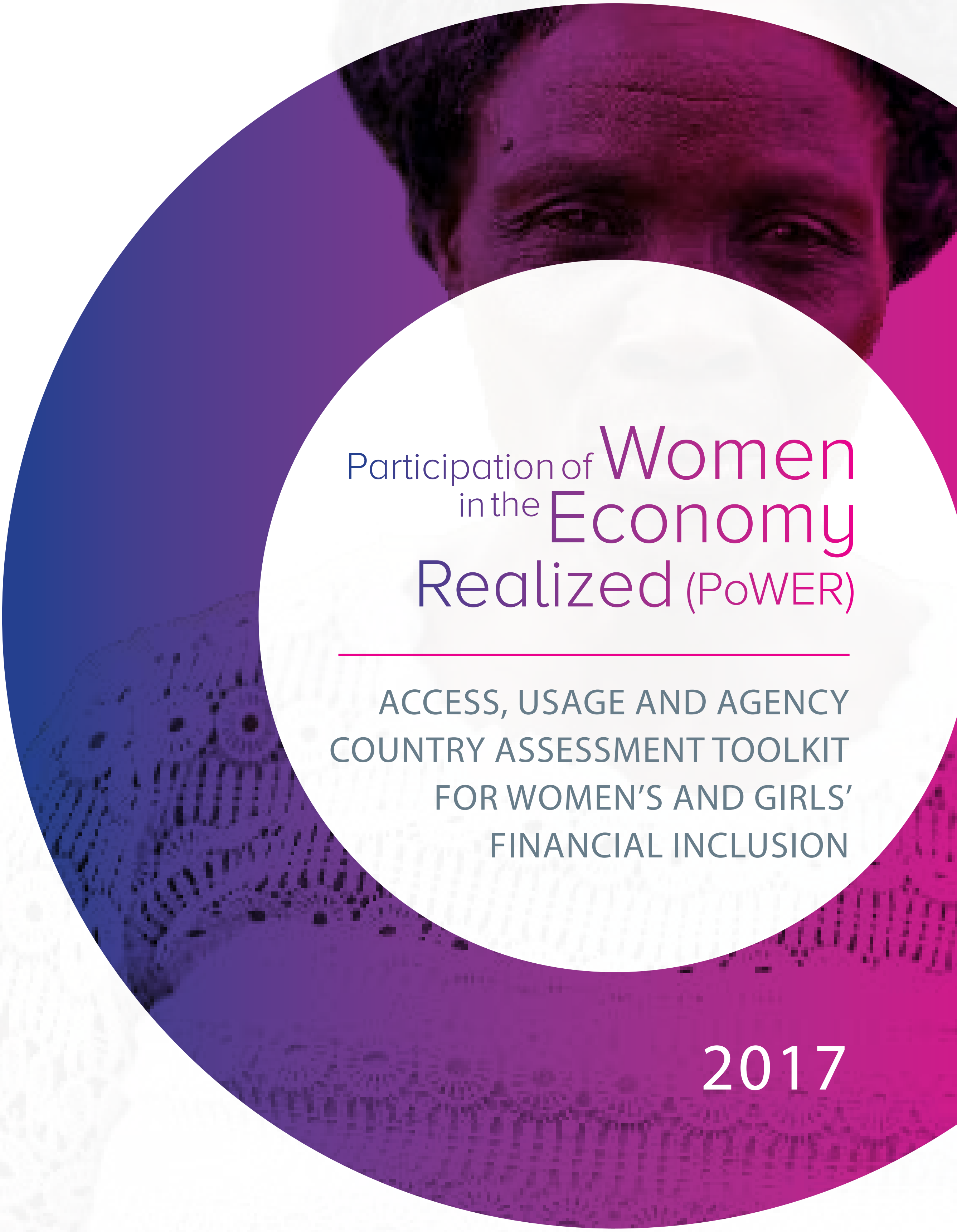


Participation of Women in the Economy Realized (PoWER)

ACCESS, USAGE AND AGENCY COUNTRY ASSESSMENT TOOLKIT FOR WOMEN'S AND GIRLS' FINANCIAL INCLUSION

2017

Dalberg

BILL & MELINDA GATES foundation

UN CDF

August 2017

United Nations Capital
Development Fund

Participation of Women in the Economy Realized (PoWER)

ACCESS, USAGE AND AGENCY COUNTRY ASSESSMENT TOOLKIT FOR WOMEN'S AND GIRLS' FINANCIAL INCLUSION

August 2017

The United Nations Capital Development Fund (UNCDF) is the UN's capital investment agency for the world's 48 Least Developed Countries (LDCs). UNCDF uses its capital mandate to help LDCs pursue inclusive growth. UNCDF uses 'smart' Official Development Assistance (ODA) to unlock and leverage public and private domestic resources; it promotes financial inclusion, including through digital finance, as a key enabler of poverty reduction and inclusive growth; and it demonstrates how localizing finance outside capital cities can accelerate growth in local economies, promote sustainable and climate resilient infrastructure development, and empower local communities.

This is a placeholder text to be replaced with actual text eventually. As abor sitat. Item ut haria plique niam, commolo restem voluptaque volum nus re experferis eum nulpariora vidusdae ped quodiam, ut dolorep eliqui officae quident pos elias dis eium quis et accum simusaperia dolecto taquiae rerrum laut labo. Consent quis sumqui dolutendae perum none lande velest, samusantur aut vent exces pos exceaquae. Nam, quis et voluptatia doloraessim quatio qui nos quossi comnisi oditi rectiae consece rspistrum quunt maiossime nonsendia nem volla quam aliquam

BILL & MELINDA GATES foundation

Dalberg Global Development Advisors is a strategy and policy advisory firm exclusively dedicated to global development and innovation. Our mission is to mobilize effective responses to the world's most pressing issues and to raise living standards in developing countries. Our approach combines rigorous business analytics with on-the-ground experience to help governments, foundations, international agencies, NGOs and corporations. Our services include a broad offering including developing innovative strategies, approaches and market mechanisms, reforming internal organizational processes and structures, analyzing trends and developing market-entry strategies, and coordinating and facilitating large, multi-stakeholder initiatives.

CONTENT

ABBREVIATIONS

ATM	Automatic Teller Machine
CSO	Civil Society Organizations
FGD	Focus Group Discussion
FSP	Financial Services Provider
GBV	Gender-based Violence
HCD	Human-centred design
ID	Identification Card
KII	Key Informant Interview
KYC	Know Your Customer
M&E	Monitoring & Evaluation
MFI	Micro Finance Institution
MFS	Mobile Financial Services
MNO	Mobile Network Operator
MMO	Mobile Money Operator
NGO	Non-Governmental Organisation
POS	Point of Sale
PoWER	Participation of Women in the Economy Realized
SACCO	Savings and Credit Cooperative
SME	Small and Medium-sized Enterprise
SMS	Short Message Service (Text)
UNCDF	United Nations Capital Development Fund
VSLA	Village Loans and Savings Association
WEE	Women's Economic Empowerment

ACKNOWLEDGEMENTS

The United Nations Capital Development Fund (UNCDF) developed this toolkit in collaboration with Dalberg Global Development Advisors. This work was supported by the Bill and Melinda Gates Foundation through a planning grant to UNCDF. In the development of the toolkit, five country assessments were conducted to test and validate the tools, with inputs from a broad range of stakeholders including women and girls, civil society groups and financial institutions who shared their views and advice for the preparation of each country report and ultimately the structure and content of this document.

The authors wish to thank interview and focus group participants from governments, women-led enterprises, private sector firms, members of the civil society groups, financial service providers, development agencies and all women and girl focus group participants who generously contributed their time and knowledge to the study.

EXECUTIVE SUMMARY

UNCDF, the UN's capital investment agency, has developed a strategic initiative entitled Participation of Women in the Economy Realized (PoWER) to help to economically empower women and girls (particularly low income and rural) through improving their access to use of and control over financial services.

As part of this strategy, UNCDF has developed a country assessment toolkit to evaluate the current access and agency aspects of women and girls access to, usage of and agency over financial services in ways that contribute to their greater economic empowerment.

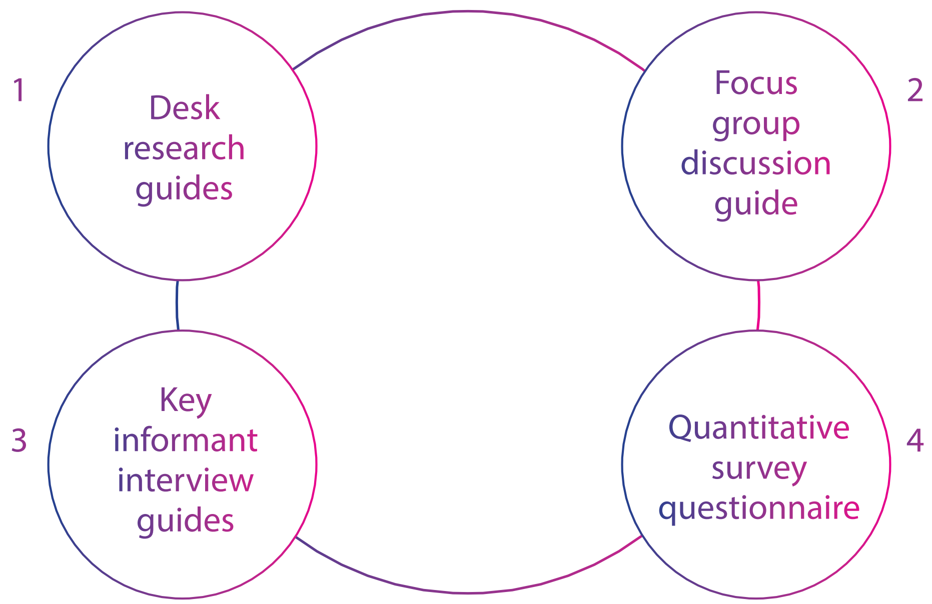
The aim of this toolkit is to provide a means to better understand women and girls access, usage, and agency constraints and opportunities in regard to financial services in a particular country context. The resulting data and insights can be used to identify and prioritize strategies and interventions to address the constraints and build on the opportunities in that country. A global empowerment framework has informed the development of the toolkit which ensures that strategies and programmes that emerge from the use of the toolkit are context-specific. This framework takes into consideration demand-side factors, supply-side factors, and the enabling policy and regulatory environment, as well as the socio-cultural gender norms that affect them.

The toolkit provides information that is relevant to a wide range of stakeholders, including governments (policymakers, regulators, line ministries); private sector (financial service providers, mobile network operators, fintech providers, supply chain enterprises, etc.); civil society organizations (training entities, community groups, etc.); development organizations and funders seeking to promote greater financial inclusion and women's economic empowerment.

The toolkit includes guidance so that it can be used by a wide range of practitioners, although it is beneficial for some of the tools to be used by those with experience in qualitative methods (particularly the focus-group discussions) or quantitative methods (for the demand-side survey).

The toolkit is made available as a public good to promote greater access and agency of women and girls with regard to financial services so as to enhance their economic empowerment at scale and around the globe.

The toolkit comprises of four inter-related tools:



Through an iterative process, the content for these tools has been tested in five countries: Ethiopia, Senegal, Tanzania, Myanmar and Bangladesh. The learnings from these country assessments have been integrated into the tools and targeted tips on applying the tools are provided based on these experiences.

TOOLKIT OVERVIEW

School girls in Senegal map out their understandings of financial products and services

INTRODUCTION

The Sustainable Development Goals (SDGs) adopted in September 2015 by the UN General Assembly prioritize gender equality and the economic empowerment of women and girls as a Development Goal as well as a contributor to the attainment of 11 other goals.

In this context UNCDF, the UN's capital investment agency, has developed a strategy entitled Participation of Women in the Economy Realized (PoWER) to help to economically empower women and girls through improving their access to, usage of and agency over financial services.. This strategy is focused on low income women and girls (aged 10-24) in the Least Developed Countries (LDCs) and aims to empower women and girls in their economic roles as entrepreneurs, farmers, employees, and students (in- and out-of-school).

The PoWER (Participation in the Economy of Women Realized) strategy aims to increase the economic empowerment and participation of women and girls through advancing their financial inclusion by addressing the constraints that women and girls face across interventions that span (i) data and research (ii) capacity building (iii) policy and advocacy (iv) innovation funding and (v) convening.

Barriers to greater financial inclusion of women and girls are often complex and nuanced, and addressing them requires a strong program built on a sound understanding of the constraints and opportunities specific to any given country. As part of it's strategy, UNCDF is aiming to facilitate a better understanding of the context to empower women and girls at various life stages and in their respective roles as students, employees, entrepreneurs, and farmers. To achieve this aim, it has developed the following country assessment toolkit which facilitates the assessment of financial inclusion access, usage and agency issues for women and girls in advancing their economic participation.

As a publicly available resource, the country assessment toolkit is intended to help to establish a broad view of access, usage and agency of women and girls to obtain and make use of financial services in any country. It is designed to provide insights that can guide the recommendations not only to inform the UNCDF PoWER strategy but also for other organizations working towards the same goal for their programming and interventions at a country level.

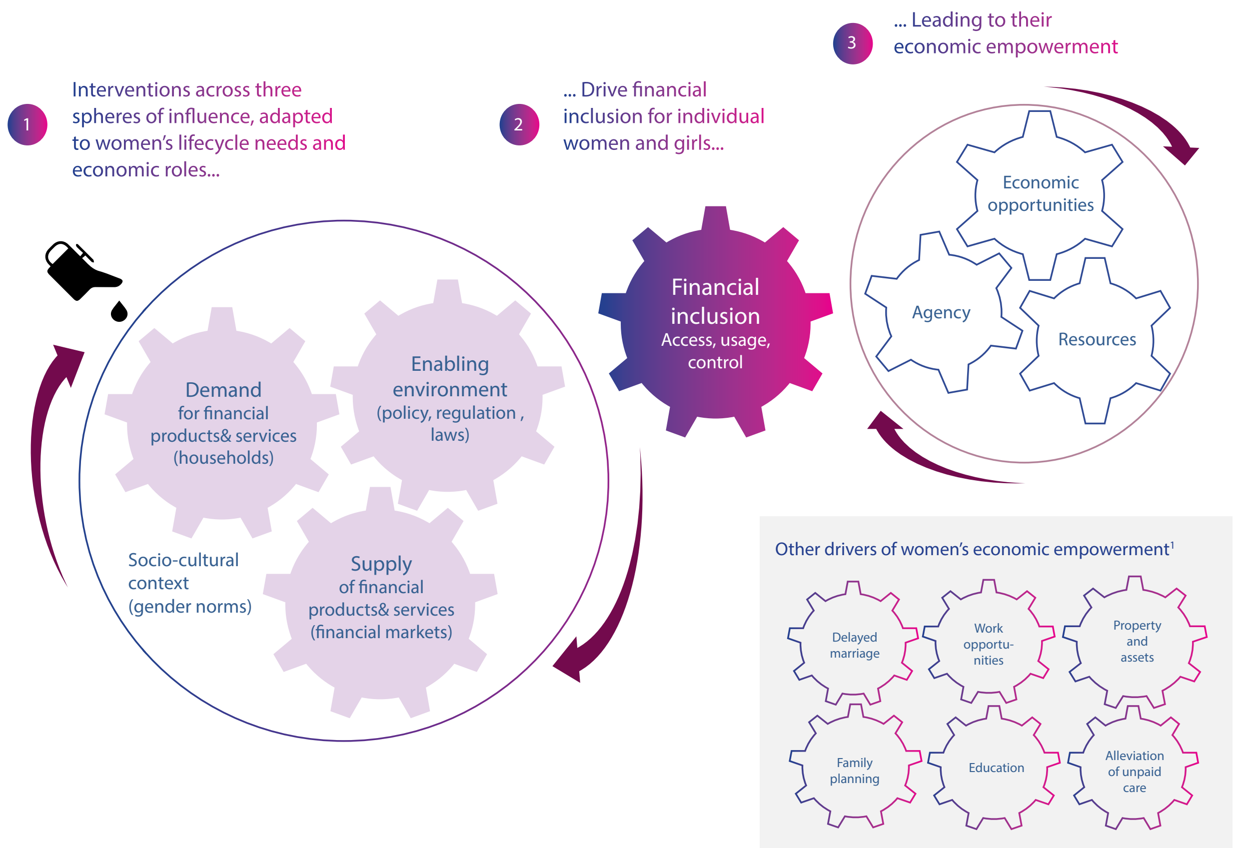
The toolkit has been tested in five countries including Ethiopia, Senegal, Tanzania, Myanmar and Bangladesh, and learning from these applications has been used to inform the structure and content of the tools.

POWER ANALYTICAL FRAMEWORK

The toolkit presented in this document has been developed around the PoWER strategy's analytical framework, which is detailed in Figure 1 below. The framework presents financial inclusion as one of the key drivers of women's economic empowerment, and considers three spheres of influence - demand, supply and enabling environment - in which change needs to happen for financial inclusion - as defined by access to, usage of and agency over financial products and services - to be achieved. Notably, the gender dimension of the framework presents the cross-cutting influence of the socio-cultural context of a given country.

The implications of PoWER's guiding framework mean that this country assessment toolkit seeks to uncover not only the key demand-side, supply-side and enabling environment barriers currently limiting women's and girls' financial inclusion, but also the explanations of these barriers, many of which are found in the underlying gender-based norms of a country's socio-cultural context. For example, women and girls may not have the time or mobility to access brick-and-mortar bank branches (a demand-side barrier), but what might explain this is the need for husbands'/male family members' approval to leave the family home. Another example might consider why financial service providers (FSP) do not tailor products and services for women's financial needs (a supply-side barrier), and find that biased mentalities of FSP staff are driven by societal perceptions that banks are not for women. Thus, whilst on one level the tools identify and prioritize barriers in each sphere of influence, at a deeper level, the tools dig into the reasons for these barriers' persistence, which enables this toolkit to go beyond standard financial inclusion analysis.

Figure 1 – PoWER's Analytical Framework



[1] A recent Gates Foundation study highlighted 6 other key drivers of WEE.

TOOLKIT OVERVIEW

This toolkit presents the UNCDF PoWER (Participation of Women in the Economy Realized) country assessment toolkit. The toolkit is intended to be a publicly available resource for development practitioners to run country-level diagnostics on the critical constraints to women's and girls' financial inclusion for their economic empowerment and generate a foundational understanding based on which stakeholders can develop country-level programming to advance women's and girls' financial inclusion. Additionally, it serves as a guide to inform policymakers of the range of key questions and topics associated with women's and girl's financial inclusion. UNCDF hopes that the toolkit will be used by other governments, development organizations and donors, private sector players, and civil society organizations to help their targeted initiatives to support women and girls.

The toolkit consists of four components – desk research guides, focus group discussion guide, key informant interview guides and a structured quantitative survey questionnaire. These were selected and developed to efficiently collect data from a range of data sources in a structured way such that they build relevant insights to enable well targeted, evidence-based interventions.

As the toolkit aims to uncover elements affecting women's and girls' financial inclusion several layers deeper than standard financial inclusion analysis, a mixed methods approach is deployed. Specifically, there is the need to explore the implications of social norms and other gendered non-finance issues that have repercussions for women's access to, use of and agency over financial products and services e.g. gendered household responsibilities that lead to time poverty and prevent women from accessing bank branches that are far away, and the greater challenge women face in meeting regulatory requirements because of male preference for getting an ID. By utilising a mix of research methods, it is possible explore these deeper insights, and gain a more nuanced understanding of the interrelationships between issues. Whilst desk research is an important starting point to establish a baseline of existing knowledge, key informant interviews can help validate these insights as well as give an indication of relative awareness of gender-based barriers to finance, and the key perceived bottlenecks to women's financial inclusion as well as high-potential or effective approaches underway. Meanwhile, given what has been said about the importance of gender-based norms, focus group discussions can bring out the real demand-side perspectives of women and girls (that may not already be voiced in the literature) and which can be substantiated further with the demand-side quantitative data from the structured survey that draws from a larger sample set of women and girls than in the focus group discussions.

The aim is to build a broad and mixed evidence base from the collective use of each of the tools:

Tool 1 – The Desk research guides are tools to support research and analysis of secondary data, including existing literature as well as existing quantitative datasets on demand, supply, and the enabling environment and other relevant information relating to women's access and agency. The guides include example (non-exhaustive) resources which can be reviewed as a starting point. The desk review should be carried out first to provide a high-level overview of where the country stands in terms of financial access and usage at a national level, as well as between sexes.

Tool 2 – The focus group discussion guide are tools to facilitate focus group discussions with different segments (e.g., stage in life cycle, economic roles) of women and girls. The tool is inspired by human-centered-design with the intention to reveal the needs of, barriers facing and motivations of different segments of the women and girls.

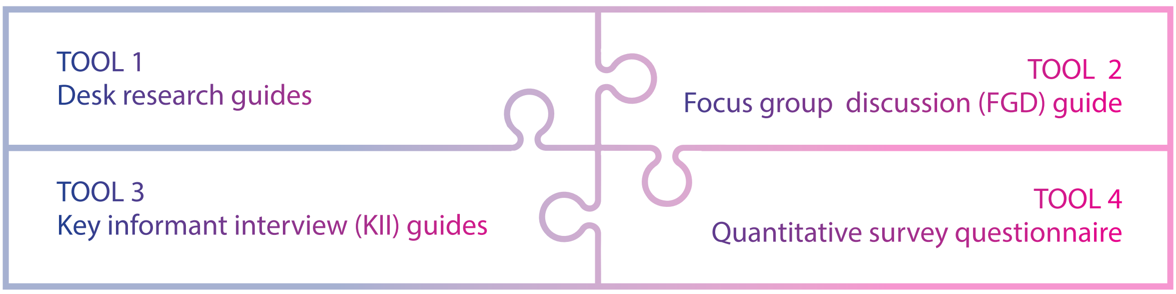
Tool 3 – The key informant interview guides are tools to guide semi-structured interviews to test and validate desk research information and gain deeper insights and perspectives based on in-country experience of key stakeholders such as policy makers, financial institutions, and civil society, as well as key experts.

Tool 4 – The structured quantitative survey questionnaire is a tool to quantify key indicators of constraints and enablers and capture these indicators to bring a quantitative assessment into the overall country assessment. This survey tool will generate the data that complement statistics from existing datasets such as existing Findex/FinScope, particularly by exploring the questions on agency, which have been less covered by these surveys.

Figure 2 – A summary of each tool's objectives and data sources

Tools	Descriptive / Objective	Source
Tool 1: DESK RESEARCH GUIDES	Data capture tool to collect existing public information on enabling environment (1A), the supply (1B) and demand 1(C) of financial products/services.	Country level research and datasets by international / local financial inclusion actors
Tool 2: FOCUS GROUP DISCUSSION (FGD) GUIDE	Primary qualitative interview tool, utilising human centered design approaches to initiate conversations around needs, barriers and motivations	Women farmers, SME owners/employers , employees and adolescent girls
Tool 3: KEY INFORMANT INTERVIEW (KII) GUIDES	Semi-structured interview tool to validate and build insights from desk research & FGDs	3A – Government officials 3B – Financial service providers and mobile network operators 3C – Civil society
Tool 4: QUANTITATIVE SURVEY QUESTIONNAIRE	Primary quantitative survey tool to quantify key indicators of constraints and enablers, which complements any existing data	Women and girls

Figure 3 – The four interrelated country assessment tools



Analysis and compilation

The outputs of the four tools will feed into a wide-ranging set of insights. These will include both qualitative and quantitative information, and both top-down perspectives of experts and bottom-up views of women and girls among others. The aggregation of these outputs will build a holistic country assessment. The process of synthesizing these research outputs requires several iterations of analysis to triangulate information across sources, to explore deeper underlying causes of a gap or opportunity and to assess the significance of and linkages between constraints identified.

While there is not one right way to synthesize and present the assessment results, the annex provides a sample table of contents and the five initial country assessment reports provide examples of how these insights and recommendations can be communicated. These reports deep dived into the clusters of issues that emerged as potential key constraints in the five countries, and analysed these issues holistically from the perspectives of demand, supply and enabling environment. These clusters include access points and delivery mechanisms, requirements for account opening and credit, and usage and agency.

This cluster-based analysis allows assessors to conduct a focused analysis based on specific clusters in order to dig deeper into underlying causes and draw out links between social norms and other non-financial issues to financial inclusion constraints (e.g. women's time poverty stemming from household responsibilities limiting their access to distant bank branches, male child prioritization in obtaining ID at birth leaving some women unable to meet a simple KYC requirement), and thus conduct a nuanced analysis over intertwined issues of demand, supply and enabling environment, which leads to more holistic recommendations.

It is recommeded that scorecards are used in the initial analysis of the data from the four tools (Please see Page 187). These can help guide the researcher to understand the key themes that emerge from the insights gathered across the toolkit.

Ultimately, the synthesis of the toolkit's research outputs will contribute to a holistic undertanding of current state of women's and girls' financial inclusion in a given country, and the key barriers that women and girls presently face. This will then build a strong foundation to inform strategy and program design for organizations that aim to promote women's and girls' financial inclusion and economic empowerment at a country level.

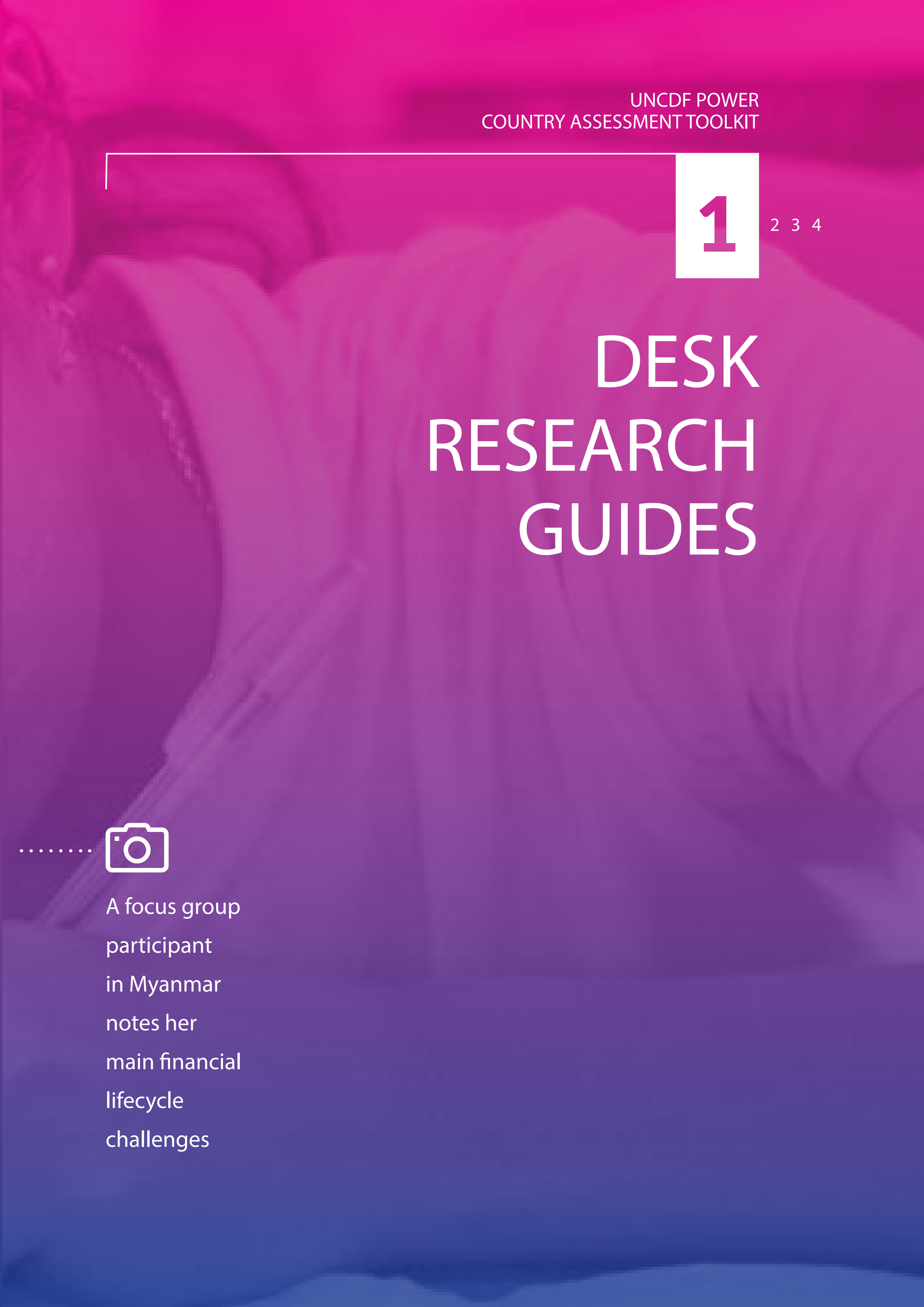
Estimated resource required for implementing the Toolkit

The tools are structured in such a way as to be used independently by different teams or individuals who may be working on a country assessment. It is anticipated that a country assessment could be completed by a small team of 3 personnel and a survey team over a 10-12 week period. While the time allocation would vary depending on country context, in particular, availability of existing literature for specific country, time required for executing various components of this toolkit are estimated to be; 2 weeks for desk research, 3-4 weeks for focus group discussions and key informant interviews (including time required for outreach/ logistics/scheduling), 5-6 weeks for structured quantitative survey data collection and analysis, and 3-4 weeks for synthesis. Some of these components can run concurrently, though synthesis phase should only start once all of the research components are completed. It is possible that different team members (or firms) could take on the implementation of each tool. However, it is strongly advisable that each member is informed of the result of the desk review before starting the rest of the research, and that all relevant members come together to brainstorm at the synthesis phase to capture all the nuances identified throughout the research.

The skills required to implement the tools include: general research skills, analytical capabilities, interpersonal (soft) skills to conduct semi-structured interviews and focus groups in developing country contexts, quantitative skills to collect and analyse survey data from the survey tool.

1 2 3 4

DESK RESEARCH GUIDES



A focus group participant in Myanmar notes her main financial lifecycle challenges

INTRODUCTION

Overview

This desk research tool provides a comprehensive and structured list of questions that can, for any given country, guide a researcher to identify and better understand the constraints and enablers of women's and girls' demand-side access and usage of financial products, based on publicly available literature and data sources.

Unlike the other desk research tools, this desk research should be heavily complemented by analysis from the three other tools as they will provide opportunities to substantiate and probe initial desk research further especially around lifecycle challenges and around prioritizing barriers based on severity.

There are three separate desktop research guides, each follows a similar narrative but is tailored to a particular sphere of influence:

- 1A – Enabling Environment
- 1B – Supply of Financial Services and Products
- 1C – Demand for Financial Services and Products

These are the principal areas necessary to obtain a broad picture of the financial inclusion landscape for women and girls. The desk research guides also include two over-arching aspects:

Lifecycle Mapping

identifying the key lifecycle stages that women and girls experience related to changes in their financial needs and behaviors. Taking generic lifecycles stages as a starting point to build country-specific nuances/deviations to ensure that the assessment is tailored to particular country contexts.

Stakeholder Analysis

assessing the current stakeholder landscape which culminates in a mapping exercise to identify the key civil society, government and private sector actors that are working to increase the demand for financial products and services amongst women and girls. The mapping can include how actors are implementing and/or funding programming initiatives and what are the thematic priorities of these initiatives in terms of what barriers they address.

Objectives

The desk research aims to:

1. Establish a broad understanding of the relevant financial inclusion access and agency issues for women and girls prior to gathering primary data with the other tools
2. Review specific data sources, country reports and legislation to establish a baseline to validate through investigation and on which develop further insights
3. Map out key stakeholders and initiative in the space to inform the interview process, focus group conversations and help define subsequent partnering opportunities

Tips:

- We suggest using the section headings of each desk research guide to document any interim desk research reporting within your project as they have been organized in a logical sequence.
- We suggest a rigorous approach to recording the sources and references for all data collected so it can be cited correctly later.
- This desk research is a key step to identifying key stakeholders to interviews in Tool 3.
- Documents may be in the public realm but not published online, thus it may be necessary to contact government authorities for specific documentation.
- As with all desk-based research, make sure to check the validity of sources and the reliability of any online publications.

POWER / TOOL 1 :
DESK RESEARCH GUIDES

1A

DESK RESEARCH GUIDE - ENABLING ENVIRONMENT

A INTRODUCTION

This UNCDF PoWER desk research tool provides a comprehensive list of questions that can, for any given country, guide a researcher to identify and better understand the enabling environment (policy, regulation and laws) constraints and enablers to the financial inclusion of women and girls based on publicly available literature and data sources.

> Note for the researcher:
>
> The researcher may only be able to answer a sub-set of the questions below depending on the secondary data available in the focus country. Where information is unavailable, the researcher should note research gaps and elevate these as key topics to be explored in key informant interviews or on the agenda for future primary research. The key informant interviews will seek to validate the desk research and gather additional information on the theme of the constraints and enablers to women's financial inclusion in the country.

This tool should be used in tandem with the UNCDF PoWER supply-side and demand-side desk research tools. A non-exhaustive list of resources is provided at the end of the document.

B STRATEGY AND POLICY

Objectives

This section aims to identify and examine any strategies, policies or government commitments to increasing financial inclusion, particularly for women and girls. The researcher should seek to identify potential gaps or areas for reform.

Key questions

National Financial Inclusion Strategy + gender strategy

- Which entity has the mandate to lead on financial inclusion policy making? Is there a financial inclusion taskforce/ council?
- Has the government made Alliance for Financial Inclusion Maya declaration commitments?
    - If so, what were those commitments?
    - What progress has been made to achieving them?
    - Do they include a focus on women or contain sex-disaggregated targets/ objectives?
- Is the government part of the Better than Cash Alliance? If so, what payment streams are they digitizing as part of their commitment?
- Does the country have a National Financial Inclusion Strategy. If yes:
    - What institution/s is/are responsible for the implementation of the strategy?
    - What are the financial inclusion strategy objectives? Is gender explicitly incorporated? How? – objectives, M&E, other
    - What are the strategic priorities?
    - Within the institution, is there a task force set up? Is there any support from international institutions?
    - What is the gender composition of that task force?
    - Are there sub working groups in that task force, and if so on what topics?
- To what extent and how were women's groups (e.g. women's business associations, women's community groups) and women and gender experts from different stakeholder perspectives consulted in the development of the strategy?
- Is there a policy or strategy on financial literacy and education?
    - When was it put in place?
    - Is it a standalone strategy/ policy or integrated within the (draft/ approved) NFIS?
    - Does it have any provisions targeting women and girls? What are they?

    - What institution/s is/are responsible for implementing the strategy?

* Is there a broader government gender strategy in place?
    - If so, which institution is responsible for implementing it?
    - To what extent is women's financial inclusion considered within the strategy? E.g. women's economic empowerment, property rights etc.
    - To what extent was the ministry of finance / central bank engaged in the development of the gender strategy?
* What are the policies, if any, to address women's land ownership or inheritance?

Targets and/or Quotas set by government

* What targets, quotas or other mechanisms does the country have to promote women's involvement and leadership for:
    - Women on corporate boards
    - Women representatives in parliament / legislative bodies
    - Women representatives in local government
    - Women representatives on candidate lists in national elections
    - Women-owned SMEs as suppliers for government or private sector contracts
* Are these quotas/incentives/other mechanisms driven through commitments to any regional economic bodies? If so, which?
* What is the gender breakdown of leadership in the central bank?
    - Governor, deputy-governor, board of directors, any financial inclusion committee (titles may differ across countries)
* What is the gender breakdown of leadership in the Ministry of Finance?
    - Minister of finance, deputy minister of finance, director general, deputy director general, any financial inclusion committee (titles may differ across countries)
* Internal gender diversity within the FSPs under the financial regulator – are there specific targets, requirements on numbers or reporting?

C REGULATION AND FINANCIAL INFRASTRUCTURE

Objectives

This section aims to provide an initial overview of the effectiveness of a country's financial inclusion regulation and financial infrastructure. The researcher should seek to identify any potential gaps or areas for reform.

Key questions[1]

Sex disaggregated data

Note for researcher: financial service providers collect detailed data on customers financial behavior. Often however this data is not disaggregated by sex, which limits the ability to perform meaningful analysis on the business case to serving women, and their unique financial needs and behaviors.

- Does the regulator require/incentivize banks to submit sex disaggregated data for their regulatory reporting?
- If they do so, what are the incentives to do so/penalties if they do not? To what extent are these requirements enforced?
- On what indicators are collected by the regulator in a sex-disaggregated format and since when? [Usage rates, credit, savings, insurance (life, non-life), pensions, mortgages, women-owned SME credit, investments, payments, micro insurance, MFS, registered/ active mobile banking customers, customer complaints, agents]
- What % of financial service providers are reporting on a sex-disaggregated basis?
- Does the regulator publish sex disaggregated data?

Know Your Customer (KYC)

Note for researcher: this refers to the forms of identification which banks require as part of their due diligence when opening an account. When these requirements are extreme in proportion to the risk associated with the customer, and the financial products they are accessing, it creates a barrier to access. This is particularly pertinent to women and girls who, for a number of reasons, are often less likely to have formal forms of identification.

- What are the requirements for verification of customer identification information? (Including for account opening, accessing a loan, establishing a transaction account etc.)
    - What are the minimum age requirements?
    - What are the minimum identity requirements (e.g. type of id and the information it contains such as photo of the individual etc.?

1 Questions for consumer protection, agent banking, mobile financial services and insurance overlap tightly with the EIU's Global Microscope: The Enabling Environment for Financial Inclusion 2016

- Is there a simplified KYC for low-risk products?
    - If yes, what has been simplified and why?
    - If yes, which products qualify for simplified KYC?
    - Do these simplified requirements differ at all by customer segment e.g. women and girls?
- Is there any indication of gender-differentiated impact from existing KYC regulation? Probe
    - Do specific women and girls segments (rural, age, income, married/unmarried/ education etc.) find it more difficult to meet requirements? And if so, why?

Agent banking

Note for researcher: agent banking allows for the provision of banking and financial services to the underserved population through independent contracted agents, rather than a teller/ cashier. It is the owner of an outlet who conducts banking transactions on behalf of a bank

- What types of organizations are allowed by the regulations to serve as agents?
    - What are the key requirements to serve as agents?
    - What types of organizations are prohibited from acting as agents?
    - What types of FSPs are allowed to use agents, if there is any limitation?
- Does it enable all providers of financial services to have agents?
    - Which financial service providers are prohibited from using agents?
- What agent activities are permitted and what activities are prohibited?
- Are there guidelines encouraging FSPs to use female agents? (e.g. quotas, incentives)
- Is there any indication of gender-differentiated impact of the above for the country under evaluation?
    - Are specific women and girl segments (rural, age, income, married/unmarried/ education etc.) more significantly impacted?

Mobile financial services

- Is regulation bank-led, telco-led or mixed?

Note for researcher: This question refers to different mobile money models. In some countries, MNOs are able to provide mobile money independently of a registered financial institution (telco-led), whereas in others there needs to be a registered financial institution providing the services using telco infrastructure (bank-led).

- Are regulations on mobile financial servces adequate? Are they constraining the market's sustainable expansion?
- Are mobile financial services independently regulated, if so by which entity?
- Can different platforms exchange information and work in conjunction? i.e. interoperable
    - Are regulations conducive to interoperability between mobile money platforms?
    - Are there actors championing interoperability between providers?
- Is there any indication of gender-differentiated impact of mobile financial services regulation?
    - Are specific women and girl segments (rural, age, income, married/unmarried/ education etc.) more significantly impacted?

Insurance

- What entity is responsible for regulating the insurance industry?
    - Is it a member of the International Association of Insurance Providers (IAIS)?
    - Is it a member of Access to Insurance Initiative (A2ii)?
- Is there regulation of insurance targeting low income populations (micro-insurance) and has it been implemented?
- Do regulations facilitate a variety of channels for distribution (e.g. agents, mobile branch)?
- Does the regulator monitor key indicators for consumer protection, and if so what?
- Are there any dispute-resolution mechanisms available for insurance targeting low-income customers?
- Is there any indication of gender differentiated impact of the above?
    - Are specific women and girl segments (rural, age, income, married/unmarried/ education etc.) more significantly impacted?

Consumer protection

Note for the researcher: There are two key facets of consumer protection: i) the existence of a set of rules governing consumer rights and company practice and; ii) the existence of effective, accessible dispute resolution forums for aggrieved parties. We want to understand both.

Market conduct regulation:

* Is there a financial consumer rights protection framework?
* Are there clear rules that require service providers to disclose information about the terms and conditions of products, including overall cost of the products and consumers' rights and obligations?
    - Are distinctions amongst different product categories? Or those regulated by different agencies?
* Are there clear rules requiring non-discrimination in financial-service provision in terms of gender, race, religion, caste, ethnicity, etc.?
* Are there clear rules set by the regulator aimed at treating clients fairly, including preventing aggressive sales and unreasonable collection practices?
* Are there clear rules about confidentiality and data protection?
* Is there any indication of gender-differentiated impact of the above?
    - Are specific women and girl segments (rural, age, income, married/unmarried/ education etc.) more significantly impacted?

Grievance redress and dispute resolution:

* Are there clear rules in place requiring financial-services providers to set up internal mechanisms to deal with consumer complaints?
* Is there a third-party entity empowered with oversight where consumers can seek redress, and is it effective?

- Is there any indication of gender-differentiated impact of the above?
- Are specific women and girl segments (rural, age, income, married/unmarried/ education etc.) more significantly impacted?

Credit bureaus

> Note for the researcher: Credit bureaus tend to be privately run, while credit registries tend to be state run. They both fulfil the same purpose, to capture information on consumer financial behavior so as to evaluate their credit worthiness. Where credit bureaus are capturing information from non-financial actors – such as utility bills and retail outlets – this is beneficial to women who do not otherwise have a formal account so that they can build a financial history.[2] Likewise, the lower minimum loan transaction recorded by a bureau or registry, the more likely women's financial histories will be tracked.

- What % of the adult population is the credit bureau/ credit registry capturing information for?
    - Is it collecting retail and utility bill payment information /what sources of information are covered?
- What is the minimum deposit/thresholds for the credit bureau?
- Is data on the sex of individuals captured by the system?
- Is there any indication of gender differentiated impact of the above?
    - Are specific women and girl segments (rural, age, income, married/unmarried/ education etc.) more significantly impacted?

Collateral registries

> Note for the researcher. A collateral registry records details on assets. A modern centralized registry captures valuable movable assets which can then be used as collateral for debt. These are particularly valuable to women given legal and/or social norms can mitigate against property ownership by women.

- Does a centralized collateral registry exist and if so what is included within it?
- Does it account for moveable assets or assets that women and girls might own?
- Is data on the sex of individuals owning the assets captured by the system?

2 Further information on this can be found at http://wbl.worldbank.org/~/media/WBG/WBL/Documents/Notes/Legal-Gender-Gap-in-Using-Property-and-Building-Credit.pdf

D LEGAL

Objectives

This section aims to identify and examine legal and institutional factors that indirectly effect women's ability to access and use financial products and services. The researcher should seek to identify any potential gaps or areas for reform.

Key Questions

Comparative power in the law

* In the law, what are the comparative powers of men and women to[3]:
    - Apply for a passport?
    - Apply for a national ID?
    - Travel outside the home?
    - Get a job?
    - Sign a contract?
    - Register a business?
    - Open a bank account?
    - Convey citizenship to a non-national spouse in the same way as a man?
    - Are any of the above different for married or unmarried women, or have age any limitations?
* In law, are these aspects of women's empowerment legislated on:
    - Constitution protects for gender equality?
    - Sexual harassment in employment?
    - Domestic violence?
    - Marital rape?
    - Paid leave for mothers of infants?
    - Paid leave for fathers of infants?
    - Protection against discrimination in access to credit?

3 These powers differ across married and unmarried women, with married women typically facing greater constraints in the law

* In law, is there a difference in the legal age of marriage between men and women?
* In law, is marriage defined as the union of one man and one woman, or is it legal for men to have multiple wives?

Access and use of property

* Do women have equal rights to own property?
* What is the default property regime?
* Who administers marital property?
* Do female and male surviving spouses have equal inheritance rights?
* Do sons and daughters have equal inheritance rights?

National ID system

* Is there a national ID system? Is it compulsory? If yes, what forms of ID are included? Does it include a photo of the individual?
* At what stage of life can/do people get access to ID and what are the requirements to obtain it?
* Disaggregated by sex, what % of people are covered by the ID system? Why are some people (specific segments of women / girls) not covered by this ID system? Are there plans for a biometric ID card to be developed, and if so what is the timeframe?

Formal vs customary laws

* To what extent and how is formal legislation enforced in relation to customary laws and norms?
* Do any of the customary laws or norms followed discriminate against women across the legal themes described above? Which ones, and how?
* Are there any alternative legal systems in place that have jurisdiction over certain issues/types of laws, and if so, what?

E USEFUL SOURCES

These are intended as a useful starting point, and not as an exhaustive list.

i. Strategy and policy

AFI Data Portal – where the data have been filled in, this is a valuable resource to understand features of the policy and regulatory environment towards financial inclusion in a country. Key data points when assessing strategy are:

* Maya declaration commitments
* Financial inclusion mandate of regulator
* Institution in charge of financial inclusion
* Financial inclusion taskforce
* Existence of a financial inclusion strategy and topics covered

Available at: https://www.afi-dataportal.org/

Where these data points have not been captured by AFI, reviews of the country's central bank and Ministry of Finance websites are likely to provide some details.

Some country level data is also available through AFI's reports on sex disaggregated data and national financial inclusion strategies.

Available respective at: http://www.afi-global.org/sites/default/files/publications/2017-01/FID_guideline%20note_26_AW_digital_0.pdf and http://www.afi-global.org/sites/default/files/publications/2016-08/Guideline%20Note-20%20FIS-Toolkit.pdf

Better Than Cash Alliance – Provides relevant information regarding policy, research products, case studies, and reports on the transition from cash to digital payments for governments.

Available at: https://www.betterthancash.org/

Responsible digital payment guidelines issued by BTCA: https://www.betterthancash.org/tools-research/case-studies/responsible-digital-payments-guidelines

ii. Regulatory

Economist Intelligence Unit Global Microscope – this survey reviews regulations for financial inclusion across 55 countries. For the purposed of this desk review the survey provides detailed information mapping to the research questions above on:

* Consumer protection
* Agent banking
* Mobile financial services[4]
* Insurance

It also provides limited information on the extent to which KYC regimes are proportionate.

Available at: http://www.eiu.com/public/topical_report.aspx?campaignid=Microscope2016

World Bank Responsible Finance – Has a useful mapping resource of financial literacy and consumer protection projects

Available at: http://responsiblefinance.worldbank.org/

World Bank Doing Business – A section of the Doing Business survey is devoted to getting credit. This section provides detail on credit bureaus and collateral registries. Specifically, valuable data points are:

* Existence of a collateral registry
* Minimum loan threshold data
* Whether data is collected from retailers or utility companies
* % of adult population captured by credit bureau/ credit registry

Available at: http://www.doingbusiness.org/

4 This is partially provided by the EIU, remaining information should be source through desk reviews

Know Your Customer Quick Reference Guide, PWC – The guide provides details on customer identification and verification requirements for a set of countries world wide.

Available at: https://www.pwc.com/gx/en/financial-services/.../pwc-anti-money-laundering-2016.pdf

AFI Data Portal – The data portal provides detail on whether KYC requirements are lower for low risk products, and detail on what these products are. Data is, however, not complete for all countries.

Available at: https://www.afi-dataportal.org/

Central Bank websites – for most countries a web search for country specific KYC requirements will provide the relevant information. These are often hosted on the country's Central Bank website.

IAIS - A country's membership of the International Association of Insurance Providers is available on the website.

Available at: https://www.iaisweb.org/home

A2ii – A country's engagement in A2ii is available on the website

Available at: A2ii: https://a2ii.org/

iii. Legal

World Bank Women, Business and the Law – The site collects data on how government laws constrain women's ability to interact in the economy. Valuable data points come from two sections, Accessing Institutions and Using Property. These sections cover:

- Women and men's comparative power in the law
- Government quotas on women leadership
- Women's ability to access and use property
- Existence of laws preventing discrimination in financial services provision

Available at: http://wbl.worldbank.org/

AFI Data Portal – The data portal provides detail on National ID systems. Data is, however, not complete for all countries and is not disaggregated by gender.

Available at: https://www.afi-dataportal.org/

International Telecommunications Unit – provides an overview of country national identity programs.

Available at: https://www.itu.int/en/ITU-T/focusgroups/dfs/Documents/09_2016/Review%20of%20National%20Identity%20Programs.pdf

ID4D – provides a useful overview of the value of national ID systems.

Available at: http://www.worldbank.org/en/programs/id4d

Web searches for a country's national ID system will typically provide indications of whether it exists and how comprehensive it is.

World Policy Center – Provides a database assessing policies affecting women

Available at: https://www.worldpolicycenter.org/topics/gender/policies

F ANNEX

Areas that may be relevant in certain contexts:

Alternative strategies

- Does the country have National Development Plan / socio-economic strategy? If so
    - What institution is responsible for implementing it?
    - What are the key priorities in the plan? Are there any targets focused on women and/or adolescent girls?
- Does the country have an agricultural strategy? If so:
    - What institution is responsible for implementing it?
    - What are the key priorities related to financing for the agricultural sector?
    - Are there any targets related to extending access to finance for women farmers? What are they?
- Does the country have an SME strategy? If so:
    - What institution is responsible for implementing it?
    - What are the key priorities related to financing for the SME sector?
    - Is there a definition for a woman-owned enterprise, and are there any targets or programs on extending access to finance to women owned enterprises? What are they?

1B

DESK RESEARCH GUIDE - SUPPLY OF FINANCIAL PRODUCTS AND SERVICES

A INTRODUCTION

This UNCDF PoWER desk research tool provides a comprehensive list of questions that can, for any given country, guide a researcher to identify and better understand the supply side constraints and enablers to the financial inclusion of women and girls based on publicly available literature and data sources.

> Note for the researcher: The researcher may only be able to answer a sub-set of the questions below depending on the secondary data available in the focus country. Where information is unavailable, the researcher should note research gaps and elevate these as key topics to be explored in key informant interviews or on the agenda for future primary research. The key informant interviews will seek to validate and gather additional information on the theme of the constraints and enablers to women's financial inclusion in the country.

This tool should be used in tandem with the UNCDF PoWER enabling environment and demand-side desk research tools. A non-exhaustive list of sources is provided at the end of the research guide.

B SUPPLY OF FINANCIAL PRODUCTS AND SERVICES

This section focuses on the supply of financial products and services by formal actors. A later section focuses on the informal sector.

FINANCIAL ACCESS

Objectives

The answers to these questions will provide a high-level mapping of financial service providers and financial access points in the country. This will provide a perspective on the overall state of financial inclusion, indicate gaps in access across geographies, provide insight into the relative role of different types of FSPs in the provision of financial services and identify key FSPs in the space.

Key questions

- What is the ratio of the supply of financial access points (branches, ATMs, agents etc.) per 100,000?
- How do financial access points vary by sub-national region?
- What are the different types of financial access points across the country?
- What are the different types of FSPs operating in the country? (MFIs, commercial banks, MMOs, other?)
- What are the relative sizes of each type of FSP in terms of access points and value?
- Is there any variation in the presence of different types of FSP at a regional level?

FSP Analysis

Objectives

The section provides guidance on a bottom up mapping of FSPs. The purpose of this is to give an indicative mapping of financial products and services on offer, identify delivery channels commonly being used, and examine other key features influencing the supply of financial products and services to women and girls.

Key Questions

- Which are the leading commercial banks operating in the country in terms of financial access points and which are targeting women?[5]
- Which are the leading (deposit taking) MFIs operating in the country in terms of financial access points?
- Which are the leading insurance providers operating in the country in terms of financial access points and which are targeting women?

5 Where country MIX Financial Inclusion Lab data are available it is possible to rank by access point. Where MIX data are not available, ranking will be on valuation which is typically available from the central bank.

* Of the other types of non-mobile FSPs – which are the leading institutions and which are targeting women? (e.g. post offices, savings and credit cooperatives)

For each FSP identified above, from a review of the company's website and a broader web search:

* Is the FSP receiving funding/credit lines from IFC, ADB or other multilateral institutions, bilateral investors such as KfW, and funding from social investors? Are these credit lines gender marked (i.e. have an allocation of credit that can only be given to a specific group of females or males)?
* What are the current financial products types available to clients? Where are the gaps? Probe:
    - Savings, loans, insurance, payments/transfers and mobile banking.
* Are adapted delivery channels being used?
    - Mobile
    - Agent banking
    - Other non-branch channels
* Are there financial products and services that are being marketed specifically to women? If so, what are they and what segments are they targeting?
* Are there financial products and services that are being marketed specifically to youth? If so, what are they and are they targeting girls?
* Is the FSP using alternative collateral requirements for loans or alternative means of assessing credit worthiness e.g. utilities and mobile phone bills?
* What are the KYC requirements for opening an account?
* Are there any non-financial services being offered? If yes, what are they? Are they provided in partnership or independently? What market segment are they targeting?
* Is the FSP a member of the Global Banking Alliance or has it worked with Women's World Banking? What other relevant affiliations does it have?
* For the FSPs identified, are there case studies published by international NGOs, donors, research institutions or other actors on how it is innovating in a manner that benefits women and girls? [Include the case study within desk research documentation].

MNO/ MMO analysis

Objectives

This section provides guidance for a bottom up mapping of leading MMOs in this space to identify any mobile network operators that are specifically targeting women.

* Which are the leading MNOs/MMOs operating in the country? Which of these offer financial products and services?

* What is mobile coverage for these MNOs?
* What is the agent network coverage of these MNOs?
* Do agents receive any specific training on reaching and serving female clients?
* Do agents have any targets or incentives to reach women clients?
* Are they proactively including women agents in their agent networks?
* Which of these are affiliated to GSMA's Connected Women initiative? What are their stated commitments?

For each mobile money operator/ mobile network operator identified, from a review of the company's website and a broader web search:

* What is the current offering of mobile financial product types? Where are the gaps? Probe
    - Savings, loans, insurance, payments/transfers, other
* What are the KYC requirements for opening a mobile money account? Are there any differences for men or women? Are there any challenges in meeting these requirements that differentially impact men or women?
* Are there financial products and services that are being marketed specifically to women/ girls? If so, what are they and what segments are they targeting?
* Are there case studies published by international NGOs, donors, research institutions or other actors on how the MMOs are innovating to serve women/ girls? If so what best practices exist and what lessons can be learned?

C INFORMAL SECTOR ANALYSIS

The informal financial sector captures all unregulated financial services in the country. There is the potential that these financial service institutions are regulated in some countries and not in others.

* What are the types of unregulated financial services that women use?
    - Village Loans and Savings Groups (VSLAs)
    - Self-Help Groups
    - Rotating Savings and Credit Associations
    - Cooperatives
    - Remittance providers
    - Credit only MFIs

- Supplier credit, for example, for agricultural inputs
- Retail credit, from local groceries and vendors
- Family & Friends
- Pawn Shops
- Money Lenders
- Other

* Is there a rough indication of how many of these informal access points exist and the % of the women and girl population served?
* What types of products and services are on offer?
    - Savings, loans, payments, transfers, insurance, other
* What are the documented constraints associated with informal financial activity in this country?
    - Are there indications that consumers have been ill-treated in the informal market?
    - Limited product offering
    - Limited maximum amounts
    - Safety and security
    - Costs
    - Anything else?
* Does linkage banking exist and if so with which banks? What are the lessons learned and what is the evidence that this is a model that should be pursued and scaled?

Linkage banking is a business partnership between a regulated. financial institution (bank, credit institution, or microfinance deposit-taking institution) and one or many independent, non-regulated institution(s), such as Savings and Credit Cooperatives (SACCOs) or credit-only MFIs.

* Which civil society organizations are collaborating/ partnering with these informal financial service groups and what are they doing?
* Are there case studies published by international NGOs, donors, research institutions or other actors which document innovation in the informal financial space to serve women and girls – what best practice exists in the country and what lessons can we learn?

D NON-FINANCIAL SERVICE PROVIDERS AND CIVIL SOCIETY

Objectives

The aim of this section is to identify civil society actors and non-financial service providers that are either supporting FSPs or the Government to better target women and girls, providing demand side support to women or advocating to government/ FSPs to target women and girls. These may also includes entities that are addressing other agency issues faced by women and girls that affect their economic empowerment.

These actors will be identified through desk research and KIIs, and may be the subject of KIIs. They may eventually be partners in strategy implementation in a given country, or simply groups with which it would be valuable to communicate and/or coordinate to ensure maximum impact of efforts to address access, use, and agency issues.

International stakeholders that may be present or have active members in country.

International NGOs or membership organizations that are advocating to or providing capacity building support to formal or informal FSPs, at least part of which is in respect of women and girls are:

- Care International
- CGAP
- FSD Africa

* Global Banking Alliance for Women (GBA)
* Grameen Foundation
* Plan International
* Women's World Banking
* GSMA

International NGOs that are providing capacity building support to women, or women's groups are:

* BRAC
* Care International
* Cherie Blair Foundation
* Global Fund for Women
* Grameen Foundation
* Mama Cash
* Oxfam
* Plan International
* Win Win Coalition
* Women's World Banking
* New Faces, New Voices

* Who are the local actors working in your country working to advocate, providing capacity building or other support to formal or informal FSPs and women's groups? E.g. local women's organizations, women entrepreneurs' associations, women's literacy groups, etc.

For each key actor (e.g. large-scale or innovative approach or evidence of impact) compile a summary of programmatic activities relevant to increase the supply of financial products and services amongst women and girls.

* What are the functional and thematic gaps? i.e. areas where there is critical constraint (refer to the constraints above), but not much work being done to address this
* What opportunities exist to partner to amplify impact and fill gaps?

E USEFUL SOURCES

These are intended as a useful starting point, and not as an exhaustive list.

i. Overview

We recommend three data sources for an initial assessment of a countries financial access points

MIX – this is the first-choice dataset to analyze the supply of financial products and services across FSPs. It does not however cover all countries and it is primarily focused on MFIs and as such does not have information on commercial banks, cooperatives, or MNOs. Key data points when assessing the landscape of FSPs are:

* The types of FSPs and the number of financial access points associated with each
* The sub-national breakdown of financial access points
* Within each type of FSP, the major individual providers and their relative size in terms of financial access points
* Supply and demand, and ratio of supply and demand of financial access points per region. This can be disaggregated by gender.

Available at: http://finclusionlab.org/

GPFI – aggregates FI data across multiple sources and covers access, usage and quality statistics, the data points are defined, but not collected regularly. Also, the data does not disaggregate by gender, FSP type or at a subnational level. It does however provide an indication of different types of access points being used. Useful data points to assess this are:

* Branches per 100,000
* ATMs per 100,000
* Agents of payment service providers per 100,000
* Mobile agent outlets per 100,000
* POS terminals per 100,000
* Access to a mobile phone or internet at home (% age 15+)
* SMEs that have a POS terminal (%)

Available at: http://www.gpfi.org/data

Central Bank/ Regulator websites – most central bank websites provide data on active FSPs that are under their regulatory jurisdiction in the market, and their valuations.

ii FSP analysis

The MIX data base provides details on leading FSPs, MFIs, MMOs and other suppliers of financial products and services, as well as non-financial service providers.

Website reviews of the FSPs can provide answers to key questions, though level of detail may vary.

GSMA – The GSMA's Connected Women provides details on MNOs that have made gender commitments. The Mobile Money Deployment tracker provides details on the number of live and planned mobile money services for the unbanked.

Available at: http://www.gsma.com

Better Than Cash Alliance – Provides relevant information regarding policy, research products, case studies, and reports on the transition from cash to digital payments as well as a list of governments, companies, and development organizations that are members of the Alliance

Available at: https://www.betterthancash.org/

Responsible digital payment guidelines issued by BTCA: https://www.betterthancash.org/tools-research/case-studies/responsible-digital-payments-guidelines

iii Non-financial service providers and civil society

A useful resource is a mapping of financial literacy (and consumer protection) projects by the World Bank's Responsible Finance.

Available at: http://responsiblefinance.worldbank.org/~/media/GIAWB/FL/Documents/Publications/Global-CPFL-Mapping-2015-FINAL.pdf

An indication of the major non-financial service providers operating in each country can be through MIX Market.[6]

Available at: https://www.themix.org/mixmarket/profiles

OECD Provide information on national financial education strategies and measurement of financial literacy levels

Available at: http://www.oecd.org/finance/financial-education/

6 Subject to countries for which MIX has data available

POWER / TOOL 1 :
DESK RESEARCH GUIDES /
Supply of financial products and services

The HELIX Institute of Digital Finance assists MNOs, banks, financial institutions and third-party providers to extend financial services to the mass market, and has consequently co-published a number of reports that include best-practice supply-side cases with a gender angle.

Available at: http://www.helix-institute.com/blog/agency-banking-how-female-agents-make-difference

Care and Plan International are two of the most prominent non-financial service providers who have been involved in linkage banking. Lessons can be learned from their experiences in terms of the implications for women's financial inclusion, especially as women so often are part of informal savings groups/self-help groups.

Available at: https://www.careinternational.org.uk/sites/default/files/April%2021%20Charter%20Webinar%20Presentation%20Combined%20FINAL.pdf

1C

DESK RESEARCH GUIDE - DEMAND FOR FINANCIAL PRODUCTS AND SERVICES

A INTRODUCTION

The tool provides guidance to collect data on: i) key access and usage metrics for key financial products; ii) constraints and enablers related to (a) capabilities and confidence, including financial and digital literacy; (b) women's access to and control over income and assets); and (c) women's time and mobility) including a discussion of social norms; iii) women's key lifecycles stages and financial needs; and iv) stakeholder mapping to build out a landscape of key programming to support the demand-side of the financial inclusion ecosystem

Note for the researcher: The researcher may only be able to answer a sub-set of the questions below depending on the secondary data available in the focus country. Where information is unavailable, the researcher should note research gaps and elevate these as key topics to be explored in key informant interviews or on the agenda for future primary research. The key informant interviews will seek to validate the desk research and gather additional information on the theme of the constraints and enablers to women's financial inclusion in the country.

This tool should be used in tandem with the UNCDF PoWER enabling environment and supply side desk research tools. A non-exhaustive list of sources is provided at the end of the research guide..

B OVERVIEW OF WOMEN'S ACCESS TO AND USAGE OF FINANCIAL PRODUCTS AND SERVICES

Objectives

This section aims to uncover the status of financial inclusion for women and girls at a high level, by comparing data by gender and product type using a combination of Findex, Finscope, and Financial Inclusion Insights data (where available for specific countries).

> Note for researcher: This research could be complemented by a deeper analysis of these existing data sets to understand variations in access to financial products and services by segments of women and girls. This requires data-processing to run cross-tabulations of dataset variables to uncover relationships between dependent and independent variables.

Key questions

* What does the sex-disaggregated data say about women and men's access to and usage of:
    - Accounts (number by type of FSP)
    - Savings
        - (If available) What amounts are saved approximately?
        - (If available) What data exists on dormancy rates?
        - What are the common sources/methods of savings – formal and informal?
    - Credit
        - (If available) What loan size amounts are accessed approximately?
        - What are the common sources of credit/methods of borrowing – formal and informal?
        - What are the common uses of credit?
    - Insurance
        - What types of insurance are most common, by volume if possible?
    - Mobile financial services
        - What are mobile money accounts most commonly used for, by volume if possible?

- Payments and transfers
  - Wages
  - Government transfers
  - Remittances (Sending and receiving)
  - Utility payments and other bill payments

C CONSTRAINTS AND ENABLERS

Objectives

This section aims to identify the key high-level constraints that affect women's and girls' financial inclusion. The researcher should seek to find evidence that supports the constraint categories presented in the figure below as well as gather evidence of how these barriers have been overcome.

Key questions

- What are the key demand-side constraints affecting women's and girls' financial inclusion? These include the constraints that are related to women's and girls' demand/willingness to access or use finances, or abilities to access or use finances or factors affecting such abilities (whether that's financial or digital skills, ownership or control over income and resources, or other constraints affecting their ability)
- (Reference Figure 4 for set of areas to test and collect relevant evidence for each bullet. Seek to understand the nuance for each e.g. 'what type of ID? what type of social networks'?)
- Are there any other high-level constraints not captured by these categories?
- Which of these constraints are the most severe and why? Which is/are the key bottleneck/s?
- Are some constraints more severe for different segments of women e.g. adolescent girls, farmers, entrepreneurs, employees, married women, etc.?
- Is there any evidence of positive or negative trends in the use of different products? If so, what drives these? What are the constraints and enablers contributing to these trends?

Figure 4 – Sub-components of demand-side constraints

Limited financial capabilities, awareness and confidence	* Financial and digital literacy are limited * Business management skills (including pitching skills) are limited * Access to market information and vertical social networks are limited * Lack of confidence / risk aversion can inhibit use of financial products
Limited ownership and control over assets and income	* Paid work is often poorly paid and precarious * Household work is unpaid * Land ownership, and control/usage of land is limited even in societies that have matrilineal systems * Mobile phone ownership is limited * ID ownership to meet account opening requirement is limited
Limited discretionary time and geographic mobility	* Mobility is restricted to the home or to a limited geography * Family responsibilities and lack of affordable childcare solutions contribute to time poverty * Safety concerns can inhibit mobility

Financial capabilities

* What levels of literacy (business skills, digital literacy, general literacy) do women and girls have and how do these compare to those of men and boys?
* What types of social networks are women and/girls part of (if any) and is there any indication of gendered membership?
    - E.g. savings groups, agricultural cooperatives, business associations, religious associations, educational associations, other
* What evidence exists on the levels of confidence women and girls have in accessing and using financial products and services?
* How does risk-aversion manifest itself e.g. perception that financial products are not necessary if another family member has an account, nervousness around going into bank branches, other examples?
* What case studies of successful enablers exist in your country to address these constraints?
    - Financial literacy campaigns (if so delivered by whom and how?)
    - Trainings (if so delivered by who and how?)
    - Integrated capabilities approaches e.g. BRAC graduation program
    - Other

Assets and income

- What is the ILO labor force participation rate of women versus men in the country?
- What are the top three sectors with a high prevalence of female workers (formal and informal) as employees?
    - Agriculture, forestry, fishing
    - Manufacturing (e.g. textiles)
    - Wholesale and retail (which retail trades e.g. food, garment-making, other?)
    - Education, health care and social work
    - Hospitality services
    - Other
- What % of women are working in the informal sector? Which sectors? (see above)
- What is the % of women owned SMEs in the country (formal and informal) compared to the % owned by men? (see government sources)
- What is the % of firms in the country with female participation in ownership, % of firms with majority female ownership and % of firms with a female top manager
- What are the top three sectors / sub sectors with a high prevalence of female entrepreneurs/ women owned SMEs (formal and informal)?
    - Agriculture, forestry, fishing
    - Manufacturing (e.g. textiles)
    - Wholesale and retail (which retail trades e.g. food, garment-making, other?)
    - Education, health care and social work
    - Hospitality services
    - Other
- What assets do women typically own and how do levels of female asset ownership compare to male ownership?
    - Land and property
    - Formal ID
        - E.g. birth certificate, passport, national ID card, driving license, voter registration cards, title deeds for land/property, household registration document,

- Others
    - Livestock
    - Transport (Bicycle, cart, other)
    - Furniture
    - Electronics (TV, Radio)
    - Mobile phones

* What difficulties do women face in acquiring assets?
    - Regulation (esp. for land)
    - Cost of assets
    - Husband/family member disapproval or approval required
    - Considered inappropriate (e.g. cattle in Ethiopia)
    - Other
* What difficulties do women face in registering ownership of their assets?
    - Regulation (esp. for land)
    - Bureaucracy – time and complex procedures to complete documentation
    - Husband/family disapproval
    - Literacy to complete documentation
    - Other
* How do women cope with irregular income streams as a result of precarious informal sector work?
    - Do women pool resources with other women in their community?
    - Do women take on multiple different economic activities throughout the year?
* What is the gender breakdown of mobile / sim card ownership in the country?
* How do women access mobile phones if they do not own one?
    - Share with other women
    - Share with husband/other family members
* Have women been able to get around lack of identification documents in accessing financial products by providing alternative forms of documentation?
    - E.g. utility bills, letter written by the village authority, customary marriage documents
* What case studies of successful enablers exist in the country to address these constraints?

- Moveable collateral (cross-over with enabling environment and FSP tool)
- Informal ID (cross-over with FSP tool)
- Other

Time and mobility

* What does the National Time Use Survey (or other) say about how many hours women spend on different activities compared with men? What is the difference in time spent on unpaid housework or child care? How does this effect their financial inclusion?
* Do women and girls face restricted mobility? Why?
    - Harassment/safety concerns
    - Cultural / religious norms
    - Other
* How does restricted mobility manifest and how does this effect their financial inclusion?
    - Women not allowed to work outside of the home (income effected)
    - Women not allowed to travel outside of the home (can't access financial touch point)
    - Women do not feel safe interacting with male agents or bank tellers (can't access financial touch points)
    - Other
* What case studies of successful enablers exist in your country to address these constraints?
    - Time-saving technologies
    - Social norms trainings so men become engaged in domestic duties
    - Child care solutions
    - Other

Social norms

* What are the key social norms and customary practices that affect women's and girls' financial inclusion? How do they manifest? e.g. limited education is related to limited financial literacy?
    - Preferences in education
        - Is there evidence of son preference in education?

- Division of labor
    - For agricultural labor, which crops are the responsibility of men and women (e.g. are cash crops normally the responsibility of men? Are large livestock the responsibility of men and small livestock e.g. chickens that of women?)
    - At what age are girls expected to start taking on household responsibilities? And how does this compare to boys?
- Location of work and type of work
    - Who/what determines the location of a woman's work and the type?
- Household decisions
    - Who makes decisions on how household income is spent? And how does that vary based on the nature and amount of expense?
- Inheritance (limited collateral)
    - Based on inheritance laws in place, to what extent are these followed in practice? Are there any customary systems that differ? What happens when a spouse dies?
- Property ownership (limited collateral)
    - Is ownership sole or joint? How does this differ between single and married women?
- Geographic mobility (see above)
- Other

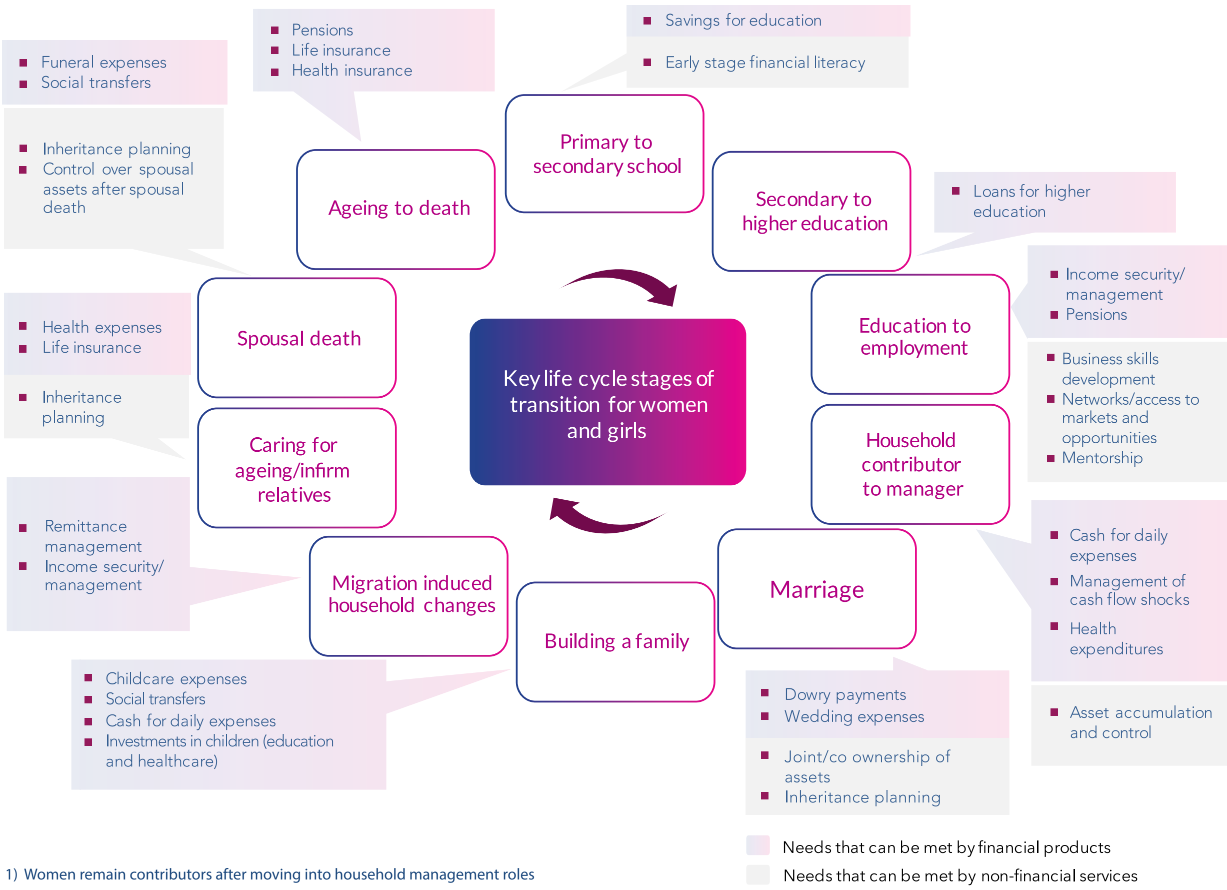
D LIFECYCLE STAGES

Objectives

This section aims to identify the key lifecycle stages that women and girls experience related to changes in their financial needs and behaviours. The researcher can use the figure presented below as a starting point, and seek to identify country-specific nuances / deviations from the generic lifecycle stages and needs within each.

- What are the key lifecycle stages for women and girls in the country and what are the financial needs associated with these?

Figure 5 – Generic financial needs at each lifecycle stage of a woman



1) Women remain contributors after moving into household management roles

If the data exists, look for:

- What percentage of the female population are categorized as 'adolescent girls'? And what age ranges are used for children, adolescents and adults?
- Broad ages at which life stages generally occur e.g. typical age marriage, typical age of first child, life expectancy / average age of death for both males and females
- Are any stages skipped e.g. early marriage means schooling skipped?
- What is the sex-ratio of girls and boys at birth in the population? Is female infanticide commonly practiced?

* Is there gender skew in the abandonment of babies/ children? How common is this practice?
* What are the differences between male and female school dropout rates at primary school and secondary school? What are the average number of years of education of males and females?
* What is the % breakdown of females/ males attending tertiary education? Are there gender differences in the subjects studied by females/ males at this stage of their education?
* Is sending a child to school free or cost money? Are some levels of education free? What costs are there associated with education, e.g. tuition, books, uniforms, other fees?
* At what age do girls transition from being a girl to a woman? Are there any initiation rites associated with the formal admission of girls to adulthood?
* What are the social norms related to marriage? Is marriage common? Is it typically formally registered or is customary practice (without the official registration documents) more prevalent? Is polygamy legal and commonly practiced?
* How common is it for women to have children when the parents of the child are not legally married?
* Are dowry or bride price payments common in the country? What are their costs?
* At what age do girls and women typically migrate for employment? Are there gender differences in the destination for employment (internal and outward migration) and the type of employment?
* What are the norms for child care arrangements in the country and who is responsible for this care?
* What is the divorce rate? Is there a stigma associated with divorce for women in the country? What social norms/ prohibitions exist for divorcees?
* Is there a stigma associated with widowhood? What social norms/ prohibitions exist for widows?
* Within the country's culture, are funeral expenses a significant burden?
* To what extent are women expected to look after aging/infirm relatives?
* What % of households are women-headed in the country?
* To what extent is gender-based violence (GBV) an issue in the country? What are the laws and practices relating to GBV, whether within or external to marriage?
* To what extent is female genital mutilation practiced? What are the laws relating to this practice?

E STAKEHOLDER LANDSCAPE

Objectives

The aim of this section is to identify the key civil society, government and private sector actors that are working to increase the demand for financial products and services amongst women and girls. The researcher should seek to identify how actors are implementing and/or funding programming initiatives and what are the thematic priorities of these initiatives in terms of what demand-side barriers they address. These actors will either be targeted for potential interviews, or identified as potential partners.

* What organizations are working to a) increase the demand for financial products and services amongst women and girls b) advance women's economic participation and empowerment in the country, and which part of the country do they operate?
    - Donors – local and international
    - Think tanks
    - Implementers – CSOs, NGOs, women's organizations
    - FSPs delivering non-FS (bundled or not)
    - Private sector actors – e.g. involved in strengthening women's roles in local supply chains
* For each actor (e.g. large-scale or innovative approach or evidence of impact), compile a summary of programmatic activities relevant to a) increase the demand for financial products and services amongst women and girls b) advance women's economic participation and empowerment in the country?

    Function

    - Advocacy
    - Data and research
    - Capacity building of women/women's organizations e.g. financial capabilities through financial education, technological capabilities through training on use of mobiles etc.
    - Innovation
    - Convening/partnering
    - Other

    Thematic priorities and interests

    - Digital
    - Social norms
    - Financial capabilities

- Assets and income
- Time and mobility
- Other

* What are the functional and thematic gaps? i.e. areas where there is critical constraint (refer to the constraints above), but not much work being done to address this
* Which actors are already working together/what partnerships exist?
    - Which segment/s of women and girls are they working with?
    - Are they working with men and boys, and/or broader community members?
* What opportunities exist to form partnerships to amplify impact and fill gaps?
* What social norms change campaigns (not necessarily related to financial inclusion directly) have been successful/been effective?
    - Through what channels were these delivered? (e.g. TV, radio, community-based groups etc.)

Figure 6 –Recommend format to document the stakeholder landscape.

Stakeholder	Type of Organization	Broader women and girls' economic empowerment focus	Area of FI Intervention				Programme		Financial inclusion constraints addressed	Economic Segment of Focus					
			Demand	Supply	Enabling Environment	Socio-cultural context	Description	Funding		Entrepreneurs	Agricultural Workers	Employees	In School Students	Out of School Students	Not disaggregated
BRAC	NGO	x	x	x		x	[illegible]	Mix of for-profit and non-profit model	Demand: Limited financial capabilities, awareness and confidence. Supply: [illegible]		x		x	x	
Plan Bangladesh	NGO	x	x			x	[illegible]	The European Commission	Demand: Limited financial capabilities, awareness and confidence. Socio-cultural: [illegible]				x	x	
Awaj Foundation	Labour union and NGO	x	x	x	x		[illegible]	[illegible]	Demand: Limited financial capabilities, awareness and confidence. [illegible]			x			
Bangladesh Women Chamber of Commerce and Industry	Industry/civil society body	x	x			x	[illegible]	USAID, ADB, European Commission	Demand: Limited financial capabilities, awareness and confidence. [illegible]	x					

E USEFUL SOURCES

These are intended as a useful starting point, and not as an exhaustive list. Some sources may only be relevant to select countries. Others may be general starting points from which further country-specific material can be identified.)

Financial inclusion overview

- World Bank, Global Findex
- Finmark Trust, Finscope
- Intermedia, Financial Inclusion Insights
- UNCDF, Making Access Possible

Evidence of barriers and enablers

General

- World Bank, Gender Data Portal – surveys, statistics, and reference materials covering girls' and women's employment, access to productive activities, education, health, public-life and decision making, demographic outcomes
- World Bank Gender Innovation Lab – evidence of impact from randomized control trials
- World Bank (2016) Women, Business and the Law: Getting to Equal
- UNDP (2016) Human Development Reports
- IMF (2016) World Economic Outlook Database
- UN WOMEN – various publications
- ILO – various publications (use for insights in particular on entrepreneurship/business skills)
- Asian Development Bank – various publications
- African Development Bank – various publications
- CGAP – various publications and blog posts
- Accion (Center for Financial Inclusion) – various publications and blog posts
- Women's World Banking – various publications and blog posts

Financial literacy

- World Bank (2015) Global Mapping of Financial Consumer Protection & Financial Literacy Initiatives
- World Bank (2016): Enhancing financial capability and inclusion in Senegal: a demand-side survey
- OECD/INFE – various publications on financial literacy

Assets and income

- Census data for each country. E.g. socio-economic census, labour market survey, an SME survey of the country [7]
- ILO labour force participation data: Key indicators of the Labour Market – Ninth Edition
- World Bank Enterprise Survey data http://www.enterprisesurveys.org/
- World Bank, Living Standards Measurement Survey
- World Bank Investment Climate research
- USAID, Demographic and Health Surveys (DHS) Program
- World Economic Forum The Gender Gap Reports
- GSMA, Intelligence Data

Time and mobility

- National time use surveys
- ODI (2016) Women's Work: Mothers, Children and the Global Childcare Crisis

Social norms

- World Bank (2014) Voice and Agency: Empowering Women and Girls for Shared Prosperity

Lfecycle challenges

- Omidyar Network (2016) A Buck Short: What Financial Diaries Tell Us About Building Financial Products and Services" – review page 10 for stylized journeys in India, Mexico and Kenya to understand the conceptual notion of lifecycle stages
- World Bank (2014) Youth-Employment in sub-Saharan Africa' – chapter 2 focuses on youth transitions
- CGAP, National Surveys of Smallholder Households – Tanzania only for now; Bangladesh soon
- CGAP, Smallholder Financial Diaries – sex-disaggregated demand-side insights from Tanzania into financial inflows and expenses, and financial products and services are needed for
    - For deeper access to these data sets: reach out to Jamie Anderson: janderson12@ worldbank.org

Demand-side ecosystem

Reference global assessment ecosystem mapping to verify presence of donors and implementers in select countries. Reference enabling environment desk research tool for insights on government-led initiatives such as financial literacy programming.

7 Note that there can be discrepancies between the labour force participation rate through national surveys and also those done through international surveys such as the Enterprise Survey or the ILO labour force participation data.

FOCUS GROUP DISCUSSION GUIDE

INTRODUCTION

Overview

This focus group discussion (FGD) tool will help to uncover issues linked to access, usage and agency by surfacing women's stories and voices, and probing for deeper insights in a way that keeps participants engaged. This tool gives details and explanations on how to use a variety of creative facilitation methods as well as the required preparation steps that need to be undertaken for each exercise.

Human-centered design (HCD) is the primary research approach leveraged in the development of this tool. The approach is notable for its use of interactive and participatory approaches to generate user-driven insights to inform the ideation and development of ideas, so that potential future end-users are involved in the production of solutions. This tool is HCD-inspired, as opposed to completely HCD, since it elicits participatory discussions around women's needs, barriers and motivations, but does not go onto to co-create, prototype and test solution ideas with these same women, given time and material resource limitations, and given that country assessment recommendations are the product of insights not only from these focus group discussions but from the other three tools as well.

To gain insights of women and girls in their different economic roles, five groups were identified, being: employer/SME owners, employees, smallholder farmer, adolescent students and adolescent out-of-school girls. To facilitate engaging conversations each group is invited to a separate FGD, and ideally some of these should be urban and some should be rural. If there is time and resources, additional FDGs could be held, specifically where there are known regional differences.

Objectives

The aims of the focus group discussions are to:

1. Understand the key motivations and aspirations of girls and women in a specific country context related to their financial and economic lives.
2. Uncover the lifecycle challenges and needs of women and girls in a specific country context:
    - Reflect on challenges faced by women and girls in accessing and using finance at key points in their lives.
    - Understand why participants' use of certain financial products and informal non-financial coping mechanisms to manage their finances over the course of their lifecycle challenges and needs.
3. Identify the constraints and enabling factors of accessing and using financial services for girls and women in a specific country context:
    - Understand awareness of and access to financial products and thus the constraining and enabling factors that determine product uptake.
    - Reveal the social norms and other barriers that limit women's independent control over usage of financial products and their voice in financial decision-making (i.e. 'agency' in a financial inclusion context).

Tips

1. In executing the process, we encourage analysts to utilise the 'Five Whys' technique to uncover the level of details required for rich insights. This means that when you hear a simple answer, use another why question to probe further, until you get to an insight that can be useful for designing strategies. It often takes five such "whys" to get there. For example:

   - "Why couldn't you get the money you needed to pay for your child's medical expenses?"
   - "Because I didn't have work"
   - "Why didn't you have work?"
   - "Because my husband did not allow me to work"
   - "Why didn't he want you to work?"
   - "Because it's not appropriate"
   - "Why isn't it appropriate?"
   - "Because it's in our culture that women should not work outside of the home"

2. In asking questions, it can sometimes be more efficient and effective to ask a couple of related questions at once, rather than asking one question and getting answers to each question by every participant in turn. However, be aware that this could be overwhelming for some and lead to missed responses.

3. It is also useful to intersperse a few questions that are asked of the entire group that people can raise their hands to, just to mix things up and get some movement into conversations.

A FOCUS GROUP PLANNING

I GROUP COMPOSITION

A total of 5 half-day focus groups should be planned in each country, with 7-8 women/girls in each, this number gives each member adequate opportunity to speak. It is common that not all participants will show up at the focus group and so more participants should be recruited to participate than the desired minimum number. For example, 9-10 participants should be recruited to ensure that, on average, 7-8 women participate per focus group. You should avoid having 11 or more people in a focus group, as the discussions tend to be more superficial.

II SEGMENTS OF WOMEN AND GIRLS

A focus group will be held for each of the following women and girl segments:

- Farmers
- Employees (from a particular female-dominated sector for the given country, whether formal or informal)
- SME owners/entrepreneurs
- Adolescent out-of-school girls
- Adolescent in-school girls

It is recognized that women and girls occupy economy roles as 'household managers' and 'contributors' respectively, these roles cross-cut all five segments..

Please note: It is also recognized that if there is scope, time and the resources to do so, focus group discussions with men and boy segments would be valuable as well, though focus group discussion guide below is designed with women and girls in mind and would need to be adapted for these discussions.

III RECRUITMENT TECHNIQUES

A. FIXERS

1. What is a fixer

A fixer is a multi-skilled informal assistant that plays the role of local guide, recruiter and, when needed, translator/co-facilitator.

Fixers are typically not full-time, professional recruiters or translators. You can generally recruit fixers through networks, university job boards or through sites like Facebook or Twitter.

2. Who are you looking for?

   You are looking for someone with:

   - Great oral and written communication skills
   - Great interpersonal skills informed by awareness of local socio-cultural context and its implications for appropriate modes of behaviour
   - In-depth knowledge of the location you are going to and surrounding areas to be able to help you engage better with the local community
   - Enthusiasm, energy and curiosity
   - Potential prior work experience related to this field of work e.g. psychology, anthropology, gender studies, international development, social science

   Their role will be to:

   - Help the team understand and navigate the chosen location and surrounding areas
   - Help recruit participants for focus groups, potentially through reaching out to local organizations or companies who could identify potential participants
   - Participate in the focus group discussions and subsequent debriefing sessions
   - Take notes, record and transcribe the sessions
   - Translate between English and the local language and co-facilitate where necessary
   - Organize snacks, drinks and/or other appreciation for participation

> Please note: For this specific engagement, if the fixer will be participating in, translating in, and/or co-facilitating these focus group discussions, ideally women candidates should be preferred given the sensitive nature of some of the topic matters discussed, and given certain socio-cultural contexts that make women and girls often uncomfortable speaking openly with men.

3. Screening guides

A phone or online interview will allow you to assess their communication skills, establish trust and subsequently, where possible, check references. This is also a good way to assess their experience of any similar engagements and discuss methods they will plan on using to recruit participants based on your specific needs.

4. Pre-focus group run throughs

To facilitate the recruitment of the right participants, send your fixer a summary of the project and project objectives. Also send them a copy of the focus group discussion guide.

It is then important to schedule time to run-through / do a 'dry run' of the focus group discussion with the fixer if they are anticipated to co-facilitate, participate and translate. It is important for them to be well-rehearsed in the critical terms and probes of the guide and their local language translations, as well as for them to be adequately briefed on the expectations of their co-facilitation and translation. The dry-runs will also help uncover key priorities in terms of preparation materials etc. required for each sub-session within the discussion.

5. Prices

It is recommended to negotiate a total price with the fixer for the completion of the whole assignment (i.e. recruitment, setting up venues, providing refreshments, translation, co-facilitation, as required) and draw up a formal subcontractor agreement that details expectations on responsibilities, as well as budget lines for each e.g. $50 for recruitment of each group of participants, $20 per focus group discussion refreshments. (These are hypothetical amounts and will need to be adjusted per country contexts).

Please note: The cost of transportation for participants should be covered, and in many cases, provided directly. Participants should be provided some refreshments. Depending on the context, a honorarium (i.e., a small sum of money to thank/ compensate participants for their time) should be provided. The specific amount should be determined by and paid directly by the organizer rather than by the fixer at the end of each discussion..

B. SNOWBALL SAMPLING and/or LOCAL ORGANIZATIONS

Snowball sampling is a recruiting technique that is used to identify and recruit potential focus group participants in studies where participants are hard to locate. This type of sampling technique works like a chain referral. After hosting discussions with your first group of participants, you can ask them for assistance to help us identify people with the remaining profiles you need. Noting that this will depend on the project programme and timescales available.

Snowball sampling can also be used through the key informant interview tools that are also part of this broader country assessment toolkit. Certain key informants e.g. microfinance organizations, women's business chambers, NGOs who may be participants in stakeholder interviews will have access to networks of women and girls through their beneficiaries and/or members.

The snowball approach can be an effective way of building greater trust with participants as the trust is carried from the first set of participants to the next, or the trust is conferred by the organizations you use to help recruit and who are trusted touchpoints of women and girls already.

I. LOCATION PLANNING

A. WHERE TO CONDUCT FOCUS GROUPS

Use your fixer's knowledge of the local area to help support the identification of venue spaces for the discussions.

1. Community spaces

Run the focus group on neutral ground, like a shared community space that people of all ages and genders will have access to. For example, ask your fixer to investigate whether the community/co-op of a certain village could organise a meeting space and arrange for participants to meet there. The space should be for the focus group participants only; having spouses or children (except for young children and babies) can be distracting and affect the candor of the discussion.

2. Formal venues

Rent a venue

If the participants are most likely to be based in an urban environment, you can look to rent a venue. Hotels often have meeting spaces that are suitable for workshops. In some cities, you may also find more creative workshop-oriented spaces for rent. Try to ensure the venue is not too formal or unfamiliar, which could make participants feel uncomfortable.

UNCDF Office

You can also use UNCDF meeting rooms. However, make sure that the chosen room isn't too formal, and make a sensitive judgment whereas it is appropriate for the focus group discussion segment e.g. adolescent girls may find a formal office setting intimidating and a school/educational institution venue may be more appropriate for this group.

B. ORGANISING THE ROOM

It is important to organise the room so all participants are placed equally in front of the moderator (around a table or in semi-circle/or circle) and all can participate and have their voices heard.

The participants and moderators should be able to move about easily and shouldn't be constrained by the layout of the room.

If you plan on conducting activities where the main group of participants will be divided to perform these activities, make sure that you have suitable space to do so and that you can organise the space to be split in a way that allows multiple groups to perform their activity without disturbing one another. That said, groups do not need to separate – background discussion from other groups can help set the mood.

C. MATERIALS

Make sure that all material is printed beforehand. For the sub-sessions where participants are split into groups to conduct activities, make sure to have duplicates/the necessary extra number of printed material.

Please refer to the preparation checklist in the discussion guide overview below.

B FOCUS GROUP ORGANIZATION

	DAY 1	DAY 2	DAY 3
Morning	G1 – Adolescent out-of-school girls	G3 – Employees	G5 - Farmers
Afternoon	G2 – Adolescent in-school girls	G4 - SME owners and entrepreneurs	Daily synthesis
Evening	Daily synthesis	Daily synthesis	

An example schedule is provided above, however given travel times between discussion venues as well as the availability of the participants, final schedules may have to be adjusted accordingly. It is particularly important to think about location and timing as you should conduct both rural and urban focus groups.

It is important to block times in the evening to synthesize insights from the day's focus group discussion/s.

I TRAVELLING TIME

Make sure that you have planned transport between focus groups especially if more than one focus group is scheduled per day. Factor into consideration extra time to reach rural areas e.g. for farmer participants. You can use your fixer to help logistically schedule your discussion more effectively given geographic locations of the discussions and help establish the most effective means of transport.

For all discussions, arrive early with sufficient time to familiarize yourself with the set-up of the space and prepare materials required for each sub-session.

II FIRST FOCUS GROUP

It is common that your first focus group will be used as a pilot group to:

- See if the approach and activities need refinement,
- See if timings are respected and help prioritise prompts you will ask if you're likely to run over or insert extra prompts to dig deeper on critical issues*
- Make sure of all your technical and logistical setup (e.g. recording materials and prompt materials) are appropriate.

* If you need the help of a translator to run discussions, bear in mind that you must take into account translation time.

III DOCUMENTATION DURING THE WORKSHOP

At the start of the discussions, ask permission to take notes, record, and take photographs.

A. NOTE TAKING

Each team will be made up of one lead moderator and supporting facilitators running focus group together at any given time.

- The lead moderator is responsible for leading the focus group. They are also responsible for making sure the end of day synthesis happens together with his/her region research lead counterpart.
- The supporting facilitators are responsible for taking notes, photos and, if necessary, recording the focus group.

B. PHOTOS AND VIDEOS

Photographs should be taken throughout the focus group without distracting the focus group.

Wait before taking pictures, you can put the camera out at the beginning of the focus group, once you notice that the group is more relaxed and into the discussion, you can ask to take picture.

Try to capture portraits of participants, in context and group pictures:

- Group of discussions
- Each activity template or journey when completed
- Participants in action (engaging in discussion and activities, participants presenting themselves and ideas they have come up with etc.)
- Picture of the full group as well as picture of individuals

C SYNTHESIS

I. IN BETWEEN FOCUS GROUP DEBRIEF

- Stop and reflect throughout the day, in between focus groups - take time to realigned on what to cover and share findings from the past focus group.
- Do a 10-minute debrief with the team that interacted with participants. Discuss what was interesting about this group and if you started to notice emerging themes – it helps solidify the focus group in your minds, and helps put it in a broader context.
- Ask the fixer/translator to clarify any notes you might have that were unclear to ensure that what was captured is accurate.
- Discuss about timings, or rephrasing of the guide - What worked? What didn't? What question/ prompts weren't clear and need reframing etc.

II. EVENING SYNTHESIS

Schedule a daily debrief for the whole team to share learnings of the day, do some analysis on the key themes that emerged from the day and identify anything that needs to be probed further in subsequent discussions.

Sections A-D should be done for each focus group discussion i.e. 2 sets of synthesis activities should be done if more than one focus group discussion took place per day.

A. Profiles of groups

B. Analyse field notes, write up key observations

C. Draw insights

D. Synthesize individual activities

E. Conclude and organise the next day

A. PROFILES OF GROUPS

- You should start capturing the profile of the groups you have met.
- Capture a brief overview/summary of the essential characteristics of the group spoken to.

B. ANALYSE FIELD NOTES AND WRITE UP KEY OBSERVATIONS

- Sit with your team. Each member should take 15 minutes to go through their notes and write down on individual Post-Its at least 10 of the top learnings of the day or interesting quotes they captured during the focus groups.
- Then, share the findings between each other. It is essential that you are not just noting observations, but starting to think about emerging themes and what is coming out of the

research. When the team is sharing learnings, one person oversees grouping similar quotes/ findings together. Start by sharing around the same subject, this will allow other team member with similar observation to come forward with their notes.

C. DRAW INSIGHTS

1. Draw insights from key observations

* An insight is a summary of similar data points
* An insight is not an observation or a statement. A critical part of insight definition is understanding the drivers behind people's actions and behaviours. For example:
    - Women were very aspirational for their children's education and thus were very resourceful in identifying means of covering education expenses (observation)
    - Women were very aspirational for their children's education etc. given their own experiences of familial hardship when they were younger which led them to dropping out of school/experiencing gaps in their education (insight)

2. Draw out themes and look for patterns

* Themes draw insights together and give actionable direction on the key implications of insights in terms of recommendations for design ideas.
* By grouping similar insights together, uncover common themes and learnings that can be drawn from these groups. For example:
    - Women are saving from education expenses, given their aspirations for their children, as well as saving for medical expenses of aging in-laws, given the socio-cultural norms that dictate it is the woman's responsibilities to meet these expenses. (collection of insights)
    - Women are saving for critical financial goals but they are typically using informal savings group as well as saving in jewellery at home, suggesting opportunities to develop greater commitment savings products to meet women's savings goals. (themes)

D. SYNTHESIZE LIFECYCLE / TIMELINE ACTIVITY

> Please note: Some of these insights may already be covered by the above synthesis.

* By reviewing the Post-Its from the Timeline activity, identify the key lifecycle stages that present critical financial challenges to the women and girls you held discussions with
* Compare the lifecycle journeys are the participants and note the similarities as well as the differences
* Prepare a summary document that will be used to cross-reference these similarities and differences

across segments of women and girls. Note if any challenges are peculiar to specific-group and identify what may explain that peculiarity

E. CONCLUDE AND ORGANISE THE NEXT DAY

1. High level learnings from today
    - Based on the synthesis discussions above from each focus group discussion held that day, agree on the top 5 learnings from the day
    - Make sure these are insights rather than simple observations
    - If possible, identify a profile and a quote that matches / illustrates each learning
2. Focus group discussion refocus
    - Take this opportunity to talk about the methods and tools you used in the discussions from that day and ask if there are any subjects that have surprised you and wish to probe more? Are there subjects that have not come up and thus you would like to dig deeper into this 'gap'? Do any of the activities need to be modified for timing or ease-of-facilitation purposes?

III. END OF WEEK SYNTHESIS

A WEEKLY SNAPSHOT

Build out a weekly snapshot of the key high-level learnings from each day.

Build out an aggregated document of the key lifecycle challenges and coping mechanisms.

B START TO IDENTIFY PERSONAS

Please note: This section should be taken in account if there is sufficient time and scope in the country assessment engagement.

A persona is a behavioural group describing the common financial customers and their attitudes to financial product and service usage.

Personas drive design decisions by providing an understanding of groups of financial product users in terms of their goals, needs and current capabilities to meet these.

The purpose of personas is to create reliable and realistic representations of the profiles of participants from across the segments of women and girls. Thus, personas may exist within segments but they may also cross-cut segments i.e. a farmer and a garment factory employee may share the same persona given similar approaches and behaviours towards certain issues and shared needs.

To start, see if you can identify groups of participants that displayed similar behaviours when facing specific problems/situations.

To pick out similarities look at:

- Barriers to accessing financial products and services
- Issues faced and specific reasons behind solutions to overcome obstacles?
- Specific needs?
- Specific lifestyles and aspirations

D DISCUSSION GUIDE OVERVIEW

The timings presented below are indicative but the aim should be to complete focus group discussions in 2 hours 30 mins, though some may last up to 3 hours.

Duration (mins)	Discussion sub-session	Objectives	Approach	Preparation
5	I. Welcome and introductions	1. Present FGD facilitation team and the project objectives, ask if it is ok to take pictures and record the session.	n/a	- Cards/labels for name cards
40	II. Participant introductions and aspirations	1. Allow participants to introduce themselves 2. Understand their backgrounds as well as their aspirations	1. Use image prompts as well as verbal prompts to structure participant introductions around their backgrounds as well as financial goals	- Cards/labels for name cards - Pens - Image prompts for aspirations
50	III. Lifecycle challenges, needs and coping mechanisms	1. Reflect on challenges faced by women and girls in accessing and using finance at key points in their lives 2. Understand why participants' use of certain financial products and informal non-financial coping mechanisms to manage their finances over the course of their lifecycle challenges and needs	1. Use a timeline along a wall in the room to engage the whole group, capturing their key turning points in their financial lives and coping mechanisms on Post-its along the timeline	- Masking tape or string for timeline - Post-its - Pens
10	IV. Break	n/a	n/a	- Snacks and beverages
60	V. Financial products & services: constraints & enablers	1. Understand awareness of and access to financial products and thus the constraining and enabling factors that determine product uptake 2. Understand decision-making dynamics within households and women's own senses of economic independence	1. Break-up group into smaller groups to engage participants on key financial products and services they are aware of and use through prompt cards 2. Map key constraining and enabling factors for product usage and agency over usage through prompt cards	- Product and actor cards - Flipchart paper - Flipchart markers
5	VI. Closing and thanks	1. Address any outstanding queries of participants 2. Thank participants for their time	n/a	- Honorariums (pre-determined amounts per participant)

E FOCUS GROUP DISCUSSION GUIDE

I. WELCOME AND INTRODUCTIONS (5 minutes)

1. Aim (internal not to read out)

* Present FGD facilitation team and the project objectives
* Give background of project objectives e.g. "We are carrying out a study to better understand the financial problems that you have and potential solutions to these problems"

2. Approach

* Introduce the FGD facilitation team, including lead facilitators as well as any fixer/translator and/or UNCDF representative
* Introduce the project and give background on what you'd like to achieve from the focus group.
* Pictures: Ask if it's ok to document the session (pictures, and notes)
* Right/wrong Answers: "We are interested in and value all your thoughts along the way and there are no right or wrong answers"

3. Preparation

* Cards/labels that can be used to write names

Note for the researcher: To make note-taking on specific participants easier, it may be worth giving participants numbers, when noting their names, so that numbers can be used thereafter in notes. Do not refer to participants out loud by their number, however.

II. PARTICIPANT INTRODUCTION AND ASPIRATIONS (40 minutes)

1. Aim (internal not to read out)

* Get participants to present themselves in an engaging manner
* Understand aspirations by asking participants to reflect on who they are and who they want to be

2. Approach

* Present a series of images on a table
* Moderator to ask participants:

"Please write your name and select a picture that best represents your dreams / aspirations. You can choose the same picture as someone else, if that is an accurate representation of your aspirations. Take a few minutes to reflect. If no picture is a good representation, could you sketch a drawing of your aspirations instead?"

* Moderator to ask participants to present themselves in turn:

  - Name, where they're from, what they do, how old they are, marital status, what their husband does (if married), what is their parent's profession, and the number, age and sex of their children
  - Talk about what the picture represents to them in terms of their dreams/ aspirations

* After each person has presented herself, moderator to probe a little further with segment specific questions (Choose as relevant given what participants say in their initial introductions and their discussions on their chosen photos. Not all probes need to be used. Keep within the time limit as far as possible (i.e. one or two extra probes per person), and recognize where some of these probes may have already been answered by participants or could be reserved for sessions later in the focus group discussion. In terms of notetaking, it may be helpful for the notetakers to assign a number to each participant with her name at first mention. This makes it easier to track the stories and details related to each person as the session continues.

  (The first section enables participants to share something about themselves and their families, as well as starting to provide some information about sources and uses of cash. It is also a good way to make participants feel comfortable and ready to participate in the rest of the discussion):

* Adolescent in-school girls

  - What do your parents do?
  - Do you have siblings? Are they at school? Are they working?
  - Do you have any side-jobs or household responsibilities alongside school?
  - What are your sources of cash? What expenses are you responsible for? What expenses do your parents or others pay for?
  - What do you hope to do after school?

* Adolescent out-of-school girls

  - When did you drop out of school?
  - Why / what led you to drop out?
  - What do your parents do?
  - Do you have siblings? Are they at school? Are they working?
  - Do you have any side-jobs or household responsibilities?
  - What are your sources of cash? What expenses are you responsible for? What expenses do your parents or others pay for?

* Employees
    - Do you have a contract?
    - How are you paid i.e. in cash or digitally? (Note: If digitally, this includes cards, mobile, direct payment into an account) Why are you paid in this way? Who decided this you or your employer?
    - How often are you paid? Are you paid on time? Are you paid the whole amount that is due to you?
    - What led you to this employment you are in?
    - Could you tell us whether your marital status (single, married, divorced, widowed), and how many children you have (if any) and how old they are?
* MSME owners/entrepreneurs
    - What type of business do you run?
    - What led you to open this business in the first place?
    - What led you to the type of business you run?
    - Do you have business registration document? Why/why not?
    - Do you have any employees? If so, how many?
    - How do you pay your suppliers? How do your customers pay you?
    - Could you tell us whether your marital status (single, married, divorced, widowed), and how many children you have (if any) and how old they are?
* Farmers
    - Do you own your own land? If not, why do you lease your land?
    - Is it in your name, jointly with your husband's name/another relative's name/ or solely in your husband/another relative's name? Why? How was your land obtained e.g. inheritance, purchase, gift?
    - What are your responsibilities on your farm compared to your husband's/other relatives'?
    - Do you have any side businesses in addition to farming? What are they?
    - Could you tell us whether your marital status (single, married, divorced, widowed), and how many children you have (if any) and how old they are?

3. Preparation

- Cards/labels that can be used to write names
- Approximately 20 images representing future aspirations and achievements and print on A4. Ensure that you have more images than participants and include some duplicates, as it is preferable that each woman can hold an image in her hand. Images should be customized for each country, and broadly cover a range of potential aspirations both rural and urban. Examples of images can include (farming machinery, graduation ceremonies, small enterprises,

digital points of sale e.g. card machines, factory jobs, teachers, lawyers, families). The choice of images should be guided by desk research to inform motivations of women in each country context. The choice of images could also be verified with the local fixer for locally/culturally appropriate images (These images could be found either online or from local resources e.g. newspapers and magazines).

III. LIFECYCLE CHALLENGES, NEEDS AND COPING MECHANISMS (50 minutes)

1. Aim (internal not to read out)

* Reflect on challenges faced by women and girls in accessing and using finance at key points in their lives
* Understand why participants' use of certain financial products and informal non-financial coping mechanisms to manage their finances over the course of their lifecycle challenges and needs

2. Approach

Part 1: Mapping lifecycle challenges and understanding coping mechanisms

Past challenges and coping mechanisms (20 minutes)

* Present timeline to the group on a wall (or on the floor if no wall is available) representing age range from 0 to 70+ years (suggested segments are 0-10 years, 10-15 years, 15-20 years, 20-25 years, 25-30 years, 30-35 years, 35-40 years, 40-50 years, 50-60 years, 60-70 years
* The timeline should be accessible and visible by all participants
* Moderator to ask participants:

> At what age(s) in your life have you faced your biggest financial challenges and why? What happened to you and what was the impact on your families?
>
> Further/alternative probes depending on translation of 'financial challenge'?
>
> At what ages in your life have you faced your biggest financial problems? A financial problem could be any moment in your life when you really needed money but you could not get it or you had difficulties getting the money you needed.

* Example answers could include:
  - At the age of 13, my father had an accident and was not able to continue working rickshaw driver. As a result, my mother took up an informal job as the domestic help but her salary was not enough to cover my school fees and my father's medical expenses, so I was forced to drop out of school.
  - My parents sent me to school only so that I could get an education to ensure I could marry into a 'better family'. At 15, I was forced to marry my husband but even though we did not need to pay any further school fees because I dropped out of school, we struggled to save enough dowry money.

- Ask participants to capture their answers on Post-its of one colour and to share their stories with the group before placing these on the timeline
- For groups with low literacy/that demonstrate low confidence in writing, moderators should capture each of the stories on Post-its, as participants share their stories and hand the completed Post-its to participants to place on the timeline
- Moderator to ask participants:

> How did you cope with this financial challenge/solve this financial problem? What methods/approaches did you use to overcome the problem and why did you choose that method?
>
> 1. Probe - changes of techniques of saving, spending, budgeting, etc.?
> 2. Probe - products and services used e.g. loans, savings etc.
> 3. Probe - people they turned to e.g. family, community, institutions etc.
> 4. Probe - other approaches did used e.g. side hustles, diversifying income, selling livestock, etc.
> 5. Probe - did you always cope the same way?
> 6. Probe - other services used in the past? What worked what didn't?

- Ask participants to capture their answers on Post-its of another colour and to share their stories with the group before placing these below the challenges on the timeline. As before, for groups with low literacy, moderators should capture coping mechanisms on Post-its for the participants and hand the completed Post-its to participants to place on the timeline.
- Moderator to ask participants:

> - What have been the main effects on your life as a result of coping in this way? These effects may be positive or negative.
> - Please tell us what happened to you when you coped in this way? How did it make you feel?

- Example answers could include:
    - I feel helpless when I have to go to the local money lender to borrow money. It is very shameful to go to him, but it is much more convenient than going to the bank for a loan because the it is very far away.

Future challenges (20 minutes)

> Note: for adolescent girl groups, a greater focus may need to be placed on this section (compared to the previous section on past challenges and coping mechanisms) as they may not yet have experienced as many challenges as older women. Adjust the timings of this activity accordingly.

- Moderators to ask participants:

> - What do you anticipate is your biggest financial challenge/financial problem looking ahead and why?
> - How will you cope with this financial challenge/problem? (see probes above)

- If younger participants struggle to adopt a forward-looking view, consider probing:
    - What financial problems have you seen your mother/grandmother (insert other older female relatives) go through? How old were there?
    - How did you they cope these financial problems?
- Ask participants to capture their answers on Post-its of third and fourth different colours and to place these on the timeline. Please see notes above about groups with low literacy

Part 2: Prioritizing challenges (10 minutes)

- As a group, reflect on all of the posted challenges on the timeline and prioritize them as well as any additional challenges that come up in present discussion

- Moderator to ask participants:

> - What are biggest challenges for women to deal with? Why?
> - Which are the most common challenges for women to deal with? Why?
> - Which ones could have the most negative impact?
> - Are there any missing? Why?

- If not mentioned, moderator can probe related to economic segment and lifecycle stages: (further probes can be generated and replace these one based on research from the desk research guide in the broader country assessment toolkit):

- Health – Have health-related challenges been the most difficult for your to cope with? What challenges/problems does childbirth pose? Are there other women's health issues that you are concerned about?
- Marriage – Who is responsible for dowry funds? Who is responsible for wedding costs?
- Employees – Have you ever had any issue with being underpaid or not being paid on time? Have you experienced losing a job or taking a pay cut?
- SME owners – Have you ever had to cut the pay of employees before?
- Students – Do you know others who have dropped out of school? Why have some dropped out of school and other have not? What are the reasons that explain why different families are able to cope differently?

3. Preparation

* 4 sets of different coloured Post-its and pens for participants
* Timeline creation: Beforehand prepare post-its and masking tape line/string line with age range on the wall (or on the floor) from 10 to 70 years
* Example final output may look like the below:

IV. BREAK (10 minutes)

- Moderator to thank participants to their stories so far and invite them for a 10-minute refreshment break

V. FINANCIAL PRODUCTS & SERVICES: CONSTRAINTS AND ENABLERS (60 minutes)

1. Aim (internal not to read out)

   - Understand women's and girls' awareness and use of financial products and services
   - Understand financial roles and responsibilities within the household and the effects on financial decision-making
   - Uncover the relationships that can help/hinder agency over financial services

2. Approach

Part 1: Understanding awareness and usage of financial products (2 groups) – (45 minutes)

* Divide the group into 2 smaller groups (between 4-5 women/girls in each group assuming groups are between 8-10 participants in total)
* Moderator may decide to randomly assign women/girls to groups or based on how vocal certain participants have been so far, deliberately try to balance out groups
* Moderator and sub-group moderator should then set up areas for the groups to sit. Ideally tables should be in place to allow all group members to sit around in a circle
* Moderator should have pre-prepared note-taking materials in line with the product specific probes to facilitate referencing during the session as well as note-taking
* Each sub-group moderator explains the aim of the exercise: to understand the participants' awareness, understanding and usage of financial products and services
* Each sub-group moderator places four key product category cards on the (ideally) table (if not floor) in front of the subgroup:
   - (i) savings (ii) credit (iii) insurance (iv) payments
* Each sub-group moderator explains what each of the cards are and asks participants to discuss their awareness and usage of these product categories and the specific products within each
* For each of the product category cards, the following probes should be used and further nuance drawn out within product categories e.g. awareness of life insurance through access to MFI loans but no awareness of health insurance
* Information: (Use actor cards as necessary)
   - Have you heard of this product?
   - Where/from whom did you first learn about this product? e.g. Did you learn about your microfinance loan from your neighbour? Did you learn about it from a family member or a neighbour? from the radio? from a billboard? or where else?

- Purpose:
  - What do you use this product for? e.g. what are you using your microfinance loan for?
  - How often do you use this product? Why? e.g. why do you borrow every month from a moneylender?
  - What do you like about this product? Why?
  - What don't you like about this product? Why?
  - What would you change about this product to improve it? Why?
  - Why do you not use either entire product categories (e.g. insurance) or some products within each product category (e.g. health insurance)?
- Ownership: (Use actor cards as necessary)
  - Is the product in your own name? If not, whose name is it in? Do you have joint ownership of it? If so, who with?
- Decision-making: (Use actor cards as necessary)
  - Who knows about this product? Why do they know about it? i.e. why does your mother in-law know about your savings at home in jewellery?
  - Who makes decisions on the use of this product? i.e. who makes decisions on the proceeds of the financial service e.g. interest or amount accumulated on savings, income earned from micro-loan, payout on insurance, receipt of payment

Part 2: Exploring decision-making and independence (2 groups) – (15 minutes)

- Each sub-moderator should then explain the aim of the next part: to understand decision-making dynamics within households and women's own senses of economic independence within the household
- Who makes decisions about daily expenditures? E.g. purchase of food, matches, batteries etc.
- Who makes decisions about periodic expenditures? E.g. medicines, school fees, purchase of clothes or shoes, cooking pots and pans
- Who makes decisions about larger expenses? E.g. replacing a roof, buying a means of transport e.g. car or bicycle or cart, furniture, buying a plot of land
- Who makes decisions about how much and where you save, invest or borrow?
- If there is disagreement on some of these issues, how is it resolved?

3. PREPARATION

* Print actor and products cards on A5 or smaller size representing the below items. Use desk research and/or local fixer to help identify culturally appropriate and recognizable images for each. Use desk research to identify any redundant and any additional cards required. Label each image with local translations of what they are meant to represent underneath the images. Have English labels on the reverse.

    - A3, Flip chart size paper or brown paper roll to draw out the relationship diagram
    - Moderators may benefit from pre-prepared note-taking materials in line with the product specific probes to facilitate referencing during the session as well as note-taking

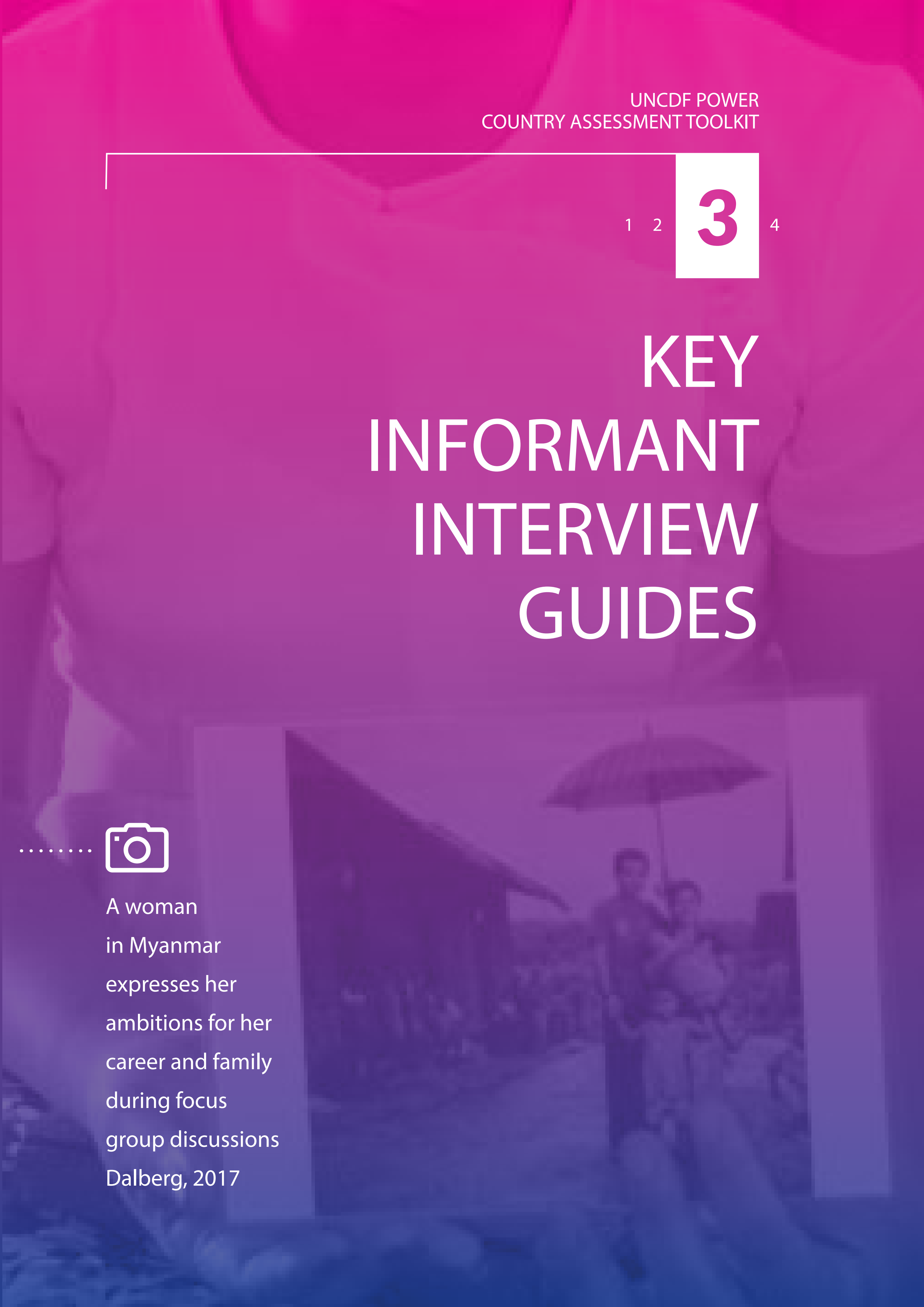
PRODUCT CATEGORY CARDS	ACTOR CARDS
Savings Credit Insurance Payments Note: Various different specific product types fall within each category card e.g. payments include bills, school fees, taxes and retail purchases; insurance includes life, health, crop, loan insurance (Include some blank cards in case participants wish to draw their own cards)	Husband Mother Father Parents Children Siblings Sister Brother In-laws Neighbour Community members Community leader Mobile money agent Agent banking agent Religious leader (choose most common per country context) Local government official Cooperative Microfinance institution Moneylender Pawnshop Employer Savings group NGO (Include some blank cards in case participants wish to draw their own cards)

VI. CLOSING (5 minutes)

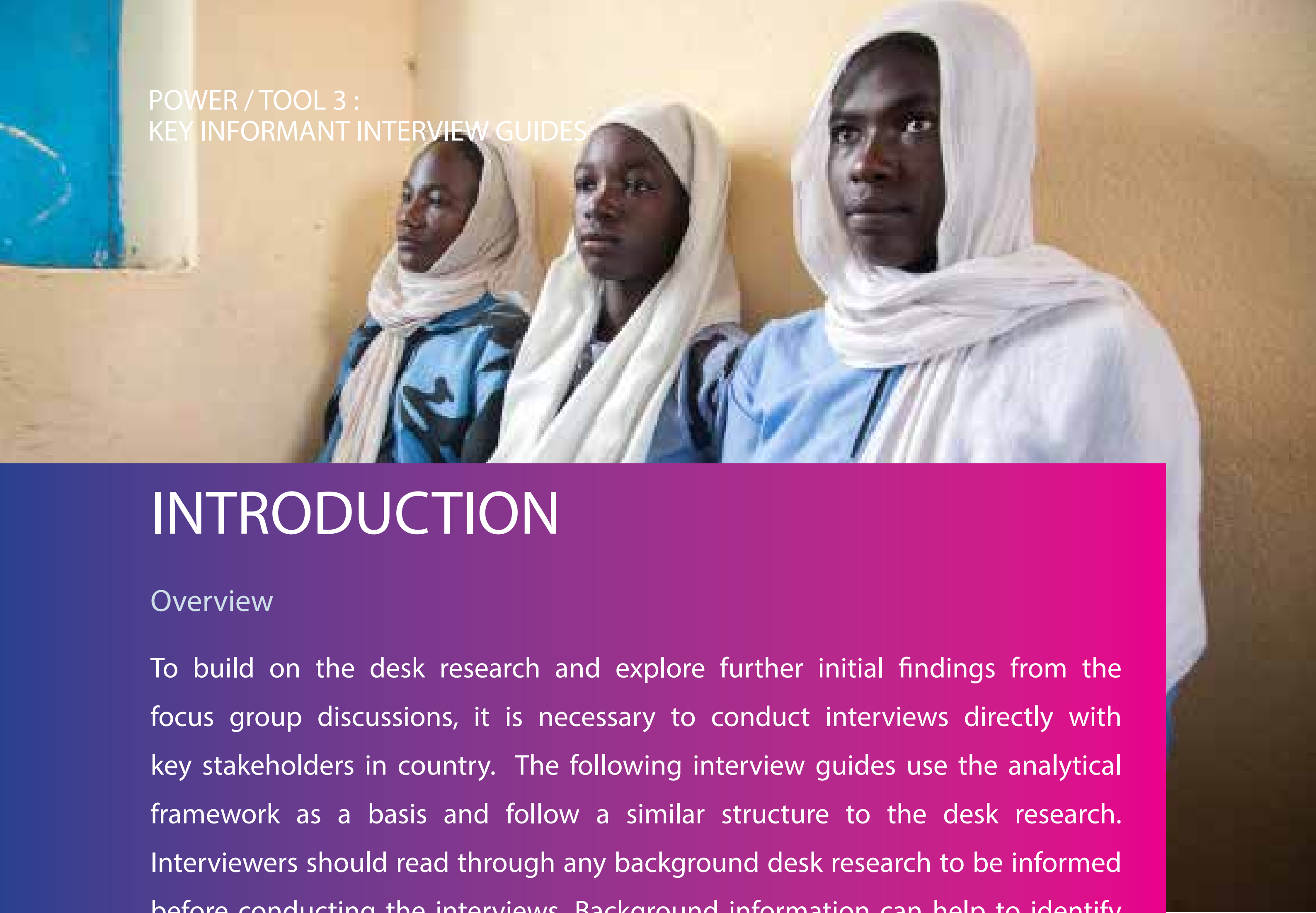
Ask participants if they have any questions. In turn, answer participants' questions and close with thanking everyone for their participation.

- Obtain participant signatures to confirm acceptance that photos and quotes may be used.
- If honorariums (see earlier section above) have been pre-prepared, distribute them as participants leave.
- If snowball sampling (see earlier section above), you may wish to engage participants to find out about how other participants for remaining focus group discussions can be recruited.
- If there is time/if participants have the time to give, you may wish to informally 'interview' one or two participants to probe them further on their financial lives.

KEY INFORMANT INTERVIEW GUIDES



A woman in Myanmar expresses her ambitions for her career and family during focus group discussions Dalberg, 2017



INTRODUCTION

Overview

To build on the desk research and explore further initial findings from the focus group discussions, it is necessary to conduct interviews directly with key stakeholders in country. The following interview guides use the analytical framework as a basis and follow a similar structure to the desk research. Interviewers should read through any background desk research to be informed before conducting the interviews. Background information can help to identify the most pertinent and critical questions for each interviewee.

To obtain a broad picture of the financial inclusion landscape for women and girls there are three separate interview guides, for each of the predominate stakeholder groups that you will need to engage with. Each follows a similar narrative but is tailored to an audience, being:

3A - Government officials

3B - Financial Services Providers and Mobile Money Operators

3C - Civil society organizations

Objectives

The key informant interviews (KII) aim to:

1. Verify and add detail to the findings of the desk-based research.
2. Discuss findings from the FGDs with range of actors, understand their perceptions of identified constraints and learn about existing actions to address.
3. Contribute to development of stakeholder map, by assessing effective interventions as well as gaps and identifying potential partnerships to inform program design.
4. Incorporate a broad range of views from diverse stakeholders to complete the picture of the supply-side, demand-side, and enabling environment.

Tips:

* Use desk research and initial enquires to identify both key personnel and organisations.
* Having established a long list, you can then prioritise their importance to the assessment and ensure representation across stakeholder groups.
* It may be necessary to reach a longer list of stakeholders than the anticipated number of interviews, as many may not be available or willing to meet.
* Interviews will take between 30 and 60 mins, which will be dependent on the availability of the different interviewees as well as the depth of their knowledge and insights. Verify how much time the interviewee has at the beginning, so that you can ensure you cover the most important issues with that source.
* When notetaking, it is suggested to capture directly as much of the conversation as possible.
* When editing interview notes we recommend a structure which communicates headline takeaways and key insights separately from fuller rough notes and also structures topics by theme, including: supply, demand, enabling environment & social norms
* The following are some tips on conducting the key informant interviews:
    - Be prepared and research both the interviewee's company and profile prior to the meeting.
    - Make sure you are clear on meeting location and have a contact telephone number
    - Give a clear overview of the project and the objectives, and inform the interviewee that you will be taking notes
    - Ask them if they have any questions before they start.
    - Be clear from the outset of the key main questions that you would like to be answered
    - We recommend where possible conducting the interviews in twos, such that one person can note take while the other progresses the conversation
    - Stay aware of timings, stick to the timeline agreed with the interviewee and politely move the conversation on when required
    - Present open questions where possible to allow the interviewee to give rich responses, and dive into response by asking further questions i.e. after each main question, use probing questions to encourage the interviewees to elaborate and gather further details on their answers.
    - If it is apparent that the interviewee hasn't understood the question, reword it or clarify key terms within the question. Do not suggest any answers to them in this process as this can skew the data.
    - Remain objective throughout and do not share your opinions with them. Instead acknowledge their answers without any judgement.
    - Listen carefully to their answers – sometimes things that are said in passing may be of more interest to you as an interviewer than the interviewee realises.
    - Don't be too rigid in sticking to the interview guide, and potentially highlight some key questions beforehand depending on the particular stakeholder.
    - Remember to leave a space at the end of the interview to allow the interviewee to give their overall insights or opinions, especially based on how the conversation has progressed.
    - Quickly capture key insights immediately after the meeting.
    - Follow up within a few days of the interview, remember to also chase any data discussed and later follow up with the outputs, as agreed.

3A
INTERVIEW GUIDE – GOVERNMENT OFFICIALS

A INTRODUCTION

Introduction to project: UNCDF is seeking to gain a deeper understanding of country specific issues that women and girls face to access and use financial and non-financial services to enhance their economic participation and empowerment.

This interview is part of a broader country assessment to identify the financial inclusion supply and demand-side and enabling environment constraints that women and girls face when accessing and using financial services in [insert country name]. Information captured from the interview will be incorporated into a country assessment report, and published as a public good.

There are a few broad areas we would like to cover with you:

* Regulatory, policy and legal constraints and enablers for women's and girls' financial inclusion.
* Supply-side constraints and enablers for women's and girls' financial inclusion.
* Demand-side constraints and enablers for serving women's and girls' financial inclusion.
* Player landscape in addressing these constraints and the potential role for UNCDF

The interview will take approximately between 30 and 60 mins.

Your individual remarks will remain confidential. We will be taking notes during the interview for reference purposes is that ok?

Do you have any questions before we start?

Important notes for the interviewer

The following contains a comprehensive set of questions – only a sub-set of these should be asked during the interview. Research the interviewee beforehand and determine which sections are most relevant to the interviewee. Factual data that can be gathered through desk research should not be asked. A valuable analytical tool is to ask interviewees to prioritize a list; if you use this tool, be sure to capture their prioritization.

- Additional insights can also be gathered from materials that stakeholders may share or may recommend looking up to the interviewer. Collect/reference these afterwards.
- Stakeholders should also be used to help 'snowball sample' other stakeholders in terms of identifying and getting connections for other key informant interviews

B POLICY, REGULATORY AND LEGAL CONSTRAINTS AND ENABLERS TO WOMEN'S AND GIRLS' FINANCIAL INCLUSION

In this section, we want to ask about trends in gender differences in financial access and usage, major strategies, key financial regulations and infrastructure, and laws that act as constraints and enablers to the financial inclusion of women and girls.

Trends

[Based on the available country data make a statement about the trend in formal financial access of financial services by gender highlighting any gender gap]. Can you shed any light on what is driving these trends related to gender differences in financial access?

Based on the available country data make a statement about the trend in formal financial usage of financial services by gender highlighting any gender gap]. Can you shed any light on what is driving these trends related to gender differences in financial usage?

Key strategies: national financial inclusion strategy + gender strategy

A gender-sensitive approach to advance financial inclusion through financial sector policy and regulation is one that accounts for the dynamics of relationships between women and men. It is not about a focus purely on women. This is because men may have lower levels of access or usage of financial services, such as of insurance products, and gender sensitive policy and regulatory interventions acknowledging their specific needs may also be required.

A women and girls-targeted approach to advance financial inclusion is one that involves the implementation of policy and regulatory interventions explicitly focused on women and girls to redress existing imbalances in society whereby they have been disadvantaged. This is in a context where structural and sociocultural barriers in society have impacted women and girls access to economic opportunities, and asset accumulation, as well as agency, namely the ability to make choices about their own lives.

If the country does not have a financial inclusion strategy, skip to question 7

1. We understand the objectives of the financial inclusion strategy to be [insert objectives] and the key topics to be [insert topics]. What, if any, are the challenges and opportunities you're facing in addressing gender differences in financial access and usage and/ or targeting women and girls in the development and the implementation of the strategy (and the associated financial literacy/ education strategy)? Probe:
    - Capacity
    - Incentive system (e.g. nobody holding them to account)
    - Funding
    - Data
2. Is the [insert regulator/ministry responsible for FI] working together with the [insert ministry of gender or equivalent], [insert ministry of SME of equivalent] and [insert ministry of agriculture or equivalent] on the development and the implementation of the strategy and if so, how?
    - Seek to understand whether they operate in silos or collaborate
    - If they collaborate, what do they collaborate on?
    - Any challenges in collaboration?
    - To what extent was the ministry of finance / central bank engaged in the development of the gender strategy?
3. To what extent and how were women and gender experts from different stakeholder perspectives consulted in the development of the strategy?
4. (If an Alliance for Financial Inclusion (AFI) member) Are you aware of the AFI Denarau Action Plan? Have you considered making any gender specific commitments under the plan? If so, what support would you need to make commitments under the plan?

If a country does not have a national financial inclusion strategy

5. Do you have plans to develop a national financial inclusion strategy, and if so, what support would you need to incorporate a gender sensitive and women targeted approach to financial inclusion policy making within the national financial inclusion strategy? Probe:
    - Capacity building (for whom?)

- Incentive system (e.g. nobody holding them to account)
- Funding, for what? E.g. to pay for a consultant to write it
- Anything else?

Question 6 tests the government's commitment to gender representation in leadership.

6. If gender target or quotas: We understand from research that for [parliament, the civil service, local government] has [voluntary/ mandatory] gender targets or quotas / initiatives to enhance women's representation in leadership positions in the civil service/ central bank. What have been the challenges and opportunities of implementing these gender targets or quotas?/ initiatives

   If no gender quotas: We understand from research that there are no gender targets or quotas / initiatives to enhance women's representation in leadership positions in the civil service/ central bank. What do you see as the challenges and opportunities of implementing gender target or quotas/ initiatives or implementing other effective strategies for increasing greater gender balance in leadership?

Policy, Regulatory and Legal Constraints and Enablers to the financial inclusion of women and girls

7. What do you see as the key policy, regulatory, or legal constraints that hinder women's and girls' financial inclusion? Can you look at this list of policies, regulations and laws and rank them in order of severity from most important to least important for women and girls as a whole? Are there any constraints that are missing? List:
   - Sex disaggregated data
   - Know your customer regimes
   - Agent banking regulation
   - Mobile financial services regulation
   - Insurance
   - Consumer protection
   - Credit bureaus and registries
   - Collateral registries
   - Informal sector regulation

Further Exploration of Policy, Regulatory and Legal Constraints and Enablers to the financial inclusion of women and girls

Sub-section objectives: Based on the regulatory and infrastructure constraints to women's access and usage of formal financial services identified in question 10, further explore the top constraints identified drawing on the following questions to understand the constraints/ enablers, why they exist and the impact of these constraints/enablers on women and girls.

Sex disaggregated data

A. What is the approach to collecting a) demand side b) supply side sex-disaggregated data by the regulator? Probe:

- What are the reasons why you do/do not collect sex-disaggregated data?
- Which data points are mandated or incentivised and since when? Probe: Access, credit, savings, insurance (life, non-life), pensions, mortgages, women-owned SME credit, investments, payments, micro insurance, MFS, registered/ active mobile banking customers, customer complaints, agents
- How do you use and analyse the sex disaggregated data? Is this data publicly available/ reported on?
- How do you monitor and enforce any sex-disaggregated data collection policies you may have?

B. What challenges are there in collecting supply-side sex-disaggregated data from FSPs and how does this impact your ability to analyse the gender differences in access and usage of financial services in the country?

Know your customer regimes

Note for interviewer: This refers to the forms of identification which banks require as part of their due diligence when opening an account. When these requirements are extreme in proportion to the risk associated with the customer, and the financial products they are accessing it creates a barrier to access. This is particularly pertinent to women and girls who do are often less likely to have formal forms of identification.

C. (if unclear in literature) What KYC regimes are in place for Financial Services Providers (FSPs)? Probe:

- Requirements to test; identity documents, age, assets, face to face, business registration, marriage certificates, husband consent, residency documents

- How do these differ across customer segments, product lines and type of financial institution?
- How do you monitor and enforce these KYC regimes?

D. Are KYC requirements difficult for specific population segments of women and girls to meet? If so, how and why?

Probe:

- What forms of ID does the government provide?
- What is the process/how long does it take/how much does it cost?
- What is the proportion of people (by sex, if info available) who have the national ID?
- What forms of ID are acceptable to open an account to meet KYC requirements? are there different requirements for different accounts and/or financial services?
- What is your perception of how these KYC and ID requirements affect women and men differently? Are there any initiatives underway or planned to address these shortcomings?

E. To what extent do FSPs have the freedom to use innovative/ alternative ways for those without the tradition forms of ID to meet KYC requirements or to introduce a tiered/ proportionate KYC requirements?

Agent banking regulation

F. (if literature unclear): Can you tell us if your agent banking regulations incorporate any provisions that specifically incentivise or encourage women agents ? Do you collect data on gender and geographic coverage of agents?

G. How has agent banking regulation acted as a constraint or enabler to women and girl's financial inclusion?

- Probe on any implementation gaps in this regulation?

H. What agent banking regulations could be changed to a) improve women's ability to become agents, and protect and support them when they are agents and b) to ensure women's and girls' are feel protected as customers of agents?

Mobile financial services

I. (if literature unclear): Can you tell us about your current status of your mobile banking regulations?

- E.g., whether e-money is allowed, whether there is independent regulation dealing with MFS, whether there is interoperability between platforms, is regulation bank or telecom led or mixed?
- Are women and girls specifically mentioned in the regulations, if so how?

J. How has MFS regulation acted as a constraint or enabler to women and girl's financial inclusion?

K. What regulations could be changed to improve access and usage MFS for women and girls?

Insurance

* (if literature unclear) Can you tell us about your current status of insurance regulation
  - E.g., Existence of regulation, implementation of regulation, delivery channels allowed for in regulation, consumer protection available?
  - Are women and girls specifically mentioned in the regulations, if so how?

L. How has insurance regulation acted as a constraint or enabler to women and girl's uptake of insurance based risk protection mechanisms? Probe on any implementation gaps in this regulation?

M. What regulations could be changed to improve the provision of insurance products and services that address gender-specific risk profiles of women and girls (e.g. health, maternity, spousal death)?

Consumer protection

Note for the interviewer: There are two key facets of consumer protection: i) the existence of a set of rules governing consumer rights and company practice and; ii) the existence of effective, accessible dispute resolution forums for aggrieved parties. We want to understand both.

N. (if literature unclear): Can you tell us about your current market conduct regulations? Probe:
  - E.g., market conduct rules on consumer rights, disclosure rules and fair treatment rules. Existence and effectiveness of dispute resolution mechanisms. Does this framework cover all types of FSPs or are some left exposed e.g. mobile?
  - What provisions are there for women and girls in the current framework?

O. How has market conduct/ consumer protection regulation acted as a constraint or enabler to women and girl's financial inclusion?

Probe on any implementation gaps in this regulation?

P. How could market conduct/ consumer protection regulations be changed to improve protection for women and girl financial customers?
Probe on provisions governing company behaviour and consumer rights, financial education, grievance mechanisms

Credit bureaus and registries

Note for the interviewer: Credit bureaus are privately run, while credit registries are state run. They both fulfil the same purpose, to capture information on consumer financial behaviour to evaluate their credit worthiness. Where credit bureaus and registries are capturing information from non-financial actors – such as utility bills and retail outlets – this is beneficial to women who do not otherwise have a formal account. Likewise, the lower minimum loan transaction recorded by a bureau or registry, the more likely women's financial histories will be tracked.

Q. (if literature unclear): Can you tell us about your current credit reporting system and what sources of information are covered and minimum thresholds?) Is data on gender of individuals captured by the system? Probe:

- [From Women Business and the Law (though not complete): minimum loan thresholds covered by credit reporting system, retailers and utility providers providing information to credit reporting institutions. From Doing Business: extent of population covered by credit bureaus or credit registries, and depth of information. From EIU: extent to which credit reporting systems are comprehensive, regularly updated and regularly used.]

R. How has the current credit reporting system acted as a constraint or enabler to women and girl's financial inclusion?

- Probe on high minimum threshold for loans, lack of certain types of credit information being included

S. What are the opportunities that exist to use alternative data to change the minimum threshold for loans to be included by credit bureaus and registries, better evaluate the credit profiles of low-income individuals and for credit bureaus and/or credit registries to collect data from other sources on customer credit behaviour (e.g. mobile payment history data? Probe:

- Examples: data on phone use and payments, utility use and payments, property rental, and participation in agricultural cooperatives
- This is especially true for women and girls, who are less likely to a have or to use a formal account through which a history can be developed and access to traditional forms of collateral to secure a loan

Collateral registry

Note for the interviewer. A collateral registry records details on assets. A modern centralized registry captures valuable movable assets which can then be used as collateral for debt. These are particularly valuable to women given social and legal norms often do not allow for property ownership.

T. How does the current presence or absence of a collateral registry act as an enabler or constraint to women and girl's financial inclusion? Probes:

- Do you capture data on the gender of the individual owning the assets?
- If you do not have a unified collateral registry, or do not record movable assets, what is the status of current discussions to develop one, and/ or what support would you require in this process?

Informal sector

U. We understand that informal financial services can play a critical role in women's and girls' financial lives. What are your policies to promote or contain the informal sector? What regulations if any are in place? What links do you see between formal and informal activities? What approaches do you take, if any, to formalize the provision of financial services? Do you promote such activities? Probes on type:

- Village Loans and Savings Associations (VSLAs)
- Self-Help Groups
- Rotating Savings and Credit Associations
- Savings and Credit Cooperatives
- Other

Probes on why:

- Convenience, lower cost, group solidarity element, intimidated by formal financial institutions/don't have confidence to directly access formal financial institutions, other

V. How has the informal sector acted as a constraint or enabler to women and girl's financial inclusion? Probes:

- What are challenges / disadvantages of these informal services for women and girls and your policymaking and regulation? Transparency, fraud, depth of finance, consumer protection, other

Gender discriminatory laws

Use these questions to explore this topic depending on what is relevant from the Women Business & the Law (see the desk research tool). Framing of these questions should be sensitive to the audience. Legal bottlenecks could include:

- Comparative powers of men and women in marriage - to open an account, get identification, whether wives are required to obey their husband
- Marital property regimes and administering power
- Inheritance laws for surviving female spouses and daughters
- Ability to transfer citizenship (impact on ID)

W. We understand from research that [insert relevant law] is a key legal barrier to women's and girls' access and usage of financial services/ lack of implementation of [insert relevant laws]. Do you agree with this assessment? If so, how do these barriers impact access and usage of financial services for women and girls? Probe:

What institution is in charge of this law? Why do you think the law has not been made gender equal/ not implemented and are there opportunities for reform/implementation? Who is already work to change this law/ implement law changes e.g. NGOs, donors, lobby groups, other?

What other laws or legal barriers do you think are critical to address to advance women's and girls' access and usage of financial services?

Player landscape and UNCDF's role

8. Which actors are working to address the regulatory, policy and legal challenges discussed, how could UNCDF partner with or support them, and where are there gaps in stakeholder action?
    - Areas: Consumer protection, KYC, agent banking, MFS, insurance, credit bureau, collateral registry, property laws, inheritance rights, etc
    - Actors: NGOs, donors, UN Women, consumer rights organizations other civil society
9. What lessons can be learned from successful approaches to change discriminatory policies, regulations, or laws that we could learn from?
    - Probe for potential partnerships
10. What role could UNCDF play to address these policy, regulatory and legal constraints?
    - Probe for potential partnerships

C DEMAND-SIDE CONSTRAINTS AND ENABLERS TO WOMEN'S AND GIRLS' FINANCIAL INCLUSION

Section objective: to understand key features limiting women's and girls demand for financial products and services

11. We'd like to hear your opinion on the key demand-side constraints hindering women's and girls' financial inclusion. Please look at this list of constraints and rank them in order of importance from smallest to biggest constraint for women and girls as a whole? Are there any constraints that are missing? How do the barriers you have identified constrain women and girl's financial inclusion?

Note for the researcher: Prepare a sheet of paper for interveiwees to mark up, and provide them with a pen/pencil to complete. Ask the interviewee to rank all the sub-points against each other. Then probe on details of the rankings that seem most interesting or surprising.

- Financial capabilities and literacy
    - Financial and digital literacy
    - Business management skills
    - Access to market information
    - Vertical social networks
    - Limited confidence and risk aversion
- Time and mobility
    - Restricted to the home or a limited geography
    - Family responsibilities and limited affordable childcare solutions
    - Safety concerns
- Limited assets and identification documents
    - Poorly paid work
    - Unpaid household work
    - Land and/ or property ownership limited
    - Lower mobile phone ownership and usage

* Social norms
    - Expectations on economic role
    - Education preferences
    - Household bargaining power
    - Mobility
    - Gender based violence
    - Anything else?

12. Social norms are unwritten rules about how to behave. Please tell us what social norms do you think are the most constraining for women's and girls' financial inclusion in this country and why." Probe with "and what else?"
    - Decision making and intra-household bargaining power
    - Gender division of labor, including unpaid care work
    - Inheritance norms and asset ownership and control
    - Stereotypes of women as risky customers
    - Policies or practices that limit women's ability to play leadership roles in government and private sector and/or influence policies and strategies
    - Gender based safety concerns limiting women's and girls' mobility
    - Prevalence of gender based violence

13. How do you think these social norms can be shifted? Probe for:
    - What are the key factors hampering the change of social norms that may be holding women back from realizing their economic potential? How can changing these social norms be done in a way that is a positive sum game, rather than a zero sum game, so that men and boys and traditional structures be supportive and even proactive in the shift?
    - Key actors required
    - Key resources required

14. What norms change campaigns have worked /been effective (e.g. health, education), using what methodology and through what type of channels?

15. Where do you perceive women's opportunities to participate in the labour market increasing in the next 5 years? Which sectors and which types of jobs?

16. What do you think would make the greatest contribution to women farmers' ability to generate and retain the benefits from their production and what social norms would need to be addressed to do so?

17. What would most support women SME owners in enhancing the benefits they realize from their activities and what social norms would need to be addressed to do so?
18. What strategies or approaches do you think are the most promising to keep girls in school so that they can get on a more promising economic trajectory and what social norms would need to be addressed to do so?

Player landscape and UNCDF role

19. Who is working to address these different constraints? What gaps are there in coverage or areas as yet underserved? Probe the above areas of focus
20. What role could UNCDF play to address these demand side constraints and enhance women's capabilities and voice to facilitate their demand for financial products and services?

D SUPPLY SIDE CONSTRAINTS AND ENABLERS TO WOMEN'S AND GIRLS' FINANCIAL INCLUSION

Section objective: To understand to what extent FSPs are targeting women and girls and what are the constraints/enablers in doing so.

21. We'd like to hear your opinion on the key supply-side constraints hindering women's and girls' financial inclusion. Can you look at this list of constraints and rank them in order of importance from low to high for [insert country]? Are there any constraints missing and how would you rank each of those from low to high? List:
    - Sex disaggregated data not collected limiting the understanding of this market segment
    - KYC burden excludes women and girls who may be lacking in required identification
    - Credit assessments and collateral requirements exclude women and girls for lack of financial history or asset ownership or other reasons
    - Limited belief in business case to serving women and girls from senior leadership
    - Limited managerial and technical capacity to develop and market new products
    - Agent banking perceived as unprofitable
    - There is low penetration of digital financial services (especially among women and girls)

Player landscape and UNCDF role

22. Are any FSPs explicitly targeting women/ girls as a customer segment either through mainstream product lines designed with women as well as men in mind, or with dedicated products and/or marketing towards women and if so how? If not, why not? Probe:
    - MFIs, MMOs, Commercial Banks, other FSPs
    - Why are the ones that are targeting doing it?
23. What role could UNCDF play to enhance the supply of financial products and services as well as delivery channels that meet the needs of women and girls?
    - Probe for specific products and services as well as delivery channels and marketing
    - Probe for potential partnerships

E WRAP UP

24. We've discussed constraints on the supply side, the demand side, and in the enabling environment, alongside the social norms that underpin them. In your opinion, which set of constraints is most severe, and where is there relatively less support to address these constraints?
25. We're trying to understand who are the key players are across supply, demand and the enabling environment for women's financial inclusion and their economic empowerment. Who do you perceive to the be key stakeholders? Are you able to provide connections to people at these stakeholders?

3B

INTERVIEW GUIDE – FINANCIAL SERVICES PROVIDERS AND MOBILE MONEY OPERATORS

A INTRODUCTION

UNCDF is seeking to gain a deeper understanding of country specific issues that women and girls face to access and use financial and non-financial services to enhance their economic participation and empowerment.

This interview is part of a broader country assessment to identify the financial inclusion supply and demand-side and enabling environment constraints that women and girls face when accessing and using financial services in [insert country name]. Information captured from the interview will be incorporated into a country assessment report, and published as a public good.

There are a few broad areas we would like to cover with you:

- Regulatory, policy and legal constraints and enablers for women's and girls' financial inclusion.
- Supply-side constraints and enablers for women's and girls' financial inclusion.
- Demand-side constraints and enablers for serving women's and girls' financial inclusion.
- Player landscape in addressing these constraints and the potential role for UNCDF

The interview will take approximately between 30 and 60 mins.

Your individual remarks will remain confidential. We will be taking notes during the interview for reference purposes is that ok?

Do you have any questions before we start?

Important notes for the interviewer

The following contains a comprehensive set of questions – only a sub-set of these should be asked during the interview. Research the interviewee beforehand and determine which sections are most relevant to the interviewee. Factual data that can be gathered through desk research should not be asked. List prioritization questions are valuable analytical tools – please make sure to record the full prioritization.

- Additional insights can also be gathered from materials that stakeholders may share with/may recommend looking up to the interviewer. Collect/reference these afterwards.
- Stakeholders should also be used to help 'snowball sample' other stakeholders in terms of identifying and getting connections for other key informant interviews

B TRENDS IN WOMEN'S AND GIRLS' FINANCIAL INCLUSION

1. [Based on the available country data make a statement about the trend in formal financial access of financial services by gender highlighting any gender gap]. Can you shed any light on what is driving these trends related to gender differences in financial access?

2. Based on the available country data make a statement about the trend in formal financial usage of financial services by gender highlighting any gender gap]. Can you shed any light on what is driving these trends related to gender differences in financial usage?

C OUTLOOK ON WOMEN AND GIRLS AND FINANCIAL SERVICE PROVISION TO THIS SEGMENT

Section objective: To understand whether the interviewee targets women and girl segments and their overall commitment to gender.

Women and girls as a customer segment

3. Are you intentionally targeting women/ girls as a customer segment and if so why? This refers to mainstreamed products or services that are designed with women as well as men in mind, or product lines specifically targeting women. Probe:

    - Which – women or girls, or both? If you do further sub-segmentation, how do you do so?

On reasons probe for:

- Business reasons. Probe for directly profitable, opportunity to build loyalty and attract new customers (family, neighbours), diversify clientele and risk, other
- Corporate Social Responsibility / serving our community
- Requirement from donor or investor (if so, which?)
- Other?

If answer to Q3 is yes skip to Q5. If no, continue from Q4

4. If not, why not [This can apply to women or girls or both] and what would you need to start intentionally targeting women and /or girls as customer segments?

Probes for why not:

- Don't think it's a profitable segment
- Don't have the data to do this
- Don't have the technical and managerial capacity to execute
- Limited staff to execute on competing priorities
- No buy-in at senior levels
- Other?

Probes for what would be needed:

- Business case (e.g. evidence for why it is a commercially viable for FSPs to target women and girls as a customer segment)
- Capacity building (for what? e.g. data systems, product design, market research)
- Innovation funding (for what? Piloting design and delivery)
- Buy-in at senior levels
- What else?

If you answered Q4, then continue from Q6:

5. Can you tell us more about how you are serving women and girls as a customer segment?

    i) Product: Are you developing products and services to specifically cater to the broader women or girls' market? Do you do so in the context of mainstreamed product lines, or separate product lines just for women?" If the latter, are the staff and resources devoted to women-focused product lines commensurate with mainstreamed products, or do they tend to be marginal? Probe:

    - What differences have you specifically been trying to address when designing products and services that cater to women?
    - What are some examples of how you have innovated on: loans, insurance, savings, transfers?
    - How successful have these innovations been? In terms of uptake, geographic reach, and profit
    - What have the challenges been with these innovations?

    ii) Further segmenting: Are you segmenting within the women and girls market? Probe:

    - Lifecycle (esp. adolescents), Farmer, MSME owner/ employer, Student, Employee; Religion, Ethnicity
    - Are you developing products to specifically cater to these segments?

    iii) Marketing: Have you had any marketing campaigns targeting women? Probe:

    - What were they?
    - How successful were they? Why?

    iv) Delivery: Have you taken any steps across your delivery channels to cater to women? Probe:

    - Women agents/ tellers
    - Targeting women groups/ associations
    - Ability to access women and girl oriented products across all channels?
    - Ability to access women and girl oriented products in all regions?

v) Non-financial services: Are you providing or partnering with another organization to provide non-financial services for women and girls? Probe:

- Information dissemination – e.g. market price information, agriculture practices, etc.
- Education – e.g. capacity development, advising/mentoring
- Networking / access to markets – e.g. through business clubs
- Recognition - e.g. business plan competitions and other events that recognize women's contribution to the economy

6. If not targeting girls specifically, are you serving youth? If so, how and why?

7. What % of your management and senior leadership are women? Probe:
   - What is the impact of women in management positions on the institutional culture and performance?

8. How do women customer's behaviours and financial needs differ to men?

9. If we think about the current landscape of financial products and services adapted for women and girls, are there any products and services currently missing for this market?
   - Loan products, insurance, savings, payment/ transfer, other?
   - Education, marriage, spousal death, pension, caring for relatives, health, business owner, employee, building a family

Operational constraints and enablers to serving women and girls

Section objective: To understand constraining operational factors preventing FSPs from targeting women and girls. The FSP may not know which operational constraints prevent them from serving women and girls and so we have detailed out specific questions, rather than asking an open question. If FSPs are serving women and girls and you have already covered the below in the previous section, you can skip to the next section.

Sex disaggregated data

10. Do you disaggregate your individual and SME customer base by sex of the account holder? If yes, what % of your customer base is women in terms of number of accounts for each segment? If no, why not?

If data are disaggregated skip to Q13. If not disaggregated, continue from Q11.

11. What would be the biggest challenges to collecting sex-disaggregated data on (individual and SME) customers? Probe:

- Establishing baseline data, HR capacity, management information systems (MIS), business processes, don't see the value, definitions of women-owned SMEs etc, data availability (i.e. not captured in the systems), quality, data analysis and usage including double counting of customers.

12. What type of support would you need to start disaggregating data by gender? Probe:

    - Capacity building on data collection and analysis, management information systems, (sense of whether they need advocacy)

If data is not disaggregated skip to Q15

13. What made you decide to disaggregate data by sex? Probe:

    - Outside push e.g. donor/implementer, female leadership, requirement from central bank etc.

14. What indicators are disaggregated? Probe:

    - Access indicators (customers, accounts), usage indicators (loan portfolio, average loan balance, savings, average savings balance, loan to deposit ratio), profitability (revenues, profits) risk (non - performing loans) engagement (products per customer, net promotor score, number of years at bank), non-financial services (participation in events)

15. What challenges have you experienced collecting and using the data?

    - How do you use the sex-disaggregated data?
    - What if anything have you done differently as a result of having this information?
    - Maintaining quality of data?
    - Verifying SME ownership?

16. How do you identify and tag joint accounts by gender if they are shared between male and female account holders?

17. Do you have any method of analyzing whether there are women running businesses out of their personal/ individual bank account rather than though an SME account?

KYC burden

18. What are the KYC requirements for clients opening an account? Probe:

    - Identity documents, age, assets, face to face registration requirements, business registration, marriage certificates, husband consent, reference letter from employer or village head, other?
    - How do KYC requirements differ across customer segments (e.g. men, youth, etc.)?

- How do KYC requirements differ across channels? e.g. mobile money

19. Are KYC requirements a constraint to women and girl's ability to open a bank account? If so, how?

20. Does your institution have the flexibility to adapt the KYC requirements to verify the identity of women and girls in absence of documents to meet KYC requirements? Probe:
    - Is the current set of KYC requirements regulated or is it determined by the bank?
    - What room is there for the bank to introduce more flexible KYC requirements for the customer?

Credit assessments and collateral

21. How do you assess creditworthiness? Probe:
    - Traditional (basic KYC, collateral, loan history, banking history, women groups)
    - Alternative forms of credit assessment - bills payments, mobile money transactions, mobile usage, psychometric tests, other?
    - If using alternative forms of credit assessment – what led them to doing so?
    - If not using alternative forms of credit assessment – what would it take for them to do so?

22. Is your current approach to assessment credit history / credit worthiness a constraint for women's access to loans? Probe:
    - Why, why not?

23. What are your collateral requirements for loans? Probe:
    - Do these differ at all depending on the target segment e.g. low-income, women?
    - Do they differ by loan size?

24. Given women's access to and control of household and business collateral, do you consider your collateral requirements to be a constraint for women's access to loans? Probe:
    - Why, why not?

25. Do you accept alternative forms of collateral for loans? Probe:
    - If so, what are they, since when and what led these forms of collateral being accepted?
    - If not, what would it take for them to do so?

Delivery channels and marketing

26. What delivery channels do you use? Probe:
    - ATMs, agent banking, brick and mortar branches, point of sale systems (if agents probe on what proportion male/ female)
    - Ranking in terms of people using each channel?
    - Different services available on each channel?

27. What delivery channels have you found to be most effective for reaching women and why? Probe:
    - Digital financial services – cards, mobile, direct payments to accounts
    - Agency banking
    - Point of Sales
    - Other?

28. What other delivery channels have you not yet used but which could be equally or more effective? What would it take for you to shift to these delivery channels that have the potential to better reach women and girls?

Non- Financial services

29. Do you offer non-financial services alongside financial products and services?

If the bank offers non-financial services

30. Which non-financial services do you offer?
    - E.g. Market information, financial management training, business training etc.
    - What made you decide to start offering these services? Who have you partnered with to deliver them?
    - Do you partner with other organizations to provide non-financial services to clients? How did you partner and what were the results?

If the bank does not offer non-financial services

31. Why do you not offer non-financial service support? What would you need to do so? Probe:
    - Business case
    - Partnering with non-financial services actors
    - Capacity building (for what? e.g. data systems, product design, market research)
    - Innovation funding (for what? e.g. piloting design and delivery)
    - Buy-in at senior levels

Mobile financial services (To ask to MNOs/ Fintech providers/ Banks using mobile channels)

32. Have you taken any specific strategy to encourage the uptake of mobile phones and by women and girls? If so, what? Probe:
    - Female agents, marketing, handset financing and ownership, incentives for husbands, sex-disaggregated customer base, digital literacy, digital security etc.?
    - Member of GSMA connect women initiative
33. What are the key constraints and enablers to the extension of mobile financial services to women and girls? Probe
    - Cost of handset, no mobile coverage, cost of sim card, don't know how to use a mobile, no electricity to charge phone, husbands or other family members do not allow, safety and harassment concerns, other
34. We've discussed many supply-side constraints already, but to sum up we'd like to hear your perspective on the severity constraints hindering more FSPs/MNOs from targeting women and girls. Can you look at this list of constraints and rank them in order of importance from low to high for the financial sector in [country X] as a whole. Are there any constraints that are missing? List:
    - Sex disaggregated data not collected
    - KYC burden excludes women and girls
    - Credit assessments and collateral requirements exclude women and girls
    - Limited belief in business case to serving women and girls from senior leadership
    - Limited managerial and technical capacity to develop and market new products
    - Agent banking perceived as unprofitable
    - There is low penetration of digital financial services (especially among women and girls)
35. Which actors are working to address the constraints discussed, how could UNCDF support them, and where are there gaps in stakeholder action?
    - Probe for potential partnership opportunities
36. What role could UNCDF play to address these supply-side constraints?

D DEMAND-SIDE CONSTRAINTS AND ENABLERS TO WOMEN'S AND GIRLS' FINANCIAL INCLUSION

Section objective: Understanding FSPs' perception of the factors limiting women and girls demand for financial products and services.

37. We'd like to hear your opinion on the key demand-side constraints hindering women's and girls' financial inclusion. Can you look at this list of constraints and rank them in order of importance from low to high in terms of severity? Are there any constraints that are missing?

Note for the researcher: Prepare a sheet of paper for interveiwees to mark up, and provide them with a pen/pencil to complete. Ask the interviewee to rank all the sub-points against each other. Then probe on details of the rankings that seem most interesting or surprising.

- Financial capabilities and literacy
    - Financial and digital literacy
    - Business management skills
    - Access to market information
    - Vertical social networks
    - Limited confidence and risk aversion
- Time and mobility
    - Restricted to the home or a limited geography
    - Family responsibilities and limited affordable childcare solutions
    - Safety concerns
- Limited assets and identification documents
    - Poorly paid work
    - Unpaid household work
    - Land and/ or property ownership limited
    - Lower mobile phone ownership and usage

- Social norms
  - Expectations on economic or social role
  - Education preferences
  - Household bargaining power
  - Mobility
  - Gender based violence
  - Anything else?

38. How would these constraints differ across age cohort, rural vs urban, and married vs unmarried vs. divorced women? How do these constraints differ across [segment identified in country; religion, ethnic group, other?

39. Social norms are unwritten rules about how to behave. Please tell us what social norms do you think are the most constraining for women's and girls' financial inclusion in this country and why. Probe with "and what else?
    - Decision making and intra-household bargaining power
    - Gender division of labor, including unpaid care work
    - Inheritance norms and asset ownership and control
    - Stereotypes of women as risky customers
    - Policies or practices that limit women's ability to play leadership roles in government and private sector and/or influence policies and strategies
    - Gender based safety concerns limit women's and girls' mobility
    - Prevalence of gender based violence
    - Limited scope of women and girls to make decisions or play significant economic roles

40. How do you think these social norms can be shifted? How can changing these social norms be done in a way that is a positive sum game, rather than a zero sum game, so that men and boys and traditional structures be supportive and even proactive in the shift? Probe for:
    - Key actors required
    - Key resources required
    - Need for a theory of change?

41. What norms change campaigns have worked /been effective (e.g. health, education), using what

methodology and through what type of channels?

42. What do you think would make the greatest contribution to women farmers' ability to generate and retain the benefits from their production and what social norms would need to be addressed to do so?

43. What would most support women SME owners in enhancing the benefits they realize from their activities and what social norms would need to be addressed to do so?

44. "What strategies or approaches do you think are the most promising to keep girls in school so that they can get on a more promising economic trajectory and what social norms would need to be addressed to do so?

45. Where do you perceive women's opportunities to participate in the labour market increasing in the next 5 years? Which sectors and which types of jobs?

46. What is helping to expand financial inclusion for women? Are there any gaps in coverage or areas as yet underserved? Probe the above

Player landscape and UNCDF's role

47. Which actors are working to address the constraints discussed, how could UNCDF support them, and where are there gaps in stakeholder action?
    - Probe for potential partnership opportunities

48. What role could UNCDF play to address these demand-side constraints?

E POLICY, REGULATORY AND LEGAL CONSTRAINTS AND ENABLERS TO WOMEN'S AND GIRLS' FINANCIAL INCLUSION

Section objective: Understanding FSPs' perception of regulatory, policy and legal constraints to serving women and girls. Some of these issues may have emerged in the previous section

49. Which regulatory constraints effect your ability to innovate to serve women and girls? For each, what exactly are the constraints and what reforms are needed. Probe:
    - KYC regimes
    - Agent banking regulation
    - Mobile services regulation
    - Consumer protection regulation
    - Insurance regulation (where relevant)
    - Other?

50. More broadly, what other constraints in the policy/regulatory/legal environment hinder your ability to serve women's and girls' financial inclusion? For each, what exactly are the constraints and what reforms are needed. Probe:
    - KYC requirements
    - Ownership of relevant identification to meet requirements, particularly by women
    - Property laws, inheritance laws (regarding collateral)
    - Implementation of the above (e.g. grassroots cultural norms)
    - Lack of credit bureaus
    - Lack of collateral registry
    - Lack of interoperability of payment systems
    - Other?

Player landscape and UNCDF's role

51. Which actors are working to address the constraints discussed, how could UNCDF support them, and where are there gaps in stakeholder action?

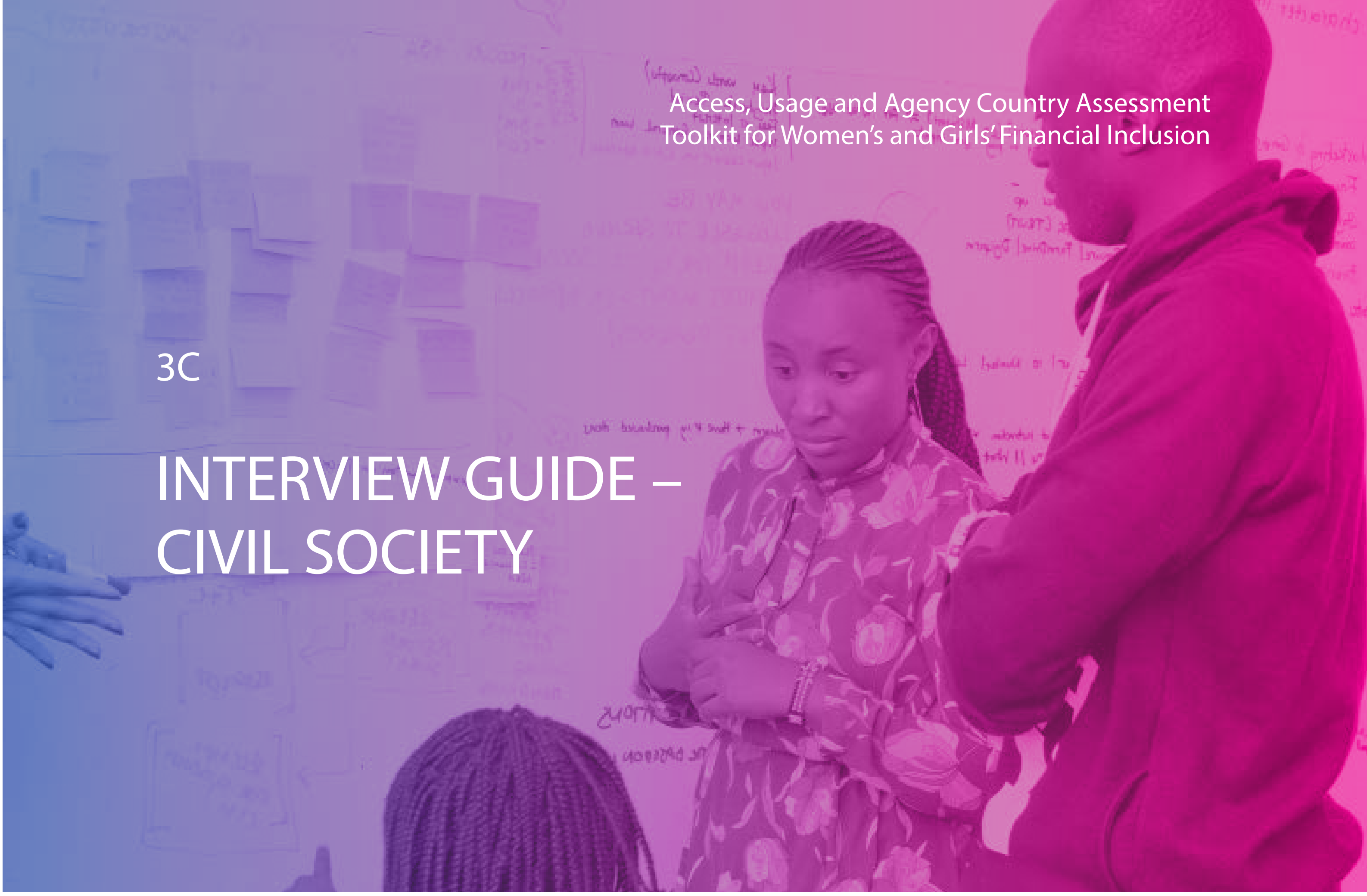
    - Probe for potential partnership opportunities

52. What role could UNCDF play to address these regulatory policy and legal constraints?

E WRAP UP

53. We've discussed constraints on the supply side, the demand side, and in the enabling environment, alongside the social norms that underpin them. In your opinion, which set of constraints is most severe, and where is there relatively less support to address these constraints?

54. We're trying to understand who are the key players are across supply, demand and the enabling environment for women's financial inclusion and their economic empowerment. Who do you perceive to the be key stakeholders? Are you able to provide connections to people at these stakeholders?



3C

INTERVIEW GUIDE – CIVIL SOCIETY

A INTRODUCTION

Introduction to project: UNCDF is seeking to gain a deeper understanding of country specific issues that women and girls face to access and use financial and non-financial services to enhance their economic participation and empowerment.

This interview is part of a broader country assessment to identify the financial inclusion supply and demand-side and enabling environment constraints that women and girls face when accessing and using financial services in [insert country name]. Information captured from the interview will be incorporated into a country assessment report, and published as a public good.

There are a few broad areas we would like to cover with you:

* Regulatory, policy and legal constraints and enablers for women's and girls' financial inclusion.
* Supply-side constraints and enablers for women's and girls' financial inclusion.
* Demand-side constraints and enablers for serving women's and girls' financial inclusion.
* Player landscape in addressing these constraints and the potential role for UNCDF

The interview will take approximately between 30 and 60 mins.

Your individual remarks will remain confidential. We will be taking notes during the interview for reference purposes is that ok?

Do you have any questions before we start?

Important notes for the interviewer

The following contains a comprehensive set of questions – only a sub-set of these should be asked during the interview. Research the interviewee beforehand and determine which sections are most relevant to the interviewee. Factual data that can be gathered through desk research should not be asked. List prioritization questions are valuable analytical tools – please make sure to record the full prioritization.

- Additional insights can also be gathered from materials that stakeholders may share with/may recommend looking up to the interviewer. Collect/reference these afterwards.
- Stakeholders should also be used to help 'snowball sample' other stakeholders in terms of identifying and getting connections for other key informant interviews

B TRENDS IN WOMEN'S AND GIRLS' FINANCIAL INCLUSION

1. [Based on the available country data make a statement about the trend in formal financial access of financial services by gender highlighting any gender gap]. Can you shed any light on what is driving these trends related to gender differences in financial access?

2. [Based on the available country data make a statement about the trend in formal financial usage of financial services by gender highlighting any gender gap]. Can you shed any light on what is driving these trends related to gender differences in financial usage?

C SUPPLY SIDE CONSTRAINTS AND ENABLERS TO WOMEN'S AND GIRLS' FINANCIAL INCLUSION

Formal provision of products and services

3. Are there any Financial Services Providers (FSPs) targeting women and girls as a customer segment? This refers to mainstreamed products or services that are designed with women as well as men in mind, or product lines specifically targeting women.

If no FSPs are explicitly targeting women, continue from Q6

4. Which FSPs are targeting women and how?

   Probe:

   - Product design, adapted KYC requirements, adapted credit scoring e.g. alternative collateral accepted, utility bills used to understand repayment, women specific marketing, gender sensitive delivery, other?

5. We understand that provision of non-financial services[8] in tandem/before provision of financial services is proving successful in [insert case study]. Is this something you've observed in this country? If so, which banks are doing this and with whom? If no, why not? Probe:

   - Not aware of business case i.e. unclear if providing non-FS would be profitable / cost-effective

   - Do not know who to partner with

6. For those FSPs not targeting women and girls, why are they not?

7. We'd like to hear your opinion on the constraints hindering (more) FSPs from targeting women and girls. Can you look at this list of constraints and rank them in order of importance from low to high for the FSPs in country [X] as a whole. Are there any constraints that are missing?

   - Sex disaggregated data not collected
   - KYC burden excludes women and girls
   - Credit assessments and collateral requirements exclude women and girls
   - Limited belief in business case to serving women and girls from senior leadership
   - Limited managerial and technical capacity to develop and market new products
   - Agent banking perceived as unprofitable
   - There is low penetration of digital financial services (especially among women and girls)

8 Categories of non-financial services: information dissemination; education (i.e. capacity development and advising/mentoring); networking/access to markets e.g. through business clubs; recognition of women e.g. through business plan competitions

Probe the top 3 constraints to better understand why they are a constraint, and what could be done about them. The further breakdowns of the constraints should be reviewed in desk research prior to the interview so the interviewer has a better understanding of what to probe for.

8. If we think about the full product space[1],adapted for women and girls in this various lifecycle needs,[2] and in their various economic roles,[3] are there any products currently missing for this market?

    [1] Products: Loans, savings, insurance and payments/transfers

    [2] Lifecycle needs: Education, marriage, building a family, caring for relatives, retirement, spousal death

    [3] Economic roles: Students, employees, MSME owners and employers, farmers

Informal provision of products and services

9. We understand that informal financial services play a critical role in women's and girls' financial lives. What are the most common forms of informal financial services that women and girls use and why do they use them?

    Probes on type:

    - Village Loans and Savings Associations (VSLAs)
    - Self-Help Groups
    - Rotating Savings and Credit Associations
    - Savings and Credit Cooperatives
    - Other

    Probes on why:

    - Convenience
    - Lower cost
    - Group solidarity element
    - Intimidated by formal financial institutions/don't have confidence to directly access formal financial institutions
    - No requirements for physical collateral
    - Privacy from other family members
    - Opportunity to access learning or other non-financial services
    - Other

10. How does the Government support or discourage these informal financial services? Probe:
    - Understand whether they are supportive of or hostile to informal financial services
11. How has the informal sector acted as a constraint or enabler to women and girl's financial inclusion? Probe:
    - Transparency, fraud, depth of finance, consumer protection, other

MNOs

12. The digital revolution is sweeping the world. How has Mobile Financial Services acted as constraint or enabler to women and girl's financial inclusion?
13. For women, the move to 'digital' risks widening the gender gap in financial inclusion given the existing gender divide in access and usage of mobile phones. What strategies do you think would increase female ownership of or access to mobile phones? What is your perspective on the other risks of the digital revolution for women's financial inclusion?
14. Which MNOs are explicitly targeting women/ girls as a customer segment and what are they doing? Probe:
    - Female agents, marketing, handset ownership, incentives for husbands, sex-disaggregated customer base, digital literacy, digital security such as call blocking apps etc.?
15. For those MNOs not targeting women and girls, why are they not?

Player landscape and UNCDF's role

16. Which actors are working to address the supply side constraints discussed, how could UNCDF support them, and where are there gaps in stakeholder action?
    - Probe for potential partnership opportunities
17. What role could UNCDF play to address these supply-side constraints and encourage FSPs including MNOs to target women and girls? Probe:
    - Actions to address the risks of digital for women
    - How to work with MNOS specifically e.g. In collaboration with GSMA's connected women
    - Highlight the business case

D DEMAND-SIDE CONSTRAINTS AND ENABLERS TO WOMEN'S AND GIRLS' FINANCIAL INCLUSION

Now we'd like to move to constraints and enablers on the demand side e.g. constraints specific to women and girls

18. We'd like to hear your opinion on the key demand-side constraints hindering women's and girls' financial inclusion. Can you look at this list of constraints and rank them in order of importance from low to high in terms of severity? Are there any constraints that are missing? How do the barriers you have identified constrain women and girl's financial inclusion?

Note for the researcher: Prepare a sheet of paper for interveiwees to mark up, and provide them with a pen/pencil to complete. Ask the interviewee to rank all the sub-points against each other. Then probe on details of the rankings that seem most interesting or surprising."

- Financial capabilities and literacy
  - Financial and digital literacy
  - Business management skills
  - Access to market information
  - Vertical social networks
  - Limited confidence and risk aversion
- Time and mobility
  - Restricted to the home or a limited geography
  - Family responsibilities and limited affordable childcare solutions
  - Safety concerns
- Limited assets and identification documents
  - Poorly paid work
  - Unpaid household work
  - Land and/ or property ownership limited
  - Lower mobile phone ownership and usage

- Social norms
  - Expectations on economic role
  - Education preferences
  - Household bargaining power
  - Mobility
  - Gender based violence
  - Anything else?

19. How would these constraints differ across age groups, rural vs urban, and married vs unmarried women and girls? How do these constraints differ across [segment identified in country; religion, ethnic group, other]?

20. Social norms are unwritten rules about how to behave. Please tell us what social norms do you think are the most constraining for women's and girls' financial inclusion in this country and why. Probe with "and what else?
    - Decision making and intra-household bargaining power
    - Gender division of labor, including unpaid care work
    - Inheritance norms and asset ownership and control
    - Stereotypes of women as risky customers
    - Policies or practices that limit women's ability to play leadership roles in government and private sector and/or influence policies and strategies
    - Gender based safety concerns limit women's and girls' mobility
    - Prevalence of gender based violence
    - Limited scope of women and girls to make decisions or play significant economic roles

21. How do you think these social norms can be shifted? How can changing these social norms be done in a way that is a positive sum game, rather than a zero sum game, so that men and boys and traditional structures be supportive and even proactive in the shift? Probe for:
    - Key actors required
    - Key resources required
    - Need for a theory of change articulating how social norms can be shifted?

22. What norms change campaigns have worked /been effective (e.g. health, education), using what

methodology and through what type of channels?

23. What is helping to expand financial inclusion for women? Are there any gaps in coverage or areas as yet underserved?

24. Where do you perceive women's opportunities to participate in the labour market increasing in the next 5 years? Which sectors and which types of jobs?

25. What do you think would make the greatest contribution to women farmers' ability to generate and retain the benefits from their production and what social norms would need to be addressed to do so?

26. What would most support women SME owners in enhancing the benefits they realize from their activities and what social norms would need to be addressed to do so?

27. What strategies or approaches do you think are the most promising to keep girls in school so that they can get on a more promising economic trajectory and what social norms would need to be addressed to do so?

28. Please take a look at the following diagram which represents the financial needs of women across their lifecycle. In [insert country] does this resonate? Are there any context-specific life cycle stages that should be added or removed? Probe for key lifecycle stage phenomena that you find in the desk research e.g. in Ethiopia out-migration for marriage.

Player landscape and UNCDF's role

29. Which actors are working to address the constraints discussed, how could UNCDF support them, and where are there gaps in stakeholder action?

    - Probe for potential partnership opportunities

30. What role could UNCDF play to address these demand-side constraints?

E POLICY, REGULATORY AND LEGAL CONSTRAINTS AND ENABLERS TO WOMEN'S AND GIRLS' FINANCIAL INCLUSION

Finally, we'd like to move to constraints and enablers in the policy, regulatory and legal environment.

31. We'd like to hear your opinion on the key policy/ regulatory constraints hindering women's and girls' financial inclusion. Can you look at this list of constraints and rank them in order of importance from low to high in terms of severity? Are there any constraints that are missing? How do the barriers you have identified constrain women and girl's financial inclusion? List:

    - KYC regimes
    - Agent banking regulation
    - Weak consumer protection regulation including accessibility to grievance mechanisms?
    - Mobile services regulation
    - Insurance regulation
    - Financial inclusion strategy not gender sensitive or women targeted
    - Property laws, inheritance laws
    - Implementation of the above
    - Customary law/ practice
    - Anything else?(e.g. child care, tax regime)

Player landscape and UNCDF's role

32. Which actors are working to address the constraints discussed, how could UNCDF support them, and where are there gaps in stakeholder action?

    - Probe for potential partnership opportunities

33. What role could UNCDF play to address these demand-side constraints?

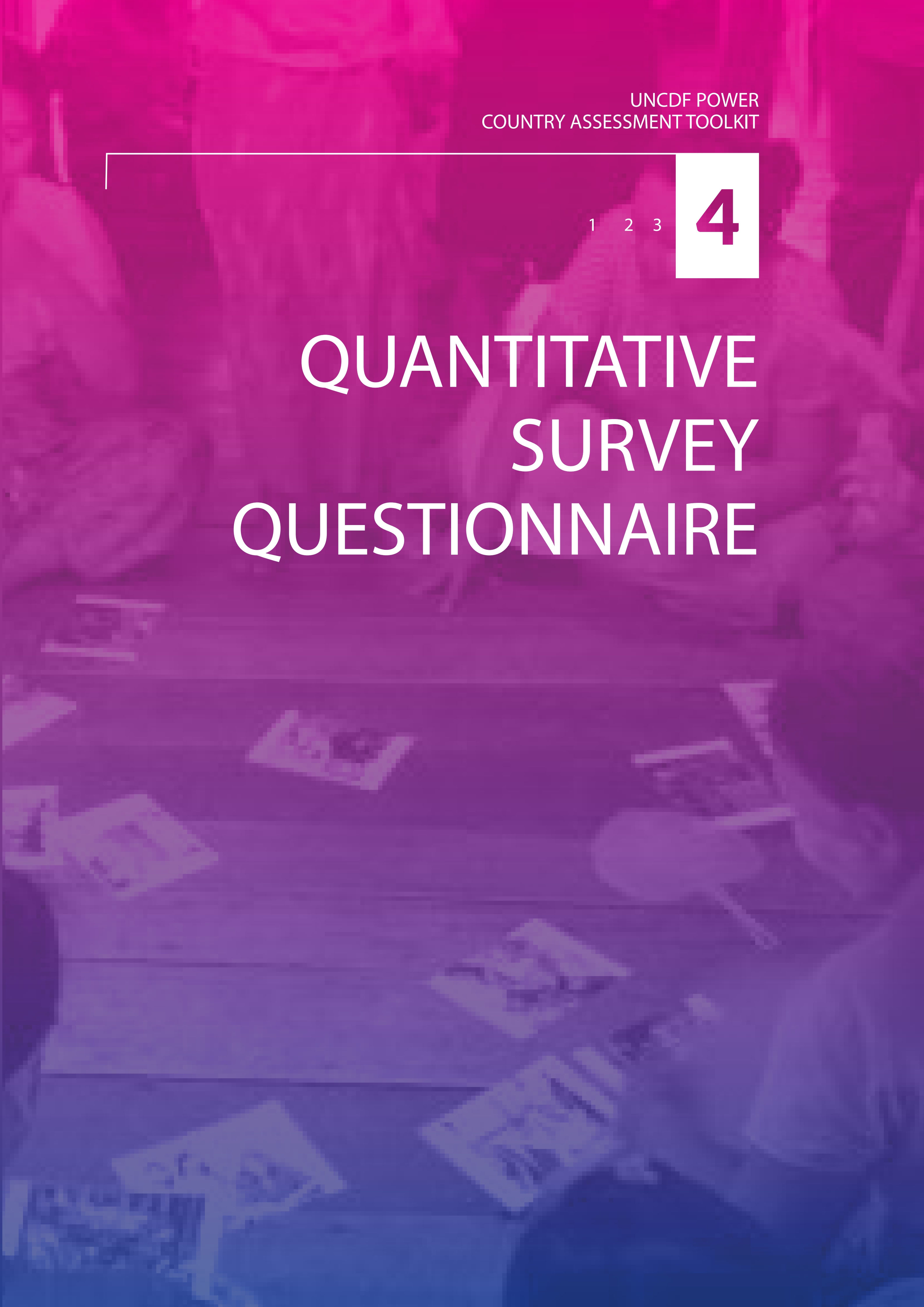
F WRAP UP

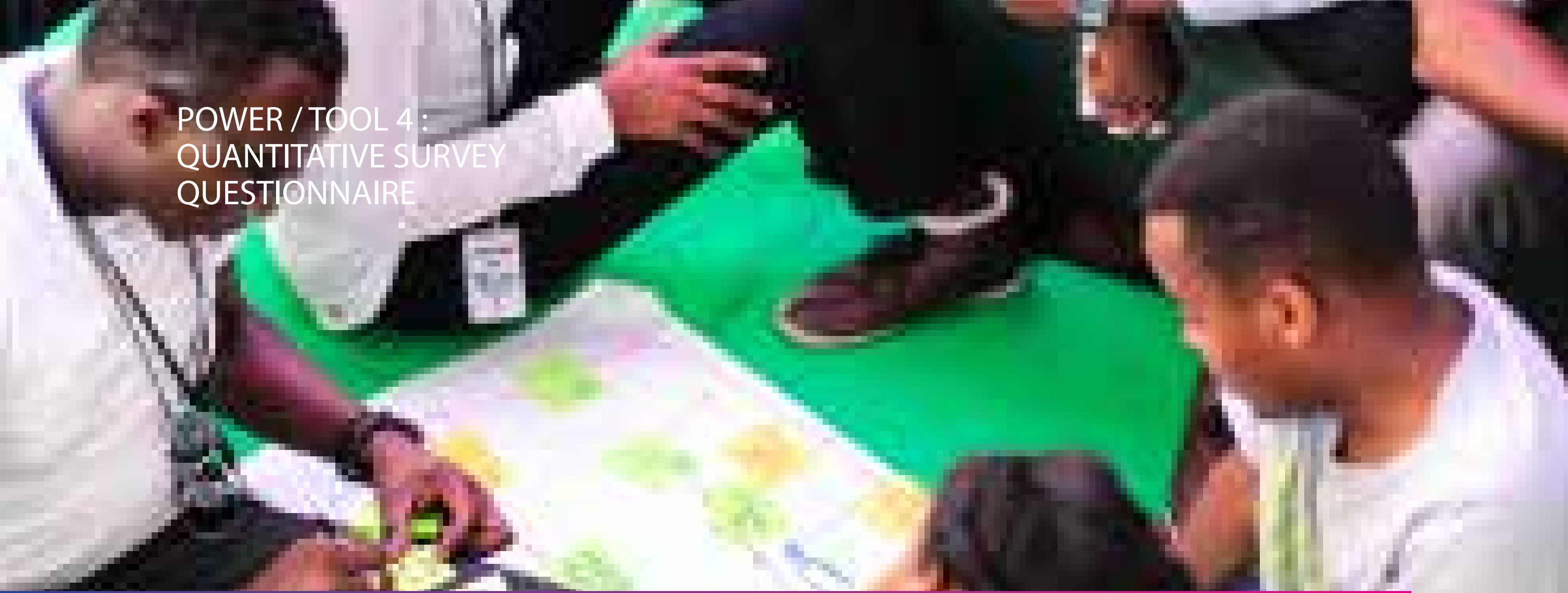
34. We've discussed constraints on the supply side, the demand side, and in the enabling environment, alongside the social norms that underpin them. In your opinion, given your earlier prioritization of constraints, where is there relatively less support to address these constraints?

35. We're trying to understand who are the key players are across supply, demand and the enabling environment for women's financial inclusion and their economic empowerment. Who do you perceive to the be key stakeholders? Are you able to provide connections to people at these stakeholders?

1 2 3 **4**

QUANTITATIVE SURVEY QUESTIONNAIRE





INTRODUCTION

Overview

Overall the tool is used to complement and add data points to the findings of the other three parts of the toolkit and accordingly follows a similar structure grounded in the analytical framework. This questionnaire adds value to other existing financial inclusion surveys by probing women's and girls' agency issues and underlying social norms as well as the enabling factors that have been uncovered by the analytical framework research. The number of demographic groupings on which this present version of the survey is based was limited to three - (i) urban/rural (ii) marital status (iii) age - given the sample size of 400 women. If there is scope to increase the sample size in future, other groupings could be considered such as education level and employment status. Future iterations could also include groups of men and boys for comparative purposes.

Objectives

The structured survey aims to:

1. Add quantitative data points to back up findings from the focus group discussions.
2. Identify any demographic patterns that may not have been apparent from the other research tools.
3. Build on and complement existing data on financial access such as Findex, Finscope, MAP and Finclusion) by leveraging some of these surveys' questions to assess countries not included in their coverage and in addition by probing substantive areas relatively uncovered in these existing surveys e.g. women's agency issues and relationship dynamics.

4. Explore agency issues related to financial inclusion and women's economic empowerment that are not covered in other surveys.

Considerations for sample selection

The objectives of the organization leading the country assessment should determine the sampling approach. For the PoWER pilot country assessments the questionnaire was tested on a sample size of 400 women and girls. Given the limited size of the sample, these surveys are not nationally representative but intend to split the sample between urban and rural populations. In some countries, surveys gave priority to the strategic regions for the UNCDF or the regions known to be particularly dynamic for informing strategy in line with the interest of broader stakeholders. For ease of implementation as well as for avoiding potentially skewed results in a small sample set, these surveys excluded conflict regions. Recognizing the sample size limitations and well as the lack of comparative responses from men and boys, the surveyed results should be triangulated with other survey data sources, as well as other demand-side sources such as the focus group discussion insights. In other country assessments, if the survey budget is larger, then the sample size could be larger and the approach could be adjusted to include other demographic groupings, including men and boys.

Adaptation

The agency questions posed in this survey around control and decision making could be integrated into existing recurrent, large-scale surveys such as the Finscope, Findex or InterMedia surveys where they are currently not covered. Additionally, new questions around changes in behavior or action as a result of financial inclusion, financial capabilities and the impact of the sex of the agent could also be considered as additional questions within the survey itself tool.

Enumerator Training

Enumerators training takes approximately 5 days; 3 days classroom training, 1 pilot day and 1 de-briefing day, The key agenda items for the enumerator training includes the following:

* Background information about the study with emphasis on the objectives and expectations
* Methodology/ Approach for data collection - discussion on selection of households for interviews, selection of respondents for interviews and data capture
* Questionnaire review – review of the English and translated version of the tool to ensure that the two are the same, clarity of questions and relevance of the questions in the context of different countries
* Mock interviews - testing of the soft copy questionnaire
* Field logistics - discussion of sampled locations for pilot and actual data collection, defining the field work schedule and preparation for pilot
* Debriefing session - share experiences in terms of questionnaire logic and flow (translated version), logistics, any observations made during the pilot interviews and suggestions for improving the data collection process.

Tips

* The survey takes approximately 50 minutes to administer.
* A reputable survey company should be used, with experience of the jurisdiction, with attention paid to proposed survey manager CVs and experience. The timeframes for completing the survey should be agreed upfront being cognisant of the country/regional context.
* Careful selection of the enumerators is encouraged and where feasible utilizing female enumerators.
* Enumerators should be university graduates, who have at least one year of experience in data collection. They should be able to speak fluently in both the official langugage as well as local language(s) of the country to translate the survey questionnaire.
* Be aware that survey methodology and enumerator training may need to be adapted for local contexts, including consideration of social norms and security issues.
* Answer/response categories are as comprehensive as possible, but where "Other (specify)" categories are frequently occurring, these responses should be coded and further analysed.
* Following data collection, the data sets should be cleaned with any missing data or anomalies identify prior to analysis.
* We would recommend planning how to present data in advance of analysis, to make sure that the analysis is targeted to the reporting requirements.

QUANTITATIVE SURVEY QUESTIONNAIRE

A INTRODUCTION

Good morning/afternoon/evening. Today, we are conducting research aimed at understanding the enablers and the constraints faced by women and girls in accessing and using financial and non-financial products and services. Your household has been randomly selected to participate in the survey among a total of 400 households to be interviewed in (insert country). I have a questionnaire that will take about 50 minutes to complete, and I hope that a female member of your household who will be selected for an interview will agree to share their views with me. There are no right or wrong answers, and our discussion will be treated confidentially. May I have your permission to select and interview a female member of your household?

Kish Grid for selection of respondents

At the selected household, the interviewer will record the names of all women aged 12 years and older. The questionnaire number will be taken as the skip number for that household. The serial number of the household member to be interviewed will be equivalent to the number at the point of interception between the top number for the skip pattern and the row stating the name of the youngest person in the list meet.

List of female household members			Questionnaire ID:									
#	Name	Age (yrs)	1	2	3	4	5	6	7	8	9	10
1			1	1	1	1	1	1	1	1	1	1
2			2	1	2	1	2	1	2	1	2	1
3			1	2	3	1	2	3	1	2	3	1
4			1	2	3	4	1	2	3	4	1	2
5			4	5	1	2	3	4	5	1	2	3
6			4	5	6	1	2	3	4	5	6	1

B IDENTIFICATION

1	Country	(drop down list)
2	Region	(drop down list)
3	District	(drop down list)
4	EA Name	(drop down list)
5	Rural/Urban	1. Rural 2. Urban
6	HH GPS location	1. North Longitude .... 2. South Latitude ....
7	Date of Interview	
8	Time of Interview	
9	Name of Interviewer	
10	Interviewer Gender	1. Male 2. Female

C INTRODUCTORY PROFILING

C1. How old are you?	1. 12-15 years 2. 16-19 years 3. 21-24 years 4. 25-29 years 5. 30-34 years 6. 35-39 years 7. 40-44 years 8. 45-49 years 9. 50-59 years 10. Above 60 years
C2. What is the highest education level you have attained?	1. Primary incomplete 2. Primary complete 3. Secondary incomplete 4. Secondary complete 5. Tertiary/college 6. University degree 7. Post graduate degree 8. No formal education
C3. What is your ethnicity?	(Specify most common ethnicities in a dropdown)

C4. Where do you go to worship?	1. Church 2. Mosque 3. Monastery 4. Temple 5. I do not have a place of worship (Specify most common religious institutions in a dropdown)
C5. What is your marital status?	1. Married (monogamous) 2. Married (polygamous) 3. Co-habiting 4. Widowed 5. Divorced 6. Separated 7. Not married / single
C6. How many children do you have?	Indicate number of children IF NO SKIP TO C8
C7. How old are your children? Multiple response question	Indicate number of children in each age range 1. 0-3 years 2. 4-6 years 3. 7-9 years 4. 10-12 years 5. 13-15 years 6. 16-17 years 7. 18 years and above

C8. How old were you when you had your first child?	1. 12-15 years 2. 16-19 years 3. 21-24 years 4. 25-29 years 5. 30-34 years 6. 35-39 years 7. 40-44 years 8. Above 45 years
C9. Who do you live with? Multiple response question	1. Partner/husband 2. Children 3. Mother 4. Father 5. Brother(s) 6. Sister(s) 7. Grandparent(s) 8. Aunt 9. Uncle 10. In-Laws 11. Other (specify)
C10. What is your primary occupation?	1. Self employed 2. Business owner 3. Employed by government 4. Employed by a private company 5. Employed (unpaid) (specify) 6. Small scale farmer 7. Household manager 8. Household contributor (e.g. household chores) 9. Student 10. Other (specify)

C11. How long have you been engaged in this occupation?	1. Less than 6 months 2. 6-12 months 3. 1-2 years 4. 2-3years 5. More than 3 years
C12. Where do you do this occupation?	1. Within the home GO TO C13 2. Outside of the home GO TO C12i if RURAL, GO TO C12ii if URBAN
C12i. Do you do this occupation in the same village as your home or in a different village?	1. Same village as my home 2. Different village -same district same region 3. Different village- different district in the same region 4. Different village – different district in a different region
C12iI. Do you do this occupation in the same town/city as your home or in a different town/city?	1. Same town/city as my home 2. Different town/city -same district same region 3. Different town/city - different district in the same region 4. Different town/city – different district in a different region
C13. Is this primary economic occupation something you do seasonally, irregularly or regularly throughout the year?	1. Seasonally 2. Irregularly 3. Regularly throughout the year

C14. What is your secondary occupation?	1. Self-employed 2. Employed by government 3. Employed by a private company 4. Employed (unpaid) (specify) 5. Small scale farmer 6. Household manager 7. Household contributor (e.g. household chores) 8. Student 9. Other (specify) 10. None
C15i. Who made the decision or significantly influenced the choice of your primary/secondary occupation? Multiple response question	1. My preference 2. Partner's/husband's preferences/influences 3. Joint decision with partner/husband 4. Mother's preferences/influences 5. Father's preferences/influences 6. Parents' preferences/influences 7. Other family members' preferences/influences (specify)
C15ii. What factors influenced the decision on the type of the primary/secondary occupation you do? Multiple response question	1. My skills/knowledge 2. My interest/preferences 3. Other family members' preferences including members forbidding/controlling women's mobility to work outside of the home (specify) 4. Available occupations in locality 5. Household responsibilities (non-children related) 6. (Lack of)/Availability of affordable childcare (specify) 7. Security constraints that limit mobility 8. Other (specify)

C16i. Who made the decision or significantly influenced the location of your primary/secondary occupation? Multiple response question	1. My preference 2. Partner's/husband's preferences/influences 3. Mother's preferences/influences 4. Father's preferences/influences 5. Parents' preferences/influences 6. Other family members' preferences/influences (specify)
C16ii. What factors influenced the decision on the location of the primary/secondary occupation you do? Multiple response question	1. My skills/knowledge 2. My interest/preferences 3. Other family members preferences (specify) 4. Available occupations in locality 5. Household responsibilities (non-children related) 6. (Lack of)/Availability of affordable childcare (specify) 7. Security constraints that limit mobility 8. Other (specify)

D ACCOUNTS, IDENTIFICATION & ASSETS

D1. Do you have a bank account?	1. Yes 2. No GO TO D6
D2. Is it solely in your own name or is it a joint account?	1. Solely in my own name 2. Joint account (specify who with)
D3. What are the key reasons why you have a bank account? Multiple response question	1. Receive salary from employer 2. Receive government payments/ transfers 3. Make payments 4. Send remittances 5. Receive remittances 6. Money is safe from theft/ money saved in a secure location 7. Protect money for a specific use 8. Receive interest on savings 9. Helps in accessing loans 10. Followed the lead of friends/family accessing/ using accounts 11. Other joint account holder uses the account 12. Other (specify)
D4. Who knows the pin to your account? Multiple response question	1. Self 2. Partner/husband 3. Mother 4. Father 5. Another family member (specify) 6. Agent 7. Someone else (specify) 8. Don't know 9. Refuse to answer 10. Not applicable (e.g. do not have ATM)

D5. (for those who mark more than just themselves) Why do other people know your pin?	1. Do not trust my capabilities to store/remember pin so share pin with others 2. Account is a joint account 3. Partner/husband makes me share this information 4. My mother makes me share this information 5. My father makes me share this information 6. Parents make me share this information 7. Another family member makes me share this information (specify) 8. Other (specify)

D6. Which of the following identification documents do you own?

D7. Why don't you have (insert the identification documents that are not owned by the respondent)?

Identification Document	D6. Ownership		D7. Reasons for not having ID Multiple response question 1. Don't know how to get one 2. Partner/husband does not allow /need permission from partner/husband 3. Another family member does not allow / need permission from another family member (specify) 4. Cannot afford it 5. Do not see the value of it 6. Do not have time to get it 7. Other (specify)
	Yes=1 1	No=2 2	
Birth Certificate	1	2	
Passport	1	2	
National ID card	1	2	
Voter registration card	1	2	
Driving license	1	2	
Title Deed for land/property	1	2	
Household registration document	1	2	
Other form of ID (specify)	1	2	

D8. What alternative forms of documentation do you use to access any kind of service that requires some form of documentation? Multiple response question	1. Utility bill 2. Notes/letters written by village or community elders 3. Customary marriage documents 4. Mobile phone records 5. Other (specify)

D9. Which of the following assets/ items do you own? Do you own solely or jointly?

Asset/ item	Sole ownership =1	Joint ownership =2	No personal ownership = 3
Livestock	1	2	3
Land	1	2	3
Property	1	2	3
Agricultural machinery	1	2	3
Car/motorbike/bicycle/other form of transport	1	2	3
Domestic goods e.g. fridge, washing machine	1	2	3
Gold/jewelry	1	2	3
Other(specify)	1	2	3

D10. What were the difficulties encountered in acquiring the assets/items mentioned above? Multiple response question	1. Disapproval from partner/husband 2. Disapproval from mother 3. Disapproval from father 4. Disapproval from another family member (specify) 5. Cost of assets 6. Did not know where to get assets 7. Other (specify)
D11. (if declared ownership of land, property, machinery or transport) Do you have paperwork to prove the registration of these assets in your own name e.g. title deeds for land and property	1. Yes, I have paperwork for these assets in my own name 2. No, I do not have paperwork for these assets in my own name

D12. (if no paperwork) Why do you not have this paperwork? Multiple response question	1. Partner/husband's name is on the paperwork 2. Parent (mother or father – specify) is on the paperwork 3. Another family member's name is on the paperwork (specify) 4. Do not know how to get paperwork 5. Cannot afford to get paperwork 6. Bureaucracy to register name 7. Other (specify)

E MOBILE TECHNOLOGY

E1. Do you own a mobile phone?	1. Yes, I own a phone 2. Yes, I share a phone with my partner/husband 3. Yes, I share a phone with other family member 4. No, I don't have a phone GO TO E3
E2. What do you use your mobile phone/shared mobile phone for? Multiple response question	1. Talking to friends and family 2. Sending/ receiving SMS 3. Running my business 4. Conducting financial transactions 5. Downloading music, games, videos, ringtones 6. Listening/watching music, games, videos 7. Browsing social media 8. Getting information relating to crop production and market prices 9. Getting information relating to employment opportunities 10. Safety reasons e.g. helplines 11. Educational purposes/learning 12. Other (specify)

E3. What barriers have you faced in accessing a mobile phone? Multiple response question	1. Cost of handset 2. No mobile coverage in my area 3. Cost of sim card 4. Cost of buying airtime 5. Do not see the value in having a mobile phone 6. Do not know how to use a mobile phone 7. No electricity to charge my phone 8. Partner/husband disapproval 9. Mother disapproval 10. Father disapproval 11. Disapproval from in-laws 12. Other family members do not allow (specify) 13. Safety and harassment concerns 14. Other (specify)
E4. Do you have access to a mobile money account?	1. Yes, SKIP E5 and go to E6 2. No CONTINUE to next question and then SKIP to next section

E5. What are the key barriers you have faced in accessing a mobile money account? Multiple response question	1. Do not have access to/own a phone 2. Partner/husband does not allow me to have a mobile money account 3. Mother does not allow me to have a mobile money account 4. Father does not allow me to have a mobile money account 5. Both parents do not allow me to have a mobile money account 6. Do not meet minimum requirement age to opening an account 7. Do not know about mobile money accounts 8. Do not have the confidence to use mobile money account 9. Do not have skills to use a mobile money account 10. Do not need a mobile money account if my husband/ partner has one already 11. Do not need a mobile money account if my mother and/or father has one already 12. Do not need a mobile money account if another family member has one already 13. Don't have any/enough money 14. Don't trust mobile money 15. Prefer human interaction 16. Do not see value in having a mobile money account 17. Other (specify)
E6. Is it solely in your own name or is it a joint account?	1. Account in own name 2. Joint account (specify who with)

E7. How did you get information on how to access your mobile money account?	1. From family members 2. From friends 3. Marketing on the radio 4. Marketing on TV 5. From trainings delivered by mobile money providers 6. From trainings delivered by other providers (Please specify the providers) 7. From text messages 8. From savings group
E8. What led you to open a mobile money account? Multiple response question	1. Receive salary from employer 2. Receive government payments/transfers 3. Send/receive remittances 4. Pay school fees/education expenses 5. Pay utility bills 6. Helps to access another financial product 7. Followed the lead of friends/family accessing/using mobile money accounts 8. Money is safe from theft/money is saved in a secure location 9. Protect money for a specific use 10. To have a more confidential, private place to store money 11. Other joint owner uses the mobile money account 12. Other (specify)

E9. How often do you use your mobile money account?	1. Daily 2. At least once a week 3. Every two weeks 4. Monthly 5. Every 3 months 6. Every 6 months, 7. Every 12 months 8. Never
E10. Why do you not use your mobile money account more? Multiple response question	1. Do not need to use the account more 2. Cost of using mobile money is too high 3. Lack the confidence to use mobile money 4. Do not trust mobile money, prefer human contact by using accounts at a physical bank branch, 5. Distance to mobile money agents or transport too difficult, 6. Intimidated by mobile money agents (Specify whether male or female agent)
E11. (for those with a mobile money account) Who knows about this mobile money account? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer

E12. Who controls/makes decisions on the usage of your mobile money account? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer
E13. (for those who said they control mobile money account alone or jointly) How has having and using your mobile money account affected your involvement in day-to-day household spending decisions? RELEVANT IF SELECTED 1 OR 1 WITH ANY COMBINATION OF 2-6 IN E12	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
E13i. (for those who said they control mobile money account alone or jointly) How has having and using your mobile money account affected your involvement in larger, infrequent household spending decisions e.g. purchase of household assets? RELEVANT IF SELECTED 1 OR 1 WITH ANY COMBINATION OF 2-6 IN E12	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
E14. (for those with a mobile money account) How has your access and/or usage of mobile money affected your self-confidence? RELEVANT IF SAID YES TO E4	1. More self-confident 2. No change in self-confidence 3. Less self-confident 4. Don't know 5. Refuse to answer

F SAVINGS

F1. Have you saved in the last 12 months?	1. Yes 2. No (GO TO SECTION G)

F2. (for those who have saved) Where have you saved?

F3. What have you saved for (per each savings method)? Multiple response question:

1. Living expenses
2. Emergencies other than medical
3. Education or school fees
4. Hospital care/medical expenses
5. Agricultural expenses such as seeds/fertilizer
6. Transport
7. Funeral expenses
8. Social celebrations
9. Supporting my family (household contribution)
10. Starting a business
11. Helping someone else start a business (specify who)
12. Building/buying a house/land/plot to rent out/sell at a profit
13. Buying livestock
14. Agricultural equipment/implements
15. Building/buying a house/land/plot for household
16. Repairing or improving house
17. Buying a phone/computer/TV/household electronics
18. Buying form of transport (car, truck, motorcycle, bike)
19. Old age or when I am not able to work
20. Other (specify)

F3a. For those who selected education or medical expenses, ask for whom? Multiple response question:

1. Myself
2. My children
3. Other household members (specify)
4. Someone else (specify)

F4. How frequently do you save (per savings method)? Multiple response question:

1. Every month
2. Every three months
3. Every 6 months
4. Once a year
5. Less than once a year

F5. Would you have liked to save more frequently/ or more in terms of the amount (per savings method)?

F2 to F5:	F2. Saving method Yes=1 No=2	F3. Reasons for saving (Choose from above)	F3a. IF F3=2 OR 4 F3=2 4 Education/ medical expenses for whom (Choose from above)	F4. Frequency of saving (Choose from above)	F5	
					Yes=1	No= 2
Commercial/ Private Bank						
State owned Bank						
MFI						
Digital savings/mobile money wallet						
Other financial institution						
Co-operatives						
Saving Unions						
Secret place at home						
Livestock						
Jewelry/ gold						
A member of the family/ husband who keeps savings for me						
Village savings and loan association (VSLA) or country equivalent for informal savings group						
Someone in the community who keeps savings for me						
In kind						
Others (specify)						

F6. (for those who have saved with a financial institution in the last year) How did you get information on how to access your saving product? Multiple response question (IF F2 = 1 – 5)	1. From family members 2. From friends 3. Marketing on the radio 4. Marketing on TV 5. From trainings delivered by financial service providers 6. From trainings delivered by other providers (specify) 1. From text messages 2. From savings group 3. Other (specify)
F7. (for those who have NOT saved at a financial institution) What barriers have you faced in accessing savings products at a financial institution? Multiple response question (IF F2 = 1 - 5)	1. Cannot meet minimum balance requirements 2. Cannot meet minimum age requirements 3. Distance to bank branches 4. Do not trust financial institutions 5. Difficult to produce required ID 6. Requirement for husband signature or signature of another guarantor 7. Lack the confidence to use formal savings products 8. Difficulty in understanding how to open savings account 9. Other (specify)

F8. (for those who have saved at a financial institution) Is your savings account solely in your own name or is it a joint account? (IF F2 = 1-5)	1. Solely in my own name 2. Joint account (specify who with)
F9. (for those who have NOT saved at a financial institution) Why did you not save at a formal financial institution? Multiple response question (IF F2 does NOT = 1-5)	1. Do not understand how to open a savings account 2. My husband/another family member will not let me have an account 3. My husband/another family member already has a savings account so I do not need one / formal savings products at financial institutions are not for people like me 4. Financial institutions are too far away to open an account/make deposits 5. Preference to use local groups and social networks due to convenience 6. Preference to use local groups and social networks due to group solidarity 7. Preference to use local groups and social networks due to flexibility 8. Other (specify)
F10. (for those who have saved with a VSLA or equivalent) Does your informal group have an account at a formal institution?	1. It has an account at a formal institution 2. It does not have an account at a formal institution 3. Don't know

F11. (for those who have saved in the last year) Who knows about your savings – whether informal or formal? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer
F12. (for those who have saved in the last year) Who controls/makes decisions on the usage of your savings – informal or formal? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer
F13. (for those who said they control savings alone or jointly) How has having and using your savings affected your involvement in day-to-day household spending decisions? Relevant if selected 1 or 1 with any combination of 2-6 in F12	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
F14. (for those who say they control savings alone or jointly) How has having and using your savings affected your involvement in larger, infrequent household spending decisions e.g. purchase of household assets? Relevant if selected 1 or 1 with any combination of 2-6 in F12	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement

F15. (for those who have saved in the last year) How has your access and/or usage of savings affected your self-confidence? (Relevant if selected 1 or 1 with any combination of 2-6 in F12)	1. More self-confident 2. No change in self-confidence 3. Less self-confident 4. Don't know

F16. (for those who have saved in the last year) Prior to saving in the last year, which of these statements were true for you? (Relevant if selected 1 or 1 with any combination of 2-6 in F12)

	True=1	False=2
I solely owned a business	1	2
I jointly owned a business	1	2
I was part of an association	1	2

F17. (for those who have saved in the last year) As a result of savings in the last year, which of the following statements are true for you?

	True=1	False=2	Additional details
I have been able to start a business	1	2	
I have been able to grow a business	1	2	
I have been able to hire one or more additional employees for my business	1	2	
I have been able to start a business association	1	2	
I have been able to grow a business association			
I have joined a business association (specify what type)	1	2	Specify type
I speak up more within business associations			

F18. (for those who have saved in the last year) As a result of savings in the last year, what else have you done that you did not /could not do before? (Please specify – for example: invested in equipment for business; bought transport; paid school fees, bought better quality food for household, improved home, bought furniture or electronics)

(Relevant if selected 1 or 1 with any combination of 2-6 in F12)

G BORROWING

G1. Have you borrowed in cash (or in kind) in the last 12 months?	1. Yes GO TO G3 2. No GO TO G2 and then G12 and then SKIP to next section
G2. (for those who have not borrowed) Why have you not borrowed? Multiple response question	1. Lack of sources to borrow from 2. Worried would not be able to pay back the money 3. Did not need to borrow 3. Do not want to borrow/do not believe in borrowing 4. Was not allowed to borrow. (Specify who would not allow) 5. Other (specify)

G3. (for those who have borrowed) Where did you borrow from? (Yes/No)

G4. What did you borrow for (per source of credit)? (Multiple response question)

1. Living expenses
2. Emergencies other than medical
3. Education or school fees
4. Hospital care/medical expenses
5. Agricultural expenses such as seeds/fertilizer
6. Transport
7. Funeral expenses
8. Social celebrations
9. Supporting my family (household contribution)
10. Starting a business
11. Helping someone else start a business (specify who)
12. Building/buying a house/land/plot to rent out/sell at a profit
13. Buying livestock
14. Agricultural equipment/implements
15. Building/buying a house/land/plot for household
16. Repairing or improving house
17. Buying a phone/computer/TV/household electronics
18. Buying form of transport (car, truck, motorcycle, bike)
19. Old age or when I am not able to work
20. Other (specify)

G4a. for those who selected education or medical expenses ask: for whom are these education/ medical expenses?

1. Myself
2. My children
3. Other household members (specify)
4. Someone else (specify)

G5. How frequently did you borrow in the last 12 months (per source of credit)?

1. Every month
2. Every three months
3. Every 6 months
4. Once a year
5. Less than once a year

G6. Would you like to have borrowed more frequently and/or more in terms of amounts (per source of credit)? (Yes/No)

G7. (for those who said yes) What have been the key constraints to borrowing more (per source of credit)?

1. Cannot afford to pay back loans/the interest
2. Non-loan cost related difficulties in paying back loans e.g. distance to bank branches
3. Intimidated by loan officer (Specify whether male or female)
4. Cannot meet collateral requirements and/or do not meet credit assessment rating level
5. Partner/husbands members do not allow
6. Mother and/or father do not allow (specify)
7. Other (specify)

G3-G7:	G3. Source of credit Yes=1 No=2	G4. Reasons for borrow-ing (see options above)	G4a. IF G4=2 OR 3 Education/ medical expenses for whom (see options above)	G5. Frequ-ency of borrow-ing (see options above)	G6		G7. Const-raints (see options above)
					Yes =1 No = 2	Yes =1 No = 2	
Commercial Banks							
MFI							
Building societies							
Insurance company							
Mobile money operators/mobile banks							
Other financial institution							
Co-operatives							
Credit associations							
Family member (specify who)							
Neighbors/ friends							
Grocer/ local shop							
Village saving and loan association (VSLA) or country equivalent							
Informal money lender							
Employer							
Religious institution							
NGO							
Other (specify)							

G8. (for those who have borrowed from a formal institution in the last year) Is you loan solely in your own name or is it a joint account? (IF G3 = 1 only or 1 with any combination of 2-6)	1. Solely in my own name 2. Joint account (specify who with)
G9. (for those who have borrowed from a formal institution in the last year) How did you get information on how to access your loan? (IF G3 = 1 only or 1 with any combination of 2-6) Multiple response question	1. From family members 2. From friends 3. Marketing on the radio 4. Marketing on TV 5. From trainings delivered by financial service providers 3. From trainings delivered by other providers (specify) 4. From text messages 5. From savings group 6. Other (specify)
G10. (for those who have borrowed from a formal institution in the last year) Have you defaulted on a loan product in the last 5 years? (IF G3 = 1 only or 1 with any combination of 2-6)	1. Yes 2. No

G11. (If yes) Why did you default? Multiple response question	1. Did not understand the terms of the loan agreement 2. Could not meet repayments on time 3. Faced an emergency shock to cash flows 4. I did not control the loan, someone else did 5. Other (specify)

G12. (for those who have borrowed or tried to borrow from any kind of financial institution) What barriers have you faced in accessing credit? Multiple response question	1. Lack of collateral 2. Lack of documentation to use assets for collateral 3. Unable to meet ID documentation requirements 4. Unable to provide business registration documents 5. Unable to meet other documentation requirements (e.g. financial statements of businesses, business plans) 6. Lack of confidence to use credit products 7. Requirement of signature of partner/husband or another guarantor 8. Partners/husbands disapprove of me borrowing 9. Parents disapprove of me borrowing 10. Other family members disapprove of me borrowing (specify) 11. Bank staff do not take me seriously because of my age 12. Do not understand financial language used by financial institutions 13. Distance to financial institution/transport too difficult 14. Other (specify)

G13. (for those who have borrowed from a VSLA or equivalent) Why did you borrow from the informal source? Multiple response question	1. Could not borrow from formal institution due to lack of ID documents to meet requirements 2. Could not borrow from formal institution due to lack of collateral 3. Could not borrow from formal institution due to lack of credit history 4. Could not borrow enough from formal source 5. Preference for informal due to convenience 6. Preference for informal due to group solidarity 7. Preference for informal due to lower cost than formal 8. Borrow from informal source in addition to formal source. 9. Other (specify)
G14. (for those who have borrowed from a VSLA or equivalent) Does your informal group have an account at a formal institution?	1. It has an account at a formal institution 2. It does not have an account at a formal institution 3. Don't know
G15. (for those who have borrowed from any source in the last year) Who knows about your borrowing? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer

G16. (for those who have borrowed from any source in the last year) Who controls/makes decisions on the usage of your borrowed funds? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer
G17. (for those who said they control credit alone or jointly) How has having and using your credit affected your involvement in day-to-day household spending decisions? (Relevant if selected 1 or 1 with any combination of 2-6 in G16)	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
G18. (for those who say they control credit alone or jointly) How has having and using your credit affected your involvement in larger, infrequent household spending decisions e.g. purchase of household assets? (Relevant if selected 1 or 1 with any combination of 2-6 in G16)	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement

G19. (for those who have borrowed in the last year) How has your access and/or usage of credit affected your self-confidence?	1. More self-confident 2. No change in self-confidence 3. Less self-confident 4. Don't know

G20. (for those who have borrowed in the last year) Prior to borrowing in the last year, which of these statements were true for you?

	True=1	False=2
I solely owned a business	1	2
I jointly owned a business	1	2
I was part of an association	1	2

G21. (for those who have borrowed in the last year) As a result of borrowing in the last year, which of the following statements are true for you?

	True=1	False=2	Additional details
I have been able to start a business	1	2	
I have been able to grow a business	1	2	
I have been able to hire one or more additional employees for my business	1	2	
I have been able to start a business association	1	2	
I have been able to grow a business association	1	2	
I have joined a business association (specify what type)	1	2	Specify type
I speak up more within business associations	1	2	

G22. (for those who have borrowed in the last year) As a result of borrowing in the last year, what else have you done that you did not /could not do before? (Please specify – for example: invested in equipment for business; bought transport; paid school fees, bought better quality food for household, improved home, bought furniture or electronics)

H PAYMENTS AND TRANSFERS

H1. Have you received any of the following transfers in the last 12 months?

Transfer	Yes=1	No=2
Government transfers	1	2
Remittances (money from friends and family)	1	2
Wages/salary /	1	2
Business income	1	2
Other (specify)	1	2

H2. Have you made any of the following payments in the last 12 months?

Payment	Yes=1	No=2
Utility bills	1	2
Mobile phone credit/airtime	1	2
Remittances (money to friends and family)	1	2
School fees	1	2
Medical expenses	1	2
Supply payments for business	1	2
Fees or taxes to government	1	2
Sales tax, VAT or other taxes	1	2
Other (specify)	1	2

H3. (for those who have received government transfers in the last year) How do you typically receive government transfers?

1. Into own account at a financial institution
2. Into own mobile money account
3. Into partner/husband's or another family member's account/ mobile money account
4. Into joint account (specify who with)
5. Physical collection in cash
6. In kind (e.g., food, supplements, etc.)
7. Other--digital (Specify)
8. Other--non-digital (Specify)

H4. (for those who do not receive transfers digitally) Would you prefer to receive transfers digitally? If H3 =5,6,8	1. Yes (If YES, go to H5) 2. No (If NO, go to H9)
H5. (for those who said yes) Why would you prefer to receive transfers digitally? Multiple response question	1. Privacy and confidentiality 9. Accessibility/convenience 10. Reliability 11. Security 12. Other (specify)
H6. (for those who have received transfers digitally) Do you withdraw all your wages immediately upon receipt or overtime?	1. Immediately upon receipt (go to question H7) 2. Over time (go to H8)
H7. (for those who selected immediately upon receipt) What explains why you immediately withdraw all? Multiple response question	1. Don't trust keeping money at financial institution 2. Don't trust keeping money in mobile money account 3. Need money all at once for a specific use/specific uses 4. Request from partner/husband or another family member to withdraw all at once 5. Program rules requires withdrawing immediately 6. Other (specify)
H8. (for those who selected over time) What explains why you withdraw over time? Multiple response question	1. To prevent partner/husband or another family member spending money 2. Believe money is safer at a financial institution than at home 3. Believe money is safer in a mobile money account than at home 4. Prefer to withdraw money as needs arise 5. Other (specify)

H9. (for those who have received government transfers in the last year) Who controls/makes decisions on the usage of these transfers? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer
H10. (for those who said they control transfers alone or jointly) How has having and using your transfers affected your involvement in day-to-day household spending decisions? Relevant if selected 1 or 1 with any combination of 2-6 in H9	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
H11. (for those who say they control transfers alone or jointly) How has having and using your transfers affected your involvement in larger, infrequent household spending decisions e.g. purchase of household assets? Relevant if selected 1 or 1 with any combination of 2-6 in H9	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
H12. (for those who have received wages/salary) How do you typically receive wages?	1. Into own account at a financial institution 2. In own mobile money account 3. Into partner/husband's or another family member's account/mobile money account 4. Into a joint account (specify joint with whom) 5. In cash 6. Other – please specify

H13 (for those who have received wages/salary) How frequently do you receive wages?	1. Every day 2. Every week 3. Every two weeks 4. Every month 5. Frequency of wages is irregular
H14. (for those who selected into own account/mobile money account) Do you withdraw the funds all at once or over time? If H12 = 1 or 2	1. Withdraw all funds at once (Go to H15) 2. Withdraw the funds over time (Go to H16)
H15. (for those who selected all at once) What explains why you withdraw all at once? Multiple response question	1. Don't trust keeping money at financial institution 2. Don't trust keeping money in mobile money account 3. Need money all at once for a specific use/specific uses 4. Request from partner/husband or another family member to withdraw all at once 5. Program rules requires withdrawing immediately 6. Other (specify)
H16. (for those who selected over time) What explains why you withdraw over time? Multiple response question	1. To prevent partner/husband or another family member spending money 2. Believe money is safer at a financial institution than at home 3. Believe money is safer in a mobile money account than at home 4. Prefer to withdraw money as needs arise 5. Other (specify)
H17. (for those who have received wages in the last year - If H1 wages = yes) Who controls/makes decisions on the usage of your wages? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer

H18. (for those who said they control wages whether alone or jointly) How has having and using your wages affected your involvement in day-to-day household spending decisions? Relevant if selected 1 or 1 with any combination of 2-6 in H17	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
H19. (for those who say they control wages whether alone or jointly) How has having and using your wages affected your involvement in larger, infrequent household spending decisions e.g. purchase of household assets? Relevant if selected 1 or 1 with any combination of 2-6 in H17	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement

H20. (for those who have sent or received remittances in the last year) How do you typically send/ receive remittances? Single response only	Sending	1. Through account a financial institution 2. Through mobile money account 3. By going to money transfer agent – myself 4. By going to money transfer agent- Send someone 5. Through joint account/mobile money account (specific with who) 6. Through someone else's account/ mobile money account 7. Other
	Receiving	1. Through account a financial institution 2. Through mobile money account 3. By going to money transfer agent – myself 4. By going to money transfer agent- Send someone 5. Through joint account/mobile money account (specific with who) 6. Through someone else's account/ mobile money account 7. Other

<table>
<tr><td rowspan="2">H21. (for those who have sent or received remittances in the last year) How often do you send or receive remittances?</td><td>Sending</td><td>1. Every week
2. Every two weeks
3. Every month
4. Frequency is irregular over the course of a year</td></tr>
<tr><td>Receiving</td><td>1. Every week
2. Every two weeks
3. Every month
4. Frequency is irregular over the course of a year</td></tr>
<tr><td>H22. (for those who said have sent or received remittances) What are some of the challenges you have faced in sending or receiving remittances?

Multiple response question</td><td colspan="2">1. Lack of identity documents to access formal money transfer / remittance provider account
2. Lack of work documentation (e.g. work permits) to access formal money transfer/ remittance provider account
3. Do not know how to set up and use money transfer/ remittance provider account
4. Costs of transfers
5. Distances to money transfer/ remittance provider agents to collect/send
6. Poor mobile network coverage
7. Lack of mobile phone/mobile money access to send/receive
8. Not sure if money is received
9. Don't know where to go if I have a problem
10. Intimidated by male mobile money agents
11. Intimidated by female mobile money agents
12. Other (specify)</td></tr>
</table>

H23. (for those who have not sent or received remittances) Why have you not sent/received remittances in the last year? Multiple response question	1. No need to send/receive remittances 2. Did not have enough money to send/money to receive 3. Lack of identity documents to access formal money transfer/ remittance provider account 4. Lack of work documentation (e.g. work permits) to access formal money transfer/ remittance provider account 5. Did not know how to set up and use money transfer / remittance account 6. Costs of transfers 7. Distances to money transfer agents to collect/send 8. Poor mobile network coverage 9. Lack of mobile phone/mobile money access to send/receive 10. Not sure if money is received 11. Don't know where to go if I have a problem 12. Intimidated by male mobile money agents 13. Intimidated by female mobile money agents 14. Other (specify)
H24. (for those who have received remittances in the last year) Who controls/makes decisions on the usage of these remittances? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer

H25. (for those who said they control remittances whether alone or jointly) How has having and using your remittances affected your involvement in day-to-day household spending decisions? Relevant if selected 1 or 1 with any combination of 2-6 in H24	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
H26. (for those who say they control remittances whether alone or jointly) How has having and using your remittances affected your involvement in larger, infrequent household spending decisions e.g. purchase of household assets? Relevant if selected 1 or 1 with any combination of 2-6 in H24	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement

I RISK MANAGEMENT AND INSURANCE

I1. Have you experienced any of the following events in the last 12 months?

Multiple response question

Event	Yes=1	No=2
Loss or theft of savings in cash or kind (e.g. gold/jewelry)	1	2
Unforeseen school/education fees	1	2
Harvest failure/loss of crop harvest	1	2
Drought	1	2
Flooding/storms	1	2
Death, illness, or theft of livestock	1	2
Illness within household/family	1	2
Death of or loss of main income earner	1	2
Death of an immediate family member (i.e. partner, parent, child, sibling)	1	2
Disability – self or household member	1	2

I2. Have you heard of insurance?	1. Yes 2. No GO TO I6
I3. Do you know what it is?	1. Yes 2. No
I4. Please could you describe what it is	Compare with pre-determined context-specific definition of insurance
I5. Do you have access to a formal insurance product?	3. Yes GO TO I7 4. No
I6. Why do you not have access to insurance? Multiple response question	1. Never heard of it/thought about it 2. Do not need it 3. Cannot afford it 4. Do not know how to get it/where to get it

I7. What sources do you turn for emergency funds? Multiple response question	1. Savings 2. Selling assets 3. Family, friends or other relatives 4. Borrowed money from employer 5. A credit card 6. Borrowing from a financial institution 7. Informal private lender 8. VSLA/savings group (or country-specific equivalent) 1. Other (specify)
I8. (for those who have access to formal insurance product) How did you get information on how to access your insurance product? Multiple response question	1. From family members 2. From friends 3. Marketing on the radio 4. Marketing on TV 5. From trainings delivered by insurance/financial service providers 6. From trainings delivered by other providers 7. From text messages 8. From savings group 9. Other (specify)

I9. (for those who answered yes) What led you to accessing an insurance product? Multiple response question	1. Personal or family health needs 2. To help us if an income earner dies or is disabled (i.e. life insurance) 3. Agriculture needs (e.g. weather based insurance) 4. Property protection (e.g. property insurance) 5. Motor vehicle protection (e.g. motor insurance) 6. Other (specify)
I10. (for those who have access to formal insurance product) What challenges have you faced in accessing insurance products? Multiple response question	1. Inappropriate products that didn't meet needs/risks 2. Did not trust insurance provider 3. Meeting cost of premiums 4. Lack of confidence/risk aversion to use products 5. Intimidated by male insurance agents 10. Other (specify)
I11. (for those who have access to formal insurance product) Who controls/makes decisions on the usage of insurance payouts? Multiple response question	1. Self 2. Partner/ husband 3. Mother 4. Father 5. Another family member (specify) 6. Someone else (specify) 7. Don't know 8. Refuse to answer

I12. (for those who said they control payouts whether alone or jointly) How has having and using your insurance payouts affected your involvement in day-to-day household spending decisions? Relevant if selected 1 or 1 with any combination of 2-6 in I11	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement
I13. (for those who say they control payouts whether alone or jointly) How has having and using your insurance payouts affected your involvement in larger, infrequent household spending decisions e.g. purchase of household assets? Relevant if selected 1 or 1 with any combination of 2-6 in I11	1. It has increased my involvement 2. It has decreased my involvement 3. It has not had an effect on my involvement

I14. (for those who have accessed formal insurance in the last year) To what extent do you agree with the following statements?

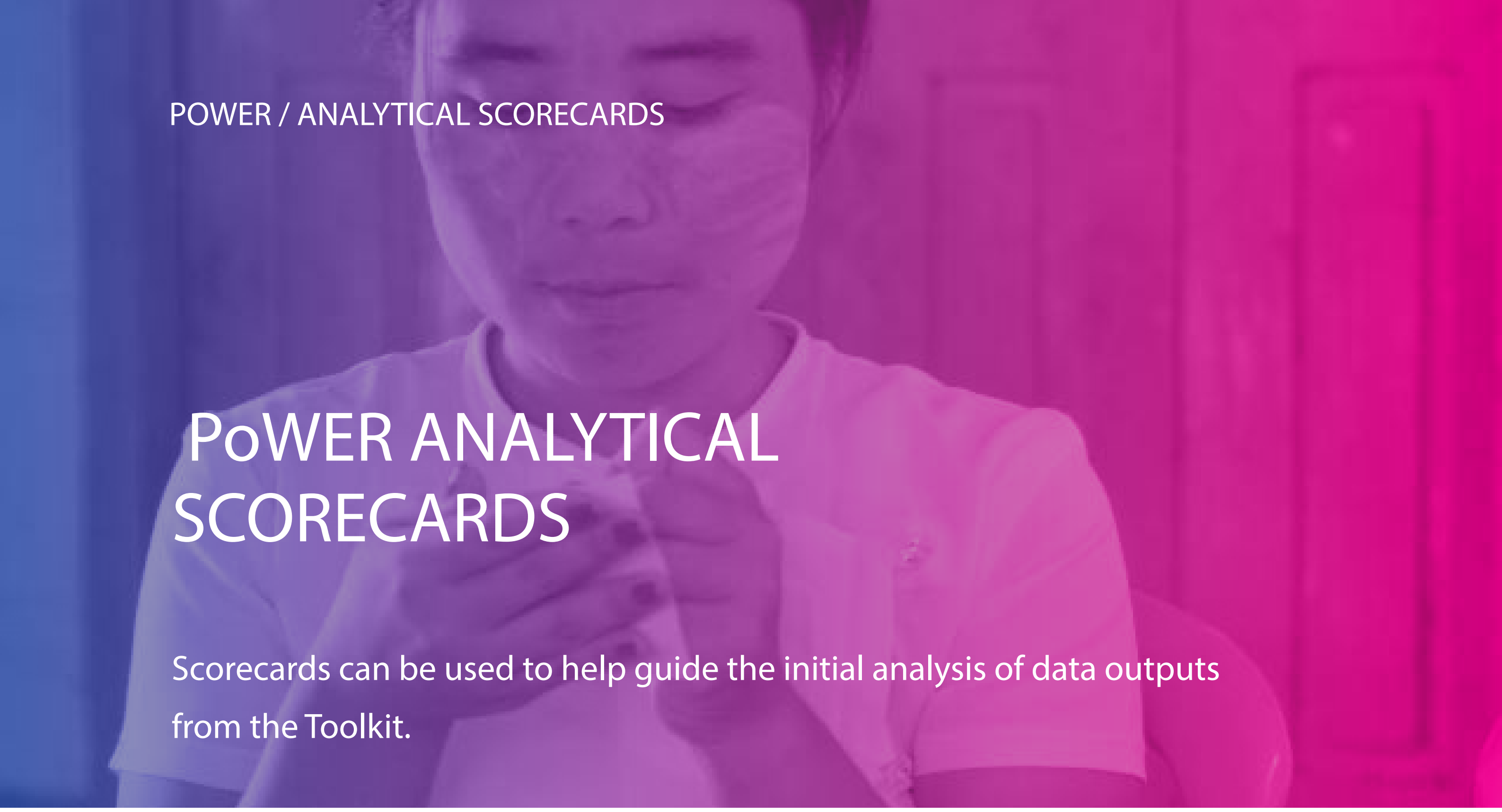
	Agree	Disagree	Don't know
As a result of accessing and/or using insurance, I did not have to sell productive assets as a result of risk events	1	2	3
As a result of accessing and/or using insurance, I have improved access to market information	1	2	3
As a result of accessing and/or using insurance, I have been able to diversify my product lines of business	1	2	3

I15. (for those who have accessed formal insurance in the last year) How has your access and/or usage of insurance affected your self-confidence?	1. More self-confident 2. No change in self-confidence 3. Less self-confident 4. Don't know

Note that the agency questions posed in this survey around control and decision making could be integrated into existing recurrent, large-scale surveys such as the Finscope, Findex or InterMedia surveys (current gap). New questions around changes in behavior or action as a result of financial inclusion, financial capabilities and the impact of the sex of the agent could also be considered as additional questions within the PoWER survey tool.

UNCDF POWER
COUNTRY ASSESSMENT TOOLKIT

POWER ANALYTICAL SCORECARDS



PoWER ANALYTICAL SCORECARDS

Scorecards can be used to help guide the initial analysis of data outputs from the Toolkit.

The structure of the below scorecards for each of the PoWER analytic framework's spheres of influence, will help a researcher prioritize the critical supply-side, demand-side and enabling environment constraints that define a given country context. The prioritization of the various barriers will be based on a qualitative assessment of the various insights from across the four tools.

Against each general sub-constraint in each sphere of influence, the researcher should consider how that constraint manifests itself in the country of focus, and then rank the constraint severity: low, medium or high.

Further analysis and synthesis of the key themes that emerge from these scorecards can then inform the broader storyline of a country assessment report.

Figure 7. Supply-side scorecard template

	Constraints	Detail on constraints in country X	Constraint severity
Limited sex-disaggregated data available	Financial Service Providers are not aware or do not see the value in collecting or analysing sex-and age-disaggregated data	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Even when they are aware, they may not have the capacity or resources to effectively collect and analyse	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
Products ill-adapted to women's needs and realities	FSPs lack awareness of the ' women's market' which can feed into biased/prejudiced attitudes of FSP staff	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	FSPs may not know how to develop adapted products	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Products not delivered in tandem with non-financial services	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
Inappropriate delivery mechanisms	Marketing is not targeted to women and girls	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Physical financial service access points and agent network are limited/inappropriate and do not cater to time and mobility constraints	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High

Ill-adapted requirements to open and manage a ccounts	Credit scoring processes are not adapted to women's and girls' limited credit histories	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	KYC regimes are not adapted to women's and girls' identification documents	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Independent management of accounts may be limited by age or requirement for husband approval	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
Limited membership of VSLAs	There is a lack of coordinated effort to scale VSLA and SHG networks effectively	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High

Figure 8. Demand-side scorecard template

	Constraints	Detail on constraints in country X	Constraint severity
Limited financial capabilities, awareness and confidence	Financial and digital literacy are limited	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Business management skills (including pitching skills) are limited	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Access to market information and vertical social networks are limited	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Lack of confidence/risk aversion can inhibit use of financial products	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High

Limited documenta-tion, ownership and control over assets and income	Paid work is often poorly paid and precarious	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Household work is unpaid	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Land ownership, and control/usage of land is limited even in societies that have matrilineal systems	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Mobile phone ownership in own name is limited	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	ID ownership to meet account opening requirements is limited	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
Limited time and mobility	Mobility is restricted to the home or to a limited geography	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Family responsibilities and lack of affordable childcare solutions contribute to time poverty	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High

Figure 9. Enabling environment scorecard template

	Constraints	Detail on constraints in country X	Constraint severity
Weak government commitment	There are no Government financial inclusion targets, or no financial inclusion strategy	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	There is no gender strategy or the gender strategy does not mention financial inclusion	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Female representation in the central bank or policy-making bodies is weak	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
Weak financial regulations	The central bank does not incentivize nor publish the collection of sex disaggregated data	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Consumer protection regulations are underdeveloped	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Product/ delivery regulation constrains private sector innovation e.g. agent banking, mobile financial services, collateral requirements	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	KYC regulations place a heavy burden on opening and managing an account for women and girls	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
	Financial infrastructure such as payment systems, credit bureaus and collateral registries do not exist or function effectively	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High
Discriminatory laws	Laws hinder (married) women's ability to: travel outside the home, obtain a national ID card, sign a contract open a bank account or control marital property	Qualitative and quantitative insights on this constraint based on outputs of Toolkit	Low/ Medium/ High

UNCDF POWER
COUNTRY ASSESSMENT TOOLKIT

COUNTRY ASSESSMENT REPORT STRUCTURE

COUNTRY ASSESSMENT REPORT STRUCTURE

Based on critical issues that emerge from the initial scorecard analysis as well as further data analysis and synthesis of the outputs from the tools, a country assessment report can be compiled, Five country assessments are published alongside this toolkit by way of example. These include Bangladesh, Ethiopia, Tanzania, Myanmar and Senegal. A suggested basic report structure is as follows, however, depending on the initial analysis and synthesis of collected insights, other report structures could be considered.

- Executive Summary
- Context, background and methodology
    - Objectives of the study
    - Re-cap of global analytical framework
    - Methodology
- Chapter 1: Introduction
    - Financial inclusion macro snapshot
    - Financial inclusion micro snapshot "who is she?"
        - Key statistics and figures on women's current socio-economic position in national society/economy e.g. labor force participation rate, female-headed households, age at marriage/childbirth, life expectancy, literacy rates, business ownership
        - High level analysis of women's financial needs, usage of financial products/coping mechanisms, unmet needs/product gaps across key lifecycle stages and across economic segments
- Chapter 2: Access
    - Access points and delivery mechanisms
        - Analysis of key supply-side, demand-side and enabling environment issues that affect the accessible delivery of financial products and services
    - Requirements for account opening and credit
        - Analysis of key supply-side, demand-side and enabling environment issues that affect women's abilities to meet account opening requirements

Chapter 3: Usage and Agency

- Summary of usage headlines and nuances per segment needs, and mismatches/gaps in product offerings
- Demand-side analysis of product usage (purpose, source/methods, enabling factors)
- Supply-side analysis of product features, usage constraints and implications for future product design
- Supply-side and enabling environment analysis of current bottlenecks in tailoring product offerings
- Agency analysis of knowledge over and control over usage of products, and impact of usage on household decision-making and self-confidence

Chapter 4: Stakeholder analysis

- High level mapping of stakeholder types
- Further analysis of the activities of each stakeholder type and the gaps in their programming
- Summary of implications of current stakeholder activity to identify opportunity areas to fill gaps/amplify existing impact and create synergies

Chapter 5: Recommendations

- Actionable opportunity areas to intervene for each sphere of influence, given preceding analysis
- Partners for these recommendations
- Key research questions for a future learning agency

Annex

- Analytical scorecards – supply, demand, enabling environment
- Desk research summary
- KII summary of key takeaways
- FGD summary of key takeaways

Data pack

- KII notes
- FGD notes and transcription
- Raw survey data with key visualizations in excel format
- Stakeholder landscape list

Dalberg

BILL & MELINDA GATES foundation

UN CDF