ADVANCING GENDER INCLUSIVE FINANCE IN AFRICA

FSD Network Gender Collaborative Programme

Learning Agenda: Building Gender Equity through Inclusive Financial Systems

SEPTEMBER 2022

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About FSD Network

The FSD Network is a family of Financial Sector deepening programmes seeking to build diverse and inclusive financial systems across Africa that enhance the financial resilience and sustainable livelihoods for all and enable inclusive growth.
FSD Network

We believe that financial systems have the potential to play a major role in enabling inclusive growth and ensuring access to basic services while assuring a sustainable future for low-income people. Guided by the imperatives of the United Nations' Sustainable Development Goals (SDGs), the FSD Network seeks to mould sustainable financial systems, enabling them to work more inclusively across Africa. We are deeply committed to equity between men and women and supporting the vulnerable and marginalised.

We come from a diverse group of African countries with different starting levels of financial development, and different national priorities and approaches to development. This means that we apply a flexible approach to determining our priorities and to sequencing our programmes in each of our countries in order to take advantage of opportunities for leverage as they arise.

Our members

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1 INTRODUCTION

The FSD Network has embarked on a collaborative programme to accelerate the pace of gender equity in finance in Africa, building our capacities to fully integrate gender into our work and demonstrating impact pathways through innovative on-the-groundwork with policymakers, researchers, and service providers. We seek to go beyond surface-level gender engagements by exploring bold approaches to reducing women's social, structural, and physical barriers to finance and introducing service innovations that truly matter for meeting women's economic needs, all within the context of a Network-wide strategic approach focused on strengthening linkages between finance and the real economy, with the goal of having a greater impact on the economic well-being of ordinary people.

We are working to mainstream gender into FSD operations and build FSDs' capacities to deliver systemic gender impact. We also work to build the gender understanding and implementation abilities of key market actors, like service providers and policymakers, for sustainability of the systemic change. Together with partners, we are working to overcome the policy, regulatory, infrastructure, service provision and norms-related barriers that prevent women from fully benefiting from expanding financial access in their countries.

We have carried out gendered market analyses in sectors of national financial systems where FSDs sought greater gender insights. This process guided the creation of an initial set of learning questions that shaped our intervention portfolio. This short document presents our current thinking on how we frame our work in the wider WEE ecosystem, where we are focusing our efforts and how we intend to support women's economic empowerment.

We believe that women's overall well-being is determined by their agency to exercise economic and non-economic choices. We consider that a critical contribution to women's well-being is their ability to use financial solutions to improve their livelihoods. We are not concerned with simply changing access statistics or "closing the gender gap" in access to financial services. Alone, these kinds of metrics do not measure—or even proxy for—meaningful change in the lives of individuals.

Instead, and considering the need for greater focus on real economy impact, we realize that finance can play an important role in enabling and accelerating women's economic and social empowerment. **But it requires intention to position finance to support and drive change which gives rise to the creation of real-world value which impacts on livelihoods. Without fully accounting for gender in our work, the full economic and social potential of economies is held back and distributed unfairly, which results in harm to both individuals and societies at large.**

We recognize that there are several theories proposing how gender equality can be achieved. Some focus on how gender-inclusive policies can support the smooth functioning of interactions between households, markets and institutions. These allow us to identify root causes of gender gaps but without guiding where greatest impact might be achieved. We can see how FSDs may support finance to address structural gender constraints, such as women's access to education, or economic opportunities or assets. This is important work which can increase women's economic empowerment - where they are directly impacted by such interventions, or indirectly through wider norm changes.

Another approach would be to consider how societal gender change and movement towards gender equity has been achieved historically, and to situate our work within these much larger shifts. This requires recognizing that our work may have a more limited impact in the immediate term than we would like but that crucially, it can support broader systemic changes which lead to greater gender equity. **A primary lever in such societal shifts has been the large-scale inclusion of women in the labour force.** Where a society has required women's paid labour in the public sphere, we have seen corresponding shifts in social norms and regulations to facilitate this. Often, there have been later attempts to roll back such participation, and we recognize that sustained work is required to secure women's gains and consolidate rights, often in the form of advocacy and activism. **Participation is not always sufficient to consolidate gender equity gains.**

We situate our work to support gender change within this latter approach. We recognize both the potential and the limitations of the financial sector in supporting women's broader economic participation in their societies and the interplay of numerous other factors in creating the conditions for women's sustained economic empowerment as a tool for equity. This wider understanding has direct implications for how we are thinking about the work that FSDs are doing and how it is contributing to lasting changes in equality. Specifically:

- We see the importance of leading with the creation of **economic opportunities** for women. This includes working to support increased demand for women's labour, opening new opportunities in the market and shifting more women into higher productivity roles (often viewed as "male" roles).

- We consider that **control and ownership of assets** plays an important role in promoting economic opportunity. We see two key pathways to deliver systemic impact on women's ownership and control of assets – improving women's **productivity** (lower than men's due to women's greater insecurity of tenure, lower investment due to lower incomes, shorter window for investment returns and norm-based uncertainty on their ability to benefit from increased productivity), and **wealth** (specifically physical assets like land, which women struggle to purchase, title or inherit).

- We recognize that such labour force and asset-accumulating transitions are often **norm-breaking**, and that **women need to be supported to break norms if they are to claim those spaces**. This can be accomplished with group-based approaches. We also know that exposure to new kinds of gender norms is critical, with women often under-privileged in terms of exposure that men achieve through travel, working in different places and taking part in public debates which expose them to how societies are changing.

- We know that laws relating to gender – for example, inheritance laws, domestic violence, and even KYC— often change with little enforcement to actualize them. We know that sustained activism/feminist movements, better access to justice and linking the uptake of such laws with clear household or community benefits are needed to secure the gains from these legal shifts.

- **We acknowledge that sustained change will come through a combination of shifts in**

economic agency, shifts in ideas, and social sharing and mobilization around those ideas. Our work is situated beyond the acute accumulation of individual and household level marginal gains in understanding change. We recognize some of our work may only have an indirect, contributory role in catalysing a wider process of social change towards greater gender equity.

We know that women's ability to freely participate in market systems is often conditioned by their degree of access to the financial system. Exclusion from finance can result in exclusion from opportunities to participate productively in the economy. FSDs' focus on financial inclusion has sought to deliver direct benefits to financially excluded populations, including women. However, **greater long-term impact will derive from the dynamic function of finance to enable the gendered transformation of economies, enabling women to benefit from growth, jobs, trade and assets.** The economic transformation pathway taken has profound implications for equality. We recognize that creating economic opportunities for women is necessary but not sufficient. It needs to be part of a deeper-rooted process of long-term changes in not only the formal institutions of policy, law and regulation but the informal norms, standards and socio-cultural framings. How finance acts on the growth process is both influenced by this structuring and in turn helps to shape it. The impacts on gender equality are likely very large, but often—as in economic transformation—indirect.

Our theory of change therefore shapes the pathways we are testing to answer the fundamental question of how financial solutions can support women's economic empowerment as an essential component of their overall well-being.

Women's well-being is improved through financial solutions supporting their economic empowerment

INCLUSIVE GROWTH Women's livelihoods are enhanced	BASIC SERVICES Women are able to afford and use relevant services	SUSTAINABLE FUTURES Women manage climate change challenges
Able to manage risks Improved financial agency Income-generation increases Improved access to digital solutions & knowledge	Improved health services support well-being Domestic/unpaid care burden is reduced	Agricultural livelihoods are more resilient Energy and water sources are secure

Norms	Infrastructure	Policy & Regulation	Solutions

We are working across a range of identified barriers to deliver improved livelihoods

Guiding this overarching question in our theory of change are three priority outcome areas for the FSD Network:

- **Inclusive growth** - (SDGs 8,9) measured ultimately by livelihoods of poor and vulnerable groups being enhanced in the sectors targeted
- **Basic services** - such as health, education, energy, sanitation and housing (various SDGs) measured by improved service delivery to poor and vulnerable groups
- **Sustainable future** initiatives - in areas like climate change (SDG13)

Our gender work cuts across all these outcome areas, and there is tremendous potential for gender transformative change in what finance can do to support change in these areas.

Inclusive growth

This outcome focuses on enhanced livelihoods for women. We are focusing on specific sectors with high potential for inclusive growth and easing financial constraints to growth. Our work here supports financial interventions to help women move into higher productivity sectors, improve their productivity in existing spaces, and in general have greater access to productive opportunities. Our FSD gendered analyses have highlighted agricultural value chains, MSMEs and cross-border trade as areas with such potential for women. We are interested in opportunities to improve women's access to wage labour, recognized as a lever for greater gender equity, and asset accumulation.

Access to services

This new outcome area for the Network focuses on how livelihood improvement can be delivered through increased access to better functioning basic services. Women will benefit from accessible, cheap and clean water, sanitation and energy, which, also by reducing time and money spent on domestic work, will impact their health, longevity and productivity. At least four FSDs have identified health finance as an opportunity and will be designing interventions that support women's access to health services, with a specific focus on reproductive health.

Sustainable futures

We know that women often bear the brunt of climate change impacts. Shifting rainfall patterns or increased extreme weather events impact agricultural activities, with women less able to manage shocks as they are less economically resilient. Climate impacts on availability of fuel and water also increase domestic labour burdens, disproportionately affecting women and girls. Climate-caused reductions in household capability have been linked to lower age of marriage for daughters, as part of households' survival strategies.


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2 OUR LEARNING AGENDA

While it is true that in the finance and market systems development space we still have a lot to learn about what needs to be done to support women's economic empowerment, and how, we are not starting from a completely blank slate. In this section, we review the evidence about what works or might work at addressing the issues and barriers discussed above and set out our learning questions.

INCLUSIVE GROWTH

Fully leveraging finance to support women's full participation in inclusive growth involves activities that help women generate an income, increase their productivity, build and protect their assets, and help improve their voice and agency over assets. Growth can be supported through job creation, increased productivity and asset acquisition. Financial solutions can be key to enabling these shifts, but they must address structural constraints across a range of barriers.

Gender gaps
What do we know?

Job creation - We know that large-scale, sustained job creation for women has historically been necessary to foster long term gender equality. In the short to medium term, translating jobs into social change requires certain conditions to be in place. Much of the research in this space focuses on the impact of formal manufacturing work. **Research has shown increased female labour force can result in greater income, greater control over income, greater feelings of self-reliance and reproductive choice . However, increased income does not always translate into greater decision-making unless accompanied by supportive attitude change by relatives and specifically husbands .**

Digital work offers a possibility for women to overcome mobility constraints to access a digital workplace, but again the evidence is mixed. Some digital outsourcing work is not sufficiently flexible for women to juggle with their domestic responsibilities . In some cases, women can be squeezed out of traditionally female work, as these roles digitise and emphasise greater flexibility at odds with women's domestic and mobility constraints. Digital work also requires women to have use of mobile phones , sim cards and data, which women are less likely than men to have. Women's reduced access to assets and capital may mean they miss out on profitable opportunities in some digitally mediated spaces like transportation, logistics, and even e-commerce which favors larger vendors, particularly as the industry matures.

Overall, the evidence suggests that while paid labour is a critical lever, it is rarely sufficient in isolation to move the needle on women's sustained advancement. In many places, women's labour force participation is lower than men's. When they do work, they often work on family farms and enterprises. In Africa, women are more likely than men to be self-employed, given barriers to women working in the formal sector. Without their own incomes, women as a group often lack the bargaining power within their households and broader families that could reduce domestic violence, give them greater say in household decisions, and give them the freedom to make personal choices that enhance their health and freedom. There are two main reasons why women's participation in the labour force tends to be lower than men's: lower demand for women's labour and social norms around women's domestic responsibilities.

Social norms are a critical block to women's ability to take up work, and to enjoy agency over their earnings. Gender roles which situate women as primary providers on unpaid care make it difficult for women to fully participate in training activities, build networks, gain exposure, travel, work in certain sectors, invest more time in their enterprises, and work jobs with long, inflexible hours. Moreover, women's share of unpaid care work does not automatically decline with women's incomes or with development.

Enterprise development - We know that women face capital constraints in their businesses and farming activities, but credit alone does not appear to automatically lead to increases in women's profits. A range of studies in this space help us understand why that might be. It is likely that microcredit can only deliver a real impact for women—especially poor women—when combined with other initiatives that ease constraints on women's productivity. In some cases, microcredit was found to expand choice and support increased risk-taking while in others, microcredit was appropriated by male household members. A number of changes in credit markets can help lower access barriers. Removal or adaptation of collateral can increase women's levels of borrowing , capturing more female data can improve risk scoring , and in some cases supporting formalisation and ensuing access of credit can increase profits.

Trade facilitation – it is possible that directly helping women to trade – in addition to lowering trade barriers for small traders—could help support women's trading incomes. But a lot of work in this space has not been evaluated in much depth. A number of FSDs are interested in supporting women cross-border traders, but evidence is scanty. In Zambia, a cross-border traders' association represents the primarily female traders and advocates for improvements in trading conditions, including safety measures and

reductions in extortion from customs authorities. Researchers at the Kenya-Uganda Busia crossing have noted that women are hit disproportionately by poor infrastructure investments (like lack of lighting, affordable sleeping facilities, and affordable storage), low levels of capital and finance, and cumbersome bureaucracies. Our gendered analysis with FinMark Trust is exploring these issues in more depth.

Non-financial support - We know that coaching support to enter the job market and skills-building in "male sector" jobs can support women to attain earnings equivalent to men in those fields. , Business and soft-skill training for entrepreneurs has also shown positive results, interestingly where it has been focused on soft skills training in personal initiative rather than management training which had little impact. , There is wide variation in the impacts of business training, making it very important to think carefully about design, both in terms of content and practice. For example, encouraging women to come with a friend or keep in touch with a peer from the training may deepen impact. Providing transport vouchers and childcare can also increase attendance and attention.

Learning Questions

- What other elements need to be in place for women to be able to use financial services to grow their businesses?
- What kinds of financial solutions can support women earning income to build agency and achieve greater well-being?
- How can financial solutions address the wider constraints to women's successful income-generating work, such as domestic responsibilities and child-care?

Increasing Productivity - Women tend to have lower productivity than men, on average, regardless of sector. There are several documented reasons for this productivity and wage gap. Women have a much higher burden of unpaid domestic work than men. Many women need part time, flexible work opportunities, and jobs that allow for easy entry and exit from the labour market to accommodate their care responsibilities. These types of jobs tend to be lower paying. Women workers tend to have lower levels of education, work experience, and exposure than their male counterparts. Gender bias also holds back women's productivity, with bias in women's ability to access social and professional networks , markets (women can be discouraged and removed from sectors where increased productivity attracts men), credit , and extension services. Women and men tend to cluster into gendered occupations, both to accommodate expected domestic roles and to conform to perceived gender stereotypes and roles. Often roles viewed as "female" are lower paying/lower productivity. The 2012 WDR claims that sector/activity choice is the most important cause of gender gaps in productivity.

Agricultural productivity - **Given the large numbers of rural women engaged in agricultural activities, raising agricultural productivity and ensuring those gains remain in women's control is a clear pathway for impact. Most FSDs work to improve financial solutions in the agricultural sector.** Most evidence suggests that to tackle agricultural productivity gaps, interventions must offer a suite of services or overcome more foundational issues (like land tenure) to have a real impact on the gender productivity gap. Short-term interventions such as input subsidies or vouchers do not always increase profits or gender productivity. Similarly mobile phones and other information interventions can increase yields but fail to increase profits for female farmers. In theory, digital extension through SMS, apps, and videos may help women overcome the time barrier for accessing agricultural extension, but it is not clear if these interventions actually reach women at the same levels as men, given other barriers (such as phone access, data costs, literacy, and possibly risk aversion). Increasing extension services likewise has shown limited productivity returns for women farmers. **FSD Uganda is exploring bundling financial and non-financial services to be delivered via digital platforms, for greater impact. In Rwanda and Uganda, we are looking at which value chains have the potential to deliver greater productivity or income for women and what financial (and non-financial) solutions are required to unlock these.**

Learning Questions

- Does bundling financial solutions with non-financial services provide women farmers with sufficient capacity to improve productivity and market access?
- Can financial services unblock some of the key normative constraints women farmers face?

Building Assets - Women tend to have less wealth than men, as assets tend to be acquired through inheritance, marriage, and through lifetime earnings, and all three channels are more difficult for women in most places. Across Africa, laws and norms make it difficult for women to own, inherit, and keep land after divorce or the death of a spouse, with the usual share of household assets inherited by widows in SSA between 0 to about 30%. Additionally, women's lower participation in the workforce and frequent workforce entry and exit to tend to care responsibilities means less asset accumulation over a lifetime. Even when legislation changes, practice often lags far behind, and women often lack the means to claim their legal rights when it comes to property. Women often have less control over assets, land and housing in particular, which has multiple knock-on effects: lower incentives to invest, less voice in the household, lower access to credit, vulnerability to dispossession, lower agricultural productivity, and, of course, reduced wealth.

Laws and regulations do not support women's asset accumulation. Divorce is difficult and problems splitting assets and child custody create more barriers for women to exit bad marriages, stripping them of agency, assets and bargaining power. Poorly managed land registration systems make it even harder for women to claim and inherit assets, even when stipulated in a written will. This land tenure insecurity means many women invest in moveable assets, but these can be vulnerable to men still exercising control over these assets. Some interventions have sought to help build women's physical assets and increase asset productivity. , Joint land titling and cheaper land registration have been successful in increasing women's control over land and increasing investments and wage incomes. , ,

Women's agency and voice - Women's ability to exercise agency over assets, among other capabilities, is limited both in the home and in public, but also in business, trade group leadership, and other areas. We know that social norms often support the division of realms of financial decision making between men and women, with women typically having less say over allocations towards future-oriented investments. Men and women also often control their incomes separately, and this can disadvantage women when their earned incomes are less due to their extensive unpaid work responsibilities. It is also not uncommon for women—especially poor women—to not have control over their own earned incomes.

Evidence from studies shows positive results from interventions where men and women work together to explore their domestic roles or where media dramas focus on gender relations. These have shown lower levels of domestic violence, greater use of contraception and increased decision-making for women When husbands recognize/agree to allow their spouses power, there are better well-being outcomes for the entire family compared with a husband exercising uncontested power. It is probable that these positive outcomes are achieve by shifting internal norms and the perceptions that others in the society share the norm. FSD Zambia has launched a pilot testing couple savings groups, where wives and husbands save jointly, to test whether greater transparency and joint decision-making increases women's voice.

Learning Questions

- Which financial solutions best support women to achieve economic agency and decision-making?

Financial solutions
What works?

A series of reviews of evidence on "what works" in WEE is summarized in the table below. While useful to examine whatever sources of evidence we can garner it is important to flag the constraints from a systems perspective in examining initiatives on a standalone basis. The real significance of an intervention has to be considered in the context of how it contributes to generating transformational WEE development narratives. The sum of a series of minor improvements tells us little about the potential for catalysing far-reaching systems change of the type needed for sustained, large-scale gender change.

CGD and Data2X Ratings on 'What Works in Women's Economic Empowerment'
Based on RCTs and interventions that could work differently in different places

PROVEN	PROMISING	HIGH POTENTIAL	UNPROVEN
• Savings • Bundled services • Demand driven job services • Conditional cash transfers • Child care • Land rights • Rural electrification	• Micro-Credit • Business management training • Networks and mentors (for young women) • Unconditional cash transfers • Integrated farming services • Modern agricultural inputs • Mobile phones • In kind asset transfers • Information on land rights • Consulting	• Farmer field schools • Business networks • Firm certification • Non-traditional skills training (into 'male' roles) • Information on jobs	• Financial literacy training • Micro cash loan or grant alone

Cash transfers - Cash transfers have been studied extensively worldwide. In theory, they could support women's empowerment through several pathways: 1) long-term, regular, predictable transfers could enable greater risk taking to increase productivity; 2) transfers targeting women could give them direct control over a share of household income, giving them more decision making power in the household; 3) transfers could allow women to invest in skills and education for themselves and their children; 4) by increasing overall household income they could reduce rationing, improving the nutrition, health, and education outcomes for boys and girls; 5) by reducing financial stress they might reduce domestic violence.

Evidence from Kenya and Uganda suggests that large, one-time transfers appear to have significant impacts on helping recipients of both genders improve well-being but these are not sustained over the long term. Transfers targeting women can increase their power to weigh in on immediate spending choices, but often, these impacts on decision making end as soon as the transfers stop. Some transfers have shown that they can reduce domestic violence and give women a bit more reproductive choice. Many unconditional cash transfers do not result in lasting change, and researchers believe that this is particularly likely when they do not continue long enough to allow recipients to make transformative investments in their human capital (such as completing high quality education). Conditional transfers are believed to be better at inducing these investments. Several FSDs have worked on cash transfers and are now looking at how these mechanisms can better support outcomes for women.

Savings groups.

Savings groups impacts are mixed and leave us with unanswered questions. While impact evaluations fairly frequently show that women in groups are more likely to exercise control on expenditure decisions, how to run their businesses, and more likely to have some kind of income outside the home, this does not clearly translate into poverty reduction. We also do not

know if the impacts on agency are long lasting or disappear if a woman needs to leave a group (which is likely to be often, given needs to manage childbearing and domestic obligations, especially during economic shocks). There is very little research telling us the impact of digitizing groups.

Digitization may change agency outcomes, particularly if they reduce in person meetings, change the nature of facilitation, or concentrate power differently within groups. Many providers claim that digitizing groups will help with record keeping, linkages to larger pools of capital, and scaling group operations. To date, no studies have shown that uptake is strong and inclusive (not just the richest/most educated groups), that digitization does not disrupt group dynamics or concentrate power, or that digital tools improve any other outcomes. There is some learning from these experiences, but it doesn't yet tell us about these issues.

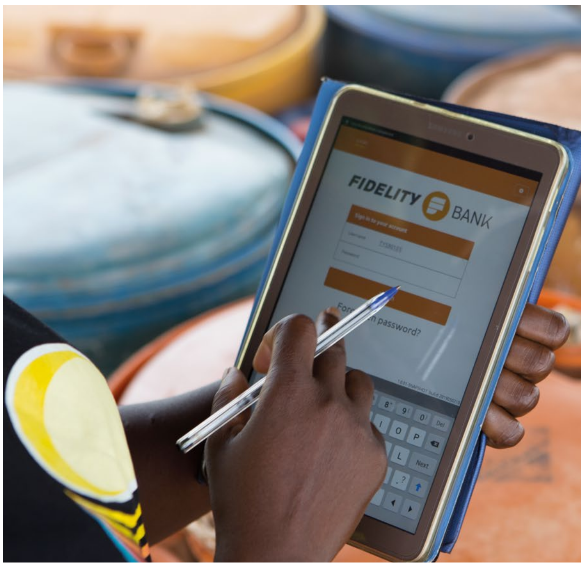
Accessible, private bank/mobile money accounts.

Not only are accounts safe places to hold money, particularly for modest saving that supports cash flow smoothing, but when introduced as a link to a private income cash flow, they can also help women generate an income and improve productivity. , Privacy and commitment features can be attractive features for protecting savings (and income) from the pressures of spouses, family and others. An important feature (across several studies) was liquidity of savings, with higher savings rates noted either where savings were easily accessible or where illiquid savings were still "working" in terms of being able to be leveraged for other uses. For women for whom using mobile money is not constrained, mobile savings accounts are an appreciated private form of savings on their mobile devices.

Accounts (or savings) is unlikely to lead to significant empowerment alone, especially among the poorest and in more conservative areas. Women may lack sufficient income to make formal savings viable, particularly when given extremely low incomes, distance from cash-in-cash-out facilities or branches, and high frequency inflows and outflows. Here, lower direct and transaction costs can help, but may not have much of an impact without interventions helping women increase their incomes. Women's choice to save in an account may be less profitable than alternatives, such as investing in business, insurance, or physical assets. However, their liquidity preference may be a result of the real risks they face in terms of health spending and backstopping their partners. It may also reflect insecurity of asset ownership in marriage in which husbands may have de facto rights over women's property.

Learning Questions

- What infrastructure constraints present the greatest barrier to women's uptake of digital financial services and where should FSDs be focusing?
- How can FSDs best support regulators to mainstream gender into their policies to increase women's usage of financial services?
- Do we understand how norms over money management and responsibilities affect women's saving patterns, aspirations, and fears?
- Are digital and financial service providers able to design and deliver solutions that add real value to women's livelihoods?
- Given the importance of G2P payments in our countries of activity, how can we ensure better outcomes for women recipients?



ACCESS TO SERVICES

Improving women's access to services is key to addressing a range of well-being outcomes for women and girls. Increasing women's access to certain kinds of services – education, healthcare, water and sanitation, communications channels and electrification—can also have big impacts on women's incomes, life quality, life expectancies and agency. It is striking that interventions deemed to be about "women's economic empowerment" often treat access to services as a separate, unrelated domain, excluded from their consideration. Reviews of women's economic empowerment interventions do often include interventions around girls' and women's education, typically focused on vocational and business training. However, none that was reviewed for this paper included family planning and contraception. This is in spite of a solid recognition in the West—often among the development research community itself—of the stark livelihood penalties women experience from bearing children, with those penalties and burdens multiplied by larger families.

Gender gaps
What do we know?

This section focuses just on those service areas where we expect those additional gender dividends to materialize.

Education

Globally and including sub-Saharan Africa, gender gap in education has been narrowing, driven largely by universal free primary education efforts. Secondary and higher education are less accessible for both girls and boys with gender gaps more pervasive at this level. Girls often receive less education than boys because of direct costs and family rationing, opportunity costs, early pregnancy, social norms and lower perceived and actual returns on education where men are favored in labour markets. Additionally, many girls lack access to quality "second chance" programmes, allowing them to finish their education after an interruption, such as a pregnancy or family shock that pulls them out of school.

Educating girls requires not just keeping them in school, but also ensuring they learn. Learning outcomes for boys and girls alike are often very poor. Keeping girls in school longer is associated with a range of positive development outcomes: better personal health, increased aspirations, higher earnings, more agency, lower fertility rates, lower child mortality, and more education for their children. Some of these gains are achieved just by attendance. These gains are even higher when girls actually learn. Countries producing better learning outcomes experience much higher reductions in child mortality for each year of girls' education. FSD Uganda's gendered analysis of education finance found that barriers to wider education outcomes included supply side financing constraints, such as secure boarding facilities for girls or financing for teachers' qualification, as well as more expected demand side constraints such a affordability of private school fees, uniforms and educational materials. Higher learning outcomes are linked to the capacities of teachers. Where salaries and qualifications are low, teaching quality is likely to be low.

Healthcare

While sub-Saharan Africa broadly does not have particularly high "missing girls" at birth, excess female death after birth is highest in SSA compared to other regions. Where there is rationing within the household (due to poverty) girls are often fed less than boys, observed through differences in nutrition between boys and girls (which are sometimes ameliorated with cash transfers). However, this is typically small, and most of the excess deaths of girls in childhood is attributed to the lack of clean water and sanitation. These differences in nutrition can persist well into adulthood, reflecting high intra household inequality in sub-Saharan Africa.

> "Lifetime risk of maternal mortality in SSA is 1 in 38 compared to 1 in 11,900 in Western Europe. Most deaths are preventable, particularly if attended by properly equipped, skilled professionals. However making that happen in SSA requires significant, system-level changes."

While challenging, it has been done in some low-resource environments successfully. Women often have only partial control over their reproductive health decisions, with men and women often having conflicting views about preferred family size. In Zambia, women were significantly more likely to use contraception if they could do so without their spouse's knowledge. Family size can have a huge impact on women's ability to work and earn income and to make ends meet at home, under income constraints they do not fully control.

Both FSD Kenya and FSD Uganda's gendered market analyses looked at health finance systems, which identified barriers including poor data ecosystem, mobility constraints in rural areas and insufficient digital literacy for digital health services to respond to gaps in provision in rural areas. Both are working with partners to strengthen women's health services, including access to maternity services, critical in countries with high maternal death rates. We are also exploring whether we can work with regulators to get better data on women's use of national health insurance schemes to inform future work.

Water and sanitation

Poor water and sanitation disproportionately affect girl children's mortality (see above), but a number of other issues as well. Lack of sanitation facilities at schools can reduce girls' enrolment in school, as noted in the FSD Uganda gendered analysis. Women and girls are much more likely to spend more time fetching water, laborious, time-consuming and sometimes physically dangerous work which is worsening with climate change as water scarcity increases in some area.

Communications channels

Women are 8% less likely than men to have a phone and 50% less likely to have internet access. In some countries, there may be gaps in access to televisions and radios. Social exposure gaps can also exist, for example in places where (as in Kenya) women are more likely than men to live in rural areas and where women's geographies, networks, and socialization opportunities are more limited. This impacts the ability of constraining social norms to evolve, as they may have already done in urban areas with great exposure to different norms.

We know that as digital channels become increasingly ubiquitous for distributing financial services, certain segments of women risk being persistently excluded. Where their exclusion was previously due to distance from physical infrastructure such as bank branches, it may now be digital, due to lack of access to mobile phones, sim cards or data. However, merely distributing these may not overcome the long-term challenges. Communications tools require both upfront and sustained expenditure (for example on airtime and data bundles) and adoption may only happen when these channels are viewed as having something genuinely valuable to offer potential new users. Additionally, women's lower financial and digital literacy can block uptake.

Electrification

There are a number of ways low electrification can disproportionately constrain women: Lower security and decreased business hours without lighting, decreased time to balance domestic work with education and income-generating work, increased time spent collecting energy sources, and others. A review of a number of studies find electrification increases enrolment, employment and incomes with larger effects on women and small firms.

Financial solutions
What works?

As in the previous section, not all of (or even the most important) approaches to solving these challenges come down to financial sector solutions. This section focuses on what we know works where there may be a financial sector touch point.

Education

Helping parents and girls themselves understand economic returns to their education and their choice of vocational training sector can help keep girls in school and to earn more afterwards, if finance is available.

Drawing on Evans and Yuan (2019), the most impactful finance - linked interventions documented to date that improve girls' access and learning in school are:

Access: The most important factor in increasing girls' enrolment is reducing the costs. Conditional cash transfers have proved very successful in increasing girls' enrolment in many places including Nicaragua, Morocco, and South Africa. A conditional cash transfer for girls who dropped out of school was able to successfully bring them back. The evidence is more mixed for unconditional transfers. Removing the costs completely is also very powerful where direct costs are still imposed. In some settings, providing water and sanitation facilities can also increase girls' enrollment. A savings initiative in Uganda was among the least effective interventions aimed at increasing girls' enrollment.

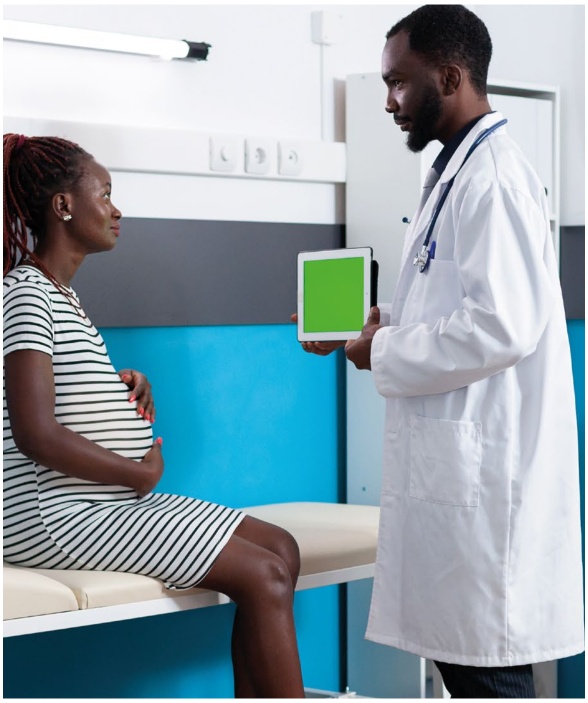
Learning: The only somewhat financial intervention among the most effective at increasing learning was a public/private partnership in Pakistan that provided schools with enrolment subsidies and offered higher subsidies for girls. While it was not among the "most" impactful interventions, a scholarship programme in Kenya also increased learning for girls and boys. Girls were offered secondary school scholarships conditional on their performance on primary school tests. The scholarship incentivized them to learn, sure that the financial barriers to progression would be overcome if they scored well. This increased girls' learning with positive spillovers to boys who were ineligible for the scholarships.

Healthcare

Health financing: The AHME programme in Kenya worked on the supply side to increase access to quality care by the poor, expand coverage of health technologies to the poor, and improve the viability of private care clinics. They provided training, financing, franchising, business support, and national health insurance accreditation. The initiative did improve clinic profitability, but it simultaneously worsened care quality, particularly for the poor. In areas like healthcare and education (as opposed to things like water distribution), information asymmetries mean private solutions may be particularly prone to these types of outcomes as users/customers do not observe accurate data on outcomes sufficiently to make informed purchase decisions. Satisfaction can result from the appearance of higher quality infrastructure, better customer service, and the appearance of professionalism rather than health or learning outcomes.

Contraception: Unmet demand for contraception is higher in sub-Saharan Africa than any other world region. However, out-of-pocket costs may not be the most significant factor inhibiting use. There are significant barriers around social norms and the privacy of contraception choice. In some countries, researchers have found greater uptake when the male partner is involved in the decision, while in others (notably, Zambia), women were more likely to use contraception if the choice could be kept secret from a partner. In the past, cost and consistent provision of contraception has been a challenge, but access has improved. Notably, the significantly lower cost of contraceptive implants and new delivery guidance allowing implantation by lower-level health practitioners has led to a surge in the uptake of these long-lasting family planning methods. A wide range of research suggests that contraception use increases when demand is significantly increased by "empowerment" measures that can be in part income related, but can also be around confidence, life skills, and future expectations.

Maternal and newborn health: When it comes to supporting maternal health and safe delivery, a number of demand-side financial mechanisms have been proven helpful for reducing maternal mortality as part of a suite of interventions that also expand access to facility-based births and skilled birth attendants:



- In India, a cash transfer to women conditional on delivering their babies with a skilled attendant increased births with skilled attendants by 36%. The programme also decreased perinatal and neonatal deaths by 3.7 out of 1,000 pregnancies and 2.5 deaths per 1,000 live births.

- A number of countries have introduced voucher systems enabling pregnant women to deliver at a public or private facility and sometimes finance the cost of transport. In Mozambique, one intervention offered women a small "baby package" of in-kind goods after a facility-based birth. These approaches often result in a significant increase in the demand for facility-based births, which tend to have lower risks. Transportation to the facility remains a barrier for many rural women.

- Another form of incentive is to offer children a savings account at birth. In some more developed countries, these have been created automatically for children and seeded by government contributions. Governments could also automatically register children for birth certificates at facilities through hospital staff or agents, reducing the future bureaucratic burden to be shouldered by parents.

However, these cannot act alone. In Kenya, in spite of the removal of user fees at public outpatient facilities and the introduction of subsidized health coverage for some pilot counties, the share of Kenyans forgoing care increased from 13% to 28% between 2013 and 2018. About 7.1% of Kenyans still had catastrophic health payments in 2018 alone, up from 6.6% in 2013. Health insurance was not associated with financial protection (perhaps because of adverse selection). These results remind us of the critical importance of understanding the health system as a system in which different incentives and policies must change in sync in order to realize genuine gains. In Kenya, free deliveries in public facilities increased demand for services, but left many women unprepared for costs they had to shoulder on their own for maternal care not covered by the programme or during frequent health worker strikes.

Non-financial interventions also matter a lot in improving maternal health, but the financial sector might play a role in helping them become more accessible and roll out faster. For example, maternal waiting homes—particularly in good condition—are quite important for reducing maternal deaths in areas with large rural populations. New medical technologies and systems can also be key to reducing deaths in low resource settings.

mHealth interventions can keep women informed of ante-natal care visits and practices. There is much hope that equipping health workers with mobile apps can help improve their service quality, improve health outcomes, and potentially increase work visibility in ways that make it easier to compensate health workers based on performance. However, many mHealth interventions are not proven to add significant clinical value.

Water and sanitation

In terms of improving the cleanliness of drinking water, technologies that clean the water at the point of use are more effective in terms of improving water quality, because they avoid contamination in transit. But adoption of these technologies—at source or point of use can be difficult and are often underwhelming. Understandings of why are limited: it may be due to cost, convenience, changes in taste or other factors. Similar factors can also impact adoption of cleaner water at source. In Kenya, after an investment in spring protection that improved water quality, users were unwilling to walk 3.5 minutes more to access the improved source. In theory, digitization of water services through services such as water ATMs and smart meters can improve efficiency and potentially lower costs for safe water distribution.

Mobile phones and internet

Some barriers to adoption of mobile phones, smartphones, the internet, as well as digital payments and platforms are obvious: accessibility, cost, and utility. However, we don't have good data on the gendered drivers of adoption or reports on efforts to support women's adoption in particular, such as who has bought a smartphone through a credit offer and how much data women are using compared to men and for what purposes. More data will allow us to better understand what women are using mobile data to do.

Electrification

Rural electrification can support women's livelihoods by reducing the time spent collecting energy sources, enabling appliances for domestic work and businesses, and extending the workday. In a study of PayGo solar, we found that families whose units could power televisions also felt that they were providing their children exposure that would open their minds and prepare them for adulthood.

The impact of electrification on women's earning is context-specific, with good results for Peru but no effects in Nigeria, where there were more restrictive norms about women's roles. It is unclear whether small solar units (including PayGo) produce enough power over a long enough duration to achieve similar impacts on their own. Instead, in a CGAP PayGo study, we found that men were often the adopters of the system and that they often funded the investment by reducing the share of money that women controlled.175 At least one study shows no impact of mini grids on rural firm income, with researchers suggesting that this is because of persistent low demand for rural goods and services.

Solutions such a PayGo clearly have environmental merit, reducing dependence on fossil fuels or on scare natural resources like wood. However, their role in supporting women's economic empowerment is not clear.

Learning Questions

- Which basic services show the greatest potential for both financial sector and gender equity outcomes?
- Where will we find the greatest impact on women's health outcomes
- In which contexts do women choose to access, receive or pay for basic services digitally?
- How can we ensure digitally excluded women can benefit from basic service innovation?
- Do we understand the non-financial drivers for household uptake (or not) of basic services and how these are gendered across different contexts?

3 BUILDING THE NETWORK PROGRAMME

Taking this evidence together, a few key takeaways emerge.

First, one of the most important things needed for long term gender transformation is to create demand for women's work and ensure that women are able to take advantage of those opportunities by entering valued, productive roles. This is very challenging in the sub-Saharan Africa context. We can support women to enter the labour force via the creation of MSMEs, through agricultural production and through job creation in female dominated sectors. Supporting women's education, keeping them healthy, increasing access to childcare, and paving the way to pay women privately and independently can help increase women's access to these roles when they emerge. FSDs who are working on market-level work and who are committed to employment creation are already well-poised to support this work, keeping their eyes on systems level changes.

Second, many interventions that aim to change women's access and control over resources (including cash transfers, asset transfers, savings groups, and even graduation programmes) may have only short-term impacts on women's agency, or impact decision making authority only over small domains but not other resources, and do not appear to change norms in the long term. There is reason to worry that when hit by a shock or the programme disappears, women's status reverts to pre-intervention levels. Where such interventions are introduced, they need to work diligently on helping women and girls build their human capital and make other long-term, durable changes in social norms and women's assets (especially immovable assets) and incomes.

Financial services can have important impacts on women's incomes and agency, but this tends to be true only when they have an income to channel into those financial devices. If the income channel is there—via remittances, wages, small enterprise, or agricultural production—private savings can support even greater productivity. Credit can benefit women's productivity as well, but has more of an impact on larger, more established firms, which limits the strongest impact to women who are somewhat wealthier and likely less in need of "empowerment."

Achieving gender equality is a social process, one that involves increasing the individual decision-making autonomy of women and supporting changes in norms among both men and women about appropriate, fair, and desirable relationships among genders. Policy change can be supportive in this process, but women actualizing their rights broadly requires these shifts in norms and attitudes.

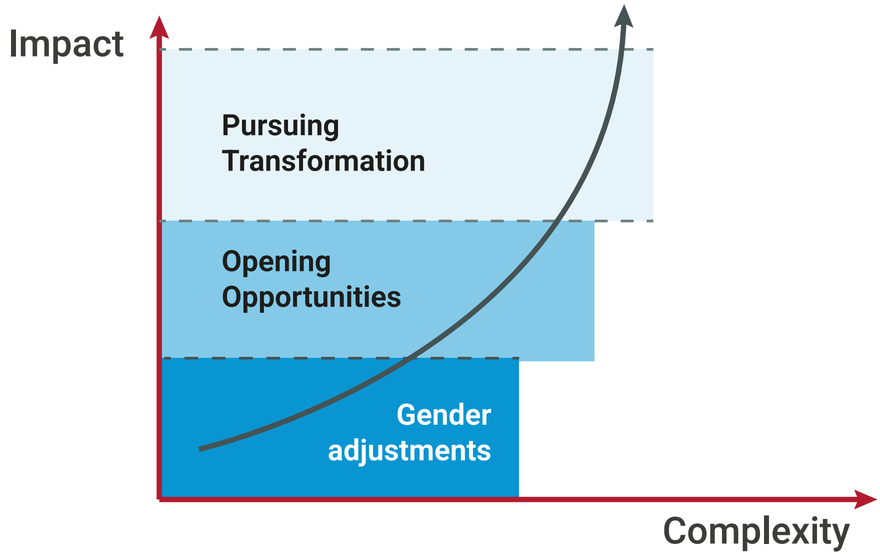
These changes require women to change, for women and men to see that change, and to recognize that they are not alone in changing their views. This process requires both exposure and platforms and spaces for wide public dialogue for both men and women. Long-term changes in gender equality are usually the result of sustained feminist activism, which is nurtured by women having bigger roles in public life, by women assuming more flexible roles in society, men becoming comfortable with and seeing the value in new norms, for both men and women to have space in society for dialogue, and for activists to see that change is possible through incremental policy wins. **As market facilitators and catalysts, it's important that we reinforce these dynamics through promoting norms shifts in financial institutions, encouraging inclusive leadership, and amplifying the voices of diverse women's interest groups.**

We work with FSDs to identify, develop and refine interventions which align with our learning agenda questions and our detailed Theory of Change (Annex A). Each intervention contributes to a wider portfolio across three dimensions:

- Working towards systemic change
- Working across opportunities in the real economy
- Targeting specific barriers in the financial system

Working towards systemic change

We prioritise interventions that help put us on the path towards systemic change. We recognise that there are three areas of potential intervention where a financial system can push towards equality. Generally, interventions which fall in the second or third intervention type will be prioritised over interventions which fall in the first.



1. Gender adjustments – these address modest barriers to an inclusive financial system through adjustments in the work that FSDs already do. These adaptations are not particularly complex, but they do produce direct impacts, even if those impacts are not particularly transformative.

2. Opening opportunities – less directly, the financial system can play a role in opening opportunities, for example by paving the way for increased earning opportunities and work for women in the economy through financial interventions. These are more complex processes, which push FSDs in new directions and into new kinds of partnerships, but the impact payoffs are more substantial.

3. Transformation – where the financial system's role may be less direct and the impact pathways more complex, but where the impact opportunities are potentially huge. This could include creating pathways for structural transformation and more equitable asset regimes.

We recognize that not all FSDs will be in a position to pursue transformative programming. Interventions which fall into the first group and which undertake gender adjustments to existing programming, where aligned with our theory of change and supported by strong evidence of potential gender impact, will also be considered.[1]

[1]Examples of such activities can be found in Annex 2.

Working across the real economy

Given the complexity of gender change, and the limited wider impact from just increasing financial solutions, we are focusing on interventions that engage with our real economy outcome areas, in particular those addressing systemic barriers to women's equitable access to services and inclusive growth.

- Inclusive growth – does the intervention target high potential sectors which can absorb women's labour or otherwise improve women's productivity, assets or livelihoods?
- Access to services—does the intervention provide solutions to help basic services work more efficiently to improve women's health, longevity, and productivity?

Within these two priority areas, we also consider:

- Where is there potential to build on the network's existing programming, networks, and relationships in order to create meaningful change in women's access to and control over resources
- Where there might be areas of intervention covering new ground in our learning agenda and promising to teach new lessons that are likely to be applicable in more than one country
- What existing data and research suggest will likely succeed in improving women's access to and agency over financial resources.

INCLUSIVE GROWTH **Women's livelihoods are enhanced**	**BASIC SERVICES** **Women are able to afford and use relevant services**
Income-generation increases	Improved health services support well-being
Improved assets and wealth	Domestic/unpaid care burden is reduced
Improved productivity	Improved access to digital solutions & knowledge
Improved financial agency	Improved communication capability
Risk management	

Addressing financial system barriers

Our third dimension of the portfolio recognizes that FSDs as market systems facilitators seek to remove specific barriers to inclusive market systems. These barriers manifest in a number of ways when it comes to gender:

- **Policy:** Policies around KYC, inheritance, parental leave, data included in credit bureaus, and other issues can prevent women from accessing accounts freely and privately and from protecting their assets and investments. Policy-related barriers can stem from rules that foster inequality or from poor enforcement or implementation of more supportive laws and more formal government programmes.

- **Norms:** Social norms about appropriate behavior for women impact their ability to earn, be productive, build assets, and engage in decision making. For example, not all women feel:

- Free to move, work, save, and borrow independently and privately;
- Able to participate in financial decision making in the household;
- Able to invest in assets—like land—that enable them to build wealth;
- Able to live in their homes without the threat of violence from male relatives;
- Free to choose if, when, and whom to marry or divorce;
- Able to negotiate realms of financial responsibility, the distribution of domestic work, and priorities for household investment with their spouses; or
- Able to choose their family size and the timing of their pregnancies (which has an enormous impact on their livelihoods).

- **Infrastructure**: Women in many markets are less literate than men, have more restricted mobility and thus access to branch and agent networks, agent networks can be dominated by male agents, and women may have less access to ID, mobile phones, and airtime/data networks. Weaknesses in economic infrastructure such as payments systems, credit information sharing, and logistics integrations can hold businesses back from investments in productivity growth supporting structural transformation.

- **Solutions.** Often financial solutions are not designed with women in mind, taking into account different levels of literacy, physical distance, livelihood patterns, financial needs, communication channels, and other considerations. Solutions do not always take into account the barriers women face in building their assets and investments and seek to help them overcome these challenges. Solutions can also be overly focused on direct impacts via retail finance without necessarily investing enough attention in supporting clients' roles in productivity change that supports structural transformation and the generation of jobs via indirect channels.

FSDs are experienced market systems facilitators but have limited experience working to remove specific barriers to gender inclusive market systems. Interventions are encouraged to address impediments to women's equitable participation in financial systems due to constraining policies, norms, infrastructure or solutions. Interventions should address some of the initial learning questions around these key barriers which we have developed (not all of which may be applicable or relevant to the final portfolio):

Learning Questions

Policy and Regulation

- What key levers can be used to improve reliability and consumer protection in financial services, especially for women who are low literacy or first-time DFS users?
- What does it take to have regulators revisit KYC requirements that exclude millions of low-income women?
- How can market facilitators help to remove outdated legal inhibitions to women owning their own accounts, such as requirements for husbands' signatures (in Rwanda)? How can such policy interventions be rigorously tested and made permanent?
- How can market facilitators best ensure the voices of women and women's organizations are heard in financial policy discussions?

Learning Questions

Solutions

- How can market facilitators motivate financial service providers to rigorously pursue the women's market and design for their needs? How do we create private sector champions for women's economic empowerment?
- What are key financial use cases that can serve as an on ramp for millions of excluded and underserved women in Africa?

Learning Questions

Infrastructure

- What does it take to make rural and remote agent networks thrive?
- Do women agents have an impact on women's uptake, usage, and comfort with financial services?
- What are promising models for helping more women own and be comfortable with their own phones and other digital access channels?
- What information infrastructure models are most useful in providing practical sex data and analysis for market players?
- What key pieces of economic infrastructure need to be strengthened to support greater productivity growth in the country's most promising sectors for future female employment?
- What financial sector pathways are there to support that infrastructure strengthening?
- What key changes in land titling (and other asset registries) systems might be reformed to support women's land ownership and inheritance?

Learning Questions

Norms

- What are the norms that govern financial behaviours among men and women and how do those impact women's financial access and agency?
- How can financial service providers and others help to shift norms around women's agency over financial decisions?
- How can market facilitators support joint household decision making over investment decisions?
- How can we practically mitigate against unintended consequences of women's new earning opportunities, including possible increases in women's time poverty and domestic violence?
- What impacts do women's employment, financial access, and social messaging have over the divisions of household labour?
- What impact might changes in household divisions of labour have on women's financial agency?

Keeping in mind the big picture

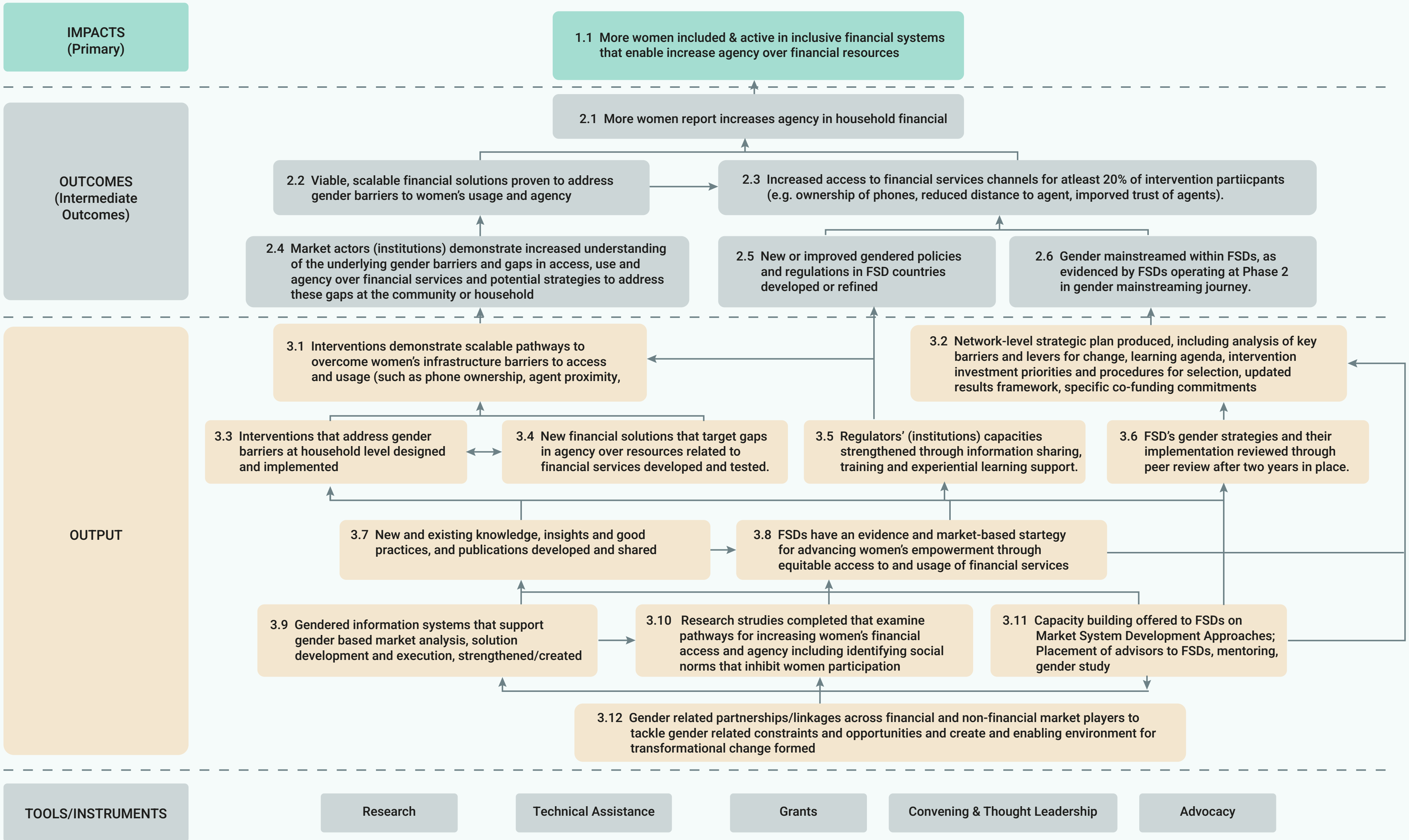
A diverse portfolio of interventions allows us to work across these spaces, helping us recognize where FSDs can unlock real value. There are many types of interventions that could fit within this matrix, so we work collaboratively to develop ideas for interventions that not only cover diversity in the intervention space, but also offer the promise of delivering systemic, market-level change and simultaneously align substantially with FSDs' overall strategies and capacities.

This table shows the matrix of research and interventions and gives examples of work we might do. Text in blue is work planned or underway already:

	Policy	Norms	Infrastructure	Solutions
Inclusive Growth				
Generate income for women	Thoughtful inputs into industrial policy planning (& financing)	Supporting women's leadership/participation in finance, fintech, and industry	Supporting development of logistics infrastructure for women's trade	Private accounts for women workers Connect women to productive roles in value chains Possibly e-commerce, gig-work platforms Gender bonds
Boost women's productivity	Land titling	Showcasing women leaders in high productivity sectors Norms shifting burdens of domestic work and childcare	PAYGo Financing for smartphones Interoperability of payment systems	Productive credit Possibly e- commerce, gig-work platforms Links to higher value output markets/value chain integration
Build and protect women's assets	Reformed asset registries (including land, moveable assets) Supporting revision of inheritance laws	Supporting collaborative will writing Norms interventions around women's assets	Pro-women agent networks	Land acquisition Preparation of wills
Improve women's voice and agency over assets	Improve efficiency of asset transfers to next of kin, child support payments	Couples financial counseling Norms interventions (ex; through churches, media)	Support asset registration infrastructure Fair/accessible trading platforms	Preparation of wills
Access to Services				
Women's human capital built	Cash transfers & digital vouchers Efficiency of payments UHC programmes	Demonstrating returns to girls' education Reproductive norms interventions	Microgrids WASH financing Product distribution channels	Cash transfers PAYGo solar Finance for WASH Health insurance Innovative health financing

Of course, we also recognize that getting to good outcomes isn't just about what we do, but how we do it, and we hope to learn from both. To reach these goals for women, we need to be intentional, including gender considerations in all of our programmes and in developing specific interventions that address the needs of different kinds of women.

ANNEX 1: Gender Programme Theory of Change



ANNEX 2: Example activities for gender programming across three levels of change

Table: Example activities for gender programming across three levels of change

	Gender Adjustments	Opening Opportunities	Pursuing Transformation
Exemplar Activities	• Build strong gender analysis into existing research work on households and MSMEs; • Assess ecosystem of agents and taking measures to make agency more accessible and productive for female agents; • Support policymakers to lower KYC requirements and improve ease of identity access for women; • Social norms interventions around savings/credit/planning.	• Link women workers and producers with private, safe, accessible, and high-quality channels to receive their wages and other income; • Develop strong gender strategy for the digital economy;	• Finance for industrialization in sectors able to employ large numbers of women; • Directly helping women finance the purchase of their own land and other property; • Support efforts to title – jointly and for women alone – property to improve tenure security; • Support clients with the production, filing, and execution of wills to enforce property rights.
Input Required	• Gender analysis of existing programmes • Reviews of existing research programmes with suggestions for building in gender • Sensitization of existing partners • Building staff and partner skills	All from “Gender Adjustment” + • Gender analysis of economy and opportunities /constraints in key sectors • New partnerships, for example with tech firms, platforms, employers, agricultural buyers	All from “Opening Opportunities” + • Macro expertise • New expertise, for ex: policy expertise in potentially new areas, expertise in larger scale financing and possibly PPPs, industrial policy
FSD Achievement	• Staff much more gender aware, comfortable with gender analysis • Grow ambition among staff and partners • Signal importance of gender thinking to market	Gender Adjustment achievements + • Spread of gender thinking to new parts of economy, new partners • Potentially greater impact on women’s income and agency	Gender Opportunities + • Spread of gender thinking • Moving gender thinking to core economic policy • Possible gains in women’s employment and agency that push towards transformation in the society

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