



Social Norms

Ambivalence or Antagonism Towards Women's Financial Independence

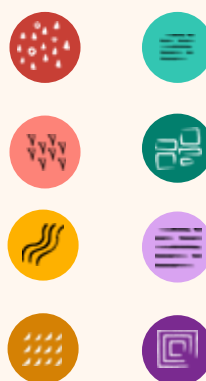
This barrier refers to attitudes that undermine women's ability to earn, control, and make decisions about income and assets. **These norms translate into behaviors that limit women's control over resources, discourage their use of financial services, and can trigger backlash when women seek financial autonomy.**

Why is this barrier important?

This barrier often operates before women engage with financial services. Gender norms shape expectations about women's roles within households and economies, influencing whether they are seen as legitimate financial actors. Because these constraints are informal and often invisible, they can limit women's ability to participate meaningfully in financial systems and reduce the likelihood that institutions design and deliver services that meet their needs.

In practice, this can take multiple forms. Within households, women may earn income but not control it, be expected to hand over earnings, or have [limited influence over financial decisions](#). At the institutional level, norms about who is considered a "primary" customer can shape product design and requirements - such as collateral or documentation - that disadvantage women. In some cases, women who assert financial independence may face backlash or harm, further discouraging engagement with formal financial systems.

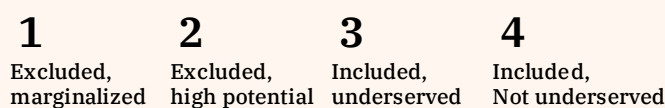
Connected Barriers



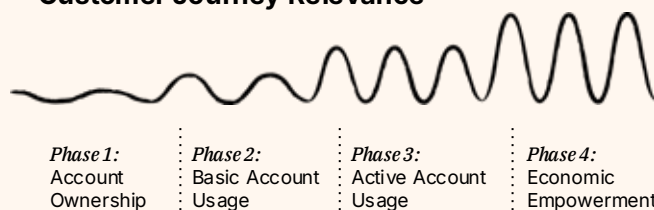
All Other Barriers

Social norms barriers influence and are connected to all other barriers

Most Relevant Segments



Customer Journey Relevance





Key evidence relevant to this barrier

Social and gender norms shape intra-household decision-making dynamics, what type of economic activity is viewed as legitimate, and influence the types of financial products and services in the market. By understanding what drives this barrier within a household and without stakeholders are better able to deliver financial inclusion solutions for women.

Financial inclusion begins in the household. If a woman cannot decide how to use her earnings or participate in economic activities outside the home, her ability to access - and especially use - financial services is constrained. While influencing household dynamics is complex and often seen as beyond the role of financial service providers, evidence shows that intra-household decision-making directly shapes women's economic participation and financial behavior.

Access does not equal control

- Increasing women's access to financial resources - such as income, savings, or accounts - does not automatically translate into control over how those resources are used. Women may still need permission to spend, lack decision-making power, or face social constraints that limit their ability to act on financial opportunities, meaning gains in access often produce only partial or domain-specific shifts in autonomy. In practice, this means that financial inclusion efforts that focus on access alone can fail to improve women's economic outcomes unless they also address intra-household power dynamics and the social norms that shape decision-making and control. ([ICRW 2020](#))

Participation does not equal empowerment

- IFPRI's GAAP2 synthesis shows that programs targeting women can increase their participation in economic activities, but do not consistently improve their decision-making power or control over resources. While some gains are observed in areas like group participation or access to assets, changes in deeper forms of agency-

- such as influence over household decisions or freedom from restrictive norms - are more limited. This suggests that expanding women's economic opportunities alone is insufficient to shift intra-household power dynamics or ensure that women can act on and benefit from those opportunities. ([IFPRI 2024](#))

Norms shape what is acceptable for women

- In Pakistan, rigid social norms that discourage women's financial independence constrain labor force participation. Survey evidence shows that 83% of men and women consider it unacceptable for women to earn more than men, while 82% of women and 79% of men believe that children suffer when women work-reflecting widespread normative resistance to women's financial independence. ([World Bank, 2023](#))
- Survey data from Uganda and Tanzania reflect strong norms limiting women's economic autonomy. In Uganda, 42% of respondents believe men should be given priority in hiring, and notable shares report that women are often or always prevented from working outside the home. In Tanzania, 88% agree that women should seek spousal permission to take paid work. These attitudes - reinforced by long-standing constraints on girls' education - limit women's participation in formal employment across sectors. ([Afrobarometer, 2025](#); [Africa UN Women, n.d.](#))
- In Tanzania, social norms rooted in patrilineal traditions continue to restrict women's economic independence and control over assets. Survey data show that 18% of respondents believe daughters should not have equal inheritance rights as sons, and 11% believe widows should not inherit land on equal terms with widowers. These attitudes reinforce women's limited access to productive assets and constrain financial autonomy ([Africa UN Women, n.d.](#)).



Key evidence relevant to this barrier

- Evidence from the GrOW program shows that gender norms play a central role in shaping women's economic outcomes - contributing to lower labor force participation, occupational segregation, and persistent barriers that limit women's ability to benefit from economic opportunities. ([IDRC 2018](#))

Financial dependence can reinforce harm

- Financial dependence on men for basic daily needs increases women's vulnerability to violence, while economic abuse - including employment sabotage that prevents women from working or earning income - reinforces that dependence. Evidence shows that women with financial independence are more likely to leave abusive relationships, underscoring the role of financial autonomy in reducing exposure to coercion and harm ([Kumar, Sanjeev, and Sanjeet Singh, 2025](#)).
- In contexts characterized by particularly rigid gender norms, women who assert financial autonomy may face backlash within the household, increasing vulnerability to violence or coercion. These risks underscore the importance of understanding intra-household dynamics when designing financial inclusion and economic participation interventions. ([CFI 2023](#))

Addressing ambivalence toward women's financial independence requires engaging in the local contexts where women live and work. Community norms often shape what is considered acceptable behavior, with family and community members acting as gatekeepers who reinforce expectations about women's roles. These dynamics can constrain women's mobility, participation in economic activities, and engagement with financial services. As a result, women may not pursue available opportunities - not because access is lacking, but because participation carries social risk.

- Social norms are collective expectations that define what behaviors are considered acceptable for women and men, shaping roles in households, communities, and markets. These norms influence whether women can work, what types of work they can do, and how they are perceived when they engage in economic activity. Because norms are enforced through social approval and sanction, they can discourage women from pursuing financial independence even when formal opportunities exist. ([ICRW n.d.](#))
- Men's attitudes toward women's financial participation are strongly shaped by their perceptions of other men's views. Many men overestimate how negatively their peers will judge them if their wives work or manage money, leading them to restrict women's financial activity even when they themselves are more supportive in private. Interventions that correct these misperceptions - by making more supportive norms visible - have been shown to increase women's account ownership and use. ([Harvard 2019](#))

Financial systems are not neutral - they are shaped by the people who design, deliver, and regulate them. The beliefs and assumptions that individuals hold about women and men are often embedded, consciously or not, into financial products, requirements, and decision-making processes. As a result, services that appear "gender-blind," such as loans or digital financial tools, can reflect and reinforce existing inequalities, privileging those who already have assets, networks, and social legitimacy. Without intentional design, financial systems tend to replicate the same barriers women face elsewhere in the economy, limiting their access to and use of financial services.



Key evidence relevant to this barrier

- Norms affect all institutions, including financial services providers. Banks, microfinance institutions, and fintechs embed an understanding of the prevailing norms about men and women into how they do their work and which services they offer. Criteria to access products, such as requiring guarantors or collateral, are built on the premise that heads of households — which are often men — have the social networks for guarantors and assets for collateral. ([CFI 2021](#))
- Research in Turkey shows that loan officers' decisions are shaped by underlying gender norms about who is seen as a credible borrower. Even when applications are similar, officers may perceive women as higher risk or less legitimate entrepreneurs, leading to stricter requirements - such as additional guarantors - or more cautious lending decisions. These biases are often implicit rather than intentional, but they translate into systematic differences in how women are evaluated, limiting their access to credit and reinforcing gender gaps in financial inclusion. ([Market Share Associates/CGAP 2019](#))
- Digital financial services are not immune to the influence of norms. Gender norms shape women's ability to access, use, and benefit from digital financial services by influencing mobility, phone ownership, digital skills, and decision-making power. These constraints are often embedded in both user behavior and financial system design, meaning that expanding digital infrastructure alone does not guarantee inclusion. ([Making Finance Work for Africa 2023](#))

Potential Solutions

- Gender norms shape women's financial inclusion by influencing who controls financial decisions within households and who is seen as a legitimate user of financial services. Using a gender norms diagnostic and intervention in Mozambique, research found that norms such as *"men should be the main financial provider"* and *"women should not have financial privacy from their husbands"* constrained women's use of financial services. In response, interventions focused on working with market actors - such as financial service providers and community stakeholders - to redesign products and engagement strategies that account for these norms, including promoting joint decision-making and addressing concerns around women's financial privacy. ([CGAP 2025](#))
- A gender-intelligent approach to financial inclusion recognizes that financial services are not neutral and must be intentionally designed to account for women's different needs, constraints, and risks. The brief argues that fintechs have a significant opportunity to improve both inclusion and business performance by embedding gender considerations into product design, data use, customer engagement, and risk management. This includes understanding how gender norms shape women's financial behavior and ensuring that products, algorithms, and delivery channels do not unintentionally reinforce existing inequalities. ([CFI 2019](#))