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Behavioral Approaches to Address **GENDER INEQUALITY IN ECONOMIC OPPORTUNITY**

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Introduction

No country, community, business, or economy can achieve its full potential or meet the challenges of the 21st century until girls and women have the same rights, opportunities, and voice as boys and men. While recent decades have seen a narrowing of gender gaps¹, reaching this next level requires expanding the policy toolkit to tackle persistent challenges.

Recent innovations in policy interventions have departed from the traditional assumption that people just need sufficient information, adequate incentives (such as lower costs or benefits) or laws for the desired behaviors to happen. We have learned that psychological and social factors that influence human behaviors need to be taken into account as they play an instrumental role in the success of development policies and outcomes at every level.

Behavioral science – which borrows from anthropology, economics, neuroscience, psychology, and sociology – offers new insights and tools to help policymakers and development practitioners improve upon the design and implementation of policies and interventions – often at low cost – by revealing and addressing patterns of human thinking and behavior normally not accounted for in traditional policy design.²

Many of these factors affecting how people think about themselves and the world, and how they act and behave are behind persistent economic and social gaps in equality between women and men.

And while many tools exist to help practitioners look at all types of development projects through a gender lens, these tools do not always unpack the specific beliefs and behaviors that can promote or impede a project's success.

Insights from behavioral science can support the success of interventions that alleviate structural constraints – such as building schools and child care centers, or enacting legislation and laws – and help to ensure that they reach their intended impact. By taking a more comprehensive approach, inequalities can be better addressed.

The purpose of this note is to offer policymakers and operational teams a simple guide for applying behavioral insights to policies and programs aimed at addressing gender gaps; and

1. Although threats such as global pandemics risk seeing many gains reversing.

2. Traditional interventions can also lead to changes in behavior, such as offering cash to incentivize better health practices. The way in which these interventions are implemented matters, which is a key area of focus in behavioral science (Dolan et al., 2011; Hallsworth & Kirkman, 2020; World Bank, 2015).

a **selection of some examples** of rigorously evaluated interventions that have successfully addressed drivers of behavior to close specific gender gaps in developing country contexts. Specifically, the note focuses on two dimensions of women’s economic opportunity: **women’s participation in the labor force and women’s ownership and control over productive assets.**³ While not a comprehensive review of behavioral efforts made to close these gaps, this note aims to provide a set of examples that can motivate and guide policy makers and practitioners as they design gender programs and policies.



3. This could also be expanded to other areas, such as in education, health, and governance as well as gender-based violence.



Section 1

HOW TO APPLY A BEHAVIORAL LENS TO INCREASE WOMEN'S ECONOMIC OPPORTUNITY

The steps below aim to help practitioners apply a behavioral lens to projects and activities seeking to increase women's economic opportunity. While a longer and more complex process could be outlined, the goal is to highlight the main issues to incorporate when thinking of policy design and implementation.⁴

The process can be summarized into 2 main principles:

- taking time to **identify the problem and its different causes**, and
- **adjusting assumptions, designs and implementation** activities in light of potential barriers to decision making and action that might affect the intended goal.

Below are **3 concrete steps** to help practitioners think about applying these principles.

STEP 1:
DEFINE, DIAGNOSE

STEP 2:
DESIGN

STEP 3:
IMPLEMENT, ASSESS,
ADAPT

4. Engaging a behavioral economist or other behavioral or social scientist who has experience leading such interventions can also help explore these steps in more detail and/or help with applying them.

Identify key actors, relevant behavior(s), and the factors that influence them

Start with identifying the overarching goal in your project context, for example, **increasing the number of women working outside the home**. Within that goal, it helps to identify the key actors and related stakeholders that might be involved in decisions and actions that can facilitate or block that goal. In addition to the primary actors, there might be a chain of related behaviors as well as views about the behavior, which would be good to consider to best understand the extent of their influence. This can be achieved by a diagnostic process that looks not only at why an action happens (or doesn't) but at how it happens (or doesn't), by looking at:

DECISIONS:

What decisions are at play?

STAKEHOLDERS:

Whose behaviors and decisions are at play? Whose views and opinions matter for such behavior? Who holds power and who gives power to act and/or decide?

CONTEXT:

What contextual factors might hold influence?

MINDSETS AND INFORMATION:

What is the information available and its sources? What views do different stakeholders hold about the specific action and decisions and what is their assessment of their ability to act/decide?

There are several models and frameworks to follow for such a diagnostic. One that is closely related to the women's empowerment framework (Kabeer, 2005), which identifies capabilities as the combination of resources and agency (or the ability to make choices and the presence of choice) and achievements (the desired outcome attained), is the COM-B approach by Michie et al. (2011). Such an approach asks to identify for the target group of a policy (e.g., women) whether they have the necessary Capability (physical and psychological), Opportunity (both resources and an enabling social environment), and Motivation for the desired behavior(s) to manifest. When one or more of these elements is lacking, indications of possible entry points for an intervention can be identified.

The diagnostic process can be based on existing evidence (surveys, administrative data, others), as well as qualitative or quantitative data collection with the target group and other relevant stakeholders.

Choose among the barriers to the desired behaviors (whether people, resources, capabilities or motivation) identified in Step 1 and design an intervention that targets/leverages the ones that appear to be the most binding.

- **Which policy options can best target each of these barriers? Are there options that can target more than one barrier?**
- **How feasible to implement are these options?**
- **What is the possible impact of each option and for whom?**

Having identified the barriers to the target behavior, policymakers may see much more clearly which types of interventions may hold the most promise. Choosing which barriers to target may require balancing criteria that will vary by context, the primary ones being the **feasibility** of the intervention's successful implementation, and the **potential** for impact (Hallsworth & Kirkman, 2020).

To help narrow down the options, consider additional relevant sources such as literature reviews of programs targeting similar barriers, identification of existing entry points within the policy setting, design and implementation challenges, and cost-benefit of each option. Generating a solid evidence base can generate efficiencies and facilitate and strengthen the design of the intervention.

Once the options have been narrowed down, a final check could include applying the COM-B model cited above⁵ by asking whether in each option, the actor will have the capability, opportunity, and motivation to engage in the target behavior.

Section II of this policy note offers some examples of interventions that have worked to enhance women's economic opportunity.

5. See also Dolan et al., 2011; Behavioural Insights Team, 2014; Hallsworth & Kirkman, 2020 for additional behavioral frameworks.

STEP 1:
DEFINE, DIAGNOSE

STEP 2:
DESIGN

STEP 3:
IMPLEMENT, ASSESS,
ADAPT

A key insight from behavioral science is that behavior and decision making are contextual. Given this, in addition to relying on careful diagnostics, interventions involve an iterative process of testing and adaptation of both the design features as well as the delivery modality.

Testing can be done at a small scale and cost via smaller pilots to test feasibility, fidelity of implementation, ease of implementation and comprehension. This can be done prior to larger piloting. Once scaled to a larger pilot, including a monitoring and evaluation design, whether nimble evaluations or impact evaluations based on randomized control trials (RCTs), would be critical to learn about the intervention's effectiveness.

Especially at initial implementation stages, iterative methods that enable continuous refinement of the intervention - such as smaller scale pilots, A/B tests, and agile-based project management - can generate knowledge that is fed back into the design process, leading to more effective solutions.⁶

Irrespective of the assessment method, **identifying how change happens** and **how that change can be observed** is as important as the design itself.

In many cases, while the final outcome might not manifest immediately (e.g., it might take time for female labor force participation to increase), intermediate outcomes related to motivation, capabilities or normative changes can take place sooner (e.g. increased acceptance in the community for women to work, change in aspirations, uptake of training courses, or others).

6. Learn more: [Worldbank.org/embed](https://www.worldbank.org/embed), [Worldbank.org/DIME](https://www.worldbank.org/DIME), [Nimble evaluations](#), World Bank Gender Innovation Labs for [Africa](#), [East Asia and the Pacific](#), [Latin America and the Caribbean](#), [Middle East and North Africa](#), and [South Asia](#).



Section 2

EXAMPLES OF INTERVENTIONS APPLYING BEHAVIORAL INSIGHTS TO INCREASE WOMEN'S ECONOMIC PARTICIPATION

What follows are examples of interventions in development contexts that target behavioral bottlenecks, or used behavioral insights to inform policy interventions in primarily **two dimensions of economic opportunity**: women's participation in the labor force and women's ownership and control over productive assets. The examples below are organized by the policy challenge faced, the problem (articulated with a behavioral perspective), and the solution implemented. The list is not exhaustive and is largely based on documented and evaluated positive outcomes (and hence biased to what has worked over what has not). Behavioral insights-related terms are listed in italics and explained in more detail in the Glossary.

Policy Challenge: **More and Better Jobs for Women**

In many contexts, female labor force participation is not at a level that would be expected given education, labor market opportunities, and other factors. When working, women are often found to have lower paying jobs, face constraints on mobility and time (among others), and have more limited opportunities. The gender gap in labor force participation, employment, and wages persists despite a variety of policy solutions that have focused on issues like ensuring women have the technical capability to compete in the market, and removing legal and structural barriers to opportunity, including legal reforms, apprenticeship programs, skills training, and childcare.

Table 1 below summarizes some relevant examples of interventions that have shown positive impact to increase women's labor force participation. The table, as well as the longer descriptions that follow, identifies from a behavioral lens the barriers and enablers addressed by the intervention, as well as the intervention features.



TABLE 1

Examples Summary⁷: More and Better Jobs for Women

Goal	Policy	Challenge	Behavioral Barriers, Enablers ⁸	Intervention
Increasing female labor force participation in contexts where women see legal restrictions to engage in paid work.	Legal reform: for example, remove restrictions preventing women working outside the home	Despite legal changes, labor force engagement continues to be low	<i>Social norms</i> can remain even in the absence of formal legal barriers. Husbands or parents might not be supportive of their wives' or daughters' decision to engage in paid work. Men's views are not only based on their individual preferences but are responsive to their peers' views or believed views (i.e. what men believe other men in the community might think or consider correct). The strength of such a view might be related to an assessment of how they would be seen as men. This can happen even in contexts where most men might personally support women's work (so called " <i>pluralistic ignorance</i> " (D. T. Miller & McFarland, 1987).	Create a new norm or change information about the beliefs of others via targeted communication campaigns or similar interventions that can reveal to men and women that there is a dissonance between what they believe (i.e., that other men disapprove) and what other men really think. (Burszтын et al., 2020).
Increasing female labor force participation in contexts where it remains low due to lack of opportunities to access the labor market.	Facilitate labor market entry via apprenticeship opportunities for women followed by employment opportunities	Low take-up of opportunities.	Contexts in which women are given a low social status and/or have low freedom of choice (<i>agency</i>) relative to males can create a sense of low self-confidence (<i>self-efficacy</i>) in women, which can affect their <i>motivation</i> to pursue and seek the support of others in pursuing economic opportunities, even when these are present. ⁹	Strengthen women's self-efficacy in influencing others and target women's gatekeepers (perceived or actual), for example by offering a psychosocial training program to women that focuses on recognizing how their abilities could enable them to reach goals and to persuade others to support them ¹⁰ (McKelway, 2020).

⁷ Behavioral insights terms in italics. See Glossary for definitions.

⁸ In some cases, these may also be examples of findings from a behavioral diagnostic.

⁹ See for example Groh et al., 2012

¹⁰ Individually the intervention showed a significant, short-term effect, but combining it with a promotional intervention did not.

Goal	Policy	Challenge	Behavioral Barriers, Enablers ⁹	Intervention
Increasing female microentrepreneurs' success	Business trainings and counseling programs	Despite business trainings, women's microentrepreneurial success continues to be lower than men's	Social norms may restrict women's mobility, leading to low numbers of successful female microentrepreneurs as examples or as peer support systems, thus contributing to weaker business performance.	Enable female microentrepreneurs participating in business counseling programs to bring a peer of their choice to facilitate a built-in support system. (Field et al, 2015). For more about social norm-related barriers to female labor force participation, see (Jayachandran, 2020).
Increase women's opportunities and participation in a wider set of sector jobs where women are not frequently active.	Skills training: for example, offering skills training in male-dominated sector jobs	Despite skills training being provided, women's crossover into jobs traditionally held by men remains low	Without having been exposed to examples of women working successfully in male-dominated sectors or jobs (for example, technology sector), women base their decisions and pursuits on available examples (<i>availability heuristic</i>). This might also lead to the development of a stereotype or mental model (for example, that men are more successful in tech careers), which in turn can lead to assume women are not to be found in such sectors (<i>representativeness heuristic</i>), and thus women may overlook work opportunities in those sectors or jobs.	Counter stereotyping beliefs (and shift empirical expectations). For example, add to recruitment messages information on women's aptitude for the sector, create opportunities to have access to a network of women in the sector, and to examples of successful female role models (Del Carpio & Guadalupe, 2021). Offer a new mental model and strengthen self-efficacy through technology sector training, certification, and socioemotional skills training (Croke et al., 2018).

Example 1.

LEVERAGE MEN'S PRIVATE SUPPORT OF WIVES WORKING TO NUDGE TOWARDS A NEW NORM

Problem:

Inaccurate perceptions of others' beliefs (or "*pluralistic ignorance*"; Miller & McFarland, 1987 as cited in Bicchieri, 2017) can result in husbands restricting women's opportunity to work outside the home in contexts where husbands have decision-making authority.

Solution:

Reveal that most husbands actually support wives working outside the home in contexts where most husbands privately support women working outside the home, but have been conforming because they (incorrectly) perceive most other husbands aren't supportive.^{11 12}

Where husbands heavily influence whether their wives work outside the home, many believe that most other husbands disapprove of women working outside the home; but in some cases, most husbands in the community are supportive. However, seeing few if any examples that might otherwise usher in alternative behaviors, a belief trap persists (Mackie, 1996), limiting women's productive opportunities and overall economic growth.

When a sample of 1500 married men aged 18-35 across Saudi Arabia in 2018 were asked about whether women should be allowed to work outside the home, 82 percent agreed, but when asked to guess how other husbands responded, 92 percent thought most other husbands disapproved of wives working outside the home (Bursztyn et al., 2020)¹³. Simply sharing this normative information (that indeed most husbands actually approve of women working) caused a "*belief shock*" (Berkowitz & Perkins, 1987) in which the husbands updated their beliefs about others' approval and increased husbands' willingness to help their wives find a job outside the home. The intervention led to an increase in the likelihood of their wives applying and interviewing for a job (Bursztyn et al., 2020).

Want to know more? See also Ali & Bénabou, 2016; Benabou & Tirole, 2011; Bicchieri, 2005, 2017; Miller & McFarland, 1991).

11. In cases where the behavior is supported by normative expectations, that is, where people believe most others not only engage in the negative behavior but they also believe that most others believe that one should conform to the behavior, publicly disclosing the true level of support would not be enough. People would also need reassurance that everyone else is committed to the change and that transgressing the norm would not bring about social punishment (Bicchieri, 2017).

12. A crucial prerequisite is to first diagnose whether/which type of norm is present.

13. Several interventions and natural experiments in developing country contexts target descriptive and social norms to reduce gender gaps in other areas, such as education, health, gender-based violence, and others (e.g., Bjorvatn & Tungodden, 2015; Chong & la Ferrara, 2009; Jensen & Oster, 2009; Munoz-Boudet et al., 2019; Paluck et al., 2010; Vaughan et al., 2011).

Example 2.

STRENGTHEN WOMEN'S SELF-EFFICACY IN INFLUENCING OTHERS TOWARDS WORKING OUTSIDE THE HOME

Problem:

Low social status and low freedom of choice relative to males can negatively affect females' belief in their ability (self-efficacy) and thus also constrain their motivation to try to overcome family member pressure to forego working outside the home.

Solution:

Strengthen women's self-efficacy by offering a psychosocial training program to women which focuses on setting and building belief in their ability to achieve life goals.

Some interventions attempt to tackle women's self-efficacy to increase sustained labor force participation. In an intervention with 1022 women in Uttar Pradesh India in 2019, a carpet weaving company offering an apprenticeship and employment program also offered a random subset of the women an additional training focused on increasing their self-efficacy. The program, consisting of nine group meetings delivered over four weeks, used a curriculum aimed at increasing self-efficacy across specific life domains (beyond employment). This intervention took place before women learned about the job opportunity with the carpet weaving company, which was done via a short video.

The self-efficacy intervention not only increased self-efficacy in the weeks immediately following the intervention, with a persistent effect a year later after the intervention, but it also increased women's employment (measured by official records of sign-up for the firm's program). The intervention also produced a significant and large increase of 37.5% in working for income four months after the intervention. While the combination with the promotion video didn't add to the gain in employment or program-registration, the promotion video in itself had a large impact. Survey evidence suggests the self-efficacy treatment increased employment by giving women the confidence to persuade their family members that they should work. It also reduced both women's and family members' reports of the extent to which they disagreed about whether she should sign up for the program (McKelway, 2020).

Want to know more? See also Alibhai et al., 2019 and Roy et al., 2018.

Example 3.

ENCOURAGE FEMALE MICROENTREPRENEURS TO BRING A PEER TO BUSINESS COUNSELING PROGRAMS

Problem:

Low numbers of successful female microentrepreneurs may directly contribute to weaker performance by limiting positive peer effects on business behaviors.

Solution:

Enhance and sustain motivation by inviting female microentrepreneurs to attend a financial counseling program with a peer of their choice.

In 2006 and 2007, an intervention with India's largest women's bank (SEWA Bank) and 600 of its female clients in Gujarat offered two random subsets of these women a two-day business counseling program. The program taught both subsets of women basic financial literacy and business skills, showed a film showcasing successful role models in the community, had the women work with a trainer to set a six-month financial goal while emphasizing fiscal discipline, and then reduce that goal into actionable steps. The second subset of women were invited to bring a peer of their choice.

The women who trained with a friend were 7 percentage points more likely to take out a loan (mostly for business), reported 12 percent higher income and 16 percent higher expenditures than those treated alone, and were 4 percentage points less likely to report being a housewife compared to the control group (10pp), with stronger impacts among women subjected to more restrictive social norms (150 percent more likely to take out a SEWA loan, 18 percent higher household income than control, although no more likely to have higher savings). While the study did not disentangle the precise mechanisms through which the peer effect worked, the authors suggest that it could be due to increased confidence from a more supportive environment, competitive pressure to learn the material, and/or a stronger social, financial, informational, and motivational network on which to rely after the training. The authors also found some suggestive evidence that attending with a friend may have led to setting systematically different goals for themselves during the training (Field et al., 2016). For more about social norm-related barriers to female labor force participation, see (Jayachandran, 2020). For more on peer effects in entrepreneurship, see Duflo et al., 2011; Lerner & Malmendier, 2013; and Shue, 2013.

Want to know more? See also Campos & Gassier, 2017; World Bank, 2020b).

Example 4.

DISPEL STEREOTYPES THAT KEEP WOMEN OUT OF TECHNOLOGY FIELDS

Problem:

Internalized stereotypes that technology sector workers are middle class men (representativeness heuristic) and information blind spots (exposure) can impede women from applying to (and/or staying in) technology sector jobs.

Solution 1:

Add signals to job ads that the position is a good fit for women by including information on women's aptitude for technology, an example of a successful female role model (shift empirical expectations), and reference to any accompanying access to professional networks of women.

An intervention in Mexico in 2016 offered young women (18-30) from low-income backgrounds who lack access to higher education a five-month immersive software-coding training. To apply, applicants had to visit the organization's registration webpage, where a random subset of 2763 of the 5387 unique users received messages conveying that women can be successful in the tech sector, that the organization gives access to a network of women in the sector, and a story of a recent graduate's success (role model). These messages, which aimed to correct the perception that women cannot succeed in technology, led to twice the application rate (15 percent) of the control group (7 percent) (Del Carpio & Guadalupe, 2021).

Solution 2:

Offer a new mental model and strengthen self-efficacy through technology sector training, certification, and socioemotional skills training¹⁴.

In Nigeria, interviews conducted with directors of training centers and with the target population prior to the intervention showed that women's own confidence in seeking work in the formal sector is seen as a key factor affecting women's prospects in Information and Communication Technology (ICT). The ACCESS Nigeria IT job skills training program was implemented in 2012 to 2018 among recent university graduates across 5 cities in Nigeria. Those offered slots in the program had access to 85 hours of classroom-based ICT training as well as training in cultural sensitivity, teamwork, stress management, and time management. Participants could also access a web-based employment network and a job-fair

14. Note, programs that encourage women to work in traditionally male dominated fields should include mechanisms to prevent, respond to, and report cases of sexual harassment and abuse, including: a clearly defined, strongly worded, and readily accessible anti-sexual harassment policy and code of conduct; a fair, accessible, and transparent complaints mechanism that ensures confidentiality and security; training and awareness-raising; some monitoring and evaluation of these systems; and integration of sexual harassment content into the program's core curriculum, including at orientation sessions (Beegle & Rubiano-Matulevich, 2020).

where prospective employers could meet with job candidates interested in working in the sector. At the end of training, participants could take a proficiency exam recognized by the domestic ICT industry.

The program resulted in university graduates being 26 percent more likely to work in the ICT sector and showed that job training can increase aspirations among women. The program's impact was strongest for women who initially held implicit bias against associating women with professional work. These women were more likely to switch into the ICT sector after the program than initially unbiased women. The results suggest that even without explicitly encouraging participants to defy social norms, training programs can help individuals overcome self-defeating biases (Croke et al., 2018).

Separately, a 2008 intervention targeting out-of-school Kenyan youths between the ages of 17 and 28 showed that sharing posters displaying the financial returns to vocational education in both male and female dominated sectors and a video of successful female car mechanics increased the likelihood females would express a preference for (5 percentage points), and actually enroll in (5 percentage points) a traditionally male-dominated course (Hamory et al., 2015). More research may be needed here as a follow-up study found that women exposed to treatment were not more likely to actually complete a male-dominated course or work in a male-dominated trade.

Want to know more? See also Alibhai et al., 2017; Campos et al., 2015; and Goldstein et al., 2019. For more on skills training, see Beegle & Rubiano-Matulevich, 2020. For more on role models, see (Lecoutere et al., 2019).

Policy Challenge: **Women's Ownership and Control over Bank Accounts, Land, Technology and Other Assets**

In addition to labor force participation, a core element of women's economic empowerment is to have the needed resources, including their ability to acquire and sustain ownership of land, income, bank accounts, technology, and other assets. While policy solutions such as conditional cash transfers, legal frameworks, and access to mobile banking accounts are important steps, bottlenecks often remain that can limit their success.

A variety of behaviorally informed interventions have tried to address these bottlenecks. Table 2 summarizes some salient examples.



TABLE 2
Examples Summary: **Women's ownership and control over assets**

Goal	Policy	Challenge	Behavioral Barriers/Enablers	Intervention
Increasing savings among urban and peri-urban women	Provide financial services	Despite the availability of financial services, and (in some cases) financial literacy training, savings behavior remains low.	Training content and training design (duration, hours, etc.) can be more cumbersome for poor women due to time constraints related to their main role in their households. This compounds and generates other constraints (<i>attentional capture</i>) particularly when training is designed to transfer too much information.	Increase motivation and understanding by offering simpler and shorter trainings (e.g., focus on financial rules of thumb, or heuristics), focus on what is practical over what is all that should/could be learned, make training easier to remember and implement, and make it accessible (physically, time-wise, financially) (Bhutoria & Vignoles, 2018 ¹⁵ ; Drexler et al., 2014).
Protecting and enhancing asset investment among poor rural women	Conditional cash transfers (CCTs)	CCTs do not always lead to sustained change in behavior, in this case human capital asset investment.	Upward mobility/investing in the future might be difficult for poor women when their own experiences and those of other women close to them may suggest that escaping poverty is not a feasible option, thus their <i>aspirations</i> for the future and investment behavior, which rely on available examples (<i>availability heuristic</i>) become constrained.	Facilitate exposure to positive examples: Tailor CCT interventions by adding an element that facilitates learning about the positive (productive investment) experiences of local women leaders (Lafortune et al., 2018; Macours & Vakis, 2014).
Increasing women's ownership and control over land	Shift legal framework to allow women to inherit land	Despite supportive legal framework, women's ownership of land remains low.	Administrative processes may uphold the status quo. Even after countries institute policies that allow daughters to inherit, gender bias among parents (Deininger et al., 2013; Roy, 2015) may persist, preventing the bequeathing of land to daughters.	Make the preferred option easier to choose: Develop an intervention that offers subsidized land titles in both the husband's and wife's name as the default option and meaningfully convey the benefits of co-titling (Cherchi et al., 2019).

15. The sample was taken from women who had self-selected into a women's financial self-help group.

Goal	Policy	Challenge	Behavioral Barriers/Enablers	Intervention
<p>Increasing poor rural women's savings and investment in key household expenditures.</p>	<p>Provide credit, savings account, encourage savings goal-setting</p>	<p>In some cases, households have the income needed to save up for key expenditures, but despite this and traditional savings interventions, some still do not do so.</p>	<p>The salience of immediately available cash makes it easy to bypass longer term savings goals in favor of the here and now (<i>present bias</i>), such as impulse purchases, health emergencies, or demand from family and friends for financial support.</p>	<p>Offer present self a more effective commitment device, reduce salience of funds, leverage inclination towards mental accounting, and leverage social norms (peer accountability) as motivation: Develop an intervention that a) in addition to encouraging members to set and commit to a savings goal, provides members of women's group savings associations with a dedicated, safe, and, if they so choose, restricted-access (commitment device), location to store savings towards that goal (mental accounting), such as a lockbox that makes the availability of funds less salient and the funds themselves less fungible; b) offers a group savings option towards specific purchase goals; and/or c) an individual account managed by the savings group treasurer who only allows the member to access the funds for the target investment. (Dupas & Robinson, 2013; see also Carranza et al, 2018 below).</p>
<p>Increasing women's ownership and control over bank accounts</p>	<p>Provide women with mobile banking accounts</p>	<p>Despite having access to mobile banking accounts, women do not use them as much as men.</p>	<p>Customers may primarily use a mobile banking product as a vehicle for buying call credits (i.e., airtime) - as opposed to seeing it as a mechanism for accumulating savings; customers may not trust the product, know how much to save, and/or may not observe many of their peers using it (<i>empirical expectations</i>).</p>	<p>Shift the descriptive and social norm and increase motivation: Develop an intervention that tailors SMS messages to signal recommended savings levels that customers "should" have in their account, as well as to signal the wide usage of the product by peers. (Aibana et al., n.d.).</p>

Example 5.

MAKE FINANCIAL LITERACY TRAINING CHEAPER, SIMPLER, AND MORE RELEVANT

Problem:

The content and duration of financial training can be more cumbersome for women due to having greater time constraints and less experience managing income. The cost of traditional financial literacy training can be expensive.

Solution:

Offer a shorter, cheaper financial literacy training that renders content easier to absorb and more relevant by using simple rules of thumb (heuristics) and by taking a goal-oriented, action-focused approach targeting a change in behaviors.

In 2014, an intervention undertaken by Plan India with 78 women's self-help savings groups (1281 women total), offered a random subset of them a financial rule-of-thumb-based education training, that is, a light-touch, informal training that uses experience-based techniques and applies them to problem-solving, learning, and logical thinking). The program, consisting of a one-day training, used an interactive curriculum focused on real-world challenges and easy-to-remember rules of thumb aimed at improving financial behaviors such as savings.

The intervention found a positive impact on personal savings (\$1.42 more than for the control group)¹⁶ and maintaining personal budgets (15.8 times more likely than for the control group) in the three months following the intervention. It also increased the level of financial knowledge (2.07 times greater than control), although financial attitudes and interest in financial matters remained unchanged. The program also increased savings on average by 7 percent compared to the control group, and was found to be cost effective at \$0.03 per 0.01 standard deviation increase in personal savings (Bhutoria & Vignoles, 2018).

Want to know more? See also M. Miller et al., 2015 and Theodos et al., 2016.

16. There is thus some evidence that using a rules of thumb financial education program has had a positive effect on participants' personal savings. However, the reasonably wide confidence interval suggests that there is also a degree of uncertainty around this result.

Example 6.

FACILITATE EXPOSURE TO POSITIVE FEMALE ROLE MODELS TO INCREASE ASPIRATIONS AND INVESTMENT

Problem:

Investing in the future might be difficult for poor women when their own experiences and those of other women close to them suggest that escaping poverty is not a feasible option, thus constraining their aspirations for the future and investment behavior.

Solution:

Tailor human capital investment conditional cash transfer (CCT) programs to include a feature that facilitates exposure to the positive productive investment experiences of highly regarded women leaders in their social network.

In addition to the constraints on females' aspirations imposed by social norms, poverty itself can also hamper people's aspirations for a better future, especially when no one around them has ever escaped it (Appadurai, 2004; Macours & Vakis, 2014; Ray, 2006). Especially in low income countries, this can impede the behaviors necessary to grow household assets, such as savings behavior, and thus also affect the sustainability of short-term programs with similar goals, such as CCTs (Macours & Vakis, 2014).

A CCT program in a shock-prone area of Nicaragua in 2005-2006, which aimed to protect and enhance the assets and incomes of poor rural dwellers, showed that adding an element of social interaction with natural leaders (role models) can increase a CCT program's impact on human capital investments, income diversification, as well as aspirations for the future by helping to reveal women's own potential and positively influencing decision making around cash savings and investments. The intervention showed that role models can act as important vehicles for change by providing an example people can aspire to follow and resources to follow those examples. Nine months after the program, incomes of beneficiaries who interacted with leaders increased almost twice as much compared to the control groups (Macours and Vakis, 2008).

Example 7.

MAKE JOINT LAND TITLES THE DEFAULT OPTION

Problem:

Social norms and status quo processes can restrict women's opportunity to own and control land.

Solution:

Offer land titles on which the default option is that they are in both the husband's and wife's name and meaningfully convey the benefits of co-titling.

Encouraging households in Sub-Saharan Africa to incorporate women on land titles can prove challenging where customary land tenure systems tend to only grant rights to women primarily through a husband or male relative. An intervention offering fully subsidized land titles to rural households in Western Uganda found that rendering the title with the default option on the condition that it also include the wife's name (joint titling) increased the uptake of joint titles by 50 percent (to 89 percent), and that enhancing salience of the benefits of joint titling using an educational video, increased uptake by 25 percent (to 76 percent), without dampening overall demand for titling (Cherchi et al., 2019).

Want to know more? See also D. A. Ali et al., 2014; O'Sullivan, 2017; World Bank, 2020a; and van den Bold et al., 2015.

Example 8.

REDUCE SPENDING TEMPTATION TO INCREASE SAVINGS TOWARDS KEY GOALS

Problem:

In the moment, immediately available cash can be much easier to value than future needs of greater value (present bias) making it difficult to save. Lower influence over household expenditure decisions and pressure to share income can also prevent especially women from increasing savings.

Solution:

Offer a dedicated safe storage location such as a safe box (commitment device, mental accounting) and generate peer accountability (normative expectations) through group-based savings.

Despite interventions encouraging goal-setting and providing unrestricted savings accounts, many households still do not save towards goals they value. The salience of immediately available cash makes it easy to bypass longer term savings goals in favor of the here and now (present bias), such as impulse purchases, health emergencies, or demand from family and friends for financial support.

A 2008 intervention in Kenya randomly assigned 113 Rotating Savings and Credit Associations (ROSCAs) of 771 individuals, the majority of whose members were women (74%), to four treatment groups and one control group. The first treatment group was given a metal deposit “safe box” with a slit in the top similar to a piggy bank to which the participant had the key and members were asked to record the item they were saving for and its cost. The second treatment group used the same box but did not keep their key (“lock box”), which was instead given to the program officer, whom the participant would call once the savings goal was reached to meet them at the point of purchase of the item for which they were saving to unlock it for the participant. The third treatment group (“Health Pot”) was encouraged to create a side pot of money at their ROSCA earmarked for a specific savings goal that had to be agreed by participating members of the group, in this case a preventive health product (i.e., bednet) in addition to the regular ROSCA pot, both of which participants would contribute to at each meeting. Like the Health Pot group, the fourth treatment group (Health Savings Account, HSA) used the ROSCA structure, except in this case the modality was an individual account managed by the ROSCA treasurer and into which members were encouraged to deposit funds on a regular basis, but were not allowed by the treasurer to withdraw funds except for the designated purpose, in this case health shock expenditures, such as clinic fees or medications.

After 12 months, the take-up rates of all four saving technologies was between 66 and 97 percent, leading the study’s authors Dupas & Robinson (2013) to suggest that providing a safe and designated place to save money for a specific goal was an attractive

element across the four groups as it facilitated mental allocation of savings to a specific use (mental accounting) rendering the funds essentially non-fungible, and reducing the salience of immediately available cash, thus making it easier to avoid pressure to share and impulse spending.

After six months, the Health Pot group increased investment in the target product by 128-138 percent. Providing the safe box and the lock box were effective in increasing savings as well. And while the safe box had higher average balances than the lock box after six months and led to higher investment in the target product (66-75 percent compared to control), the demand for the lock box's commitment device of assigning the key to someone else endured: of the 88 percent who still had their lock box, 75 percent of them preferred the program officer continue keeping the key¹⁷.

Earmarking for health emergencies (HSA) was effective, with its participants less likely to be unable to afford medical treatment compared to control. This led Dupas & Robinson (2013) to conjecture that earmarking for a **preventive** health product (in the case of the lock box) was less attractive because of the "substantial liquidity cost of not being able to access money when it is needed for other purposes (in particular health emergencies)" (Dupas & Robinson, 2013).

17. For subset of participants who reported valuing lower rewards today over higher rewards later (present bias), the lockbox was not effective, however, this gap was overcome with the group credit and social accountability intervention.

Example 9.

INCREASE WOMEN'S MOTIVATION, LABOR PRODUCTIVITY, AND SAVINGS BY REDUCING PRESSURE TO SHARE

Problem:

Social and family pressure to share earnings with family and friends can constrain motivation towards productive work and reduce savings.

Solution:

Make additional earnings less visible and create a direct-deposit commitment savings account that penalizes early withdrawal.

Social pressure on women to share their earnings with family and friends can constrain women from having full control over their income, leading to reduced motivation to increase work productivity and impeding savings behavior. This is especially the case in places where women have a lower social and political standing—and thus higher risk of financial expropriation.

In Côte d'Ivoire, where many cashew factory workers (mostly women) face such pressure and are paid piece-rate in cash based on their individual daily productivity, an intervention offered a randomly selected half of 107 eligible cashew factory workers a commitment savings program, which diverted any earnings above their average¹⁸ to a savings account which they could only access nine months later. This design left workers with the same level of disposable cash for daily expenses and redistribution to others on average, but made it more likely that any increases in productivity were retained by workers for their own future use.

Results showed that the visibility of an account to one's social network and the degree of redistributive pressure a worker faces are strong determinants of account take-up. The intervention increased labor productivity and earnings by 10 percent, which translated into an 18 percent increase in efficacy for workers who opened an account. The effect appears to be driven by workers increasing effort while on the job (Carranza et al., 2018).

Want to know more? See also Field et al., 2021.¹⁹

18. Each worker had the opportunity to choose the cutoff amount to correspond to their budgeting needs (Carranza et al., 2018).

19. The primary outcome targeted in Carranza, 2018 and Field, 2021 was reducing constraints on women's labor productivity.

Example 10.

BANKS USE SMS MESSAGES TO SIGNAL A NEW NORM OF WOMEN ACCOUNT HOLDERS

Problem:

In contexts where fewer women visibly use mobile bank accounts, people may automatically come to expect that men are the primary users of these services (availability heuristic, representativeness heuristic, empirical expectations), keeping customers from referring the service to women, who may in fact be more likely to rely on such referrals as a pathway to signing up for an account.

Solution:

Tailor mobile banking programs by using SMS messages that shift preconceived notions that banking is for men (availability bias), and increase the number of customer referrals sent to women.

In many countries, husbands control the income their wives earn, especially when earnings come in the form of cash. And while making the money less visible such as through mobile money has been shown to increase business profits for women entrepreneurs (Riley, 2020, as cited in Jayachandran, 2020), even when such solutions are available, if they are not salient or from trusted sources, or if women do not see other women using them, they may be more likely to continue with what they know (status quo bias).

In Pakistan, an intervention in 2017-2018 led by ideas42, Women's World Banking, and a large telecommunications company found that the company's female customers were more likely to have signed up for a mobile account through a referral from a friend or family member, but that most referrals were historically sent to men. Through diagnostics work, they found that the referral messages did not reach prominence in customers' minds, and that customers held inaccurate world views (mental models) about whether women joined platforms through referrals.

An intervention targeting these barriers included developing SMS messages that included a simple message urging users to invite women to join the platform, a message highlighting monetary incentives the company offers, a message highlighting what the company has done for them and urging users to share that benefit with other women by referring them to the platform (reciprocity framing), and messages conveying hundreds of thousands of others have referred services to women and that hundreds of thousands of women signed up through referrals (social norms framing).

The intervention found all treatments resulted in a significant increase in referrals when compared to the control group which received no message in one round, and which received the company's usual message in another round. Highlighting monetary incentives and prompting clients with social norms and reciprocity messages were statistically the

same²⁰, with increases of 7 percent, 6.4 percent, and 6.3 percent respectively compared to 4.5 percent in the control group, and with a total increase in new women customers of 64 percent compared to the company's standard referral efforts.

The intervention also found that specifically mentioning women friends, mothers, and sisters in the SMS referrals led to women sending significantly more referrals to other women and that combining this language with incentive statements led to a 3-11 percent increase in new female customers compared to their standard SMS message, although messages with this language had no significant effect on men's referral behavior (Datta & Desai, 2018; Flaherty, 2018; ideas42, 2020).

20. The study indicates that future research could aim to determine if social norms and reciprocity framing may prove sufficient at helping more women access these services even without the associated financial incentives, according to its authors.

Example 11.

BANKS USE SMS MESSAGES TO REDUCE UNCERTAINTY AS A BARRIER TO WOMEN SAVING

Problem:

Not knowing how best to access and safely use a bank account, and/or the absence of visible examples of other women using bank accounts, may impede women from increasing their savings.

Solution:

Enhance trust and motivation by tailoring SMS messages to reduce uncertainty around how much one “ought” to save and to signal how much other women use their accounts.

In some cases, women may have bank accounts but use them less than men. An intervention in Nigeria led by ideas42 and the Busara Center for Behavioral Economics together with a major bank and telecommunications company aimed to address this. Diagnostic work found that customers viewed the account more as a way to purchase phone credits than for savings and that customers did not necessarily trust the product and did not see others using it. To address these bottlenecks, the intervention targeted female customers using tailored SMS messages to increase their access and usage of bank accounts. The messages used social norms framing to signal to the women what an “appropriate” savings goal might be as well as to signal how much their peers saved on average.

The messages signaling what one ought to do (social norms framing) resulted in increased deposits by women with active accounts by 0.82 percentage points (45 percent) increase compared to the control group, by women with inactive accounts (0.08 percent compared to 0 percent in control), and resulted in increased transfers and/or payments in women’s inactive accounts by 0.44 percentage points. The messages targeting what peers do (empirical expectations) led to increased deposits by inactive women users (0.08 percent compared to 0 percent in control) and increased transfers and/or payments by women with inactive accounts by 0.29 percentage points compared to control (Aibana et al., n.d.).

Want to know more? See also Datta & Desai, 2018; Flaherty, 2018; ideas42, 2020.

Conclusions

While countries have made significant progress in closing gender gaps in the last 50 years (Hyland et al, 2019), gender gaps remain.

For girls and women to have the same economic opportunities as boys and men, an enabling environment is needed that goes beyond the creation of opportunities to also address their capabilities, motivation, and opportunity to use those opportunities.

The examples provided in this note show that using a behavioral lens to address challenges to women's economic empowerment can support counteracting misperceptions, change women's self-efficacy and self-assessment, increase and create aspirations and perseverance through exposure to role models, leverage the influence of peers, and make beneficial choices easier (among others). Addressing these issues can, depending on context, serve as direct or indirect mechanisms to remove barriers constraining women's economic opportunity.



By applying a scientific approach and guided by principles focused on understanding the local context, diagnostics, design, and measurement, insights from behavioral science can complement those of women's economic empowerment by helping break gender gaps down into addressable parts (Hallsworth & Kirkman, 2020), identifying the people and behaviors involved and what influences them, and using these findings to inform and/or improve the selection, (re)design, implementation, and/or measurement of development policies, programs, and interventions, often rendering effective, sustainable solutions at relatively low cost.

Whether it is using behavioral insights as a complement to solutions addressing structural barriers or as a standalone intervention, it is more important than ever

to explore every innovation possible where evidence and context reveal a feasible potential for impact. Particularly when looking at complex challenges, a broader set of solutions is needed.

Glossary

Agency: The processes by which choices are made and implemented (Kabeer, 2005).

Attentional capture: In this context, refers to the mechanism through which poverty can exert additional cognitive load thereby reducing cognitive performance (Mani et al., 2013).

Availability heuristic: Mental shortcut through which frequencies and/or probabilities of events are decided based on information that is the most easily accessed, but not necessarily the most accurate (Tversky & Kahneman, 1974).

Commitment/precommitment: Assertion of dedication to a specific goal. Often used as a tool to help counteract the lack of willpower and achieve behavior change (Samson, 2021).

Descriptive norm: Pattern of behavior one prefers to follow because they see others following it (Bicchieri, 2017).

Default option: The automatically pre-selected option which will be activated if no other action is taken (Thaler & Sunstein, 2009).

Dissonance: Feeling of discomfort stemming from holding two opposing cognitions (Harmon-Jones & Mills, 2019).

Empirical expectations: Beliefs based on observation, experience, or hearsay about what others in given social group do (Bicchieri, 2017).

Framing: The practice of using the way in which choices are presented to highlight a specific aspect, which leads to changes in the relative attractiveness, such as by highlighting a decision's positive or negative aspects (Kahneman & Tversky, 1979; Samson, 2021).

Heuristics: Mental shortcuts used to facilitate cognition and decision-making (Tversky & Kahneman, 1974).

Incentive: "Something that motivates an individual to perform an action" (Samson, 2021)

Mental model: A common perspective among individuals within a given society on making sense of the world around them and understanding themselves (World Bank, 2015).

Mental accounting: Practice of mentally assigning money into separate categories based on where the funds came from or their intended use (Samson, 2021).

Normative expectations: Beliefs about what others in one's social group think is and isn't "acceptable" behavior (Bicchieri, 2017).

Pluralistic ignorance: A social situation in which group members follow a behavior they privately do not support only because they (incorrectly) believe others do support it (D. T. Miller & McFarland, 1987)

Present bias: The tendency to "overpursue immediate gratification" (O'Donoghue & Rabin, 2015, p.273).

Reciprocity: A pattern of behavior "that involves in-kind exchanges between people—responding to another's action with another equivalent action" (Samson, 2021).

Representativeness heuristic: Process whereby judgements of likelihood are based on comparing the similarity between people or events to an existing mental prototype, or more simply, a biased way of thinking in which one unintentionally stereotypes someone or something (Spielman et al., 2014).

Saliency: “The quality of being particularly noticeable or important; prominence,” (Bordalo et al., 2012)

Schema: A notion of an aspect of the natural and/or social world developed automatically through experience (Bicchieri, 2017).

Self efficacy: The “perceived capacity to exercise control over oneself and the events in one’s life (Bandura, 1993).

Social norm: Pattern of behavior people follow on the condition that they see others following it and that they believe those others expect them to follow it, and may even sanction them for not doing so (Bicchieri, 2017).

Status quo bias: The preference to keep things the same by doing nothing or by sticking with a decision made previously (Samuelson & Zeckhauser, 1988).



About eMBed

The Mind, Behavior, and Development Unit (eMBed), the World Bank’s behavioral science team in the Poverty and Equity Global Practice, works closely with project teams, governments, and other partners to diagnose, design, and evaluate behaviorally informed interventions. By collaborating with a worldwide network of scientists and practitioners, the eMBed team provides answers to important economic and social questions and contributes to the global effort to eliminate poverty and increase equity.

About WBG GENDER

Gender equality and women’s economic empowerment are key priorities everywhere the World Bank Group works. The WBG [Gender Equality Strategy](#) focuses on closing remaining gaps in access to education and maternal health in those countries where such gaps persist, while accelerating efforts to support countries and companies to improve women’s access to more and better jobs, ownership and control of land and housing, and access to finance, technology and insurance services. In doing so, it seeks to increase women’s capacity and opportunity to exercise voice and agency at home and in the community. The strategy also highlights the need to engage men and boys in developing gender equality solutions.

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1818 H Street NW

Washington DC 20433

Telephone: 202-473-1000

Internet: www.worldbank.org

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