

Women's Financial Inclusion Community of Practice



Social Norms Working Group

Overview

What is a Working Group?

The working groups are an opportunity for members of the Community of Practice (COP) to collaborate on a common theme of interest. Each working group identifies themes of interests, together with goals associated with each theme - and activities in furtherance of those goals. Members of the working group commit to leading and participating in the activities identified and to bringing awareness to the broader community of practice.

Working Group Lead

Nisha Singh leads the working group on Social Norms. She began her journey in development in 2002 in Hyderabad, India working on livelihood financing. Since then she has worked with a range of institutions from CBOs to multi-lateral donors, private sector actors and policy makers on promoting access to finance and market systems development. While at The SEEP Network between 2008 and 2016, Nisha worked on several learning programs that focused on increasing economic opportunities for vulnerable populations. Her work at SEEP focused on supporting industry learning through collaboration and knowledge mobilization.

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Themes, Goals, and Activities

Themes

Based on the discussion during the past year, the following set of work streams have emerged on Social Norms

- Evidence of the benefits of women's greater financial participation
- Norm definitions and typologies, framed around barriers to financial inclusion.
- Successful normative change approaches at the individual, household, and community level
- Monitoring and evaluation frameworks and tools for social norms change
- Understanding the implications of social norms change for measurement frameworks in adaptive market systems programs that require fast feedback loops.
- Scalability, cost implications, and sustainability of norms change models
- Cost implications and sustainable models for norms change approaches
- Mitigating unintended consequences, including GBV, in project outcomes
- Role of domestic violence in project outcomes
- Interaction of customary and codified laws and norms and their role in norm change
- Gaps between law and practice due to social norms

Goals

- Break silos between financial inclusion and other sectors working on normative change for women's economic and social empowerment
- Identify the most pressing social norms for women's financial inclusion
- Share lessons learned (positive and negative) on norm change approaches
- Greater understanding of existing tools
- Influence policy by educating stakeholders on social norms
- Increase investments in financial inclusion programming with norm transformative approaches
- Increase research around norm change solutions to address cost and scale implications to encourage greater investment
- Reach consensus on a theory of change regarding the role of social norms in financial inclusion
- Build a common framework

Proposed Activities for 2018

- **Events:** A panel discussion at [International Social and Behavior Change Communications Summit \(Indonesia April 16-20, 2018\)](#) on what works in shifting social norms, changing behaviors and amplifying the choice for those targeted for development efforts across a range of fields and develop a stronger policy position for promoting greater investment in social norms change approaches.
- **Webinars:** Webinar series to identify tools and strategies for understanding and changing social norms that impact WFI. The webinars will draw on the experience of working group members and is an opportunity to showcase their work.
 - Role of social norms in uptake of digital financial services
 - Media campaigns and mass communications to promote financial behavior change

- Diagnosing social norms *that impact women's financial inclusion*
- **Blogs:** A blog series highlighting how to understand and effectively diagnose social norms that impact women's financial inclusion. The blog series will be linked to the learning event in Indonesia. It will also allow members to share tools/ resources and learnings
- Develop **Knowledge Brief on Norms Impacting Women's Financial Inclusion**

Past Activities

- April 12, 2017 - [Webinar: Social Norms Transformative Change for Women's Financial Inclusion](#)
- May 23, 2017 - Bangkok, Thailand. Panel: [Social norms and Women's Financial Inclusion](#)
- May 25, 2017 – Bangkok, Thailand. [Working group meeting](#)
- October 23, 2017 - Dar es Salam, Tanzania. Special session: [Leveraging Social Norms Change for Women's Financial Inclusion](#)

Working Group Members

Anna Mecagni	Women for Women International
Lis Meyers	Nathan Associates
Tazeen Hasan	Women, Business and the Law
Katherine Miles	UNCDF
Jarden, Fiona	CARE
Grace Majara	CARE (Uganda)
Bobbi Gray	Grameen Foundation
Aotnique Koning	CGAP
Beth Porter	UNCDF/BTCA
Mollie Liesner	ITAD
Saskia Vossenber	KIT
Maureen Kwilasa	Care
Roshaneh Zafar	Kashf
Daniela Konietzko	Fundacion WWB Colombia