport, delivery, household and personal services), and freelancing/web-based work. Platform-based livelihoods both create new opportunities but also raise the risk of new forms of exploitation. These risks relate to the time workers must spend searching for jobs, the lack of a human interface, the level of payment for tasks when the total time involved is taken into account, and ratings and reward and penalty systems that are strongly skewed in favour of the client and away from the worker (Athreya, 2021; Dewan et al., 2022).

Reflecting existing gender divisions of labour and inequalities

Most studies indicate that platform economies replicate the gender inequalities and biases of offline work. Studies from Europe and Africa, for example, have found women concentrated disproportionately in ‘feminised’ tasks such as translation, teaching, clerical services and cleaning, with men over-represented in higher-paid technology-focused roles, and in deliveries (Hunt and Samman, 2019; Caribou Digital, 2022; ILO, 2022; Rodríguez-Modroño et al., 2022).

An ILO study in 2017 found that, on average, 21% of women platform workers had children under the age of six, ranging from 15% in Northern Americaⁱⁱ to 42% in Latin America and the Caribbean (Berg et al., 2018). Qualitative studies have found that women workers often perceive the flexibility of platform work, and the ability to fit work around care responsibilities, as a key benefit (Caribou Digital, 2022; Dewan et al., 2022). In this case, platform work facilitates compliance with norms that assign most care and domestic work to women. It can, however, mean women having to work late at night when children are asleep, to the detriment of their own well-being (Anwar, 2022). However, success on digital platforms often requires being constantly available, which can disadvantage people with care responsibilities. For example:

ⁱ The ‘bias in, bias out’ quote in the title of this insert comes from Athreya (2021).

ⁱⁱ The report does not specify which countries this comprises.

Things like gamification – the incentivization that says, ‘Hey, if you just do one more gig, we will bump you up to this bonus’ – the ways in which jobs immediately disappear if you’re not right on them; all those things have a gendered impact because of the differential time poverty that women experience. (Siddiqui and Zhou, 2021, quoting researcher Bama Athreya)

Apps built without taking these gendered challenges into account have delisted some women workers because they were deemed to be insufficiently available (Anwar, 2022).

For this reason, Anwar’s (2022: 757) study of women platform workers in five African countries concluded that ‘flexibility remains a myth for a vast majority of gig workers, particularly women, and workers face high-intensity work and long working hours on platforms’.

Many forms of work facilitated through platforms (such as domestic work or personal care performed in others’ homes, or transport services) expose women to a risk of sexual harassment; women entrepreneurs also report clients misusing platforms’ messaging systems to sexually harass them (Caribou Digital, 2022). Ratings systems where customers may rate workers but not vice versa, or where giving a client a poor rating may limit future offers of work, discourage women from reporting sexual harassment.

Potential to shift inequitable gender norms

The operation of platforms also has the potential to make a worker’s gender less significant in offers of work. Though platforms replicate many of the biases of offline labour markets and wider society, by depersonalising some transactions (customers are often assigned a supplier based on workers’ availability at a given point in time), they eliminate some points where discrimination can take place offline (Caribou Digital, 2022). Platforms also provide an entry point into the labour force that may be more significant for women than men: a study of 4,900 platform workers in 15 middle-income countries found that, for 11% of women, compared with 8% of men, their first paid work had come through a platform (Guest and Zhou, 2021; Siddiqui and Zhou, 2021).

If the rise of platform work contributes to shifts in gender norms, it is largely likely to do so indirectly – through women’s greater control of income, self-confidence and agency: several studies report shifts in household dynamics as a result of women’s increased contributions to household incomes (Caribou Digital, 2022; Athreya, 2021). However, where platform-based work is considered low-status, the overall effects on women’s status and empowerment may be reduced by family members dismissing or trivialising their work. By contrast, where platform workers challenge gender stereotypes about suitable occupations for men and women or/as well as women’s capabilities as entrepreneurs, this may also help shift gender norms. For example, women car and motorcycle taxi drivers in Caribou Digital’s study reported that many customers were initially surprised at their driver’s gender but also admired these trailblazing women.

Other studies have recorded less positive findings. For example, Anwar's (2022) study of women taxi drivers in Kenya found that customers would often cancel their booking after finding out their driver was a woman (this reflected a perception that women drivers were more likely to be carjacked, as well as a perception that they were less skilled). Women with computing and engineering skills in Nigeria reported being overlooked by clients for coding and software development, despite having relevant skills.

Transforming the operation of platforms to promote gender equality

While the operation of platforms replicates and sometimes exacerbates the biases and inequalities of offline labour markets, there is scope to eliminate these biases by:

- scrutinising and, if necessary, rewriting the code that powers the algorithms used in automated job advertising and the screening of applicants, which often replicates gender and racial biases (Athreya, 2021)
- enabling workers to rate clients as well clients to rate workers, and developing specific mechanisms to report sexual harassment that minimise risks to people making these reports.

5 Control of non-financial assets

This chapter discusses the gendered use, control and ownership of key productive assets such as land, housing and livestock, and how this affects women's economic well-being.²⁴ Financial resources are largely discussed in **Chapter 6**, although the discussion on securing inheritance rights covers both financial and other assets.

Secure rights to assets underpin both small-holder agriculture-based livelihoods and entrepreneurship in a range of sectors (O'Sullivan, 2017). Secure land and property rights are often also prerequisites for other rights such as accessing water and other natural resources, and as collateral (Harrison, 2023; Oxfam, 2023; Meinzen-Dick et al., 2017). Rights to assets are particularly critical for women if their households break down or their livelihood-generating responsibilities increase, for example through male migration, abandonment, divorce or widowhood (Rabenhorst and Bean, 2011). However, they are least likely to be upheld in the event of divorce or widowhood (Elefante et al., 2023; Harrison, 2023). Norms around assets, therefore, matter for WEE.²⁵

The literature on gender, land and property rights distinguishes different sets of rights over assets that may be conferred and exercised.²⁶ These vary both by context (reflecting factors such as historical patterns of ownership, culture, and dominant economic activities), and by person, with more limited rights conferred on some groups who are deemed not to need independent rights over assets or to be incapable of exercising them. These groups include children, people with disabilities and, often, women. Rights over assets are often conceptualised on a continuum of the following:

- **Use rights** involve the ability or permission to employ an asset.
- **Control rights** signal greater levels of power, including potentially management, exclusion and alienation.
- **Ownership** provides a full set of rights, including both use and control rights and sale or other forms of disposal, backed by formal legal institutions (Meinzen-Dick et al., 2017). In communal tenure regimes, community ownership of land does not necessarily translate into individual ownership rights, and individuals may be granted only user rights.

In practice, land and property rights are conferred and exercised through a combination of legal and policy frameworks and social norms. Even where legal rights appear egalitarian on paper, social norms in different contexts can prevent women from using those rights, limiting their economic opportunities.

²⁴ Other productive assets, such as farm tools, sewing machines or household goods, and rights to other natural resources, such as water and forests, are outside the scope of this report.

²⁵ The literature on the relationship between gender-equitable property rights, gender equality and social well-being is summarised in Elefante et al. (2023), Meinzen-Dick et al. (2017) and Stanley and Lisher (2023).

²⁶ A common classification distinguishes five sets of rights: access; withdrawal – to remove things from the asset; management – the right to alter a property; exclusion – the right to prevent others' access; and alienation – the right to transfer property rights to others (Meinzen-Dick et al., 2017).

5.1 Overview of gendered inequalities in use, control and ownership of assets

Inequalities in ownership and control of assets are among the most persistent of all of gendered economic inequalities; Box 4 illustrates the scale of inequalities. In brief, it shows that:

- globally, the proportion of women who own agricultural land is far below that of men, with the starkest inequalities in the Middle East and North Africa
- women worldwide are more likely to own houses than farmland
- rates of ownership of houses and farmland, while still low, are highest among older and more educated women.

Box 4: Gender inequalities in access to and control of assets

Agricultural land

In 2018, under 15% of agricultural landholders worldwide were women, ranging from 5% in the Middle East and North Africa to 18% in Latin America and the Caribbean (FAO, 2018, in Stanley and Lisher, 2023). More granular data from Ethiopia, Malawi, Mozambique and Nigeria show that the proportion of land parcels held by women ranged from 30% in Nigeria to 56% in Ethiopia (Ghebru, 2019).

In 2018, only 13% of women in sub-Saharan Africa were sole owners of land compared to 36% of men; 38% of women reported owning any land (alone or jointly), compared to 51% of men (Gaddis et al., 2018, in Behr et al., 2023).

In India in 2014, only 8.6% of rural women owned land compared with 47.1% of men, and women owned only 11% of agricultural land. In India's most gender-equal state for land ownership (Telangana) this rose to 21.5% (Agarwal et al., 2021).

Housing

DHS data from 41 countries between 2010 and 2018 show that husbands were 2.7 times more likely than wives to own land and housing. Women were more likely to own houses than land; levels of ownership were higher among rural women, older women and those with 13 or more years of education (Gaddis et al., 2020; Stanley and Lisher, 2023).

In 2015–2016 in India only 15% of housing was owned by women, rising to 27% in Delhi (Awasthi et al., 2023).

These inequalities are upheld, in part, by discriminatory legal frameworks (see Table 7). Over the period 1970–2022, assets were the area of women's economic rights that saw the second fewest legal reforms, with less than half the number of reforms enacted on workplace rights (World Bank, 2023a: 72). A total of 76 countries continue to legally discriminate against women in accessing assets, of which 31 are in sub-Saharan Africa (Behr et al., 2023).

Asset-related legal inequalities are most stark in relation to inheritance, the main route to acquiring assets for most women and men in low- and middle-income countries, alongside marriage:²⁷ countries with discriminatory laws on inheritance are concentrated in the Middle East and North Africa, sub-Saharan Africa and Southeast Asia (Gaddis et al., 2020). The other major area of inequality is in recognition of non-monetary contributions to a marriage in calculating shares of assets on divorce.

²⁷ Other routes to acquiring assets are through customary allocations (of land), and through the market.

Table 7: Extent of gender equality in laws concerning assets and property rights

Question	Yes		No	
	Number of economies	Percentage of economies	Number of economies	Percentage of economies
1. Do men and women have equal ownership rights to immovable property?	171	90	19	10
2. Do sons and daughters have equal rights to inherit assets from their parents?	149	78	41	22
3. Do male and female surviving spouses have equal rights to inherit assets?	147	77	43	23
4. Does the law grant spouses equal administrative authority over assets during marriage?	172	91	18	9
5. Does the law provide for the valuation of nonmonetary contributions?	133	70	57	30

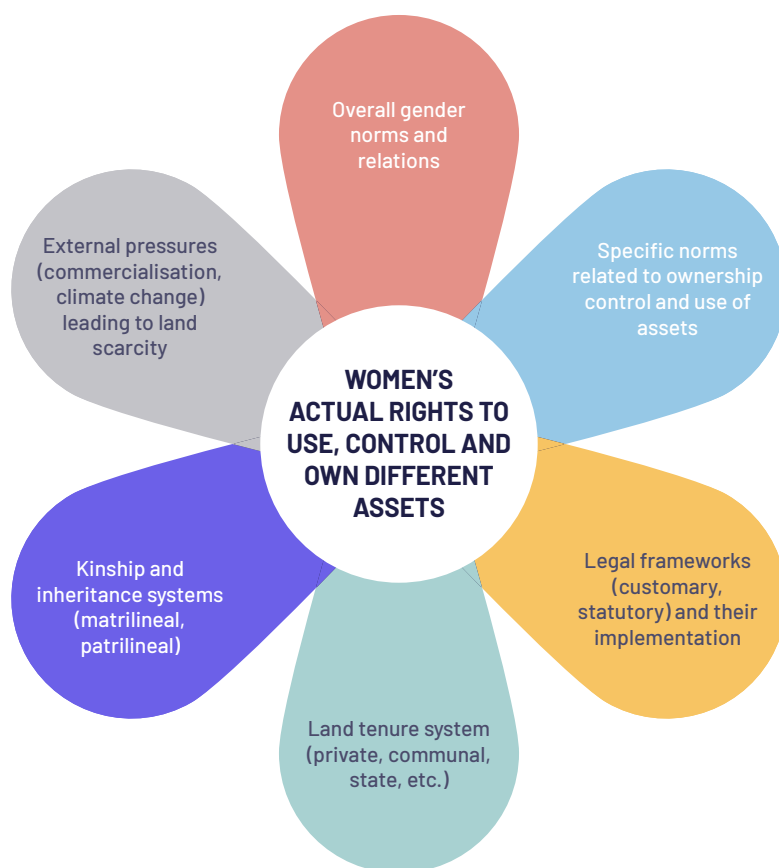
Source: World Bank (2023a), based on the Women, Business and the Law database.

A related study of 55 countries undertaken by the Women, Business and the Law team examined the existence of supportive frameworks for the implementation of laws across various domains of gender equality, including assets. This found that although in law women have approximately 75% of the legal rights of men related to assets, a supportive framework only exists for around half of these rights in practice, falling to 25% in fragile and conflict-affected contexts. The implementation of a supportive framework for legal rights on assets also lags behind other aspects of economic empowerment, such as workplace rights (Behr et al., 2023).

5.2 What is the role of gender norms?

Women's rights to the use, control and ownership of assets are influenced by a range of factors, outlined in Figure 11. All of these affect the ways in which gender norms play out in practice, and help to explain the substantial cross-cultural variation in women's use, control and ownership of land. Norms related to social structures and institutions (such as marriage and kinship) intersect with broader norms around gender roles, mobility and decision-making, and with stereotypes around who is a productive farmer, or who should own land, houses or livestock. In this section we outline the norms that influence women's control of land, housing and livestock, and their effects at household and institutional levels.

Figure 11: Gender norms in the context of other factors influencing women's rights to assets



As discussed throughout this report, it is often the way that gender norms interact with other factors that results in gendered economic inequalities. In relation to control of assets (particularly land and housing), the intersection between legal entitlements and social norms is particularly important. Box 5 illustrates how understanding perceived security of tenure can shed light on the combined effects of gender norms and legal entitlements.

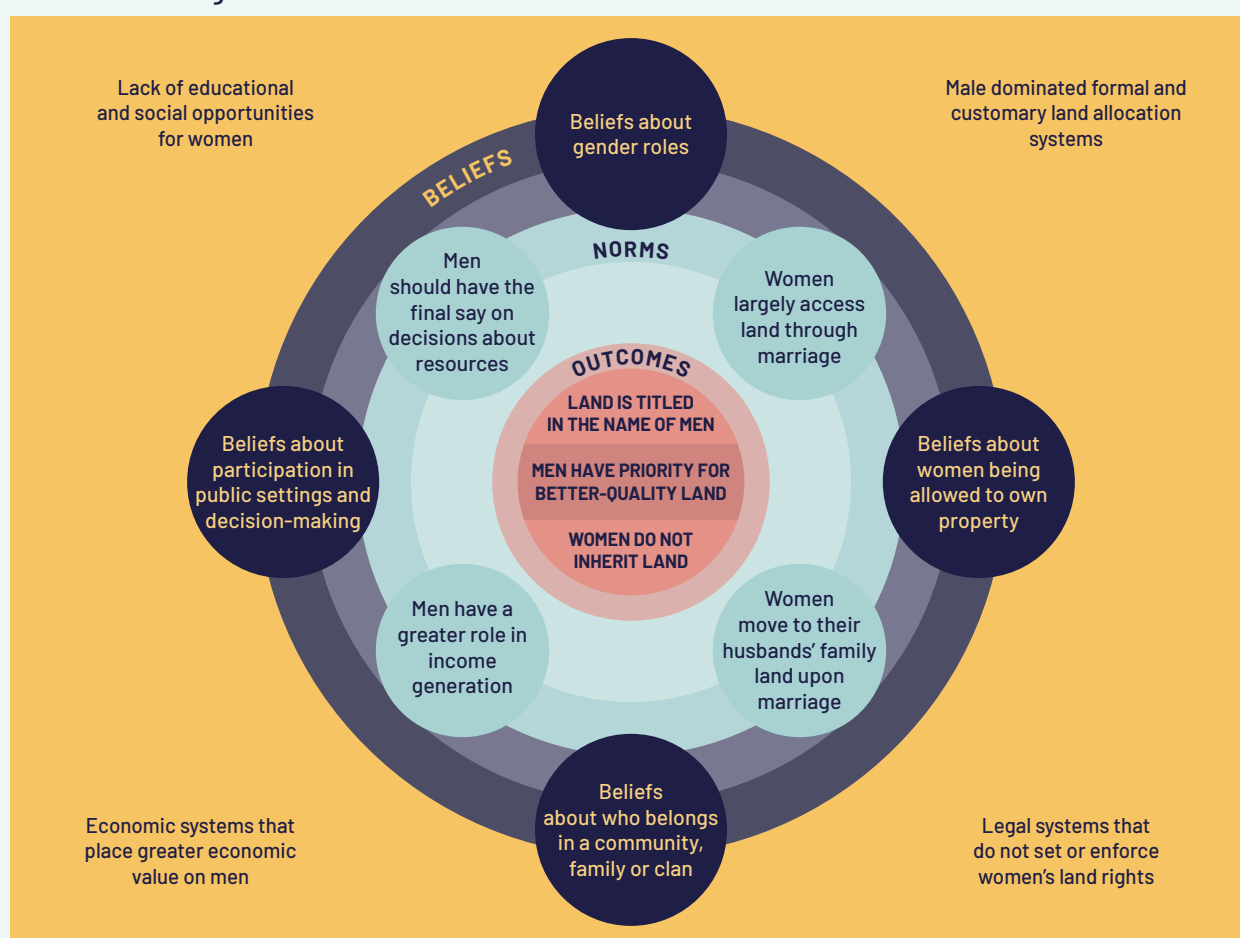
Box 5: Tenure security, legal rights and social norms

How secure people *feel* about being able to stay on their land or in their homes – their perceived tenure security – can reflect the joint impact of legal and policy frameworks and social norms on conferring and exercising property rights, especially rights acquired through marriage or inheritance. Analysis of data on perceptions of tenure security (related to land or housing) from 33 countries collected by the Land and Property Rights Database (Prindex) found that only 55% of women, compared with 68% of men, felt their land and housing tenure was secure in the event of their spouse's death; in case of divorce, the figures were 57% and 68%, respectively (Feyertag et al., 2021). Greater perceived tenure security is associated with a stronger legal and policy framework protecting land and property rights (Behr et al., 2023). These supportive frameworks are more likely to be implanted in contexts where gender norms are more equal; as shown in **Section 5.3**, measures to strengthen the implementation of asset-related laws and policies can themselves contribute to norm shifts.

Norms related to ownership and use of land

Figure 12 shows how norms, beliefs and broader gender inequalities can affect women's access to land and housing.²⁸ It was developed for patrilineal kinship systems where land is typically inherited through the male line, and where women tend to move to live with their husband's kin and transfer little property on marriage.²⁹ In patrilineal contexts, men are more likely to be considered the ultimate owners of, and decision-makers about, land and assets.

Figure 12: Illustrative norms, beliefs and wider gender inequalities influencing women's access to land and housing



Source: Adapted from USAID (2021).

²⁸ A thorough review of the very large literature on gender, land rights and land use to identify 'hidden' materials on norms (i.e. that discuss gender norms but using different terminology) was outside the scope of this report.

²⁹ Studies undertaken in matrilineal systems (common in parts of Africa) often find greater levels of land ownership among women (e.g. Lambrecht, 2016; Hasanbasri et al., 2021). Though gender gaps in the right to sell, bequeath or use land as collateral remain, they are often smaller than in contexts where patrilineal systems predominate (World Bank, n.d.).

The widespread norm that men are heads of household, with decision-making responsibility for land and farm assets, is central to the way in which gender norms affect women's access to land. This norm underpins stereotypes that farmers are men, or that men are more productive or better farmers. The constellation of norms shown in Figure 12 operate at both household and institutional level (including community resource management institutions).

Examples at the household level include:

- **Planting decisions.** Women's access to inputs (e.g. seed, fertilisers) is often dependent on their husbands; the norm of men as lead farmers can mean that women have less decision-making power over land use. However, some studies show shifts to more joint decision-making and/or to women having a greater say over specific plots or crops. This is particularly apparent in contexts where men are absent (Farnworth et al., 2019) or where women have proved their capabilities as farmers (Lambrecht, 2016).
- **Heavy work and claims to land.** Where claims to land depend on investments, often requiring 'heavy' physical tasks, e.g. clearing land or planting trees, this can favour men disproportionately. In some contexts, women are actively prohibited from performing such tasks; in others they may be allowed to do so, or may need to pay others to do so (Quisumbing, 2001, in Lambrecht, 2016; Mengesha et al., 2021).
- **Pressure on daughters to give up their share of inheritance.** Studies of contexts as diverse as Senegal and Bangladesh highlight pressure on daughters to give up the inheritance granted them under Sharia and/or statutory law, in favour of their brothers (Aldashev et al., 2012, in O'Sullivan, 2017; Kotikula and Raza, 2021). In both contexts, women typically refrained from insisting on their share, because doing so would jeopardise their social standing and the protection afforded by customary law. Box 9 highlights similar dynamics in India. However, studies in China and southern India have found shifts towards greater acceptability and expectation of old-age support from daughters, which has contributed to some equalisation of inheritance (Agarwal et al., 2021; Cui et al., 2023).
- **Appropriation of widows' land and property** by their deceased husbands' kin on the grounds that a woman should be supported by her male relatives (e.g. natal family, adult sons) and that the property belongs to the husband's lineage rather than his widow even if she formally holds the land title (Human Rights Watch, 2016). Box 6 provides more detail with examples from East and Southern Africa. Similarly, in the Solomon Islands, Strongim Bisnis and Oxfam (2018) found that widows were at greater risk of their sons exerting control over these assets. However, where they could retain land, they had greater freedom to make decisions about its use.

Box 6: Widows' vulnerability to dispossession: examples from East and Southern Africa

Both qualitative and quantitative studies from East and Southern Africa highlight the particular vulnerability of widows (Peterman, 2012; Human Rights Watch, 2016; Nakanyete et al., 2020) and divorced women (O'Sullivan, 2017; Raseroka, 2021). Though no more recent data are available, Peterman's (2012) study, based on DHS data from 15 countries, found that only 47% of widows reported having inherited any assets from their deceased spouse; an International Justice Mission (IJM, 2014) study of 1,806 widows in Mukono, Uganda, in 2014 found that a third of widows had experienced property grabbing. In half of the police cases examined in the study, property grabs had involved physical violence against the widow or her children.

Both IJM's (2014) study in Uganda and Human Rights Watch's (2016) study in Zimbabwe found that women in unregistered customary marriages were particularly vulnerable to dispossession as they often lack any proof of their status. Formalised marriages, land certification and having written a will all provided protection against land grabbing (IJM, 2014). They also found that the financial and administrative burden on widows to obtain justice (providing documentation, travelling to the appropriate office to do so) was often prohibitive, and that widows sometimes preferred to maintain good relations with their husband's family, or feared violence if they pursued legal redress.

These and other studies have also shown how discriminatory norms are replicated through both customary and formal legal systems. For example in northern Namibia, Nakanyete et al. (2020) found that customary authorities did not always uphold widows' and children's legal inheritance rights, deferring instead to the rights claimed by the deceased husband's relatives. They also found that widows may need to raise a customary payment in the weeks following the death to maintain their tenure and avoid eviction. IJM's (2014) study in Uganda found that local mediation systems often cemented widows' dispossession, as they proposed 'compromises' that often divided property between widows and their children, and those who had grabbed it. Both patriarchal biases and limited capacity in the formal legal system undermined widows' access to justice in cases of property grabbing (IJM, 2014; Human Rights Watch, 2016).

Some examples at the institutional level include:

- **Land allocations in customary systems.** In customary systems, if fertile land is allocated to people considered productive farmers, this typically favours men; women are often seen as 'helpers' whose primary responsibility is unpaid care, and whose principal role in production is to assist on their husband's plot (Rietveld and Farnworth, 2018). In some cases, women are allocated plots closer to their village to enable them to combine care and farming responsibilities. However, these plots are more liable to acquisition for village development. This can mean that women have to expend more resources on guarding land to prevent it being expropriated (Stanley and Lisher, 2023). They may also have to reduce fallow periods to avoid claims that the land is unused, reducing overall yields (Goldstein and Udry, 2008, in Lambrecht, 2016).
- **Extension services** often focus on men, who are assumed to be the main decision-makers who will pass information on to other household members. As will be discussed in **Section 5.2** norms around mobility and any interactions between unrelated men and women also impede women's access to support from extension and other agricultural services.

With the exception of reflection on the importance of kinship systems, few studies on gender, land and property rights discuss the intersection between gender norms and wider norms and social institutions in much depth. However, the available literature highlights the interaction of gender norms and issues related to land tenure systems and land scarcity.

Studies of the relationship between the **land tenure system** (e.g. communal tenure, state ownership, private ownership) indicate that patriarchal norms permeate all types of systems. One study of four African countries (Ethiopia, Malawi, Mozambique and Nigeria) with mixed tenure systems and varying degrees of land scarcity suggests that the tenure system is less important than overall scarcity in influencing the strength of norms and associated practices that favour men in access to land (Ghebru, 2019). Given that the development of land markets is, in practice, often reducing small-holders' access, the study concluded that systems where private ownership dominates are likely to offer fewer safeguards to women.

Some studies suggest that, in contexts of **land scarcity**, gender norms may be deployed as strategic arguments to secure land, or to reduce the risk of others laying claim to land. For example, CARE Denmark (2014) reports that growing land scarcity in the south of Niger has been accompanied by increasing female seclusion and the erosion of the norm of transferring land to women on marriage. Another study in Niger found that women who might otherwise rent or buy land were increasingly constrained by community disapproval (Klugman et al., 2014). In contexts where pressures on land are likely to grow as a result of climate change, such pressures may intensify (see Box 7).

Box 7: Women's land rights and gendered resilience to climate change

Gendered inequalities in control of assets – land and natural resources, such as water and forests – are widely recognised to affect resilience to climate change (Feyertag, 2022; IPCC, 2022b). Insecure land tenure rights can reduce women's resilience to climate change through several routes, including:

- **as an overall constraint to productive livelihoods.** This can push people towards unsustainable coping mechanisms that exacerbate deforestation, land degradation and loss of biodiversity, and increase vulnerability (Feyertag, 2022).
- **by reducing people's ability or incentive to adopt climate-smart approaches**, such as on-farm diversity, intercropping and water conservation measures (Stanley and Lisher, 2023), or to invest in infrastructure to protect against floods in urban areas. Women's often more limited access to finance and information, and often restricted decision-making power about livelihood strategies and asset use, present further barriers (Feyertag, 2022; OECD, 2023; Oxfam, 2023).
- **facilitating 'land grabs'.** In addition to the injustice of displacing existing communities (including Indigenous communities), subsequent land uses may well be less sustainable and contribute to environmental damage, even where they are intended to reduce fossil fuel dependence, as in the case of bioenergy crops (Oxfam, 2023).

Increasingly, the strengthening of overall security of land tenure, and in particular women's land rights, is emphasised as important for gender-equitable resilience to climate change (IPCC, 2022b; OECD, 2023; Oxfam, 2023).ⁱ **Section 5.3** outlines different approaches to doing so. Strengthening tenure security is not a magic bullet and needs to be complemented by measures to increase access to finance (Section 6.3), technology and information (Section 7.3), and to strengthen gender-equitable decision-making around agricultural practices and climate-smart investments.

i The IPCC's (2022b: 55) *Climate change and land* report states with medium confidence that 'acknowledging women's land rights and bringing women's land management knowledge into land-related decision-making would support the alleviation of land degradation and facilitate the take-up of integrated adaptation and mitigation measures' (all IPCC reports categorise the strength of evidence into high, medium and low confidence).

Although the development of land markets may weaken traditional norms about men as priority land-holders – as found, for example, by Lambrecht (2016) in Ghana this is not always the case. The overall reduction in availability of land for small-holders can also increase a sense of men having greater priority. Evidence from Tanzania, for example, suggests that growing pressures on land associated with resource extraction, global agricultural supply chains and development of land markets have tended to worsen women's access (Badstue et al., 2021). In a study of five historical and contemporary gendered processes of land dispossessions, Levien (2017) comes to similar conclusions.

Norms related to housing

The literature on women's land and property rights often discusses housing together with land, but rarely distinguishes between issues related to farmland and residential land plots. However, some emerging studies discuss changing gendered norms related to joint registration of housing and indicate some areas of difference from norms around farm land, particularly in urban settings. All of the studies cited in Table 8, which summarises key insights on norms around formal ownership of housing and drivers of change, have identified a norm of registering housing in a man's name. A qualitative study from Ghana highlights forcefully how providing a house can be an important marker of 'successful' masculinity:

As a man that has been able to run a successful business on the streets of Kumasi, my contemporaries will laugh at me if I am not able to build a house. They will even think I am a fool if I cannot boast of owning a house. For my extended family, the ridicule that I will face will even be worse. I will have no respect from them.

34-year-old man (Adu-Gyamfi et al., 2021: 194)

Beyond this, however, the studies identified shifts in both more and less gender-equitable directions. More equitable norms were typically driven by processes of WEE (Bangladesh, Türkiye), legal reform (Ghana) and, in the case of displaced people, exposure to greater gender equality in their host communities (Türkiye). By contrast, growing traditionalism among young people in China had led to a shift away from women being registered as joint owners, even when they had co-financed a house purchase, but particularly in the case of inherited property.

As with women's access to land, commercialisation can have mixed and contradictory effects. On one hand, as the examples from Bangladesh (and, to some extent, Ghana) show, traditional norms around inheritance may weaken in contexts where property is largely acquired through the market, creating opportunities for more equal ownership. On the other, as the examples from Ghana and China show, traditional norms are not necessarily dislodged by market forces, which can also create new barriers for both poor men and poor women in accessing secure housing.

Table 8: Examples of gender norms around ownership of housing and drivers of change

Norm	Example
Men as providers of housing/ registering housing in men's name	Urban China: 55% of housing registered in the husband's name alone, 24% jointly and 20% in the wife's name; greatest inequalities among youngest generation. Women were half as likely to be named on the deeds of inherited or gifted housing as for purchased housing (Cui et al., 2023).
	Urban Ghana: Women contributing financially to house purchases but also upholding the norm of men as household heads who are named on housing deeds, especially in cultures with patrilineal descent and property relations (Adu-Gyamfi and Antoh, 2020). Trend among urban professional couples towards co-financing of housing, as part of a shift towards favouring home ownership rather than renting, alongside legal changes that support more gender-equitable inheritance patterns.
	South-eastern Türkiye, Syrian community: Norm discouraging registration of assets (especially housing) in women's names, as protection against claims on the asset in case of divorce. Some mothers threatened to disinherit sons who registered joint ownership of a house with their spouse. The norm was less strong among older couples, for whom the risk of divorce and remarriage was lower and securing children's inheritance a stronger motivation, and among wealthier households, where financial pressures were lower, including those with women in employment (Scarampi et al., 2020).
	Urban Bangladesh: In a survey of 2,378 people, 20% of women and 35% of men had a formal ownership document; 33% of women and 43% of men had any ownership documentation. ⁱ The relatively more equal position in urban areas may reflect the higher proportion of women in paid employment, empowerment arising through collective organisation (including women's savings groups), and weaker norms around inheritance in a context where most housing is acquired through the market (Kotikula and Raza, 2021).
Norms discouraging women making formal claims	Iraq: Women were less aware of their property rights than men and were rarely named on lease or ownership documents; some reported being pressured to give up their inheritance. Further, women reported that they could not approach customary or tribal justice bodies without a male intermediary – doing so could bring shame on their families and lead to divorce, eviction or even greater insecurity. Many had little confidence that these authorities would, in any case, act on their behalf. For both men and women, war-related destruction of civil registries and loss of documents exacerbated the challenges of reclaiming property (Norwegian Refugee Council, 2020). ⁱⁱ

i Approximately two-thirds of respondents were in slum areas and one-third in non-slum areas.

ii 1,002 people were surveyed and 59 focus group discussions were held in four governorates in 2019.

Norms related to ownership of livestock

The majority of research on norms around livestock ownership comes from pastoralist and mixed farming systems in sub-Saharan Africa and focuses on small-scale producers, rather than commercial agriculture, and on cattle. Box 8 summarises insights from recent studies of gender norms related to ownership of small ruminants or poultry.

Box 8: Gender norms around ownership of small livestock

Just like the literature on cattle, the literature on smaller animals shows huge cross-cultural diversity in norms about the use, control and ownership of small livestock, such as goats, pigs or poultry. A review by Ogolla et al. (2022) in Kenya found that, while women of some ethnic groups had complete decision-making power over small ruminants such as goats, in others they only controlled milk for household use. Galiè et al. (2015) found that, in Ethiopia, Nicaragua and Tanzania, women were more likely to have control of chicken and pigs than larger livestock, a common finding worldwide (IFAD, 2021). Reviewing studies about goat husbandry from Gambia, Kenya and Uganda, Ogolla et al. (2022) found contexts where women predominate in ownership and decision-making, and others where men do. They suggest that, as commercialisation increases, ownership and decision-making about goats is increasingly a male domain.

The key aspects of rights to use, control and own livestock covered in this section are: decision-making authority on care, sale or slaughter, control of livestock-related revenues (Galiè et al., 2015), and rights to inherit livestock and to take them on marriage or divorce. Many of the norms and related practices outlined in Figure 12 also apply with respect to livestock. This section discusses how gender norms influence the way these rights play out in practice, and their consequences for women's livelihoods.

Many studies – from contexts as diverse as Ethiopia, Kenya, Mozambique, South Africa, Tanzania and Uganda – show that cattle are often seen primarily as men's responsibility and assets (Kinati et al., 2023; Okeke, 2023).³⁰ These norms often intersect with, and are partially held in place by, norms that restrict women's mobility (where herding requires being away from home for long periods, including overnight), which, in turn, are related to norms that allocate care responsibilities primarily to women.

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Cattle are often seen primarily as men's responsibility and assets.

³⁰ A key reason may be that cattle have traditionally formed part of bridewealth payments (by young men to their bride's family) in pastoral or mixed farming systems (e.g. Tanyanyiwa et al., 2017). In a rare documented counter-example, Achandi et al. (2023) found that among some ethnic groups in north-east Tanzania, cattle ownership signified wealth among women, as for men, and contributed to their social prestige.

Norms and stereotypes that associate cattle with men have implications both at household and institutional level. At a household level, they can mean that:

- Women are less likely than men to own cattle, and to have less access to related income streams (from sale of calves, milk or meat), even when they have purchased cattle with their own funds (Okeke, 2023).
- Women are less likely to use oxen for ploughing. For example, a study from Ethiopia found that female plot managers used significantly fewer oxen per hectare (as draught animals) than male managers (Aguilar et al., 2014), reducing their productivity.
- Women have less decision-making power over the sale of cattle, or are prohibited from taking them to market even where they are substantially involved in their care (Ogolla et al., 2022 [Kenya]; Okeke, 2023 [Tanzania]; Galiè et al., 2015 [parts of Ethiopia]). However, Okeke (2023) also found that, while husbands held final decision-making authority, the views of other family members were also taken into account.
- Women are less likely to inherit livestock if their spouse dies, or to be able to keep control of livestock on marriage or divorce (Galiè et al., 2015).
- Women are less likely to engage in certain aspects of livestock husbandry, such as breeding or birthing animals (Achandi et al., 2023).

At an institutional level:

- Norms can lead to women self-excluding from productivity-enhancing services and producer groups, such as breeding cooperatives or veterinary services (Kinati et al., 2023), for example, if their mobility is constrained or norms limit their participation in mixed-sex organisations.
- Services can ignore and bypass female livestock farmers, because they are presumed to be parts of households with male farmers, or because male representatives feel uncomfortable interacting with women.

The studies reviewed suggest that, in practice, the strength and significance of these norms is influenced by factors such as:

- Women's social position among their kin. For example, the study by Galiè et al (2015) of Tanzania, Ethiopia and Nicaragua found that widows and divorced or separated women often have more decision-making power over the use of livestock, though they can be subject to pressures from their deceased/former husbands' kin. Okeke's (2023) study in Tanzania found that women in polygynous households may also have more control over individually held livestock.
- The extent and nature of religious influences. In north-eastern Tanzania, Achandi et al. (2023) found that women taking on 'male roles', such as taking a cow to mate with a bull, led to both gossip and organised community resistance. This included clan members pressurising men to 'act like a man' by not allowing their wives to behave outside established norms, and visits by village women to remind women dairy entrepreneurs not to neglect their 'religious duties' as wives.
- Individual perspectives on gender equality and the relative importance of 'traditions' and other factors. These include men's and women's own views on routes to economic success, such as how far they value cooperative decision-making between husbands and wives. Studies have also found that perceived knowledge and competence in animal husbandry and in financial management also

influence how far individual couples comply with community norms around gender roles (Galiè et al., 2015; Achandi et al., 2023; Okeke, 2023). Studying dairying communities in Tanzania, Okeke also identified a shift towards norms of ‘family projects’ and joint decision-making, rather than certain tasks and powers being principally defined on the basis of gender.

5.3 What helps shift norms that limit women’s access to and control of assets?

Few studies have examined the impacts of asset-related initiatives on gender norms directly; most focus on measures of women’s empowerment such as decision-making power (e.g. Harari, 2017). This section discusses four main approaches: legal reforms and related measures to strengthen their implementation; land and property registration initiatives; measures to transfer assets directly to women and community-level norm change initiatives. Also relevant, and discussed in other chapters, are strengthening access to education (**Chapter 4**) and financial inclusion (**Chapter 6**). Table 9 provides a summary.

Table 9: Summary: approaches to shifting norms around non-financial assets

Approach	Direct/indirect	Examples
Strengthen legal rights	Indirect	Inheritance reforms in India, Uganda, Botswana and Namibia. Legal empowerment, e.g. in Sierra Leone.
Boost gender-equal land and property registration	Indirect	Design of registration forms, training of agents and incentives to register husbands and wives as property owners, e.g. in Rwanda, Uganda, Kosovo and Ethiopia.
Transfer assets to women	Indirect	Initiatives in Bangladesh, Burkina Faso and Ethiopia.
Shift norms through community support programmes	Direct	Initiatives in Ethiopia, Zambia and Niger around land, livestock and control of income.





Strengthen legal rights

The literature reviewed points to a two-way relationship between legal reform and shifting norms around assets: emphasising the importance of legislation in generating long-term social shifts, while also pointing to legitimacy and implementation challenges associated with ingrained gender norms (Elefante et al., 2023). For example, analysis of the impact of gender equality legislation on women's house ownership, drawing on DHS data collected between 2010 and 2018 in 41 countries, found that legislation:

- providing for gender-equal ownership rights was associated with a 15–18% increased probability of house ownership in urban areas (rising to 21% in rural areas)
- valuing non-monetary contributions to a marriage was associated with an 11–16% increase in urban areas (rising to 12–20% in rural areas)
- mandating equal remuneration for equal work was associated with a 10% increase (Gaddis et al., 2020).

This study found similar patterns (but fewer statistically significant associations) between the existence of these laws and land ownership. In rural areas, laws providing for equal ownership rights were associated significantly with women's land ownership, as were those allowing for the valuation of non-monetary contributions to a marriage, in both rural and urban areas (Gaddis et al., 2020).

Legal reforms sometimes reflect sustained feminist mobilisation, but the possibility of such reform has also engendered counter-mobilisation.³¹ In 2009, for example, a campaign spearheaded by the Association Democratique des Femmes du Maroc overturned centuries-old norms that had denied land rights to women residing in rural, tribal areas (Soulaliyate lands). In Morocco, however, as in other Maghreb countries, an Islamist movement has opposed further shifts in laws and norms to equalise inheritance (Moghadam, 2020). This is despite Quran-based arguments by feminist Islamic scholars and activists showing that inheritance systems that evolved in rural pastoral societies are not necessarily appropriate in contemporary urban contexts with very different (gendered) work patterns (FIDH, 2021).

Inheritance law reforms have attempted to equalise the inheritance of sons and daughters, and to protect widows' rights to property acquired during marriage in countries as diverse as Botswana, South Africa, India, Namibia and Uganda (Nakanyete et al., 2020; Raseroka, 2021; World Bank, 2023a). However, where these reforms contravene established practices and prevailing norms, as is commonly the case, provisions are often ignored by those charged with implementation, as Nakanyete et al. (2020) found in northern Namibia. Box 9 summarises evidence from India's long history of inheritance reforms. This highlights how norm-based pressures within families have often led to women foregoing their inheritance.

³¹ Other drivers of reform are pressure from other local or national stakeholders, and pressures to harmonise domestic and international laws.

Box 9: Gender norms and the impact of inheritance reforms in India

A cluster of studies have examined the impacts of legal reforms in India that granted equal inheritance rights to women and men from Hindu, Sikh, Buddhist and Jain communities. These reforms took place in Kerala in 1975 and in four other south Indian states in 1976–1978, and were extended to all states in 2005 (Naaraayanan, 2019).

These studies have found both positive shifts towards gender equality, some of which reflect and may contribute to further normative change, and some unexpected negative effects, which they attribute to the effects of persistent gender discriminatory norms. Positive effects include an increase in women's entrepreneurship, largely as a result of increased access to collateral (Naaraayanan, 2019); and increased mobility among Hindu women (Mookerjee, 2017). Mookerjee also found that reforms had increased adult women's bargaining power, and also that of their husbands relative to the older generation (particularly their husbands' parents). However, there is mixed evidence on how far women retain decision-making power over the land they inherit, with some evidence showing that decisions on land use remain mostly in the hands of their male relatives (Bahrami-Rad, 2021).

Several other studies have also found mixed or negative effects which may reflect a web of sticky norms. Roy (2015) found that parents appear to be 'gifting' their share of land to their sons before death in order to circumvent the law, but they were also compensating their daughters in the form of higher dowries. Bahrami-Rad (2021) highlights pressures on women who do receive inheritances to give up their share of their parents' property to their brothers, either because of direct pressure, or from fear of breaking familial bonds.

Analysing data from India's southern states, Bhalotra et al. (2018) found that, following reforms, parents had become more averse to having daughters, given fears that property devolved to daughters would, in effect, be controlled by their in-laws, in a context where they relied on sons as a source of support in their old age. This daughter aversion has taken the form of increased female foeticide, and also increased fertility rates, to ensure that parents would have sons. Anderson and Gennicot (2014) found that these reforms were associated with increased intra-household conflict and suicide rates.

It is widely recognised that the implementation of reforms to women's property rights is often impeded by norm-based pressures and practices, institutionalised gender inequalities within both formal and customary legal systems (O'Sullivan, 2017; Doss and Meinzen-Dick, 2020), and the overall weakness of these systems. Various initiatives seek to address some of these challenges and to strengthen the impact of reforms. Approaches include the following:

- **Laws that prevent surviving spouses from giving up their rights for a specified period of time** following a spouse's death. These can help to offset familial or community pressure (Klugman et al., 2014).
- **Initiatives to raise awareness of laws.** Most initiatives focus on providing easily accessible information about property rights and entitlements in cases of conflict, and/or on sensitising community leaders, officials or community members about new policies and procedures. Awareness-raising initiatives need to target those charged with implementation as well as the general public (O'Sullivan, 2017). Action research from Kenya, Malawi, Mozambique and Senegal shows the value of this approach in strengthening the basis for women to claim their rights (Santpoort et al., 2021).

- **Initiatives that provide legal assistance to obtain documentation or challenge dispossession.**

Identification documents, marriage certificates and other official documents are often necessary to register and claim formal rights. Women in lower-income countries are often less likely (on average by 8 percentage points) than men to have officially recognised documentation, with forcibly displaced women even more affected (Stanley and Lisher, 2023). Studies of dispossession – particularly of widows and divorced women – also highlight the importance of registering customary marriages (including posthumously) and strengthening the capacity of the justice system to respond to, investigate and prosecute cases (IJM, 2014; Human Rights Watch, 2016). Addressing financial barriers to registration processes is an important part of this (Ghebru, 2019; Roberts, 2021).

- **Legal empowerment processes.** These typically involve both raising awareness of existing laws (as per the previous approach) and strengthening land claims, for women and communities, often in the face of external pressures on land (e.g. for extractive industries or agribusiness) (Sesay, 2021). Evidence from Mozambique shows that such processes have helped strengthen women's land registration (Ghebru, 2019). Depending on the context, customary and informal justice systems, or formal systems, may be more appropriate channels for strengthening land rights. Both systems embody biases against women but can also be important means to achieve resolution of competing claims and, by establishing new precedents, can help shift norms. Backlogs in formal processes, however, may mean they take some years and, without external support, costs can be prohibitive (Roberts, 2021). Legal empowerment processes can ensure that approaches respond to local contexts, and could take a variety of forms, from dialogue through to litigation (Schwarz et al., 2019).



Boost gender-equal land and property registration

Land registration programmes have a long history, motivated variously by a view of the importance of formalised property rights, by a desire to strengthen redistributive efforts by clarifying ownership and use rights, and, more recently (from a gender justice perspective), by the need to redress gender inequalities in access to assets.³² In most cases, these initiatives seek to encourage registration of both a husband and wife as land holders, rather than registering only a male 'head of household'. Table 10 summarises some insights on their impacts, including the extent to which these programmes have contributed to gender norm shifts, where available. In addition, evidence synthesised by the World Bank's *Voice and agency* report, on the impact of land registration programmes, suggests shifts towards more gender-equitable norms around decision-making and women's mobility (Klugman et al., 2014).

Land registration programmes now often encourage registration of both husband and wife as land holders, rather than only a male 'head of household'.



³² Boone (2019) summarises the varied motivations and aims of different groups of land titling advocates, and some of the risks and challenges associated with these initiatives.

Table 10: Land registration programmes and gender norm change

Programme	Main activity/ approach	Impacts
Benin and Lesotho land certification initiatives	No details available.	Positive impacts on women's decision-making power (Stanley and Lisher, 2023).
Ethiopia	Strong emphasis on inclusion of women in land titling programme; registration documents include photos of holders (Mengesha et al., 2021).	Women with joint land rights have more physical mobility and autonomy, and participate more in local institutions, than comparable uncertified women. No evidence of increased participation in land-related decisions found (Melesse et al., 2018). Badstue et al. (2020a) found that divorced women and widows face substantial pressure from (ex-) husbands' kin to relinquish land parcels or to remarry into their husbands' lineage.
India	Property tax reductions or waivers to encourage joint or female ownership.	Waivers for one-off taxes, which are typically larger, proved a greater incentive for female registration than recurrent tax waivers (Awasthi et al., 2023).
Kosovo	Registration fees waived for couples who registered land jointly.	Led to a 7 percentage point increase in the proportion of land owned either solely by women or jointly with their spouses to 19% between 2011 and 2023 (Stanley and Lisher, 2023, using data from https://akk-statistics.rks-gov.net/).
Nepal	Tax exemptions to encourage women's land ownership.	IOM (2016, in Joshi et al. 2020) found increasing rates of land ownership among women, attributed partially to this policy. Some evidence of land being registered in women's names without access or use rights expanding.
Rwanda land tenure regularisation programme	Encouraged joint registration of land parcels and explicit records of who will inherit each parcel.	Girls' planned land inheritance became almost equal to boys (Ali et al., 2014, in Stanley and Lisher, 2023).
Tanzania	Land titling subsidies in Dar-es-Salaam.	Experimental evidence found that a small conditional subsidy induced households to adopt joint land titling (Ali et al., 2016).
Uganda	Experimental initiative offering fully subsidised land titling.	Targeting certification initiatives to couples can increase the likelihood of both husbands' and wives' names being registered (Cherchi et al., 2022).

Although the overall impacts of such initiatives, rather than simply their effects on gender norms, is outside the scope of this report, it is important to note that they do not always succeed in increasing gender-equitable control of land, or in strengthening women's livelihoods.³³ For example, as noted in **Section 5.2**, demanding joint registration can violate a norm of men as asset-holders, potentially leading to divorce:

³³ Boone (2019) and the International Institute for Environment and Development (IIED, 2021) explain why this may be the case, outlining the different types of initiatives, their motivations and their degree of fit with existing land tenure and use rights systems.

If I ask my husband to put my name on the title, my marriage will be over.

Rural Colombian woman (Duncan et al., 2022: 14)

Formalisation initiatives often bypass informally married women – the majority, particularly among poor populations in rural areas in Latin America and the Caribbean – and ‘second’ wives (Deere and León, 2021; Duncan et al., 2022). Further, joint titling can trap spouses in an unhappy marriage if neither can afford to buy the other out (Klugman et al., 2014).

Formalisation of land rights often takes place in a context of greater marketisation of land, which can increase women’s risk of dispossession (Feyertag et al., 2021). This said, Ghebru (2019) suggests that gender-sensitive land registration initiatives may provide a degree of protection for women in contexts where land markets are currently weak or pressures are limited (but where these may emerge in the future). Incentives can lead to properties being registered in women’s names but without any control – and with potential risks if they cannot afford future costs – for example in the event of a husband’s death. Several Indian states have withdrawn these incentives because of misuse (Awasthi et al., 2023).

Joint registration initiatives typically have the greatest effect when:

- officials and landholders are aware of and understand the importance of women’s land rights
- incentives structures are in place, such as requirements to jointly register if married
- procedures encourage joint registration – for example, where forms have a space for the names of both husbands and wives
- staff are trained to register the name of a wife, as well as that of a husband (Stanley and Lisher, 2023)
- informal marriages are recognised (Duncan et al., 2022).

Some cross-cutting norms can limit the effectiveness of initiatives to boost women’s land registration. Where women’s mobility is constrained, for example, a requirement to travel long distances to registration offices may form a barrier. Lower levels of education and/or a limited ability to speak official languages often impede women from rural, Indigenous or other minoritised communities from accessing information or following through with claims (Duncan et al., 2022). Other norm-related constraints include taboos on women entering (land) offices alone and the need for women to have proof of consent from male relatives to complete land transactions, even where they are registered owners (Stanley and Lisher, 2023). These initiatives are most likely to be effective where women are engaged in land-based livelihoods, are able to make use of the land registered in their names, can enforce these rights when they are under threat (Scalise and Giovarelli, 2020), and can participate in land governance bodies (such as adjudication committees, dispute resolution mechanisms, land allocation committees and land-use management structures) (Stanley and Lisher, 2023).

Studies being undertaken by the World Bank’s Africa Gender Inclusion Lab at the time of writing are testing the impact of direct norm change measures. These include providing correct information about the extent to which other community members support women’s land ownership (to correct misperceptions that underestimate support), and activities undertaken by community influencers to encourage land registration in women’s names (Stanley and Lisher, 2023).



Transfer assets to women

Beyond initiatives to strengthen legal rights as described earlier in **Section 5.3**, there is some evidence that agricultural value-chain development initiatives, especially ‘gender transformative’ initiatives that seek to promote greater gender equity, can contribute to shifts in gender norms. While there are few publicly available evaluations of initiatives that seek to shift gender norms around asset holding, available studies have identified post-initiative shifts in norms about asset ownership, gender stereotypical activities, mobility and decision-making.

These initiatives are divided broadly into those that seek to challenge norms about ownership, control and decision-making directly, and those that do so indirectly – largely through providing women with assets and supporting more productive value chains. These shifts seem to have occurred both in initiatives that support women’s collective economic enterprises and those with a more individual focus; no studies compare the relative efficacy of these approaches.

For example, the evaluation of an agricultural value chain project in Burkina Faso by van den Bold et al. (2013) found some evidence of shifts in men’s and women’s opinions about women’s ability to use and own land, and of broader changes in women’s control of land in participating communities. This project had developed village model farms, and had sensitised community leaders about the importance of targeting women. It also provided agricultural inputs such as seeds, saplings and chicks to participating women. Van den Bold et al. suggest that the main lever of shifts in norms was seeing women in the community successfully engaging in farming.

In a study of a dairy value chain enhancement project in Bangladesh, Quisumbing et al. (2013) found small shifts in norms about women’s mobility and decision-making, which they hypothesise resulted from their increased engagement in dairying activities, and an increase in joint asset holding within households. The relatively small scale of shifts may reflect the lack of activities focused directly on challenging gender norms and stereotypes.

Also in Bangladesh, examining the gendered impacts of a BRAC asset (livestock) transfer and training programme, Das et al. (2013) found that the programme led to an increase in women’s sole and joint ownership of, or control over, the assets transferred by the programme – principally large livestock such as cattle, which had traditionally been controlled by men. However, it also resulted in a much greater increase in men’s sole ownership over nearly all other assets (including agricultural and non-agricultural productive assets, land and consumer durables). The programme had sought to work around gender norms by transferring assets that women could manage at home. It contributed, therefore, to a reduction in women’s mobility outside the home. Participants viewed this as positive, given that most work available to women in these very poor communities was poorly paid and stigmatising, and they viewed enhanced ability to comply with norms of seclusion as a benefit. The initiative also led to a reduction in overall control of income, given that men typically controlled the revenue streams derived from the livestock and/or assets purchased with these revenues, but participants perceived the benefits of increased household wealth and stronger resulting social connectedness as outweighing this loss of control.

Reviewing agricultural development projects in Ethiopia, Springer and Druzca (2018) conclude that income-generating activities (including asset transfers) are most likely to shift gender norms that undermine women's economic power when they are implemented alongside community conversations or other intentional efforts to sensitise both women and men to gender issues. In Tanzania, Galiè et al. (2015) also found that norms about divisions of labour and decision-making responsibilities had started to shift where agricultural development projects had promoted 'co-ownership' of cattle.



Shift norms through community support programmes

Community-based discussions also have potential to contribute to normative shifts around asset ownership and use. The evidence base for the impact of such initiatives is much smaller than shifts in relation to gender roles. However, the studies in Table 11 indicate their potential.

Table 11: Examples of initiatives leading to change in gender norms around assets

Initiative	Impacts	What facilitated change
CARE Denmark in Niger (CARE Denmark, 2014)	Increase in community members accepting arguments about intrinsic fairness of equal land rights, but concern that land would pass to women's husbands' families – a particular concern in a context of growing land scarcity.	Engaging with religious leaders who emphasised women's right to inheritance in Islam.
Community conversations around gender roles, asset ownership and zoonotic diseases in Ethiopia. Part of a larger livestock and food security development project (Kinati et al., 2019). ⁱ	The proportion of men agreeing that women could own livestock rose from 64% to 98% between baseline and endline; equivalent figures for women were 78% and 92%. The proportion of men agreeing that women could participate in decisions about income derived from small ruminants increased from 72% to 100%; equivalent figures for women were 67% and 97%.	Study highlights the importance of holding conversations with agricultural cooperatives and other rural institutions.
Skits around gender roles and resource ownership followed by half-hour discussions in aquaculture technology-focused project in Zambia (Cole et al., 2020). Approach tested in half of project sites. ⁱⁱ	Attitudes to gender norms about decision-making and ownership of assets also shifted significantly only among the group exposed to the skits. This group also showed statistically significant shifts towards greater gender equality in fishing-related roles, in decision-making about household livelihoods and in use of fisheries income. In the other group, women's engagement in fishing activities either declined or increased by a non-statistically significant amount (depending on the activity).	Process embedded in project testing and enhancing access to agricultural technology. Project sought to be gender-sensitive through timing of project meetings.

ⁱ Evaluation based on a KAP survey of 83 participants: 47 men and 36 women.

ⁱⁱ The evaluation collected data from 160 people across endline and baseline samples. In both groups, the proportion engaged in fish processing increased; the extent of the increase was statistically significant only in the group exposed to the skits.

Key resources

Stanley, V. and Lisher, J. (2023) 'Why land and property rights matter for gender equality'. World Bank Group Gender Thematic Policy Note Series: Evidence and Practice Note. Washington DC: World Bank.

This summarises recent evidence on how gender norms affect women's access to use and control of land, housing and property assets, and the impacts of initiatives to strengthen women's property rights.

Galiè, A., Mulema, A., Mora Benard, M.A., et al. (2015) 'Exploring gender perceptions of resource ownership and their implications for food security among rural livestock owners in Tanzania, Ethiopia, and Nicaragua' *Agriculture and Food Security* 4(2).

This outlines culturally specific gendered concepts of ownership and responsibilities related to livestock and how these affect livelihoods and food security.

Achandi, L. Farnworth, C.R., Galiè, A., et al. (2023) 'How do local gender norms interact with local conceptions of empowerment to shape women's engagement in local dairy value chains in Tanzania?' *Frontiers in Sustainable Food Systems* 7.

This explains the nuances of how gender norms around assets and roles affect women's economic outcomes.

Doss, C. and Meinzen-Dick, R. (2020) 'Land tenure security for women: a conceptual framework' *Land Use Policy* 99: 105080.

This explains how norms, laws and formal and informal institutions interact to affect women's access to and control of assets, particularly land.

Leon, M. (2017) 'La desigualdad de género en la propiedad de la tierra en América Latina' in C. Verschuur (ed.) *Du grain à moudre: genre, développement rural et alimentation*. Geneva: Graduate Institute Publications.

This summarises the interplay of norms and laws as they affect women's access to land, other property and inheritance (in Spanish).

6 Financial inclusion

Financial inclusion refers to individuals' and businesses' access to and ability to use affordable financial products and services that meet their needs. These services include payments, savings and credit, among others (CGAP, n.d.).

Financial inclusion is important for WEE. Having access to a bank account can provide women with a safer place to store their own income compared to cash. Similarly, access to savings and credit can enable women to make relatively larger-scale investments in their businesses or household. These can, in turn, contribute to women's increased financial independence and economic empowerment (Demirgüç-Kunt et al., 2022).

Evidence suggests that women who have access to bank accounts and other savings and borrowing mechanisms can exert greater control over their earnings and expenditure, as well as over wider decision-making. For example, an experimental study by Ashraf et al. (2010) in the Philippines found that women who used individually held commitment micro-savings accounts increased their household decision-making power (measured in relation to financial, consumption and family planning decisions) and shifted their household spending to purchase goods more relevant to their own needs. Similarly, in rural Bangladesh, Alam (2012) found that women's returns to borrowing – the net profit they received as a result of their microcredit loans – increased their decision-making power and mobility, and led to a greater share of household income allocated towards goods that were more relevant to them.³⁴

Financial inclusion can also have further-reaching impacts for women, including greater autonomy over their employment, how they use their time, whom they marry and whether to use contraception (Gammage et al., 2017). Importantly, having financial autonomy and control over income can enable women to leave abusive situations (UNFPA and CARE, 2020).

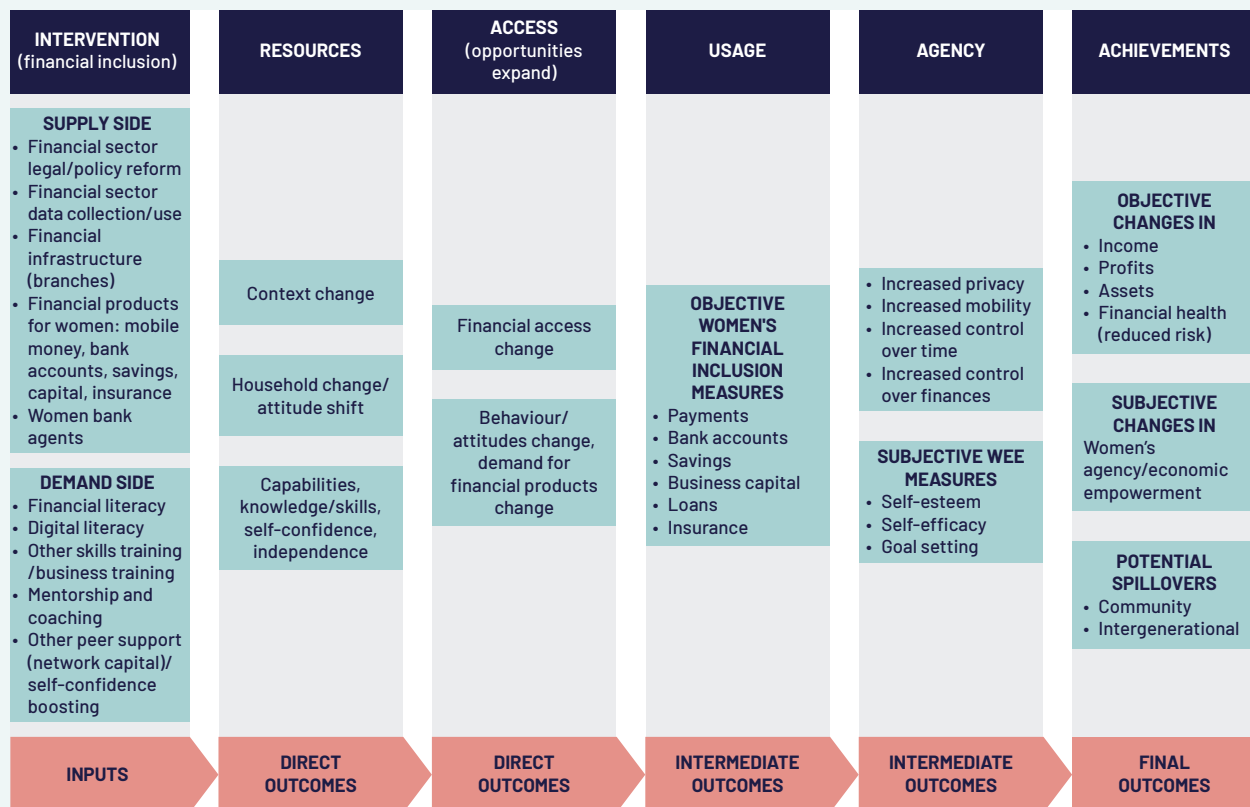
While women's financial inclusion can – and often does – contribute to WEE, there are some potential risks to women in relation to using financial services. Emerging evidence suggests, for example, that women are more likely to experience the consumer risks linked to digital financial services, including agent fraud, identity theft and online harassment. These risks can lead to relative disempowerment and also to a reversal of financial inclusion if they are not managed appropriately (Chalwe-Mulenga et al., 2022).

Morgan et al. (2023) articulate the different ways in which greater financial inclusion for women can impact WEE, using a theory of change approach (see Figure 13) that maps onto the resources, agency and achievements definition of WEE outlined in **Section 2.1**. It shows how financial inclusion can contribute to WEE through improved access to financial products and services (resources); increased control over finances, along with greater privacy, mobility and time (agency); and improvements in income, profits,

³⁴ As defined by the author and based on the findings from previous literature, these 'female-oriented goods' include children's clothing, education and health, women's clothing, soap, and kitchen goods. 'Male-oriented goods', meanwhile, include recreational expenses, personal items, men's clothing and household repairs.

assets, financial health and subjective well-being (outcomes). This approach highlights the role of norms-focused actions in shifting both the overall normative environment and more specific attitudes related to control of financial resources.

Figure 13: How financial inclusion interventions can contribute to women's economic empowerment



Source: Morgan et al. (2023).

6.1 Overview of gendered inequalities in financial inclusion

The main patterns of gender inequalities in financial inclusion are discussed in terms of access to and use of the different products and services that facilitate such inclusion. It is important to note that most of the global evidence focuses on access to financial products and services. This does not translate automatically to *usage*, which is also often underpinned by gender norms, as explored in **Section 6.2**.

Bank accounts. The World Bank's (2023a) *Women, business and the law* report found that woman can open a bank account in the same way as a man in 184 of the 190 countries studied. Encouragingly, this suggests that only 3% of economies globally have additional legal restrictions for women to open a bank account, such as extra permissions or documentation. However, a gender gap remains in bank account ownership rates: women are more likely than men to be unbanked. Data from the 2021 Global Findex Database, a comprehensive source of data on how adults around the world use financial services, suggest that 78% of men and 74% of women globally have a bank account. This equates to roughly 740 million women without a bank account (Demirgüç-Kunt et al., 2022).

Since Global Findex surveys began in 2011, account ownership among adults worldwide has increased by 50%. In low- and middle-income countries,³⁵ account ownership for men and women stood at 74% and 68%, respectively, in 2021. This represents a gender gap in account ownership of 6 percentage points, a reduction from the 9 percentage point gap that had persisted for a decade. The two regions with the largest gender gaps in bank account ownership are the Middle East and North Africa (14 percentage points) and sub-Saharan Africa (12 percentage points). By contrast, gender gaps were 7 percentage points in Latin America and the Caribbean, 4 percentage points in South Asia and 3 percentage points in East Asia and the Pacific. Overall, less than 50% of women in sub-Saharan Africa and the Middle East and North Africa have access to a bank account (Demirgüç-Kunt et al., 2022).

Considering formal and informal financial services, analysis of financial systems in Kenya and South Africa by the Consultative Group to Assist the Poor and Finmark Trust suggests that women opt disproportionately for *informal* financial services – even when controlling for other factors such as education or income. The reasons for this include the role that informal financial services play in women’s social networks, and the suitability of informal products and services for the typical transaction patterns of women in the study (i.e. low-value, high-frequency transactions) (Venkatesan and Deshpande, 2022).

Savings. Globally, just 29% of adults responding to the Global Findex 2021 survey reported having saved at a financial institution. In high-income economies, the share averaged 58%, falling to 25% in low- and middle-income economies. The proportion of adults who saved money at a financial institution was relatively high in the East Asia and Pacific region at 42%, with no apparent gender gap between men and women. The corresponding figures for other regions were much lower: 18% in Latin America and the Caribbean; 16% in sub-Saharan Africa; 15% in the Middle East and North Africa; and 11% in South Asia (Demirgüç-Kunt et al., 2022).

The region with the largest gender gap in savings at financial institutions was Latin America and the Caribbean, at 8 percentage points. This is surprising, given the region’s relatively small gender gap in *bank account ownership* when compared to the Middle East and North Africa and sub-Saharan Africa. Sub-Saharan Africa had a gender gap in savings of 7 percentage points, while the Middle East and North Africa region’s was 5 percentage points and South Asia’s was 2 percentage points (Demirgüç-Kunt et al., 2022).

Credit. More than 100 of the 190 economies studied in the 2023 *Women, business and the law* report still lack legal provisions that expressly prohibit discrimination in access to credit based on sex. This lack of legal protection is most prevalent in South Asia, where 88% of economies do not have such legislation, followed by sub-Saharan Africa (71%), East Asia and the Pacific (68%), and Latin America and the Caribbean (66%) (World Bank, 2023a).

According to the most recent (2021) data from the Global Findex database, the share of adults in low- and middle-income economies who borrowed money formally (either from a financial institution or using a mobile money account) was 23%. While this is low, the proportion has increased from 16% in the 2014 and 2017 surveys (Demirgüç-Kunt et al., 2022).

³⁵ The Global Findex Database refers to ‘developing’ economies; we prefer the term ‘low- and middle-income’.

Looking at differences across regions, over 30% of adults in Latin America and the Caribbean borrowed formally, while the corresponding figures were substantially lower in the Middle East and North Africa (15%), sub-Saharan Africa (14%) and South Asia (12%). However, despite its greater share of adults accessing credit, the gender gap was largest in Latin America and the Caribbean at 11 percentage points. Corresponding figures were significantly lower in the Middle East and North Africa (5 percentage points), South Asia (3 percentage points) and sub-Saharan Africa (3 percentage points) (Demirgüç-Kunt et al., 2022).

Digital financial services. GSMA estimates that 81% of women in low- and middle-income countries now own a mobile phone, and that 61% use mobile Internet. However, women are still less likely than men to own a mobile phone and to use services such as mobile Internet. Regionally, the largest gender gaps in mobile ownership, smartphone ownership and mobile Internet access are in South Asia, followed by sub-Saharan Africa and the Middle East and North Africa (GSMA, 2023a).

The spread of mobile phones in recent years has led to an explosion of digital financial services, such as mobile bank accounts, mobile money transfers and mobile savings and credit services. This is especially pertinent for financial inclusion in many low-income countries where formal banking services may not be easily reachable for a significant proportion of the population. In sub-Saharan Africa, the region in which mobile money account ownership is most widespread, the share of adults with a mobile money account increased from 12% in 2014 to 33% in 2021 – compared to a global average in 2021 of 10%. The exponential growth of mobile money has created an opportunity for financial services providers to better serve women, as well as other groups who have traditionally been excluded from formal financial services. Emerging evidence suggests that mobile money accounts may be helping to close the gender gap in account access. For example, there is barely any gender gap among young adults in sub-Saharan Africa who only have a mobile money account (Demirgüç-Kunt et al., 2022).

Mobile money accounts in sub-Saharan Africa are most prevalent in Kenya (69%), Ghana (60%) and Gabon (57%). By contrast, reported rates were low across most of West Africa – notably in Guinea (22%), Sierra Leone (19%) and Nigeria (9%). The gender gap in mobile money account ownership across low- and middle-income economies in 2021 was 4.43 percentage points. Mobile money accounts are also becoming an especially popular way of saving in sub-Saharan Africa. On average, 26% of adults in sub-Saharan Africa saved either through a financial institution or a mobile money account, compared to 16% who saved only with financial institutions, demonstrating the potential of mobile money for boosting financial inclusion through savings. However, despite the positive impact of mobile savings in sub-Saharan Africa, it was also the region with the largest gender gap in formal savings (i.e. through a financial institution or mobile money account) at over 10 percentage points (Demirgüç-Kunt et al., 2022).

Just as for savings, mobile money accounts are playing an increasingly important role in borrowing across sub-Saharan Africa. In Kenya, for example, 30% of adults reported having borrowed money this way. Other sub-Saharan African countries with relatively high shares of adults borrowing using mobile money were Uganda (16%), Tanzania (10%) and Ghana (10%). No data on gender gaps in borrowing using a mobile money account appear to have been captured (Demirgüç-Kunt et al., 2022).

6.2 What is the role of gender norms?

Gender norms have a significant influence on women's financial inclusion. In the rich literature on financial inclusion and WEE, gender norms are highlighted consistently as a key barrier (e.g. Gamage et al., 2017; Vossenburt et al., 2018; Koning et al., 2021; Morgan et al., 2023).

For example, in a comprehensive evidence review of 35 barriers limiting women's access to and use of financial services across different groups of customers in nine focus countries, eight key barriers were identified as universally relevant for all user groups.³⁶ Four of these related to gender norms, underlining the importance of addressing norms to enable women's financial inclusion and economic empowerment (GRID Impact, 2022).

Six key sets of (largely or partially) norms-related barriers are highlighted in the extensive literature analysing gender norms and their influence on women's financial inclusion:

- male control over women's income and savings
- women's limited control and ownership of non-financial assets³⁷
- gender inequalities in access to mobile phones
- women's unpaid care work
- restrictions on women's mobility
- women's lower financial and digital literacy.

The first three relate specifically to finance and are discussed in this section. The remaining three are cross-cutting, and have largely been discussed in **Chapters 3–5**, so will be outlined only briefly here.

Male control over women's income and savings

The main gender norm that relates specifically to finance, and that features consistently across the literature, is men's control over women's income and earnings. This phenomenon is well summarised by a comprehensive qualitative study on social norms and gender roles by Muñoz Boudet et al. (2013), who collected data from over 4,000 women, men, girls and boys from 97 communities in 20 countries across the world:

On the whole, there is overwhelming evidence, reported by both women and by men in a number of communities (showing no specific regional or country pattern), of how little autonomy women actually exercise when it comes to their own assets and income.

(Muñoz Boudet et al., 2013: 115)

³⁶ The focus countries were Bangladesh, Ethiopia, India, Indonesia, Kenya, Nigeria, Pakistan, Tanzania and Uganda.

³⁷ Discussed in greater detail in **Chapter 5**.

Similar findings emerged from a study on gender norms related to financial inclusion conducted largely with people of Syrian origin in south-eastern Türkiye, where one of the norms with the strongest influence was that ‘women should not have financial privacy from their husbands’ (Scarampi et al., 2020). Those who did seek such privacy – through having their own, separate bank accounts or savings – tended to be viewed with suspicion (as if they had something to hide from their partners and extended family) and could potentially face sanctions. By the same token, male partners of women exerting their financial autonomy could also face sanctions, as demonstrated in the following quote:

Even if the husband is okay with the woman having separate savings, his family and friends will tell him he is crazy and [that] she may leave him. The mother-in-law will tell the son that the wife does not trust him.

Lubna, a 40-year-old married entrepreneur (Scarampi et al., 2020: 22)

The male breadwinner norm also played a part in women not having savings of their own in this context. Given men’s perceived role as the providers for their families, there was no perceived need for women to have their own savings, and if they did, this was seen as an indication that a woman was planning to leave her husband or divert resources to her natal family. As a result of these prevailing gender norms, the authors found that women were not using formal bank accounts or savings products at the same rate as men. Where women did use formal bank accounts, they were either jointly owned with a male partner or managed in secret, while saving was usually done informally with family and friends (Scarampi et al., 2020).

Barr et al. (2020) also studied norms related to spouses saving independently, in this case among two ethnic groups in Zambia’s Eastern Province. This study found that, although a norm against saving money in secret from one’s spouse applied to both husbands and wives, wives were more likely to compromise household-level earnings to maintain control over money. They also found that husbands considered secret saving to be ‘on par with neglecting the children or refusing to have sex’, and that a husband would be considered justified in beating his wife for such an act. As in Scarampi et al.’s 2020 study, Barr et al. found that when a wife saves in secret, people become suspicious about how she got the money.

Control over income and resources is instrumental to women’s agency and can increase their bargaining power, their position in society and their ability to make decisions in the household (Muñoz Boudet et al., 2013). The above examples show how women often have to navigate social norms around control over their income and savings, which ultimately limit their financial inclusion and economic empowerment.

Women’s limited control and ownership of non-financial assets

Control of assets is not only important in its own right (see **Chapter 5**), but also as an enabler of financial inclusion. A lack of assets can limit women’s ability to access credit, expand their business and have economic security. A study using DHS data from 41 low- and middle-income countries found that men were more likely to own property than women in all but one, with gender gaps most pronounced among already disadvantaged groups such as rural populations and those in the lowest wealth quintile (Gaddis et al., 2020).

In their qualitative study on gender norms across 20 countries, Muñoz Boudet et al. (2013) found that references to control over assets came up repeatedly in communities across the African continent, India and the Middle East as one of the rights of the (traditionally male) head of the household. In their study of gender norms and financial inclusion in south-eastern Türkiye, Scarampi et al. (2020) found that one of the norms with the strongest influence was that ‘women should not have assets in their own name’. As with savings, married women who take steps to obtain assets in their own name are often presumed to be planning to leave their husband or divert resources to their natal family.



‘Women tend to take advantage of the fact that they have an asset in their name, and once the house is jointly titled, they will have more flexibility to leave the husband and divorce.’

*Abu, a 60-year-old father-in-law
(Scarampi et al., 2020: 24)*

Gender inequalities in access to mobile phones

Digital financial services are disrupting traditional financial services and making financial inclusion more easily accessible. However, as GSMA (2023a) reports, and as discussed further in **Chapter 7**, in some countries – such as Bangladesh and Pakistan – ‘family disapproval’ is a major barrier to women’s mobile ownership.

Such normative barriers are not uncommon, particularly in South and West Asia. For example, in their qualitative research identifying the leading barriers to mobile phone use in India, Barboni et al. (2018) a widespread fear that women’s mobile phone use will threaten their purity and damage their reputation by, for example, enabling or encouraging promiscuous behaviour. This may, in turn, result in social sanctions such as reduced marriage prospects. Privacy concerns regarding men’s control over women’s use of mobile phones also emerged during the study by Scarampi et al. (2020) in south-eastern Türkiye. Some women stated that they cannot independently access mobile phones or use digital financial services, while others strive to keep their mobile banking operations private from their husbands – including by turning off notifications.

Women’s greater unpaid care work

Women’s perceived role as caregivers and the greater share of time they spend on unpaid care work have clear implications for financial inclusion. In their systematic review of research on gender and financial inclusion, Gammage et al. (2017) found that many studies highlight the additional constraints on women’s time that make it difficult for them to access and use various financial products and services. For example, activities such as travelling to a financial access point or participating in financial training may not be feasible (Koning et al., 2021). Similarly, gender norms reflecting men’s role as breadwinners can, in some contexts, limit women’s participation in economic opportunities. One corollary of this is that women may not have access to formal identification, which is commonly required to access financial services (Koning et al., 2021). Finally, the ‘home-centric’ role of women can leave them with fewer opportunities to use a mobile phone for socially acceptable, ‘productive’ purposes related to employment – as found by Barboni et al. (2018) in their research on women’s mobile phone adoption in India.

Restrictions on women's mobility

Gender norms around mobility and respectability can limit women's travel outside of the home, their use of public transport and their interactions with members of the opposite sex, as discussed in **Chapter 3**. These restrictions all have implications for women's financial inclusion, such as reduced opportunities to build networks and gain information about financial markets and opportunities, and their limited ability to interact with financial agents, particularly if these agents are male (Highet et al., 2020; Koning et al., 2021).

Women's lower financial and digital literacy

Historically, gender norms have deprioritised girls' education, leading to gender gaps in literacy and numeracy skills among adult women, particularly older generations. These gender inequalities are likely to affect women's financial and digital literacy, and by extension their financial inclusion (Highet et al., 2020; Koning et al., 2021).

Finally, beyond these six key norms-related barriers to women's financial inclusion, it is important to acknowledge the role played by norms in shaping the wider financial market system. Finance is traditionally a male domain, and so the behaviour of financial system actors – likely to be influenced by gender norms – can also contribute to women's financial exclusion.

6.3 What helps shift norms around women's financial inclusion?

Before looking at the specific approaches to gender norm change for women's financial inclusion, one broader observation is how greater aggregate economic opportunities can shift these norms. For example, emerging evidence from the study on gender norms and financial inclusion in south-eastern Türkiye suggests that increasing economic opportunities can help shift gender norms around asset ownership, individual bank accounts and financial privacy. Two key findings are particularly noteworthy. First, the more a woman works and contributes to the household finances, the more norms around asset ownership appear to be relaxed – which can, in turn, provide women with the collateral they need to access financial services. Second, there was a growing acknowledgement by both husbands and wives that women should have financial privacy and their own independent bank accounts among households where the woman was formally employed (Scarampi et al., 2020). These findings seem to echo the wider literature suggesting that greater employment and economic opportunities can help shift discriminatory gender norms related to WEE.

Looking at specific approaches to enhance women's financial inclusion, most involve working around norm-based barriers to enhance access to and use of financial services. The main exception is media campaigns that challenge gender norms in this space directly. As discussed in **Sections 4.3** and **5.3**, the impact of these measures in some contexts may be bolstered by actions to promote a more gender-equitable environment overall. Table 12 summarises these approaches.

Table 12: Summary: approaches to shifting norms around gender and financial inclusion

Approach	Direct/ indirect	Examples
Expand access to in-person financial services	Indirect	Inheritance reforms in India, Uganda, Botswana and Namibia. Legal empowerment, e.g. in Sierra Leone.
Strengthen women's control of financial resources	Indirect	Direct payment of women's wages into their own accounts by default in Madhya Pradesh, India; self-help groups (SHGs) and village savings and loan associations (VSLAs) in India and Eastern Africa; cash transfers to women (globally).
Promote digital financial services	Indirect	Digital bank accounts for women workers' wages in Bangladesh; sub-wallets for specific savings needs in Uganda.



Expand access to in-person financial services

Some promising approaches include:

Access to identification. Access to formal identification documents (IDs) is an important enabler of women's financial inclusion (Romana, 2023), yet estimates across low-income countries suggest that 44% of women do not have any ID, compared to 28% of men (World Bank, 2018). Initiatives that promote greater access to identification for women can, therefore, contribute to increasing women's financial inclusion. They may also, potentially, help to shift norms that limit WEE (Koning et al., 2021) by facilitating women's greater participation in economic activities that, in turn (and where relevant), can challenge traditional male breadwinner norms.

A good example of how promoting women's access to identification can influence their financial inclusion is Egypt's Women Citizenship Initiative. Established in 2011, this multi-stakeholder initiative involving the Government of Egypt and various UN agencies aimed to address the gender gap in access to ID through a public awareness campaign and mobile registration points in marginalised areas. Another design feature of this initiative was that it bypassed the need for proof of address that is often a requirement for identity cards and bank accounts, and an additional barrier for women (Demirgüç-Kunt et al., 2022). Within three years, nearly 460,000 additional women had either received a national ID card or were registered and waiting to receive one. This is likely to have enabled far more women to access financial services in Egypt, with potentially far-reaching impacts on their economic empowerment (AFI, 2019).

Female banking agents. Working with female banking agents is one way around gender norms that restrict women's participation in economic activities and their use of services that involves mixing with men. Female agents can even meet these women in their own homes to work around norms that restrict mobility. This, of course, requires female banking agents to have sufficient mobility to visit the women in their community.

One promising example comes from the Bank Sakhi, or ‘female banker friend’, programme in India. Set up by the Government of India in partnership with the World Bank in 2012, this initiative attempted to overcome barriers to providing financial services to rural low-income women. It recruited and trained members of community-based self-help groups (SHGs) as banking agents to deliver banking services in their communities and encourage more women to engage in these services (Pinto and Arora, 2021). After the success of the initial pilot, the Bank Sakhi model was scaled up across the country, increasing the number of agents from 80 to approximately 9,000 by June 2020. As of October 2023, the programme was active in 20 states across India and had recruited over 100,000 women as agents (Hernandez et al., 2023).

Emerging evidence suggests that the model has increased usage of bank accounts and financial services by women and particularly those in rural communities: over 700,000 total transactions per month were recorded by SHG members of Bank Sakhi as of February 2020. Finally, around 50% of the customer base for Bank Sakhi is female, compared to roughly 35% for other agents – underlining how such an approach can both help to work around and create new norms to target women’s greater financial inclusion and empowerment (Acharya, 2020; Koning et al., 2021). Since the public investment in the Bank Sakhi programme, the model has also been used increasingly by private banks – demonstrating how, once gaps in women’s skills and assets related to gender norms were addressed by public investment, private sector actors recognised and capitalised on this investment opportunity to recruit more women agents (Hernandez et al., 2023).

Institutional-level policy interventions. While the Bank Sakhi programme was a government-driven approach to boost women’s financial inclusion, more holistic policy interventions at the institutional level can catalyse indirect norm change. Principal among these are national financial inclusion strategies, which tend to work across different levels of the financial market system to encourage the meaningful participation of women – and other underserved groups – in financial markets.

A good example is the Banking on Equality policy enacted by the State Bank of Pakistan as part of its National Financial Inclusion Strategy. Introduced in 2021, the Banking on Equality gender mainstreaming policy aims to address the gender gap in financial inclusion by working across five key pillars to support and enhance women’s engagement with formal financial services: gender diversity in financial institutions; women-centric products and services; women’s champions at all service points; gender-disaggregated data collection and targets; and a policy forum on gender and finance.

The State Bank of Pakistan is one of few in South Asia that has prioritised gender equality through a comprehensive policy. While implementation is ongoing, initial steps include setting up an alternative collateral registry to encourage lending to women-owned businesses; creating new digital banking products that can be opened with minimal documentation; and a programme to boost women’s financial literacy (AFI, 2023). Emerging evidence suggests that banks are beginning to recognise the strategic importance of serving the women’s market, showing how such institutional policies can help to shift male-default norms in the financial market system indirectly (Data2X and Financial Alliance for Women, 2022).

Media campaigns to shift norms directly. Direct norm-change campaigns through media can also help to facilitate women’s financial inclusion and economic empowerment. One example is the Nawiri DaDa, or ‘sisters achieve’, campaign launched by Women’s World Banking in Kenya in 2013, which aimed to encourage

progressive norm change regarding women's inclusion in accessing financial services. The campaign produced and broadcast a soap opera on television with storylines relating to accessing bank accounts and other financial services. At the same time, a national promotional campaign targeting women was launched in partnership with three financial institutions. An evaluation of the campaign suggests that it led to a 9% increase in account ownership among low-income women. While no evaluation appears to have been carried out specifically on its effects on norms, the campaign appears to have been quite successful: it has since been replicated in other contexts including the Dominican Republic and Mexico (Socorro-Nunez, 2015; Vossenburt et al., 2018).

Other initiatives that appear promising include a social media campaign by Türk Ekonomi Bankası in Türkiye about the power of women's entrepreneurship and its links to financial services (Bin-Humam, 2019) and an 'edutainment' campaign by IFC in Tajikistan and the Kyrgyz Republic, including a TV series, social media campaigns and in-person events, which directly targeted four discriminatory gender norms that had been identified as limiting women's financial inclusion (CGAP and MarketShare Associates, 2022).



Strengthen women's control of financial resources

Some promising approaches include:

Direct payment of women's wages into their own account by default. The direct deposit of women's earnings into a bank account of their own can work around the norm of male control over women's income, and could help to overcome discriminatory gender norms related to economic opportunities.³⁸ For example, Field et al. (2021) conducted a randomised controlled trial in Madhya Pradesh, India, among women workers employed by the government's employment guarantee programme. They found that when women received payment for work directly into their own individual bank account rather than into their husbands' accounts, this contributed to shifts in gender attitudes and norms.

Specifically, recipients reported more progressive attitudes about women in the labour force, while their husbands reported lower perceived social costs (e.g. stigma) from their wives working. Impacts were greater where women also received some training on how to access financial services. In addition, women who received a direct deposit of wages into their own account increased their LFP – with this effect concentrated among women with low initial participation and those whose husbands were more disapproving of women's employment (Jayachandran, 2021). Therefore, beyond the direct contribution to financial inclusion through the opening of bank accounts for women, the resultant norm changes driven by the initiative appear to make women's economic participation more acceptable among families and communities.

Similar findings regarding loans emerged in Uganda, where shifting microcredit loan disbursements for women micro-entrepreneurs from cash to a private digital account appeared to reduce the sharing of the loan with others – to the benefit of women's businesses and households. Such an approach may, therefore, be successful in overcoming male control of women's income and savings (Riley, 2022).

³⁸ Direct payments into bank accounts can also take the form of digital payments, as discussed in Section 6.3 under 'Digital wages'.

Self-help groups and village savings and loan associations. Encouraging women's membership of SHGs and village savings and loan associations (VSLAs) is another common programme approach to strengthen women's control over financial resources and indirectly shift norms around financial inclusion.³⁹

Kumar et al. (2021), for example, drew on panel data from 1,470 rural Indian women in five states to study the impact of SHG membership on women's empowerment, using the International Food Policy Research Institute's Women's Empowerment in Agriculture Index. They found that SHG membership had a significant and positive effect on empowerment: it increased women's overall empowerment score by more than 10 percentage points, an increase driven largely by greater control over income and greater decision-making over credit.

CARE has been implementing VSLA programmes since 1991, and has incorporated 'gender transformative' approaches that intentionally address the root causes of gender inequality (which notably include gender norms). Based on evaluations of four of its transformative VSLA programmes from Eastern Africa, women in all four projects who participated in gender transformative VSLAs reported an increase in financial decision-making in the household (CARE, 2022).

Cash transfers to women. Cash transfer programmes have emerged as an effective way to contribute to WEE. By putting money directly into the hands of women, these programmes can challenge gender norms by empowering women to make decisions about finances and enhancing their control over financial resources (Mehta and El-Zoghbi, 2023). There is good evidence to suggest that well-designed cash transfer programmes can contribute to women's empowerment across a range of measures, including reduced poverty; delayed marriage and pregnancy; and improved decision-making power (Simon, 2019).

At the same time, there can be norm-related risks associated with cash transfers to women – notably related to GBV and more specifically IPV. As outlined in **Section 3.2**, evidence on the impact of WEE initiatives on the incidence of GBV is mixed, including for cash transfers. While the weight of evidence suggests that these transfers tend to reduce the risk factors associated with IPV – primarily by alleviating financial stress in the household and improving emotional well-being – they can still lead to instances of IPV, particularly in contexts where inequitable gender norms are strong (Mehta and El-Zoghbi, 2023).



Promote digital financial services

Digital financial services can help women work around gender norms of restricted mobility and male control over their income and savings, if they have access to mobile devices. Digital finance, for example, can provide greater confidentiality that enables women to transact in private, beyond control of their husbands, and therefore enjoy greater autonomy over their finances (Raj and Klugman, 2017). Some examples are outlined here.

Digital wages. Business for Social Responsibility's HERfinance programme in Bangladesh partnered with leading garment manufacturing companies to provide workers with digital accounts into which their wages could be paid. This was combined with training for women workers on how to use these new accounts and

³⁹ Reviewing the extensive literature on SHGs and VSLAs is outside the scope of this report.

a formal letter from their employer informing their families that they needed a SIM card and mobile phone. As a result, one in two women opened a mobile money account, and one in five workers started to save regularly. Beyond the positive impact the programme had on women's financial inclusion, it also appeared to contribute to shifts in norms through women's greater control of their wages: as a result of the programme, one in five women started making joint decisions about the use of their salary while 1 in 10 stopped giving their salary to others (BSR, 2020; Koning et al., 2021).

Digital sub-wallets. Digital sub-wallets are a form of mobile banking product that allows users to sub-divide and label accounts for different purposes, which facilitates saving for particular goods and services (CARE, 2021). However, as Koning et al. (2021) highlight, simply providing access to mobile wallets may not solve the underlying root causes – often linked to gender norms – of women's limited financial autonomy and inclusion. Recognising the women-specific challenges of financial access and restrictive gender norms in Western Uganda, CARE set up a programme in partnership with PostBank Uganda to promote women's active use of mobile financial products and encourage more equitable influence for women in household financial decisions.

To encourage financial access, CARE provided women with mobile bank accounts, including digital sub-wallets, that supported them to prioritise savings relevant to their needs. At the same time, a subset of participants was also offered household dialogue sessions for women and their male partners, aiming to equalise financial decision-making in the household (CARE, 2021). A total of 54% of programme participants signed up for a bank account, with significantly higher rates among married women who took part in the dialogue sessions. Almost one in five women stated that one of their reasons for signing up was so that they could keep money privately. The results also suggest a possible shift in norms: among women who took part in the household dialogue sessions, 81% saw a positive change in their spouse's behaviour and 61% reported that their spouse now shares household financial decision-making with them (Scott et al., 2020).

Key resources

Koning, A., Ledgerwood, J. and Singh, N. (2021) *Addressing gender norms to increase financial inclusion: designing for impact*. Technical Guide. Washington DC: Consultative Group to Assist the Poor.

This aims to help practitioners and funders design interventions that increase women's financial inclusion and economic empowerment by taking gender norms into account.

Scarampi, A., AlBashar, D. and Burjorjee, D. (2020) *Gendered social norms and financial inclusion: a diagnostic study from Southeastern Türkiye*. Washington DC: Consultative Group to Assist the Poor.

This outlines a social norms diagnostic tool used to conduct research in south-eastern Türkiye to assess the gender norms that affect how women access, use and benefit from financial services.

7 Entrepreneurship

7.1 Overview of gendered inequalities in entrepreneurship

For women who are not in paid employment, or who prefer to run their own business, entrepreneurship can offer an alternative source of livelihood (Box 10 outlines their possible entrepreneurship motivations). This is particularly the case in low-income countries, where formal sector employment opportunities are limited for lower skilled workers (ILO, 2018c). Microenterprises with fewer than 10 employees (including self-employment) account for over 90% of employment in low-income countries (ILO, 2019b). The share of self-employment as a proportion of total employment is highest in South Asia (67%), followed by sub-Saharan Africa (50%) and North Africa (44%) (ILO, 2019b).⁴⁰ The proportion of women in informal employment exceeds that of men in 56% of countries globally, particularly in low- and lower-middle income countries (ILO, 2023c).

Many of the patterns of gender inequalities, as well as the prevailing norms that shape them, are common to both paid employment and entrepreneurship. However, millions of women entrepreneurs across low- and middle-income countries face specific constraints related, in part, to prevailing gender norms. These include the following:

Inequalities in ownership. World Bank data from 2020 indicate that only one in three businesses across the world are owned by women. Female business ownership rates vary across and within regions, with lows of 18% in South Asia and 19% in the Middle East and North Africa to highs of 47% in East Asia and the Pacific and 50% in Latin America and the Caribbean. Across low-income countries, only 23% of firms are owned by women (World Bank Gender Data Portal, n.d.), and the share of businesses that are led by women decreases as the size of the firm increases (Ubfal, 2023). However, these figures are based on World Bank Enterprise Surveys and refer to small, medium and large firms in the formal economy (defined as registered companies with five or more employees). Microenterprises and businesses operating in the informal sector are excluded from these calculations. Yet it is precisely these types of enterprises where lower-income women are concentrated in low- and middle-income countries (ILO, 2018c).

Legal barriers. The World Bank's 2023 *Women, business and the law* report found that women cannot run a business in the same way as men in 101 countries (World Bank, 2023a). Concretely, women face at least one additional constraint to setting up and running their enterprise in these countries: most commonly a lack of legal provisions that expressly prohibit gender-based discrimination in access to credit. Other less common examples include women being unable to sign a contract, register a business or open a bank account in the same way as men.

⁴⁰ Unfortunately, this database does not provide sex-disaggregated statistics.

Unequal returns. Looking specifically at microenterprises, an emergent literature has documented how the returns, or profits, of men- and women-owned businesses differ. Experimental evidence from Ghana, Nigeria, Sri Lanka, Tanzania and Uganda has shown that female-owned businesses are often less profitable than male-owned ones (de Mel et al., 2008; Fafchamps et al., 2014; Berge et al., 2015; McKenzie, 2017; Fiala, 2018). Several studies have sought to explain these differences, often focusing on gender differences in business motivation, business performance and attitudes to risk, but rarely probing how gender dynamics – including norms – affect women entrepreneurs (Bianco et al., 2017).

Box 10: Women's entrepreneurship motivations

It is important to acknowledge that women entrepreneurs are not a homogeneous group: there are several different motivations for women entering entrepreneurship.

Many women may, in effect, be forced into entrepreneurship as a result of **economic necessity**. This is often because they lack paid employment opportunities, which they might prefer, if available. However, limited formal jobs in many low- and middle-income countries – often combined with normative beliefs about men's priority for scarce jobs – may mean that more women turn to entrepreneurship as a source of livelihood, becoming so-called 'necessity entrepreneurs' (Fairlie and Fossen, 2019). Recent global data suggest that close to three in four women cited job scarcity as a reason for starting their own business (Global Entrepreneurship Monitor, 2023).

Entrepreneurship can also offer a way for women to generate personal wealth through **supplementary income**. Where women do not have economic decision-making power over household finances, entrepreneurship may provide a way to maintain control over (usually small-scale) additional income. It is not uncommon for this type of entrepreneurship to be conducted alongside paid employment for some women.

Women may also choose to enter self-employment because of the relative flexibility it affords them to **balance work and home responsibilities**, most notably with regard to childcare (Carranza et al., 2018). This is tied to gender norms around paid and unpaid work, and will be explored specifically in relation to entrepreneurship in **Section 7.2**.

Finally, some women may embark on entrepreneurship to **fill a gap in the market**. These so-called 'opportunity entrepreneurs' seek to take advantage of a business opportunity and set up a business to do so (Fairlie and Fossen, 2019). These entrepreneurs tend to be more growth-oriented.

7.2 What is the role of gender norms?

This section discusses how gender norms contribute to gendered inequalities related to entrepreneurship. These inequalities are often the result of multiple related factors, with the role of norms varying between the different challenges that women entrepreneurs face.

Suitability and leadership

One aspect of gender inequalities in entrepreneurship, as mentioned, is the disparity in the rates of business ownership, which may signal broader norms and stereotypes about who can be an entrepreneur – including women's and men's inherent 'fitness' or suitability to successfully run a business.

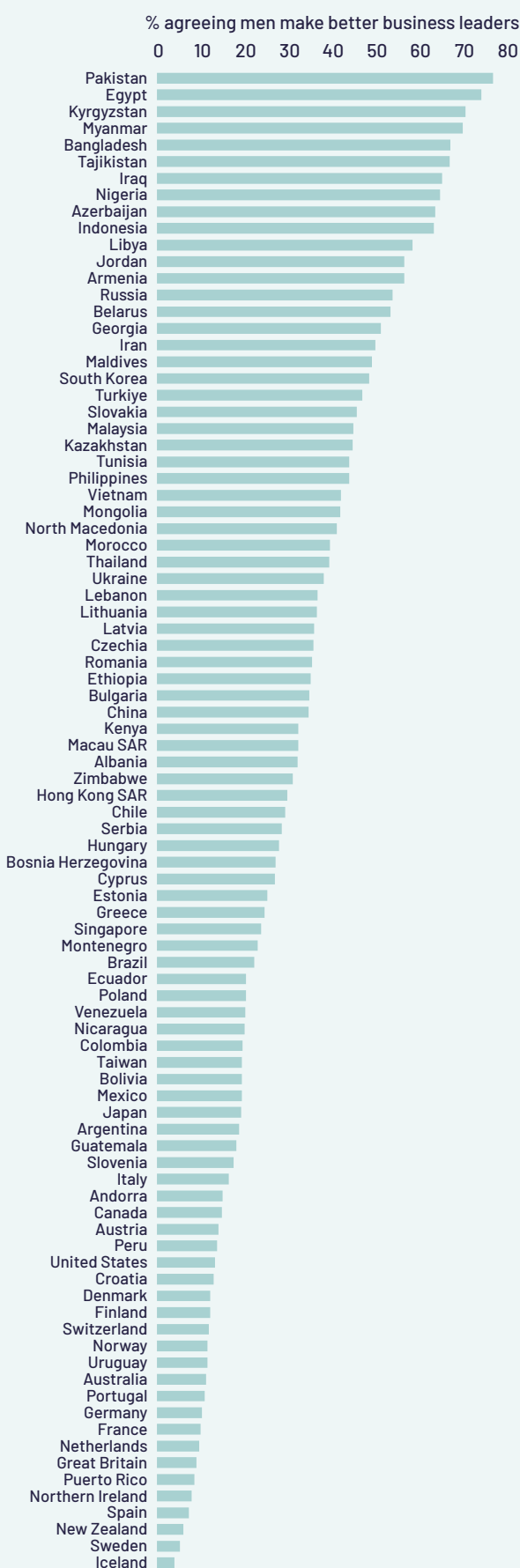
For example, data collected between 2016 and 2018 from 675 women entrepreneurs by the Cherie Blair Foundation for Women (2020) found that nearly two-thirds of these women had experienced some kind of negative stereotyping around women entrepreneurs: predominantly that they should prioritise motherhood and domestic duties. In all, 38% had encountered the stereotype that ‘women are not assertive enough to be successful entrepreneurs’; 31% that ‘men are more ambitious than women’; and 19% that ‘women aren’t good with money’. These findings underline the various intersecting negative stereotypes and norms that hold women entrepreneurs back.

Beyond perceptions about women’s suitability for entrepreneurship, gender norms about who can be a successful leader are also important. Three sets of data, combined, suggest that this may be a normative constraint for women entrepreneurs. First, the proportion of women in managerial positions globally stood at just 28% in 2021, and had hardly changed over the previous 10 years. The lowest regional average was recorded in the Arab States (14.8%), followed by Asia and the Pacific (21.2%) and Africa (30%)(ILO, 2023a).

Second, online survey data collected from 221 women entrepreneurs across 42 low- and middle-income countries revealed that 58% of respondents said that seeing more women in leadership positions in their own community or country would have further encouraged them to start their own business (Cherie Blair Foundation for Women, 2021). This indicates the lack of women’s access to leadership positions, as documented in the previous paragraph, and demonstrates the self-reported importance of women entrepreneurs seeing other women in leadership positions to boost their own aspirations.

Finally, data from the most recent wave (2017–2022) of the WVS show that public opinion regarding the statement ‘Men make better business executives than women do’ varies widely across countries, but with a sizeable proportion agreeing with it (see Figure 14). The majority of people surveyed agreed with this

Figure 14: Perceptions of gendered suitability for business leadership



Source: WVS (2022)(Wave 7, 2017–2022).



statement in 16 of the 90 countries studied, while more than a third of people agreed with the statement in 39 of them (WVS, 2022). While business executives may be some way removed from most entrepreneurs, and particularly micro-entrepreneurs, these findings can still be a helpful proxy for an understanding of general attitudes and norms around women in leadership positions, with a significant minority – roughly 30% in total across the 90 countries studied – feeling that men make better leaders.

'I was made to believe that entrepreneurship for women is a hobby, not a serious business. Something that I can do to pass time while simultaneously not compromising on my maternal responsibilities.'

Woman entrepreneur, India (Cherie Blair Foundation for Women, 2021: 20)

Access to credit

Access to assets and inputs is essential for economic success in entrepreneurship.⁴¹ A key constraint for women entrepreneurs in this regard, and arguably the most common one discussed in the economic literature on entrepreneurship, is access to credit. As discussed in **Section 7.1**, 101 countries have no laws that prohibit gender-based discrimination in access to credit (World Bank, 2023a). Beyond this, women may lack access to finance because of their limited assets for collateral, and their lack of a credit history or business connections (Revenge and Dooley, 2020). Limited access to credit could also be the result of the types of businesses in which women work: global evidence suggests that women tend to operate smaller businesses in less profitable sectors. This may entail greater risk for financial institutions and this, in turn, may be priced into the cost of credit for women entrepreneurs (Carranza et al., 2018; Global Entrepreneurship Monitor, 2021).

Without access to credit, the growth prospects for women's businesses are likely to be limited – contributing to gender gaps in economic outcomes for entrepreneurs and hindering WEE. For this reason, many development programmes, as well as financial institutions, have engaged in microcredit: providing microloans to low-income (predominantly) women without any physical collateral requirements. Evidence on the effect of microcredit on women entrepreneurs is mixed. A comprehensive review of six randomised evaluations of microcredit spanning four continents found little to no impact of microcredit on sales or profits for women entrepreneurs. There were, however, consistent patterns of moderately positive effects, including greater business expansion and women's increased freedom of choice regarding occupation, consumption and risk management (Banerjee et al., 2015).

One potential reason for the lack of transformative effects of access to credit on women entrepreneurs is gendered norms relating to control over income and financial decision-making. This may explain why, for example, Banerjee et al. (2015) found no statistically significant increase in total household income across the six studies – despite some evidence of increases in business income. Similarly, the 2009 study by de Mel et al. on credit constraints for micro-entrepreneurs in Sri Lanka suggests that 'spousal capture' is a key reason why women have insignificant returns to credit. Bernhardt et al. (2019), who examine previous studies in Ghana, India and Sri Lanka, found that returns are lower for women who share a household with another entrepreneur, with capital injections for women's businesses reallocated to other (typically male-owned) household enterprises. This set of findings suggests that, on average, these women micro-entrepreneurs do not have full control over the money they receive, in this case through microcredit.

⁴¹ See **Chapter 5** for more details on norms that affect ownership and control of non-financial assets.

Access to and use of technology

Lack of access to technology is another well-documented constraint for women entrepreneurs. Norms affecting access to two types of technology, in particular, are of importance to entrepreneurs, including small-holder farmers: digital technology and agricultural technology. Gender norms influence access to and the use of these technologies directly – through norms and stereotypes about who is best placed to or competent to use particular technologies or has the capacity to learn about them (Peters et al., 2019) – and indirectly, through the ways they contribute to women's lower purchasing power, mobility, access to information and time (Theis et al., 2019; Badstue et al., 2020b).

Access to digital technology. Digital technology is increasingly vital for improving productivity and returns to entrepreneurship. It can, for example, enable entrepreneurs to: communicate with customers, suppliers and peers; market products or services; receive up-to-date information, such as market prices or expected weather alerts that may affect the business (particularly important for farmers); learn new skills or exposure to new ideas; and to use digital financial services, most notably making and receiving payments and storing or saving money (Ngigi and Muange, 2022; GSMA, 2023b). Studies in Ghana and Tanzania have found an association between women entrepreneurs who used mobile phones, particularly smartphones, for their businesses, and greater profits and higher levels of household consumption (GSMA, 2023b). Several studies also suggest that businesses with higher levels of digitalisation tended to be better able to cope during the COVID-19 pandemic (Harrison, 2023; GSMA, 2023b) and that women-led micro, small and medium enterprises often digitalised faster than male-led ones (Iacovone et al., 2021). However, persistent structural and norm-based barriers may increasingly reinforce divides between entrepreneurs with digital skills, capacities and technologies and those without.

As noted in **Chapter 6**, most people in low- and middle-income countries access the Internet via mobile phones, and gender gaps in access persist, particularly in South Asia, sub-Saharan Africa, in rural areas and among less educated groups (GSMA, 2023a). Data from 10 low- and middle-income countries (GSMA 2023b) suggest that usage patterns among women micro-entrepreneurs mirror these gaps, and that women micro-entrepreneurs are less likely than their male counterparts to:

- use a mobile phone for business, even when they use one in their personal lives
- own any mobile phone, particularly smartphones
- use phones for multiple business activities
- use mobile Internet and digital financial services.

Several structural and norm-based factors affect access to digital technology, and these often interact in complex and subtle ways. GSMA's survey found that affordability of phones was the most significant barrier women entrepreneurs faced (both those who used their phones for their businesses and those who did not), followed by not having the right kind of phone and a lack of perceived relevance because of, for example, a preference for cash or other payment methods. These barriers were followed by safety and security concerns and a lack of the necessary confidence or digital skills (GSMA, 2023b).



The most direct norm-related barriers women entrepreneurs mentioned were family approval of women using phones independently (particularly in South Asia) and concerns about harassment and privacy (in South Asia and Guatemala). The GSMA study also identified unequal gender norms operating in a more subtle way. For example, women entrepreneurs in the African survey countries (Ethiopia, Ghana, Kenya, Nigeria and Senegal) reported that they had been discouraged from freely investing in a better handset or more data, in line with expectations that their handset should not be more expensive than their husband's and that household and childcare duties would be prioritised. Interviewees also highlighted not being taken seriously by men and, in some cases, men refusing to do business with them or pay them fairly (GSMA, 2023b).

'I think it would be better if [women] could be more focused on the accounting or taking care of the machines. This is mainly because if the women drive the machines, people would demean and mock them ... However, if they drive the surrounding plots of land beside the house then there would not be any problem.'

*Male agricultural service provider,
Bangladesh (Theis et al 2019: 17)*

These social norms often created subtle additional barriers to developing women entrepreneurs' skills and growing their businesses, rather than preventing them outright from using phones. In addition, women entrepreneurs from all contexts reported sexual harassment and inappropriate behaviour and advances from male customers, suppliers and creditors. The GSMA study also found evidence of women micro-entrepreneurs using phones to work around some constraining gender norms, for example contacting customers, paying suppliers, learning new skills and obtaining business ideas remotely from home. This enabled them to meet both household responsibilities and business needs and was perceived to be safer as they need not reveal their gender, location or identity (GSMA, 2023b).

Agricultural technology. Gender norms influence both access to and use of agricultural technology, through their operation at the level of household and community decision-making and through systems and services, such as agricultural extension systems. Figure 15 summarises how various gender norms interact to influence women's access to and use of agricultural technology. This section focuses on norms specific to the use of particular agricultural technologies and access to information about technological and other innovations.

Women entrepreneurs in the African survey countries reported being discouraged from freely investing in better handsets or more data in line with expectations that their husband's phone should be more expensive.



Figure 15: Norms that affect women's access to and use of agricultural technology

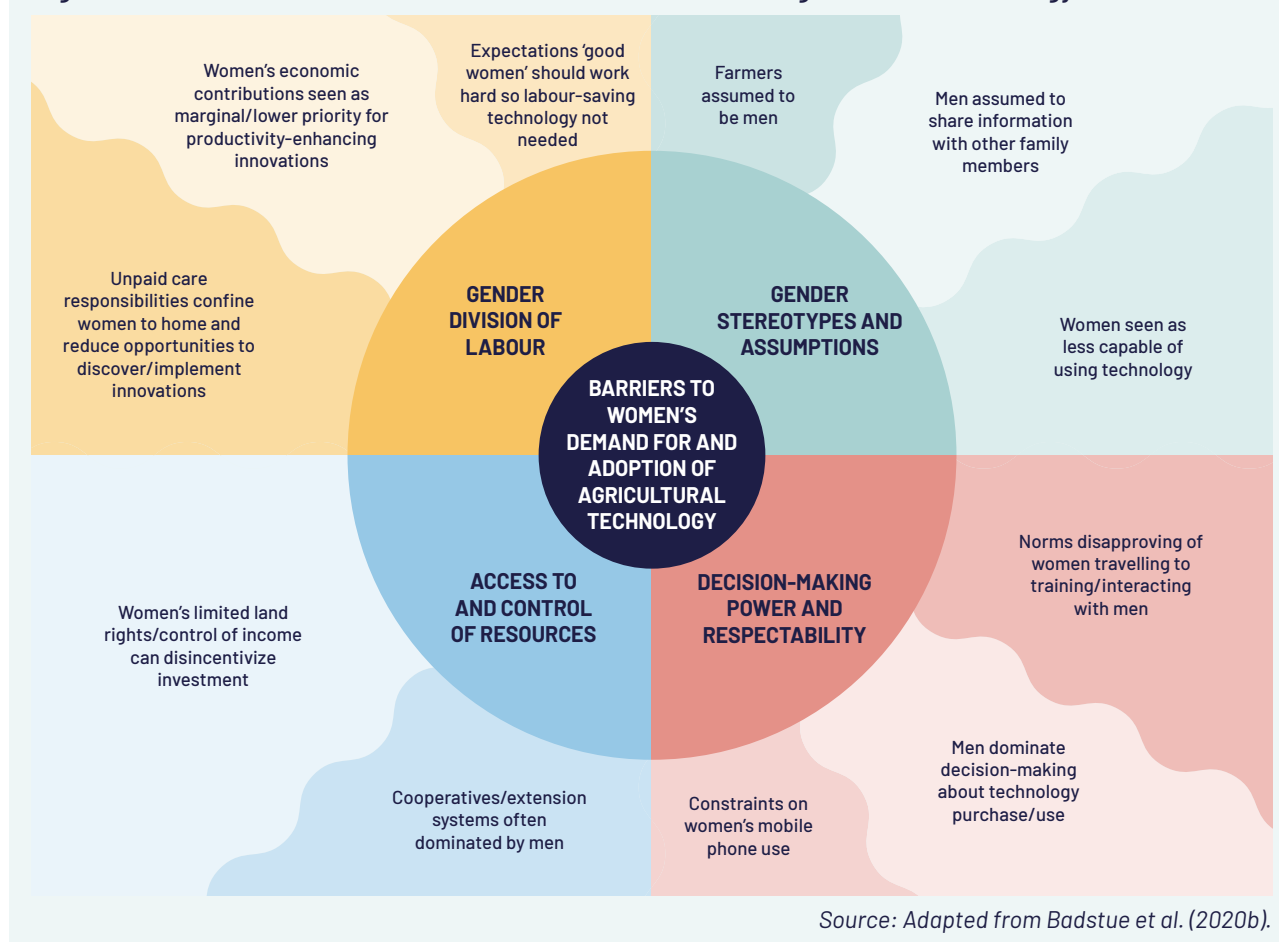


Table 13 outlines some of the ways in which gender norms and stereotypes can impede women's access to agricultural technologies.

Table 13: Norms and stereotypes and their implications for access to agricultural technologies

Norm	Implications and examples
Respectability and modesty	Can affect use of technologies that require mobility in public space, are not easily used while wearing very modest clothing (e.g. bike/treadle-operated pumps)(Njuki et al., 2014), or violate specific prohibitions (e.g. on watching mating of livestock)(Achandi et al., 2023).
Hard work indicates good moral character	Women adopting labour-saving farm technologies may be labelled as lazy and their social standing may suffer (Badstue et al., 2020b [Ethiopia and Kenya]).
Compliance with dominant norms around gender divisions of labour	Women violating norms related to activities (e.g. driving harvesting machines) or place (e.g. public space) may face negative gossip affecting their own and family honour. However, supervising others doing so may be acceptable (Theis et al., 2019 [Bangladesh]).
Men are better suited to control, operate, own and care for agricultural and agro-processing technologies	Women are discouraged from purchasing or renting equipment; equipment intended to support the economic advancement of women farmers may, over time, become seen as men's domain and/or property (Afolabi, 2015; in Peters et al., 2019 [Nigeria]).

A set of well-recognised norms and stereotypes also undermines women's access to agricultural extension services and information. It includes norms discussed throughout this report that affect women's ability to access these services, such as challenges reconciling care responsibilities with attending sessions, prohibitions on training that means staying away from home overnight and/or male extension agents interacting with female farmers (FAO, 2023). Equally, assumptions based on norms about divisions of labour and responsibility influence 'supply-side' biases that are embedded in agricultural extension systems. These norms and stereotypes result in the assumption that farmers, or the farmers most likely to adopt innovations, are men, and that information gleaned at training and demonstration sessions or participation in experimental trials will be shared across household members (Farnworth and Colverson, 2015).

Occupational segregation

As with employment, male and female entrepreneurs are often clustered in specific sectors. Globally, women entrepreneurs tend to be clustered in low-profit-yielding sectors that are more informal, have lower potential for growth and lower returns than those dominated by male entrepreneurs (World Bank, 2022b). Using data from World Bank Enterprise Surveys in 22 sub-Saharan African countries, Bardasi et al. (2011) found that women entrepreneurs tend to concentrate in sectors in which firms are smaller and less efficient. A study using global survey data from 56,000 businesses across 97 countries showed that more profitable sectors are dominated by male-owned firms while women entrepreneurs tend to concentrate in sectors that are less profitable – such as textiles and apparel; hairdressing and beauty; health and care services; and retail trade (Goldstein et al., 2019). This study also found that women who enter male-dominated sectors earn 66% higher profits compared to women who remain in female-dominated sectors.

Some research on the differential impacts of the COVID-19 pandemic also emphasises the impact of women entrepreneurs clustering in particular sectors. For example, COVID-19 economic relief packages globally tended to target sectors that are typically male dominated (e.g. manufacturing, energy and construction). By contrast, sectors where female entrepreneurs are predominant received limited relief. This may be down to the expected multiplier effect of fiscal stimulus on sectors such as construction – which employ mostly men (Raga, 2022). A survey of 718 women entrepreneurs in low- and middle-income countries by the Cherie Blair Foundation for Women (2023) found that 78% reported negative impacts of the COVID-19 pandemic on their businesses. Those (relatively few) working in more typically male-dominated sectors were more likely to have received government support than female entrepreneurs with businesses in sectors such as hospitality, agriculture, food vending, beauty and personal care services, who constituted the majority of entrepreneurs surveyed.⁴²

Societal norms about the types of occupations and sectors that women should be working in help to explain these patterns of economic activity. For example, in their study of rural communities in eastern Paraguay, Fletschner and Carter (2008) found strongly held beliefs about what constituted 'appropriate' activities for women's involvement. Two common criticisms of entrepreneurial women from these communities were the perception that they were neglecting their families by engaging in market-based activities, with their children suffering as a result; and that they were undermining men's responsibilities and status. 'Appropriate'

⁴² Different levels of access to financial support may also reflect lower levels of formalisation among women's businesses (Cherie Blair Foundation for Women, 2023).

activities, therefore, seem to mean those that prioritise men's breadwinning status and that are compatible with women's perceived caring roles and household responsibilities, mirroring the norms documented in **Chapter 4** on employment.

The proportion of women working in a sector may reflect other norm-related factors. Women may, for example, find themselves limited to specific sectors or types of jobs that allow for home-based work or require limited mobility – particularly as a way to balance the often unequal responsibilities for unpaid care work, risks of GBV, and constraints to mobility (outlined in **Chapters 3 and 4**). Among the sample of Sri Lankan microenterprises in the 2009 study by de Mel et al., for example, almost 75% of female-owned enterprises were home-based compared to 52% of those owned by men. In addition, nearly 50% of the female-owned businesses had all their customers within a 1 km radius, with the corresponding figure for male-owned businesses estimated at 30%. This suggests that norms relating to 'appropriate' types of jobs, combined with those on mobility, can entrench sector segregation among women entrepreneurs.

There is also qualitative evidence that concerns about GBV can contribute to female entrepreneurs self-selecting into sectors or occupations where they are less likely to face harassment, either from customers or while travelling to and from work (Pereznieto and Marcus, 2018). For example, a qualitative study by Badstue et al. (2020a) in Ethiopia found that the threat of physical violence was deterring innovation and diversification into agro-processing and trading activities among some women farmers, particularly those who were divorced or widowed.

Peer networks

Another contributory factor to gender gaps in the returns on entrepreneurship is the smaller peer networks of women entrepreneurs. This has been well documented in the economic literature on women's entrepreneurship (e.g. Global Entrepreneurship Monitor, 2021; Jayachandran, 2021). For example, a meta-analysis of 50 women's entrepreneurship studies across 27 countries – mostly in sub-Saharan Africa and Latin America – found that women tended to have smaller social and business networks than men, and were less likely to have other service providers or entrepreneurs in their networks (Revenga and Dooley, 2020).

Peer networks are important for entrepreneurship development, and by extension WEE, because they provide opportunities to gain informal skills, business connections, information and access to markets and customers. Some business peer networks, such as cooperatives, can facilitate empowerment through improved collective bargaining power, allowing members to gain better terms of business – most notably through better prices for their goods or services (Peters et al., 2019). A peer network can also provide an important support system for women entrepreneurs. Studies looking at women entrepreneurs who have been successful in breaking into male-dominated sectors found they were more likely to have strong professional networks and supportive male family members (Revenga and Dooley, 2020). Field et al. (2016) tested the impact of female peers for women micro-entrepreneurs, conducting an experiment among over 600 self-employed women in Ahmedabad, India. They found that women who were invited to a business training programme with a peer reported a higher volume of business and significantly higher household income four months after the programme ended when compared to a control group, underlining the potential importance of peers for the economic empowerment of women micro-entrepreneurs.

Findings related to women entrepreneurs' relative lack of peer networks can be explained in part by gender norms. For example, the prevailing norms regarding women's mobility discussed in **Section 3.4** may directly constrain the size and composition of their peer networks, limiting their connections only to those in their near vicinity, such as neighbours and family members (World Bank, 2022b). This norm is particularly significant for women who are trying to establish themselves in male-dominated sectors, given the potential social sanctions they may face for interacting with members of the opposite sex. Overall, limited peer groups among women entrepreneurs and the corresponding gender norms around mobility appear to constrain economic opportunities and compound occupational segregation – reducing women entrepreneurs' access to markets, confining them to certain occupations and sectors and making it harder for them to break into sectors that are male-dominated.

Unpaid care work

Many of the issues discussed in **Chapter 4** as to how norms around care and domestic responsibilities affect employment also apply to entrepreneurs. This section summarises insights from research focused on how these factors affect women entrepreneurs.

A footnote in the study by de Mel et al. (2009: 21) on micro-entrepreneurship in Sri Lanka mentions that women were more likely to report entering self-employment to have the flexibility to care for children or elderly parents. Their unpaid care responsibilities, therefore, appear to have influenced both their decision to be self-employed and their business decisions, like the choice of sector or working from or very close to home – both of which may also contribute to gender gaps in microenterprise returns. Similarly, many studies analysing the effect of business training on micro-entrepreneurs have found that women have higher dropout rates and greater absences compared to men (e.g. Cho et al., 2013 [Malawi]; Berge et al., 2015 [Tanzania]; Iacovone et al., 2018 [Mexico]). Training was often in the middle of the day and did not have childcare facilities, suggesting that women entrepreneurs may not be able to take advantage of as many opportunities as men to grow their businesses as a result of their unpaid care responsibilities (Revenga and Dooley, 2020).

Beyond its effect on women entrepreneurs' business decisions and opportunities for growth, unpaid care work takes time, which can divert women's attention away from their businesses – including during typical working hours.⁴³ Interviews with informal street traders in Ghana and South Africa revealed that women with childcare responsibilities were unable to take advantage of the best times of day for business (such as early mornings and evenings) because this was when their children needed them most (Alfers, 2016). The blurring of activities between paid and unpaid work is also commonplace – such as women simultaneously tending to their children while selling their products (Folbre, 2014).

⁴³ To be clear, unpaid care work is more than just a 'constraint' to economic activity. It is a social good essential for the provisioning of society, and an activity that people can take great pride and pleasure in. Indeed, for many women entrepreneurs, this unpaid work of caring for and nurturing a family may be their priority while their business may simply be a way to make ends meet or to provide some supplementary income.

Findings from qualitative interviews with informal home-based workers in Ahmedabad, India, by Women in Informal Employment: Globalizing and Organizing demonstrate this challenge and its impact on economic empowerment, with one focus group discussant commenting:

When children are not with us, we can work faster. My sister-in-law who sends her child to the childcare centre is able to earn more per day than I can because my son is at home with me and keeps needing attention ... He interferes with my work. I make rotis [flat bread] for sale. I'm always afraid that he will touch the hot griddle and burn himself. At other times he runs out of the house and I have to run after him to bring him back.

(Alfers, 2016: 6)

Delecourt and Fitzpatrick (2021) looked specifically at the impact of childcare responsibilities on gender gaps in profits among micro-entrepreneurs in Uganda. Among their sample of over 450 small-scale drugstore businesses, they found that 37% of female owners brought small children (under two years old) with them to the workplace; no men did. This reiterates how unpaid care work, and particularly childcare, is a deeply gendered phenomenon. In addition, the authors found that childcare responsibilities were negatively correlated with profitability: female-owned businesses where small children were present earned on average 48% lower profits than other female-owned businesses. Complementary research from Uganda has also shown that care-related time constraints for women entrepreneurs are – unsurprisingly – particularly severe for single mothers (Bjorvatn et al., 2022).

A 2017 study by Bianco et al. based on focus groups with women entrepreneurs in Colombia found that some women use entrepreneurship as a tool to 'redefine themselves, gain independence and contest their subordination' (Bianco et al., 2017: 2). As women working visibly in the public sphere and as successful businesswomen, they may also be challenging wider societal norms about women's capacities – as documented in perceptions of successful businesswomen in Indonesia and the Philippines (Marcus, 2023). At the same time, however, many are still constrained by, and adhere to, gender norms around unpaid work. For example, while some women were able to use their new-found earning potential to negotiate support from their husbands with unpaid care work, others only gained approval from their partners for their business activities by reassuring them that this would not disrupt their existing care and domestic responsibilities.

Research from CARE (2022) shows how, despite some progress, gender norms are still limiting women entrepreneurs from fulfilling their business ambitions. For example, 80% of the women entrepreneurs interviewed in Peru said that they are bound by traditional gender roles and expectations from family and society to be the primary caregiver. In some cases, these gender stereotypes were also being upheld by women – usually influenced by the religious belief that the man is the head of the household. Similarly, in Viet Nam, mothers-in-law were identified as key upholders of care-related norms, with women entrepreneurs facing disapproval from their mothers-in-law if their husbands do more of the childcare than them. And in Pakistan, women found that if they began earning more than their husbands, they would become overburdened with additional household responsibilities until they were forced to reduce or even stop their business activities.

The COVID-19 pandemic has intensified the unpaid care work of women entrepreneurs. Findings from a survey of 718 women entrepreneurs from 78 low- and middle-income countries carried out by the Cherie Blair Foundation for Women (2023) found that 49% of respondents reported an increase in their unpaid care work since the beginning of the pandemic. This was having a negative impact on their businesses, as well as their personal lives. In all, 42% stated that unpaid care work had undermined their business performance, while 39% said it had prevented their participation in economic or educational activities. Finally, more than one in five said that the impact of unpaid care work had negatively affected their mental health.



‘The pressure of unpaid care work is killing women silently around the globe. Traditions and social norms are not helping matters.’

Woman entrepreneur, Nigeria (Cherie Blair Foundation for Women, 2023: 30)

7.3 What helps shift norms that constrain women entrepreneurs?

The approaches outlined in this section are grouped as follows: approaches designed to redress existing inequalities by boosting women entrepreneurs’ productivity and by shifting perceptions of women entrepreneurs and rigid gender roles; approaches improving access to finance; specific measures to assist entrepreneurs to access flexible, good-quality childcare; and approaches that challenge discriminatory norms and stereotypes. Table 14 provides an overview.

Table 14: Summary: approaches to shifting norms around gender and entrepreneurship

Approach	Direct/ indirect	Examples
Boost entrepreneurs’ productivity	Indirect	Trainings that focus on women-specific constraints; interactions with business mentors in Kenya and Chile; in-person networking in Palestine and virtual networking across the African continent; initiatives enhancing access to technology.
Improve access to financial services	Indirect	Digital disbursement of microcredit directly into women’s private mobile money accounts in Uganda; for other approaches see Section 6.3 .
Support access to childcare	Both direct and indirect	Experimental evidence on impact of childcare on women’s entrepreneurship outcomes in China and Uganda; engagement of male partners of women entrepreneurs in Rwanda and Tanzania.
Challenge discriminatory norms and stereotypes	Direct	Media campaigns in Egypt, Mozambique and South East Asia; community dialogues in Ethiopia.



Boost entrepreneurs' productivity

The following approaches help to redress some of the challenges women entrepreneurs face that result from a combination of factors, including gender norms:

Training programmes, in the sense of traditional business training, can be important for acquiring skills and improving business outcomes, as well as for contributing to wider empowerment. For example, Buvinic et al. (2022) looked at the impact of financial literacy training on women business owners in 401 villages in the East Java province, Indonesia, over a two-year period and found that these trainings had a significant, positive effect on business profits as well as on women business owners' agency. Buvinic and O'Donnell (2017) looked at six studies on business management training and seven on youth vocational training and concluded that the acquisition of technical skills through training is critical for women's employment. And McKenzie (2020) conducted a meta-analysis of business training studies among entrepreneurs and found an estimated average impact of 10% on business profits.

Alternative approaches to the traditional, classroom-based business training programmes may be even more effective. For example, McKenzie's (2020) meta-analysis also looked at alternatives to traditional training and found a higher than average impact on profits, at 15%. More holistic training offerings can include a focus on women-specific constraints,⁴⁴ soft skills, mentorship and networking opportunities – along with design features relating to scheduling, location, outreach and childcare that facilitate women's participation (Beegle and Rubiano-Matulevich, 2020; Ubfal, 2023). Many of these are discussed in detail in this and the following sections. An holistic training offer for women entrepreneurs shows promise as an indirect approach to shift gender norms in entrepreneurship, by providing upskilling opportunities for these women to advance in their sector; break into male-dominated sectors; gain access to markets; and build the confidence, leadership and other soft skills needed to succeed.

Mentoring can have a significant impact on women entrepreneurs and help improve business performance. Brooks et al. (2018) found that offering mentorship as a form of business training for young women micro-entrepreneurs in Nairobi, Kenya, increased their average profits – while formal, classroom-based training did not. Entrepreneurs receiving mentorship reported weekly profits 20% higher than those in a control group, while the classroom-based training had no effect on profits. The authors suggest that missing information was the salient barrier that can be bridged by linking women micro-entrepreneurs with more experienced mentors to enhance their network and their access to locally relevant market information – helping to overcome some of the normative constraints linked to relatively smaller peer networks (Brooks et al., 2018).

Mentors – specifically in the form of role models – can be instrumental in helping women entrepreneurs break into male-dominated sectors, thereby overcoming gender norms regarding 'appropriate' sectors and types of jobs for women. Demonstrating the importance of role models, Lafortune et al. (2018) tested the impact of a one-hour visit by a previous participant to those attending a business training programme in Chile, with 92% of their sample of 1,712 micro-entrepreneurs being women. They found that being randomly assigned a role model raised a participant's household income by around 15%

⁴⁴ These include how to enter male-dominated sectors; overcoming stereotypes; and managing competing household demands (Ubfal, 2023).

compared to a control group. Tellingly, participants reported that their attitudes and aspirations towards entrepreneurship changed as a result of the visit – suggesting a possible pathway for how role models can influence WEE.

Similarly, Campos et al. (2015) used a mixed methods approach to assess how women entrepreneurs in Uganda started operating in male-dominated sectors. They found that the influence of male role models and exposure to the sector from family and friends play important roles. The authors suggest that these are likely to be critical in helping women circumvent or overcome the norms that underpin occupational segregation. And experimental studies from outside of the entrepreneurship literature show how seeing female leaders that are portrayed as similar to women in terms of their educational background or social group can reduce the gender stereotypes held by these women and enhance their career aspirations (Asgari et al., 2012, and Stout et al., 2011, in Carranza et al., 2023).

Facilitating networking opportunities as part of a broader business training offering is one way to increase women's business networks. For example, the IFC's joint programme with the Bank of Palestine offered a comprehensive business training programme to 40 women-owned small and medium-sized enterprises in the West Bank and Gaza. The programme included a specific component on networking alongside complementary business support services such as mentoring, coaching and access to financial products. A pre-post evaluation of the programme found that it did help women entrepreneurs expand their business network. More women became part of business associations; participants developed peer relationships with one another that outlasted the duration of the programme; and the women entrepreneurs were able to sign up an average of 37 new customers each as a result of the networking opportunities the programme provided (IFC, 2017).

Virtual networks can also provide an innovative way to overcome the gendered norms that limit women's peer groups. Vega-Redondo et al. (2019) looked at the use of technology for facilitating greater peer networks by conducting a randomised controlled trial of nearly 5,000 entrepreneurs across 49 African countries. They provided an online entrepreneurship course to the entire sample of participants, and then randomly allocated some into peer groups of 60 entrepreneurs interacting virtually. They found that virtual peer networks were a cost-effective way of encouraging peer interaction and enhancing business quality – a measure of business performance based on the submission and quality of business proposals. Encouraging virtual networks could be particularly effective for women who may have their physical mobility constrained due to restrictive gender norms.

Access to technology and information. Initiatives to expand women entrepreneurs' access to technology and information, and thereby to enhance their market access, tend to combine direct and indirect approaches. Indirect approaches seek to increase access to productive technologies, provide training in their use, expand access to market or weather information and reduce cost barriers. For farmers and entrepreneurs in agricultural value chains ('agripreneurs'), extension services are a potential source of information about emerging options, but these services often have few women agents and are skewed towards supporting male farmers. When recruiting and supporting more female staff, providing transport to enable them to work safely and effectively is important in many contexts. Strengthening extension staffs' awareness of gender norms within farming systems, coupled with an institutional commitment

to gender equality, can help these services support female farmers and agripreneurs more effectively (Farnworth and Colverson, 2015; FAO and CARE, 2019).

While few studies of effectiveness are available, GSMA (2022) suggests that bundling services including information and finance may help women farmers and agripreneurs access digital services more effectively. Gadeberg (2023) outlines emerging promising practices to increase women farmers' and agripreneurs' access to technologies. These reduce size and increase portability to make technologies easier to use; provide digital and radio-based extension (to reach women facing mobility and/or literacy barriers); innovate in the delivery of inputs (e.g. supplying vaccines by drone); and ensure that technologies are co-developed with (and tested by) male and female users. The Food and Agriculture Organization of the UN and CARE's synthesis of gender-transformative approaches in agriculture highlights the importance of inclusive participatory technology development that draws on local and indigenous knowledge to develop products and processes that meet the needs and desires of women and men (FAO and CARE, 2019).

Direct approaches seek to shift norms about women's use of technologies. This approach appears more common in relation to agricultural technology and mostly takes place through community conversations and targeted outreach to gatekeepers (husbands, in-laws, community leaders) as part of integrated agricultural development programmes. Initiatives to reduce gender inequalities in the uptake of STEM subjects and to encourage girls and young women into jobs requiring STEM skills may also underpin shifts in gender norms around technology use (Hammond et al., 2020). No studies of efforts to shift norms around women's mobile phone use were found. However, initiatives that address some of the barriers (e.g. by helping women develop skills in staying safe online, alongside broader initiatives to prevent online harassment) can help to reduce some opposition to women's use of phones where this exists (Kalsi and Salam, 2020).



Improve access to financial services

Digital financial services. These can help work around the norm of male control over women's income by helping to protect women's finances through digital means, such as mobile money. For example, an experimental initiative with 3,000 women entrepreneurs in Uganda compared disbursing microcredit as cash versus directly into a private mobile money account to see if this could help overcome gendered norms around intra-household sharing pressure. After eight months, women who randomly received their microloan via a private mobile money account rather than as cash had increased their monthly business profits by 15% on average (Riley, 2022). Women who experienced pressure to share money with others in their household benefited most from this intervention, suggesting that digital disbursement helped to ease the pressure to share the loan with others and allowed them to maintain control over their finances (Riley, 2022).

For further approaches for shifting norms related to access to finance see **Chapter 6**.



Support access to childcare

In addition to the measures outlined in **Section 4.3**, the following are tailored specifically to address childcare challenges facing women entrepreneurs:

Access to quality childcare services. There are many different implementation models for childcare that are relevant to women micro-entrepreneurs (and that are equally relevant to women employed in the informal economy), including public provision; low-cost private provision; cooperatives; social franchising; and multi-stakeholder partnerships (Grantham and Somji, 2022). Wang (2015) examined the first universal childcare programme in China – which was rolled out in 2010 and increased the number of kindergartens by over 25,000 – and its effect on female entrepreneurship. She found that women in provinces with a large increase in childcare access were 12% more likely to become entrepreneurs than women in other provinces.

Similarly, Bjorvatn et al. (2022) conducted an experimental study in Uganda, randomly offering women entrepreneurs with children aged 3–5 one year of full-time subsidies for a local private childcare centre. They found that women who were offered the childcare subsidy increased their business revenues by 47% on average. The authors suggest that this effect was driven mainly by single mothers, who were able both to work more hours and to work more productively, substantially increasing their revenues and profits. The childcare subsidy also increased women's self-reported happiness and life satisfaction by 10% and 8%, respectively.

Engaging male partners of women entrepreneurs. This approach seeks to directly address the caregiving norm, as well as other gender norms, by engaging the male partners of women entrepreneurs to address and challenge the restrictive social norms and attitudes that limit their economic empowerment. Experimental initiatives were conducted in Rwanda and Tanzania between 2020 and 2023 by Women for Women International and Hand in Hand International, respectively, providing gender-specific training to the partners and husbands of women entrepreneurs alongside business skills training, mentoring, and access to credit for the women entrepreneurs themselves (Cartier Philanthropy, 2022). The training consisted of tailored coaching designed to shift men's ideas about what men's and women's roles can be, combined with couples' sessions where husbands and wives explored issues together.

Emerging evidence from this programme in Arusha, Tanzania, suggests that the gender-specific component is leading to changing attitudes and behaviours among men (Schaub and Roth, 2023). For example, men who took part in the sessions reported spending on average two hours more per day on unpaid care work compared to those who had not taken part. These same men were also more likely to hold gender-equitable attitudes, including being less likely to agree with statements such as 'men should have the final word in disagreements'. Finally, and underlining the potential wide-ranging impact of such direct norm-change initiatives, women whose partners had taken part in the gender-specific training increased their savings by 49% and also improved their decision-making power in the home.



Challenge discriminatory norms and stereotypes

Promising approaches include:

Media campaigns can help to shift the perceptions of men and women about female entrepreneurs at scale. Barsoum et al. (2022) found that a 13-episode TV show, broadcast over three months in Egypt in 2013, shifted viewers' perceptions of the capacities of female entrepreneurs.⁴⁵ The show, *El Mashroua* ('The Project') was an entrepreneurship game show, which also shared information about entrepreneurship skills with viewers. Changes in perceptions were particularly strong for male viewers, who after watching the programme became less likely to report gender discriminatory beliefs regarding women entrepreneurs. However, it also led viewers to underestimate the difficulties female entrepreneurs actually face.

TechnoServe's Women in Business programme in Mozambique partnered with national media actors to co-create content aimed specifically at changing attitudes and norms around women entrepreneurs. Across its media activities, Women in Business was able to reach more than 962,000 entrepreneurs and over 450,000 women micro-entrepreneurs (Business Fights Poverty, 2023). Importantly, one impact of the intervention was that 28,000 men who viewed the media content reported positive shifts in their attitudes regarding gender roles and norms – including a greater belief that women are capable of managing a business (TechnoServe, 2022).

Social media campaigns can also help to shift norms related to entrepreneurship and WEE. Analysis from Investing in Women's survey of 6,000 urban millennials across Indonesia, the Philippines and Viet Nam in 2020 showed that exposure to progressive media (endorsing gender equality) online (as well as through television, radio and print) correlated with more gender-equal behaviour across a set of norms related to WEE (IW, 2020). A synthesis of insights on the effects on gender norms of social media campaigns sponsored by Investing in Women between 2020 and 2022 showed that audiences found exposure to women entrepreneurs inspiring as living demonstrations that women can effectively innovate and run businesses, large and small, and can overcome obstacles to do so (Marcus, 2023). This review also found that it may be important to showcase 'ordinary' as well as high-flying entrepreneurs, to avoid inadvertently sending the message that these are exceptional cases.

Community-based conversations can help to shift gender norms that hold back women entrepreneurs. Much of the available evidence comes from initiatives seeking to strengthen agricultural livelihoods. Like the initiatives outlined in **Section 5.3**, these integrated discussion of gender norms into a broader set of activities, such as sharing technical information, farmer field schools, support to access inputs, and participatory problem-solving (IFAD, 2018; FAO, IFAD and WFP, 2020). Though no systematic review was available, the studies reviewed show some evidence of norm shifts. For example, studying the impacts of community conversations in a livestock development project in Ethiopia, Kinati et al. (2023) found shifts towards greater acceptance of joint decision-making, of women taking part in mixed-sex cooperatives and associations, and of men taking on more household chores. Also in Ethiopia, analysis

⁴⁵ The study is based on the responses of 3,171 young people (80% male, average age 27) who responded to both baseline and endline surveys.

of CARE's Advancing Women's Enterprise Programme found that a combination of community and household conversations and activities targeted at men had helped increased acceptance of women as entrepreneurs (CARE, 2023).

Key resources

Carranza, E., Dhakal, C. and Love, I. (2018) *Female entrepreneurs: how and why are they different?* Washington DC: World Bank.

This reviews and critically evaluates evidence on female entrepreneurial activity, including how female-run businesses are different; the drivers explaining these differences, notably including gender norms; and the policies that have been effective to address them.

Revenge, A. and Dooley, M. (2020) *What works for women entrepreneurs? A meta-analysis of recent evaluations to support female entrepreneurship*. Working paper 142, Global Economy and Development. Washington DC: Brookings Institution.

This synthesises evidence from 54 evaluation studies across 27 countries to assess the impacts of various approaches to boosting women's entrepreneurship and empowerment, including those targeting gender norms.

Bianco, M.E., Lombe, M. and Bolis, M. (2017) 'Challenging gender norms and practices through women's entrepreneurship' *International Journal of Gender and Entrepreneurship* 9(4): 338–358.

This documents the normative barriers that women entrepreneurs face, analyses how women entrepreneurs conform, contest or negotiate gender roles, and considers the consequences of these actions.

8 Conclusion

This report has explored the different ways in which gender norms impede WEE, and how these norms can be shifted.

It started by observing how persistent many gendered economic inequalities have proven to be. These inequalities are both intrinsically unjust and underpin wider gender inequalities; conversely, greater control over economic resources can, at the very least, reduce the other obstacles to women's empowerment and gender equality.

Typically, women control fewer financial resources, land, housing and other assets and are less likely than men to be in paid work. In addition, they are more likely to work part-time and to combine paid work with substantial amounts of unpaid work. Gendered inequalities are often intersectional, with racialised women, young women at the start of and older women towards the end of their working lives, women with a migration background and women with disabilities, for example, often facing compounded and specific challenges.

Recent, compounded and ongoing crises – such as COVID-19 and other pandemics, global food and energy price shocks, and the long-term and acute stresses related to the climate crisis – have exacerbated these inequalities. Taken together, they mean that women often start from an even more challenging position than men from similar backgrounds.

While inequitable gender norms are never the only reason for these gendered economic inequalities, they play an important role in affecting economic outcomes at all levels of society. For example, gender norms influence individual and household decision-making and divisions of labour, contribute to the ways in which employment and business opportunities are structured along gender lines, and influence governments' perceptions of their priorities in addressing economic inequalities and promoting economic development.

This report has sought to clarify the role gender norms play in underpinning gendered economic inequalities by:

- outlining conceptual tools for thinking about the broad and specific ways gender norms contribute to economic inequalities in different contexts and the different types of responses that can be developed to promote more equitable gender norms (**Chapter 2**)
- showing how four common sets of gender norms intersect to affect economic outcomes: those related to unpaid care; control of resources and decision-making; GBV; and respectability, honour and mobility (**Chapter 3**)
- synthesising the evidence on how norms affect four key aspects of WEE: employment; control of assets; financial inclusion and entrepreneurship (**Chapters 4–7**).

The report has, throughout, recognised that norms can be sticky, but they can also shift at speed, particularly if there are economic incentives to do so. While these shifts cannot necessarily be predicted, there is considerable evidence of factors that help to shift norms in relation to each of these four areas of WEE and effective (and less effective) ways of doing so. Though not a systematic review of the effectiveness of different approaches, the report has tried to synthesise emerging knowledge and present examples of good practice. In particular, we have identified both direct and indirect ways to catalyse shifts in the gender norms that underpin gendered economic inequalities. A combination of these direct and indirect actions is often needed to push norms towards greater gender equality and help overcome resistance to a more gender-equitable distribution of resources, opportunities and power.

However sticky the challenge and however slow progress may seem – whether related to gender divisions of labour around unpaid care, land rights, control of financial resources or income gaps – promising approaches have emerged and continue to do so. While policies and practices that have proved effective in one situation do not always succeed elsewhere, they can provide inspiration and lessons both in terms of the likely ingredients for success and the potential pitfalls to be avoided.

Readers are encouraged to use this report to inform and inspire more concerted action to transform persistent, inequitable gender norms, and thereby contribute to greater economic rights and power for women.

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About ALIGN

ALIGN is a digital platform and programme of work that is creating a global community of researchers and thought leaders, all committed to gender justice and equality. It provides new research, insights from practice, and grants for initiatives that increase our understanding of – and work to change – discriminatory gender norms. Through its vibrant and growing digital platform, and its events and activities, ALIGN aims to ensure that the best of available knowledge and resources have a growing impact on harmful gender norms.

ALIGN Programme Office

ODI

203 Blackfriars Road

London SE1 8NJ

United Kingdom

Email: align@odi.org.uk

Web: www.alignplatform.org

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