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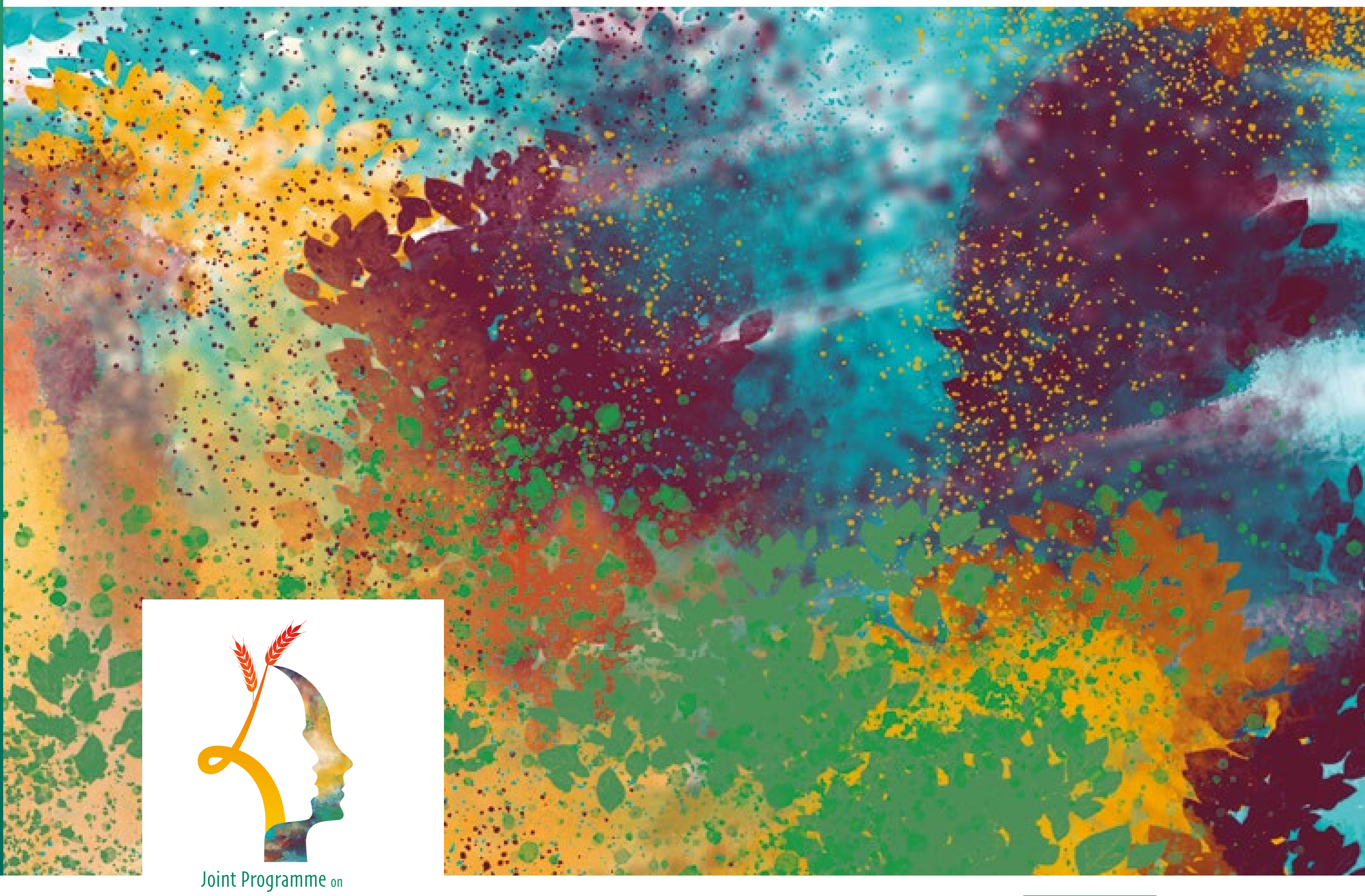
Diagnostic of gender and age norms in financial inclusion

A pilot study in five districts of Malawi



Joint Programme on Gender Transformative Approaches for Food Security and Nutrition

Funded by the European Union

Diagnostic of gender and age norms in financial inclusion

A pilot study in five districts of Malawi

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Contents

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The study was carried out under the technical guidance of Hajnalka Petrics and Alejandra Safa Barraza, and the direct technical supervision of Loïs Archimbaud (FAO).

Billy Molosoni drafted the study with support from Amos Zaindi, Antony Malunga and Clement Bisai (CARE International in Malawi). Data collection and analysis was conducted by Bertha Kombe, Chisomo Kasende, Flossy Kamoto, Rose Chindebvu, Mwawi Mkandawire, Olipa Mwanza, Chrispin Manda, Sylvester Mwang'ana and Chogawana Mailosi (all CARE International in Malawi).

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Abbreviations

CGAP	Consultative Group to Assist the Poor
FAO	Food and Agriculture Organization of the United Nations
FGD	focus group discussion
FSP	financial services provider
IFAD	International Fund for Agricultural Development
JP GTA	Joint Programme on Gender Transformative Approaches for Food Security and Nutrition
KII	key informant interview
RBAs	United Nations Rome-based Agencies
SNAP	Social Norms Analysis Plot
SNET	Social Norms Exploration Tool
VSLA	Village Savings and Loan Association
WFP	World Food Programme

Executive summary

This report presents an investigation into how social norms impact rural women's and youth's ability to access and use formal financial products and services in Malawi. It confirms the importance of considering social norms when designing interventions to improve women's and youth's economic empowerment. It also offers concrete recommendations for the development of such interventions and programming. The report is intended for development actors, United Nations agencies and non-governmental organizations, including the RBAs, as well as financial service providers (FSPs) and policy makers in Malawi.

Background

Since 2019, the RBAs have been implementing the JP GTA in collaboration with and through financial support from the European Union. In Malawi, the JP GTA works to enhance the economic autonomy of women and youth through improved financial inclusion. Social norms, and especially gender norms, are among the root causes of limited access to formal financial products and services,[1] globally and in Malawi. Despite this, financial inclusion programming still does not widely take into account the influence of social norms.[2]

Under the JP GTA, the RBAs commissioned CARE International in Malawi to carry out a gender and age norms diagnostic study focusing on women and youth members of Village Savings and Loan Associations (VSLAs).[3] CARE conducted the study from 2021 to 2022 in collaboration with the Sociology Department of UNIMA and the Human Ecology Department of LUANAR. The study was carried out in the following districts: Balaka, Kasungu, Mangochi, Nsanje and Zomba.

Study objectives

The objectives of this study were to:

- identify and understand the gender and age norms that impact the financial behaviours of women and youth in rural Malawi;
- assess and explore context-specific influences of gender and age norms on rural women's and youth's financial inclusion; and
- identify opportunities and entry points for key stakeholders to challenge discriminatory gender and age norms that hinder women's and youth's financial inclusion.

[1] **Eckhoff, S., Majara Kibombo, G., Natukunda M., Pennotti, C. & Vandergaag, K.** 2019. What works to increase financial inclusion and women's financial autonomy? Intentional designs showing promise. *Development in Practice*, 29(8): 974-987. https://doi.org/10.1080/09614524.2019.1651824.

[2] **Scarampi, A., AlBashar, D. & Burjorjee, D.** 2020. *Gendered Social Norms in Financial Inclusion: A Diagnostic Study from Southeastern Turkey*. Washington, D.C., FinDev Gateway. https://marketshareassociates.com/wp-content/uploads/2020/08/2020-Gendered-Social-Norms-in-Financial-Inclusion.pdf

[3] The RBAs work closely with VSLAs in the districts and communities where they are undertaking projects. VSLAs are informal self-managed groups of people who meet regularly to save together and take small loans from those savings. VSLAs are key to ensuring access to financial services for villagers who generally do not have access to formal financial services.

Social norms

The study identified and investigated the following five gender and age norms affecting financial inclusion:

1. Married women should seek approval from their spouses on all financial decisions.
2. Married women should not have financial privacy from their spouses.
3. Women should not have assets in their name.
4. Women should use their money for household expenses and not savings.
5. Youth should not have assets in their name.

Key findings

- Social norms have a strong impact on the financial behaviours of rural women and youth in the communities studied, and are therefore significant obstacles to their financial inclusion.
- The most prevalent gender norms in the communities studied are: *"married women should seek approval from their spouses on all financial decisions"* and *"married women should not have financial privacy from their spouses"*.
- Two meta-norms exist that strongly influence all four gender norms under investigation. These particularly influential norms are: *"men should be the head of the household"* and *"women should take care of the home"*.
- The main reference groups consist of traditional influencers – such as spouses, parents, parents-in-law, traditional (local and religious) leaders, and peers – but also non-traditional influencers such as marriage and initiation counsellors.
- Even in matrilineal communities, men (either husbands or male family members) still make most financial decisions due to the prevailing gender norms.
- Marriage residence is key to social norms reinforcement, particularly in polygamous marriages. Depending on the descent system and whose village the couple resides in, first or second wives may have more financial autonomy.
- Young people's limited access to formal financial products and services is the result of a variety of factors. Unmarried youth are often viewed as household "property" and are seen as incapable of making independent financial decisions.
- Young women are more disadvantaged than young men when it comes to financial autonomy. Young women are socialized not to own property or assets and rarely inherit property.
- Strong sanctions and rewards exist for women and youth in regard to their financial behaviours. Sanctions for women include divorce as well as various forms of gender-based violence. For youth, the most common sanctions for defying the norms are economic and physical violence.
- Key positive deviants exist and indicate opportunities for norm change. Women who exercise more financial autonomy and appear to have more leeway to deviate from the norms include:
  - those with higher literacy and more exposure to women's rights education; and
  - first wives in matrilineal polygamous relationships.

"Disobeying a husband is a sure way to a divorced life."

(proverb)

Recommendations

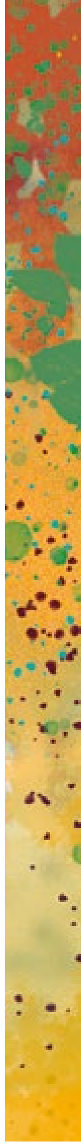
Future interventions to improve financial inclusion for women and youth in Malawi must focus on shifting these social norms. Traditional supply-side interventions will have a limited effect if they do not address norms that prevent women and youth from accessing formal financial products and services.

Recommendations for programming and communications approaches for social norm change:

- prioritize resources on facilitating change in meta-norms;
- change reference groups' expectations of appropriate behaviours;
- take a participatory community approach;
- use communications approaches that target gendered stereotypes and harmful personal beliefs; and
- reduce resistance to and backlash from non-conformity with norms through various interventions.

Recommendations for addressing the barriers to women's and youth's economic empowerment:

- encourage national-level savings by all people;
- enhance women's knowledge about human rights;
- encourage women to register for national identification in their own name; and
- explore mechanisms of promoting increased access to formal financial products and services



1. Introduction

Background

Since 2019, the RBAs – FAO, IFAD and WFP – have been implementing the JP GTA in collaboration with and through the financial support of the European Union. The JP GTA focuses on supporting the RBAs and their partners to contribute to the achievement of food security, improved nutrition and sustainable agriculture by tackling the root causes of gender discrimination and triggering transformative change processes that lead to gender equality and women's empowerment.[4]

The JP GTA is implementing field-level activities in two countries: Ecuador and Malawi. In Malawi, the JP GTA specifically aims to enhance the economic autonomy of women and youth through improved financial inclusion, that is, improved access to affordable, responsible and quality financial products and services, such as credit and savings accounts.

Key to advancing this goal is understanding the social norms that influence financial inclusion. Evidence shows that social norms are important determinants of women's financial inclusion and are therefore key drivers of the financial inclusion gender gap (Eckhoff *et al.*, 2019). Despite such evidence, however, financial inclusion programming still does not systematically analyse or widely take into account the influence of social norms, according to Scarampi, AlBashar and Burjorjee (2020).

[4] For more information about the JP GTA please visit https://www.fao.org/joint-programme-gender-transformative-approaches/overview/about-the-JP/en.

With this in mind, the JP GTA identified the need to better understand how social norms impact the financial behaviours of women and youth in Malawi. From 2021 to 2022, CARE International in Malawi, in collaboration with the RBAs, the Sociology Department of UNIMA and the Human Ecology Department of LUANAR, undertook a gender and age norms diagnostic study focusing on rural women and youth members of Village Savings and Loan Associations (VSLAs)[5] in districts where they had ongoing projects. VSLA members were chosen as the focus of this study because they are individuals with demonstrated interest in and access to informal financial services, and because the RBAs in Malawi already work closely with VSLAs.

Country context

Gender context

In Malawi, women and youth face obstacles to accessing formal financial products and services. Despite an overall increase in participation in formal financial services in recent years, women still lag behind. Data from the Reserve Bank of Malawi show that between 2015 and 2018, the percentage of adults in Malawi with access to at least one financial services product increased from 34 to 45 percent. In the same period, however, women's access only increased from 29 to 36 percent (Reserve Bank of Malawi in Finmark Trust, 2020).

There have been some efforts to offer products and services designed specifically for women. But even with customized financial products, women still face significant obstacles to financial inclusion, due in part to entrenched social norms. Preliminary research for this study found that although women in both patrilineal and matrilineal communities are highly valued for their central role in the household, they are socialized to restrict themselves to the identities of wives and mothers assigned to them by culture and tradition. Parents prioritize educating their male children, and the home is regarded as a woman's domain.

Preliminary research also revealed that public activities and amenities can be difficult for women to access, including most formal FSPs. In addition, a lack of financial education means that many women in rural communities have fears about dealing with banks. Obstacles such as complicated paperwork and the need for collateral assets and guarantors to obtain loans discourage women from transacting with formal FSPs. Women find it simpler and quicker to get loans through VSLAs than through official institutions.

Malawi has two main descent systems: patrilineal and matrilineal. In patrilineal societies, property and assets are passed down through the male lineage and men have more decision-making power, particularly when it comes to financial matters. In matrilineal societies, property and assets are passed down through the female lineage, which typically strengthens women's financial security and gives them important informal rights to land. If a woman moves to her husband's village of origin following marriage, this is considered a virilocal marriage. If a man moves to his wife's village, the marriage is uxorilocal.

This study was conducted in five districts: Nsanje, Zomba, Mangochi, Balaka (all in southern Malawi) and Kasungu (in central Malawi). According to Malawi's 2007 National Census of Agriculture and Livestock (cited in Berge *et al.*, 2013), Nsanje is a predominantly patrilineal society where virilocal marriages are the norm, while Zomba, Mangochi and Balaka are predominantly matrilineal with uxorilocal marriages. In Kasungu, the picture is mixed; 55 percent of villages are matrilineal with virilocal settlement, and 34 percent are patrilineal and virilocal.

[5] The RBAs work closely with VSLAs in the districts and communities where they are undertaking projects. VSLAs are informal self-managed groups of people who meet regularly to save together and take small loans from those savings. VSLAs are key to ensuring access to financial services for villagers who generally do not have access to formal financial services.

Youth context

Malawi's population is predominantly young, with a median age of 17 years and 80 percent of the population under the age of 35 (National Statistical Office of Malawi, 2019). Malawi's youth population is recognized as one of the country's greatest assets (National Planning Commission, 2020), yet many young people face unemployment and economic exclusion. Youth are often forced to drop out of school to assist their families financially, or in some cases, they are the head of the household themselves. Those who are enrolled in school are frequently engaged in outside economic activity to pay for educational expenses.

Not only do young people access formal financial products and services at a low rate, but they are also less likely to participate in VSLAs. Key informant interviews indicated that the low participation of youth in VSLAs has to do with their perception of some of the initiatives. The VSLA concept is called "*BankiNkhonde*," meaning "a bank on the veranda." Young people view this concept as passive and old-fashioned, which discourages them from taking advantage of VSLAs.

Study objectives

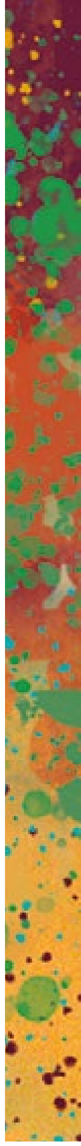
The three main objectives of this study were to:

- identify and understand the gender and age norms that affect rural women and youth VSLA members' access to, uptake of and benefit from formal financial products and services;
- assess and explore context-specific influences of gender and age norms on rural women and youth VSLA members' financial inclusion; and
- identify opportunities and entry points for key stakeholders to challenge discriminatory gender and age norms that hinder women's and youth's financial inclusion.

Guiding questions

The following questions guided the study:

- To what extent do gender and age norms influence the study participants' access to, uptake of and benefit from formal financial products and services?
- What are the immediate consequences of following or deviating from the gender and age norms, and how are these consequences experienced by the study participants?
- What are the opportunities for key stakeholders to improve rural women's and youth's financial inclusion?



2. The role of gender norms in agrifood systems and financial inclusion

Social norms are the informal rules of appropriate behaviour within a group. Social norms are context-specific and are transmitted and reinforced by reference groups. For example, maintaining appropriate distance from others in public spaces is a commonly accepted social norm to respect individual privacy and comfort. What this personal distance looks like, however, varies widely by country and culture.

Gender norms, a subset of social norms, are informal rules and shared social expectations that delineate acceptable and appropriate behaviours for men, women, girls and boys. As such, gender norms contribute to maintaining and reproducing gender roles and power relations (FAO, IFAD and WFP, 2022). Understanding gender norms can help comprehend power relations between men and women, and facilitate the adoption of new positive norms promoting gender equality (Cislaghi and Heise, 2020).

Discriminatory gender norms are at the heart of gender inequality in agrifood systems (FAO, 2023). They limit women's access to, control over and benefit from productive resources, services, and technologies that are critical for agricultural productivity, climate resilience and ultimately for women's wellbeing (Rietveld *et al.*, 2023). Tackling discriminatory gender norms in agrifood system interventions has demonstrated positive effects across a series of development outcomes, including increased food security and nutrition, improved health, decreased prevalence of violence against women and girls, and enhanced women's empowerment (Alexander-Scott, Bell and Holden, 2016; Cole *et al.*, 2020; McDougall *et al.*, 2021; Muralidharan *et al.*, 2015).

Achieving sustainable transformative change for gender equality in agrifood systems requires addressing discriminatory gender norms that perpetuate gender inequality, while also addressing gendered resource constraints in terms of labour, productivity, assets, services and shocks (FAO, 2023). In order for women to participate actively in agrifood systems transformation, they need access to strategic resources and services, and control over the income and benefits they generate. This access and control would enable them to engage in productive activities ranging from local economic initiatives to larger-scale enterprises. One of the main constraints women face in this area is the lack of adequate financial services and products.

To date, the lack of a gender lens in the design and implementation of financial inclusion interventions means that women face pervasive barriers in accessing and using financial services and products. Formal FSPs also face challenges in serving rural women, such as a limited capacity to design and deliver appropriate services and products. Microfinance strategies have shown promising results, relying on community-based mechanisms and reducing the need for collateral-based lending. However, women still face significant barriers to accessing financial services and products, even from more accessible initiatives, due to discriminatory social norms and practices that limit their economic opportunities.

Therefore, designing interventions to address discriminatory gender norms is fundamental to improving women's financial inclusion, and ultimately their empowerment in agrifood systems. A first step in designing such interventions is the identification and analysis of the gender norms that influence particular behaviours of interest, in a given group or context, using social norms diagnostic studies. Only by understanding the normative constraints that hinder women and men from realizing their full potential can we design programmes that directly address these constraints, fostering more inclusive, equitable, resilient and productive agrifood systems.

3. Methodology

Study framework

This study was guided by the Consultative Group to Assist the Poor (CGAP)'s diagnostic guidance on gender norms in financial inclusion.[6] The guidance proposes a four-stage process to diagnose the effect of social norms on women's financial inclusion (CGAP and MarketShare Associates, 2022). The study was also informed by CARE's Social Norms Analysis Plot (SNAP) framework and the Social Norms Exploration Tool (SNET) from Georgetown University's Institute for Reproductive Health. From the SNAP framework and the SNET, the study adapted tools for behaviours exploration and initial data analysis.

Study locations

The study was conducted in five districts in Malawi where the RBAs are operating under the JP GTA. Mangochi and Kasungu districts were selected for FAO's impact area, Nsanje district for WFP's impact area and Balaka and Zomba districts for IFAD's impact area.

6 This study formed part of the CGAP/FinEquity Social Norms Diagnostic Co-Lab, a peer-learning programme that aims to understand how social norms affect women's financial inclusion. Participating in the Co-Lab offered an opportunity for the JP GTA to test the CGAP/FinEquity diagnostic methodology in carrying out this study.

The study was conducted in two traditional authorities in each of Nsanje, Mangochi, Kasungu and Zomba, and in three traditional authorities in Balaka.[7] Two group village heads were randomly selected by the RBA partners in each traditional authority except for Nsamala and Phalula, where only one group village head was selected.[8]

Study participants

A total of 1169 individuals (770 women and 399 men) participated in the study. Youth represented 37 percent of the study participants. Young women comprised 65 percent of the total youth participants.

The **primary study participants** were women and youth who were members of VSLAs under RBA projects. They were selected to represent a range of demographic characteristics including marital status (single or married), type of marriage (monogamous or polygamous) and descent system (patrilineal or matrilineal). Women of all ages were included, while youth participants were defined as out-of-school youth between the ages of 18 and 24 years.

The **secondary study participants** were reference groups: the people who have the most influence on the primary study participants regarding the behaviours under investigation. Reference groups were identified following a literature review, team discussions and a rapid "My Social Networks" exercise adapted from the SNET. Table 1 shows the main reference groups identified for women and youth VSLA members in relation to their financial behaviours.

TABLE 1: REFERENCE GROUPS OF THE PRIMARY STUDY PARTICIPANTS

<table>
<tr><th>Married women (adult and young women)</th><th>Unmarried women (adult and young women)</th><th>Young married men</th><th>Young unmarried men</th></tr>
<tr><td>Spouse</td><td>Parents and grandparents</td><td>Spouse</td><td>Parents and grandparents</td></tr>
<tr><td>Parents, grandparents and parents-in-law</td><td>Siblings</td><td>Parents, grandparents and parents-in-law</td><td>Siblings</td></tr>
<tr><td>Siblings</td><td rowspan="2">VSLA peers</td><td>Siblings</td><td rowspan="2">VSLA peers</td></tr>
<tr><td>VSLA peers</td><td>VSLA peers</td></tr>
</table>

7 Traditional authorities were identified based on their proximity to the district headquarters. In each district, one traditional authority was selected close to the district headquarters while another was selected farther away, except in Kasungu where FAO is implementing activities in two traditional authorities only.

8 For a more detailed list of the locations where this study was conducted, please contact the JP GTA team at JP-GTA@fao.org.

4. Desired financial outcomes

In order to ensure that this diagnostic study supported the overall financial inclusion objective of the JP GTA in Malawi, the research team identified the following four desired financial inclusion outcomes for women and youth in the selected communities:

1. Women have autonomy over bank or e-money decisions and transactions.
2. Women have a bank or e-money account in their name.
3. Women have an account and use the account to access formal financial services and products.
4. Youth have autonomy over bank or e-money decisions and transactions.

Guided by CGAP's methodology and following consultation, a literature review and interviews with financial inclusion stakeholders, the research team developed a financial inclusion social norms and behaviours research matrix, shown below in Table 2. The matrix maps out the behaviours that need to be addressed in order to achieve the desired financial inclusion outcomes, and the social norms that affect these behaviours. The matrix also includes indicative study groups under each norm and the corresponding reference groups.

Before conducting the deep-dive investigation, the research team validated the selected social norms with financial inclusion stakeholders. The team then tested the tools to ensure that key terms were understood, the selected social norms were prevalent in the district, and the language used was locally appropriate.

TABLE 2: FINANCIAL INCLUSION SOCIAL NORMS AND BEHAVIOURS RESEARCH MATRIX

Desired financial outcome	Financial behaviours	Social norms	Study groups	Reference groups
Women have autonomy over bank or e-money decisions and transactions.	Married women seek approval from their spouses to make financial decisions.	Married women should seek approval from their spouses on all financial decisions.	Married women in VSLAs (25 years and older)	• spouse • parents, grandparents and parents-in-law • siblings • VSLA peers
			Young married women in VSLAs (18-24 years old)	
			Key informants	
	Married women surrender all money they earn to their spouses.	Married women should not have financial privacy from their spouses.	Married women in VSLAs (25 years and older)	• spouse • parents, grandparents and parents-in-law • siblings • VSLA peers
			Young married women in VSLAs (18-24 years old)	
			Key informants	
Women have a bank or e-money account in their name.	Women do not have bank or e-money accounts.	Women should not have assets in their name.	Married women in VSLAs (25 years and older)	• spouse • parents, grandparents and parents-in-law • siblings • VSLA peers
	Women are not accessing loans from financial services providers.		Unmarried women in VSLAs (25 years and older)	• parents and grandparents • siblings • VSLA peers
			Young married women in VSLAs (18-24 years old)	• spouse • parents, grandparents and parents-in-law • siblings • VSLA peers
			Young unmarried women in VSLAs (18-24 years old)	• parents and grandparents • siblings • VSLA peers
Women have an account and use the account to access formal financial services and products.	Women do not save, instead using their money for household expenses.	Women should use their money for household expenses and not savings.	Married women in VSLAs (25 years and older)	• spouse • parents, grandparents and parents-in-law • siblings • VSLA peers
			Unmarried women in VSLAs (25 years and older)	• parents and grandparents • siblings • VSLA peers
			Young married women in VSLAs (18-24 years old)	• spouse • parents, grandparents and parents-in-law • siblings • VSLA peers
			Young unmarried women in VSLAs (18-24 years old)	• parents and grandparents • siblings • VSLA peers
Youth have autonomy over bank or e-money decisions and transactions.	Youth do not have bank or e-money accounts.	Youth should not have assets in their name.	Young married men in VSLAs (18-24 years old)	• spouse • parents, grandparents and parents-in-law • siblings • VSLA peers
	Youth are not accessing loans from financial services.		Young married women in VSLAs (18-24 years old)	
			Young unmarried men in VSLAs (18-24 years old)	• parents and grandparents • siblings • VSLA peers
			Young unmarried women in VSLAs (18-24 years old)	

5. Study findings

The following section summarizes the findings of the deep dive investigation into the five social norms influencing the selected financial behaviours.

The research team conducted in-depth data collection using focus group discussions (FGDs) and key informant interviews (KIIs), as well as two tools, vignettes and the problem tree analysis tool. Vignettes tell stories about fictional characters to elicit respondents' reactions about expected or typical behaviours in specific social scenarios. The problem tree analysis tool prompts participants to identify and discuss the root causes and effects of a given issue or behaviour.

The data collection and core project teams, with support from CARE's Monitoring, Evaluation, Accountability and Learning team, distilled the data into key findings. Preliminary results of the study were then disseminated and validated at national, district and community levels. A total of 304 individuals (175 women and 129 men) participated in the validation and dissemination exercises.

Gender norm 1 Married women should seek approval from their spouses on all financial decisions

TABLE 3: SUMMARY OF FINDINGS FOR GENDER NORM 1

Personal beliefs of primary study participants	Most married women VSLA members agreed with the norm, with some exceptions depending on the district and age of the respondents. For example, some young married women in Mangochi stated that they earn their own money and therefore do not require permission from their spouses on financial matters. Married women in Zomba disagreed with the norm, but stated that complying with the norm pleases their spouses.
Reference groups	Spouses, parents, in-laws and other relatives, VSLA peers and local and religious leaders
Personal beliefs of reference groups	Most reference groups agreed with this norm, citing the traditional role of the husband as the head of the household. This belief is common regardless of descent system (matrilineal or patrilineal) or marriage type (monogamous or polygamous). Both Christian and Islamic religious systems teach that women must be subservient to their spouses and elders, which reinforces this norm. Local leaders also emphasize the importance of wives being submissive to their spouses when consulted on family and community issues. VSLA peers also reinforce this norm; some VSLAs require married women to obtain consent from their spouses before joining in order to prevent future harassment. Among all the reference groups, only younger female relatives such as cousins and nieces disagreed with the norm.
Norm prevalence	This norm is prevalent and generally adhered to throughout the districts. One exception is in parts of Mangochi where some men travel to South Africa for work, leaving their wives with more autonomy to make financial decisions in their absence. Marital system also plays a role; in monogamous households, women seek approval from their spouses on financial matters more than in polygamous households.

"If a woman is married and the bride price has been paid off, she has been purchased and recognized as a household property, and she must obtain approval on any financial choices."

male respondent (age 25-39), Nsanje

"Today's marriages are like thin plastic bags that may easily tear, thus they must be treated cautiously by listening to and obtaining consent from husbands."

unmarried female participant (age 21), Nsanje

Rewards	Women who conform to this norm are viewed as obedient (a valued attribute) and experience rewards including: • public praise from the community; • a harmonious and stable marriage; and • gifts from their spouses.
Sanctions	Women who deviate from the norm experience a variety of sanctions, including: • being called disobedient and other derogatory names; • divorce; • being forced to stop participating in the VSLA; • being rejected or disowned by their parents if the marriage fails; • their husband marrying another wife; and • withholding of family resources or household items.
Exceptions	Exceptions to the norm were noted for: • women who have some degree of education and are employed; • women involved in social assistance activities and those in humanitarian crisis situations; and • women whose husbands are unable to provide financially for the family (for reasons including illness, physical absence or a breakdown in the relationship).
Evolution of the norm	The norm is relaxing in certain situations. Some men who are married to professionals or entrepreneurs are increasingly respecting their wives' desire for financial independence. It was also noted that when a man has a stable source of income and earns significantly more than his wife, he may pay less attention to what his wife does with the money. Young married participants who grew up in a single-parent home are also more open to the idea of women being financially independent.

"If the women do not listen to their husbands and choose to make their own decisions, then they no longer need the marriage."

female participant (age 49), Nsanje

Gender norm 2 Married women should not have financial privacy from their spouses

TABLE 4: SUMMARY OF FINDINGS FOR GENDER NORM 2

Personal beliefs of primary study participants	Most married women agreed with the norm, though there were notable exceptions. Youth respondents were more likely to believe that married women should have some financial privacy from their spouses, whereas women 25 and older agreed wholeheartedly with the norm. Those who disagreed with the norm cited the need for financial security and privacy in case of divorce. In Mangochi and Balaka, FGDs revealed stories of women covertly constructing homes in anticipation of a divorce, hiding funds with friends and family, and even secretly opening a mobile money account using a friend's documentation.
Reference groups	Spouses, parents, parents-in-law, siblings, relatives, religious and traditional leaders, and marriage and initiation counsellors (Anankungwi).
Personal beliefs of reference groups	Most reference groups supported this norm, regardless of descent system or marriage type. Parents of married women expressed the fear that if their daughter's marriage were to fail due to "disobedience" (conducting financial activity without her husband's knowledge or approval), they would have to pay back the bride price they received when she was married. Anankungwi also play an important role in influencing this norm and discourage women from having financial privacy from their spouses. Several traditional songs played during initiation rites emphasize the dominance of men over women. Married women's siblings in Mangochi, Zomba, Balaka and Kasungu, however, believe that married women should have financial privacy from their spouses in order to save financial resources for themselves and any future children if their husband were to be unfaithful or leave the marriage. Other relatives in Mangochi, Kasungu and some parts of Balaka also opposed the norm, since they feel it prevents married women from assisting their relatives.
Norm prevalence	The norm is common across all five districts. In Kasungu and Nsanje, where the majority of women remain in their husband's community, financial privacy is essentially impossible. In polygamous marriages in the matrilineal communities of Balaka, Mangochi, and Zomba, however, women enjoy more financial privacy and may have more control over finances.
Rewards	Rewards for conforming to the norm include: • respect and praise from the community; • gifts, including clothes and food, from their spouse; • improved relationship with in-laws; and • improved relationship with their husband.
Sanctions	Sanctions for not following this norm include: • being called derogatory names; • separation or divorce; • physical abuse; • being deprived of household items; • spouse marrying a second wife; • spouse spending money on beer; and • withholding of sexual intimacy (noted in Mangochi only).
Exceptions	Exceptions to the norm were noted in the following situations: • when a man has multiple wives; • when a man is stealing from his wife; and • when a married woman is collaborating with an NGO and has opened a bank account to receive money transfers. In these cases, it is harder for a man to access his wife's account information.
Evolution of the norm	This norm appears to be relaxing over time as a result of women's rights education and economic empowerment measures. Older participants shared that it used to be impossible for a married woman to have financial privacy from her spouse. Younger women are now less likely to accept a lack of financial privacy than their elders.

Gender norm 3 Women should not have assets in their name

TABLE 5: SUMMARY OF FINDINGS FOR GENDER NORM 3

Personal beliefs of primary study participants	Most married women across districts agreed with this norm. One exception was married women aged 24-35 in Balaka and Mangochi, who felt women should have assets in their name in case their marriage were to break down. Unmarried women also disagreed, stating that they register their assets in their own name.
Reference groups	Spouses, close relatives, friends, parents and parents-in-law.
Personal beliefs of reference groups	Almost all reference groups agreed that women should not have assets in their name, except in Zomba. In Zomba, respondents stated that when both spouses leave their original villages and settle in a neutral location, assets should be jointly owned (though the husband would still control these assets).
Norm prevalence	Norm prevalence differs amongst the five districts, and is related to whether uxorilocal or virilocal marriages are most common. In Mangochi, Balaka and Zomba, 70 to 80 percent of married women participants had assets registered in their name, while only 20 percent of married women in Kasungu and none in Nsanje had assets. In the first three districts, uxorilocal marriages are the norm; men marry outside of the village and relocate to their wives' village. As such, married women own land and other productive assets. Despite this, the husband typically maintains control over them. In all districts, unmarried women were more likely to have assets in their own name than married women.
Rewards	The most common rewards for following the norm include: • being praised in public; • receiving gifts; and • an improved sexual relationship.
Sanctions	The most common sanctions for not following the norm include: • being called derogatory names; • break-up of the marriage; • husband marrying another wife or "concubine"; • being sent to relatives for counselling; and • being deprived of household items. • There were fewer sanctions noted in Balaka, Mangochi and Zomba, where the norm is less prevalent.
Exceptions	Exceptions to the norm were noted for: • women who are involved in social support initiatives which encourage asset accumulation; • women in polygamous relationships who may have more freedom to earn money and accumulate assets; • women whose husbands are considered "irresponsible" and do not provide enough for the household; and • women whose husbands are mentally incapacitated and unable to make decisions.
Evolution of the norm	While the norm remains dominant in Nsanje and Kasungu, the norm has evolved in Mangochi, Balaka and Zomba where women who are members of VSLAs can own assets in their name. In general, most women who are involved in income-generating activities own some assets. The more money a woman earns and contributes to the household finances, the more the norm relaxes. When a couple lives in a neutral location (in neither the husband or wife's village of origin), couples practice joint ownership of assets.

Gender norm 4 Women should use their money for household expenses and not savings

TABLE 6: SUMMARY OF FINDINGS FOR GENDER NORM 4

Personal beliefs of primary study participants	Respondents in all the five districts agreed that women should use their money for household expenses and not savings. Despite agreeing, however, the majority of women in Kasungu, Balaka and Mangochi found the norm oppressive and limiting of their rights and freedoms. Younger women were also more likely to disagree with the norm.
Reference groups	Husbands, parents, in-laws, relatives and VSLA peers.
Personal beliefs of reference groups	Almost all reference group respondents agreed that the home is a woman's domain and that her spending should reflect this. Men oppose their wives saving and accumulating assets, believing that it leads them to become "arrogant" and disrespectful. They also indicated that they would prefer to invest their wives' money in large-scale projects such as house construction. Some married women's parents, however, believe that their daughters should save money in order to provide a safety net for their children.
Norm prevalence	The norm is highly prevalent across the districts. The strength of this norm seems to be related to a meta-norm around women's caregiving role in the family. There is a strong belief that women are primarily responsible for the children, so they should use their money for household expenses rather than savings. The norm appears to be more prevalent in monogamous families. In polygamous marriages (more common in Mangochi, Zomba, Nsanje and Balaka), women may have more autonomy over their financial decisions.
Rewards	Rewards for women who adhere to this norm include: • receiving praise from their husband and in-laws; • receiving gifts; and • a strengthened marital relationship.
Sanctions	The most common sanctions for not following the norm include: • husband marrying another wife; • being forced to stop participating in VSLAs; • being called derogatory names; • withdrawal of resources; • being disowned by her parents if a woman's marriage breaks up; and • divorce.
Exceptions	Exceptions to the norm were noted in the following situations: • when the husband has health issues; and • when women are in an unstable marriage.
Evolution of the norm	There is some relaxation of the norm in Mangochi, Balaka and Zomba, where women are saving money through VSLAs. In Nsanje and Kasungu, where the norm is more dominant, even when women join VSLAs, husbands frequently retain control over any money that a woman invests in the VSLA. There are also anecdotes throughout the districts that women are saving through e-money or mobile money wallets.

In an FGD in Nsanje, one respondent shared a story of a female VSLA member. This woman told her husband that she wanted to open an account for savings. The husband denied her the opportunity to open the account, took away the proceeds from the VSLA, beat her and told her not to continue participating in VSLA activities.

"When we receive money through the phone, we keep some in the phone, we don't use it all."

female participant, Nsanje

Age norm 1 Youth should not have assets in their name

TABLE 7: SUMMARY OF FINDINGS FOR AGE NORM 1

Personal beliefs of primary study participants	Youth respondents across all five districts, regardless of gender or marital status, disagreed with the norm. They believe that the norm keeps them dependent on their parents and violates their right to own property and live independently.
Reference groups	Parents, relatives, peers, religious leaders and spouses (of married youth).
Personal beliefs of reference groups	In Mangochi, Zomba and Balaka, most parents believe that unmarried youth should use their money for household expenses rather than purchasing assets in their name. During interviews, parents insisted "they are like a household item; does an item have an item of its own?" Across all five districts, parents and local leaders observed that young people are careless and believe that they should not own assets in their name. There was also a fear that too much prosperity early in life could lead to negative consequences, according to some parents interviewed in Balaka and Kasungu. Across all districts, their peers believe that unmarried youth should not be concerned with acquiring assets in their name, and that their money should be spent on having fun. Owning assets is perceived to be for married youth who are investing for their families.
Norm prevalence	The norm is prevalent across districts, with some variation. Most unmarried youth are not allowed to own assets because they live with their parents and are still under their parents' care. Married youth are permitted to own assets since they live independently. In some cases, however, they still consult their parents and relatives before making major financial decisions. Young married men in patriarchal systems like in Nsanje have more assets than young married women.
Rewards	The most common rewards for following the norm are: • being praised by parents in public; • being regarded with respect by the community; • recognition from parents and community as a role model; and • being given a token of appreciation such as land (in Kasungu only).
Sanctions	The most common sanctions for not following the norm are: • being denied food; • being called derogatory names; • being forced to leave home or get married; and • being ignored by parents.

"Our parents expect us to give them money whenever we have it. The unfortunate part is that we do not receive our money back; instead, it is used for household purposes."

youth participant, Mangochi

In Kasungu, **an unmarried young man asked his parents for help to open a shop, but he was denied both capital and permission. Though he struggled to raise his own funds, he eventually opened the shop. The company grew and became the most dependable in the community. His young peers admired his bravery, and his success helped show that unmarried young people can own assets as well.**

Exceptions	Some young people are allowed to own assets in the following situations: • if they have some level of education, and run a business or do work that provides a permanent source of income; and • if they are working with state or non-state actors as part of development or social support initiatives.
Evolution of the norm	Positive deviants exist in all five districts. They represent an opportunity for the norm to evolve because they are typically regarded as role models by their communities. For example, there were reports of youth VSLA members owning bicycles and motorcycles in all districts. This is due to an increase in the number of initiatives aimed at youth, as well as an increase in the number of young people graduating from vocational and technical education.

"Youth are not mature enough to own assets in their own name. Doing so could lead to their early death."

parent participant, Balaka

6. Key findings

The diagnostic study confirmed the presence of all the social norms under investigation. The findings make clear that both gender and age norms have a strong impact on the financial behaviours of rural women and youth in the communities studied, and are therefore significant obstacles to their financial inclusion and economic empowerment.

Throughout the districts, even in matrilineal communities, men (either husbands or male family members) make most financial decisions due to the prevailing gender norms. The research found that the gender norms *"married women should seek approval from their spouses on all financial decisions"* and *"married women should not have financial privacy from their spouses"* are the most prevalent.

Further analysis revealed the following key findings:

Two meta-norms exist that strongly influence all four gender norms under investigation. These particularly influential norms are: *"men should be the head of the household"* and *"women should take care of the home"*. Across all the districts studied, respondents indicated that because men should be the head of the household, they should also be aware of all financial transactions conducted by their wives, including whether they are accumulating individual assets.

"A passenger on a bike does not ring the bell."

(proverb)

The expectation that women should take care of the home leads to few women investing and saving their money because of their domestic and caregiving responsibilities. Reference groups strongly defend this meta-norm, and the fear of sanctions is powerful enough to motivate women to conform. Even when women can access savings and loans through participation in a VSLA, they typically use this money for household expenses. Furthermore, their domestic responsibilities greatly restrict their mobility and free time, making it difficult to access formal financial products and services.

The main reference groups consist of traditional influencers – such as spouses, parents, parents-in-law, traditional (local and religious) leaders, and peers – but also non-traditional influencers such as marriage and initiation counsellors. It is very common in the studied communities that family disputes are discussed with marriage and initiation counsellors. These counsellors typically reinforce the gender norms that men should be the head of the household and women should seek their husband's approval on all decisions.

Marriage residence is key to social norms reinforcement, particularly in polygamous marriages. Zomba, Mangochi and Balaka have high proportions of polygamous marriages. In uxorilocal marriages in these districts, the first wife typically has more freedom than a second wife to make her own financial and investment-related decisions. Conversely, in Kasungu where virilocal marriages are the norm, the first wife remains in the husband's village and is under more scrutiny by his relatives and community. As a result, she may not have the freedom to make decisions without consulting her husband or his family.

Young people's limited access to formal financial products and services is the result of a variety of factors. The study revealed that unmarried youth are viewed as household "property" and, as such, parents and other reference groups believe they should not own any assets. They are also seen as incapable of making independent financial decisions. When they do own assets or have savings, they are often viewed suspiciously because it is unusual for young people to earn money.

Young women are more disadvantaged than young men when it comes to financial autonomy. Young women are viewed as future wives, and are therefore socialized not to own property or assets. In both matrilineal and patrilineal societies, young women rarely inherit property and only gain access to land through the male family head.

Strong rewards and sanctions exist for both women and youth in regards to their financial behaviours. Rewards include being regarded as a role model, having the guarantee of a strong marriage, and receiving respect and praise from the community. On the other hand, women who do not follow gender norms are viewed as impolite and disrespectful of tradition and culture. For married women, this can lead to divorce and result in various forms of gender-based violence, including physical, economic and sexual violence. For youth, the most common sanctions for defying the norms are economic and physical violence.

"Disobeying a husband is a sure way to a divorced life."

(proverb)

These rewards and sanctions are important for monitoring and understanding the impact of future interventions. Any perceived change in social support or sanctions will be an indicator of change in the norms.

Key positive deviants exist and indicate opportunities for norm change. Certain groups of women exercise more financial autonomy and appear to have more leeway to deviate from the norms. These include:

- those with higher literacy and more exposure to women's rights education; and
- first wives in matrilineal polygamous relationships; they typically have more control over some inherited assets like land, as well as more financial privacy and decision-making power.

7. Recommendations

The findings of the study indicate that future interventions to improve financial inclusion for women and youth in Malawi must focus on shifting these social norms. Traditional supply-side interventions will have a limited effect if they do not address the norms that prevent women and youth from accessing and benefiting from formal financial products and services. This section provides two sets of key recommendations for future programming and policy.

Recommendations for programming and communications approaches to social norm change

These recommendations are most relevant for the RBAs, their partners and CARE International in Malawi, who will implement campaigns for addressing discriminatory social norms. Other development agencies who are interested in social norm change may also find these recommendations useful.

- **Prioritise resources on facilitating change in the meta-norms**, which influence multiple behaviours. Interventions and messaging should focus on shifting the perception that men, as head of the household, should make all decisions.
- **Change reference groups' expectations of appropriate behaviours**. The study found that there were differences between the primary study participants' personal beliefs about the norms, and what their reference groups considered appropriate behaviours. Given that these reference groups have a strong influence on women's and youth's financial behaviours and, in turn, their access to formal financial products and services, changing their expectations of appropriate behaviours will have a greater impact on programming.
- **Interventions for influencing social norms should take a participatory community approach and target both reference groups and community decision makers.** These

interventions should not enforce certain ways of thinking, but rather encourage reference groups and community decision-makers, especially men, to understand how current social norms have a negative impact on their wellbeing and social and economic development.

— **Use communications messages that target gendered stereotypes and harmful personal beliefs to weaken discriminatory social norms.** The norms explored in this research are reinforced by stereotypes and beliefs such as "the home belongs to the woman" and "a young person is household property". Addressing these could contribute to facilitating social norm change.

— **Reduce the resistance to and backlash from non-conformity with norms by:**
- Using participant-led social change activities in which participants critically reflect, explore and challenge discriminatory social norms, beliefs and practices that are important to them.[9]
- Promoting healthy relationships at the household level by encouraging programme intervention and couple sessions, facilitating household visioning processes,[10] and promoting and rewarding role models of healthy relationships in the community.
- Engaging men and boys through male involvement programmes, particularly by working with community leaders to foster positive masculinities that recognize the role of women.
- Working with social norm influencers such as micro-influencers on social media channels, as well as religious, traditional and political leaders in the community. These norm influencers can help shape public support and disseminate new information widely. Working with these groups can be particularly important for establishing the legitimacy of new information that may contradict the current norm. This is particularly critical in contexts where a backlash is possible, as opinion leaders can play a key role in risk mitigation.

Recommendations for addressing barriers to women's and youth's economic empowerment

In addition to personal beliefs and discriminatory norms, there are other systemic barriers to women's and youth's financial inclusion. These recommendations are more suitable for policy makers and organizations working to promote gender equality and the empowerment of women and youth.

— **Encourage, at the national level, savings by all people.** This could take the form of a government-sponsored long-term savings system to assist citizens, especially women, in saving for retirement. Communicating the fact that women's savings can also benefit their families and homes will help normalize women's access to savings accounts.

— **Disseminate information and enhance women's awareness of their rights.** The study found that awareness of women's rights, along with education, was a factor that facilitates women's access to financial products and services.

— **Encourage women to register for national identification in their own name.** National identification is needed to open bank and e-money accounts, which can then be used to obtain social assistance transfer payments. Participation in social assistance programmes can help legitimize women's independent usage of accounts to help the family economy.

— **FSPs should explore mechanisms of promoting increased access to formal financial products and services by:**
- investing in capacity-building activities such as financial literacy and home-budgeting training;
- designing and piloting financial products that directly target women and youth; and
- developing marketing campaigns that address women's financial needs and highlight the importance of women's financial inclusion for the wellbeing of the whole household.

9 These activities can include gender transformative approaches like CARE's Social Analysis and Action, IFAD's household methodologies, FAO's Dimitra Clubs, WFP's Community Conversations, or the Gender Action Learning System.

10 For more information about household visioning processes, please see IFAD's How To Do Note on Household Methodologies.

8. Conclusion

The objective of this social norms diagnostic study was to identify and better understand the social norms that influence the financial behaviours of rural women and youth in Malawi, in order to inform future strategies and interventions to improve their financial inclusion.

The study found that the five gender and age norms investigated are prevalent throughout the districts studied and are upheld by strong sanctions and rewards. The meta-norms *"men should be the head of the household"* and *"women should take care of the home"* are deeply influential, and shape many of the behaviours that limit women's financial autonomy. The proverb "a passenger on a bike does not ring the bell" is a clear expression of how women are viewed in these communities: they are expected to be submissive to their husbands. Even in matrilineal communities, men are the financial decision-makers.

Future interventions should focus on shifting these social norms in order to improve financial inclusion outcomes for women and youth in rural Malawi. The study findings and recommendations can be used to inform future strategies and programming by the RBAs, its partners and other development organizations working to address discriminatory social norms. The study will also be a valuable resource for policy makers and FSPs working to improve women's and youth's access to formal financial products and services.

This study clearly demonstrates the importance of incorporating a deeper understanding of social norms into the design of financial inclusion programmes. Development organizations and FSPs must consider the interdependent forms of discrimination and disadvantage that impact women's and youth's financial behaviours. Empowering these individuals to have more financial autonomy is an essential step on the path to improved food security and development outcomes for communities in rural Malawi.

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Glossary

This section provides definitions of the social norms and financial inclusion terminology used in this report.[11]

Behaviours: What people do (actions) (Social Norms Learning Collaborative, 2021).

Exceptions: The circumstances under which people are allowed to break social norm(s).

Financial behaviours: People's behaviours related to their finances.

Financial inclusion: Access for all to affordable, responsible and quality financial products and services.

Formal financial products and services: Products and services offered by formal banks, microfinance institutions and mobile money service providers.

Gender norms: A subset of social norms; informal rules and shared social expectations that delineate acceptable and appropriate behaviours for men, women, girls and boys (FAO, IFAD and WFP, 2022).

Meta-norms : Particularly influential norms that influence multiple behaviours.

Positive deviants: People who choose to deviate from one or several social norms that are detrimental to them.

Reference groups: People whose opinions and behaviours matter in shaping a person's behaviour (Scarampi, AlBashar and Burjorjee, 2020).

Rewards: Positive responses or reactions by others to one's behaviour.

Sanctions: Negative responses or reactions by others to one's behaviour.

Social norms: Informal rules of appropriate behaviour within a group (FAO, IFAD and WFP, 2022).

[11] For definitions of other relevant terminology, please consult the Guidelines for measuring gender transformative change in the context of food security, nutrition and sustainable agriculture or IFAD's Glossary on gender issues.

The Joint Programme on Gender Transformative Approaches for Food Security, Improved Nutrition and Sustainable Agriculture (JP GTA) is implemented by FAO, IFAD and WFP in collaboration with and through financial support from the European Union.
https://www.fao.org/joint-programme-gender-transformative-approaches/en

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