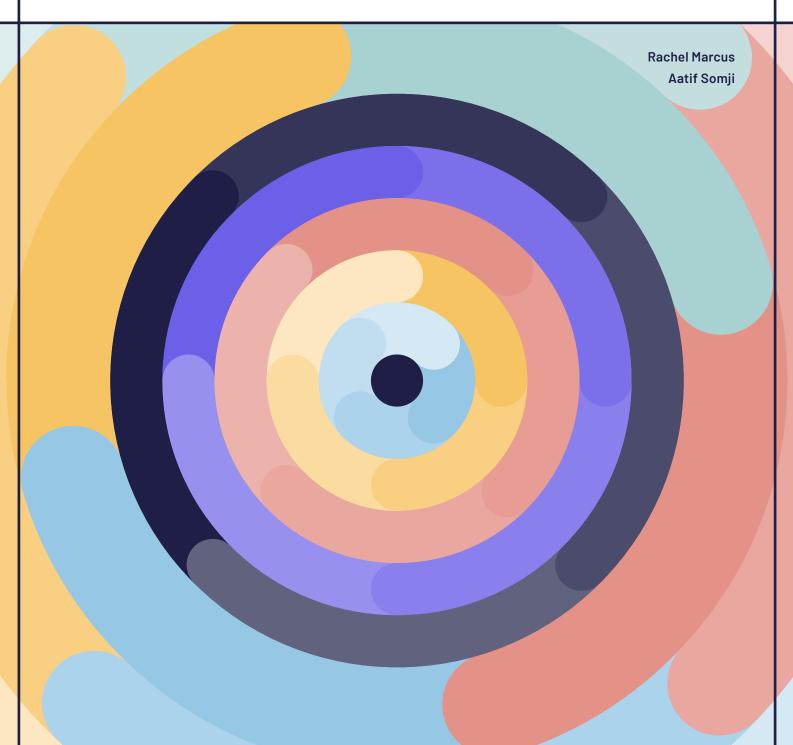




EXECUTIVE SUMMARY

TRANSFORMING GENDER NORMS FOR WOMEN'S ECONOMIC RIGHTS AND EMPOWERMENT





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Introduction and framework

The world is facing a series of intersecting crises, including rising inequalities and diminishing economic prospects. Low income and racialised groups are often the hardest hit in times of crises, and women are often doubly disadvantaged, having less control of resources and less access to economic opportunities than men.

Evidence of persistent gendered economic inequalities include the following indicators:

- At the current rate of progress, it will take another 169 years to close the gender gap in economic participation (WEF, 2023b).
- The global gender pay gap in mean monthly earnings in 2018 was estimated to be 20.5% (ILO, 2018a).
- Seventy-six countries still limit women's property rights (World Bank, 2023a).
- Only 18% of firms globally were led by women in 2020 (World Bank Gender Data Portal, n.d., 2020 data).

Increasing women's economic rights and empowerment is key to reducing these economic inequalities.

The past decade has seen a growing focus on the role that discriminatory gender norms play in upholding persistent gendered economic inequalities. The Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Transforming gender norms for women's economic Tr

The report considers an increase in the following areas to be key aspects of women's economic rights and empowerment:

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

The report focuses on four key aspects of economic activity: employment (Chapter 4), control of assets (Chapter 5), financial inclusion (Chapter 6) and entrepreneurship (Chapter 7). This executive summary outlines how gender norms function in each of these areas and highlights some examples of approaches that have attempted to transform those norms. Further examples are available in the full report. Programme designers and policy-makers are encouraged to make use of the chapters most relevant to their work.

Understanding gender norms

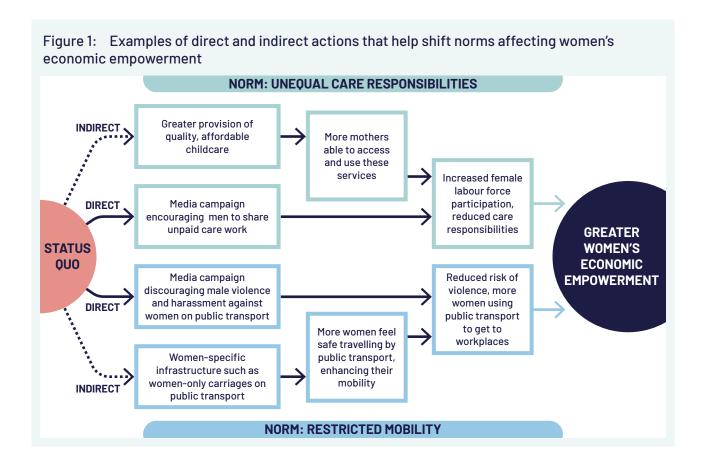
Gender norms are informal rules of accepted and expected behaviour for people of different genders. Gender norms structure access to resources, affect opportunities to develop skills, influence time-use and divisions of labour, and impact people's ability to act on the opportunities that are available 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.



Approaches to norm change for women's economic rights and empowerment

Norm change involves shifts in what people believe is valuable, necessary or expected behaviour, and in their willingness to act outside the norm. 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. Approaches to norm change can be either direct or indirect, as shown in Figure 1, and may involve catalysing structural change, or individual and community-focused action.

- **Direct approaches** are explicit in seeking to challenge an existing norm or promote a new one. These include approaches focused on changing 'hearts and minds' often small-scale initiatives that tend to involve providing information, encouraging reflection and building commitment to new norms and behaviour. Other direct approaches include law and policy reforms.
- Indirect approaches are typically 'long routes' to changes in norms, including approaches that catalyse structural shifts, such as investment in education and health services; reforms that eliminate gendered legal inequalities; and initiatives that encourage the creation of 'decent' work opportunities. Other indirect approaches work around existing norms, or seek to tackle some of the factors that hold a sticky norm in place. They often remove or reduce a constraint, which can allow gender norms to shift over time. Examples include the provision of childcare services and women-only transport.



Common gender norms that affect women's economic rights and empowerment

The report outline four common norms that frequently affect women's economic opportunities:

Unpaid care work. 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). In much of the world, gender norms assign breadwinning as a primary role for men and care and domestic work to women. While norms around women's participation in labour markets appear to be shifting, those related to unpaid care work are more 'sticky' and slower to change. This often leaves women trying to balance an increased total workload, as well as facing criticism for not performing their domestic roles 'properly'.

Control of resources and economic decision-making. To achieve economic empowerment, women need to have agency to define their own goals and act upon them. 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, but also other areas that impact on women's economic advancement, such as whether a woman should work and what constitutes a 'suitable' job for a woman. Results from Demographic and Health Surveys suggest that in 27 of the 69 countries for which data were available, less than 50% of women participate in decision-making related to their own healthcare, major household purchases and visiting family and friends (World Bank, 2023c).

Gender-based violence. Gender norms are intrinsically linked to the persistence of gender-based violence. 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. The direct physical and psychological impacts of gender-based violence in different domains of women's lives may prevent them from pursuing the education, training and employment that they need to advance economically. Gender-based violence in the workplace, or while travelling between the home and the workplace, can also act as a direct deterrent to women working.

Respectability, honour and mobility. Respectability refers to gendered norms around 'appropriate' behaviour, which are typically more exacting for women and girls than for men or boys. Typically, gendered respectability norms emphasise modesty and stress that women should limit their interactions with non-related men, to uphold both their own honour and that of their families. Mobility refers to women's ability to travel freely outside the home. Where norms constrain women's mobility, this can limit access to education, training, information and work outside the home.



Employment

Paid employment 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. However, it is not *automatically* empowering, particularly if working conditions are poor.

Key aspects of gendered inequalities in employment include:

- Labour force participation. In 2023, 72% of men but only 47% of women of working age were in the labour force (ILO, 2023a).
- 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.
- Working hours. Women have, on average, fewer hours available for paid work due to unpaid care work
- **Employment segregation.** Globally, women tend to be over-represented in occupations and positions that are perceived as low skill and/or low value.

What is the role of gender norms?

Breadwinner/caregiver roles. Male breadwinner and female caregiver roles are influential in maintaining gender inequalities in paid employments, with unpaid care work the principal reason given by women of working age worldwide for not participating in the labour market (ILO, 2018b).

Division of labour. Norms around divisions of labour exert an indirect influence, often leading women to choose sectors or roles that can be relatively more easily combined with childcare. 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.

Limitations on mobility. The threat of gender-based violence – both in the workplace and while travelling to work – can limit women's participation in paid employment. Gender norms linked to mobility may restrict women to home-based work or jobs that do not involve mixing with men. Both gender-based violence and mobility constraints are likely to limit women's entry into male-dominated jobs.

What helps shift norms around gender and work?

Direct approach: Enhancing access to formal and non-formal education

Childhood is an important phase of life where gender stereotypes can be formed, reinforced or transformed. Promoting gender-equitable values in schools is a promising way to shift norms around gender roles and work. For example, the Taaron Ki Toli grade 6-8 gender equality curriculum in India's Haryana state 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).

Indirect approach: Providing childcare services

A lack of affordable, quality childcare can prevent women from re-entering the workforce after the birth of a child or confine them to more flexible (often lower-paid) work. The provision of childcare services can not only enhance women's labour market opportunities but also help shift norms regarding women's work. For example, analysis of childcare policy reforms across 18 European countries in the period from 2002 to 2012 found that expanding public childcare provision contributed to attitudes becoming more supportive towards the paid employment of mothers with children below school age (Neimanns, 2021).

For further examples, see Section 4.3 of the main report.

Control of non-financial assets

Secure rights to non-financial assets, such as land, housing and livestock, underpin both small-holder agriculture-based livelihoods and entrepreneurship in a range of sectors. Rights to assets are particularly critical for women if their households break down or their livelihood-generating responsibilities increase. Even where legal rights appear egalitarian on paper, social norms can prevent women from using those rights, limiting their economic opportunities.

Inequalities in ownership and control of assets are among the most persistent of all gendered economic inequalities. Key areas of inequality include:

- Ownership of agricultural land. Globally, the proportion of women who own agricultural land is far below that of men. In 2018, only 13% of women in sub-Saharan Africa¹ were sole owners of land compared to 36% of men (Behr et al., 2023). In India in 2014, only 8.6% of rural women owned land compared with 47.1% of men (Agarwal et al., 2021).
- Ownership of housing. Although women are more likely to own houses than land, data from 41 countries between 2010 and 2018 show that husbands were 2.7 times more likely than wives to own land and housing (Gaddis et al., 2020; Stanley and Lisher, 2023).

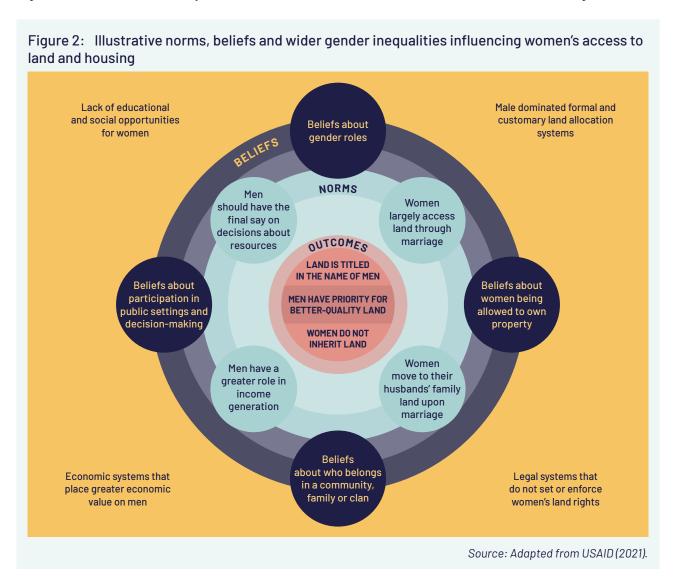
These inequalities are upheld, in part, by discriminatory legal frameworks. A total of 76 countries continue to legally discriminate against women in accessing assets (Behr et al., 2023). Asset-related legal inequalities are most stark in relation to inheritance.

¹ ALIGN recognises the term 'sub-Saharan Africa' is contentious as it can obscure the vast diversity of African countries south of the Sahara Desert. However, as the term is widely used in the research cited, it has been used in certain instances here.



What is the role of gender norms?

Figure 2 shows some of the key norms that affect women's access to and use of land and housing.



Norms related to ownership and use of land. 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 better farmers. This may lead to women having less decision-making power over land use and they may be prohibited from performing 'heavy' physical tasks. Daughters may be pressured to give up their share of inheritance, and widows' land and property may be appropriated by their deceased husbands' kin. These norms are often emphasised in contexts of land scarcity as a way of families or clans consolidating access to land.

Norms related to housing. Studies have identified a norm of registering housing in a man's name. Providing a house can be seen as an important marker of 'successful' masculinity (Adu-Gyamfi et al., 2021). There have, however, been shifts in both more and less gender-equitable directions. Commercialisation of housing can also have mixed and contradictory effects.

Norms related to ownership of livestock. Many studies show that cattle are often seen primarily as men's responsibility and assets. 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). This can mean that women are less likely than men to: own cattle; use oxen for ploughing; have decision-making power over the sale of cattle; or to inherit livestock if their spouse dies.

Norms around mobility and respectability can also lead to women self-excluding from productivity-enhancing services while services can also bypass female livestock farmers because they are presumed to be members of households with male farmers, who are expected to pass on information.

What helps shift norms around non-financial assets?

Direct approach: Strengthening legal rights

The implementation of reforms to women's property rights is often impeded by norm-based pressures and practices, institutionalised gender inequalities in both formal and customary legal systems, and the overall weakness of these systems. Legal empowerment processes typically involve both raising awareness of existing laws and strengthening land claims, for women and communities, often in the face of external pressures on land (e.g. for extractive industries or agribusiness). Awareness-raising initiatives need to target those charged with implementation as well as the general public. 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). Evidence from Mozambique shows that legal empowerment processes have helped strengthen women's land registration (Ghebru, 2019).

Direct approach: Community support programmes

Community support programmes combine dialogue around gender roles and norms about asset ownership with livelihood development activities, often including transfers of land parcels, livestock or inputs. For example, an initiative in Ethiopia held community conversations around gender roles, asset ownership and animal diseases as part of a larger livestock and food security development project. The proportion of men agreeing that women could own livestock rose from 64% to 98%, while the proportion who agreed that women could participate in decisions about income derived from small livestock increased from 72% to 100% (Kinati et al., 2019).

For further examples, see Section 5.3 of the <u>main report</u>.



Financial inclusion

Financial inclusion refers to individuals' and businesses' access to and ability to use affordable financial products and services that meet their needs. 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.

Key areas in which gendered inequalities exist include:

- Access to and use of bank accounts. Data suggests that roughly 740 million women worldwide do
 not have a bank account. 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). Overall, less than 50% of women in these regions have access to a bank account (DemirgüçKunt et al., 2022).
- Access to credit. In 2023, more than 100 of 190 economies still lacked 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).
- Access to and use of digital financial services. Women are still less likely than men to own a mobile phone and to use mobile internet. It is estimated that 81% of women in low- and middle-income countries now own a mobile phone, and that 61% use mobile internet. Mobile internet access is crucial for accessing digital financial services, such as mobile bank accounts, mobile money transfers and mobile savings and credit services, particularly in many low-income countries where formal banking services may not be easily reachable. 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).

What is the role of gender norms?

Male control over women's income and savings. The male breadwinner norm can mean there is no perceived need for women to have their own income or savings. A study that collected data from over 4,000 women, men, girls and boys from 20 countries across the world found 'overwhelming evidence... of how little autonomy women actually exercise when it comes to their own assets and income' (Muñoz Boudet et al., 2013: 115).

Women's greater unpaid care work. Women's perceived role as caregivers constrain their time and can mean that activities such as travelling to a financial access point or participating in financial training may not be feasible.

Restrictions on women's mobility. Norms restricting mobility can reduce women's opportunities to build networks and gain information about financial markets and opportunities, and their ability to interact with financial agents, particularly if these agents are male.

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.

Inequalities in access to mobile phones. Digital financial services are disrupting traditional financial services and making financial inclusion more easily accessible. However, in some countries, 'family disapproval' is a major barrier to women's mobile ownership. A study in India found widespread fear that women's mobile phone use would damage their reputation by, for example, enabling promiscuous behaviour (Barboni et al., 2018). And a study in five African countries found a norm that women – even entrepreneurs who needed phones for their business – should not have a more expensive handset than their husbands (GSMA, 2023b).

What helps shift norms around gender and financial inclusion?

Indirect approach: Promoting 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, such as digital wages and sub-wallets for example, can provide greater confidentiality that enables women to transact in private, beyond control of their husbands.

Digital wages. Business for Social Responsibility's HERfinance programme in Bangladesh partnered with 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 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. The programme also appeared to contribute to shifts in norms through women's greater control of their wages: one in five women started making joint decisions about the use of their salary while one in 10 stopped giving their salary to others (BSR, 2020; Koning et al., 2021).

Digital sub-wallets. These allow users to sub-divide and label accounts for different purposes, which facilitates saving for particular goods and services. CARE, in partnership with PostBank Uganda, set up a programme in Western Uganda providing 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. 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).

For further examples, see Section 6.3 of the main report.



Entrepreneurship

Microenterprises with fewer than 10 employees (including self-employment) account for over 90% of employment in low-income countries (ILO, 2019b). 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).

Gendered inequalities in entrepreneurship include:

- Inequalities in business ownership. Only one in three businesses across the world are owned by women. Across low-income countries, only 23% of firms are owned by women (World Bank Gender Data Portal, n.d.). However, these figures exclude microenterprises and businesses operating in the informal sector, which are precisely the types of enterprises where lower-income women are concentrated in low- and middle-income countries.
- Legal barriers. 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.
- Unequal returns. 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.

What is the role of gender norms?

Suitability and leadership. Research with women entrepreneurs found that nearly two-thirds had experienced negative stereotyping: predominantly that they should prioritise motherhood and domestic duties (Cherie Blair Foundation for Women, 2020). Data from the most recent wave of the World Values Survey 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 (WVS, 2022).

Access to credit. Lack of access to credit is a key constraint for women entrepreneurs. Recognising this, many development programmes, as well as financial institutions, have engaged in microcredit: providing microloans to low-income women without any physical collateral requirements. However, evidence on the effect of microcredit on women entrepreneurs is mixed. Gendered norms relating to control over income and financial decision-making are one reason why credit may not have transformative effects on women entrepreneurs, with research suggesting that women micro-entrepreneurs often do not have full control over the money they receive (Bernhardt et al., 2019).

Access to and use of technology. Gender norms influence access to and the use of technologies, such as digital and agricultural technologies, directly – through norms and stereotypes about who is best placed to or competent to use particular technologies – and indirectly, through the ways they contribute to women's lower purchasing power, mobility, access to information and time.

For small-holder farmers, norms related to respectability and modesty, divisions of labour, and beliefs that men are better suited to control, operate, own and care for agricultural technologies impact women's access to and use of such technologies.

Occupational segregation. 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. Women may find themselves limited to specific sectors or types of jobs that allow for home-based work or require limited mobility.

Peer networks. Women entrepreneurs who have been successful in breaking into male-dominated sectors are more likely to have strong professional networks and supportive male family members (Revenga and Dooley, 2020). However, on average, women entrepreneurs have smaller peer networks than their male counterparts. Prevailing norms regarding women's mobility may directly constrain the size and composition of their peer networks, limiting their connections only to those in their near vicinity.

Unpaid care work. Women are more likely to report entering self-employment to have the flexibility to care for children or elderly parents. The blurring of activities between paid and unpaid work is also commonplace – such as women entrepreneurs simultaneously tending to their children while selling their products.

What helps shift norms that constrain women entrepreneurs?

Direct approach: Challenging discriminatory norms through social media campaigns

Media campaigns, including via social media, can help to shift norms and stereotypes related to entrepreneurship and women's economic rights and empowerment. Analysis of 6,000 millennials across Indonesia, the Philippines and Viet Nam showed that exposure to progressive media online endorsing gender equality correlated with more gender-equal behaviour across a set of norms related to women's economic rights and empowerment. In particular, audiences found exposure to women entrepreneurs inspiring as living demonstrations that women can effectively innovate, run businesses, and overcome obstacles to do so (IW, 2020; Marcus, 2023).

Direct approach: Engaging male partners of women entrepreneurs

This approach seeks to directly address gender norms around entrepreneurship, particularly relating to care. For example, initiatives in Rwanda and Tanzania provided 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. These men received tailored coaching designed to shift their ideas about what men's and women's roles can be, combined with couples' sessions where husbands and wives explored issues together.

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, and were more likely to hold gender-equitable attitudes. 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 (Schaub and Roth, 2023).

For further examples, see Section 7.3 of the main report.



Conclusion

Despite some progress, gendered economic inequalities persist. 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 care work. Gendered inequalities are intersectional, with marginalised women often facing compounded and specific challenges. While inequitable gender norms are never the only reason for gendered economic inequalities, they play an important role in affecting economic outcomes at all levels of society.

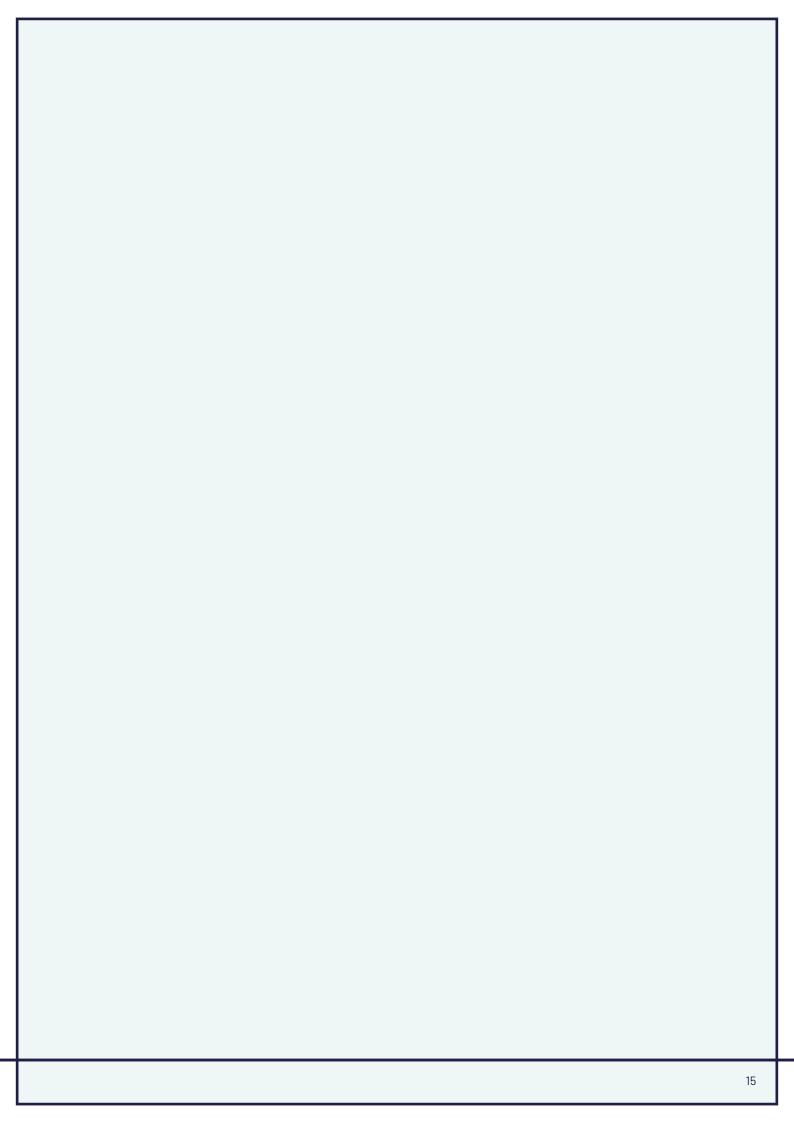
Gender norm change is often seen as 'intangible', hard to measure and something that takes a long time to achieve. However, evidence indicates that norms can also shift at speed, particularly if there are economic incentives to do so.

The full report summarises the available evidence on what works or appears promising for shifting gender norms, presenting a wide range of examples of good practice. In particular, it identifies both direct and indirect ways to catalyse shifts in the gender norms that underpin gendered economic inequalities.

Programme designers and policy-makers are encouraged to consider these approaches when seeking to engage in norm change activities to contribute to greater economic rights and power for women.

References

For full references, see main report.



ALIGN

About ALIGN

ALIGN is a digital platform and programme of work that supports a global community of researchers, practitioners and activists, 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.

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