

# **GENDER SOCIAL NORMS IN FINANCIAL INCLUSION**

**Research Report for Luapula Province**

**October 2024**

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## About FSD Zambia

Financial Sector Deepening Limited (FSD Zambia) is a Zambian organisation working closely with key players throughout the economy to ensure that all Zambians are financially healthy, particularly the most excluded and underserved. We help rural families, women, youth, low-income people, and other households in Zambia to understand and access a wide range of sustainable, comparable and affordable financial services. To expand financial inclusion, we collaborate with both public and private sector institutions to make financial markets work better. FSD Zambia enhances trust between clients and suppliers of financial services by increasing their understanding, expanding innovation, and lowering costs. FSD Zambia enjoys the active support of financing partners UK Aid, Swedish Sida, Comic Relief/Jersey Overseas Aid and Rural Finance Expansion Programme (RUFEP). More information is available on our website, [www.fsdzambia.org](http://www.fsdzambia.org)

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## Executive Summary

The financial inclusion landscape in Zambia is characterised by significant disparities between women and men. Despite the government's goal of achieving high levels of financial inclusion, challenges persist, particularly for women in rural areas like Luapula Province. FSD Zambia recognises the importance of addressing social and gender norms to enhance women's financial inclusion. By training and raising awareness among men, it aims to challenge traditional gender roles and create a more supportive environment for women's economic empowerment.

To effectively implement this strategy, FSD Zambia conducted a thorough assessment to understand the specific social and gender norms in Luapula Province. This study, like other social norms studies conducted by FSD Zambia, employed MarketShare Associates (MSA)'s Behavioural Analysis and Norm Diagnostic (BAND), the Consultative Group to Assist the Poor (CGAP), and MarketShare Associates (MSA)'s Gendered Social Norms in Financial Inclusion Diagnostic Guidance. To align with the study design prescribed in the BAND approach, participatory and consultative methods were used during data collection. The key targets for data collection included traditional leaders, government representatives from the Ministry of Community Development and Social Services (MCDSS), partner organisations implementing financial inclusion programs, and community members (men, women, and couples).

The study in Luapula Province revealed that traditional gender roles significantly influenced financial decision-making within households. Women were primarily seen as homemakers responsible for domestic chores, while men were expected to be the primary breadwinners. However, the study also highlighted the growing economic contributions of women, particularly through small businesses. While there was a recognition of women's financial agency, there remained a strong emphasis on transparency and joint decision-making with their partners. Traditional leaders played a critical role in shaping societal norms. While some leaders supported women's financial autonomy, others expressed concerns about potential disruptions to traditional values. Overall, there was a growing awareness of the need to balance cultural expectations with evolving economic realities.

The findings align with previous research conducted by FSD Zambia which showed how social norms could limit women's financial inclusion. To address this, various organizations, including traditional authorities, were collaborating to challenge these norms and promote women's economic empowerment.

Based on the study results, the following are the recommendations:

- Collaborate with the government to develop policies that explicitly address gender disparities in financial access, ensuring the inclusion of women in all financial programs and initiatives.
- Partner with existing stakeholders and structures in Luapula Province to strengthen and implement financial literacy and education programs tailored for both men and women. These programs should focus on budgeting, saving, and investment skills to empower all household members, especially women.

- Facilitate trainings and awareness campaigns that promote joint financial decision-making between partners, emphasizing the importance of transparency and trust in managing household finances.
- Develop initiatives that engage men in discussions on gender equality and financial inclusion, highlighting their role in supporting women's economic empowerment.

## 1. Introduction

FSD Zambia, a Zambian non-profit organisation, was founded in 2016 with the objective of fostering financial inclusion in Zambia, with a particular emphasis on the unserved and underserved. FSD Zambia aims to improve the accessibility of both formal and informal financial services to all Zambians by collaborating with both public and private sector institutions to expand and deepen the financial market.

To identify the specific challenges encountered by the general population and market stakeholders, FSD Zambia implements a comprehensive research strategy that is based on the Making Markets Work for the Poor approach. FSD Zambia promotes dialogue and encourages the development of innovative solutions by convening pertinent parties to deliberate on these discoveries. Additionally, the organisation is committed to the advancement of customer-centric solutions, guaranteeing that they align with the preferences and requirements of the target economic and socio-demographic segment of the population.

FSD Zambia guarantees the implementation and scaling of effective solutions for long-term sustainability by means of a rigorous process of testing and learning. FSD Zambia optimises the efficacy and impact of its interventions by promptly recognising and resolving potential obstacles. Ultimately, FSD Zambia's endeavours contribute to a more inclusive and equitable financial landscape in Zambia, enabling individuals and communities to enhance their livelihoods and completely engage in the country's economic development.

## 2. Background

In Zambia, there are substantial disparities in financial inclusion between rural and urban populations, as well as between women and men. The government's objective was to achieve 80% financial inclusion by 2022. However, obstacles were encountered, and the government has since designed and implemented a new strategy (NFIS II) to achieve 85% by 2028. In rural areas such as the Luapula Province of Zambia, which was the target for this study, women's financial inclusion is impeded by legal obstacles and restrictive gender and social norms.

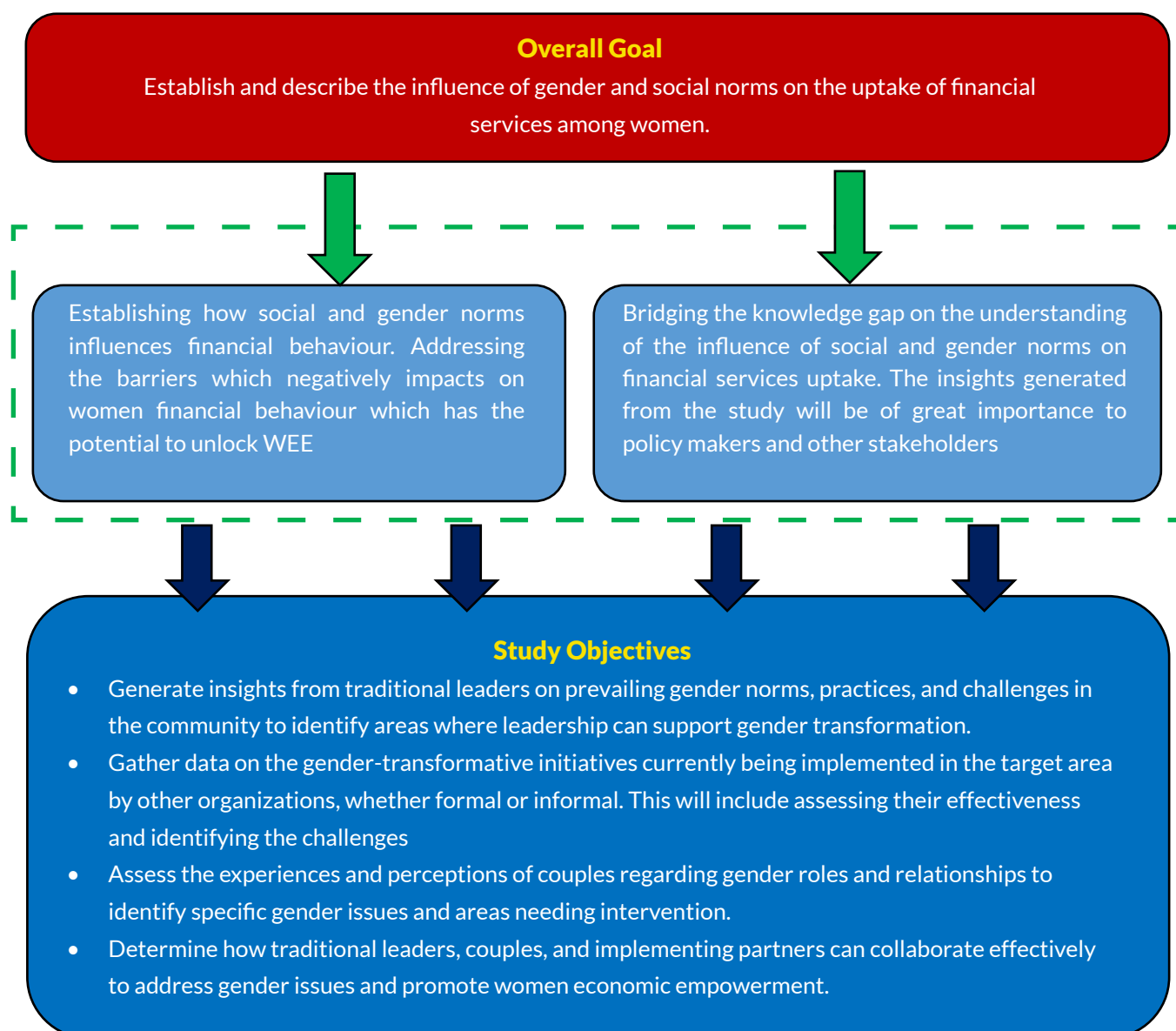
To overcome these barriers, FSD Zambia planned to design and implement a gender-transformative intervention that emphasises on training and raising awareness among men as agents of change. Therefore, a thorough assessment to understand the dynamics and challenges associated with gender and social norms in financial inclusion within the target communities was a major prerequisite.

FSD Zambia acknowledged the significance of male involvement in promoting gender equality and women's empowerment by providing training and raising awareness among men. It believed that this approach had the potential to challenge conventional gender roles and create a more conducive environment for Women's Economic Empowerment (WEE). Several studies in the past have been conducted to establish the nexus between social and gender norms in financial inclusion, and whose results have confirmed the significant impact of how social and gender norms are also contributing factors to the disparities in the uptake of financial services among men and women.

FSD Zambia, through similar studies conducted in the Eastern and Southern Provinces of Zambia, also demonstrated the influence of societal norms on the adoption and utilization of financial services. Given that social and gender norms are region- and context-specific, conducting a similar study in Luapula Province provided valuable insights into the distinctive challenges and dynamics of the target communities. This report presents the findings of the study.

### 3. Research purpose and objectives

The research purpose and objectives, including the overall goal are shown in Figure 1.



Source: Author's construction based on Terms of Reference

To realise the purpose, goal and objectives of the study, the research team focused on addressing the following questions;

1. Is there alignment in how traditional leaders, men/women, couples and other stakeholders view/perceive the influence of gender and social norms in Luapula Province of Zambia?
2. Are there strategies put in place within the community to address gender and social norms?
3. Are there any gender transformative interventions being undertaken in the community to positively influence the uptake of financial services by women?
4. Is there collaboration among stakeholders within the community to address gender and social norms and WEE?

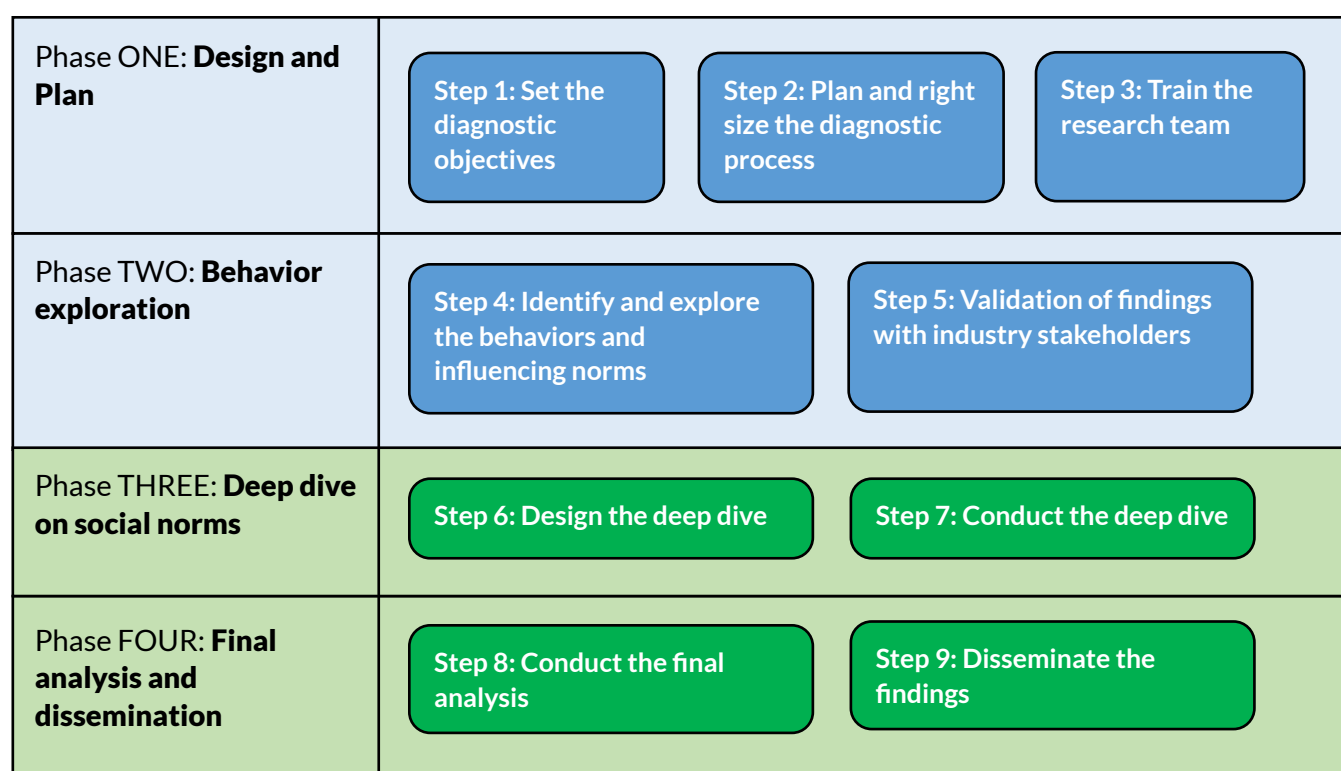
## 4. Methodology

Social and gender norms research in financial inclusion of this nature require a multifaceted approach that combines both qualitative and quantitative methods. Hence, the study adopted a mixed-methods design.

### 4.1. Technical approach

This study, like previous social norms studies conducted by FSD Zambia, employed MSA's Behavioural Analysis and Norm Diagnostic (BAND), the Consultative Group to Assist the Poor (CGAP), and MarketShare Associates (MSA)'s Gendered Social Norms in Financial Inclusion Diagnostic Guidance. Although the CGAP and MSA methodology consists of four phases and nine steps, as shown in Figure 2, this research only utilised the third and fourth phases, along with the associated steps, as the social and gender norms being explored were identified based on similar research conducted in the Southern and Eastern provinces of Zambia.

Figure 2: Behavioural Analysis and Norms Diagnostic Approach



Hence, the deep dive research utilised both qualitative and quantitative approaches. See Table 1 for details

Table 1: Deep dive research approach

<b>Qualitative</b>	Focus Group Discussions (FGDs) and Key Informants (KIIs) were conducted with selected women, men and couples to further understand the insights on the identified social and gender norms. In addition, <b>Key Informant Interviews (KIIs)</b> with traditional leaders and other implementing agencies were conducted.
<b>Quantitative</b>	<b>A semi structured questionnaire</b> was used to collect data on the economic and demographic characteristics of study respondents.

#### 4.2. Process and methods for data collection

To align with study design as prescribed in the BAND approach, participatory and consultative approaches were employed during data collection. The target for data collection were traditional leaders, government representatives from the Ministry of Community Development and Social Services (MCDSS), partner organizations implementing financial inclusion programs and community members (men, women and couples). During qualitative data collection, a non-probability or convenience approach was employed to select participants for both FGDs and KIIs.

#### 4.3. Sampling frame

The respondents for this study included traditional leaders (chiefs and their headmen) from the proposed implementation area, selected implementation partners, and couples. Participants were chosen based on their level of knowledge and relevance to the study. The evaluation sampling frame is shown in Table 2.

Table 2: Study sampling frame

Stakeholder	Respondent	Location	Data collection platform
Government	MCDSS (Provincial or district officer)	Mansa	KII
Other key Stakeholders	Mansa Diocese	Mansa	KII
Traditional Establishment	Chiefs/Chiefs representatives and/or headmen	1. Mansa - Chief Chimense 2. Samfya - Chief Kasoma Bangweulu 3. Chifunabuli - Chief Mwansakombe 4. Mwense - Kashiba	KII

Community members	Men, women and couples	<ol style="list-style-type: none"> <li>1. Samfya – Women (2), Men (2) &amp; couples (2)</li> <li>2. Chifunabuli – Women (1), Men (1) &amp; couples (3)</li> <li>3. Chifunabuli – Women (1), Men (1) &amp; couples (3)</li> <li>4. Chipili – Women (2), Men (2) &amp; couples (3)</li> <li>5. Mwense – Women (2), Men (2) &amp; couples (3)</li> <li>6. Mansa – Women (0), Men (1) &amp; couples (3)</li> </ol>	FGDs Semi- Structured questionnaire to capture socio-demographic details of FGDs members
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#### 4.4. Quality Assurance

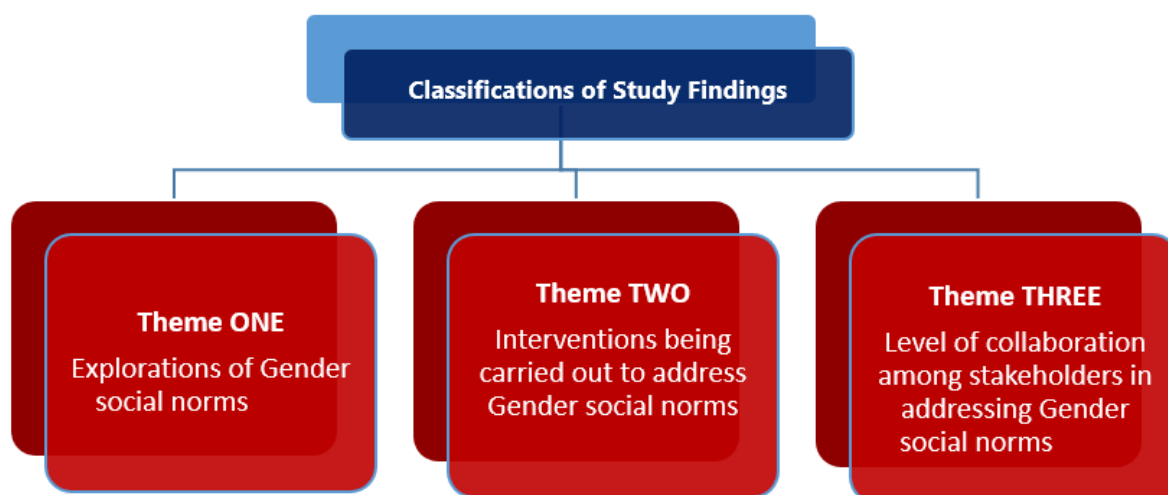
Although the research design employed a mixed-method approach, the study primarily utilised qualitative research, which tends to be more subjective and exploratory. Therefore, rigorous quality standards were necessary to ensure the validity and reliability of the findings. The following key quality assurance standards were observed:

- Strict adherence to the data collecting protocols.
- Continuous data collecting during FGDs until no new insights or themes emerged.
- Minimizing research biases by setting aside personal assumptions and beliefs.
- Maintaining detailed records of data collection, analysis, and interpretation to allow for scrutiny during debrief exercises conducted at the end of each day.

## 5. Study findings

The findings of this study were categorised into three themes in accordance with the Research Questions (RQ) as illustrated in Figure 3.

Figure 3: Study Findings



### 5.1. Explorations of Gender social norms

The study aimed to investigate social and gender norms in the context of Luapula Province. The specific criteria of focus for targeted norms were determined based on prior research undertaken by FSD Zambia in Southern Province, utilising a comparable study. Approximately 10 norms (Table 3) were examined among women, men, couples, and traditional leaders.

Table 3: Targeted social and gender norms

Social and gender norms	
1.	The main role of women in society is only to be wives and mothers
2.	The role of men (husbands) is to provide the needs of the households
3.	Men (husbands) are the head of households and should have a final say on all financial decisions within the households
4.	Women (wives) need the permission of their husbands to open a bank account or mobile money account
5.	Women (wives) need the permission of husbands to join savings groups or village banking groups
6.	Women (wives) should have no financial privacy from their husbands
7.	Women (wives) should have no savings of their own
8.	Women (wives) should have no assets of their own
9.	Women (wives) should not independently start and run businesses of their own
10.	For women (wives) who are employed or running businesses, the financial proceeds should be given to men (husbands) for decision-making (This should include earnings from farming or share-outs from saving groups)

### 5.1.1. SOCIAL NORM ONE: The main role of women in society is only to be wives and mothers

<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>• According to responses from couples, the primary role of women in society was to be wives and mothers. This was attributed to men being unable to perform many of the tasks traditionally assigned to women, such as cooking and caring for children. Nevertheless, women too made a substantial contribution to household finances by running small businesses, particularly when men were unable to provide for them fully.</li> <li>• It was believed by some that the primary responsibilities of women were to clean, wash clothing, and prepare meals for the family. They contended that women were responsible for maintaining the household and ensuring that everything was in order. Women were also expected to provide guidance to men on how to conduct business.</li> <li>• However, there were those who contended that women's responsibilities should not be restricted to the roles of wives and mothers. They were of the opinion that women can engage in a variety of additional activities, including contributing to domestic finances and participating in decision-making. They believed that women were capable of performing all the tasks that men could, including managing traditionally masculine duties and occupations.</li> <li>• In general, there were varying viewpoints regarding the primary role of women in society. Some believed women should prioritize domestic responsibilities, while others argued that they should be granted additional opportunities and responsibilities beyond the home.</li> </ul>
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>• Traditional norms dictated that the primary responsibility of a woman in society was to manage the household. She was perceived as the household manager, accountable for the organisation of household affairs. Within households, women were often viewed as companions to men, responsible for managing the household and children, while men provided the necessary resources.</li> <li>• Historically, women were predominantly responsible for the care of children and the management of the household, as they were considered homemakers. Nevertheless, recent experiences had demonstrated that it was challenging for women to maintain their independence in the event of their spouses' deaths or divorces. This had resulted in women pursuing independence and identifying methods to remain active and productive.</li> </ul>

	<ul style="list-style-type: none"> <li>Previously, women relied on their spouses for financial assistance. Over time, they have strived for autonomy to guarantee their ability to endure independently. Women played a crucial role in the support of their immediate families and other relatives. Traditional leaders emphasized the importance of empowering the girl child, noting that women inherently demonstrated greater compassion than men.</li> <li>In society, women were primarily responsible for the maintenance of their families and children. Women were frequently involved in a variety of enterprises to secure food for the household. In certain communities, men may not be particularly helpful, but women are inclined to share their possessions with their husbands.</li> </ul>
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### 5.1.2. SOCIAL NORM TWO: The role of men (husbands) is to provide the needs of the households

<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>From the perspective of couples, men in society were traditionally responsible for heading the household and providing financial support for their families. This arrangement allowed women to focus on other household duties, such as purchasing necessities for the home. However, in situations where men were unable to meet all the household's financial needs, women often found ways to contribute and provide support.</li> <li>Men typically put in a lot of work to provide for their families and ensure they are not struggling financially. They were expected to oversee the organisation and leadership of the home, take initiative and make decisions. If these responsibilities were neglected, the household may become dysfunctional and filled with disrespect.</li> <li>Men and women alike agreed that men ought to be the primary provider. However, women were also expected to contribute financially. It was emphasized that both wife and husband needed to work together to determine what was needed in a household.</li> </ul>
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>Men's main responsibility in a household is to support the family financially. This covers all needs and other supplies for the home. Women oversee the money that men give and allocate it to the family's expenses. Historically, men have been seen as the main providers of material and financial support for their families, serving as the pillars of the household. Men are still</li> </ul>

	<p>expected to be the primary breadwinners, even though women have only recently begun to financially assist their families.</p> <ul style="list-style-type: none"> <li>Despite these demands, many men are failing to take care of their families. Contrary to conventional norms, women are frequently the ones caring for the family. It is the role of men to provide for the needs of their families, including feeding them and looking after their immediate and extended relatives.</li> </ul>
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### 5.1.3. SOCIAL NORM THREE: Men (husbands) are the heads of households and should have the final say on all financial decisions within the household


<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>Providing for the family is the main responsibility of men in financial decision-making within homes. On the other hand, opinions on whether males should make all financial decisions vary. Some people think that spouses and couples should work together to make financial decisions. This method guarantees that financial goals consider the demands of both partners and that choices are reasonable and attainable.</li> <li>In household financial decision making, men might lead the way, but all opinions should be heard. Some contend that when it comes to money problems, men should have the final say. This viewpoint is a result of the conventional belief that men should be the head of their household. Even proponents of male leadership, meanwhile, agree that it's crucial to consult other family members—especially wives—before making significant financial decisions.</li> <li>It is significant to observe that different households have different perspectives on this matter. Some women support collaborative decision-making, while others think that men should always have the final say. The optimal strategy ultimately depends on the unique dynamics and values of every single household.</li> </ul>
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>The traditional expectation has been for the husband to have the final say in financial decisions as the head of the household. However, this mindset is evolving, with couples increasingly making financial decisions together.</li> </ul>

	<p>Women are also becoming more financially literate and actively involved in financial management.</p> <ul style="list-style-type: none"> <li>• While men may still have the final say in some households, especially those where men are the primary earners, women often have a significant voice in financial matters. They contribute to household finances and participate in decision-making processes. In some cases, women may even have the final say, particularly if they are the primary earners or have more financial knowledge.</li> <li>• It is important to note that the dynamics within each household vary. While some couples may have a clear division of financial responsibilities, others may have a more collaborative approach. Ultimately, the best approach depends on the specific circumstances and values of each family.</li> </ul>
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#### 5.1.4. SOCIAL NORM FOUR: Women (wives) need the permission of their husbands to open a bank account or mobile money account

<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>• Although traditional norms may imply that wives should ask their husbands for permission, opinions on this subject vary. Some women fight for financial independence and the freedom to open accounts without permission, while others feel that it's crucial to uphold transparency and get their husbands' agreement.</li> <li>• The choice of whether to ask for permission ultimately comes down to the particulars of each situation and the dynamics of the partnership. To navigate these choices, open communication and respect for one another are essential.</li> </ul>
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>• In the past, it was customary for women to obtain their husbands' consent before opening bank or mobile money accounts. However, this practice is evolving as an increasing number of women are opening accounts independently. While some women still feel it is crucial to inform their husbands, others believe that permission is unnecessary. The primary reason for seeking permission is to prevent misunderstandings and maintain transparency within the relationship. However, some women prefer to keep their accounts private, especially if they have concerns about their husband's financial habits.</li> </ul>

### 5.1.5. SOCIAL NORM FIVE: Women (wives) needs the permission of husbands to join savings groups or village banking groups

<b>Perspective of Couples</b>	 <ul style="list-style-type: none"> <li>• Open communication about financial matters, including the husband's contribution to the household income, is essential for building trust and understanding. This transparency can help dispel any misconceptions or fears that the wife may be using the savings group for personal gain or to conceal financial information.</li> <li>• Involving the husband in the decision to join a savings group fosters a sense of partnership and ownership. It also demonstrates the wife's respect for her husband's input and her commitment to building a strong relationship.</li> <li>• Discussing the potential advantages and disadvantages of joining a savings group can help the couple make informed decisions. The wife can highlight the potential benefits, such as increased financial security, access to credit, and opportunities for entrepreneurship. The husband can express any concerns or reservations, such as the risk of financial loss or the potential strain on the household budget.</li> <li>• Developing a joint plan for managing any debts incurred through the savings group can alleviate financial stress and prevent conflicts. This plan should include a clear understanding of the terms of the loan, the repayment schedule, and the potential consequences of default. The couple can also discuss how they will prioritise debt payments and allocate their finances to ensure that they can meet their other obligations.</li> </ul>
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>• Women should always seek approval from their spouses if something goes wrong at the village bank or savings group (SG) they have joined. This way, if any issues arise, the husband can defend and support his wife since he has been informed. Therefore, it is crucial for the wife to obtain her husband's consent. Likewise, the husband should inform his wife if he plans to join a savings or village banking club, as spouses must work together. It is unhealthy for women or wives to join a savings or community banking group without notifying their husbands.</li> </ul>

### 5.1.6. SOCIAL NORM SIX: Women (wives) should have no financial privacy from their husbands

<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>The perspective of couples revealed that while financial transparency was generally considered helpful and highly valued, it could be challenged in certain situations. This was especially true when one spouse had financial mismanagement or when there were significant disparities in income or expenditure. In such cases, honest conversations, seeking assistance, and applying effective solutions were seen as ways to alleviate anxieties and foster a stronger financial relationship. Couples were advised to make financial decisions together based on their shared goals and priorities, ensuring that there was no financial secrecy between them. This approach helped guarantee that both spouses felt valued and involved in the household's financial well-being.</li> </ul>
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>The perspective of traditional leaders was that women should not have financial privacy from their spouses. While it was widely understood that there may be times when financial privacy was required, overall transparency was considered essential for a strong partnership. Hiding money from a husband was seen to breed suspicion and distrust, making it critical for both partners to be transparent about their finances. Many community members held this belief and expressed concern about the misuse of money if women had financial privacy. Married couples were encouraged to have a joint bank account, reflecting the view that financial transparency was vital to a successful union.</li> </ul>


### 5.1.7. SOCIAL NORM SEVEN: Women (wives) should have no savings of their own

<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>The responses to the subject of whether women should have their own savings vary. Most community members believe that women should save money as a safety net in case of an emergency or to assist out around the house when their husbands are unable to provide, and such savings should be kept secretly. On the other hand, there are also some few community members who believe that women should not save since it can lead to domestic problems and mistrust. In the final analysis, the decision whether to save is a personal one that should be decided by the husband and wife.</li> </ul>
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<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>• Within the traditional leadership, there are also mixed views on this norm with some advocating for women's financial independence, arguing that personal savings even by women can provide essential security, particularly in unforeseen circumstances. However, the importance of trans shared financial matters is also highly acknowledge. Some traditic oppose separate savings by couples, asserting that they can foster feelings of individuality and potentially erode the sense of unity within a marriage. In contrast, other leaders strongly support women's right to financial autonomy. They argue that this autonomy can empower women, enabling them to contribute meaningfully to their households and communities. Moreover, they highlight the historical and contemporary examples of women's success in various fields, demonstrating their capacity for financial management and leadership.</li> </ul>
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#### 5.1.8. SOCIAL NORM EIGHT: Women (wives) should have no assets of their own

<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>• One of the most important reasons cited for women to possess their own assets was to ensure financial security and independence. In the event of a spouse's death or divorce, women with personal assets were seen as better able to pay their financial responsibilities and maintain their level of life. Furthermore, holding assets was believed to provide women a sense of independence and control over their financial future.</li> <li>• In many communities, women were at risk of property grabbing, especially upon the death of their spouses. Women who held assets in their own names were able to protect themselves from such acts and ensured that their property rights were respected. This was particularly significant in areas where women's property rights were not completely recognized or protected.</li> <li>• Women who own assets c felt empowered and had a stronger role in household financial decisions. Women with their own income and assets were less likely to be financially dependent on their spouses and took a more active role in family financial planning, becoming more involved in the household's financial well-being.</li> <li>• The advantages of women's asset ownership were recognized as significant and widely acknowledged within the community. However, there were also concerns. One issue raised was that shared ownership of assets could strengthen marital relations and reduce the likelihood of financial</li> </ul>
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	<p>disagreements. On the other hand, joint ownership could complicate the division of assets in the event of a divorce or separation. Additionally, women who acquired assets without their spouses' knowledge might face challenges in justifying their ownership.</p> 
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>• The traditional leaders promote the notion that spouses should and can possess their own assets, even if they reside with their husbands. They contend that it is crucial to differentiate between personal and shared assets to ensure clarity for both the couple and their offspring. They underscore the importance of a husband's position in enabling his wife to acquire assets, implying that a woman's financial independence can improve the stability and welfare of the family.</li> <li>• Additionally, there is a conviction that women can manage assets more effectively than men, often surpassing them, because of their financial discipline and compassionate nature. They contend that the participation of women in asset management equips them with the necessary skills to assume future responsibilities, particularly in the event of the husband's death. Nevertheless, it is important to acknowledge that traditional customs, particularly in a specific chieftom, frequently impede women's access to assets because of cultural norms and a lack of education. They contend that the allowance of women to own assets not only promotes their independence but also ensures the security of families in difficult situations, such as the demise of a spouse.</li> </ul>

#### **5.1.9. SOCIAL NORM NINE: Women (wives) should not independently start and run businesses of their own**

<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>• The couple's discussion underscored that women should be encouraged to establish and operate their own businesses, as this enabled them to contribute more effectively to household requirements and granted them greater control over their financial decisions. While there was widespread consensus on the significance of women owning enterprises, there was also a strong conviction that husbands should be informed about and involved in these endeavors to promote collaboration and prevent misunderstandings.</li> </ul>
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	<ul style="list-style-type: none"> <li>There were also those who contended that when women operate enterprises independently, they were more effectively in assisting their families and achieving financial independence. However, this independence sometimes resulted in tension if not properly managed. It was also observed that women frequently offered valuable advice and support, and their participation was essential for balancing household responsibilities.</li> </ul>
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>Traditional leaders stated that women should be permitted to establish and operate their own enterprises independently. However, they emphasized that husbands should be informed of these endeavors. They highlighted the importance of trust between couples, noting that while a wife may run her own business, the husband also plays a crucial role in its success. According to the leaders, many husbands in their community allowed their wives to engage in business activities, but some opposed certain types of enterprises, such as the production or sale of alcohol.</li> <li>Nevertheless, there were apprehensions that a woman's financial stability may result in a misconception that she had lost respect for her spouse. This dynamic was the result of conventional beliefs that associate reverence with a woman's dependence on her partner. Empowering women was essential for cultivating mutual respect in relationships as genuine respect should not be predicated on their needs. Ultimately, traditional leaders underscored the significance of transparency and communication between spouses regarding business activities to maintain harmony, while also advocating for women's independence.</li> </ul>

#### **5.1.10. SOCIAL NORM TEN: For women (wives) who are employed or running business, the financial proceeds should be given to men (husbands) for decision making**

<b>Perspective of Couples</b>	<ul style="list-style-type: none"> <li>While it is agreed that women should present their financial proceeds to their husbands, the actual decision-making process should involve both partners to ensure alignment with shared family goals. Some participants stress that if women do not involve their husbands in these discussions, it can lead to misunderstandings and mistrust.</li> <li>There are differing views on whether women need to bring all their proceeds to their husbands. Some argue that while transparency is essential, women</li> </ul>
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	<p>may feel hesitant to do so if they fear their husbands will misuse the money. Others maintain that sharing financial information fosters respect and teamwork, highlighting the value of joint planning and budgeting.</p> <ul style="list-style-type: none"> <li>• The consensus was that couples should work together on financial decisions, sharing ideas and insights to promote unity and avoid suspicion. Ultimately, effective communication and collaboration was seen as key to a successful partnership in managing household finances.</li> </ul>
<b>Perspective of Traditional leaders</b>	<ul style="list-style-type: none"> <li>• One perspective emphasized that women should have the right to manage their finances and decide how to use their earnings, such as those from savings groups, while keeping their husbands informed. However, many couples in the community reportedly worked collaboratively, with women bringing their financial proceeds to their husbands for joint decision-making. This collaborative approach was seen as beneficial, allowing couples to plan for household needs together, such as purchasing farm inputs or home improvements.</li> <li>• The conversation also touched on the importance of love and respect in relationships. It was suggested that genuine love fosters an environment where both partners could make decisions freely, without fear of losing each other. A key point made was that independence in decision-making was essential for a person's humanity as being overly controlled could lead to a lack of autonomy. Ultimately, while some argued for complete financial independence for women, others advocated for joint discussions regarding finances to prevent misunderstandings and maintain harmony in marriage. Joint accounts were suggested as a practical way to manage financial proceeds together.</li> </ul>

## 5.2. Interventions being carried out to address Gender social norms

In Zambia's Luapula Province, several interventions are being conducted to address gender social norms related to financial inclusion. These projects strive to economically empower women while also challenging traditional ideas that hinder their financial freedom. See Table 4 for various interventions being carried out across districts and chiefdoms.

Table 4: Various interventions conducted aimed at addressing the social gender norms

Location	Intervention
Samfya/ Chief Kasoma Bangweulu	<ul style="list-style-type: none"> <li>Government had introduced empowerment schemes through the Constituency Development Fund (CDF).</li> <li>Worked with the Forum for African Women Educationalists of Zambia (FAWEZA) and the Women's Lobby to tackle issues of gender-based violence, and this extended to all areas in the chiefdom.</li> </ul>
Chifunabuli/ Chief Mwansa Kombe	<ul style="list-style-type: none"> <li>Worked with other partners such as FSD Zambia to support savings groups in the communities through the FIT program. There are about 75% women in these savings groups and about 25% men. The formation of the SGs through the FIT program has been conducted in most chiefdoms in Luapula Province.</li> </ul>
Mwense/ Chief Kashiba	<ul style="list-style-type: none"> <li>The traditional leadership actively participated in forums to push for women's empowerment, particularly when it came to project proposals under the CDF, prioritizing women's projects at the Ward Development Committee. For example, a successful female contractor was given a CDF project for a classroom construction, which the council unanimously approved.</li> <li>Women were being encouraged to work in a variety of industries, such as restaurants, farms, and bars, and to report any difficulties they encounter immediately to me.</li> <li>Meetings were held to educate women on how to apply for CDF loans and further the women were provided with recommendation letters to increase their chances of receiving funding.</li> <li>To further empower women, customary laws had been updated to allow women to own land. Women could now receive individual land ownership certificates, which were previously reserved for their spouses.</li> </ul>

<b>Mansa/ Chief Chimese</b>	<ul style="list-style-type: none"> <li>Many women in SGs and village banks engaged in businesses such as chicken rearing and agriculture, leading to significant improvements in their livelihoods. Although some members faced legal challenges due to loan repayment difficulties, the overall benefits of these groups outweighed the challenges. Additionally, participation in these groups enabled women to support their households and contribute to their families' well-being. Additionally, women in these groups could support their households and contribute to their families' well-being.</li> </ul>
<b>Multiple location in the province/ Mansa Dioceses and other development partners</b>	<ul style="list-style-type: none"> <li>Women's rights and economic empowerment were promoted by groups including the Catholic Relief Services (CRS), Caritas Zambia, and Women for Change. Addressing Gender-Based Violence (GBV) and encouraging collaborative decision-making in families were the main objectives of Caritas Zambia.</li> <li>The creation of local courts to handle GBV and child abuse cases was a noteworthy initiative that offered a more direct and equitable approach to these concerns, particularly in situations where traditional reporting was impeded by corruption or familial relationships.</li> <li>In addition to focussing on GBV, child abuse, and women's rights, the recently ended NATWAMPANE program encouraged membership in savings organizations for financial empowerment. Through these groups, Caritas Zambia worked with this initiative to assist women in achieving financial viability.</li> </ul>

### 5.3. Level of collaboration among stakeholders in addressing Gender social norms

In Luapula Province, traditional authorities collaborated with various organisations and stakeholders to address gender and social norms related to financial inclusion. The following key initiatives had been undertaken:

1. Partnerships with NGOs: Traditional leaders worked with organisations like Caritas Zambia and Women for Change to promote women's rights and economic empowerment. These partnerships are focused on educating women about financial opportunities and decision-making processes.
2. Savings Groups: Traditional authorities encouraged the formation of savings and Internal Lending Communities (SILC) to empower women economically. They facilitated access to these groups, where women can learn financial management and savings skills.

3. **Small Courts for GBV Cases:** The establishment of small courts helped address issues of Gender-Based Violence (GBV) and child abuse, ensuring that women feel safe reporting such incidents. This fostered an environment where women could engage more freely in economic activities.
4. **Education and Training:** Traditional leaders conducted sensitisation meetings to educate women on accessing loans and financial resources, promoting their participation in local development projects.
5. **Land Ownership Initiatives:** Traditional leaders had revised customary laws to allow women to own land independently, thereby enhancing their ability to engage in agriculture and other income-generating activities.
6. **Community Engagement:** Traditional authorities actively involved both men and women in discussions about financial inclusion, emphasising joint decision-making in households to challenge existing gender norms.

Traditional authorities working with the government and other development partners (NGOs, CBOs, and FBOs) hoped to empower women and advance society by fostering a more inclusive society that ensures both gender equity and equality.

## 6. Conclusion

The traditional expectations imposed on men and women within households were highlighted in discussions on gender social norms and roles during an exploratory study in Luapula Province which focused on couples and traditional leaders. Women were predominantly perceived as spouses and mothers responsible for domestic duties such as childcare and cooking. However, many participants acknowledged that women also contributed financially, particularly through small businesses, especially when men were unable to provide sufficient income.

Men were perceived as the primary providers, responsible for fulfilling household necessities such as food and shelter. It was widely held that neglecting to fulfil these obligations could result in a decline in family respect. The significance of women getting consent before establishing bank or mobile money accounts was emphasized by a significant number of men, who viewed this practice as enhancing transparency and trust.

Although most participants concurred that women should disclose their earnings to their spouses, they promoted collaborative decision-making regarding the allocation of this money. This method was considered indispensable for the prevention of misunderstandings and the preservation of respect among couples.

The sentiments of women, men, and couples were also echoed by traditional leaders, who underscored the importance of mutual consent and communication in financial decision-making. Some leaders advocated for women's financial autonomy, including asset ownership and business establishment. However, they emphasized the necessity of keeping spouses informed to maintain harmony.

Additionally, some traditional leaders expressed apprehension that women's financial independence could

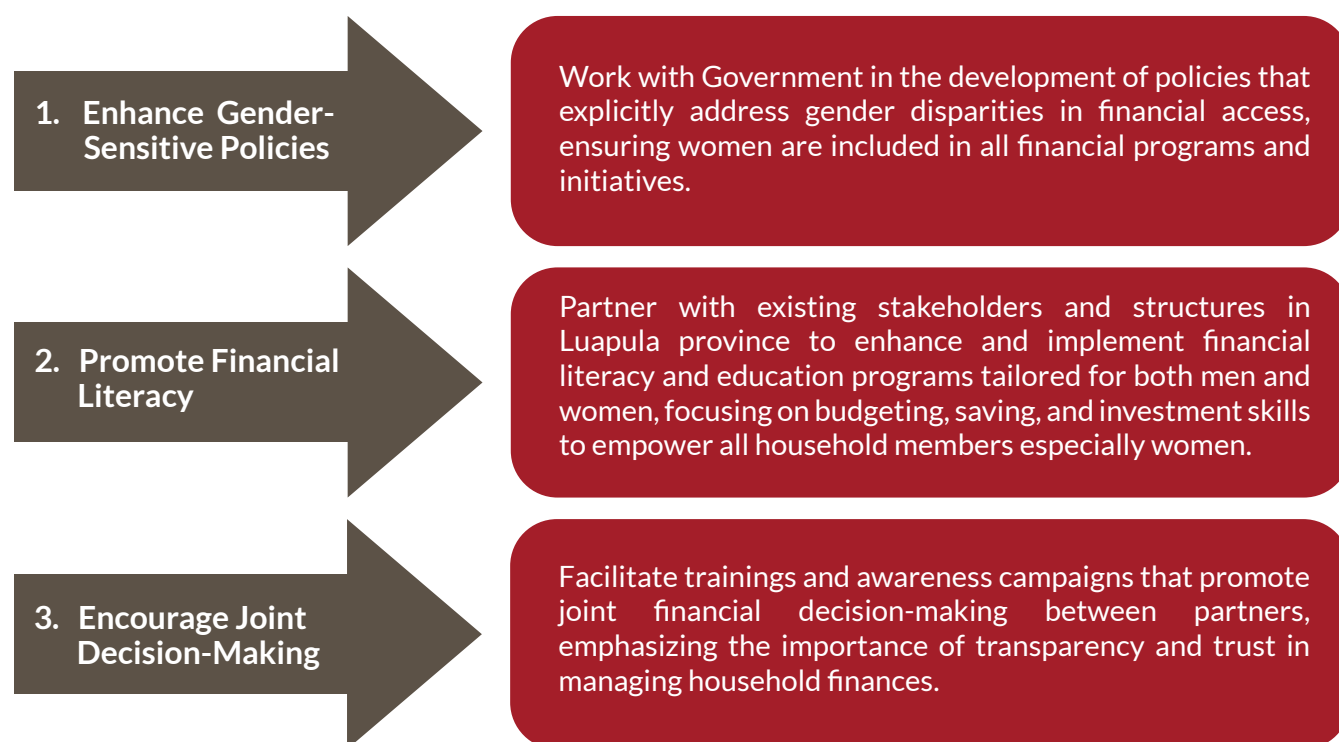
potentially disrupt traditional values and lead to marital conflicts, particularly when men were unable to provide adequate financial support.

In general, there was an increasing acknowledgement of the economic contributions of women and the necessity of transparent communication regarding financial matters. Both couples and traditional leaders emphasized the significance of women's agency in managing their finances while simultaneously advocating for joint proprietorship of assets and decision-making. The necessity for transparency and cooperation between spouses was underscored by the complex interplay between the changing economic landscape and traditional roles that was reflected in this evolving dynamic.

The study findings in Luapula province align with the social norms research conducted by FSD Zambia in Southern Province, which highlighted the effects of social norms in influencing women's financial behaviour, which may have the potential to limit women's uptake of financial services and consequently WEE.

The study further discovered that to address the observed social and gender norms, traditional authorities were actively collaborating with various organizations to challenge gender and social norms surrounding financial inclusion. Some interventions and collaborations include partnerships with NGOs, savings groups, small courts for GBV cases, education and training, land ownership initiatives, and community engagement. The independence of women could potentially disrupt traditional values and result in marital conflicts, particularly when men are unable to provide adequate finances.

## 7. Recommendations



**4. Promotion for Asset Ownership**

Advocate for transformative programs that promotes land and assets for women, as this will enhance their economic opportunities and decision-making power.

**5. Address GBV Through Financial Inclusion**

Integrate gender-based violence prevention strategies into financial programming, providing safe spaces for women to discuss their experiences and needs.

**6. Engage Men as Agents of change**

Develop initiatives that engage men in discussions about gender equality and financial inclusion, highlighting their role in supporting women's economic empowerment.

**7. Support Women's Leadership in community groups**

Create platforms for women to lead and manage SGs and other community level groups, fostering their confidence and financial management skills.

