NORMS AND SOCIAL INSTITUTIONS

The development discourse increasingly recognizes the influence of norms and social institutions, including the extent to which gender-based discrimination embedded in gendered norms and social institutions shapes women's financial inclusion and outcomes. Some studies analyze how norms such as those governing women's access to resources, their mobility, and their social interactions, as well as attitudes toward women's economic activity and financial autonomy, can impede women's financial inclusion or shape their preferences about financial products and services (World Bank, 2014; Johnson, 2014; Arun et al., 2016). There also is a critical mass of research on gender-based discrimination in institutions—exploring legal frameworks, policies, and regulations—that finds such discrimination acts as a key barrier to women's financial inclusion (Demirgüç-Kunt et al., 2013).

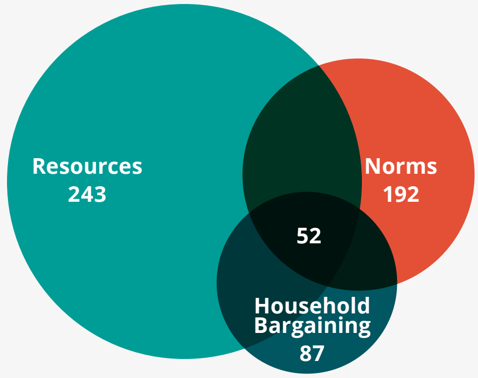
Research Gaps: Gender Norms Concerning Technology Use

"Understanding what norms surround women's usage of these digital technologies is a huge gap—people don't understand how gender norms overlap with the ability of women to use these technologies."

(N. Rigol, key informant interview with ICRW, February 16, 2017)

Although there has been some progress in understanding the intersections between gender norms and financial inclusion, there is a need for more experimental research that uses behavioral economics methodologies and distills out the role of gender norms and the ability to contest and redefine these norms through intra-household bargaining and negotiation. As Pearse and Connell (2016) argue, individuals in their daily lives navigate a complex social terrain that is permeated by a multitude of gender norms. However, research and practical experience shows that despite the appearance of social consensus, it is rare for all members of a society to share the same beliefs. Departures from norms can often go unnoticed, co-existing invisibly alongside more conformist behavior. As Gammage et al. (2015:6) point out: "While norms prescribe practices, they do not directly translate into them: there is scope for bringing about change within norms as the exercise of agency in the translation process subtly alters their meanings, an endogenous and often hidden process of change."

Overlap In Issues Affecting Access In Financial & Digital Financial Inclusion Literature



Methods and approaches that unpack the nature of social dictates and constraints on women's behavior need to be flexible and to qualitatively delve into the extent to which norms can be upheld, stretched, or broken and in what arena and under what circumstances. This argues for more methodologies that combine qualitative and quantitative analysis to be brought to bear in order to better understand the challenges and potential opportunities for digital financial inclusion to foster agency and empowerment of women, reduce poverty and inequality, and achieve measurable outcomes in terms of individual, household, and collective wellbeing.

The Importance of Understanding and Changing Norms to Achieving Impact

"It's one thing to give people resources, another to coordinate their use of those resources, then another to change women's attitudes and change norms on a community level for husbands and community leaders. We need to measure all of those things. We have theories on why giving women more financial control leads to reduced poverty, but we need to examine all of those factors for projects to work."

(E. Field, key informant interview with ICRW, February 14, 2017)

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