



Social Norms

Ambivalence or antagonism towards women’s financial independence

This barrier refers to the beliefs that women should not and/or cannot be trusted to have agency over their finances, and, therefore, cannot make decisions on financial products and services. Antagonism towards women’s financial independence may manifest in resentment, anger, or negative feelings towards women who seek financial independence.

Why is this barrier important?

Evidence shows that women’s financial independence is important to their adoption and use of financial services. Solutions that address other barriers without tackling financial independence are less likely to stick and might not lead to full WEE.

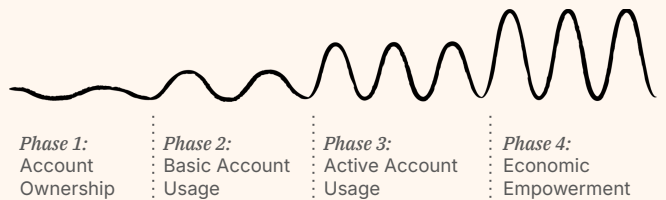
Connected Barriers



Most Relevant Segments

- | | | | |
|------------------------|--------------------------|-----------------------|---------------------------|
| 1 | 2 | 3 | 4 |
| Excluded, marginalized | Excluded, high potential | Included, underserved | Included, Not underserved |

Customer Journey Relevance





Key evidence relevant to this barrier

- "Research suggests that women may prefer savings accounts with controls (or security features) that make it more difficult for them to accede to their spouses' demands on them and on their funds." ([GPFI, 2014](#)).
- A qualitative study with over 90 men and women and a host of providers and NGOs revealed that many people believe that "women are not as financially savvy as men and should consult with their husbands and fathers rather than make financial decisions on their own...
When women have safe ways to incrementally demonstrate their financial savviness, it can help shift people away from the belief that there is an innate gender difference."
Additionally, "part of the reason why young women have so few accounts is that they are more comfortable relying on their fathers' accounts." ([CGAP, 2019](#)).
- A study involving 93 men and women, mostly of Syrian Arab origin living in Turkey, found that the four social norms with the strongest influence on women's behavior as consumers of financial services were: Women should not have financial privacy from their husbands, women should not have savings of their own, women should not have assets in their own name, and women should not own large businesses ([CGAP, Marketshare Associates, 2020](#)).
- A study in Uganda shows that a dual-pronged approach focused on women's financial autonomy as well as intra-household relationships can succeed in increasing women's participation in discussions about finances ([Eckhoff et al., 2019](#)).
- In a government workfare program reaching over 100 million people in India, women received benefits paid digitally into an account. This intervention led to increased employment compared to those paid in cash. The biggest impact was on women whose husbands had expressed the most opposition to their wives working ([Field et al., 2019](#)).
- Business for Social Responsibility (BSR) HERfinance program partnered with leading apparel companies—H&M, Marks & Spencer, Target, Li & Fung, Lindex, Debenhams, and Fast Retailing—to improve worker wellbeing through payroll digitization in Bangladesh. A key result was 69% decrease in women citing an inability to save because a family member controls their salary ([World Bank, 2020](#)).
- In Niger, women who received digital welfare transfers reported increased access to land shared with their spouses, improved mobility, and more involvement in key agricultural activities ([Aker et al., 2016](#)).
- **The privacy afforded by mobile disbursement of unconditional cash transfers may increase intra-household decision-making.** Although quantitative evidence from a study in Niger does not indicate that women were able to hide their transfer amount from their husbands, focus group interviews revealed that transfer recipients were able to wait to discuss how the transfer would be used until reaching the privacy of their home, whereas cash recipients immediately handed over the transfer to the accompanying household member at the transfer distribution point ([Aker et al., 2016](#)).
- Research conducted by FSD Zambia in 2019-20 involving 352 married couples in 22 villages, and focus group discussions across five villages in Zambia found that neither husbands nor wives should save money in secret from their spouses, although, there is less tolerance for men to violate this norm than for women. Despite this relative tolerance, wives hiding savings from their husbands can lead to backlash, including wife-beating ([Barr et al., 2020](#)).



Key evidence relevant to this barrier

- In Uganda, women whose loans were automatically deposited into their mobile money accounts saw "a 15% increase in business profits and an 11% increase in the value of business capital" relative to women who received their loans in cash. These impacts were even larger for women who reported experiencing family pressure to share money. After ruling out alternative hypotheses, the author's evidence suggests that the mobile money account was used as a way to safely and privately store money ([Riley, 2019](#)).
- Women across the African continent do the majority of purchasing both offline and online (a 2019 study revealed that women are the primary purchasers 60% of the time (in 60% of South African households) – similar to households in the United States and the United Kingdom) yet they are less likely to have a bank account or have access to credit cards or mobile money. Most women must either depend on their partners for payment solutions or they opt for offline marketplaces or websites that use cash-on-delivery only ([ITC, 2020](#)).
- In Kenya, cash transfers significantly reduce violence against women (~20% reduction in physical violence) but do not seem to change norms or beliefs about whether violence is acceptable ([Haushofer and Shapiro, 2016](#)). A follow-up qualitative study didn't find much evidence for norm change. In fact, the UCT appeared to enable respondents to better fulfill traditional gender roles, decreasing gender role stress. However, the alleviation of financial strain at the household level led to declines in intimate partner violence (IPV). In addition, respondents reported higher psychological wellbeing, such as increased optimism and happiness, at the individual and relationship levels. Finally, treatment couples reported improved communication and decision-making. The paper is not yet public ([Haushofer & Shapiro, forthcoming](#)).



Exemplar

Benazir Income Support Programme

Launched in 2008, "the Benazir Income Support Programme (BISP) is the Government of Pakistan's flagship social safety net program and is one of the largest and most systematic social protection initiative to be launched in Pakistan. At its core, the BISP is an Unconditional Cash Transfer (UCT) providing quarterly cash payments directly to female beneficiaries within households that are deemed eligible through the implementation of the BISP poverty scorecard that targets households for the program." (BISP Evaluation, 2020).

The latest impact evaluation of BISP is from Oxford Policy Management in 2019, which uses a mixed-methods approach. "The core of the evaluation is based on a household survey targeted at beneficiary households, and a comparable subset of non-beneficiary households that can be used as an adequate counterfactual... This is combined with a qualitative research component that will provide a broader understanding of the context in which the program is operating and inform an understanding of potential impacts that are difficult to cover comprehensively and sensitively using only a quantitative survey." (BISP Evaluation, 2020).

Key activities

"BISP has implemented a range of payment mechanisms since its inception, including from the post office, smart cards, or mobile phones. Originally all beneficiaries received their instalments through the Pakistan Post, who were expected to deliver cash to beneficiaries' doorsteps. This system was phased out and replaced from 2012 with the Benazir Debit Card (BDC) – an ATM card that could be used to collect instalments from any ATM machine (or a POS agent) in Pakistan." Beneficiaries have also been given access to phones and SIM cards to collect their payments in certain districts. Currently, beneficiaries receive their quarterly payments through two main payment systems (BISP Evaluation, 2020):

- "Benazir Debit Card (BDC): Beneficiaries are provided with an ATM card from which a beneficiary can draw her instalment from an ATM machine or from a franchise/retail agent of a partner bank through a Point of Sale (POS) machine. BISP is in the process of transferring all BDC beneficiaries to the Biometric Verification System detailed in the following point."

- "Biometric Verification System (BVS): a system through which a beneficiary's biometric information is collected. To collect her instalment, a beneficiary would present her Computerised National Identity Card (CNIC) – against which her biometric information has been tagged and can be verified at the payment collection point. Payments are disbursed through six partner banks who work through their branch networks, retail agents, franchise, or in partnership with mobile phone companies."

Outcomes/results

- "The switch to the Biometric Verification System (BVS) payment mechanism is associated with a slight increase in the proportion of women that retain control over money received through the BISP." 73% of the women beneficiaries decide how the BISP cash is used (BISP Evaluation, 2020).
- "The BISP continues to have a strong impact on women's empowerment in a wide range of dimensions including greater mobility, increased autonomy in decision-making, increased personal savings, increased political participation, and a reduction in some forms of gender-based violence." (BISP Evaluation, 2020).



Outcomes/results (cont.)

- There are consistent and positive impacts of the BISP on the mobility of women across three categories (travel alone to the market, travel alone to the health facility, and travel alone to a friend's home), but "most positively for the categories relating to the ability of women to travel to markets, or health facilities alone." (BISP Evaluation, 2020).
- The 2019 evaluation reports "a positive and statistically significant increase in the proportion of women who can personally save" – of 4% that is "attributable to the BISP." (BISP Evaluation, 2020).
- One of the most "frequently cited impacts of BISP has been a marked increase in rural women's access to computerized national identity cards (CNICs), a prerequisite for obtaining the program. CNICs can be seen as the first step to citizenship and rights claims in Pakistan." (Research Collective, 2019). The enrollment of women for the national identity cards has doubled since the start of the program.

Key enabling environment factors for the intervention

BISP has support from Pakistan's government to carry out the program. This government support has enabled the program to be carried out at a large scale across the country. This program also has large international recognition, which has attracted funders like the UK's Department for International Development.

Key design elements and principles that led to successful outcomes

- The program deposits the money to the women of the household, not men.
- The program has been iterated and changed to better meet the needs of the beneficiaries as time went on. For example, the program moved away from cash delivery through the Pakistan Post because that approach was often too time consuming for the women.

- The program mandates having a National Identity Card for eligibility. This requirement helped encourage access to ID – an added bonus to the program's goals.
- BISP has designed and implemented complementary social protection programs. BISP also launched the Waseela-e-Taleem initiative, a conditional cash transfer program that requires families receiving cash payments to enroll children between the ages of 5 to 12 to enroll in primary education.

Potential for scale/replicability

"BISP is performing well in terms of cost efficiency with program costs ranging from a minimum of PKR 3.33 to a maximum of PKR 5.24 for every PKR 100 transferred to a beneficiary." The BISP compares favorably to other social protection programs globally. Cost-transfer ratios of major global cash transfer programs range from 5% to 53%. "This places the BISP as one of the more cost efficient social protection programs in the world. A big driver of this cost-efficiency is the ability to operate at scale, reaching approximately 5.7 million households across Pakistan." (BISP Evaluation, 2020). The program has also led to complementary programs being designed, such as the Waseela-e-Taleem initiative, a conditional cash transfer program that requires families receiving cash payments to enroll children between the ages of 5 to 12 to enroll in primary education. Overall, this program is cost-effective, operates at a large scale, and has expanded beyond the initial scope.

Challenges encountered during the program

The 2019 Oxford Policy Management evaluation "found evidence of delays to disbursements of payments, which means that 17% of beneficiaries had received fewer than three payments in an annual cycle" (as opposed to the target of four payments per year). Additionally, "despite considerable efforts made by BISP to periodically increase the nominal value of the transfer", the 2019 evaluation finds that "the real value of the transfer has decreased by 9% since 2011" due to high rates of inflation observed in Pakistan over the period 2011 to 2019 (BISP Evaluation, 2020).



Recommendations from the research

The 2019 evaluation recommends BISP to tailor future programming or communication with beneficiaries to the needs of beneficiaries with lower levels of literacy and education, since only 6% of BISP beneficiaries have completed primary education. Additionally, given the extensive reach of BISP and cost-effectiveness, the programs should consider developing more complementary social protection programs such as the conditional cash transfer education program that has already been implemented.

Additional Exemplars

- Mobile Money Cash Transfer Experiment in Niger
- National Policies for Women Empowerment: Saudi Arabia
- The Hindu Succession Act
- Women's Business Ownership Act
- DigiFarm
- Farm to Market Alliance (FtMA)
- Business Women Connect Program
- Mobile Financial Services for Female Entrepreneurs (MFS) Program
- Estancias Infantiles para Apoyar a Madres Trabajadoras Programme
- Self-Help Group Members as Banking Agents for Deepening Financial Inclusion in India
- Digital Sub-Wallets for Increased Financial Empowerment of Women