Expanding BCC to New Frontiers: Making the Case in Women’s Economic Empowerment
Speakers

Lis Meyers
*Nathan Associates*

Cathleen Tobin
*Women’s World Banking*

Imogen Davis, *Oxfam GB*

Saima Sadaf, *Oxfam Pakistan*
Thank you

To learn more, please visit
www.microfinancegateway.org/wficop
Deepening Financial Inclusion for Women through Social Communications

Women’s World Banking
Who We Are

Global Non-profit

Nearly 40 years of experience

Diverse Partners
All women will be able to build a secure financial future for themselves and their households.
Why Women?

1. Majority of poor & unbanked worldwide

2. Advancement of families & societies

3. Sustained economic growth
NAWIRI DADA CAMPAIGN IN KENYA
OBJECTIVE
Encourage women to open and use bank accounts
SOCIAL NORMS

“Banks are not for me”
PSYCHOLOGICAL BARRIERS

- Affordability
- Value
- Literacy & Familiarity
APPROACH
Popular TV show +
bank partnerships
+ media campaign
Makutano Junction
Makutano Junction

CAST
Louisa Sialo
Margaret Aketch
Mbeki Mwalimu
Justin Muchiri
Janet Kirina
Morrison Mwadulo
Maqbul Mohammed
Triza Kabue
Raymond Ofula
Carol Midimo

SMS your name and address to 5606 at no extra cost
2 Bank partnerships
2 Bank partnerships

Equity Bank - Your Listening, Caring Partner
Media campaign

- Print
- Broadcast channels

Play commercial
MEASUREMENT

Overall Campaign
• Account tracking through partner banks: # of accounts opened or reactivated
• Telephone survey of women who opened an account as a result of the campaign to gauge most effective elements
• Focus groups among Makutano Junction viewers

TV Show
• Pre- and post-survey to gauge impact of show on knowledge, attitudes, and reported financial practice
• Telephone survey of women who requested leaflets
• Analysis of comments from SMS database
RESULTS

138,000 accounts opened by SEC C2&D women
Viewer Feedback
Unbanked women said TV is a useful way to learn about banking
• “Real situations”, with pros and cons, and no “hard sell”
• Friends and family offer incomplete information

Highest recall:
• Everyone is eligible to open a bank account
• Banks are the safest place to keep money
• No fee to open or maintain (surprise!)

Banking Partners
• For one partner, campaign contributed 14% of accounts opened
  (women asking for the “Nawiri Dada” account)
• Increased requests for ATM cards, mobile banking, other services
WHAT WORKED?

✓ Right mix of partners
✓ Relevant messages & delivery
✓ Delivery on the promise
Thank you!

Women’s World Banking
Addressing Social Norms to Promote Women’s Careers in Transportation

Lis Meyers
Managing Associate
Gender and Social Inclusion

NATHAN
Trusted for Excellence
APEC’s 21 members represent the world’s most dynamic, fastest growing economies

57% of the world’s GDP
39% of the world’s population
47% of the world’s trade

Source: StatsAPEC Database | 2014
Women in the Transportation Sector

- Women are **vastly underrepresented** throughout the employment pipeline in transportation, from education to leadership.
- Women make up less than **25%** of transportation-related jobs in APEC.
Social Norms and Women in Transportation

• Women do not belong in the sector because of transportation’s reputation:
  • 24-hour industry
  • “Unladylike” workplace
  • Safety concerns

• Norms challenge women’s training/education, recruitment, retention, & advancement in sector
Women in Transportation Pilots

- 3 countries: Papua New Guinea, Vietnam, Malaysia
- Focusing on different components of the job pipeline

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Papua New Guinea

- Examines transportation-related education, i.e. early STEM fields or TVET programs
- Survey for educators at secondary, tertiary, and vocational levels to measure participation of female students & instructor bias
- Measures inhibitive mindsets and norms at the instructor level
Vietnam

- 3rd and 4th year women students in transportation-related universities
- Measuring whether female students are interested & prepared to enter sector
- Examining norms that guide female students’ decisions
- Norms contribute to crucial lack of self-confidence

Entry into the Sector

- Stereotypes and Perceptions
- Equality and Eligibility
- Recruitment
- Entrepreneurship
Malaysia

- How women are advancing within WiT
  - At the same rate as male counterparts
  - Access to mentoring networks
- Examining norms around women in decision-making & management roles
- Baseline underlined the importance of having a mentor
Multi-Level Stakeholder Approach

- Academia
- Women
- Employers
- Government
- Civil society
Importance of Data-Driven Learning

• All pilots have tailored baseline, midline, and endline data

• Adaptive management learning approach

• Comparison could demonstrate norm change
  • Across 3 countries and 3 entry points

• Capacity building for economies to take data and adapt approaches
Women in Trucking

- Organized two regional WiT forums to share good practices
- Women in Trucking investing in a norm-change approach
  - Curriculum for earning a Girl Scout patch
  - Introducing girls to big rig trucks
  - Line of women trucker dolls
  - Media and conferences to promote safety and accessibility
  - Radio show
Challenges

• Occupational segregation

• Family expectations of traditional jobs and motherhood

• Negative perceptions of surveys
DIAGNOSTIC TOOL: 
SOCIAL NORMS IN THE ECONOMY

Wednesday 18th April 2018
THEORY OF CHANGE

IMPACT
Improved economic and social empowerment for young women and men (age 15-24) living in rural climate-change affected areas

AGENCY AND SKILLS

LT OUTCOME 1
Young women and men use their agency, soft and market-led technical skills
- Young women and men are part of well-functioning, sustainable youth groups
- Through quality training, young women and men gain soft and technical skills demanded by employers
- Young women and men gain entrepreneurship skills in line with market opportunities youth skill development

ECONOMIC OPPORTUNITIES

LT OUTCOME 2
Young women and men benefit from new or improved employment or entrepreneurship opportunities
- New climate-resilient micro-enterprises established (start-ups)
- Young entrepreneurs and existing youth-friendly enterprises obtain access to fair, affordable finance
- Improved business and social performance within existing micro, small and medium enterprises
- Young women and men in rural climate-affected areas are linked to employment or entrepreneurship opportunities

ENABLING ENVIRONMENT

LT OUTCOME 3
Enabling environment for young women and men's social and economic empowerment promoted
- Gender-Based Violence and discrimination reduced in public and private spaces
- Care and domestic responsibilities are recognised, redistributed and reduced at household level
- Sexual and reproductive health barriers inhibiting young women's economic empowerment are addressed
- Government adopts policies or practices directed at young women and men's social and economic empowerment
DIAGNOSTIC TOOL METHODOLOGY
3 areas of social norms in the economy outlined in theory of change:

1. Unpaid care and paid/productive work
2. Gender-Based Violence (GBV)
3. Sexual and reproductive health rights (SRHR)

...which impact young women’s economic empowerment
OBJECTIVES

1-day diagnostic tool with young people and stakeholders

1. Identify social norms impacting young women’s economic empowerment

3. Develop initial strategies to shift social norms
DIAGNOSTIC TOOL IN PAKISTAN: FINDINGS ON SOCIAL NORMS
PARTICIPANTS

Implemented as a pilot:

• In 7 different groups in 2 project districts
• Youth-only and mixed groups
• Stakeholders included:
  - Local politicians
  - Local religious leaders
  - Trade union representatives
  - Agricultural workers
  - Women undertaking unpaid care work
  - Business owners
  - Students
NORMS ON GENDERED DIVISION OF WORK

Expectations for men’s roles: Income-generation & Decision-making

- Agriculture work: Working in fields
- Working on daily wages/jobs
- Decision-making on family issues
- Attending religious/political activities
- Driving (motor bike/car/tractor)

Expectations for women’s roles: Unpaid care and domestic work

- Washing clothes
- Cooking
- House cleaning
- Child care
- Caring for elderly/sick family members
- Grocery shopping
- Assisting children in doing homework
- Attending guests
- Attending family weddings

Exceptions – requiring mobility & financial management

- Paying utility bills
- Grocery shopping
- Taking children to school

Exceptions – in household domain

- Managing livestock
- Handicrafts
Gender norms for women
• Care work considered women’s ‘natural responsibility’
• Women not naturally skilled to do ‘men’s work’
• Women don’t have ability to make critical decisions; decisions never taken seriously (can’t be part of Panchayat)
• Women should not interact with unfamiliar men

Norms about economic value of care work
• Care work valued differently to paid work
• Care work not seen to require skills and decision-making capacities
NORMS INFLUENCING ROLE DIVISION: MEN & BOYS

Gender norms for men
• Considered **against the dignity** of a man to do ‘women’s tasks’.
• Husbands will be considered **inferior to wife** if does household tasks

Key reference group
• Elderly women don’t want men in their family to do household work

Entry points
1. **Exception**
Care tasks done by **male bachelors (living away from home)** considered acceptable – but not by boys/men living with families.

2. **Circular logic:**
• Men spend their time and energy on economic activities so can’t do care work as well; Women don’t have time to engage in paid work as well as care work
NORMS ON GENDER-BASED VIOLENCE

Norms on acceptability of GBV – sanction for transgressing gender roles on work

Community censure/domestic violence acceptable if women:
• Spend a lot of time outside the house
• Make decisions by herself
• Fail to provide food/iron clothes
• Do not take care of in-laws

Harassment in workplace & on street expected when women do jobs in the public sphere

Men mocked if carry out care work
NORMS ON MARRIAGE & MOTHERHOOD

Norms on marriage as a barrier to economic empowerment:

• Women should not work in jobs where they engage with men – not seen as desirable wife

• Women who get married and have children are expected to give up paid work/regular employment

• Entry point – exception: highly regarded jobs with pensions, shorter working hours, e.g. government teachers
IDENTIFYING REFERENCE GROUPS & INFLUENCES ON NORMS

Reference groups
• Family elders
• Law enforcement agencies
• Religious leaders
• Role models
• Celebrities
• Teachers

Influences
• Government policies and laws
• Media (Print, Electronic & Social Media)
• Education curriculum
WHAT’S NEXT?
INTEGRATING FINDINGS INTO EXISTING CHANGE STRATEGIES

Existing change strategies in youth employment programme
• Interactive theatre
• Radio shows and plays
• Social media
• Mobile SMS service
• TV adverts
• Community discussion sessions
• Working with role models and champions
• Supporting women’s rights organizations and movements to drive collective action
• Engaging with policy-makers to shift institutional norms
1. Refine diagnostic tool
   - Include access to and use of SRHR information and services
   - Strengthen action planning element (youth-led change)
   - Explore entry points & positive deviance
   - Identify reference groups for specific norms & key allies/blockers

2. Test new tool and roll out
   - Roll out the tool across two project areas
   - Test with youth-only groups

3. Strategies for change
   - Use findings from the diagnostic tool & baseline to inform intervention strategies to shift social norms
   - Integrate into existing project strategies
   - Conduct similar processes in other programme countries
THANK YOU!