

A photograph of a woman with short, curly hair, wearing a light-colored t-shirt, smiling and looking towards the camera. She is standing in a wooden enclosure with several black and white cows. The scene is bathed in warm, golden light, suggesting late afternoon or early morning. The text is overlaid on the lower-left portion of the image.

Women in Rural and Agricultural Livelihoods (WIRAL)

Review and synthesis of literature and leading experience

Disclaimer

This work was funded in whole or in part by CGAP. Unlike CGAP's official publications, it has not been peer reviewed or edited by CGAP, and any conclusions or viewpoints expressed are those of the authors, and they may or may not reflect the views of CGAP staff.

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01 Introduction

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Introduction

The WIRAL partnership has convened five core partners, which are colour-coded as below throughout this document¹⁾



CGAP
(Consultative Group to Assist the Poor) is a global partnership of more than 30 leading development organizations that works to advance the lives of poor people through financial inclusion



IDH, The Sustainable Trade Initiative is an organization (Foundation) that works with businesses, financiers, governments and civil society to realize sustainable trade in global value chains



AGRIFIN
Mercy Corps AgriFin (MCA) is a program to support the development, testing and scale of digitally-enabled services for smallholder farmers, working with private sector scale partners, technology innovators and governments



Rural & Agricultural Finance
LEARNING LAB

RAFLL² (Rural and Agricultural Finance Learning Lab) was an initiative to foster knowledge creation, sharing and collaboration that leads to better financial solutions provided to more smallholder farmers and other rural clients



UNCDF (United Nations Capital Development Fund) is a UN Agency dedicated to making public and private finance work for the poor in the world's 46 least developed countries through inclusive digital economies, local development finance and investment finance

1) The same colour coding is also used to denote the source of literature references and links throughout this document (literature references and links in orange denote other organizations outside the WIRAL partnership); 2) The seven-year Mastercard Foundation program operated from 2014-2021 and its resources will remain available at <https://www.rafllearning.org/>; although the program is no longer active, its body of work relating to WIRAL has played a significant role in informing the literature review

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Introduction

The WIRAL partnership is seeking to increase access to and returns from labor and markets for rural women

The WIRAL program aims to ensure that women in rural and agricultural livelihoods (WIRAL) are able to capture opportunities and build resilience through improved access to and returns from labor and markets, enabled by financial and other services

Opportunities and resilience for WIRAL

Access to and returns from:

Labor

Markets

Hired labor

Timely, quality, affordable labor, creating further opportunities for laborers and female managers

Saved labor

Efficient labor practices, such as through mechanization, saving time, conserving energy, and increasing productivity

Wage labor

Decent, dignified, safe work, generating income

Local markets

Local and regional markets, offering in-person opportunities to sell outputs, access information, and cultivate social networks

Digital markets

Digital marketplaces, creating opportunities to sell outputs and access a range of information and services

Socio-cultural norms

The social, cultural, historical and power norms that underpin attitudes and practices of and towards women across personal, household, community and institutional contexts

Bundled services

The bundling of service offerings (e.g. financial and non-financial) to drive adoption by rural women and promote the sustainable use of a wider range of services

Digital tools and data

The application of digital tools and data to provide services to rural women to lower costs, increase outreach and drive scale

Climate change¹⁾

Women are more vulnerable to the impacts of climate change and yet have less access to technology, social capital, and productive resources, and less capacity to adapt and diversify their livelihoods

1) Climate change was not explicitly included in the scope of the literature review

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Introduction

The literature review is one of the WIRAL project's three near-term objectives and is intended to create an evidence baseline

To inform and accelerate our work with WIRAL, CGAP asked Dalberg to:

- Build on the foundational research CGAP conducted to define **the CGAP WIRAL strategy**; and,
- Synthesize insights from CGAP, IDH, MCA, RAFL, and UNCDF work on key constraints, supporting data, and opportunities in across their work with WIRAL

1. Establish evidence baseline

Create a robust evidence base and “source of truth” - on principles and concepts for rural women-centric design, partnership and operation models and systemic enablers - to inform how collaboration partners and their portfolios can better serve WIRAL at scale



2. Develop a partner collaboration model

Facilitate CGAP, IDH, MCA and UNCDF (and their respective portfolio partners) to identify, own, and enact a set of values and norms that support effective collaboration in their efforts to serve WIRAL via an extensive and mutually beneficial partnership model



3. Co-design WIRAL strategy

Identify and plan for the implementation of programmatic, learning, and communication activities that directly and indirectly achieve transformative impact for WIRAL via improved returns to labor and access to valuable markets



The objective of the literature review synthesis is to provide a **structured evidence baseline** to:

- **Understand the key constraints facing WIRAL** with regards to access to and returns from labor and markets
- **Map partner activities (i.e. CGAP, IDH, Mercy Corps AgriFin, RAFL and UNCDF) and assess how these work to address the constraints** facing WIRAL
- **Provide structure and reference to the body of pre-existing WIRAL literature** to guide future related research and action on the subject

Literature review synthesis

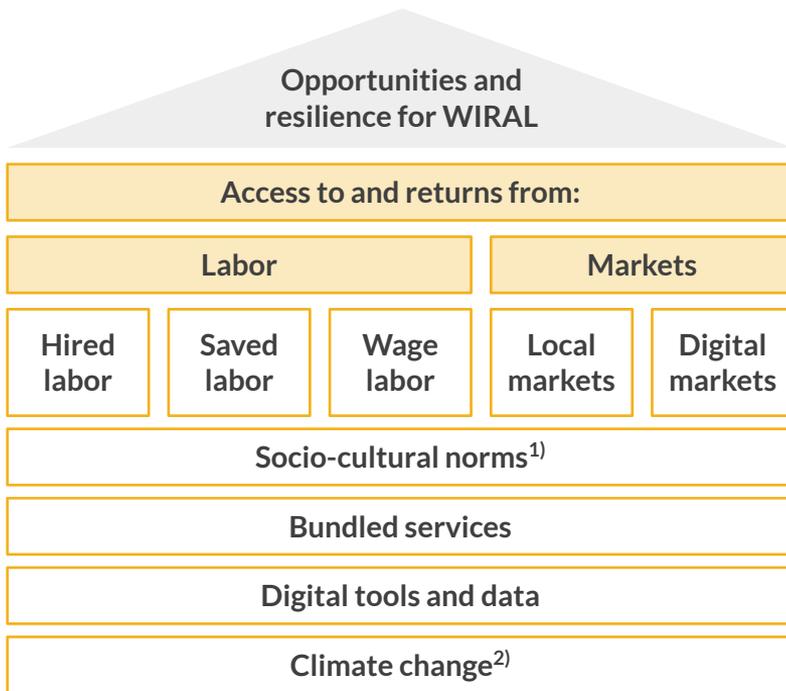
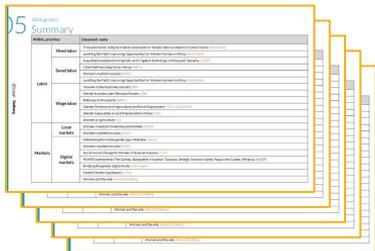
1

Introduction

The literature review has been informed by a range of secondary research materials and conversations with partners

SECONDARY RESEARCH

Dalberg consulted a range of documents across partner research activities ([see Bibliography section](#)) and interviewed Dalberg project teams that led relevant project work:



PARTNER 1-TO-1 CONVERSATIONS

Dalberg held 1-to-1 conversations with all partners of the WIRAL program to align on priorities and research activities²:

- CGAP
- IDH
- MCA
- RAFL
- UNCDF

1) Includes history, power and cultural contexts; 2) Color codes denote partner activities that align with research findings; 3) Climate change was not explicitly included in the scope of the literature review

02 Executive summary

The literature review synthesis is intended to provide a structured evidence baseline to answer four question areas

Literature overview

A Research coverage



What secondary research exists that could inform how to improve outcomes for WIRAL and where does the focus of this research lie?

B Future research considerations



What are the research gaps and what outstanding questions could warrant further investigation in future partner activities?

Key findings

C Constraints facing WIRAL



From secondary research identified, what is constraining WIRAL from pursuing opportunities and building resilience through access to and returns from labor and markets?

D Activities to serve WIRAL



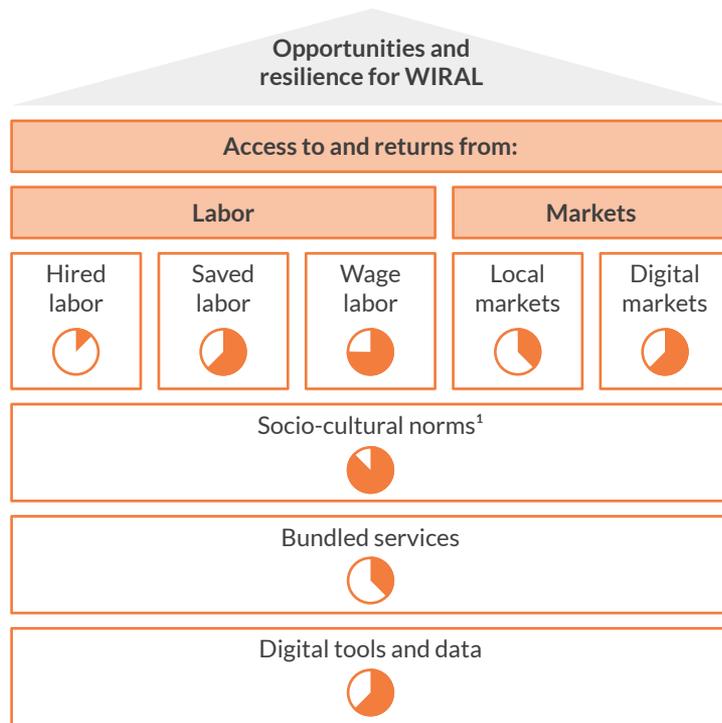
What efforts have CGAP and its partners engaged in to alleviate constraints facing WIRAL, what are the lessons learnt, and what opportunities do these create for future interventions?

02 Executive summary

Literature overview

Secondary research to-date has been most focused on wage labor and socio-cultural norms and is lowest for hired labor

Key: ● High research coverage ○ Low research coverage



- The literature review reveals **ranging levels of research coverage** of the themes increasing opportunities and resilience for WIRAL
- Research coverage is highest for:
 - **Wage labor** – Focusing on women’s access to equal incomes, working conditions, worker representation and skills and training
 - **Socio-cultural norms** – Focusing on the laws and regulation, leadership and representation, decision-making powers, gender roles and responsibilities and attitudes towards services
- Research coverage is medium for:
 - **Digital markets** – Focusing on women’s lower access to and ability to use the digital technology required to use digital marketplaces
 - **Saved labor** – Focusing on women’s access to and ability to use time-saving tools and practices
 - **Bundled services** – Focusing on interventions that deliver bundled services to women farmers in East Africa (e.g. Digifarm, FtMA)
 - **Digital tools and data** – Focusing on digital financial services and e-commerce can serve rural women
 - **Local markets** – Focusing on female access to market information and linkages
- Research coverage is lowest for:
 - **Hired labor** – Focusing on the returns generated by male laborers that work under female managers

1) Includes history, power and cultural contexts

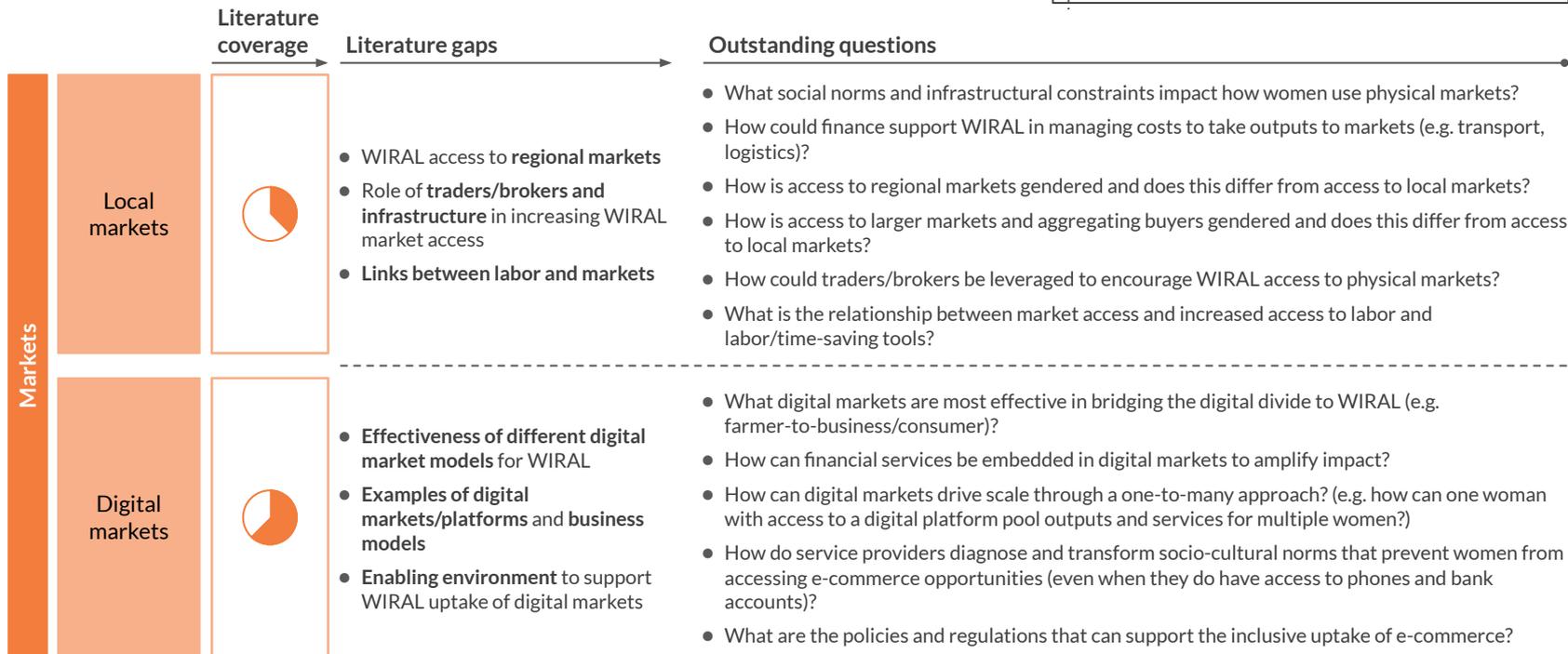
The literature review has surfaced outstanding questions that could warrant further investigation by the WIRAL partnership (1/3)

Key: ● High research coverage ○ Low research coverage

	Literature coverage	Literature gaps	Outstanding questions
Labor	Hired labor	<ul style="list-style-type: none"> ● Decision-making on hiring labor and the role of finance ● Access and ability to hire labor (e.g. social groups for hiring labor, cost) ● Returns of female hired labor 	<ul style="list-style-type: none"> ● How do WIRAL make decisions about hiring labor? How does access to finance affect this? ● Do female managers have lower access to labor networks (e.g. formal/informal groups that share information about laborers)? ● Do female managers have to pay more than men for the equivalent labor? ● How do returns from female labor differ under male and female managers respectively? ● If more productive under female managers, is there a way to connect female labor with female managers?
	Saved labor	<ul style="list-style-type: none"> ● Decision-making on investing in time-saving tools and the role of finance ● Use of smaller-scale and non-agriculture tools 	<ul style="list-style-type: none"> ● How do WIRAL (or other household members) decide upon investing in time-saving tools? ● How could finance products be designed to support WIRAL adoption of time-saving tools? ● What is WIRAL uptake of smaller-scale (e.g. for weeding and planting) and non-agricultural (e.g. cookstoves) time-saving technologies? ● What features (e.g. size/weight) are WIRAL looking for in time-saving tools? ● What approaches (e.g. leasing, local agents) can facilitate uptake of time-saving tools?
	Wage labor	<ul style="list-style-type: none"> ● WIRAL perspective on barriers to wage labor opportunities ● Role of finance in empowering women in wage labor 	<ul style="list-style-type: none"> ● How might financial services and digital services support worker protection and safety? ● Which factors (e.g. GBV, unequal pay) do WIRAL regard as the greatest barriers to wage labor? ● What role could affordable childcare play in increasing WIRAL participation in the labor force? ● What policies and protections are needed to ensure wage labor work is decent and dignified? ● What is the link between women's access to wage labor and use of domestic time-saving tools?

The literature review has surfaced outstanding questions that could warrant further investigation by the WIRAL partnership (2/3)

Key ● High research coverage ○ Low research coverage



B Executive Summary – Future research considerations

The literature review has surfaced outstanding questions that could warrant further investigation by the WIRAL partnership (3/3)

Key: ● High research coverage ○ Low research coverage

	Literature coverage	Literature gaps	Outstanding questions
Cross-cutting	Socio-cultural norms	<ul style="list-style-type: none"> ● The potential for WIRAL's increased access to resources (e.g. financial services, labor jobs) to alleviate socio-cultural norms ● Role of men and gatekeepers in transforming socio-cultural norms ● Gendered norms in crop choice 	<ul style="list-style-type: none"> ● How can improved access to resources (e.g. financial services, labor opportunities, market access) influence socio-cultural norms? ● How might programs specifically targeting gendered social norms engage men (and thus avoid disempowering men/creating resentment towards women)? ● How can gatekeepers who influence gendered roles, responsibilities and decision-making be incentivized to better support WIRAL? ● How is crop choice gendered and what are the implications for WIRAL access to financial assets?
	Bundled services	<ul style="list-style-type: none"> ● WIRAL incentives for adopting bundled services ● Product sequencing of bundled services ● Interplay between financial services and digital markets 	<ul style="list-style-type: none"> ● What role can product bundling play in incentivizing rural women to adopt services? How can savings products, which are often desired by WIRAL, draw users into a service bundle? ● How can digital platforms incentivize the involvement of banks (e.g. proving the business case)? ● What product sequencing addresses WIRAL needs most? Which services experience the greatest increase in uptake when bundled with other services? What is the sweet spot for target WIRAL groups (e.g. balance between services offered and cost)? ● How do financial services unlock the opportunities for using digital marketplaces? What financial products could be bundled with digital markets to increase adoption and impact?
	Digital tools and data	<ul style="list-style-type: none"> ● Role of individual/community group touchpoints in promoting digital services ● Incentives for collection and application of gender disaggregated data 	<ul style="list-style-type: none"> ● How do we leverage women's preferences for high-touch support for the adoption of digital services in sustainable ways (e.g. via individuals or community groups)? ● What do these preferences mean for the design of digital services targeting women (e.g. working with community groups) and what are the required attributes of human touchpoints? ● How can compelling business cases be developed to incentivize the application of gender disaggregated data (e.g. to inform WIRAL-centric product design)?

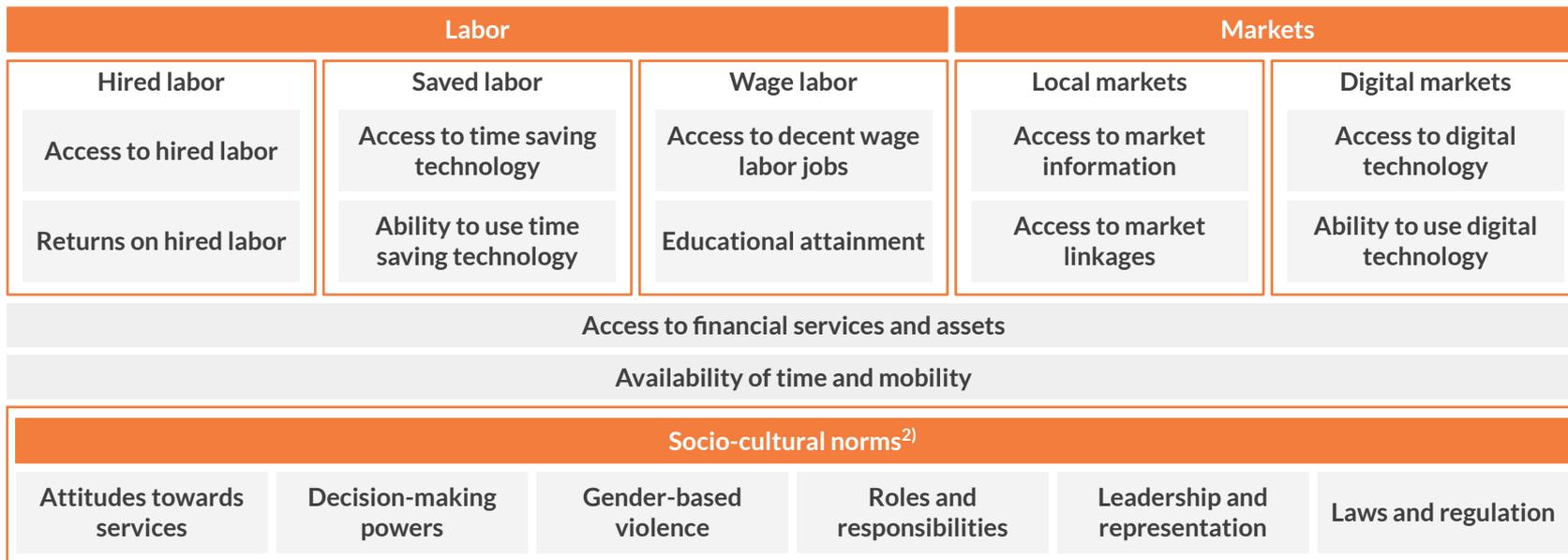
02 Executive summary

Key findings

The most significant constraints limiting opportunities and resilience for WIRAL can be structured around labor, markets, and socio-cultural norms

Opportunities and resilience for WIRAL

ACCESS TO AND RETURNS FROM LABOR AND MARKETS¹⁾



1) Key constraints limiting WIRAL's access to and returns from labor and markets identified in the literature review; 2) Includes history, power and cultural contexts

Research suggests access to and returns from labor and markets are interlinked to socio-cultural norms and should be considered together

Legend: ■ Lower access to and returns from labor and markets is more linked to socio-cultural norm □ Lower access to and returns from labor and markets is less linked to socio-cultural norm

		Socio-cultural norms ¹⁾						
		WIRAL's attitudes towards services	WIRAL's lower decision-making power	Gender-based violence towards WIRAL	Gendered roles & responsibilities	Low female leadership & representation	Laws & regulation that restrict WIRAL opportunities	
Access to and returns from labor and markets	Hired labor	Access to hired labor	□	□	□	■	□	□
		Returns from hired labor	□	□	□	■	□	□
Saved labor		Access to time-saving tools	□	■	□	■	□	□
		Ability to use time-saving tools	□	□	□	■	□	□
Wage labor		Access to decent wage labor jobs	□	□	■	■	■	■
		Educational attainment	□	□	□	■	□	□
Local markets		Access to market information	■	□	■	■	□	□
		Access to market linkages	■	■	■	■	□	□
Digital markets		Access to digital technology	■	■	□	■	□	□
		Ability to use digital technology	□	□	□	■	□	□
Labor and markets		Access to financial services and assets	■	■	■	■	■	■
		Availability of time and mobility	□	□	■	■	□	□

1) The key socio-cultural norms underpinning access to and returns from labor and markets are detailed further in Section 3, 'Constraints facing WIRAL'

WIRAL's ability to maximize output and earn income is constrained by their lower ability to hire and provide labor

		Constraints	Key drivers (including socio-cultural norms) ¹
Hired labor	Access to hired labor 	Women managers face more difficulties when hiring external labor for their businesses as compared to male managers , limiting their total potential output and income	<ul style="list-style-type: none"> • Women have lower access to financial liquidity (income, credit) to pay for hired labor • Gendered norms give men prioritized access to available labor (leaving women with access to no or lower quality labor) • Gendered norms and attitudes toward women restrict the authority of female managers • Women's time constraints limit their ability to supervise labor
	Returns from hired labor 	Women managers generate lower returns from male hired laborers than male equivalents, reducing the output and income for female managers	
Saved labor	Access to time-saving tools 	Women have lower access to time-saving tools that could save time and increase productivity (e.g. irrigation services, soil cultivators)	<ul style="list-style-type: none"> • Limited financial decision-making power constrains women's ability to determine their use of time-saving tools • Women are less likely to have disposable income to use such tools (e.g. as they are less likely to be commercial farmers) • Female time and mobility constraints (e.g. due to defined roles as caregivers) limit ability to attend trainings • Trainers can often be men but cultural norms can restrict interaction between men and women
	Ability to use time-saving tools 	Women are less likely to access the training required to use time-saving tools (e.g. extension services) that rarely suit women's schedules and preferences	
Wage labor	Access to decent wage labor jobs 	Women often have lower access to decent jobs (i.e. full-time formal jobs with equal pay, worker representation and a safe environment)	<ul style="list-style-type: none"> • Women have less free time for labor beyond domestic duties • Women can be deterred from providing labor due to workplace GBV or a lack of union representation • Gendered roles (i.e. women as caregivers) reduce the likelihood of families investing in women's education
	Educational attainment 	WIRAL have lower levels of educational attainment and skills than women in urban areas and men, limiting their employment prospects	

1) Non-exhaustive - key drivers that are most common for WIRAL

WIRAL also have constrained access to the income-generating opportunities offered through local and digital markets

		Constraints	Key drivers (including socio-cultural norms) ¹
Local markets	Access to market information 	Women farmers have lower access to timely market information crucial to competitively participate in and benefit from markets (e.g. prices), depriving them of first-hand opportunities to generate income	<ul style="list-style-type: none"> • Mobility constraints (e.g. lower access to transport) can limit women's ability to acquire timely market information • Lower participation in farmer groups where market information is often circulated • Lower access to digital technology (e.g. mobile phones) that can be used to disseminate market information
	Access to market linkages 	Women are less likely to access or hold the relationships with brokers/traders who are also typically men, and have fewer gateways to markets and income-generating opportunities	<ul style="list-style-type: none"> • Socio-cultural norms and sensitivity to the gender of trader/brokers (who are more often men) can restrict female access to networks and market linkages • Time and mobility constraints can limit women's ability to physically meet brokers/traders
Digital markets	Access to digital technology 	Women have lower access to digital technologies that could enable them to adopt and use digitally-enabled marketplaces and other platform services (e.g. access to information, inputs, financial services), and in turn increase income-generating opportunities	<ul style="list-style-type: none"> • Socio-cultural norms dictate that men have prioritized access to digital technology over women • Women on average have lower incomes and therefore struggle more to afford digital devices (e.g. mobile phones, airtime, data)
	Ability to use digital technology 	Women in rural areas have lower literacy and digital literacy and skills as compared to men, limiting their uptake and adoption of digitally-enabled marketplaces that are available to them	<ul style="list-style-type: none"> • Women have lower overall education levels and access to education (often driven by gendered roles as caregivers, thereby reducing the likelihood of families investing in women's education)

1) Non-exhaustive - key drivers that are most common for WIRAL

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C Executive Summary – Constraints facing WIRAL

Access to financial assets, time, and mobility are cross-cutting constraints that limit WIRAL opportunities in both labor and markets

	Constraints	Key drivers (including socio-cultural norms) ¹
Labor and markets	<p>Access to financial services and assets</p>  <p>Rural women have lower overall access to finance than men, constraining their ability to hire labor, invest in labor-saving technologies or access markets</p>	<ul style="list-style-type: none"> • Women have lower access to or control over the resources required to access finance (e.g. collateral) • Many women are hindered by their own lack of trust or higher risk aversion to financial services that they do have access to
	<p>Women typically earn less income than their male peers thus have limited liquidity that could enable their increased participation and access to markets and labor</p>	<ul style="list-style-type: none"> • Fewer women make decisions and earn income from household agricultural activities, with revenues instead going to male decision-makers • Women have lower access to decent wage labor jobs (e.g. formal, full-time jobs with a safe working environment)
Labor and markets	<p>Availability of time and mobility</p>  <p>Women have less free time to dedicate to labor and market opportunities beyond domestic duties compared to male members of the family</p>	<ul style="list-style-type: none"> • Gendered roles and responsibilities often assign women as caregivers and men as breadwinners • Socio-cultural norms can stigmatize men that support women with domestic duties
	<p>Women are more likely to face transport challenges given their lower likelihood of owning and/or hiring modes of transport</p>	<ul style="list-style-type: none"> • Women have typically have lower incomes that could be invested in transport modes • Women have lower influence over spending decisions and the agency to invest in transport
	<p>Women have fewer flexible working hours outside domestic work, so their free time is not so well aligned with labor and market opportunities</p>	<ul style="list-style-type: none"> • Gendered roles and responsibilities that assign women as primary caregivers often deprive women of the time flexibility required to access labor and market opportunities

1) Non-exhaustive - key drivers that are most common for WIRAL

MCA, RAFL, and UNCDF activities provide lessons and potential opportunities for addressing WIRAL hired and saved labor constraints

Key partners → Lessons learnt¹⁾ → Potential opportunities for serving WIRAL

Hired labor

Rural & Agricultural Finance
LEARNING LAB

When facing a financial shock, rural women who manage businesses and hire labor are **more likely to lose their management positions and capacity to hire labor** as their earnings are typically less than men's or they have lower savings to fall back on

Increase rural women managers' ability to sustainably hire labor by shifting social norms and providing support to increase farm productivity (e.g. training, time-saving tools) and **build financial resilience** (e.g. savings, credit)



AGRIFIN

Women farmers most **appreciate time-saving products, services and trainings that are tailored to the specific roles they fulfil** (e.g. provision of mechanization and training for weeding, planting and cultivation)

Support service providers to understand what time-saving tools and training are most aligned with WIRAL needs and would save women the most time (e.g. agriculture, domestic work), and design these accordingly

Although rural women appreciate the convenience of digital learning, **in-person support (e.g. advisors or demonstration plots) can complement this and enable women to use digital services more effectively** by overcoming trust barriers or learning difficulties (e.g. low digital literacy)

Further **understand rural women's specific pain points for digital learning and explore how in-person support models (e.g. Digifarm DVAs) could be replicated** to support the adoption of e-learning and other digital services

Rural & Agricultural Finance
LEARNING LAB



Trainings (e.g. on agricultural practices, roles) that **engage men and women can promote harmony within households and equitable sharing of responsibilities and decision-making**

Support the provision of household training programs and structured dialogues on household income generation as a non-confrontational channel for simultaneously upskilling women and overcoming gendered norms (e.g. agricultural/financial decision-making)

Investing in **skills trainings as well as financial trainings for women and youth increases their resilience, independence and empowerment**, especially when it comes to agriculture and construction skills

Strengthen financial and digital literacy skills, especially when it comes to dealing with bank agents and intermediaries or asking for credits/grants; make sure to support trainings in villages, so that women do not have to travel long distances to reach them

1) Non-exhaustive – Learnings from key activities that were selected as case studies based on the extent to which they a) reflect partners' broader WIRAL activities b) provide diverse coverage of different themes (constraints addressed, geography, etc.) c) surfaced detailed lessons learnt for serving WIRAL

IDH, RAFL, UNCDF, CGAP, and MCA activities provide lessons and opportunities for addressing wage labor and local markets constraints

Key partners → Lessons learnt¹⁾ → Potential opportunities for serving WIRAL

	Key partners	Lessons learnt ¹⁾	Potential opportunities for serving WIRAL
Wage labor	 the sustainable trade Initiative	Financial literacy and household decision-making programs hold significant potential to address gender and GBV issues that restrict wage labor opportunities (e.g. threats of violence that arise from disputes over women earning more money)	Promote joint educational programs to explain the mutual economic benefits of women accessing wage labor and gaining greater financial independence, and in turn break down restrictive social norms (e.g. financial decision-making)
	 LEARNING LAB	Rural women are less likely to access wage labor opportunities that require urban migration owing to domestic care duties and social norms that restrict their mobility	Target social norms that entrench gendered domestic roles and responsibilities (e.g. child/elderly care) that unequally deprive rural women of wage labor opportunities and promote rural wage labor opportunities that accommodate women's mobility constraints
	 UN CDF <small>Relevance • Capital Development</small>	Women receiving the opportunity to work close to their villages and communities have increased their labor participation , especially when they are allowed to bring their children to work or are provided with free childcare facilities	Target social norms that release women from part of their childcare and household duties and create the right incentives for slowly shifting patriarchal norms
Local markets		Despite valuing the guaranteed markets and transparent/higher prices of dedicated offtake points some women struggle to use these and still sell to middlemen at less favorable prices due to time and mobility constraints	Explore how offtake points can be expanded across more markets to increase WIRAL income and how they can be extended closer to women facing time and mobility constraints
	 	In-person agents can increase female awareness of local markets by cultivating trust and supporting women with registration processes (e.g. by overcoming literacy challenges, time and mobility constraints)	Support the broader use of in-person agents (e.g. FTMA FSCs, Digifarm DVAs) to promote female adoption of market access schemes and other services (e.g. financial services, training)
		Female leaders of market access groups (e.g. FtMA FSCs) are more likely to engage female farmers and increase their access to local markets than male counterparts, although female farmers themselves do not necessarily prefer female agents	Promote the recruitment of female leaders of market access groups to increase engagement with female farmers, standardize recruitment processes to remove gender biases when appointing group leaders and encourage male leaders to increase outreach to female farmers

1) Non-exhaustive – Learnings from key activities that were selected as case studies based on the extent to which they a) reflect partners' broader WIRAL activities b) provide diverse coverage of different themes (constraints addressed, geography, etc.) c) surfaced detailed lessons learnt for serving WIRAL

MCA and UNCDF activities provide lessons and potential opportunities for addressing WIRAL markets constraints

Key partners → Lessons learnt¹⁾ → Potential opportunities for serving WIRAL

	Key partners	Lessons learnt ¹⁾	Potential opportunities for serving WIRAL
Local markets		Some digital marketplace businesses still require in-person marketplace roles (e.g. purchasing supplies, delivering products to customers) that can be dominated by male household members and deprive women of income and financial independence	Promote the recruitment of more women to in-person, income generating sales roles that support digital marketplaces by targeting social norms that restrict female access to physical market spaces
			<p>Digital marketplaces can create more compelling use cases for rural women to adopt financial services for which they did not previously see value (e.g. women using mobile money in place of cash on delivery networks that do not reach rural areas)</p> <p>Digital marketplaces can circumvent social norms that restrict women's use of physical markets (e.g. by being bound to domestic responsibilities), opening new ways for women to network, upskill and access value chains</p> <p>Rural women often face barriers in registering for digital marketplaces (e.g. husbands/parents acting as gatekeepers, low digital literacy) but in-person agents can help overcome these issues and drive adoption</p>
Digital markets		Using digital technologies to improve female farmers' access to information (e.g. market pricing, agronomic training) increases their productivity	Leverage already present digital technologies and adapt delivery channels to reach more rural women and increase their access and use of information , and hence improve their productivity and resilience
		Strategic partnerships are key in usage and adoption of digital extension content, especially the value chain actors who have farmer group subscriptions	Explore the linkages between private and public sector extension workers and how digital platforms can support in their service delivery
		Sustainable provision of digital extension can be achieved by offering products such as inputs and equipment services through commission-based arrangements	Undertake a value proposition mapping for all stakeholders involved in extension and agro advisory service provision (e.g. ABC activity-based costing analysis) to maximise penetration

1) Non-exhaustive – Learnings from key activities that were selected as case studies based on the extent to which they a) reflect partners' broader WIRAL activities b) provide diverse coverage of different themes (constraints addressed, geography, etc.) c) surfaced detailed lessons learnt for serving WIRAL

CGAP, MCA, RAFL, and UNCDF activities provide lessons and opportunities for addressing constraints to WIRAL financial inclusion

Key partners

Lessons learnt¹⁾

Potential opportunities for serving WIRAL



AGRIFIN



Some **social norms constraining female financial inclusion are far removed from the ultimate financial inclusion outcome or influence multiple consumer behaviors** (e.g. household roles and responsibilities that restrict female mobility) and require more than interventions solely by financial service providers

Given the **long-term horizon of shifting some social norms** that constrain WIRAL financial inclusion, development actors **might not have the ability and/or incentive to engage** in such change as many project cycles have up to a three-year limit or require shorter-term outcomes (e.g. ROI)

The level of **development and penetration of soft infrastructure** (e.g. ID systems) can influence rural women's access to digital finance (e.g. KYC documents, such as national ID, are required for registration for formal financial products)

Particularly vulnerable groups of rural women require special consideration for the design of financial products (e.g. migrants and displaced people struggle to meet registration requirements)

Gendered constraints to digital and financial inclusion and rural women's needs vary across different types of financial and non-financial products (e.g. risk aversion that inhibits adoption of credit, difficulty understanding more complex insurance products)

There is a consistent **need for financial service providers to collect more gender disaggregated data** and use this to tailor products more specifically to women

Collectively engage other market players (e.g. public sector institutions, media companies, civil society organizations) to **target the drivers of social norms alongside financial service providers** (e.g. through policy-making, media campaigns, cultural programs)

Identify areas where social norms are gradually shifting (e.g. households with formal WIRAL employment or financial independence), **amplify these trends to deliver successes aligned with shorter-term needs** (e.g. by celebrating norm breakers or designing products to target these segments) and **develop a theory of change to track longer-term progress**

Work with enablers to promote the development of soft infrastructure that could increase female accessibility to financial services or **support financial service providers to develop products that accommodate the registration capabilities of rural women**

Work with financial service providers to **provide special consideration and product design for serving rural women that cannot meet conventional qualification requirements**

Apply a data-driven product segmentation to female financial inclusion initiatives where necessary and **support the development of female-centric financial product design** to overcome product-specific constraints and meet rural women's needs (e.g. product features, delivery channels)

Support financial service providers to collect gender disaggregated data and use this to **develop business cases that incentivize the development of female-specific financial products**

Access to financial services and assets

CGAP Dalberg

1) Non-exhaustive – Learnings from key activities that were selected as case studies based on the extent to which they a) reflect partners' broader WIRAL activities b) provide diverse coverage of different themes (constraints addressed, geography, etc.) c) surfaced detailed lessons learnt for serving WIRAL

Partners should consider the following principles to guide future efforts to better understand and serve WIRAL needs

1 Segment the lifecycle stages of WIRAL



WIRAL are not homogeneous and can be segmented across multiple parameters (e.g. livelihood, rural/urban); across these, WIRAL can be segmented by their lifecycle stages (education stages, domestic responsibilities, etc.) to **identify the most vulnerable women, understand how their needs evolve over time, and tailor interventions accordingly**



2 Capture geographical nuance



Although the socio-cultural norms constraining WIRAL are often common across geographies, **their degree of severity and how they manifest themselves can vary** (e.g. attitudes towards women and money, GBV) and so should be factored into the design of efforts to serve WIRAL



3 Collect gender disaggregated data



The ability to develop effective, targeted interventions to serve WIRAL is often **contingent on the availability of gender disaggregated data**, which could more accurately inform who to serve and how (including the development of business cases for WIRAL-specific interventions)



4 Define clear impact KPIs



Define a clear set of standardized KPIs to **measure and track the progress of interventions against targeted impact outcomes** in order to understand interventions' relative effectiveness in serving WIRAL (incl. across different lifecycle stages/geographies)



5 Develop the business case for serving WIRAL



Service providers that have the potential improve WIRAL outcomes (e.g. FSPs) often **lack the incentive to pursue gender-specific interventions** and could realize the economic value of serving WIRAL through the development of financially viable business cases and gender transformational business models for serving women



03 Constraints facing WIRAL

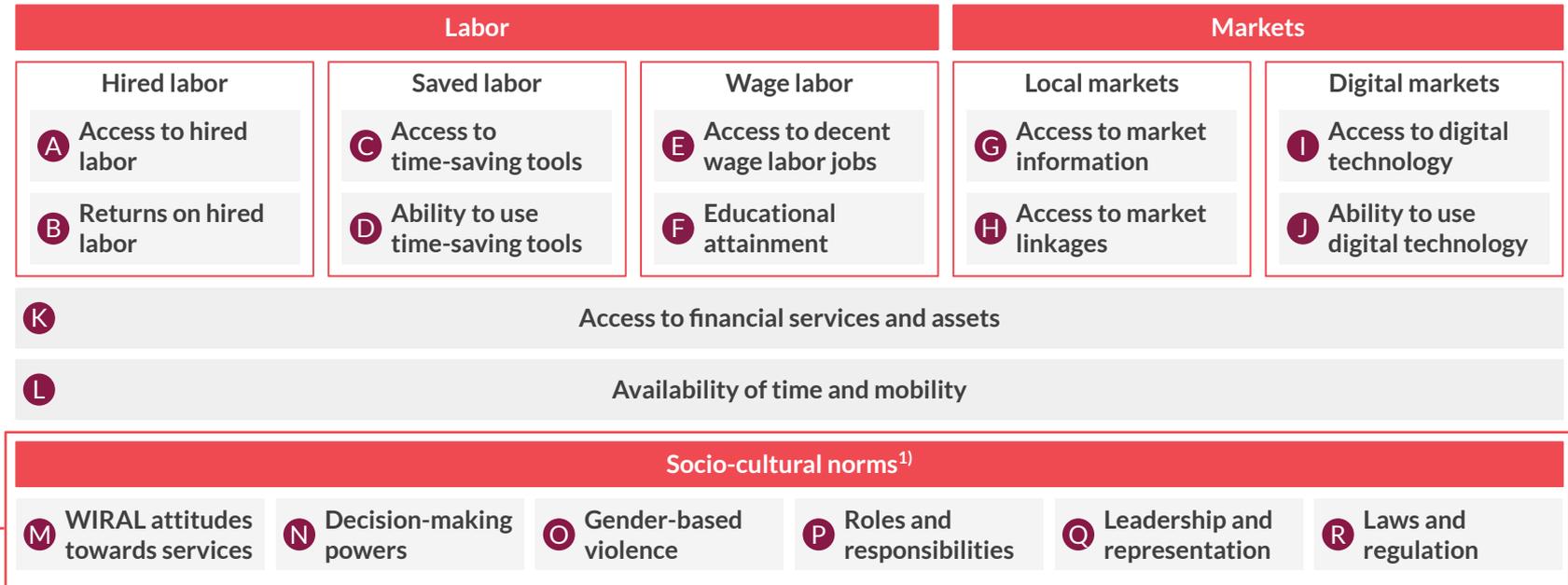
3

Constraints facing WIRAL

Different constraints across labor, markets and socio-cultural norms limit opportunities and resilience for WIRAL

Opportunities and resilience for WIRAL

ACCESS TO AND RETURNS FROM LABOR AND MARKETS



1) Includes history, power and cultural contexts

03 Constraints facing WIRAL Labor

3 A Constraints facing WIRAL – Labor – Access to hired labor

Women farm managers have lower access to hired labor, limiting their farm production and productivity

Access to hired labor




Explanation of constraint

- Women farm managers face more difficulties when hiring external labor on their farms as compared to men farm managers, limiting their farms' total potential output and income

Examples

Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- In Côte d'Ivoire, women-owned plots hire 33% less labor as compared to men-owned plots. The lower access to male hired laborers is due to:
 - **Lower financial liquidity** given women's lower access to cash and credit markets. In the study region, cotton companies calculate credit worthiness by agricultural productivity, offering loans to farmers with an average of more than 1.1. tons per hectare per year over the previous years. Female farmers who do not reach this threshold are excluded from accessing this form of credit, limiting their ability to pay external labor ([Time and money: A study of labor constraints for female cotton producers in Côte d'Ivoire, World Bank](#))
 - **Prioritization of hired labor** through which women only have access to hired labor after men due to cultural gender norms dictating the roles of women and men in society. Since the supply of labor is limited in the northern regions, especially during crucial periods in the cotton crop cycle, men's external labor needs are put ahead of women's ([Time and money: A study of labor constraints for female cotton producers in Côte d'Ivoire, World Bank](#))
- In Ethiopia, Malawi, Niger, Nigeria, Tanzania and Uganda, women face difficulties in acquiring additional farm labor either because they lack adequate funds to pay for it, they have a smaller pool of household labor available to them (e.g. because male household members have prioritized access) or they face restrictive social norms that may prevent them from hiring men to work for them, widening the gender gap in agricultural productivity ([Levelling the Field, World Bank](#))

Key underpinning socio-cultural norms

- L WIRAL attitudes towards services
- M Decision-making powers
- N Gender-based violence
- O **Roles and responsibilities**
- P Leadership and representation
- Q Laws and regulation

3 B Constraints facing WIRAL – Labor – Returns on hired labor

Women farm managers generate lower returns from the labor they do hire compared to the returns generated by male managers

Returns on hired labor




Explanation of constraint → **Examples** Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- Female farm managers **generate lower returns from male hired laborers compared to when male laborers work for male managers**, which can result in lower productive output and income available to female farm managers
- World Bank studies conducted in Côte d'Ivoire, Tanzania and Niger revealed lower returns generated by women farm managers (who hire male laborers) relative to male and/or jointly managed farms:
 - **Côte d'Ivoire:** Women farm managers indicated that male laborers they hire are less hardworking and reliable given their lower perceived strictness and lower likelihood to re-negotiate contracts in the event of low performance. This is as a result of women farm managers having limited options for replacing the laborers due to cash and time constraints, and restrictive sociocultural norms that govern appropriate behavior for women. ([Time and money: A study of labor constraints for female cotton producers in Côte d'Ivoire, World Bank](#))
 - **Niger and Tanzania:** One day of labor from a hired male laborer generates a higher increase in yields for male and jointly managed farms compared with female managed plots, suggesting that male laborers do not work as efficiently on women's farms ([Levelling the Field, World Bank](#))

Key underpinning socio-cultural norms

L WIRAL attitudes towards services	M Decision-making powers	N Gender-based violence	O Roles and responsibilities	P Leadership and representation	Q Laws and regulation
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3 Constraints facing WIRAL – Labor – Access to time-saving tools

Women are less likely to own time-saving tools that can enable the efficient and productive use of their time

Access to time-saving tools




Explanation of constraint

- Women are **less likely to own and use time saving mechanization tools** such as irrigation services and soil cultivators, especially for farm activities primarily conducted by women farmers (e.g., fetching water and weeding). Access to time-saving technologies can alleviate existing time poverty challenges while simultaneously improving productivity from income generating activities

Examples

Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- In Kenya and Tanzania, less than 10% of irrigation pumps are purchased by women because men primarily make spending decisions, leaving women little autonomy to make financial purchases ([A qualitative assessment of gender and irrigation technology in Kenya and Tanzania. CGIAR](#))
- In India, women have lower adoption rates of mechanized rice transplanting (a technology that reduces demand for labor by transplanting young rice seedlings using a self-propelled transplanter) even though they appreciated the fact that it may enable reallocation of their currently limited time from on farm labor to other unpaid family work. This is because agricultural decision-making power is primarily held by men, therefore they have less influence over the adoption decision ([Gender and Agricultural Advisory Services. BMGF](#))
- In Kenya, women-headed households were less likely to invest in farm equipment and machinery (-12% points) despite being just as keen to. This is because they struggle with income stability and resilience as compared to men headed or jointly headed households ([Understanding Rural Pathways Transitions: Insights from Kenya. RAFLI](#))
- In Ethiopia, Ghana and Tanzania, although women expressed demand for mechanized irrigation technologies, they are less likely to use irrigation technology even after adoption. This is because of their lower rights to irrigation technology linked to gendered land rights and division of labor. Mechanized irrigation technologies were largely applied on men's plots where men controlled most rights and women held only use rights to these technologies as 'helpers' to their husbands. ([What happens after technology adoption? Gendered aspects of small-scale irrigation in Ethiopia, Ghana and Tanzania. IFPRI](#))

Key underpinning socio-cultural norms

L WIRAL attitudes towards services	M Decision-making powers	N Gender-based violence	O Roles and responsibilities	P Leadership and representation	Q Laws and regulation
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3

D Constraints facing WIRAL – Labor – Ability to use time-saving tools

Women have less access to information and training that could enable them to adopt more efficient labor practices

Ability to use time-saving tools




Explanation of constraint

- Women have **less access to the information and training** imperative to using time-saving tools (agricultural and non-agricultural)
- **Extension services and agricultural training are rarely tailored to women's needs and constraints** such as their mobility and time restrictions, and a preference for female extension/training agents

Examples

Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- In Kenya and Tanzania, women were less likely to know about irrigation pumps than men and they were more likely to obtain information on pumps from third party sources such as their spouses and neighbors whereas men were more likely to receive information from the origin i.e., radio programs, agricultural shows, leaflets and promotional demonstrations ([A qualitative assessment of gender and irrigation technology in Kenya and Tanzania, CGIAR](#))
- In India, extension programs provide information suitable to larger land holders (who are disproportionately male), assuming men will pass on information to women in their households and have limited content for illiterate users (who are disproportionately women) ([Women's Market Inclusion, BMGF](#))¹⁾
- In Ethiopia and Uganda, women farmers benefit less than men from agricultural extension advice linked to increased agricultural productivity, suggesting that the current design of agricultural extension programs is better suited for male farmers. Women may not attend training activities due to household responsibilities or mobility constraints, and they may not be able to interact effectively with male extension agents due to cultural norms ([Levelling the Field, World Bank](#))
- In Nigeria, female headed households have lower access to extension services than male headed households. 72% of extension workers are men, which constrain women's participation, particularly in the North, where strong social norms restrict interaction between male and female members of the community ([Women's Market Inclusion, BMGF](#))¹⁾

Key underpinning socio-cultural norms

- L WIRAL attitudes towards services
- M Decision-making powers
- N Gender-based violence
- O Roles and responsibilities
- P Leadership and representation
- Q Laws and regulation

1) Not publicly available

3 E Constraints facing WIRAL – Labor – Access to decent wage labor jobs

Women have lower access to decent wage labor jobs that include equal pay, representation and safe working conditions

Access to decent wage labor jobs




Explanation of constraint	Examples
<ul style="list-style-type: none"> Women often have lower access to decent jobs that provide equal pay for equal work, sufficient worker representation and adequate health and safety. Women also have a higher likelihood of working in part time, seasonal and informal jobs. Women face Gender Based Violence (GBV) at their workplace that affects their productivity¹⁾ 	<p>Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm</p> <ul style="list-style-type: none"> Globally, women in rural areas are paid on average 25% less than their male counterparts, given they are more likely to hold seasonal, part time and informal jobs (Women in Agriculture, ILO) In India, the tea gardens are home to the largest workforce of women in the region. Despite their significant role in tea production, they have poor living and working conditions including working in the lowest paid jobs of plucking, pruning, hoeing etc. Further, the tea farms have one of the highest maternal and informal mortality rates in India. There are very few women in the management and decision-making processes and women workers are also absent from negotiation and decision-making tables of the workers' unions (Addressing gender-based violence in tea gardens in Assam, India, IDH) Globally, rural women's presence in workers' and employers' organizations remains low (11-35% of total membership), leading to lack of voice and representation in policy and program design that are attuned to the needs and realities of women (Women in Agriculture, ILO) In Ethiopia and Kenya, the majority of women workers in the flower sector dominate positions that generate lower wages (e.g. in greenhouses and packhouses). There is a marked gender bias in roles where men are favored for positions that require physical strength which earn higher wages while women are preferred for jobs that depend on finesse, dexterity, and attention to detail. (Gender business case: Ethiopian flowers, IDH)
<p>Key underpinning socio-cultural norms</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid gray; padding: 5px; background-color: #f0f0f0;"> L WIRAL attitudes towards services </div> <div style="border: 1px solid gray; padding: 5px; background-color: #f0f0f0;"> M Decision-making powers </div> <div style="border: 1px solid gray; padding: 5px; background-color: #f00;"> N Gender-based violence </div> <div style="border: 1px solid gray; padding: 5px; background-color: #f00;"> O Roles and responsibilities </div> <div style="border: 1px solid gray; padding: 5px; background-color: #f00;"> P Leadership and representation </div> <div style="border: 1px solid gray; padding: 5px; background-color: #f00;"> Q Laws and regulation </div> </div>	

1) Further detail provided on page 38

3 F Constraints facing WIRAL – Labor – Educational attainment

Women’s low educational attainment limits their access to quality employment opportunities

Educational attainment




Explanation of constraint

- Women in rural areas, on average, have **lower levels of educational attainment and skills** than women in urban areas and men (rural and urban areas), limiting the quality of employment opportunities and remunerations they receive

Examples

Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- Data from 42 countries around the globe shows that despite significant strides towards achieving gender parity in primary school enrollment in the last 20 years, rural girls are twice as likely as urban girls to be out of school. Only 39% of rural girls attend secondary school compared to 45% of rural boys, whilst every additional year of primary school increases a girls' eventual wages by 10-20% ([Pathways to Prosperity, RAFLI](#))
- In Ghana, 30% of employed urban women have completed secondary or higher education compared to only 3% of rural females, hindering their access to better job opportunities ([Gender inequalities in rural Employment in Ghana, FAO](#))
- In India, young women have more family responsibilities increasing their likelihood of dropping out of school and reducing their access to formal vocational schools. Therefore, they have fewer employment opportunities as compared to their male counterparts. ([Women’s Market Inclusion, BMGF](#))¹⁾
- In Mpumalanga South Africa, most of the women who earned relatively high wages in stable employment on large farms (including citrus plantations, coffee plantations and irrigated tomato and vegetable projects) had completed more years of schooling than other women waged laborers interviewed ([Gender Dimensions of Agricultural and Rural Employment, FAO, ILO and IFAD](#))
- In a study in Northern Ghana, additional years of schooling increased the likelihood of participation in non-farm work and earning higher wages, more so for rural women rather than rural men ([Gender Dimensions of Agricultural and Rural Employment, FAO, ILO and IFAD](#))

Key underpinning socio-cultural norms

L WIRAL attitudes towards services	M Decision-making powers	N Gender-based violence	O Roles and responsibilities	P Leadership and representation	Q Laws and regulation
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1) Not publicly available

03 Constraints facing WIRAL Markets

3 G Constraints facing WIRAL – Markets – Access to market information

Women have lower access to timely market information, limiting their ability to competitively participate in markets

Access to market information




Explanation of constraint

- Women farmers have **lower access to timely market information** crucial to competitively participate in and benefit from markets (e.g., prices, off-takers), depriving them of first-hand opportunities to generate income

Examples

Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- In Mozambique, men were exposed to multiple sources of information including both formal and informal sources whereas farmer-to-farmer interaction (often of poorer quality) was the key source of market information for women farmers. Farmers with information sold a kilogram of maize at an average price of 12% higher than farmers without information ([Women, Livestock Ownership and Markets, CGIAR](#))
- In Ethiopia, female access to market information from public spaces (e.g. merchants) is lower as compared to male farmers, given their restricted mobility and lower inclusion in male dominated spaces driven by sociocultural norms ([Women's Market Inclusion, BMGF](#))¹⁾
- In Kenya, Tanzania and Mozambique, women faced challenges accessing extension services that are often essential in helping producers meet market standards. Given trainings are mostly held outside farmer's homes, women are restricted by their limited access to off-farm mobility and time constraints ([Women, Livestock Ownership and Markets, CGIAR](#))

Key underpinning socio-cultural norms

L WIRAL attitudes towards services	M Decision-making powers	N Gender-based violence	O Roles and responsibilities	P Leadership and representation	Q Laws and regulation
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1) Not publicly available

3 H Constraints facing WIRAL – Markets – Access to market linkages

Women are less likely to access market linkages, such as brokers and traders, limiting their participation in local markets

Access to market linkages




Explanation of constraint

- Women are **less likely to access or hold the relationship with traders and brokers** (people who connect farmers to buyers), who are also typically men. Traders and brokers could act as gateways to increase women’s access to markets and income-generating opportunities

Examples

Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- In Kenya, 82% of women and 61% of men sold their milk at the farm gate to other farmers and traders. Women rarely sold their milk to channels that involved delivery outside their homes such as collection centers, traders and village markets, with less than 15% of the milk they sold going to these channels (compared to 39% of men). This is due to time constraints on women and high transaction costs involved in selling to outside markets including transport costs. [\(Women, livestock Ownership and Markets, CGIAR\)](#)
- In Nigeria, women sell to the public (village and local markets) and to wholesalers at a slightly lower rate than men partially due to social norms around their mobility (e.g., cultural norms in the North limit women’s community presence, particularly for Muslim women). Therefore, they typically sell out of their homes but will also often use husbands, children or hired labor to bring their products to the market with the relative often taking commission for their support [\(Women’s Market Inclusion, BMGF\)^{1\)}](#)
- In Tanzania, while women and men weeded and harvested crops jointly, men mostly conducted the sales. This is because some products were taken to the market using bicycles which women could not ride because they found cycling a loaded bicycle difficult. Further, when bulk buyers purchased produce at the farm gate and the husband was away, women were allowed to sell only if the sale price had been agreed upon with the husband. [\(Women and the web, Intel and Dalberg\)](#)

Key underpinning socio-cultural norms

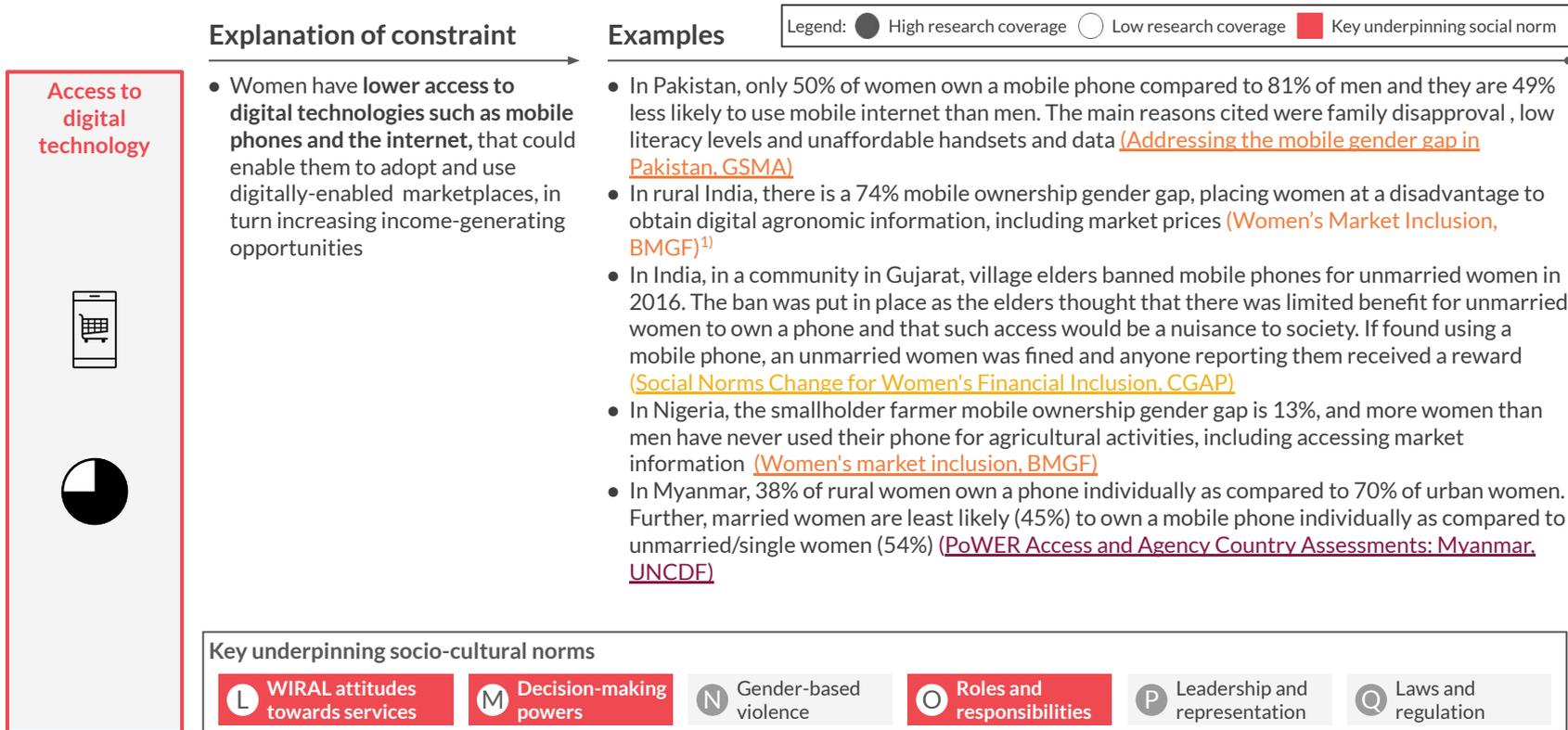
L	WIRAL attitudes towards services	M	Decision-making powers	N	Gender-based violence	O	Roles and responsibilities	P	Leadership and representation	Q	Laws and regulation
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1) Not publicly available

3

1 Constraints facing WIRAL – Markets – Access to digital technology

Women have lower access to digital technologies that enable them to access digital marketplaces and information



1) Not publicly available

J Constraints facing WIRAL – Markets – Ability to use digital technology

3 Women have lower literacy and digital literacy levels, limiting their uptake and adoption of digitally enabled marketplaces

Ability to use digital technology



Explanation of constraint

- Women in rural areas have **lower literacy and digital literacy and skills** as compared to men, limiting their uptake and adoption of digitally-enabled marketplaces that are available to them

Examples

Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- In Uganda, Mexico, India and Egypt, more than 50% of the women without formal education said they were not familiar or comfortable with technology (e.g., internet, mobile phones) but only 15% of women with some high school education or more said the same. ([Women and the web, Intel and Dalberg](#))
- In Senegal, 36% of sampled women cited their lack of reading and writing as the main barrier to mobile internet access compared to only 12% of men. ([Mobile Gender Gap Report, GSMA](#))
- In India, in semi-rural Madhya Pradesh, the majority of the women who owned a mobile phone did not know how to operate it. Unable to read or write, they could not dial a number or read messages and most did not know their mobile numbers and had to ask their husbands. Their mobile phone usage was mostly limited to pressing the green button when the phone rang. ([Bridging the gender digital divide, G20 insights](#))
- In Bangladesh, 66% of women have low digital literacy as compared to 44% of men. Moreover, English language phones have implications for illiterate women’s abilities to use phones even for basic functions such as sending SMS messages. ([PoWER Access and Agency Country Assessments: Bangladesh, UNCDF](#))

Key underpinning socio-cultural norms



WIRAL attitudes towards services



Decision-making powers



Gender-based violence



Roles and responsibilities



Leadership and representation



Laws and regulation

03 Constraints facing WIRAL Cross-cutting

3 K Constraints facing WIRAL – Cross-cutting – Access to financial services and assets

Women have less access to financial services and earn less income than men, limiting their access to labor and markets

Access to financial services and assets




Explanation of constraint

- Rural women have **lower overall access to financial services** than men, constraining their ability to hire labor, invest in labor-saving technologies or access markets

- Women tend to **earn less income than their male peers** thus have limited liquidity which constraints their access to markets and labor

Examples

Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm

- In Kenya, access to formal agricultural finance is lower for women farmers (10%) as compared to men farmers (14%) partially due to lower control over resources accepted as collateral ([AgriFin Gender Strategy, MCA](#))¹
- In the Gambia, survey results show that, only 14% of rural dwellers have access to formal financial services compared to 26% of urban dwellers. Among women, 15% of women in rural areas own an account with an MFI versus 11% of women in urban areas ([PoWER Access and Agency Country Assessments: Gambia, UNCDF](#))
- Rural women are less likely than rural men to have bank accounts yet, some cooperatives require that members have bank accounts, through which members are paid making them averse to the formal dairy industry. ([Women, Livestock Ownership And Markets, CGIAR](#))

- Data on farm economics demonstrates that male-operated farms earn higher revenues than female-operated farms. In part, this is because male-operated farms tend to be larger. However, female-operated farms also tend to have lower productivity rates. ([FarmFit Gender Report, IDH](#))
- A study in Côte d'Ivoire found that cash constraints are mainly due to female farmers being primarily responsible for food crops (which do not generate cash) and their having lower access to credit markets. ([Time and money: A study of labor constraints for female cotton producers in Côte d'Ivoire, World Bank](#))

Key underpinning socio-cultural norms

L WIRAL attitudes towards services	M Decision-making powers	N Gender-based violence	O Roles and responsibilities	P Leadership and representation	Q Laws and regulation
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1) Not publicly available

3 Constraints facing WIRAL – Cross-cutting – Availability of time and mobility

Women have lower access to labor and market opportunities due to time constraints, inflexible household responsibilities and lower mobility

Availability of time and mobility




Explanation of constraint	Examples
<ul style="list-style-type: none"> Women have more domestic duties hence less free time to dedicate to labor and market opportunities compared to male members of the family 	<p>Legend: ● High research coverage ○ Low research coverage ■ Key underpinning social norm</p> <ul style="list-style-type: none"> In Malawi, rural women's participation in paid employment is hampered by significant domestic work burdens. Most rural women dedicate more time to domestic activities than their male counterparts, which leaves them with less time to engage in productive employment (Gender inequalities in rural Employment in Malawi, FAO) In Malawi, Niger, southern Nigeria and Uganda, having a larger proportion of children in the household (relative to adults) reduces women's productivity more than men's. (Levelling the Field: Improving Opportunities for Women Farmers in Africa, World Bank)
<ul style="list-style-type: none"> Women have fewer flexible working hours outside domestic work, so their free time is not so well aligned with labor and market opportunities 	<ul style="list-style-type: none"> A study in Côte d'Ivoire found that the greatest binding constraint for women in terms of time was not childcare, but rather inflexible tasks that are scheduled daily, such as cleaning the house and cooking meals for the family. (Time and money: A study of labor constraints for female cotton producers in Côte d'Ivoire, World Bank)
<ul style="list-style-type: none"> Women are more likely to face transport challenges given their lower likelihood of owning and/or hiring modes of transport thus hindering their mobility 	<ul style="list-style-type: none"> In Ethiopia, smallholder farmers rely on walking or animal drawn carts to transport goods to the market. Women farmers own fewer donkeys than male farmers limiting their ability to transport goods to the market (Women's Economic Empowerment, BMGF) On FtMA, women's lower ownership of modes of transport such as boda-bodas and bicycles resulted in difficulties in taking produce to the market (AgriFin Gender Strategy, MCA)¹⁾
<p>Key underpinning socio-cultural norms</p>	
L WIRAL attitudes towards services	M Decision-making powers
N Gender-based violence	O Roles and responsibilities
P Leadership and representation	Q Laws and regulation

1) Not publicly available

03 Constraints facing WIRAL

Socio-cultural norms

3 M Constraints facing WIRAL – Socio-cultural norms – WIRAL attitudes towards services

More women have self-inhibitions which limit their adoption of available services

WIRAL attitudes towards services





Explanation of constraint	Examples
<ul style="list-style-type: none"> Women are more skeptical of and demonstrate lower trust towards financial products, limiting their adoption and increasing the time it takes for women to be comfortable with them 	<ul style="list-style-type: none"> According to GSMA, women customers take more time to trust mobile money service, making twice the number of interactions than men before they feel comfortable independently using financial services. (Reaching half the market: Women and mobile money, GSMA) Research shows that women are slower to take advantage of financial services. They are more conservative and risk-averse than men, particularly if they have a major responsibility in managing the household economy (Research and Literature Review of Challenges to Women Accessing Digital Financial Services, IFC)
<ul style="list-style-type: none"> Women demonstrate a greater risk aversion than men and can have anti-debt attitudes, with significant numbers of women choosing not to adopt borrowing practices 	<ul style="list-style-type: none"> In rural Vietnam, research by Anderson et al. finds that women are typically more risk averse than men (Gender dimensions of agricultural and rural employment, FAO) In Ethiopia, a study showed that 40% of surveyed women cited that they did not believe in borrowing/did not want to borrow, while 26% did not need to borrow (PoWER Access and Agency Country Assessments: Ethiopia, UNCDF). In Papua New Guinea, women have a low propensity to borrow due to lower perceptions of need and anti-debt beliefs. (PoWER Access and Agency Country Assessments: Papua New Guinea, UNCDF) This trend across geographies suggests a negative attitude towards borrowing among women.
<ul style="list-style-type: none"> Women seem to have perceive themselves to be of low credit worthiness thus hindering their access to formal credit 	<ul style="list-style-type: none"> In 47 African countries, fresh evidence drawn from credit markets suggests that women entrepreneurs did not apply for loans or lines of credit because they were discouraged by their own perception that their applications would be denied rather than the observed credit worthiness of suppliers (Access to Finance: Why Aren't Women Leaning In?. IMF)

Legend: ● High research coverage ○ Low research coverage

Key underpinning socio-cultural norms

L **WIRAL attitudes towards services**

M Decision-making powers

N Gender-based violence

O Roles and responsibilities

P Leadership and representation

Q Laws and regulation

Women have lower decision-making power when it comes to both financial and agricultural issues

Legend: ● High research coverage ○ Low research coverage

Decision-making powers




Explanation of constraint

Examples

- Women have **lower financial decision-making power** at the household level, given inhibitory social norms that dictate men are the head of the household in most societies

- A study across Bangladesh, India, Kenya, Nigeria, Pakistan, and Tanzania identified gendered roles in managing money - men are more often responsible for spending decisions whilst women were responsible for saving/budgeting, which carries less influence and is regarded as less valuable than earning money ([Insights and a path to close the gender gap, ideo.org](#))
- In Turkey, women recognize that they have control over how much to save and how to keep the savings (whether in the bank or at home), but limited decision-making power on how actually to use savings ([Gendered Social norms in Financial Inclusion: A diagnostic study from Eastern Turkey, CGAP](#))

- Women farmers **do not share equally in agricultural decision-making power** as compared to men regarding what/where to sell, what inputs to purchase and investments to purchase despite investing the same level of effort as men farmers in farming activities

- In Tanzania, there are fewer cases of joint decision-making around purchasing inputs and livestock, even though it is still a male-female decision in a plurality of homes. In cases where decisions are not jointly made, it is more likely that men make the decisions in these matters. ([National Survey of Smallholder Households in Tanzania, CGAP](#))
- In Nigeria, a survey on agricultural decision-making shows that women make decisions in ~10-13% of cases while men do so in 52-64% of the cases ([National Survey of Smallholder Households in Nigeria, CGAP](#))

Key underpinning socio-cultural norms

- L WIRAL attitudes towards services
- M Decision-making powers**
- N Gender-based violence
- O Roles and responsibilities
- P Leadership and representation
- Q Laws and regulation

3 Constraints facing WIRAL – Socio-cultural norms – Gender-Based Violence

Women are more likely to face Gender-Based Violence, reducing their participation in labor and market opportunities

Legend: ● High research coverage ○ Low research coverage

Gender-Based Violence




Explanation of constraint

- Women are **more likely to face Gender-Based Violence (GBV)** – at home, in the workplace, and in the broader community – affecting their participation and productivity in access and returns to labor and markets

Examples

- In Kenya, GBV challenges have been reported in the tea and horticultural subsectors, with 90% of workers (predominantly women) in the cut flower industry rating sexual violence and harassment as the most difficult problem faced by women in the sector ([Sexual harassment in an East African agribusiness supply chain, The Economic and Labor Relations Review](#))
- In Senegal 40.6% of women aged 15 to 49 find it normal to be beaten by their husband if they leave the house without asking for permission; so, their mobility also depends on their husband's goodwill. ([PoWER Access and Agency Country Assessment: Senegal, UNCDF](#))
- Similarly, in Solomon Islands women are reported to be at risk of violence if they object to their husbands' decisions on the household finances (including what is theirs). ([PoWER Access and Agency Country Assessment Solomon Islands, UNCDF](#))
- In India, different forms of gender-based discriminations and violence is evident in the high rates of child marriage, trafficking and maternal mortality amongst the teas garden women workers in Assam. ([Addressing Gender-Based Violence in tea gardens in Assam, India, IDH](#)). Assam's Maternal Mortality Rate of 237 is double India's average and while women have access to healthcare, they need permission to leave the plantations in order to guarantee they will be allowed to return. When they do go out, they have to provide the address of the place they are visiting ([Assam's world-famous tea gardens are deadly for pregnant women, Business Standard](#))
- Women agricultural workers in Morocco often self-select to work in women-only groups to avoid harassment, even though this leads to accepting lower wages ([Women, work and wage equity in agricultural labour in Saiss, Morocco](#))

Key underpinning socio-cultural norms

L WIRAL attitudes towards services	M Decision-making powers	N Gender-based violence	O Roles and responsibilities	P Leadership and representation	Q Laws and regulation
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3 P Constraints facing WIRAL – Socio-cultural norms – Roles and responsibilities

Strict gender roles hinder women from receiving help and constrain their agency in pursuing economic opportunities

Legend: ● High research coverage ○ Low research coverage

Roles and responsibilities




Explanation of constraint

- **Strict gender roles that typically define women as caregivers and men as breadwinners** hinder women from receiving help and pursuing labor and market opportunities

Examples

- In Nepal, a study showed that men who helped women with household duties were looked down upon by both men and their mothers. A global study from Promundo found that many fathers avoid caregiving duties for fear of stigma. Similarly, Plan International Canada's SHOW program observed that men started to develop positive attitudes towards caregiving and household labor only when they saw their peers taking on these tasks. Moreover, an Oxfam We-Care program in Uganda found that couples began to share household responsibilities once they saw tangible results, like increased household welfare. ([Interactions for gender for justice study, Interactions for gender justice](#)) ([How social norms for men restrict women's financial inclusion, CGAP](#))
- In Nigeria, the derogatory term Mijin Hajia is used to describe men who have been emasculated by a female partner that earns too much, while in South Asia it is a sign of status for women not to work (only 16% of women in rural contexts in South Asia were employed compared to 75% of men). These examples show rigid social norms that define women as caregivers and men as breadwinners ([Insights and a path to close the gender gap, ideo.org](#))
- Some women farmers indicated that while they may have done the cultivation on the farm, their husbands are primarily responsible for taking produce to market ([AgriFin Gender Impact, MCA](#))¹⁾
- Male farmers are more likely to take produce to aggregation points where they will then make decisions over selling produce, despite women farmers participating in all activities necessary to produce gains ([AgDevCo: Successful models to empower women in out grower schemes, RAFL](#))

Key underpinning socio-cultural norms

L WIRAL attitudes towards services	M Decision-making powers	N Gender-based violence	O Roles and responsibilities	P Leadership and representation	Q Laws and regulation
------------------------------------	--------------------------	-------------------------	-------------------------------------	---------------------------------	-----------------------

1) Not publicly available

3 Q Constraints facing WIRAL – Socio-cultural norms – Leadership and representation

Women's participation in sector group leadership is limited, and those in leadership roles tend to be at lower-level roles

Leadership and Representation




Explanation of constraint → Examples Legend: ● High research coverage ○ Low research coverage

- Women's participation in group leadership is limited**, and those in leadership tend to be lower-level roles, depriving women of influence in collective decision-making and role models that could other female workers could aspire to emulate
- In Zambia, only 8% of Phata cooperative board members are women, and 27% at the executive and subcommittee levels, limiting women's voice in the cooperative's activities ([AgDevCo: Successful models to empower women in out grower schemes, RAFLI](#))
- In Ethiopia, female participation in cooperatives accounts for only 20% of cooperative membership and even fewer women (18%) are found in management positions. This is attributed to gender biases in households, communities, and cooperatives themselves that favor educated male household heads and landowners over resource-poor women ([Gender-based constraints and opportunities to agricultural intensification in Ethiopia: A systematic Review, CGIAR](#))
- In Kenya, only 9% of management positions in agricultural cooperatives are held by women. Women's low participation in decision-making roles has meant that those issues of most concern to women have been neglected in the design and implementation of agricultural interventions ([AgriFin Gender Strategy, MCA](#))¹⁾
- In Myanmar, a survey of 14 MFIs in Myanmar showed that the majority of employees are women (63%) yet 72% of directors and 55% of senior managers were men ([PoWER Access and Agency Country Assessment: Myanmar, UNCDF](#))
- In Oromia, women had significantly lower membership to organizations than men, and female-headed households even less. The same pattern pertains to connectivity, with women in male-headed households having more connections than women-headed households, and men having the most connections ([Women, Livestock Ownership And Markets, CGIAR](#))

Key underpinning socio-cultural norms

L WIRAL attitudes towards services

M Decision-making powers

N Gender-based violence

O Roles and responsibilities

P **Leadership and representation**

Q Laws and regulation

1) Not publicly available

3 R Constraints facing WIRAL – Socio-cultural norms – Laws and regulation

Women’s access to economic opportunities can be curtailed by and entrenched in laws and regulations

Laws and regulation




Explanation of constraint

- Women’s **access to economic opportunities can be curtailed by laws and regulation** and even when legislation grants women rights, customary proceedings overrule these provisions on the ground

Examples

- In Tanzania equal inheritance rights are legislated, but in practice unequal customary law that enforces unequal inheritance rights applies, as the legislation also acknowledges customary laws. [\(PoWER Access and Agency Country Assessments: Tanzania, UNCDF\)](#)
- In the Gambia legal regulations and customary rules restrict women’s access to and control over assets that can be accepted as collateral, such as land. [\(PoWER Access and Agency Country Assessments: Gambia, UNCDF\)](#)
- In a number of markets, women still face legal barriers to obtaining an ID. According to the World Bank’s Women, Business and The Law index, on average, women have only three quarters of the legal rights afforded to men, despite recent progress in closing the gender gap. [\(The importance of women’s equal access to identification in times of a global crisis, World Bank\)](#)
- In Ethiopia, joint land titling requires that both spouses (husband and wife) have their names on the land certificate, still women are reported to be at a disadvantage regarding inheritance. Migrant women in Ethiopia are still forced to relinquish property inheritance rights in the region. [\(PoWER Access and Agency Country Assessments: Ethiopia, UNCDF\)](#)
- In Myanmar, land is registered to the head of the household who is most often a man. According to the results from the 2014 Census, 76% of all household heads were men and 24% were women. There is a lack of legal joint ownership of land by husband and wife, and a lack of explicit legal rights for women to inherit land or to be granted use rights for vacant, fallow or virgin land. [\(Financial Service Providers and Women’s Economic Empowerment in Myanmar, UNCDF\)](#)

Legend: ● High research coverage ○ Low research coverage

Key underpinning socio-cultural norms

L WIRAL attitudes towards services	M Decision-making powers	N Gender-based violence	O Roles and responsibilities	P Leadership and representation	Q Laws and regulation
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04 Activities to serve WIRAL

04 Activities to serve WIRAL

Overview of partner activities

4

Activities to serve WIRAL – Overview of partner activities

CGAP, IDH, MCA, RAFLL¹⁾ and UNCDF all work to improve outcomes for WIRAL, each with their own focus areas

CGAP Dalberg

					
Model for serving WIRAL	Focuses on research, demo or pilot solutions with partners, sharing knowledge through convenings and other approaches/methods	Provides direct interventions and supports on-the-ground partners to apply business driven approaches	Works with on-the-ground partners that directly serve smallholder farmers and captures learnings through its interventions	Focused on knowledge creation, sharing and advising on-the-ground partners	Provides market facilitation and on-the-ground activities, such as technical assistance, grants, and other tools to private and public sector stakeholders
WIRAL focus areas	<ul style="list-style-type: none"> • Access to/returns from labor and markets • Socio-cultural norms and their interaction with financial inclusion • Bundled services • Digital tools and data • Climate change 	<ul style="list-style-type: none"> • Decent work (comprising better jobs, income and environment) • GBV and gendered norms • Economic empowerment 	<ul style="list-style-type: none"> • Digital product innovation • Pilot and scale support • Bundling financial inclusion, elearning and market access for women smallholder farmers 	<ul style="list-style-type: none"> • Financial inclusion for rural women • Creating the business case for female financial inclusion 	<ul style="list-style-type: none"> • Digital and financial inclusion for rural women, with a focus on digital/financial literacy and gender-smart product design • Co-creating business case for female financial inclusion • Increasing livelihoods opportunities for women especially in rural areas
Focus geographies²⁾	East Africa, West Africa, South Asia, South East Asia, Turkey	East Africa, India, South East Asia	East Africa, Southern Africa, India	East Africa	East Africa, West Africa, Southern Africa, South/South East Asia, Pacific
Focus industries	Sector agnostic (with a focus on financial inclusion)	Agriculture (particularly tea and flowers), apparel	Agriculture (with a focus on digital solutions)	Agriculture (with a focus on financial inclusion)	Sector agnostic (with a focus on financial inclusion)

1) The seven-year Mastercard Foundation program operated from 2014-21 and its resources will remain available at <https://www.rafllearning.org/>; although the program is no longer active, its body of work relating to WIRAL has played a significant role in informing the literature review; 2) Non-exhaustive – geographical areas of significant WIRAL activities

4

Activities to serve WIRAL – Overview of partner activities

Partners' WIRAL activities include providing research, applying methodologies and making interventions on the ground

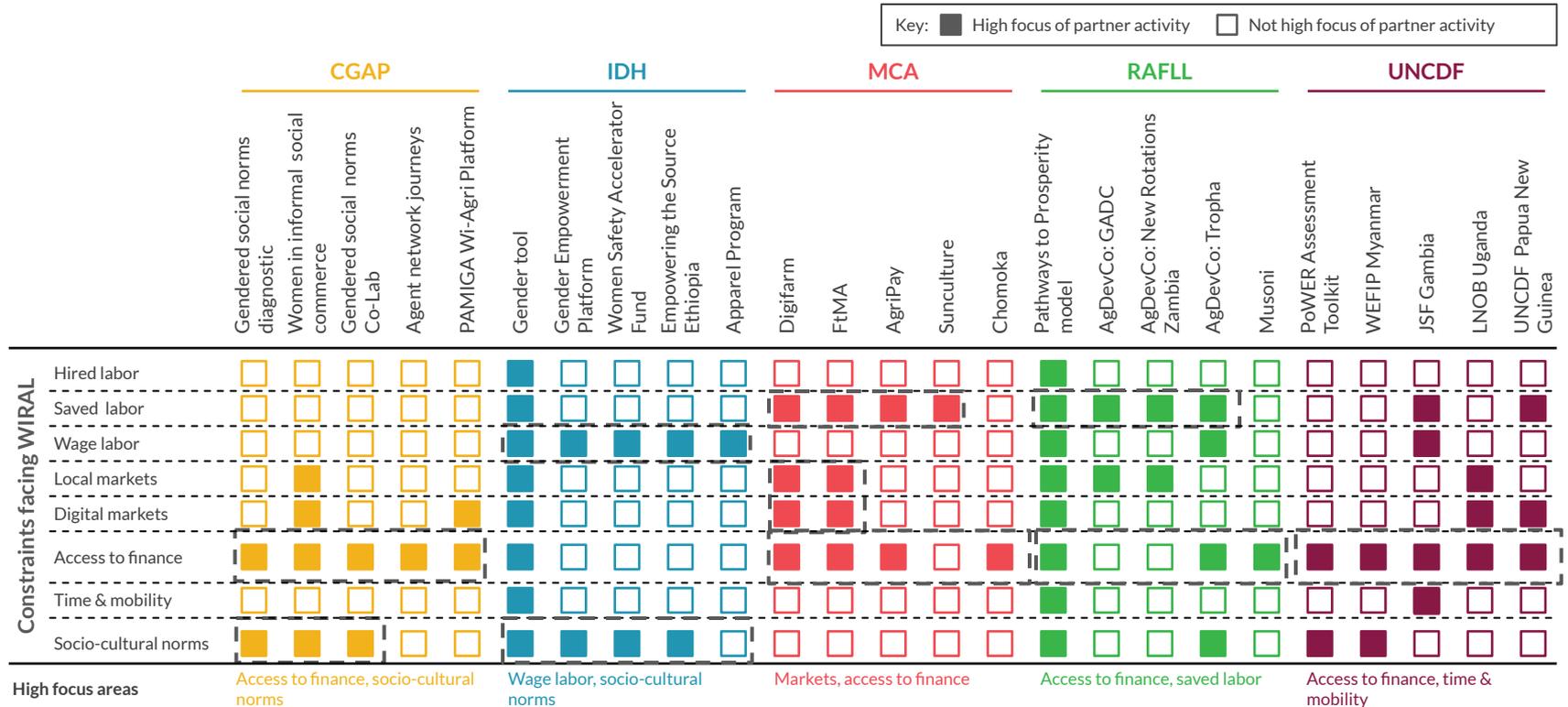
Key: Describes partner activity type Does not describe partner activity type

Model for serving WIRAL	CGAP					IDH					MCA					RAFLL					UNCDF					
	Focuses on research, sharing knowledge and convening of partners					Provides direct interventions and supports on-the-ground partners to apply business driven approaches					Works with on-the-ground partners that directly serve smallholder farmers and captures learnings through its interventions					Focused on knowledge creation, sharing and advising on-the-ground partners					Provides market facilitation and on-the-ground activities, such as loans, loan guarantees, technical assistance, grants, and other tools to private/ public sector stakeholders					
Examples of activities related to WIRAL ¹⁾ (Non-exhaustive)	Gendered social norms diagnostic	Women in informal social commerce	Gendered social norms Co-Lab	Agent network journeys	PAMIGA Wi-Agri Platform	Gender tool	Gender Empowerment Platform	Women Safety Accelerator Fund	Empowering the Source Ethiopia	Apparel Program	Digifarm ²⁾	FtMA	AgriPay	Sunculture	Chomoka	Pathways to Prosperity model	AgDevCo: GADC	AgDevCo: New Rotations Zambia	AgDevCo: Tropha	Musoni	PoWER ³⁾ Assessment Toolkit	WEF IP ⁴⁾ Myanmar	JSF ⁵⁾ Gambia	LNOB ⁶⁾ Uganda	UNCDF Papua New Guinea	
Research activity	■	■	■	■	■	□	□	□	□	□	■	■	■	□	□	■	□	□	□	□	■	■	□	□	□	
Gender lens methodology	■	□	□	□	□	■	□	□	□	□	□	□	□	□	□	■	□	□	□	□	■	■	■	■	■	□
Direct intervention	□	□	□	□	□	□	■	■	■	■	□	□	□	□	□	□	□	□	□	□	□	■	■	■	■	■
Intervention via partner	□	□	□	□	■	□	□	□	□	□	■	■	■	■	■	□	■	■	■	■	□	■	■	■	■	■

1) Key activities identified in research and conversations with partners that reflect partners' broader WIRAL activities and focus areas; 2) Included application of The Human Account methodology; 3) Participation of Women in the Economy Realized; 4) Women's Economic and Financial Inclusion Project; 5) Jobs, Skills and Finance; 6) Leave No One Behind; 7) Pacific Financial Inclusion Program

4 Activities to serve WIRAL – Overview of partner activities

Partner activities illustrate their WIRAL focus areas and the particular constraints they are seeking to address



Partner activities to serve WIRAL have a strong focus on East Africa, and also West Africa, South/South East Asia and the Pacific

Key: ● CGAP activity ● IDH activity ● MCA activity ● RAFL activity ● UNCDF activity

West Africa

- Côte d'Ivoire: PAMIGA Wi-Agri Platform
- Gambia: JSF Gambia, PoWER Assessment
- Ghana: Innovations in Asset Finance, UNCDF Ghana Green program
- Nigeria: Platform workers
- Senegal: PoWER Assessment

East Africa

- Ethiopia: Women's Empowerment Program; PoWER Assessment
- Kenya: Agent Network Journeys; Gender Empowerment Platform; AgriPay; Digifarm; FtMA; Sunculture; Musoni
- Malawi: Gender Empowerment Platform; AgDevCo: Tropha, UNCDF Programme on Building Resilience for Women and Youth
- Rwanda: Social norms diagnostics Co-Lab; FtMA; UNCDF Digital and Financial Literacy programmes
- Tanzania: FtMA; Chomoka; PoWER Assessment; UNCDF Digital and Financial Literacy programmes
- Uganda: Innovations in Asset Finance; AgDevCo: GADC; Leave No One Behind Market Linkages & access to Credit Programme
- Zambia: Social norms diagnostics Co-Lab; AgriPay; FtMA; AgDevCo: New Rotations Zambia

South East Asia

- Indonesia: Agent Network Journeys
- Myanmar: Women in Informal Social Commerce; PoWER Assessment; WEFIP
- Vietnam: Apparel Program

South Asia

- Bangladesh: Women in Informal Social Commerce; Social norms diagnostics Co-Lab; PoWER Assessment
- India: UNCDF Social norms diagnostics Co-Lab; Agent Network Journeys; Women's Safety Accelerator Fund
- Pakistan: Women in Informal Social Commerce; Apparel Program

Pacific

- Papua New Guinea: PoWER Assessment; Mama Bank Access Points
- Solomon Islands: PoWER Assessment

04 Activities to serve WIRAL

Partner case studies

4

Activities to serve WIRAL – Partner case studies

We have developed case studies on ten partner activities to reflect their priorities and identify lessons for serving WIRAL¹

		Summary
CGAP	A Social norms diagnostic	Social norms diagnostic guidance that offers a methodology to explore gendered social norms influencing women's financial inclusion - developed in Southeast Turkey, replicated in Egypt and now tested in Co-Lab in 5 countries
	B Women in Informal Online Commerce	A research study on the role of informal online commerce women and female financial inclusion in Bangladesh, Myanmar and Pakistan
IDH	C Gender Tool	A tool that allows service providers, companies or implementing partners to identify opportunities to address gender gaps and track their gender outcomes
	D Gender Empowerment Platform	A platform convening partners to address gender issues and GBV in the Kenyan tea industry
MCA	E Digifarm	An end-to-end digital platform that aims to create value for smallholder women farmer along the agriculture value chain
	F FtMA ²	A public-private consortium of organizations that offers women smallholder farmers bundled services
RAFLL	G Rural Pathways Model	A framework for assessing how the needs of smallholder farmers evolve over time and how the pathways can differ by gender
	H GADC ³	A commercial cotton ginnery in Uganda that provides gender-specific support for production and market access
UNCDF	I PoWER ⁴ Country Assessment Toolkit	A diagnostic toolkit to evaluate women and girls' access to, usage of and agency over financial services in a country context
	J WEFIP ⁵	A program that aims to increase displaced women's awareness of, access to, and agency over financial products and services in Myanmar

1) Case studies were chosen based on the extent to which they a) reflect partners' broader WIRAL activities b) provide diverse coverage of different themes (constraints addressed, geography, etc.) c) surfaced detailed lessons learnt for serving WIRAL); 2) Farm to Market Alliance; 3) Gulu Agricultural Development Company; 4) Participation of Women in the Economy Realized; 5) Women's Economic and Financial Inclusion Project

CGAP's social norms diagnostic study explores gendered social norms in financial inclusion and implications for interventions

ACTIVITY SUMMARY

- The study focuses on specific gendered social norms faced by Arab populations in Southeastern Turkey in relationship to four key financial products:
 - Bank accounts and savings
 - Business loans
 - Insurance
 - Digital financial services
- The report explores **the role of social norms in women's financial inclusion and recommends interventions** for ecosystem players in all relevant sectors such as donors, financial services providers (FSPs) and public sector actors that can better serve women
- The report is intended to provide the **missing narrative for understanding how social norms contribute to the consistently lower rates of financial inclusion for women**

LESSONS LEARNT

- The four strongest social norms influencing women's financial inclusion in Turkey are that:
 - A woman **seeking financial privacy is viewed with mistrust**, limiting use of formal bank accounts
 - A woman **should not have individual formal saving accounts** given men are seen as providers
 - A woman **should not have sole-ownership of assets** as it is seen as an opportunity to leave her husband, reducing their capacity to qualify for loans
 - A woman **should not own a large business** as it is seen as undermining the man's role as a provider
- Given the long-term horizon of shifting social norms, development actors may **not have the ability and incentive to engage in such change** as many project cycles have a three-year limit and require short term outcomes
- Addressing social norms requires a **collective effort** from all ecosystem players as they go beyond traditional supply side interventions (e.g. working with financial service providers) and recommends engagement with other market players that are able to broaden the scope for serving women (e.g. interventions directly influencing women's and men's role in the household)
- Rather than intervening directly and potentially causing ethical problems, enablers should consider **amplifying existing trends by working with groups where norms are evolving**. For example, from this study, men are increasingly comfortable with wives having financial privacy, presenting an opportunity for FSPs to provide financial services

Partner activity

CGAP

IDH

MCA

RAFLL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct
interventionIndirect
intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

Turkey

Sector focus

Sector agnostic focus on
financial inclusion

Outstanding questions

- What is the most effective approach of matching the needs of women (demand side) and FSPs (supply side) to increase women's financial inclusion?
- How can key influencers such as husbands, mothers-in-law, extended family and communities be effectively engaged to alleviate some of the gendered barriers caused by social norms (e.g. low ownership of assets)?

CGAP has conducted research on the role of Informal Online Commerce and its impact on female financial inclusion

ACTIVITY SUMMARY

- The Women in Informal Online Commerce (IOC) study explored women's use of online social platforms for commercial activity in Bangladesh, Myanmar and Pakistan
- The study was designed to provide a better understanding of how IOC works, particularly with regards to women, in order to understand its impact on financial inclusion and how it could create opportunities for poor women
- The study was intended for a broad audience of WIRAL enablers, such as donors, interested in supporting IOC to improve female outcomes
- The study mapped key characteristics of the IOC ecosystem and identified six female seller personas:
 - Digital Newcomers
 - Experimenting Youth
 - Privileged Entrepreneurs
 - Unexpected Social Sellers
 - Supplemental Social Sellers
 - Established Converts

LESSONS LEARNT

- Social norms that restrict women in physical spaces are less of a constraint in IOC's online spaces, opening new ways for women to network, upskill and access value chains (e.g. by posing less of challenge to female management of household responsibilities)
- IOC creates compelling use cases for rural women to adopt financial services (particularly mobile money with a reliance on OTC¹ agents) since cash on delivery networks, typically preferred in cities, do not reach them
- Although rural participation of women in IOC is lower than urban areas – due to low literacy, network coverage, technology ownership and digital literacy – it does create opportunities for women in rural areas in production as women IOC sellers are often eager to work with artisans from rural areas (e.g. because their products are more differentiated than those made in urban areas) and make significant investments in these communities and relationships
- Certain aspects of IOC are still subjected to gender-biased norms and male influence:
 - Male family members often take up person-facing roles in women's IOC businesses
 - Female financial inclusion is still dependent on male involvement (e.g. use of joint financial accounts in a man's name that can compromise female decision-making)

Partner activity

CGAP

IDH

MCA

RAFLL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct intervention

Indirect intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

Pakistan, Bangladesh, Myanmar

Sector focus

Sector agnostic focus on financial inclusion

Outstanding questions

- How can enablers address norms that hinder women in IOC from taking up people-facing roles in value chains?
- How can trust between buyers and seller be increased to facilitate enhancement of customer relations and online sales?
- How can female adoption of IOC be increased in rural areas?

The IDH Gender Tool allows service providers to identify and address gender gaps, and track their gender outcomes

ACTIVITY SUMMARY

- IDH developed a **gender tool for service providers in supply chain approaches to identify opportunities to address gender gaps** as well as **highlight potential interventions and track gender outcomes**
- The IDH gender tool was originally launched in 2018 for the Farmfit team and its partner organizations to apply a gender lens through their SDMs¹ but it is now being expanded for broader application across IDH activities²
- The gender tool comprises four sections:
 - Gender Graduation Ladder** – to understand if an SDM is gender unintentional, intentional or transformative
 - National Indicators** – to understand an SDM's national enabling environment
 - Participation & Value Capture Indicators** – to understand the state of play for the farmers that service partners work with and the service partners' staff
 - Opportunities and Risks Analysis** – to understand future options for SDMs

LESSONS LEARNT

- Data collection is pivotal in understanding the gender intentions of service providers** (e.g. of 58 FarmFit SDMs initially using the gender tool only 2 were deemed gender transformative whilst 35 were gender unintentional)
- SDMs must be educated on how gender tools **cannot be automatic formulas** but can instead **facilitate nuanced conversations on gender**
- A **strong business case** must be articulated for profit-driven partners applying a gender lens
- Recommendations to SDMs should go beyond analysis of sex-disaggregated data** and address entrenched gender norms
- Many SDMs require "ramp-up" materials** to familiarize themselves with gender terms and concepts so they can confidently apply the tools
- Private sector actors seeking to become more gender-responsive or –transformative want **clear, linear steps to reaching those milestones**
- Data collection needs to **take confidentiality into account** since there is a high level of data sensitivity in GBV conversations
- Sequential **timing with SDM processes is crucial** when deploying the IDH tool - delayed timing and lack of connection to the SDM process can render the analysis a 'box checked' at the end of a project
- SDMs need to be monitored, sharpened and evaluated on gender interventions done in order to be sure they are on the way to reaching their milestones

Partner activity

CGAP

IDH

MCA

RAFL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct intervention

Indirect intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

Africa, Asia and the Americas

Sector focus

Agricultural focus and Apparel

Outstanding questions

- How can the IDH Gender Tool be made usable for everyone, everywhere?
- How can the Gender Tool provide clearer steps for projects/companies/organizations to move up the Gender Graduation Ladder?
- How can the Gender Tool be best aligned with pre-existing gender analyses?

IDH's Gender Empowerment Platform addresses GBV and gender issues in Kenya's tea sector

ACTIVITY SUMMARY

- IDH convened tea companies in the Kenyan Gender Empowerment Platform (GEP) in 2017 to address GBV and gender issues
- GEP members are Unilever Tea Kenya, James Finlays Kenya, Eastern Produce Kenya, Kenya Tea Development Agency, SotikTea, IDH, Ethical Tea Partnership and Gender Violence Recovery Centre
- GEP has three priority areas:
 - **Aligning training and awareness-raising materials** regarding GBV for different target groups (including through IDH's Common Training Manual for addressing GBV)
 - **Promoting an enabling policy environment** to address gender and GBV issues for tea value chain players
 - **Creating a safe space in Kericho** for plantation workers, smallholders and their communities

LESSONS LEARNT

- Raising awareness, as well as addressing GBV and gender issues, likely results in **higher levels of case reporting**
- **Financial literacy and household decision-making programs could be key to addressing gender and GBV issues**, e.g.:
 - Women often fear physical violence from male partners arising from arguments over money
 - Male partners of female tea plantations workers feel threatened by their partner's participation in the workforce and are often opposed to their spouse earning more than them
- The Kenya interventions seem to **have high applicability** in other tea growing geographical areas (e.g. expertise from the program, was critical in launching a sector wide gender policy in Malawi)
- **Buy-in and trust from all key stakeholders** is instrumental in formalizing the similar program priorities and structure.
- **For the concept of safe spaces to succeed, long-term sustainability** - i.e what happens after the safe space structure is established and enabling partner involvement comes to an end - **is absolutely crucial**
 - The GEP decided to discontinue the creation of a safe space due to challenging market conditions in the global tea market, and mechanism of the safe space the GEP arrived at didn't work out within the scope and timeline for delivery by 2020.

Partner activity

CGAP

IDH

MCA

RAFLL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct intervention

Indirect intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

Kenya

Sector focus

Agriculture (Tea)

Outstanding questions

- To what extent does greater female financial inclusion and decision-making reduce incidence of GBV?
- What is the most effective way of educating men of the benefits of female financial inclusion and autonomy?
- What are the regional nuances and lessons regarding GBV in tea plantations in Malawi and India versus Kenya?

Digifarm – a partner of AgriFin – provides women farmers with market linkages and training for better agricultural practices

ACTIVITY SUMMARY

- Digifarm is an end-to-end digital platform that aims to create value for smallholder farmers along the agriculture value chain
- Digifarm's bundled service offering opens up the marketplace for farmers by providing the following products through its partners:
 - Inputs
 - Input credit
 - Learning
 - Crop insurance
 - Market linkages including digital marketplaces
- Digifarm carries out awareness and onboarding of women farmers through community channels (e.g., agents (DVAs) and peer networks and mass media including radio and television)

LESSONS LEARNT

- Across the customer journey, women had gatekeepers (husbands or parents) that may hinder their decision to register and use Digifarm
- Agents (DVAs) were an effective channel for driving awareness and registration by:
 - Visiting women farmers at their households to accommodate time poverty challenges
 - Offering registration support to women farmers with lower digital literacy
- Women farmers appreciated the guaranteed market and high prices offered by Digifarm relative to middlemen:
 - In some instances, DVAs helped to facilitate the off take of produce from women's homes/farm, alleviating time and mobility constraints
 - In contrast, when women had to take produce to markets and aggregation centres themselves, they lost out on the better prices offered by Digifarm
- Women farmers value the learning products on efficient farming practices especially content related to planting and cultivation. However, there was relatively low application of the learning modules given low female ownership of land and limited decision-making power over land management
- Women also preferred to engage with education-related services in a tactile way – through DVAs, training, or demonstration plots rather than through digital learning

Partner activity

CGAP

IDH

MCA

RAFL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct intervention

Indirect intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

Kenya

Sector focus

Agriculture

Outstanding questions

- How can Digifarm engage and incentivize gatekeepers (husbands and parents) effectively to better support women users on Digifarm?
- What is the cost, benefit and long term sustainability of interventions that alleviate gendered barriers such as use of DVAs to support women with digital literacy or facilitation of produce from women's homes/farms?

FtMA – a partner of AgriFin - offers a suite of bundled services including mechanization and digital markets for women farmers

ACTIVITY SUMMARY

- FtMA (Farm to Market Alliance) is a public-private consortium of organizations that offers smallholder farmers bundled services including:
 - Inputs
 - Input loans (digital and non-digital)
 - Trainings including Interactive Voice Response (IVR) calls, SMS and business coaching
 - Crop insurance
 - Mechanization through the digital application HelloTractor that links farmers with tractor owners
 - Market linkage including digital marketplaces
- Since Q4 2019 FtMA has been delivering its services through Farmer Service Centres (FSCs), which are managed by influential local business leaders and groups and serve as key service hubs to connect FtMA with smallholder farmers

LESSONS LEARNT

- Use of FSCs – who are local entrepreneurs that are trusted and familiar to farmers – is an effective channel for increasing awareness and registration for women farmers because:
 - They support the cultivation of trust and buy-in from women farmers who typically have lower trust of new services
 - Their in-person support in the registration process alleviates women's literacy challenges
- Women farmers appreciate products/services that link to their agricultural roles (e.g. women farmers on FtMA appreciated access to mechanization services for ploughing given they are more involved in the planting and cultivation stages in the planting cycle)
- The relatively low number of women-led FSC's limits the uptake and engagement of women farmers – in contrast to the previous model in which more women group leaders served women farmers than male group leaders
- Women had lower usage of the HelloTractor app given their limited access to the smartphones required to access the app's training and services
- Women farmers appreciate the guaranteed markets and transparent and higher prices as compared to other middlemen offered by FtMA's market linkages. However, due to gendered roles in farming that result in men being more likely to take produce to the market and time and mobility constraints, women's ability to sell their produce through FtMA is constrained

Partner activity

CGAP

IDH

MCA

RAFLL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct intervention

Indirect intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

Kenya, Zambia, Rwanda and Tanzania

Sector focus

Agriculture

Outstanding questions

- What have been the costs and benefits of having non digital touchpoints (FSCs) ? Where have we seen the greatest impact of (FSCs) across the customer journey?
- What is the most effective approach for alleviating social norm barriers impeding women's access to markets? i.e. time and mobility constraints and gendered roles in farming?

RAFL's Pathways Model provides a framework to assess how the needs of smallholder farmers, including women, evolve over time

ACTIVITY SUMMARY

- The Rural Pathways Model moves from a static understanding of smallholder farmers' needs to a dynamic view that can evolve across seven pathways¹
- The rural pathways model helps tease out the gendered barriers women in different livelihoods pathways may face, while also taking into account how women's life stages influence the types of livelihoods activities they may pursue and the types of transitions they may achieve. Based on this analysis, key gender outcomes are prioritized, according to the pathway transition rural women may be pursuing:
 - Control over household income and consumption decisions (P1)
 - Agency, financial independence and ownership of productive assets (P2)
 - Joint asset ownership and domestic labor renegotiation (P3)
 - Participation in the formal sector (P4)
 - Reduction in occupational segregation (P5)
 - Conversion to Rural Employment (P6)
- The Model can be applied to specific contexts (e.g. Kenya Case Study) to better understand WIRAL needs

LESSONS LEARNT

- The application of the Pathways Model in the Kenya Case Study, reveals how transitions by pathways can vary for women. Generally, women are less likely to make progress in their livelihood strategies and more likely to stagnate or face setbacks. Specifically:
 - **Women are more likely than men to remain as subsistence farmers**, instead of becoming commercialized farmers due to 7% lower participation in cash crops and lower ability to invest in their farms (both financial and time investments)
 - **Women commercial farmers are less likely than men to consolidate multiple plots of land or transition to formal enterprise** given lower financial decision-making capabilities and time poverty challenges
 - **Women owned businesses tend to be concentrated in lower-value sectors that have a lower need for upfront investment.** As a result, women agri-SME owners reported earning 33% less compared to men for the same number of hours worked
 - **Women entrepreneurs are less likely to expand beyond agri-businesses** to retail, leisure or rural services businesses as they have ~30-40% lower business earnings. This is partially driven by time poverty challenges that prevent women from investing the time necessary to grow their businesses
 - **Women in rural areas are less likely to pursue and have employment opportunities** (both in rural and urban areas) due to caregiving responsibilities and perception that urban migration is a path primarily taken by young men only.

Partner activity

CGAP

IDH

MCA

RAFL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct intervention

Indirect intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

General (incl. Case Study focus on Kenya)

Sector focus

Agriculture

Outstanding questions

- What is the most effective approach for meeting the needs of women according to their pathways and life stages? Bundled services, discrete services, financial, non-financial? Is there room for a joint approach?
- How can we equip and build a business case for implementers to effectively approach interventions as outlined by the Pathways to Prosperity?

GADC – a partner of RAFL/AgDevCo – provides market access, mechanization and decision-making support for women farmers

ACTIVITY SUMMARY

- Gulu Agricultural Development Company (GADC) is a commercial cotton ginny in Uganda that enhances farmer production and access to markets by providing farmers with interventions, such as:
 - **Input provision**
 - **Certification training and inspection** to ensure farmers' produce meets the criteria of certification
 - **Access to time-saving mechanization tools**
 - **Access to markets**
 - **Trainings** through the leaders of the farmer groups (e.g. efficient farming practices, post harvest handling and marketing)
 - **Organizational support** to farmer associations and farmer group leads by offering technical assistance and leadership trainings

LESSONS LEARNT

- Addressing underlying causes of gendered constraints has led to **positive business outcomes for the company** including a loyal supply base and increased quantity and quality of yields through trainings, improved market access and mechanization tools
- **In order to scale and improve the business model, a transition to digital data collection and analysis is required** (However, most of the data is currently collected through hard paper copies)
- **Trainings that engage both men and women and the use of local change agents can promote harmony within households** and encourage equitable sharing of responsibilities and decision-making
- Women farmers appreciate the **provision of mechanization tools** (e.g. use of ox drawn rippers for weeding – a highly laborious job often done by women – can **free up time** to spend on other income-generating activities)
- Women farmers value the local aggregation of produce by buying agents, circumventing the **mobility constraints** that limit their market access
- GADC incurs **almost no logistical costs** by contracting and incentivizing buying agents to manage collection and transportation of crops from aggregation points to GADC's gineries and warehouses

Partner activity

CGAP

IDH

MCA

RAFL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct intervention

Indirect intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

Northern Uganda

Sector focus

Agriculture

Outstanding questions

- How could digital channels be used across the customer journey to increase women's engagement?
- What is the long-term sustainability of GADC given its reliance on donor funding?
- What has been the cost and benefit of trainings on equitable decision-making practices? How does it increase women's productivity and resilience?

4 UNCDF's PoWER toolkit can assess female access to, usage of and agency over financial services in a country context

ACTIVITY SUMMARY

- PoWER¹ is a diagnostic toolkit to evaluate women and girls' access to, usage of and agency over financial services in a country context
- The toolkit is designed to provide information relevant to governments, the private sector, civil society organizations, development organizations and funders to promote greater gender empowerment and financial inclusion, and aims to improve financial inclusion for three million women and girls by 2022
- PoWER country assessment have been conducted in eight countries in Africa, Asia and the Pacific: Papua New Guinea, Solomon Islands (SOI), Tanzania, Senegal, Bangladesh, the Gambia, Ethiopia and Myanmar
- PoWER evaluations are applied to the different lifecycle stages of women such as school transitions, marriage, employment and entrepreneurship to understand how women's needs evolve over time

LESSONS LEARNT

- Across various countries similar gendered social norms can manifest in similar ways yet vary in severity, such as:
 - Women find it challenging to transact/consult with male finance agents, affecting their willingness to access and use financial products: however, while the gender of mobile money agents mattered a lot in Bangladesh (where women were worried about being harassed or sharing their phone number), it was not an issue in other countries such as Senegal
 - Women's mobility is hindered across countries but seems more severe in some countries: for example, in SOI and Senegal there seems to be a greater threat of GBV with reporting of normalized violence (e.g. 41% of women aged 15-49 in Senegal find it normal to be beaten by their husband for leaving the household) which is not observed in other countries
- The level of development / penetration of hard and soft infrastructure such as digital ID systems can influence the women's access to digital finance (e.g. women encounter fewer issues accessing digital finance in countries where most people have a form of national ID – a key Know your customer (KYC) requirement that FSPs need before providing products and services)
- There is a consistent need for FSPs to collect more gender disaggregated data and use this to tailor products more specifically to women

Partner activity

CGAP

IDH

MCA

RAFLL

UNCDF

Activity profile

Activity type

Research

Methodology

Direct intervention

Indirect intervention

Constraints addressed

Labor

Markets

Socio-cultural norms

Focus on finance

Financial

Non-financial

Geographic focus

Africa, Asia and the Pacific

Sector focus

Sector agnostic focus on financial inclusion

Outstanding questions

- To what extent does less developed hard (e.g. branch networks) and soft (e.g. ID systems) infrastructure result in greater gender gaps for financial inclusion?
- How can enablers make a clear business case for women to so as to incentivize them to collect more gender-disaggregated data and use it more (e.g. to inform female-specific product design)?

4

J Activities to serve WIRAL – Partner case studies – UNCDF – WEFIP

UNCDF’s WEFIP program works to promote financial inclusion for rural and internally displaced women living in conflict & post-conflict areas in Myanmar

ACTIVITY SUMMARY

- WEFIP¹⁾ aims to increase women and girls’ awareness of, access to, and use of financial products and services, primarily focusing on improving understanding of the demand, supply and regulatory constraints, social norms, and piloting interventions for improved gender smart product design and uptake of relevant financial products for women.
- Specifically, WEFIP focuses on **conflict and/or post conflict affected areas in Myanmar, with an emphasis on reaching 200,000 women and girls living in border regions**
- The case study explores the constraints to female financial inclusion in four areas:
 - Demand side constraints
 - Supply side constraints
 - Regulatory and Enabling Environmental Constraints
 - Cultural and Social Norms

LESSONS LEARNT

- **Women IDPs find it difficult to transition from an agrarian lifestyle to an urban one** in the camps as the skills required for day trading/small business development are very different from those they had previously practised in agriculture
- **Limited access to and lack of variety in vocational training** hindered IDPs from turning their new skills into a livelihood
 - Only one out of ten surveyed households were able to access such trainings
 - Those women that did receive training (e.g. snack making) often developed duplicative skills, creating an over-supply of certain skills and limiting employment prospects
- The vast majority of **women IDPs struggle to qualify for formal financing, instead relying on grants and family support** (incl. remittances)
 - Women IDPs are less likely to satisfy the KYC²⁾ requirements of FSPs such as holding IDs or household registration documents
 - Even when women IDPs can open bank or mobile money accounts, they are rarely able access to loans (e.g. because they have lower access to government officials that could act as a guarantee)
- There is a **lack of awareness of the business case for financial service providers to serve women and girls in Myanmar** –particularly in conflict affected areas but also more broadly – and an absence of evidence generated from Myanmar to support the case

Partner activity



Activity profile

Activity type



Constraints addressed



Focus on finance



Geographic focus

Myanmar

Sector focus

Sector agnostic focus on financial inclusion

Outstanding questions

- How can enablers facilitate a smoother transition for IDPs into their new environments?
- How can KYC requirements cater for the IDP community?
- How does female IDPs’ financial decision-making differ because of their greater lifestyle uncertainty?
- How does female IDPs access to remittances differ to men?

05 Bibliography

Key documents by WIRAL priority (1/3)



WIRAL priorities		Document name
Labor	Hired labor	Levelling the Field: Improving Opportunities for Women Farmers in Africa, World Bank
		Time and money: A Study of labor constraints for female cotton producers in Côte D'Ivoire, World Bank
	Saved labor	A qualitative assessment of gender and irrigation technology in Kenya and Tanzania, CGIAR
		Gender and Agricultural Advisory Services, BMGF
		Levelling the Field: Improving Opportunities for Women Farmers in Africa, World Bank
		Understanding Rural Pathways Transitions: Insights from Kenya, RAFL
		What happens after technology adoption? Gendered aspects of small-scale irrigation in Ethiopia, Ghana and Tanzania, IFPRI
		Women's market inclusion, BMGF
	Wage labor	Addressing gender-based violence in tea gardens in Assam, India, IDH
		Gender business case: Ethiopian flowers, IDH
		Gender Dimensions of Agricultural and Rural Employment, FAO, ILO and IFAD
		Gender inequalities in rural Employment in Ghana, FAO
		Pathways to Prosperity, RAFL
		Women in Agriculture, ILO
Markets	Local markets	Women, livestock Ownership and Markets, CGIAR
		Women's market inclusion, BMGF

Key documents by WIRAL priority (2/3)

 CGAP

 IDH

 RAFLL

 MCA

 UNCDF

 Other

WIRAL priorities		Document name
Markets	Digital markets	Addressing the mobile gender gap in Pakistan, GSMA
		Bridging the gender digital divide, G20 insights
		Inclusive Digital Economies and Gender Equality Playbook
		Mobile Gender Gap Report, GSMA
		PoWER Assessments (The Gambia, Bangladesh, Myanmar, Tanzania, Senegal, Solomon Islands, Papua New Guinea, Ethiopia), UNCDF
		Social Norms Change for Women's Financial Inclusion, CGAP
		Women and the web, Intel and Dalberg
		Women's market inclusion, BMGF
Socio-cultural norms		CGAP National Survey of Smallholder Households (Nigeria, Tanzania), CGAP
		Gender Social norms in Financial Inclusion: A diagnostic study from Eastern Turkey, CGAP
		Insights and a path to close the gender gap, ideo.org
		Optimizing farm systems through gender inclusion, IDH
Digital tools and data		PoWER Assessments (The Gambia, Bangladesh, Myanmar, Tanzania, Senegal, Solomon Islands, Papua New Guinea, Ethiopia), UNCDF
		Addressing the mobile gender gap in Pakistan, GSMA
		Financial Service Providers and Women's Economic Empowerment in Myanmar, UNCDF
		PoWER Assessments (The Gambia, Bangladesh, Myanmar, Tanzania, Senegal, Solomon Islands, Papua New Guinea, Ethiopia), UNCDF
		Women in Online Commerce, CGAP¹⁾
	Women's market inclusion, BMGF	

1) Not publicly available

05

Bibliography

Key documents by WIRAL priority (3/3)

CGAP
 IDH
 RAFL
 MCA
 UNCDF
 Other

Bundled services	Agdevco: successful models to empower women in outgrower schemes, RAFL
	Agrifin gender impact assessments: AgriPay, FtMA and Digifarm, MCA¹⁾
	Financial Service Providers and Women's Economic Empowerment in Myanmar, UNCDF
	Group Savings from Theory to Practice, UNCDF
	MicroLead: Building Bridges to Financial Inclusion in Burkina Faso, UNCDF

1) Not publicly available

05 Bibliography

CGAP

Document name	Document description
<u>A Collaborative Effort to Diagnose the Effect of Social Norms on Women's Financial Inclusion</u>	An approach to diagnose gendered social norms that shape women's financial behaviors and opportunities
<u>Agent Network Journeys Toward the Last Mile: A Cross-Country Perspective</u>	A research publication that goes into three distinct journeys country stakeholders have taken to extend the reach and quality of rural agent networks
<u>Business Her Own Way: Creating Livelihoods Through Informal Online Commerce</u>	A research publication that outlines the characteristics of Informal Online Commerce (IOC), maps the personas of the women who engage in it, and provides guidance to funders looking to support women to generate livelihoods through IOC
<u>Can Financial Inclusion Change Gender Norms?</u>	A blog that explores the impact of financial inclusion on gender norms
<u>CGAP Smallholder Household Data: Analysis and Insights from the National Surveys and Financial Diaries</u>	A deeper analysis of CGAP data from national surveys of smallholder households and smallholder diaries, including several analyses focused on gender
<u>CGAP WIRAL Strategy</u>	A slide deck summarizing the CGAP strategy for increasing access to and returns from labor and markets for women in rural and agricultural livelihoods
<u>Exploring Innovative Financial Services for Rural Women's Livelihoods</u>	A blog on increasing women's returns to labor and access to markets
<u>Female Smallholders in the Financial Inclusion Agenda</u>	A brief that assesses the gender gap in financial inclusion amongst SHF families in Tanzania and Mozambique
<u>Flipping the Switch: How Locking Assets Unlocks Credit for the Poor</u>	A blog that investigates remote lockout technology, which allows lenders to switch off assets when a customer fails to repay – turning household items into collateral
<u>Gendered social norms in financial inclusion: A diagnostic study from Eastern Turkey</u>	A study that explores the role of social norms in women's financial inclusion and provides interventions for ecosystem players in all relevant sectors such as donors, financial services providers (FSPs) and public sector actors
<u>Hiding in Plain Site: Informal E-Commerce Among Women in Asia</u>	A blog that explores informal e-commerce and its connection to women's livelihoods and financial inclusion.
<u>How Social Norms for Men Restrict Women's Financial Inclusion</u>	A blog that explores social norms that affect men's role in society and influence their behavior regarding women's financial inclusion

05 Bibliography

CGAP

Document name	Document description
<u>Innovations in Asset Finance</u>	A slide deck that describes innovative business models that asset finance providers are deploying to overcome obstacles to serving low-income customers, explaining how they work and what makes them inclusive
<u>Is There a Business Case for Digital Financial Services for Women Farmers?</u>	A webinar that explores the business case for Digital Finance Services for women farmers
<u>In Uganda, Solar Home Systems Help Students Stay in School</u>	A blog that reports a new impact evaluation study of Engie Energy Access' (formerly Fenix Intl) ReadyPay school fee loans in Uganda, a product designed in collaboration with CGAP under the Harnessing Innovation for Financial Inclusion (HiFi) program
<u>National Survey and Segmentation of Smallholder Households</u>	Summary results from the six national surveys of smallholder households in Bangladesh, Côte d'Ivoire, Mozambique, Nigeria, Tanzania, and Uganda
<u>Pakistan's Gender Gap in financial Inclusion</u>	A blog that explains Pakistan's gender gap in financial inclusion, including drivers and recommendations
<u>Persona and Social Norm Overlay: Design Template</u>	A slide deck that unpacks how social norms impact women's ability to interact with financial services
<u>Social Norms Change for Women's Financial Inclusion</u>	A brief that explores social norms change theory, reviews current practices regarding gendered approaches to financial inclusion and explores lessons learned from other sectors about how embedding social norms changes can be applied to female financial inclusion
<u>Time Is Money: Financial Services Can Help Rural Women Save More of It</u>	A blog that shows ways in which financial services can help to alleviate time poverty among rural women
<u>What Do Low-Income Customers Want from Asset Finance?</u>	A blog that explores a demand focused view of asset finance
<u>Women and Finance: Enabling Women's Economic Empowerment</u>	A blog that explores the intersection between financial inclusion and economic empowerment while identifying barriers and recommendations to bridge the gender divide using financial services
<u>Why does she behave the way she does?</u>	A blog that uses personas to unpack gender norms in financial inclusion

05 Bibliography

IDH

Document name	Document description
Addressing gender-based violence in tea gardens in Assam, India	A blog that explores the various considerations for addressing the complex and sensitive social issue of gender discrimination and violence
Bridging the gender gap: Field level stories resulting from IDH's gender sensitization	A collection of stories that show the impact of IDH's gender sensitization from the field
Common training Manual	A manual that helps in addressing gender-based violence in the Kenyan tea industry
Farmfit Gender Report: Optimizing farm systems through gender inclusion	A report that provides insights on how gender-inclusive services for smallholder farmers are being provided most efficiently and effectively, to create a sustainable return on investment
Financial inclusion for workers: Including a gender lens	A brief that sheds light on the importance of integrating a gender lens into financial inclusion programs and provides practical recommendations on how to do so
Gender Business Case Evaluation Report : Ethiopian Flower Sector	A report that presents the findings and analysis of a gender business case evaluation in the Ethiopian flower sector
How we're making a difference: Addressing gender & gender-based violence issues in the Kenyan tea industry	A report that highlights efforts addressing gender & gender-based violence issues in the Kenyan tea industry including lessons learnt
How to address sexual harassment and other forms of GBV	A roadmap that helps in prevention and response to sexual harassment and other forms of GBV for plantation management
IDH Gender toolkit	A tool that supports SDM analysts in communicating the business case for incorporating a gender lens to service providers
SDM analysis Cargill Cocoa and Chocolate	An analysis that uses systematic, data-driven approach to understand and improve SDM models, and make the business case for service delivery to investors, service providers, and farmers
66% higher retention rate in apparel factories through career advancement programs targeting women's needs	A brief that shows that by changing business practices to address unequal working conditions disadvantaging women, companies increase market share and reduce costs

Document name	Document description
Agriculture Logistics in Kenya	A study that synthesizes findings from key stakeholder interviews and desk research to offer solutions to companies working in agricultural logistics
AgriFin Gender Strategy¹⁾	A slide deck that describes AgriFin's gender strategy
Designing Agricultural Finance Products for women farmers in Tanzania	A report that informs efforts to improve financial inclusion for women in Tanzania
Edutainment: Driving Scale and Impact through Entertainment Platforms	A learning output that focuses on the potential of digital agriculture-related edutainment in driving outreach and content engagement at scale, pushing knowledge dissemination and affecting perceptions of farming and achieving meaningful behavioral change
Farmer Capability Lab	A case study that shows why a farmer-centric approach matters when delivering digital financial and non-financial solutions to smallholder farmers
Gender impact assessment: AgriPay	An assessment that helps understand the impact of AgriPay on women smallholder farmers and identifies factors affecting adoption and usage of digital agricultural services
Gender impact assessment: Arifu	An assessment that helps understand the impact of Arifu on women smallholder farmers and identifies factors affecting adoption and usage of digital agricultural services
Gender impact assessment: Digifarm	An assessment that helps understand the impact of Digifarm on women smallholder farmers and identifies factors affecting adoption and usage of digital agricultural services
Gender impact assessment: FtMA	An assessment that helps understand the impact of FtMA on women smallholder farmers and identifies factors affecting adoption and usage of digital agricultural services
GIZ & Dalberg BluePrints: White Paper	A report that shows how young technology innovators across Africa can be supported in scale, impact and operational viability by engaging with emerging models of digital platform
MercyCorps AFA Agile Impact study for TruTrade	A study that assesses the impact of MercyCorps partners under the AgriFin Accelerate Program on smallholder farmers' outcomes
Rural jobs landscape study	A study that explores rural job opportunities for youth in agriculture
Sunculture: The case of Sunculture's rainmaker	A case study that describes RainMaker, SunCulture's flagship product, which is a high-quality, yet affordable solar irrigation pump designed for smallholder farmers and their households
60dB Impact Series: CARE-Chomoka	A case study that assesses impact of Chomoka – an Industry-leading solution connecting savings groups with opportunity – on a savings group, and its members, and the impact of the savings group itself on the farming practices of members that were also farmers

1) Not publicly available

Document name	Document description
AgDevCo: Successful models to empower women in outgrower schemes	A case study that shares best practices and practical lessons from SDU-supported outgrower schemes and other successful outgrower schemes
Client Pathway Deep Dives - Kenya Research Insights¹⁾	A report that brings a nuanced perspective, within the Kenyan context, on whether and how rural households are able to transition through four priority pathways. The aim is to equip stakeholders with a broader range of resources that can drive effective and inclusive social mobility
Client Pathway Deep Dives - Kenya Research Insights: Inputs for COVID-19 Briefs¹⁾	A report that brings a COVID-19-conscious perspective, within the Kenyan context, on whether and how rural households are able to transition through four priority pathways
FSP SDM Analysis Guide – Gender, Youth, and Jobs¹⁾	A practical guide that can be used for incorporating an assessment of gender, youth, and employment impacts into SDM Assessment
Gender analysis of AgFinance in Ghana and Mozambique	A blog that shares a study to assess and improve Opportunity International's gender strategy for the Agricultural Finance (AgFinance) program in Ghana and Mozambique
Going digital to reach the unreachable	A video that shows how going digital can help achieve scale and drive profitability in smallholder finance.
Pathways to Prosperity: Understanding women's rural transitions and service need	A blog that shares key learnings from the Pathways To Prosperity – a report about the state of the rural and agricultural finance sector, providing gender deep dives
Strong women, strong farms: Empowering female smallholders through access to finance	A blog that highlights opportunities and challenges of a woman farmer and a programmatic approach for improving the position of women in the value chain
Three practical steps agribusinesses can take to help close the gender gap in smallholder outgrower schemes	A blog that shares best practices that can help agribusinesses make their own operations more gender inclusive including ensuring that women benefit from training, improving market access for women, and ensuring that contract farming schemes offer equal opportunities for women and men
Understanding Rural Pathways Transitions: Insights from Kenya	A learning brief that applies the rural pathways model in Kenya, by mapping out the different transitions and seeking to understand the reasoning behind varied transitions for different groups including women and youth
Webinar materials: Women's empowerment in smallholder finance, combining social and business goals for good	Webinar materials that show how organizations such as AgDevCo and Opportunity International, are integrating both business and social goals to empower women in smallholder finance.
What Root Capital Learned Through Seven Years of its Women in Agriculture Initiative	A blog that shares lessons to better support agricultural enterprises in generating opportunities that are inclusive of women

1) Not publicly available

05 Bibliography UNCDF

Document name	Document description
<u>AirSave: Taking Human-Centred Design from Theory to Practice</u>	A case study that explores the challenges and opportunities of introducing an agent-based mobile savings product to mobilize savings for rural, low-income women in Uganda, as well as the use of human-centered design (HCD) in product development
<u>Financial Service Providers and Women's Economic Empowerment in Myanmar</u>	A paper that showcases how leading FSPs in Myanmar are currently contributing to women's economic empowerment by examining their product offerings and customer-centric initiatives; with a particular focus on private commercial banks
<u>Gender centrality of mobile financial services (MFS) in Bangladesh</u>	A study that entails consumer behavior research to examine the gender centrality in digital financial services (DFS) and more specifically mobile financial services in Bangladesh
<u>Gender Self-Assessment Toolkit for Financial Service Providers (FSPs)</u>	A toolkit that supports FSPs in reviewing and evaluating their existing gender approach
<u>Group Savings from Theory to Practice</u>	A case study that explores the challenges and opportunities of linking savings groups to formal financial services for rural, low-income women and men in Uganda.
<u>Labor Pains: Discovering the Financial Lives of Zambian Mothers</u>	A report that summarizes research organized by the UN Capital Development Fund (UNCDF) to learn more about Zambian mothers across income levels, age groups and geographies—and to deepen its knowledge of and enhance the data on Zambian mothers' financial behaviors.
<u>MicroLead: Building Bridges to Financial Inclusion in Burkina Faso</u>	A case study that aims to analyze the costs and revenues pertaining to the implementation of two innovative sustainable Savings Groups financial linkages in order to draw some lessons for other financial institutions interested to adopt similar strategies to reach out to poor rural women with savings services
<u>PoWER(Participation of Women in the Economy Realized) Access and Agency Country Assessments</u>	A diagnostic toolkit that evaluates women and girls' access to, usage of and agency over financial services in a country context. PoWER assessments were conducted in: Bangladesh, Ethiopia, Myanmar, Senegal, Tanzania, PNG, SOI, Gambia
<u>The Franchisee Model for Savings Groups</u>	A report that explores the potential of Village Savings and Loan Association Groups (VSLAs) to increase women's financial inclusion
<u>The Inclusive Digital Economies and Gender Equality Playbook</u>	A guide that gives practical tips on leveraging the market system development approach to decrease the digital and financial divide for women and girls, use technology to improve women's economic opportunities, and to help to transform women into builders of emerging digital economies.
<u>Transformative Impact Financing For Women's Economic Empowerment (IELD programme)</u>	A program that aims to remove or reduce the structural impediments (i.e., infrastructure, access to financial services, etc.) that prevent women from entering the labor market through unlocking domestic capital for public and private gender-responsive infrastructure projects, which can have a transformative impact on women's entrepreneurship and economic empowerment.
<u>Women's Demand for Financial Services in Conflict and Post Conflict Areas</u>	A case study that explores the conditions experienced by women and girls in conflict areas of Kachin, Northern Shan, Rakhine and Kayah states in terms of their demand for and access to financial services and products

Organization name	Document name	Document description
BMGF	Women's Economic Empowerment	A publication that shows women's equitable participation in and ability to capture value from agricultural market systems
	Women's Market Inclusion¹⁾	A report that analyses the enablers and status of women's market inclusion in agriculture in four countries: Nigeria, Tanzania, Ethiopia and India
Business Standard	Assam's world-famous tea gardens are deadly for pregnant women	A blog that investigates maternal deaths among the tea garden community in Assam
CARI	Bridging the gender digital divide	A policy brief that brings forward the argument that access alone is not enough, women need agency and capacity to leverage access
CGIAR	A qualitative assessment of gender and irrigation technology in Kenya and Tanzania	A study that examines women's access to and ownership of irrigation pumps, and the implications on their ability to make major decisions on crop choices and use of income from irrigated crops
	Gender and the rural transformation	A report that synthesizes key aspects of rural transformation including changing labor patterns for rural women and men, access to resources, gender norms and empowerment
	Gender-based constraints and opportunities to agricultural intensification in Ethiopia: A systematic Review	A study that provides a holistic perspective of the stock and interaction between the capital required by men and women farmers for effective engagement in agricultural intensification
CRC Press	Women, livestock Ownership and Markets	A book that explores the issues of intra-household income management and economic benefits of livestock markets to women, focusing on how types of markets, the types of products and women's participation in markets influence their access to livestock income
FAO	Gender dimensions of agricultural and rural employment	A study that investigates status, trends and gaps in agricultural and rural employment
	Gender inequalities in rural Employment in Ghana	An overview that describes the national, economic, social and demographic contexts, with a close look at education, the agricultural sector and gender differences and inequalities in rural employment
	Gender inequalities in rural Employment in Malawi	An overview that describes the national, economic, social and demographic contexts, with a close look at education, the agricultural sector and gender differences and inequalities in rural employment
Bankable Frontiers Associate	A Buck Short: What Financial Diaries Tell Us About Building Financial Services That Matter to Low-Income Women	A report that analyses behavioral data from deep engagements with low-income, economically active women

1) Not publicly available

05 Bibliography

Other

Organization name	Document name	Document Description
GSMA	Addressing the mobile gender gap in Pakistan	A report that examines how women's mobile access and use are changing in Pakistan
	Mobile Gender Gap Report	A report that examines how the mobile gender gap is changing quickly in LMICs, revealing how the main factors preventing women's equal mobile ownership and internet use are evolving over time, and demonstrating how mobile usage is quickly expanding as smartphone ownership rises
	Reaching half the market: Women and mobile money	A publication that provides deeper insights into the case for reaching women with mobile financial services
IDEO.ORG & BMGF	Lifestages: A New Targeting Approach To Increase Women's Economic Empowerment	A study that explores explore these empowerment moments and opportunities in women's lives
	Women and money - Insights and a path to close the gender gap	A report that explores the barriers and opportunities for women within digital financial services, the moment of CICO (cash-in, cash-out) and women's broader relationship with money
IFC	Research and Literature Review of Challenges to Women Accessing Digital Financial Services	A study that highlights the barriers and other exclusionary factors that women face in accessing formal financial services
ILO	Empower rural women end poverty and hunger: The Potential of African co-operatives	A brief that provides quick facts on empowering rural women and ending poverty and hunger and unleashing women's potential
IMF	Access to finance - Why aren't women leaning in?	An article that addresses the self selection of women out of the credit market
INTEL	Women and the web	A report that explores what can be achieved by women, and identifies opportunities to improve lives and livelihoods, as well as to unleash new markets
Interactions for Gender Justice	Interactions for gender justice study	A study on cultural norms
Sage Journal	Sexual harassment in an East African agribusiness supply chain	A study that discusses sexual harassment in the east African cut-flower and horticultural industry, based on research on 62 farms in Ethiopia, Kenya, Tanzania and Uganda

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Other

Organization name	Document name	Document description
Taylor and Francis Online	<u>Women, work and wage equity in Agricultural labor in Saiss, Morocco</u>	A study that documents wages and working conditions for landless female and male agricultural laborers in Morocco
UNESCO	<u>I'd Blush If I Could</u>	A publication that shares strategies to close gender divides in digital skills through education.
World Bank	<u>Gender Dimensions in Nigerian Agriculture</u>	A brief that explores the gender gaps in agriculture in Nigeria including access to incomes, resources , information etc.
	<u>Levelling the Field: Improving Opportunities for Women Farmers in Africa</u>	A study that inspects the scale and causes of the striking differences between how much men and women farmers produce in six African countries-- Ethiopia, Malawi, Niger, Nigeria, Tanzania and Uganda-- which together make up more than 40% of Sub-Saharan Africa's population
	<u>Mobile Technologies And Digitized Data To Promote Access To Finance For Women In Agriculture</u>	A report that provides the state of current and promising efforts that use mobile technology and digitized data to close the gap in access to finance for women in agriculture
	<u>The importance of women's equal access to identification in times of a global crisis</u>	A blog on the importance of women's equal access to identification in times of a global crisis
	<u>Time and money: A Study of labor constraints for female cotton producers in Côte d'Ivoire</u>	A study that investigates labor constraints and drivers for female cotton producers in Côte D'Ivoire, and offers recommendations for policymakers

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