



IFC CENTRAL ASIA FINANCIAL INCLUSION PROJECT

Study on social norms hindering financial inclusion
and financial capability of consumers in the Kyrgyz
Republic and the Republic of Tajikistan

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TABLE OF CONTENTS

Acronyms and Abbreviations.....	5
Glossary of Local Terms.....	5
Acknowledgements.....	6
Executive Summary.....	7
1. Background.....	17
1.1 Rationale for Study.....	17
1.2 Purpose and scope of the study.....	18
1.3 Country context – Kyrgyz Republic and Tajikistan.....	18
1.3.1 The Kyrgyz Republic.....	18
1.3.2 The Republic of Tajikistan.....	20
2. Social Norms and Saving.....	23
2.1 Defining social norms.....	23
2.2 Role of social norms in saving.....	24
3. Methodology.....	27
3.1 Research design and activities.....	27
3.2 Detailed activities overview.....	28
3.3 Sampling strategy and sample characteristics.....	31
3.3.1 Demographics.....	32
4. Behavioral Insights – Savings & Financial Planning.....	37
4.1 Savings and Financial Behaviors of Women.....	37
4.1.1 Behavior 1 – Women do not open bank accounts.....	37
4.1.2 Behavior 2 – Women save in secret.....	39
4.1.3 Behavior 3 – Women overspend on events/feasts/gifts.....	40
4.1.4 Behavior 4 – Women do not plan ahead financially.....	42
4.1.5 Behavior 5 – Women do not track their finances in writing.....	43
4.2 Savings and Financial Planning Behaviors of Youth.....	44
4.2.1 Behavior 1 – Young people do not open bank accounts.....	44
4.2.2 Behavior 2 – Young people overspend on events/feasts/gifts for parties.....	45
4.2.3 Behavior 3 – Young people overspend on technology.....	46
4.2.4 Behavior 4 – Young people do not plan ahead financially.....	47
4.2.5 Behavior 5 – Young people do not track expenses in writing.....	49
4.2.6 Behavior 6 – Young people do not invest in productive assets.....	50

5. In-depth analysis of social norms	51
5.1 Women	53
5.1.1 Social norm 1 – Banks should not be trusted to protect privacy	53
5.1.2 Social Norm 2 – Women should give all their earnings to the family to manage	61
5.1.3 Social Norm 3 – Women should spend on events/feasts/gifts for parties	69
5.1.4 Social Norm 4 – Women should rely on family for support	76
5.2 Youth	83
5.2.1 Social norm 1 – Young people should spend on events/feasts/gifts for parties	83
5.2.2 Social norm 2 – Young people should keep up with latest technology trends	91
5.2.3 Social norm 3 – Young people should rely on family for support	97
6. Implications for women and youth’s savings behavior	105
6.1 Identifying normative actionable insights	105
6.2 Bridges to activities.....	108
6.2.1 Women	111
6.2.2 Youth	129
Annex 1: References	139



ACRONYMS AND ABBREVIATIONS

Acronym	Detail
ATSCI	Attention to Social Comparison Information
CGAP	Consultative Group to Assist the Poor
ECA	Europe and Central Asia
FGD	Focus group discussion
FSP	Financial service provider
IFC	International Finance Corporation
ILO	International Labor Organization
IMF	International Monetary Fund
GDPR	General Data Protection Regulation
GGGI	Global Gender Gap Index
KII	Key informant interview
MFI	Microfinance institution
MSA	MarketShare Associates
MSE	Micro and Small Enterprise
NGO	Nongovernmental organization
NPL	Nonperforming loan
PSAs	Public Service Advertisements
ROI	Return on investment
SME	Small and medium enterprise
UN	United Nations
VSLA	Village Savings and Loan Association

GLOSSARY OF LOCAL TERMS

Acronym	Detail
Chernaya kassa	A system of rotating savings similar to savings clubs. A group of relatives/ neighbors / friends regularly pool a fixed amount of money that is given to one of the members on a fixed date, each member taking turns in receiving the collected funds.
Katysh	Kyrgyz system of kinship and mutual (emotional, financial, physical) obligation e.g. based on family and community ties, forming a kind of social safety net. Investing in katysh is seen as a form of saving.
Koshumcha	A form of donation or contribution to weddings and other events in Kyrgyzstan.
Sherine	A type of Chernaya kassa in Kyrgyzstan, usually implies a party organized by the person/family whose turn it is to receive the savings payout. This means that unlike with Chernaya kassa, the saved money will likely be spent right away on the accompanying event.
Toi	Important life-cycle events marked by the staging of large, informal feasting celebrations, known collectively as toi in Kyrgyzstan and tui in Tajikistan.

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EXECUTIVE SUMMARY

Social norms – the informal rules that influence how people behave and expect others to behave – can play a significant role in driving financial decisions,¹ including how, where, and what people save for. The effect that social norms have on the financial inclusion of specific target populations is an emerging field of research whose importance is becoming increasingly recognized,² but which has not been systematically analyzed or incorporated into financial inclusion programming. This study aims to address this knowledge gap, by providing deep, actionable insights into savings and financial planning behaviors. It diagnoses the factors driving women’s and youth’s savings and financial planning behaviors, including the extent to which social norms influence their decision and ability to save formally and more productively, as well as why, and how they are enforced. The goal of this study is to guide practitioners toward a better understanding of these underlying dynamics, so that interventions can be designed that target the root causes of consumer behaviors which limit the ability of women and youth to save formally and more productively.

Carried out between June 2020 and April 2021, this study explored the savings and financial planning behaviors of women and youth in Tajikistan and the Kyrgyz Republic, living in both urban and rural locations. Over the course of three phases of data collection, a total of 64 key informant interviews, 16 focus group discussions,³ and a survey of 800 respondents were completed (see table below).

	PHASE 2: QUALITATIVE VALIDATION	PHASE 3: QUANTITATIVE EXPLORATION	PHASE 4: QUALITATIVE DEEP DIVE
Tajikistan – URBAN	9 KIIs	120 surveys	8 KIIs, 4 FGDs
Tajikistan – RURAL	7 KIIs	280 surveys	8 KIIs, 4 FGDs
Kyrgyz Republic – URBAN	9 KIIs	120 surveys	8 KIIs, 4 FGDs
Kyrgyz Republic – RURAL	7 KIIs	280 surveys	8 KIIs, 4 FGDs
TOTAL	32 KIIs	800 surveys	32 KIIs, 16 FGDs

The study was designed to provide deep insights into 11 prioritized behaviors. These behaviors were selected by the IFC and MSA for having a strong impact on women and youth’s ability to save productively and formally.

For women:

- Behavior 1: Women do not open bank accounts
- Behavior 2: Women save in secret
- Behavior 3: Women overspend on events/feasts/gifts
- Behavior 4: Women do not plan ahead financially
- Behavior 5: Women do not track their finances in writing

¹ For example, see A Scarampi, D Burjorjee and D Albashar 2020 “Gendered social norms in financial inclusion, a diagnostic study from Southeastern Turkey”, CGAP Background Documents

https://www.findevgateway.org/sites/default/files/users/user331/CGAP_GenderNorms_Final-Web.pdf

² E.g. see CGAP: A Research and Learning Agenda for the Impact of Financial Inclusion. December 2020

³ An average of 6 people participated in each FGD

For youth:

- Behavior 1: Young people do not open bank accounts
- Behavior 2: Young people overspend on events/feasts/gifts
- Behavior 3: Young people overspend on technology
- Behavior 4: Young people do not plan ahead financially
- Behavior 5: Young people do not track expenses in writing
- Behavior 6: Young people do not invest in productive assets

The following are the main findings that emerged from the study.

Behaviors with strong normative influence:

Saving in secret – women

Women's agency over their earnings is low in both countries, as there are strong social norms which determine that women's income should be given to their families to manage. Across both countries, respondents see it very common for women to face pressure to hand over their income. This is reinforced by women's own beliefs, as the majority of the women interviewed did agree that their earnings should be shared with their families.

While younger women are increasingly less pressured to directly hand over their earnings to their husbands or mothers-in-law, women of all ages are still expected to prioritize their families in terms of spending and saving. This impacts women's savings goals and leads them to save in secret. Very few women have financial goals related to business, investment, or career development, while the large majority saves primarily for their children and family needs. Many women particularly in urban areas save in secret as a reaction, as they feel they cannot otherwise use their income on things that are important to them.

Overspending on events, feasts and gifts – women and youth

Spend on events, feasts and gifts is high among both women and youth. Over half of the respondents in the Kyrgyz Republic, and a quarter of women and 38% of youth in Tajikistan, have spent more than a month's salary on events, feasts and gifts over the 12 months preceding the study.

For women, spending on events, feasts and gifts is largely driven by social norms and cultural expectations. For women in the Kyrgyz Republic, the mentality of mutual contributions and kinship is still very strong, resulting in a system of events used to exchange specific amounts and "settle accounts", with severe social censure expected for those who don't follow the norm. For Tajik women, events and gifts are still important aspects of their social lives, but with much weaker expectations around specific contribution sizes.

In both countries, women think that too much money is spent on these occasions, but are unaware that others feel the same, especially in the Kyrgyz Republic. While the 2008 law limiting event sizes in Tajikistan seems to have had an impact on behavior by easing social pressure and giving women a welcome excuse to act on their personal preference of smaller spending, in the Kyrgyz Republic, women seem to be unaware of their collective desire to spend less, and the fear of being socially "outcast" remains particularly strong.

In both countries, spending on events, feasts and gifts for parties is viewed as a social insurance safety net by both women and youth. There is the expectation that contributions will be returned in the future when running similar events, which makes contributions to others' events an investment and a means to maintain social cohesion and mutual obligations.

A growing number of young people, especially urban youth, are comfortable with going against tradition and expectations by deciding for themselves when to attend events and feasts, including how much and to whom to give gifts and contributions. These young people feel that they should be able to give gifts and contributions based on what they can afford, and that they should be able to attend events based on their relationship with the host, and not out of cultural obligation or familial pressure.

Overspending on technology – youth

Overspending (i.e. spending above one's capacity and not for productive purposes) on technology among youth, in both countries, is high. Around half of youth interviewed in the Kyrgyz Republic and in Tajikistan reported spending over one month's salary in technology over the course of a year.

Social pressure has the strongest influence on youth's expenditure in technology; however, their interest in technology and inability to track their expenditures play a strong role too. In both countries, around 40% of youth believe that overspending on technology happens because of the social pressure to keep up with latest trends. However, around a quarter of respondents reported that this also happens because youth like to buy new gadgets. In Tajikistan, a third of respondents indicated that youth may overspend on technology because they do not realize they are doing so.

Male youth in their late teens/early 20s, who are single and live with their parents are most strongly influenced by norms, and simultaneously play the role of the enforcer. Peer-to-peer networks among youth perpetuate the norm, as youth believe that spending on technology is right and should be expected of others. Young women, on the other hand, reject the norm and view spend on technology as wasteful.

Financial planning and saving – women

Women are expected to rely on their family for support, so some women see no need in saving. When women do save, their saving decisions should be agreed with the rest of the family. Despite the expectation that the family will always be there in case of need, people are supportive of women's saving, and the majority of women interviewed do believe that women should save, especially in the Kyrgyz Republic. However, women are still expected to consult with male family members when making saving and financial planning decisions.

The majority of women interviewed in both countries, however, disagree that household financial management should be a man's role. While around half of the women in both countries think that society expects men to manage the finances, a smaller share reported that men do so in practice. Moreover, the large majority disagree that financial management should be a man's role (91% in the Kyrgyz Republic and 71% in Tajikistan).

The majority of women in both countries indicate that they have financial goals that they are actively saving for and working towards achieving. In the Kyrgyz Republic, 81% of survey respondents indicated they have short-term and long-term financial goals, with 87% of Tajik respondents agreeing to the same.

Behaviors with low normative influence

Bank account opening – women and youth

Bank account usage is low; however, for both women and youth the decisions to use bank accounts are less influenced by social norms, but rather by trust issues and low levels of financial literacy. Mistrust towards banks plays a significant role in influencing women's decisions to not open a bank account, possibly as a result of banking crises and a history of political unrest.⁴ In Tajikistan, financial literacy issues were noted as a stronger factor than in the Kyrgyz Republic, where almost half of the respondents interviewed believe that women don't understand how bank accounts benefit them. Among youth, on the other hand, low rates of account ownership are largely driven by low income (that is perceived to be insufficient to need a bank account) and financial literacy, rather than a lack of trust in banks and financial institutions.

Social norms around privacy are not a barrier to women opening a bank account in both countries, even in rural areas. Respondents dismissed norms around privacy as a reason why women may not open a bank account. On the other hand, the majority of interviewees overwhelmingly supported banking for women, and thought it would have positive long-term outcomes. Women are, however, always expected to consult their husbands or in-laws before opening a bank account. Thus, they do face normative barriers to opening bank accounts privately or in secret.

Financial planning and saving – youth

Beyond insufficient income, financial planning behaviors of Kyrgyz youth are largely driven by major life milestones, while in Tajikistan, youth have stronger social expectations to rely on their families. Across both countries, youth reported that – what they perceive as – insufficient income is the primary reason why youth do not plan ahead financially. However, in the Kyrgyz Republic, the fact that young people do not think financial planning is relevant until they hit certain milestones such as getting married, having a child, buying a house etc. emerged as an equally strong driver of planning behaviors.

While it is common for young people to be supported by their parents well into adulthood, most agree that youth should save and be financially independent. Young people seek financial independence, and value it as saving is seen positively. Those who do are seen as independent, self-reliant and capable.

Tracking expenses in writing – women and youth

Most women and youth do track their expenses, but do not do so in writing. Social norms however do not influence how they decide track their expenses. In both countries, two thirds of respondents suggest that women do not track their finances in writing either because it was too time consuming or because “mental accounting” was sufficient. The majority of young people interviewed, on the other hand, believe that their income is too low to justify the need to track expenses in a structured way.

⁴ The Kyrgyz Republic experienced a banking crisis in the 1990s and in 2005. The country also experienced political unrest in 2010 and in 2020. Tajikistan also experienced a banking crisis as recently as 2017

Investing in productive assets – youth

Despite their perceived low incomes, youth are investing their savings in some productive assets. In both countries, the majority of young people invest in at least one asset among real estate, new businesses, gold, automobiles for commercial use, and livestock. Across both countries, investing in livestock for sale is the most popular form of investment, while stocks, securities and bonds the least.

Barriers to investing are different between the two countries and not greatly influenced by social norms. In the Kyrgyz Republic, youth see knowledge and skills as the main barrier, while in Tajikistan, access to investment opportunities was the main barrier.

The tables below present some priority bridges to activities recommended.⁵

Women

Women do not use formal bank accounts

Bridges to activities	Key behavioral insights	Reasoning and proposed activities
W1.4. Increase the perception that having short- to long-term savings goals across various categories (family, business, career, asset building, investment) is as important for women as it is for men	<ul style="list-style-type: none"> The "right" savings goal and availability of funds matter more than the form of the saving (formal or informal). Banks are even viewed by some as more trustworthy than informal saving because of rules and protection. 	<p>Awareness activities should leverage the sense of security that formal savings bring to the whole household if women set saving goals.</p> <p>Awareness activities should also reveal women's desire to save, and expose that women do already lead on household financial planning, even though people's expectations are that financial planning is a man's role.</p>
W1.5. Improve rural women's access to easy to understand, freely available information on formal saving & banking.	<ul style="list-style-type: none"> Women who don't bank do so often because they lack know-how and information. Rural women are more likely to lack the access to information and knowledge about banking. 	<p>Work with commercial banks and other financial services providers to develop information and marketing campaigns to increase women's awareness of the benefits of formal savings.</p>
W1.8. Improve rural women's ability to understand how banking services are relevant to them, e.g. increasing the perception that bank/formal accounts are useful to those with low or irregular income	<ul style="list-style-type: none"> Rural women are less likely to have a regular income / salary to put in the bank. 	<p>Activities in this area could be part of a more general awareness and information campaign around saving promotion, and offering rural women support to make a more informed decision about their finances. Given the low density of bank branches in rural areas and the remaining trust issues, such campaigns may focus on digital banking and e-wallets.</p>

⁵ The Kyrgyz Republic experienced a banking crisis in the 1990s and in 2005. The country also experienced political unrest in 2010 and in 2020. Tajikistan also experienced a banking crisis as recently as 2017

Women overspend on events, feasts and gifts for parties

Bridges to activities	Key behavioral insights	Reasoning and proposed activities
<p>W3.1. Improve women's knowledge about the fact that most of their peers disagree that the amounts spent on parties is reasonable</p>	<ul style="list-style-type: none"> • Strong social pressure of mutual financial obligations, kinship, with strong anticipated sanctions. Seen as "Asian/ Kyrgyz mentality". • Personal disagreement with amounts being reasonable, but see no way to get out of it. • System of rates / settling accounts. • Most "katysh" are practiced through husband's family. • Close relatives and "singular" life events take precedence. • Gifting seen as way to "save", but not the only way to save. 	<p>While the majority of people find the current level of spend on events too high, they are unaware that others feel the same. Publishing and disseminating survey results & data to expose this misperception could be a powerful "wake-up call", which could be embedded in facilitated discussions at local levels, or used to lobby decision-makers to pass regulation to curb spending as they did in TJK.</p>
<p>W3.7. Emphasize "backwardness" and "transactionality" of the strict system of mutual contribution, increase women's perception of smaller events and gifts as modern</p>	<ul style="list-style-type: none"> • Greater lenience e.g. to miss out on some events or give smaller gifts among younger and urban women even in KRG. • In TJK, there were no strong expectations for urban or rural women – rural especially thought one can only rely on oneself. 	<p>There are many channels through which such messages could be disseminated. Activities could partner with social media influencers or popular TV shows to emphasize that "Western" (smaller) weddings are more modern/ desirable, and should focus on the married couple rather than being an avenue for account settling. Positive messaging could also emphasize the beauty and importance of kinship built on true friendship/ love rather than financial obligations.</p>
<p>W3.8. Improve older women's knowledge about the fact that many women nowadays find gift amounts unreasonable, emphasize how having to go into debt for a gift is actually not "family friendly" and harmful</p>	<ul style="list-style-type: none"> • Older women (and men) generally more inclined to follow the norm / practice and have expectations of their daughters(-in-law), but some changes are underway. 	<p>Messages that emphasize family and responsibility are more likely to resonate with older generation. Challenging the misperception around what is "normal" and what people actually desire may spur some change in thinking, but may still receive resistance (e.g. over fear of losing power as the "elder", fear of change etc.)</p>

Women do not plan ahead financially

Bridges to activities	Key behavioral insights	Reasoning and proposed activities
<p>W4.3. Increase influencers' perception of women who plan and don't (only) rely on them as responsible and mature</p>	<ul style="list-style-type: none"> • Expectation that women rely on their family/husbands around half the time, but not because of social pressure, rather because of ignorance and lack of foresight. • Main issue seen in lack of financial literacy and ability to plan long-term. • Overall strong agreement to plan under any circumstance. • Weak sanctions, if any. 	<p>Many women already believe that planning is important, and many influencers (parents, husbands, in-laws) already agree. Influencers may be reluctant to give up power though. Activities can build on this to "formalize" some of the more informal budgeting women are doing, emphasize how planning your finances is a key part of being a mature adult (of any gender), and highlight how this has benefits for the influencers as well e.g. by unburdening them from some of the responsibility.</p>
<p>W4.5. Increase the perception of unmarried (young) women that building your own life is important, and relying on parents should only be done if it helps with saving for independence</p>	<ul style="list-style-type: none"> • Little insights into "self-made" women, indication that they are rare. 	<p>Young women like the idea of self-reliance and financial independence, but still struggle to see role models and examples of women who have "made it on their own". Activities could showcase examples of role models that set the right saving behaviors that women may aspire to be like.</p>
<p>W4.6. Increase women's awareness of the importance of financial independence and the need to plan for contingencies</p>	<ul style="list-style-type: none"> • Less expectation to rely on family, as they are less likely to live with parents/in-laws and more likely to have own income • Some may rely on husbands if they make good money, can "afford" not to worry – receive envy 	<p>Given that many women/people don't like to think about contingencies (e.g. their husband dying or divorcing), the messaging around this has to be sensitive. It could focus on economic insecurity though, as the pandemic has hit many through job loss etc. and women are aware of this, e.g. by highlighting that husbands, parents, children may lose their jobs, or no longer be able to migrate, and how complete reliance on others can result in hardship.</p>

Youth

Young people overspend on events, feasts and gifts for parties

Bridges to activities	Key behavioral insights	Reasoning and proposed activities
Y1.1. Increase young people's perception that spending on events/feasts/gifts for parties should not have to stretch one's budget	<ul style="list-style-type: none"> • Young people feel a strong pressure to spend on events, feasts, gifts for parties • Pressure felt more acutely by working youth, married youth and urban youth • Sanctions for breaking the norm range from moderate (gossip) to severe (damaging relationships) 	More young people are aware of the impact of spending on events, feasts and gifts on their finances. They are open to contributing but do not like the idea that overspending on events, feasts and gifts for parties may cause them to forego their other needs and wants.
Y1.3. Increase parents and in-law's perception that lowering expectations of young people's contributions would help them become financially independent sooner		Raise awareness among parents that live with financially dependent youth that, if they were to spend less on events and technology, it could help them become independent sooner and rely on family less for financially.
Y1.8. Increase the expectation (within society) that young people should take an active role in planning their finances, independently from their families early on	<ul style="list-style-type: none"> • Young people often give based on the discretion/ expectation of their parents, in-laws or peer groups 	<p>Most youth indicate a strong desire to be financially independent and less reliant on their families, including single youth.</p> <p>Run awareness campaigns showcasing role model youth who have made their families and friends proud, by achieving financial independence thanks to effective saving and financial planning.</p>

Young people overspend on technology

Bridges to activities	Key behavioral insights	Reasoning and proposed activities
Y2.1. Decrease young people's perception that overspending on latest technology is a sign of status among one's peers	<ul style="list-style-type: none"> • Young people feel strong pressure from peers and online influencers to overspend on technology • However, sanctions are not strong 	<p>Among younger youth, there is a strong expectation to follow the norm, which is reinforced by the youth themselves.</p> <p>Work with online influencers to the lead the conversation on spending on technology with caution.</p>
Y2.2. Increase young people's access to relevant information that allows them to assess available tech options and make informed purchasing decisions about which technologies best meet their needs	<ul style="list-style-type: none"> • Young people want to use latest tech if it benefits their work and can ultimately help them make more money 	<p>There is room to help youth make better decisions when assessing the need to buy new technologies, weighing pros and cons of expensive options.</p> <p>Work with influencers to develop vlogs and other social media posts to help youth make better decisions when purchasing new technology.</p>
Y2.4. Increase the availability of tools/products that help youth track their spending on technology against their other expenses	<ul style="list-style-type: none"> • Young people don't always know when they have overspent on technology (especially in Tajikistan) 	<p>Embed into banking/e-money products tools to communicate to bank account owners the proportion of their expenditure going to specific cost items. Include alerts when this is above specific thresholds.</p>



Young people do not plan ahead financially

Bridges to activities	Key behavioral insights	Reasoning and proposed activities
Y3.4. Increase the belief that young people should be financially independent from their families once they have a reliable income source	<ul style="list-style-type: none"> • More young people want to be financially independent • Communities respond positively to young people who are financially independent 	[same as Y1.8] Run awareness campaigns showcasing role model youth who have made their families and friends proud, by achieving financial independence thanks to effective saving and financial planning.
Y3.6. Increase the perception that financial planning is equally important for ALL youth including female, single and rural youth		Male youth already feel the pressure to plan ahead financially. Helping female youth understand the potential short and long-term benefits of financial planning may make it a more attractive proposition. For example, activities could raise awareness among female youth that if they save more, they can support their spouse to buy a house together, have some financial independence, and support their parents and in-laws
Y3.8. Improve parents' ability to educate their children on financial planning early on	Young people's financial planning behaviors are strongly influenced by their parents first and peers second	<p>Older parents may not be receptive to the idea that they have not done enough to prepare their children to plan ahead financially. However, there is room to target youth who are parents so that they can start early to educate their children on financial planning.</p> <p>Work with local parents support networks to introduce financial literacy and planning courses for parents to teach their children about financial management from a young age.</p>

1. BACKGROUND

1.1 Rationale for Study

Financial inclusion is a widely explored and researched topic. Extensive literature, case studies and lessons learnt discuss the design and rollout of financial products and services, the regulations necessary to enable them, as well as the financial capabilities of target consumer groups. Yet, limited information is available on the personal motivations of consumers that drive their financial behavior and use of financial products, and in particular how these motivations are shaped by social norms. Social norms – the informal rules that influence how people behave and expect others to behave – can play a significant role in driving financial decisions,⁶ including how, where, and what people save for. Within a society, the norms that are applied to different groups of people are often distinct; for example, women face different social expectations than men, or young people than adults. These norms, depending on their strength and prevalence, may permeate actions, perceptions, and expectations across the individual, household, and community spheres of people's lives.⁷

The effect that social norms have on populations' financial inclusion is an emerging field of research whose importance is becoming increasingly recognized,⁸ but which has not been systematically analyzed or incorporated into financial inclusion programming. As a result, financial inclusion practitioners and policy makers lack a comprehensive narrative for understanding how such norms may contribute to the consistently lower rates of financial inclusion for historically excluded or underserved populations — and what can be done to address the discrepancy.

This diagnostic study aims to identify social norms that affect how women and youth access, use, and benefit from saving and financial planning. The goal is to guide practitioners toward a better understanding of the underlying dynamics of these behaviors. By identifying actionable insights, this study aims to direct practitioners towards interventions that target the root causes of consumer behaviors that limit the ability of women and youth to save formally and more productively.

The report is structured as follows:

- **Section 1: Background.** Purpose of the study and the country context in the Kyrgyz Republic and Tajikistan.
- **Section 2: Social norms.** Key social norm concepts and an overview of how social norms can shape savings and financial planning behaviors.
- **Section 3: Social norms diagnostic methodology.** The study's methodology, including sequencing of activities, sampling approach, and characteristics of the approach.
- **Section 4: Behavioral insights related to savings and financial planning.** Overview of the drivers of women and youth's savings and financial planning behaviors.
- **Section 5: In-depth analysis of selected social norms.** Analysis of the priority norms determined as strongly influencing women and youth's savings and financial planning behaviors.
- **Section 6: Recommendations and conclusions.** How to turn emerging behavioral insights into "bridges to activities" that ultimately inform the design of interventions aimed at increasing women and youth's level of savings.

⁶ For example, see A Scarampi, D Burjorjee and D Albashar 2020 "Gendered social norms in financial inclusion, a diagnostic study from Southeastern Turkey", CGAP Background Documents https://www.findevgateway.org/sites/default/files/users/user331/CGAP_GenderNorms_Final-Web.pdf

⁷ Erin Markel, Emilie Gettliffe, Linda Jones, Emily Miller, and Laura Kim, 2016, *The BEAM Exchange*; MarketShare Associates, "The Social Norms Factor: How Gendered Social Norms Influence How We Empower Women in Market Systems Development," <https://marketshareassociates.com/the-social-norms-factor-how-gendered-social-norms-influence-how-we-empower-women-in-market-systems-development/>

⁸ E.g. see CGAP: *A Research and Learning Agenda for the Impact of Financial Inclusion*. December 2020

1.2 Purpose and scope of the study

This social norms diagnostic is a mixed-methods study commissioned and guided by the International Finance Corporation (IFC). Led by MarketShare Associates (MSA) in partnership with SIAR Research and Consulting, with the purpose to better understand how social norms influence the savings and financial planning behaviors of women and youth in the Kyrgyz Republic and Tajikistan.

As a demand-side study, it aims to provide deep, actionable insights into savings and financial planning behaviors. It diagnoses the factors driving women and youth's savings and financial planning behaviors, including the extent to which social norms influence their decision and ability to save formally and more productively, why, and how they are enforced.

1.3 Country context – Kyrgyz Republic and Tajikistan

1.3.1 The Kyrgyz Republic

Socioeconomic context

The Kyrgyz Republic is a small, mountainous landlocked country with a population of 6.5 million. With GDP per capita of 1,309 US dollars in 2019, it is classified as a lower-middle-income country. In spite of its rich natural endowments, the Kyrgyz Republic is the second poorest country in Central Asia after Tajikistan, with 22.4% of the country's population living below the poverty line.

The Kyrgyz Republic's population is largely rural, with only 35% living in urban areas. Urbanization levels and rates remain low, partly due to higher population growth in rural areas. Bishkek, the largest city and capital is home to two-thirds of the urban population (66%) and is also among the fastest growing cities in the country. Despite the country being predominantly rural, cities play a fundamental role in driving the Kyrgyz Republic's economy and are estimated to be much more productive than rural areas.⁹ Women make up 49% of the population, with a slightly greater share living in urban areas.¹⁰

The country is highly dependent on the income of its labor migrants: remittances constitute more than 30% of GDP. The large inflow of remittances and migration-driven growth has led to significant macroeconomic developments in the Kyrgyz Republic. Remittances increased consumption and investment especially in households' spending on construction of residential houses, and spending on children's education and health. The inflow of remittances has led to an appreciation of the local currency, increase in imports and decline in exports, slowdown in manufacturing growth, and a considerable expansion of the service sector, thus changing the structure of the economy as a whole.

The Kyrgyz Republic has a young demographic profile, with youth (between the ages of 14 and 28) representing 30% of the total population.¹¹ About two thirds of young people live in rural areas, where there is often a lack adequate infrastructure, services and opportunities.¹² A majority of youth, therefore, continue to rely economically on their parents and other relatives for longer periods. They marry and have children relatively early in life, but building independent, sustainable families is difficult because of inadequate livelihoods opportunities, exacerbated by gender stereotypes that limit young people's flexibility on the job market.¹³

9 The World Bank in the Kyrgyz Republic: Country Context- World Bank <https://www.worldbank.org/en/country/kyrgyzrepublic/overview#1>
Cities in Europe and Central Asia- Kyrgyz Republic <http://documents.worldbank.org/curated/en/351031511933737462/pdf/121728-BRI-P154478-PUBLIC-Kyrgyz-Republic-Print.pdf>

10 National gender profile of agricultural and rural livelihoods- FAO (2016) <http://www.fao.org/3/a-i5763e.pdf>

11 Kyrgyz Republic- UNFPA (<https://eeca.unfpa.org/sites/default/files/factsheets/en/Kyrgyz%20Republic%20factsheet.pdf>)

12 The Kyrgyz Republic: Youth unemployment https://www.theglobaleconomy.com/The_Kyrgyz_Republic/youth_unemployment/

13 The Kyrgyz Republic- Adolescents and youth- UNICEF https://www.unicef.org/the_Kyrgyz_Republic/adolescents-youth

Financial sector overview

The financial sector in the Kyrgyz Republic is dominated by banks in addition to a substantial number of other financial institutions, including microfinance organizations, insurance companies, stock exchange, and other minor financial institutions. For the past decade, the financial sector has been evolving moderately, but stably. At the end of 2016, assets of the financial sector amounted to 42.6% of GDP.¹⁴

In 2017, an estimated 40% of the adult population had an account at financial institution, 6% of which were identified as inactive. One-third of the population had borrowed money in the past year, but only 10% of them borrowed from a financial institution. Almost a quarter of the population save some money, but only 3% of them save at financial institution.¹⁵

Savings and financial capability in the Kyrgyz Republic

Basic knowledge of financial concepts and math are key for managing one's finances independently, and for taking informed decisions as personal and financial circumstances may change. A representative survey of Kyrgyz adults showed that only 17% (18% of men and 15% of women) achieved the minimum target score on a test for financial knowledge, including knowledge of savings and savings best practices.¹⁶

Beyond financial knowledge, actions and behaviors shape consumers' financial resilience and well-being in both the short and longer-term. Some types of behavior, such as putting off bill payments, choosing financial products without shopping around, or using credit to make up a shortfall in income are likely to have a negative impact on financial well-being. Fifty-two percent (52%) of Kyrgyz adults (55% of men and 48% of women) achieved a minimum target score on a test for financial behavior.¹⁷

Fifty-four percent (54%) of adults in the Kyrgyz Republic indicated that they take responsibility for money management and have a budget in contrast to 16% who indicated that they take no responsibility for money management and do not have a budget. Fifty-five percent (55%) of adults indicated that they have long-term financial goals and that they strive to achieve them. Eighty-four percent (84%) of adults indicated that they make considered purchases, 70% pay their bills on time and 63% keep watch over their financial affairs to spot and address issues in a timely manner.¹⁸

Seventy-eight percent (78%) of adults are active savers (i.e. they have saved using one or more channels in the past 12 months). Seventy-one percent (71%) of adults save in cash at home, 18% give money to friends and family to save on their behalf, 5% save at a financial institution, 2% use informal savings clubs, 1% save through investments. Combining the data on active saving with that on long-term goals, 45% of adults are active savers with long-term financial goals in contrast to 15% of adults who are not active savers and have not set any long-term financial goals.¹⁹

¹⁴ Levels of financial literacy in Eurasia- OECD (2018) <https://www.oecd.org/financial/education/financial-literacy-cis-countries-survey-EN.pdf>

¹⁵ Global Findex Database- World Bank (2017) <https://globalfindex.worldbank.org/>

¹⁶ Levels of financial literacy in Eurasia- OECD (2018) <https://www.oecd.org/financial/education/financial-literacy-cis-countries-survey-EN.pdf>

¹⁷ *ibid*

¹⁸ *ibid*

¹⁹ *ibid*

1.3.2 The Republic of Tajikistan

Socioeconomic context

The Republic of Tajikistan is a mountainous, landlocked lower-middle-income country with a population of around 9.3 million.²⁰ A five-year civil war followed the disintegration of the Soviet Union and Tajikistan's independence in 1991, severely damaging the already weak economic infrastructure. Between 2000 and 2018, the country rebounded and the poverty rate fell from 83% of the population to 27.4% (national poverty line). However, the business environment remains one of the most fraught and the country highly vulnerable to climate change-related natural disasters, undermining productivity growth and foreign direct investment.²¹

While GDP growth has averaged 7.2% between 2003–2013, employment has only grown 2.1% annually.²² This has made Tajikistan one of the most remittance-dependent countries in the world – at its peak in 2008, 44% of GDP came from remittances, currently it is around 30%.²³ Recent slowdowns in the Russian and Chinese economies, low commodity prices, and currency fluctuations have further hampered economic growth.²⁴

Financial sector overview

Tajikistan's financial sector is small and concentrated and has shrunk further in recent years due to commodity price shocks, the 2016 oil price crash and slowdown of the Russian economy that impacted remittances, directed lending, high foreign currency exposures, as well as heavy losses and nonperforming loans, leading to a financial crisis in 2016. Banks account for 84% of the total financial sector assets (the three largest capturing 60% alone), the rest mostly covered by MFIs.²⁵

Even with the expansion of the financial sector over the past fifteen years, the level of financial inclusion in Tajikistan is among the lowest in the Europe and Central Asia (ECA) region, and large parts of the population remain financially excluded. The Global Partnership for Financial Inclusion (2020) defines "Financial Inclusion" as access to, usage of, and quality of financial products and services. In terms of access, the share of adults with a bank account increased from 3% (2011) to 11% (2014) and 47% (2017), albeit with a gender gap: 52% of men vs. 42% of women (2017).²⁶ However, only 11% of banked adults save within the formal banking system (1% in 2014), demonstrating that remittance flows are not captured in savings, but rather cashed out immediately upon receipt.²⁷

Of Tajikistan's estimated 1.1 million households, 40% make savings, an additional 34% of unbanked adults (18% of the total population) save outside the formal financial system, and 9% save informally; while only 1% save through savings clubs or VSLAs. Although the number of debit cards issued has increased 43-fold over ten years – from 37,000 in 2007 to 1.6 million in 2016 – cash remains the prime means of transaction in Tajikistan.²⁸

20 OECD (2019), *Roadmap for a National Strategy for Financial Education in Tajikistan*, <https://www.oecd.org/education/financial-education-cis.htm>

21 The World Bank (2020a), *Doing Business – Tajikistan*, https://www.doingbusiness.org/en/data/exploreconomies/tajikistan#DB_sb

22 The World Bank (2017a), *Tajikistan: Addressing Challenges to Create More and Better Jobs*, <https://www.worldbank.org/en/country/tajikistan/publication/tajikistan-addressing-challenges-to-create-more-and-better-jobs>

23 The World Bank (2020b), *World Development Indicators*, <https://databank.worldbank.org/source/world-development-indicators>

24 CIA (2020), *The World Factbook – Tajikistan*, <https://www.cia.gov/library/publications/the-world-factbook/geos/ti.html>

25 The World Bank (2020a), *Doing Business – Tajikistan*, https://www.doingbusiness.org/en/data/exploreconomies/tajikistan#DB_sb

26 The World Bank (2017b), *Global FinDex Database*, https://globalfindex.worldbank.org/#data_sec_focus

27 Lemon, Edward (2019), *Dependent on Remittances, Tajikistan's Long-Term Prospects for Economic Growth and Poverty Reduction Remain Dim*, Migration Policy Institute Nov 14 2019,

<https://www.migrationpolicy.org/article/dependent-remittances-tajikistan-prospects-dim-economic-growth>

28 FINCA (2019); The World Bank (2017b), *Global FinDex Database*, https://globalfindex.worldbank.org/#data_sec_focus

Savings and Financial capability in Tajikistan

According to several studies conducted on Tajikistan's financial inclusion and savings behavior, Tajiks seem to be financially prudent in terms of living within their means and not overspending or borrowing excessively, despite low levels of financial literacy. However, they seem to have greater difficulty saving for the future, in particular their own future – such as saving for old age or unexpected expenses – while money does get put away for other family members.

When measuring different dimensions of financial attitudes,²⁹ Tajiks score high on far-sightedness, inclination to seek information and advice, and achievement orientation. However, in terms of financial knowledge, Tajikistan's results were among the lowest of the seven ECA countries surveyed. Although the majority of the survey respondents possessed the necessary skills to perform basic financial calculations, they lacked specific knowledge to make savings and investment decisions.

Financial knowledge was lower among people with less education and living in rural areas, as well as for those having more economically dependent children, using fewer types of media regularly, and those who did not save when they were young. Lower-income Tajiks are significantly more limited in their ability to cope with financial shocks and solving immediate issues can draw their attention away from their long-term needs.³⁰

The collapse of the Soviet institutions and the autocratic nature of their successors, economic volatility, and frequent crises have eroded trust in the banking system, making it difficult to plan in the long term due to a legitimate fear of losing savings due to inflation. Consistently, trust has been named as a key issue by around 20% of the population over the past decade.³¹ In addition, low levels of financial knowledge and literacy are a significant challenge in Tajikistan. Many people struggle to understand basic financial concepts, and lack information on financial services, markets, as well as their consumer protection rights. This prevents them from saving smarter and investing their capital in efficient ways. This lack of financial literacy, low levels of trust, as well as incentives to save and invest is a failure of public policy and institutions. Financial institutions have invested little in attracting customers, educating them, or in channeling existing savings into formal accounts.³²

Besides low trust in financial sector, social norms and beliefs seem to be the key driver of savings behaviors in Tajikistan. These take various forms, both positive and negative – for example, the precedence of family over individual needs, leading people to disregard their own financial future if their family requires expenses to be met. There seems to be a belief that savings are for single people with less responsibilities / dependent family members (as they have less expenses), for the well-educated (as they can get a better job and know more about banking), or for retirees (as they no longer have young children and a less active/expensive life). Youth may save little due to their optimistic belief in a future that will be managed when the time comes, which presents a dilemma, as people find it more difficult to adopt savings behaviors later in life when they were not practiced from a young age. Resistance to change also plays a role in the way money is saved (or not).³³

29 The World Bank (2013), *Paving the road to better financial decision-making in Tajikistan*, <http://documents.worldbank.org/curated/en/993121468117242914/pdf/792460WPOp13250Box0377341BooPUBLIco.pdf>

30 OECD (2019), *Roadmap for a National Strategy for Financial Education in Tajikistan*, <https://www.oecd.org/education/financial-education-cis.htm>

31 The World Bank (2020c), *Universal Financial Access 2020*, <https://ufa.worldbank.org/en/country-progress/tajikistan>

32 FINCA (2019), *What is Savings*, Project on Financial Literacy, July 24, 2019, <https://www.finca.tj/en/project-on-financial-literacy/what-is-savings/>

33 ILO (2010a), *Migrant Remittances to Tajikistan - The Potential for Savings, Economic Investment and Existing Financial Products to Attract Remittances*, https://www.ilo.org/wcmsp5/groups/public/---europe/---ro-geneva/---sro-moscow/documents/publication/wcms_308938.pdf

Other drivers and barriers of formal savings include the lack of financial infrastructure – the density of bank branches is about a quarter of the ECA region (7 per 100,000 adults vs. 26 regionally),³⁴ which impacts rural populations especially. Poor internet access and electricity supply – especially in winter – hamper the operations of money transfers and ATMs. Despite the increase in issued debit cards, Tajikistan remains the lowest performer in the region by the number of cards, ATMs, and terminals per one million population. Further difficulties are related to the costs of associated bureaucracy and documentation, e.g. of having to demonstrate an income that has been informally earned.³⁵

Impact of COVID-19 on Tajikistan and the Kyrgyz Republic

The COVID-19 pandemic has had a severe human and economic impact in both Tajikistan and the Kyrgyz Republic. Trade and transportation disruptions have led to a sharp drop in government revenues and created an urgent balance of payments and fiscal financing needs. In addition, a decline in economic activity in Russia, border closures and travel disruptions have led to a fall in remittances from Tajik and Kyrgyz workers, many of whom were not able to migrate or find work abroad, with significant ramifications for their highly remittance-dependent countries. Both countries' governments have pursued economic relief policies, such as the provision of lump-sum assistance, temporary tax exemptions, and price controls on essentials. Both have accessed support packages from the IMF to deal with the pandemic.³⁶



³⁴ The World Bank (2019a), *Tajikistan Country Economic Memorandum - Nurturing Tajikistan's Growth Potential*, May 2019, <https://www.worldbank.org/en/country/tajikistan/publication/cem-2019>

³⁵ The World Bank (2017b), *Global FinDex Database*, https://globalfindex.worldbank.org/#data_sec_focus

³⁶ International Monetary Fund (IMF): *Policy responses to Covid-19*: <https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19#K>

2. SOCIAL NORMS AND SAVING

2.1 Defining social norms

Day-to-day decisions are shaped by many drivers, including structural drivers (e.g., the availability or affordability of a particular product, access to the right information), internal drivers (e.g., personal preferences), and social norms. Social norms are in play when people follow a behavior based on social expectations. Going against behavioral expectations can result in social sanctions, including stigma and ridicule, and, in extreme cases, physical violence, which further strengthen decisions to comply with the norm. Given the role that collective pressure plays in shaping and enforcing social norms, their effect on behavior can be particularly powerful and often goes against individual preferences and beliefs.³⁷ This report defines social norms as **expectations of behavior held by a collective group of people that governs social behavior**.³⁸

BOX 1

How to identify a social norm

The presence of the following characteristics helps identify when a social norm, not a structural or internal driver, influences a behavior:

- **Prevalence:** A significant number of individuals follow a behavior despite a possible preference for doing something else.
- **Expectations:** People follow a behavior because they believe that others comply with it (empirical expectations) and that others expect them to comply as well (normative expectations).
- **Sanctions:** Changing the behavior usually leads to a positive or negative response by an influencer group. The presence of negative sanctions is a strong indication that a behavior is normative.

Table 2 translates the most common social norms terminology into practical explanations (adapted from Cislighi and Heise, 2016)³⁹ and serve as a glossary for the remainder of the report.

³⁷ It is important to note the difference between beliefs and social norms. While social norms are expectations of behavior held at the collective level, beliefs are held individually. Individual beliefs can cause collective practices to become expected, and vice versa.

³⁸ Erin Markel, Emilie Gettliffe, Linda Jones, Emily Miller, and Laura Kim, 2016, *The BEAM Exchange*; MarketShare Associates, "The Social Norms Factor: How Gendered Social Norms Influence How We Empower Women in Market Systems Development," <https://marketshareassociates.com/the-social-norms-factor-how-gendered-social-norms-influence-how-we-empower-women-in-market-systems-development/>.

MarketShare Associates, 2016, "Disrupting System Dynamics: A Framework for Understanding Systemic Changes," LEO Report No. 47, <https://marketshareassociates.com/disrupting-system-dynamics-a-framework-for-understanding-systemic-changes/>

³⁹ Ben Cislighi and Lori Heise. 2016. *Measuring Gender-related Social Norms: Report of a Meeting*, Baltimore Maryland, June 14-15, 2016. Learning Group on Social Norms and Gender-based Violence of the London School of Hygiene and Tropical Medicine

TABLE 2

Behavioral characteristics

CHARACTERISTIC	TRANSLATION
Personal preferences	Individual preferences, independent of what others do or what is deemed appropriate.
Empirical expectations	Beliefs about “what others do.”
Normative expectations	Beliefs about “what others think should be done.”
Sanctions	<p>Positive or negative responses or reactions to the behavior of an individual.</p> <p>Examples of positive sanctions may include smiling, patting on the shoulder, or being granted higher status in the community.</p> <p>Examples of negative sanctions may include scolding, gossiping, threats, or physical aggression.</p> <p>Anticipating how others will respond in the case of compliance (positive sanctions) or noncompliance (negative sanctions) is believed to affect behavior.</p>
Strength / “stickiness”	The extent to which a social norm influences behavior and how likely people are not to follow the norm. Strength/stickiness is usually a function of empirical expectations, normative expectations, and the severity of sanctions.
Prevalence	The extent to which a social norm is followed by the target population and enforced by the reference group.
Reference group/ influencers	<p>The “others”/ “the collective group” whose behavior and opinions matter in shaping one’s own behavior. For some behaviors, the boundaries of reference groups are distinctly defined, such as “men,” “working women,” “mothers-in-law.”</p> <p>For norms that operate at the level of society or culture, the notion of a reference group may be less relevant as the reference group tends to be society as a whole or the “community.”</p>
Relaxation	As a social norm continuously evolves, relaxation refers to the norm weakening and having less of an influence on behavior.

2.2 Role of social norms in saving

Academic research examining the influence of social norms on motivating savings behavior is scarce. A 2016 study tested social norm effects in conjunction with benefit information and the moderating role of attention to social comparison information (ATSCI) when responding to public service advertisements (PSAs) promoting savings behavior, where ATSCI measures an individual’s sensitivity to social cues and concerns about the reactions of others. Results from testing positive and negative social norm information, respectively, found that lower ATSCI individuals exhibit greater intellectual autonomy and discernment of information, especially regarding norm information, while higher ATSCI individuals generally demonstrate greater social compliance tendencies.⁴⁰

⁴⁰ Yoon et al. (2016): “A Normative Approach to Motivating Savings Behavior: The Moderating Effects of Attention to Social Comparison Information.”

These findings suggest that, where an individual's personal beliefs disagree with the expectations, this person is likely to exhibit greater autonomy when it comes to making savings decisions and may be more willing to go against the norm. However, where someone's personal beliefs align with the expectations, they are less likely to exhibit flexibility in going against the norm.

A study on the cultural origins of savings behavior explored norms of different immigrant groups in the UK to conclude that there are intergenerational effects of savings behaviors, with savings rates of immigrants mirroring that of their countries of origin.⁴¹ However, the proxy used for "culture" (savings rate of country of origin) was way too broad to develop meaningful conclusions around social norms.

Research by CGAP on social norms change for women's financial inclusion differentiate between injunctive norms (personal beliefs) and descriptive norms (empirical expectations), suggesting that changing the latter is easier as they are often based on misperceptions.⁴² A case study from Women's World Banking in Kenya presented in the paper encountered very similar issues (e.g. women thinking that banks were "not for them" or that they did not earn enough, and lacking financial literacy), which were addressed quite successfully through an educational TV show. Although the authors acknowledge the importance of peer groups, the study somewhat disregards normative expectations and the role of normative influencers.

Behavioral science research has also explored the effectiveness of social norm "nudges" to stimulate greater savings, by informing people that their behavior deviates from what most others do and assuming that their wish to conform with peers who save more will improve their savings behavior. However, findings have been mixed and seem to be sensitive to income levels.⁴³

Research conducted in Kenya demonstrates a context where empirical and normative expectations differ from personal beliefs and different norms become more salient based on knowledge and perception of others.⁴⁴ In contexts where people's income was known within the community, a norm to share wealth with neighbors (and not save) was prevalent. Where income could be concealed, pro-savings norms were stronger, and a significant share of the study respondents went to great length to conceal their wealth in order to evade the normative expectations of sharing.

41 <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0202290>

42 CGAP: *Social Norms Change for Women's Financial Inclusion*. July 2017; CGAP: *A Research and Learning Agenda for the Impact of Financial Inclusion*. December 2020

43 Dur et al: *A social norm nudge to save more: A field experiment at a retail bank*. September 2019; Beshears et al. (2015): "The Effect of Providing Peer Information on Retirement Savings Decisions." *Journal of Finance*, 70(3), 1161-1201.

44 <https://www.nottingham.ac.uk/cedex/documents/papers/cedex-discussion-paper-2019-12.pdf>

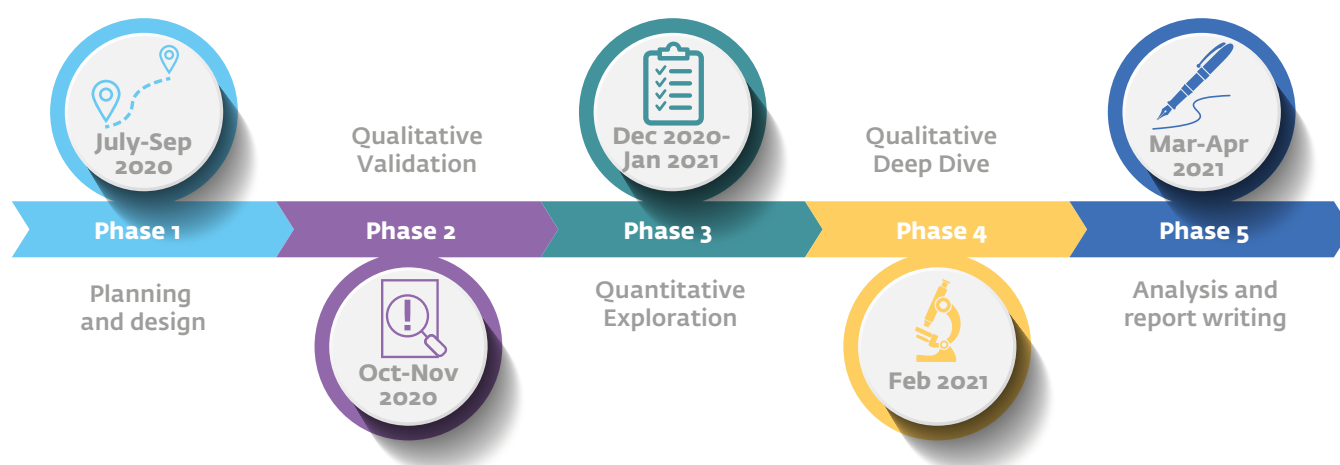


3. METHODOLOGY

3.1 Research design and activities

The social norms diagnostic was conducted over the course of ten months between July 2020 and April 2021, as described in Figure 1. The diagnostic process was broken into five key phases:

FIGURE 1 Timeline of activities, social norms diagnostic



The methodology used for this diagnostic on social norms was built from processes and tools developed by MarketShare Associates, and draws upon industry best practices for conducting qualitative and quantitative data collection, diagnosing social norms, and crafting actionable research insights. The following principles guided the process:

1. **Link social norms to consumer behavior.** To understand the relevance of a social norm to financial inclusion outcomes, the behavior(s) that the norm influences must be clearly defined.
2. **Consider other factors that may influence behaviors.** Market constraints (or structural factors) and personal preferences (or internal factors) can also significantly influence behaviors. The analysis aimed to understand which factors, related to any of the three categories of factors, play a role in driving the behavior(s) of interest.
3. **Deeply investigate social norms.** Once norms have been identified, there is a need for deeper investigation to understand exactly how the norms are enforced and how they influence behaviors, in order to identify possible opportunities for driving behavior change.
4. **Allow for flexibility and triangulation.** Flexibility was built into the diagnostic process during the three phases of primary research both to allow for a mix of data collection tools depending on the specific target group and location (e.g., in light of the COVID-19 restrictions in place, participants were given the option of having the interview done remotely over the phone or in person), and to follow up with newly identified influencers to triangulate findings.

5. **Adjust sample frames until saturation has been reached.** A snowball sampling approach⁴⁵ was utilized over the course of the study. Sampling remained flexible, leaving room for unexpected findings and areas of investigation, and ceased when saturation was reached. If saturation was not reached in any research area, subsamples were explored in order to understand which factors may have caused variation.

6. **Make use of structured and semi-structured interviewing techniques.** Surveys were designed to follow a structured approach and interviews and focus group discussions (FGDs) were designed to follow semi-structured protocols. Findings from the quantitative survey allowed for collection of data across large samples. Findings from the qualitative interviews and focus groups allowed for a deeper dive into the research questions.

7. **Phase the diagnostic process.** Initial data collection activities were highly exploratory, testing and validating assumptions. Later phases were designed to conduct more in-depth data collection around certain behavioral and normative themes in order to dig deeper and test potential insights and interventions.

3.2 Detailed activities overview

The objectives of the five phases of the social norms diagnostic study were as follows:

Phase 1: Research Planning and Design

A key component of this phase was to clearly state the combined financial inclusion and financial capability outcomes for which the diagnostic would be designed. Given the complexity of norms, narrowing down the diagnostic process to behaviors that influence the achievement of a program's objectives (or outcomes) makes the study findings more actionable.

The following financial inclusion and financial capability outcomes guided the diagnostic process:

Outcome 1: Women save productively and formally

Outcome 2: Young people save productively and formally

Following this selection, the research team narrowed down a list of behaviors linked to these outcomes. These behaviors were identified through desk research that surveyed existing literature on the savings and financial planning behaviors of women and youth in Central Asia generally and in Tajikistan (TJK) and the Kyrgyz Republic (KRG) specifically. This initial list of hypothesized behaviors was further informed by the research team's prior experience with conducting similar social norms diagnostics with similar populations in other contexts.

⁴⁵ Snowball sampling is a non-probability quota sampling approach where research participants recruit other participants for a test or study. It is used where potential participants are hard to find. It's called snowball sampling because (in theory) once you have the ball rolling, it picks up more "snow" along the way and becomes larger and larger

TABLE 1**Savings and financial planning behaviors studied**

CHANGE OBJECTIVES	SAVINGS AND FINANCIAL PLANNING BEHAVIOURS
A. Women save more productively and formally	<ol style="list-style-type: none"> 1. Women do not open bank accounts 2. Women save in secret 3. Women overspend on events, feasts and gifts for parties 4. Women do not plan ahead financially 5. Women do not track their expenses in writing
B. Youth save more productively and formally	<ol style="list-style-type: none"> 1. Young people do not open bank accounts 2. Young people overspend on events, feasts, and gifts for parties 3. Young people overspend on technology 4. Young people do not plan ahead financially 5. Young people do not track their expenses in writing 6. Young people do not invest in productive assets

BOX 2**Promoting formal and productive savings among women and youth in the Kyrgyz Republic and Tajikistan**

According to a 2018 OECD survey, 78% and 48% of adults in the Kyrgyz Republic and Tajikistan identify as active savers. However, across both countries, among those who save, less than 5% do so formally i.e. using a savings account or save through investments. The majority do so informally e.g. save in cash or using informal savings clubs or through unproductive or risky channels or assets e.g. giving money to family and friends to save on their behalf, saving in livestock, saving in jewelry and gold or social investment contributions to events.

IFC considers such savings channels or assets unproductive as there is a higher degree of risk and uncertainty associated with them: livestock may die unexpectedly or may be sold at a loss, jewelry may be stolen or not easily liquidated to cash in time of need, and there is no guarantee that contributions to events will be recouped at a specific time or at the exact amount, and family and friends may misuse savings in their keep.

Thus, the goal of the study is to understand the barriers, including social norms barriers, that currently motivate women and youth to engage in informal and unproductive savings and financial planning behaviors to design interventions that reduce or eliminate these barriers and encourage women and youth to save more, and do so formally and productively.

Phase 2: Qualitative validation

Phase 2 involved conducting an initial validation of the behaviors prioritized based on desk research and prior experience with a small set of women and youth in both the Kyrgyz Republic and Tajikistan through key informant interviews.

Phase 3: Quantitative exploration

Phase 3 sought to further explore the behaviors identified in Phase 2 and identify to what extent social norms played a role in driving their behaviors. This phase took place over two weeks of primary data collection, during which a quantitative survey was administered to the target group in the primary research locations. Phase 3 resulted in a short-list of behaviors that were determined to be driven primarily by social norms.

Phase 4: Qualitative Deep Dive

Phase 4 involved carrying out in-depth research to unpack the key characteristics of the behaviors prioritized at the end of Phase 3. This phase took place over two weeks of primary data collection in two primary locations (one rural and one urban) in each country. During this phase, interviews and FGDs were scheduled with the members target group surveyed during Phase 4 and with the addition of key influencers to dig deeper into the prioritized social norms.

In light of the COVID-19 crisis, the research team was unable to travel to the study countries, and most of the analysis was conducted remotely. Nevertheless, data collection partially resumed in-person for Phase 3 and 4, as local researchers were able to conduct face-to-face interviews with the majority of respondents in particular during the Qualitative Deep Dive, with appropriate safety measures. To mitigate some of the downsides of remote qualitative research – such as limited ability to build trust, probe extensively, and take into account non-verbal clues – the Quantitative Exploration phase was added to the original research design. This helped to increase the sample size and significance of the findings, and to prioritize norms for the Deep Dive phase.

Phase 5: Analysis and report writing

The findings were analyzed with the help of NVivo, a qualitative data analysis software. To deliver the study, MSA and IFC worked closely with Central Asian research firm SIAR Research and Consultancy on the design of the research methodology including the qualitative and quantitative research tools used. SIAR led on the research planning, identification of respondents and facilitating interviews and supported on analyzing data collected from the quantitative survey.

BOX 3

SIAR Research and Consulting

SIAR is an international research and consulting company based in Bishkek that provides social and marketing research in the countries of Central Asia, Mongolia, China and Afghanistan. Their wide-ranging services include quantitative and qualitative data collection, analytics, and strategy consulting. The company is a member of ESOMAR (European Society of Marketing Research Professionals), International Sociological Association, Bishkek Business Club and Kyrgyz National Monitoring and Evaluation Network. Beyond this study, SIAR has long-standing engagements with the World Bank Group and other clients such as GALLUP, Asian Development Bank, UNDP, UNICEF, IRI, USAID, TACIS, JICA, ILO, and others.

3.3 Sampling strategy and sample characteristics

Target group. The primary target group for the study were women and youth. In addition to the primary target group, the study also included interviews with influencers, such as husbands, parents/in-laws of women and parents/in-laws of youth.

Geographic Focus. The study was carried out in urban and rural locations in the Kyrgyz Republic and Tajikistan. The Kyrgyz Republic and Tajikistan were chosen because of their strategic importance to the IFC's Central Asian Financial Inclusion (CAFINC) project, which aims to enhance levels of financial inclusion and capability of consumers in both countries, in partnership with local stakeholders. Within the Kyrgyz Republic, the following urban and rural locations were selected: Bishkek, Osh, Sokuluk, Kashgar-Kyshtak, Ala-Buka and Bokonbaevo. Within Tajikistan, the following urban and rural locations were selected: Dushanbe, Khujand, Chilgazi, Bahor and Buston.

Sampling Strategy. The study adopted a combination of purposive sampling, as well as a *snowball approach*. Purposive sampling was used to identify and select women and youth for the study and snowball sampling was used to identify influencers and reference groups, as those groups are often the relatives or friends of participants.

Given time and resource constraints, the sample selected is not representative of the populations studied. However, an adaptive sampling approach was followed so that resources were re-allocated from groups that had reached saturation, to other groups that still had unexplored data gaps. For example, while standard best practice⁴⁶ for qualitative sampling to reach research saturation suggests the need for 6-12 KIIs per actor type or 3-6 FGDs, we have found during this study that a reasonable level of saturation was reached after interviewing 5-6 respondents (including via both KIIs and FGDs).

TABLE 2

Total number of respondents reached

	Phase 2: Qualitative validation	Phase 3: Quantitative exploration	Phase 4: Qualitative deep dive ⁴⁷
Tajikistan – URBAN	9 KIIs	120 surveys	8 KIIs, 4 FGDs
Tajikistan – RURAL	7 KIIs	280 surveys	8 KIIs, 4 FGDs
Kyrgyz Republic – URBAN	9 KIIs	120 surveys	8 KIIs, 4 FGDs
Kyrgyz Republic – RURAL	7 KIIs	280 surveys	8 KIIs, 4 FGDs
TOTAL	32 KIIs	800 surveys	32 KIIs, 16 FGDs

⁴⁶ <https://researchforevidence.fhi360.org/riddle-me-this-how-many-interviews-or-focus-groups-are-enough>

⁴⁷ An average of 6 people participated to each FGD

3.3.1 Demographics

Below are some demographic characteristics of women and youth surveyed.⁴⁸

Demographic Characteristics of Women Surveyed

- **Age:** The women surveyed in both countries were diverse in terms of age groups, ranging from 29 (31 in TJK) to 50 years old, with fairly similar distribution of age brackets.
- **Marital Status:** There was a slightly larger share of single women respondents in KRG (9%) than in TJK (3%). A greater share of women respondents in TJK were married (84% vs. 71% in KRG). The average household size in KRG was 5 as compared to 6 in TJK.
- **Education Status:** Education levels of respondents varied significantly in both countries. Forty-four percent (44%) of Kyrgyz respondents had completed higher education (as compared to 65% in TJK), with a larger share finishing secondary school (27% in KRG vs. 16% in TJK) and a quarter with vocational training (25% in KRG vs. 9% in TJK).

FIGURE 2: Women surveyed in the Kyrgyz Republic

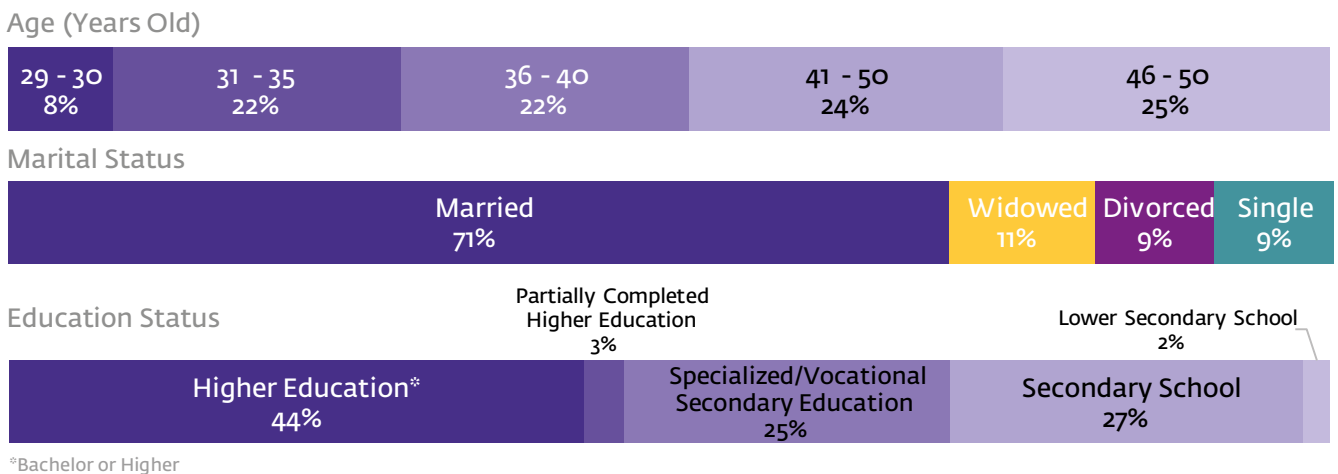
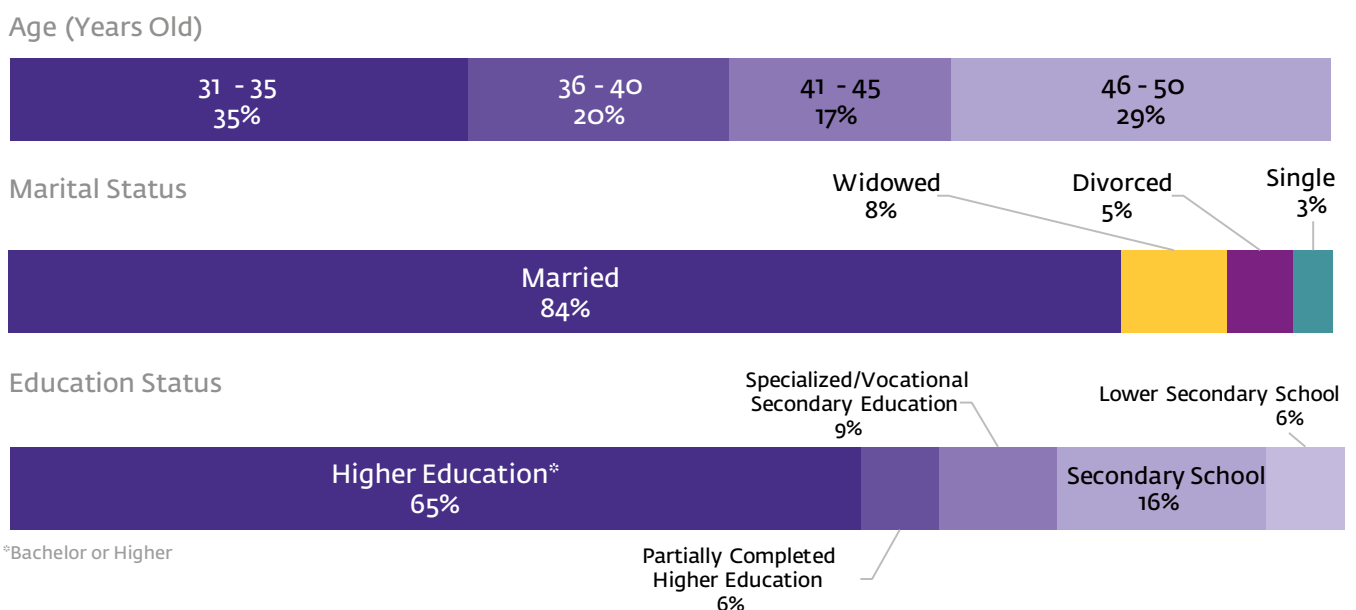


FIGURE 3: Women Surveyed in Tajikistan



⁴⁸ Response % ages may not add up to 100% due to rounding.

FIGURE 4: Monthly household income of women surveyed in Kyrgyz Republic (USD)



FIGURE 5: Monthly Household Income of Women Surveyed in Tajikistan (USD)



FIGURE 6: Women's Primary Income Source: Kyrgyz Republic vs. Tajikistan (USD)

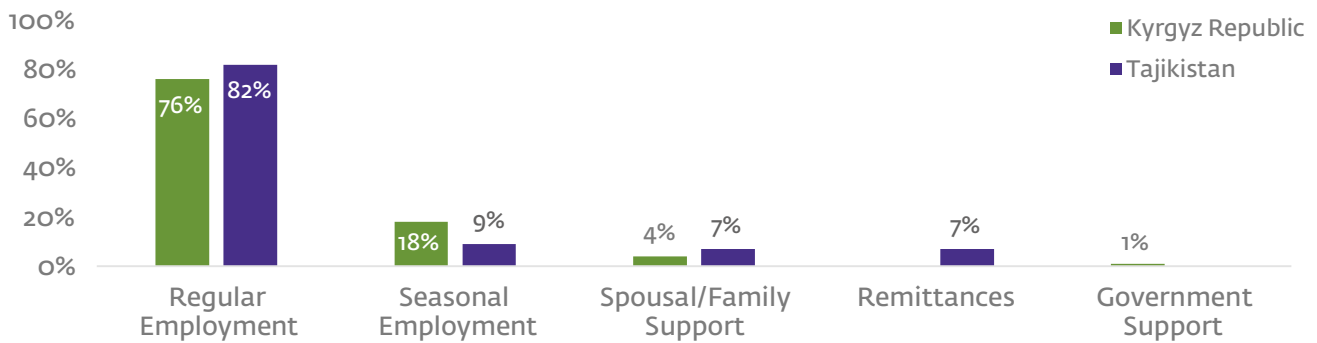


FIGURE 7: Women's Savings as Share of Personal Income: Kyrgyz Republic vs. Tajikistan

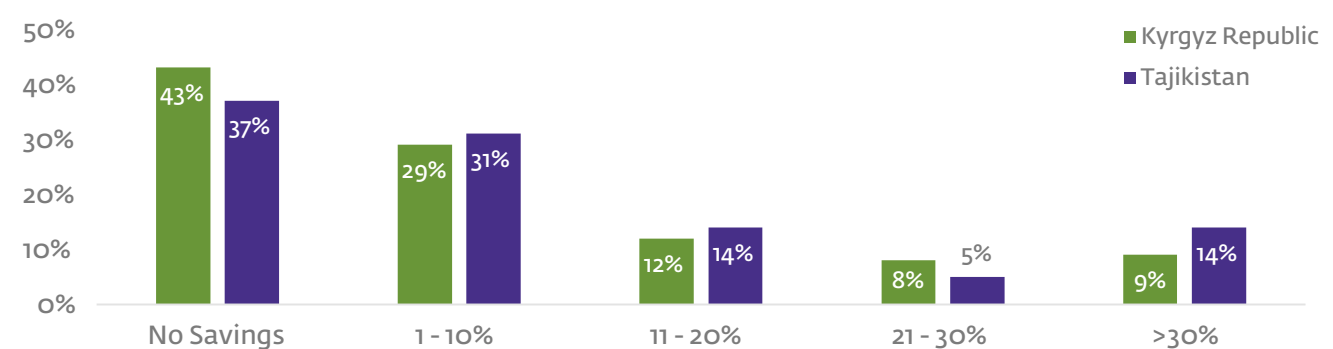
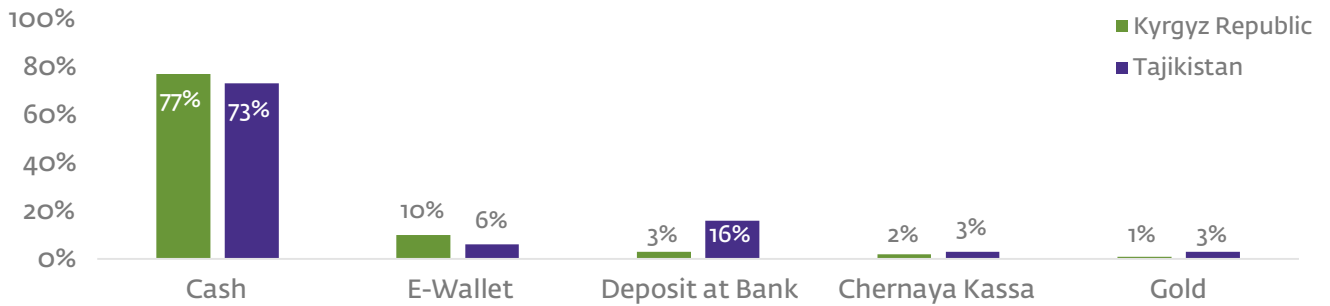


FIGURE 8: Format of Women's Savings: Kyrgyz Republic vs. Tajikistan⁴⁹



Demographic Characteristics of Youth Surveyed

- **Age:** The youth surveyed in both countries ranged from 18 to 30 years old, with a similar distribution across age brackets.
- **Marital Status:** A slightly greater share of KRG youth respondents were single (48% vs. 42% in TJK) while more youth in TJK were married (54% vs. 48% in KRG).
- **Education Status:** Education levels varied significantly in both countries. Twenty-nine percent (29%) of Kyrgyz respondents had completed higher education (as compared to 39% of TJK youth). A larger share of KRG respondents had finished secondary school (28% in KRG vs. 20% in TJK) and completed vocational training (21% in KRG vs 6% in TJK).

FIGURE 9: Youth Surveyed in the Kyrgyz Republic

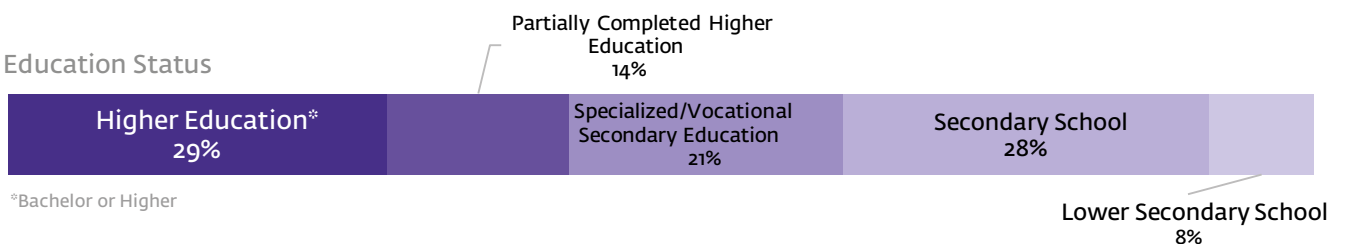
Age (Years Old)



Marital Status



Education Status



⁴⁹ Chernaya Kassa is a system of rotating savings clubs. A group of relatives/neighbors/friends pool a fixed amount of money that is given to one of the members on a fixed date, each member taking turns in receiving the collected funds. In contrast, conducting Sherine means that members take turns in inviting each other to feasts on pay-out days. Money may also be saved up collectively, similarly to chernaya kassa, but the feasts mean that at least part of the money will likely be spent right away.

FIGURE 10: Youth Surveyed in Tajikistan

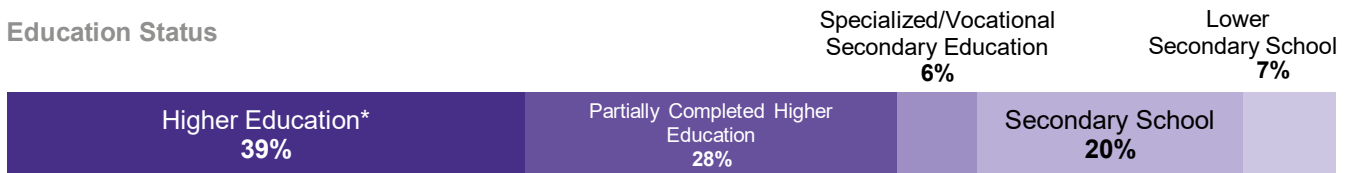
Age (Years Old)



Marital Status



Education Status



*Bachelor or Higher

FIGURE 11: Monthly Household Income of Youth Surveyed in Kyrgyz Republic (USD)

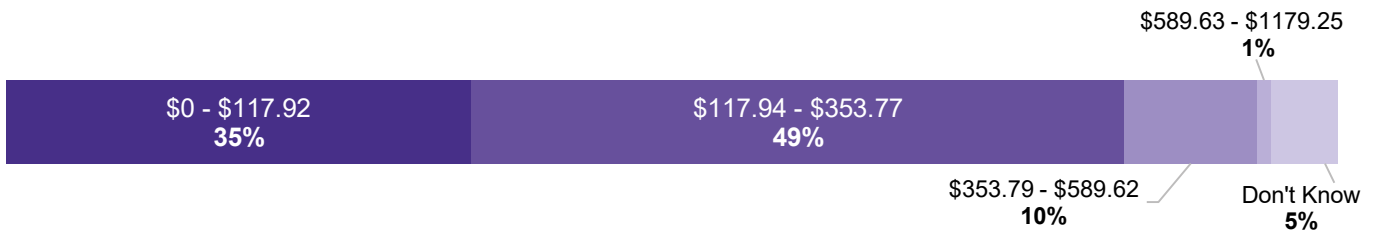


FIGURE 12: Monthly Household Income of Youth Surveyed in Tajikistan (USD)



FIGURE 13: Primary Income Source of Youth: Kyrgyz Republic vs. Tajikistan

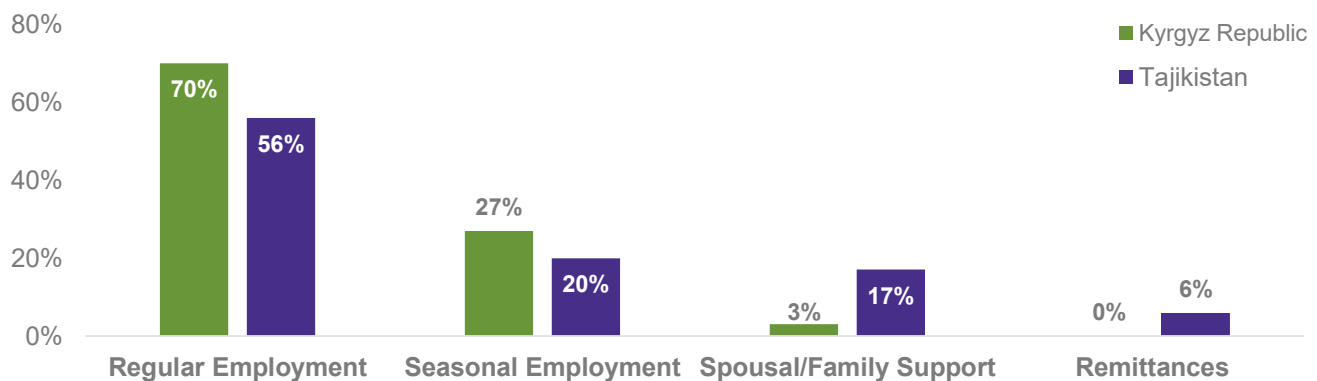


FIGURE 14: Youth Savings as a Share of Personal Income: Kyrgyz Republic vs. Tajikistan

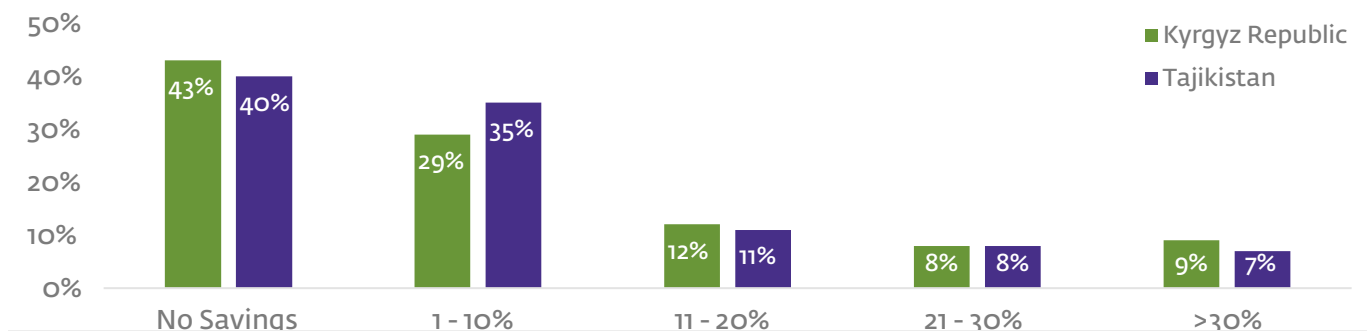
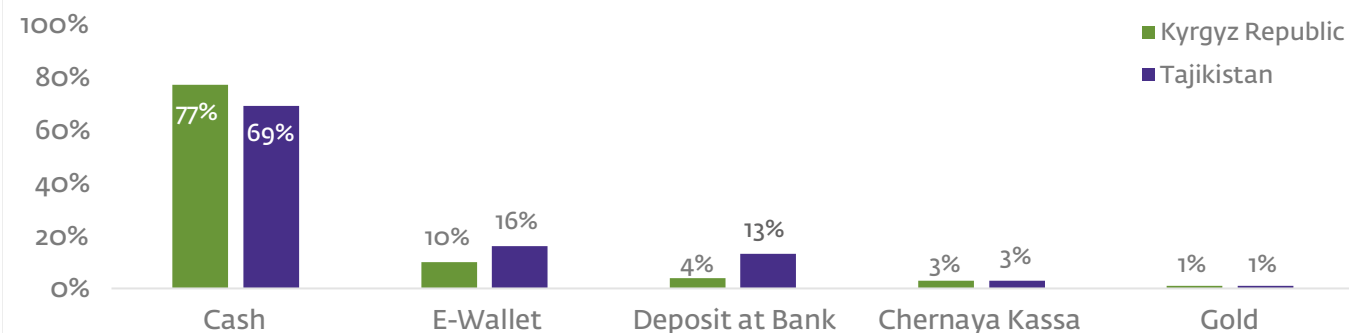


FIGURE 15: Format of Youth Savings: Kyrgyz Republic vs. Tajikistan



4. BEHAVIORAL INSIGHTS - SAVINGS & FINANCIAL PLANNING

This section provides an overview of how women and youth in the Kyrgyz Republic and Tajikistan save and plan financially, and what factors are most influential in driving their savings and financial planning behaviors.

The savings and financial planning behaviors explored in this section are provided in the table below.

TABLE 3

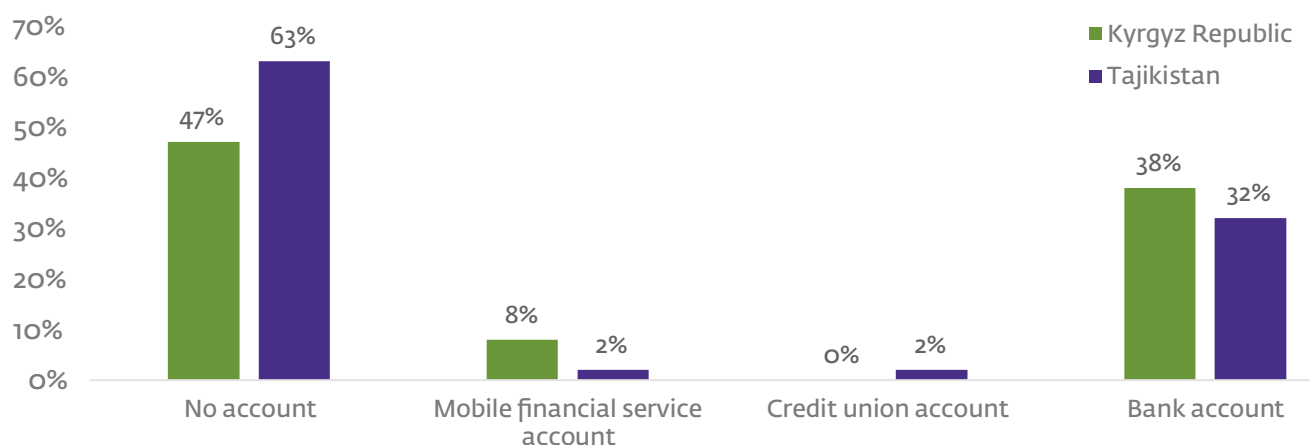
Savings and financial planning behaviors explored

CHANGE OBJECTIVES	SAVINGS AND FINANCIAL PLANNING BEHAVIOURS
A. Women save more productively and formally	<ol style="list-style-type: none"> 1. Women do not open bank accounts 2. Women save in secret 3. Women overspend on events, feasts and gifts for parties 4. Women do not plan ahead financially 5. Women do not track their expenses in writing
B. Youth save more productively and formally	<ol style="list-style-type: none"> 1. Young people do not open bank accounts 2. Young people overspend on events, feasts, and gifts for parties 3. Young people overspend on technology 4. Young people do not plan ahead financially 5. Young people do not track their expenses in writing 6. Young people do not invest in productive assets

4.1 Savings and Financial Behaviors of Women

4.1.1 Behavior 1 – Women do not open bank accounts

FIGURE 16 Do you have an account at a formal financial institution?
(% of women respondents)

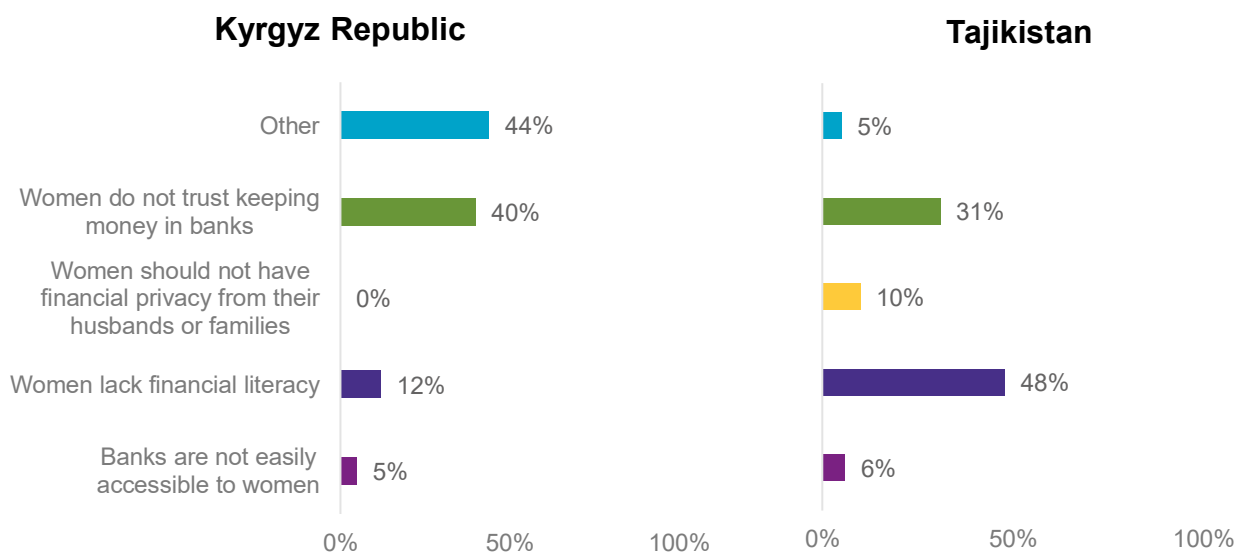


A larger proportion of women in TJK compared to women in KRG do not have or use bank accounts. Almost two thirds of the TJK women surveyed did not have an account with a formal financial institution (see Figure 16). Among the KRG survey respondents, around half did not have any formal account. Among those women that have an account, only 32% of TJK women and 38% KRG women have a bank account. Moreover, the number of women with microfinance accounts, credit union accounts, and mobile finance accounts in both countries is negligible.

Account ownership is not equivalent to usage – in the KRG, three quarters (about 70%) of survey respondents with a bank or other formal account indicated that their main method of savings was still cash. Among TJK women who had a bank or other formal account, those shares were significantly smaller at about 23%, indicating that in Tajikistan, once women have an account, they are more likely to use it for savings as well. This aligns with the findings reported above (Figure 8) that Tajik women are more likely to save in a bank deposit than the Kyrgyz respondents.

The spread between urban and rural bank account ownership was 31 percentage points in KRG and 11 percentage points in TJK (with urban women more likely to have an account). The spread between urban and rural women without any account was 32 percentage points in KRG and 14 percentage points in TJK (with rural women more likely not to have any formal account). In KRG, 59% of urban women had a bank account and 25% no account at all, whereas 28% of rural women had a bank account and 57% no account at all. In TJK, although bank account ownership was also more common among urban women respondents, the differences were less stark – 40% of urban women had a bank account and 53% none at all, vs. 29% of rural women with a bank account and 67% with none at all.

FIGURE 17 Some women do not use bank accounts. In your opinion, what is the primary reason why women would not use bank accounts? (% of women respondents)

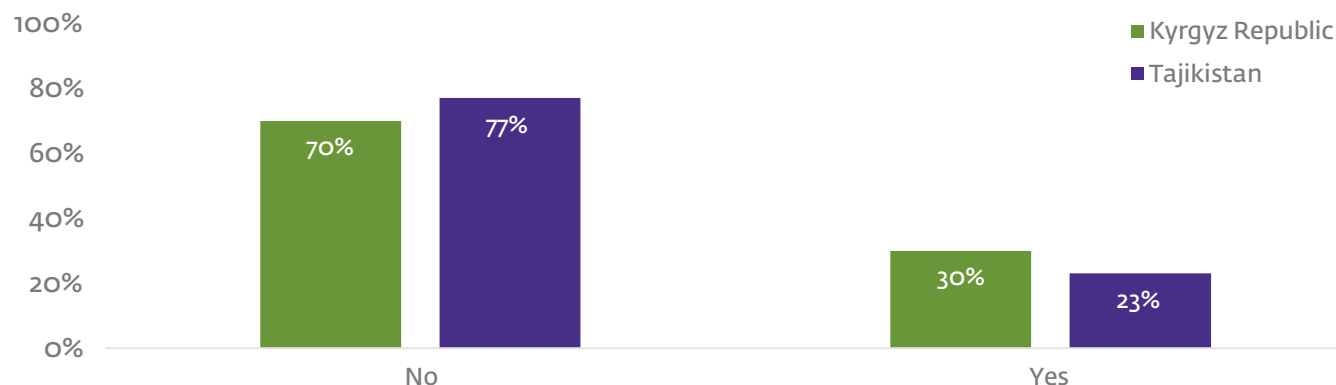


Opening bank accounts seems to be influenced mainly by trust issues and less by privacy norms. (Mis)trust towards banks plays a large role in influencing women’s decisions (not) to open a bank account (see Figure 17), possibly a result of banking crises and political unrest.⁵⁰ In TJK, almost half (48%) of the respondents also think that women don’t understand how bank accounts benefit them, which seems to be a much smaller issue in KRG. Hardly any female respondents in either country suggested that social norms around women’s financial privacy impacted women’s decision to engage with financial institutions. In KRG, a large share named “other reasons”, overwhelmingly that salaries were too low to save.

⁵⁰ The Kyrgyz Republic experienced a banking crisis in the 1990s. Tajikistan also experienced a banking crisis as recently as 2017.

4.1.2 Behavior 2 – Women save in secret

FIGURE 18 Have you ever set aside money that your husband or family did not know about? (% of women respondents)

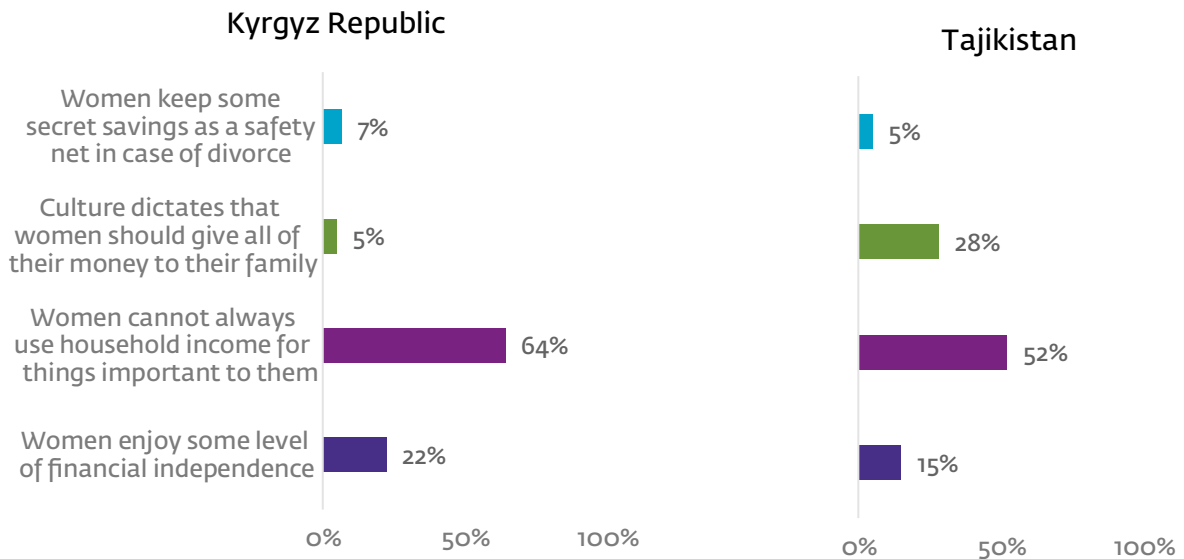


A small proportion of women responded that they save in secret. In the KRG, at least 30% of women surveyed noted that they saved in secret, while in TJK only 23% noted that they save in secret (Figure 18). The majority of secret savers in both countries indicated that their primary form of saving was cash (74% in KRG, 83% in TJK); hardly anyone saved in banks (10% in KRG and no one in TJK).

In both countries, women living in urban areas are more likely to save in secret than women in rural areas. In TJK, half of the urban respondents (53%) said that they had set aside money their families did not know about, vs. only 10% of the rural respondents. In KRG, the shares were larger among both populations (60% of urban and 18% of rural respondents), but still with a spread of over 40 percentage points between them. Common reasons to save secretly in KRG included for household/home, consumption, and family needs. In TJK, personal consumption and weddings were the most frequently mentioned reasons, among other reasons include home renovation, children's needs, and contingencies.

Women save in secret primarily so that they can use their income for expenditures that matter to them. Half (52%) of TJK women surveyed and two thirds (64%) of KRG women report that the main reason for women saving in secret is that they cannot otherwise use household income on things that are important to them (see Figure 19). This indicates that women's decision-making over money in both countries is very limited.

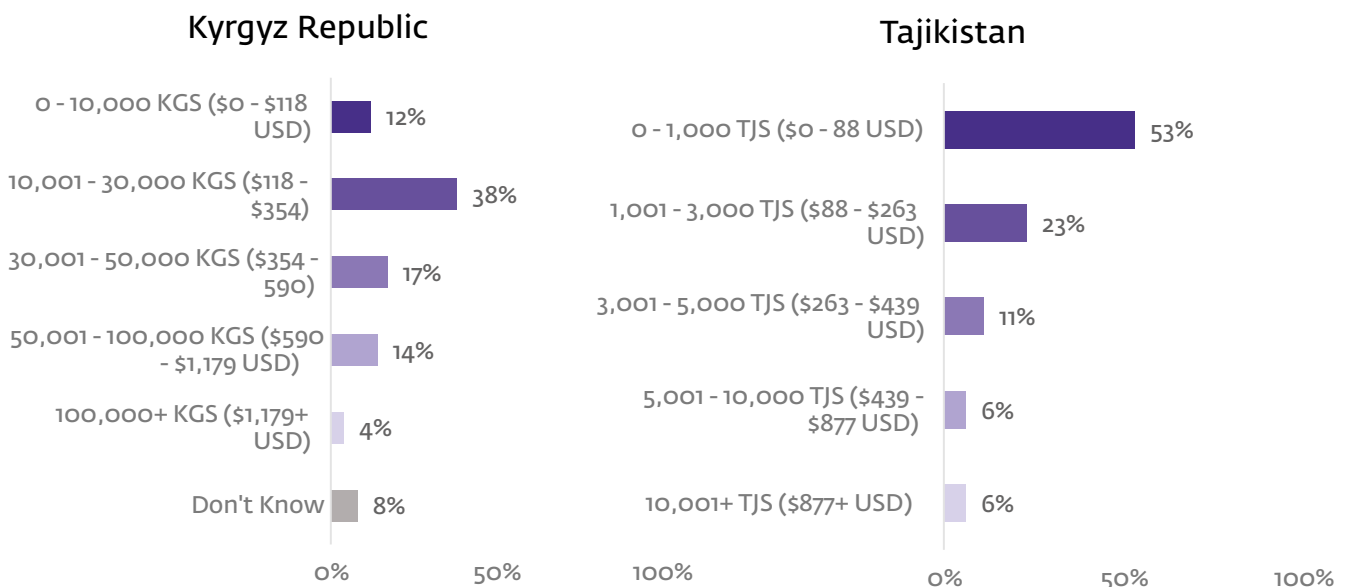
FIGURE 19 Some women have savings that their husbands or family members do not know about. In your opinion, what is the primary reason why women would choose to save in secret? (% of women respondents)



The expectations that women should not have control of their earnings is felt very strongly by women. This is reinforced by the fact that many women surveyed agree that women should not have control of their earnings. Across both countries, three quarters of survey respondents said that society expects them to give their earnings to their family to manage, and the same share personally agrees with this expectation. However, at least in KRG women seem to expect that despite the pressure, in practice women don't always follow the norm.

4.1.3 Behavior 3 – Women overspend on events/feasts/gifts

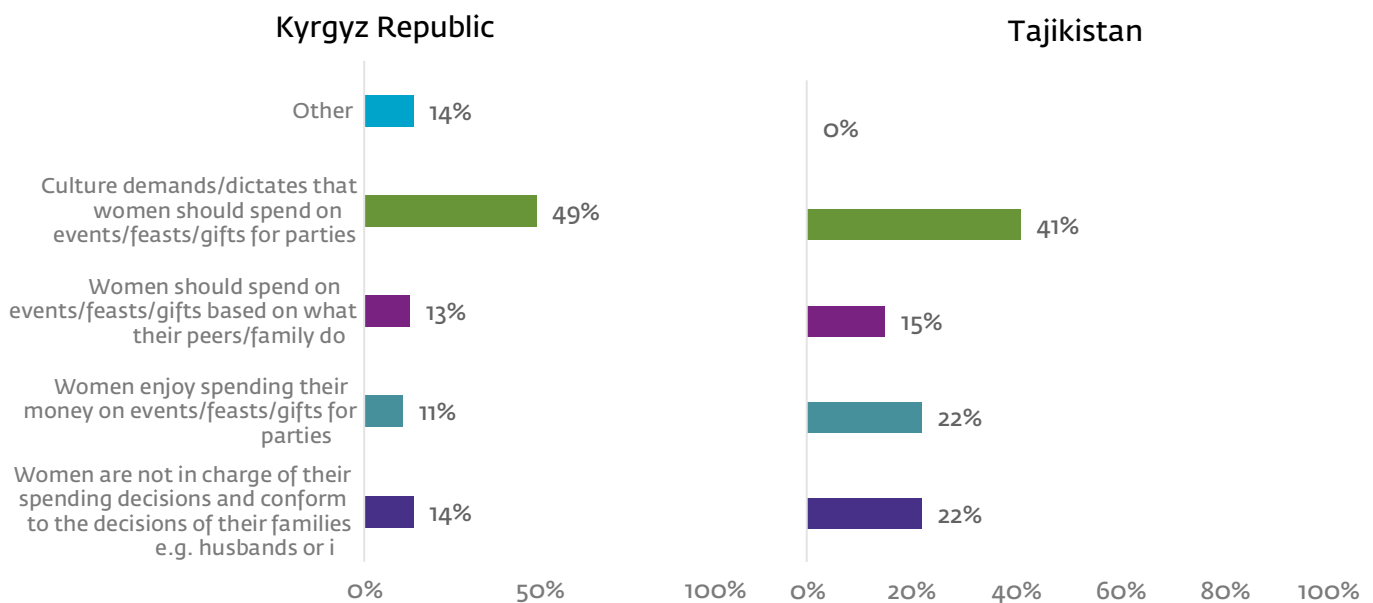
FIGURE 20 In the past 12 months, how much money have you spent on events/feasts/gifts for parties? (% of women respondents)



Women and their households in both countries spend significantly on events, feasts, and gifts for parties. In the last 12 months, about half of TJK women reported spending up to 1,000 Tajik Somoni (\$88 USD) for events and gifts, while half of KRG women spent up to 30,000 KGS (\$353 USD). Another third of KRG respondents spent over \$353 USD up to \$1,179 USD and more.⁵¹ This means not only do the KRG respondents spend more in terms of USD amounts, but also that compared to their income levels, half of the KRG respondents spend more than a month's income per year, whereas only a quarter of TJK women do so. Given that COVID had reduced the number of events during the study, it is possible that spending levels are higher in "normal" times.

Cultural expectations are the main driver influencing gift spending behavior in both countries. While some respondents in TAJ agreed that women spend on feasts because they enjoy it (22%) or because the decision is out of their own control (22%), the largest share in both countries agrees that culture dictates spending on events/gifts (49% in KRG, 41% in TJK) (see Figure 21). Only 15% in TJK and 13% in KRG think that women spend a lot on events/feasts/gifts because they want to keep up with their peers, indicating that there is at least some societal pressure to show off wealth and appear wealthy to peers by giving generous gifts or holding a large party despite potentially having only modest income.

FIGURE 21 In your opinion, what is the primary reason why women overspend on events/feasts/gifts for parties? (% of women respondents)



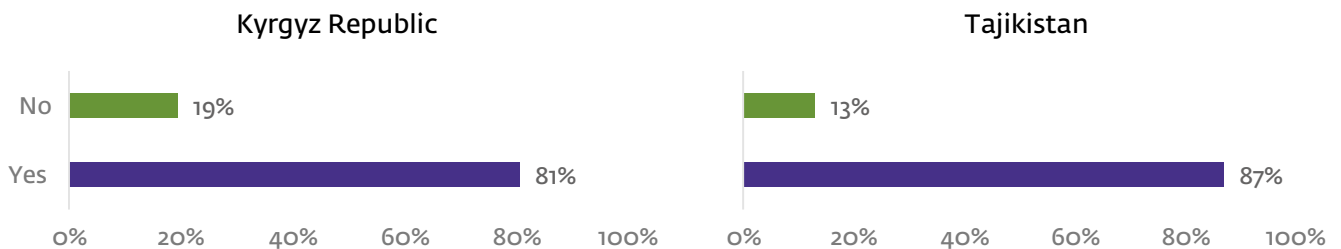
Social pressure on women's gift spending is a lot stronger in KRG. Data indicates that women feel significantly more pressure from society to spend money on gifts in KRG than in TJK. Although cultural expectations were noted in both countries as the strongest driver of behavior, women in TJK indicated that it doesn't ultimately influence their decisions as much. Two thirds of KRG respondents felt strongly pressured, whereas a similar share of TJK respondents actually disagreed that there was much pressure.

A large number of respondents do not agree with the amount currently spent of gifts/events/feasts. Despite the differences in perceived social pressure, in both KRG (72%) and TJK (61%) the majority of respondents believed that the current amount spent is unreasonable and should be reduced.

⁵¹ Exchange rates used: 1,000 Tajik Somoni (TJS) = 87 USD; 10,000 Kyrgyz Soms (KGS) = 118 USD

4.1.4 Behavior 4 – Women do not plan ahead financially

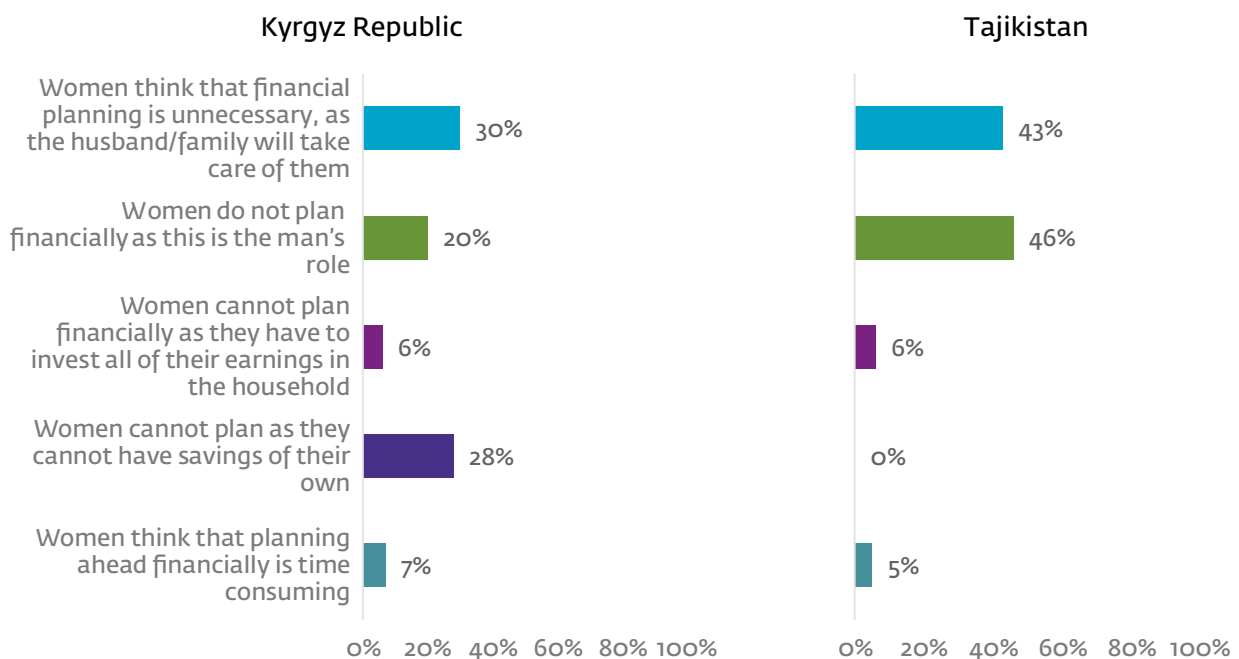
FIGURE 22 Do you have concrete short- and long-term financial goals that you are actively saving for and working towards achieving? (% of women respondents)



The majority of women in both countries indicate that they have financial goals that they are actively saving for and working towards achieving. In KRG, 81% of survey respondents indicated they have short-term and long-term financial goals, with 87% of Tajik respondents agreeing to the same (Figure 22). Most of these goals are primarily related to children and family, rather than business or personal career. The majority of women who plan indicate that they do so monthly (61% in KRG, 80% in TJK). However, responses around methods of financial tracking (Behavior 5, see next section) indicate that few are recording their finances in writing and many not at all, indicating that while women may have financial goals in general, they may not be actively tracking their progress in a structured manner.

The majority of respondents in both countries disagree that household financial management should be a man's role. While around half of the women in both countries think that society expects men to manage the finances, a smaller share reported that men actually do so in practice. Moreover, the large majority disagree that this should be a man's role (91% in KRG and 71% in TJK). This suggests that despite some persisting social expectations, a lot of relaxation and willingness to break the norm have taken place, particularly in KRG.

FIGURE 22 Some women do not plan ahead financially. In your opinion, what is the primary reason? (% of women respondents)

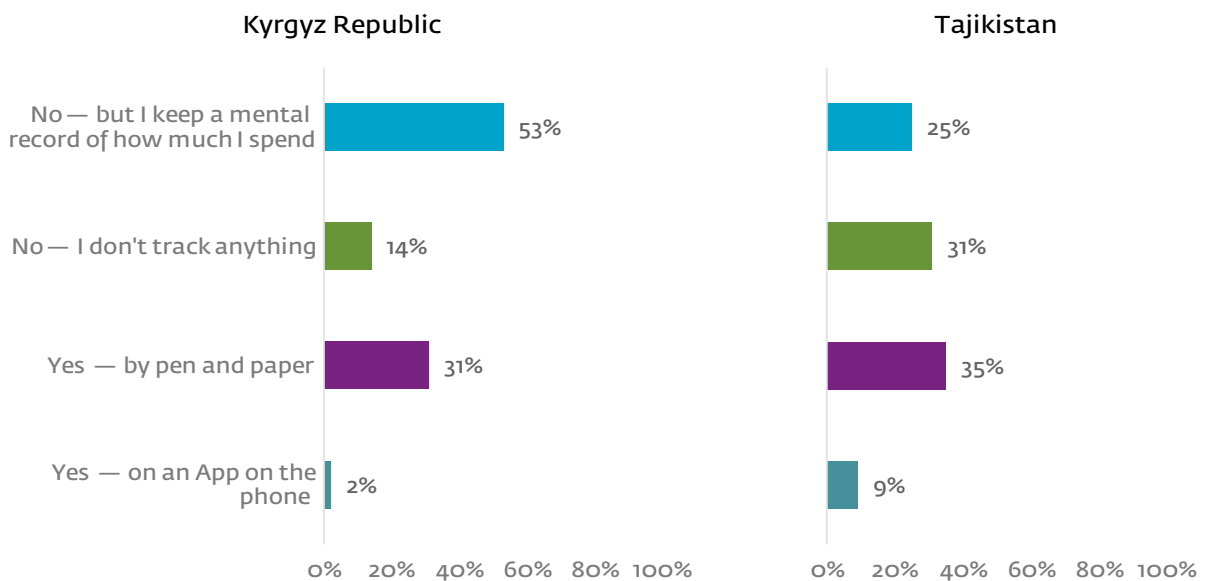


When women are compelled to surrender their financial agency, they are seen as less likely to plan financially. In both countries, several social norms were identified as the strongest drivers of women not planning financially (see Figure 23). In the KRG, 30% of female respondents stated that their husband or families should take care of them, thereby making financial planning unnecessary, and 20% of women noted that financial planning was the man’s role. Similarly, in TJK, many respondents thought that women were not planning their finances because they expect their families to take care of them (43%) or because it was regarded a man’s role (46%). In both countries, very few respondents in either country thought that women should invest their earnings in the household, while the findings from the qualitative deep dive (Section 5) indicated that many felt strong pressure to dedicate the majority of their income to their families.

Expectations of family support are weaker in KRG than in TJK. While the majority of TJK women respondents (70%) agreed that women should rely on their husbands and families for support, and that this was common and expected by the community, two thirds (64%) of KRG respondents noted that women should not only rely on their husbands and families.

4.1.5 Behavior 5 – Women do not track their finances in writing

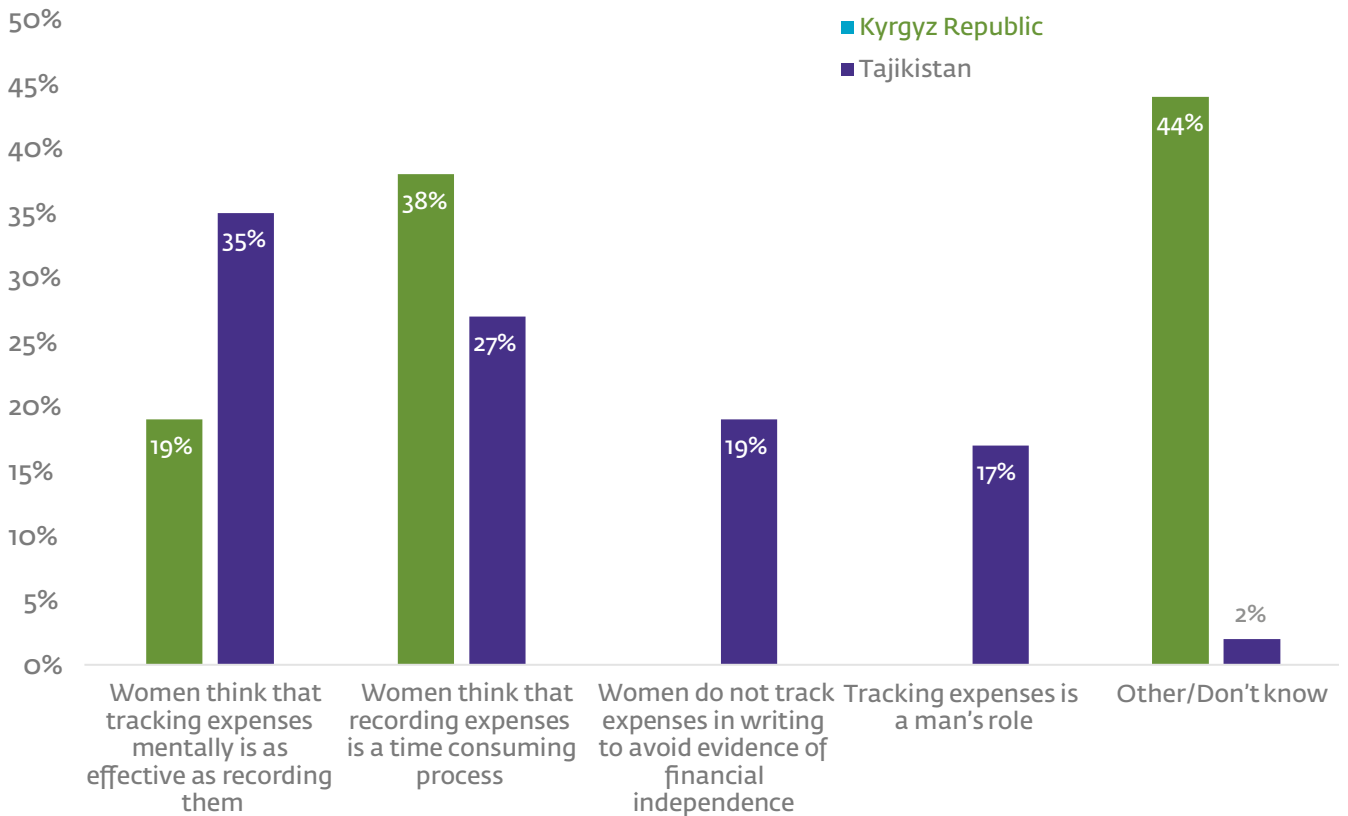
FIGURE 23 Do you track your expenses by recording them anywhere?
(% of women respondents)



The majority of women in both countries do not track their expenses in writing. While around a third in both countries (31% in KRG; 35% in TJK) track their expenses on paper and some more do so with an app, the great majority claim to keep a mental record or do not track their expenses at all (Figure 23).

Social norms do not influence women’s decisions to track or not track expenses. In both countries, two thirds of respondents suggest that women do not track their finances either because it was too time consuming or because “mental tracking” was sufficient. In KRG, the former driver was more prevalent, while in TJK the opposite was true (see Figure 24). Of the 44% who selected “Other” in KRG, only a fifth said their income was too small, and most others indicated they didn’t see the need, forgot, or were too lazy. In sum, the findings suggest that rather than normative pressure around women’s financial privacy and gender roles in financial management, it is a lack of financial literacy and know-how around budgeting that is the underlying driver of the behavior.

FIGURE 24 Why don't you track your expenses? (% of women respondents)

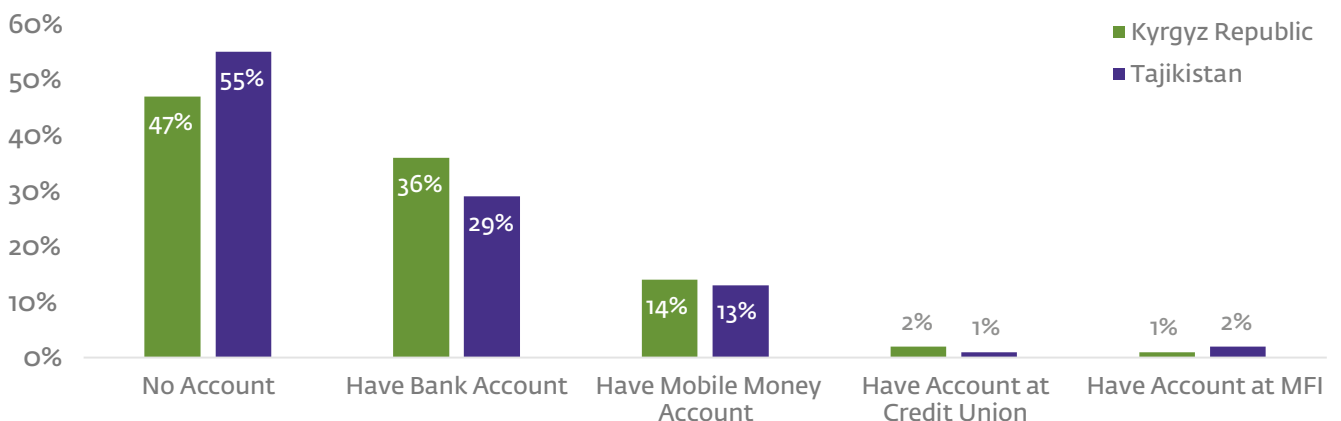


4.2 Savings and Financial Planning Behaviors of Youth

4.2.1 Behavior 1 – Young people do not open bank accounts

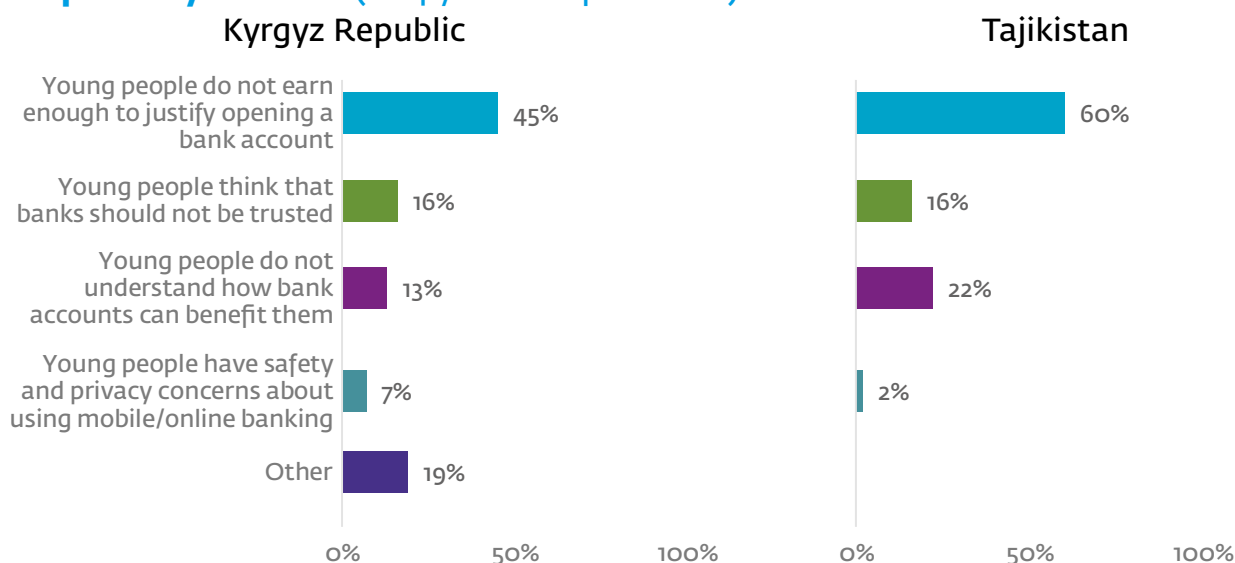
FIGURE 25

Do you have an account at a formal financial institution? (% of youth respondents)



Bank account ownership among youth remains relatively low. Fifty-Five percent of TJK youth and 47% of KRG youth surveyed do not have an account with a formal financial institution. Among those that have an account, only 29% of TJK youth and 36% of KRG youth have a bank account. In addition, most of the youth with bank accounts are formally employed (figure 26).

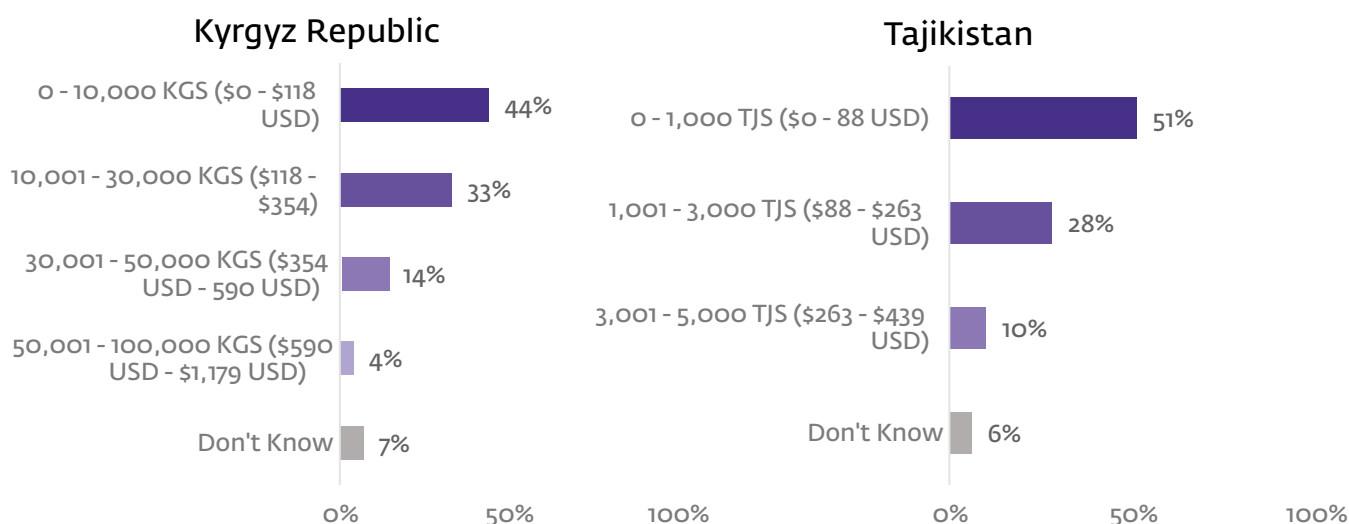
FIGURE 26 Some youth do not use bank accounts. In your opinion, what is the primary reason? (% of youth respondents)



Youth account ownership is largely driven by structural and internal factors, not social norms. The low rates of account ownership among youth are largely driven by insufficient income and financial literacy, rather than a lack of trust in banks and financial institutions. Combined, these factors are expressed as the perception youth have that bank accounts are only worth opening if you have a certain income level (figure 27).

4.2.2 Behavior 2 – Young people overspend on events/feasts/gifts for parties

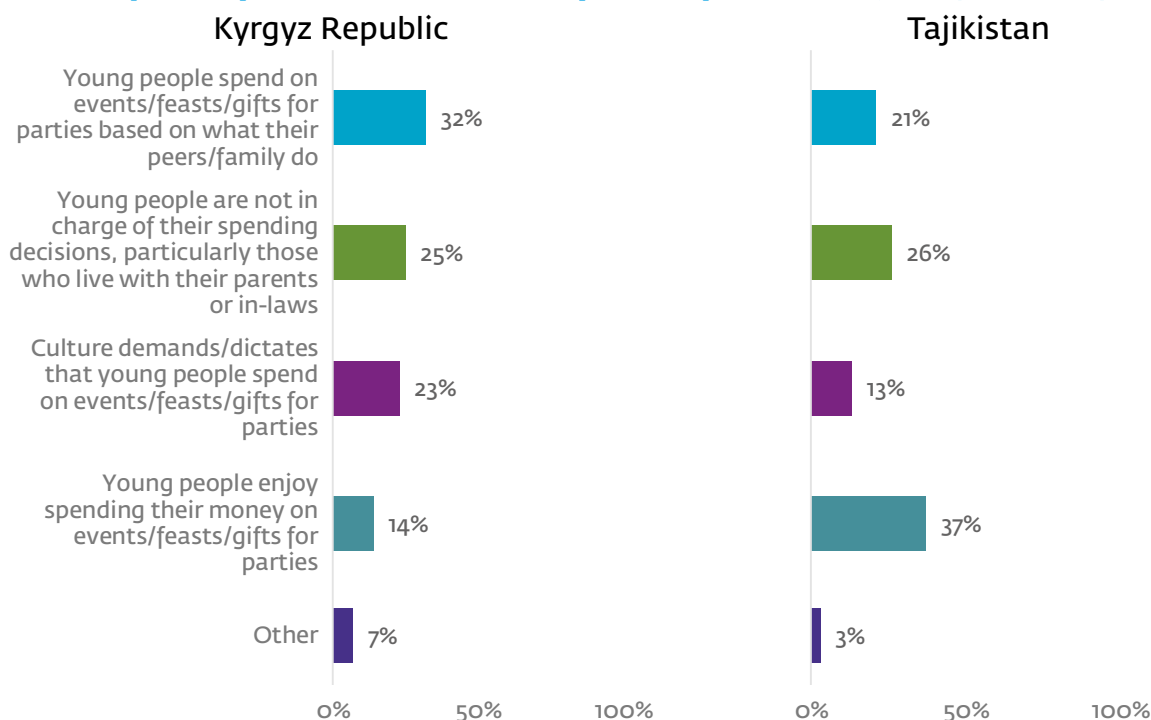
FIGURE 27 In the past 12 months, how much money have you spent on events/feasts/gifts for parties? (% of youth respondents)



Relative to their incomes, young people spend significantly on events, feasts, and gifts for parties in both the KRG and TJK. In the KRG, 51% of youth reported spending more than one month's income on events, feasts and gifts for parties in the past 12 months. In TJK, 38% of youth reported spending more than one month's income on events, feasts and gifts for parties in the past 12 months (figure 28). Slightly more than 50% youth in both countries indicated that the Covid-19 pandemic had decreased their spending, including on events, gifts and feasts for parties.

Social norms strongly influence how young people spend on events, feasts and gifts for parties. 55% and 46% of young people in the KRG and TJK respectively, indicated that the expectation of keeping up with other young people's spending decisions (young people should keep up with their peers and young people should spend on events, feasts and gifts for parties) are the primary driver pushing youth to spend large amounts on events/feasts/gifts.

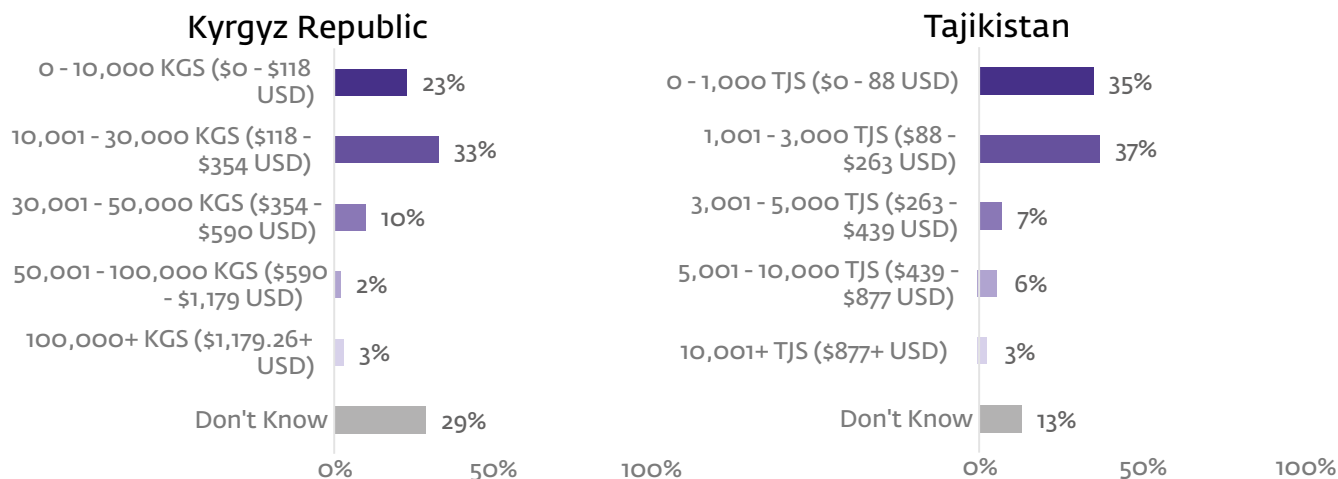
FIGURE 28 Some young people spend a lot on events/feasts/gifts for parties. In your opinion, what is the primary reason? (% of youth respondents)



However, for a quarter of youth, spending on events, feasts and gifts is also driven by the fact that often they are not solely in charge of their spending decisions, particularly in the instances where they live with their parents or in-laws. Also, 37% TJK youth spend significantly on events, feasts and gifts for parties because they enjoy doing so (figure 30).

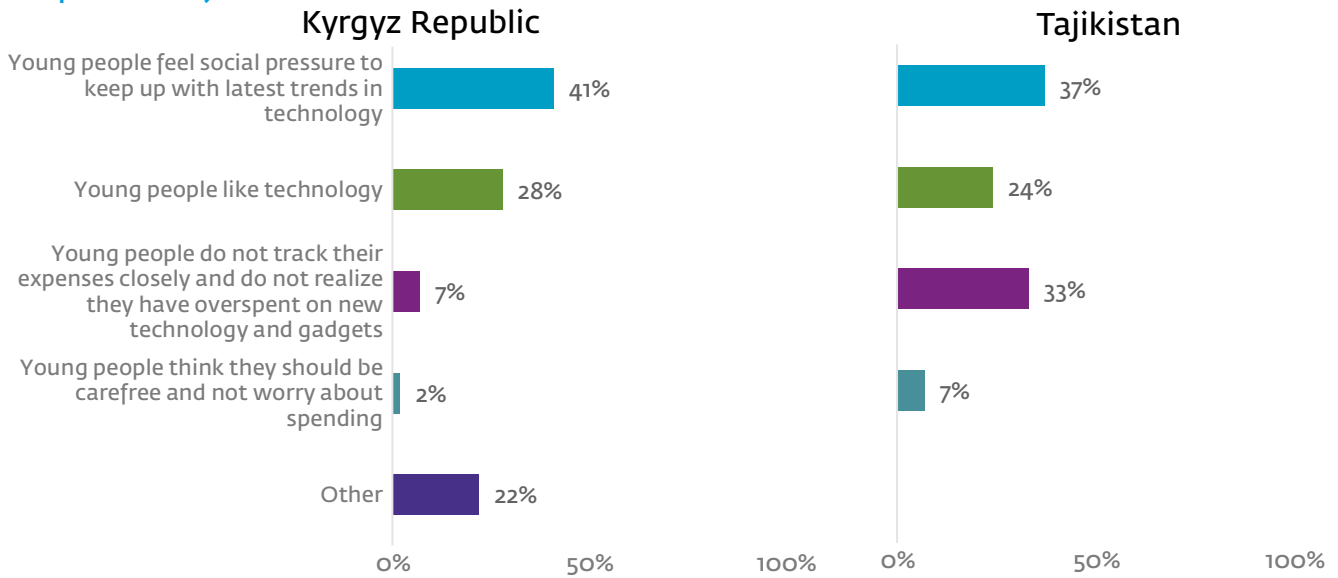
4.2.3 Behavior 3 – Young people overspend on technology

FIGURE 29 In the past 12 months, how much money combined have you spent on buying new technology and gadgets for yourself e.g. phone, computers, tablets, TVs etc.? (% of youth respondents)



Relative to their incomes, young people in both the KRG and TJK spend significantly on new technology and gadgets. In the KRG, 48% reported spending more than one month's income on new technology and gadgets, including phones and laptops, in the past 12 months. In TJK, 53% reported spending more than one month's income on new technology and gadgets in the past 12 months. The findings suggest that youth spend more on technology than they do on events, feasts and gifts for parties.

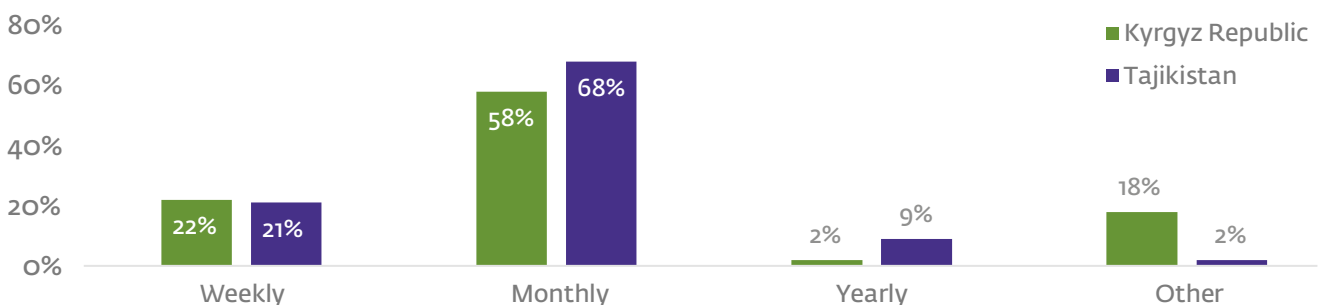
FIGURE 30 Some young people spend a lot on buying new technology and gadgets. In your opinion, what is the primary reason? (% of youth respondents)



Youth spending on technology is largely driven by social norms. While 28% and 24% respectively of youth in the KRG and TJK indicated that a personal affinity for new technology is the primary driver of youth spending on technology, the majority (41% in KRG and 37% in TJK) indicated that the pressure to keep up with the latest technology is the strongest driver of youth spending on technology. In particular, this relates to technology purchases that are not necessary (e.g. because youth need the latest device for their jobs) but where young people purchase new gadgets out of peer pressure, despite already having a similar (but slightly older) version of the same.

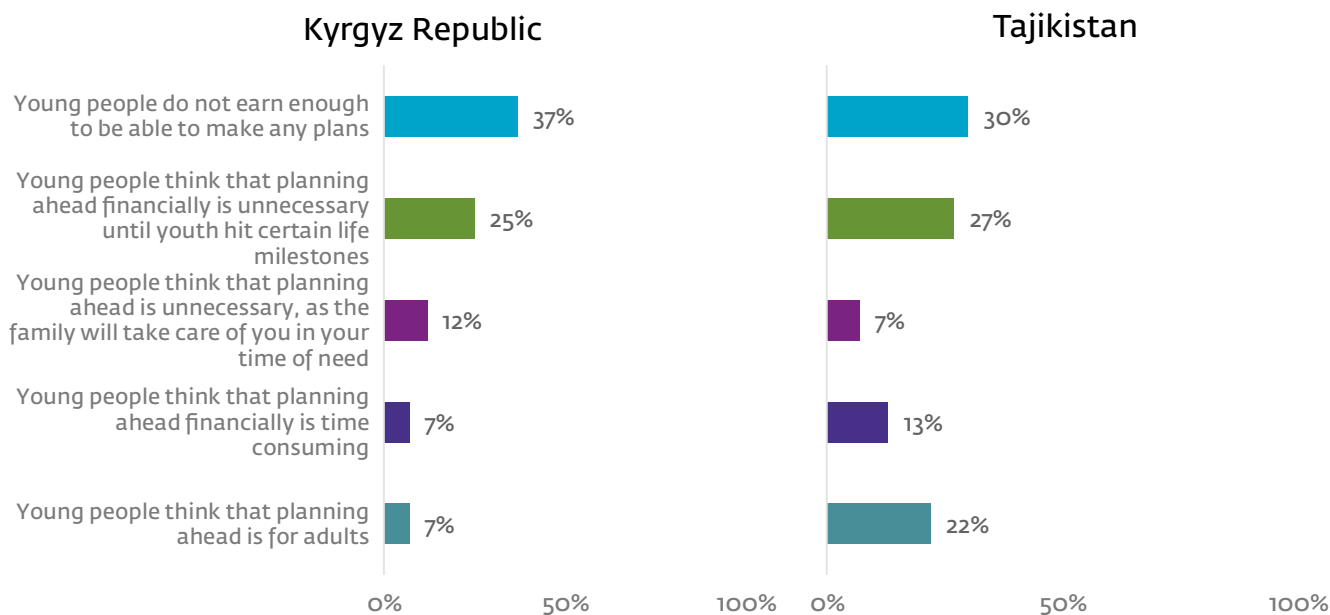
4.2.4 Behavior 4 – Young people do not plan ahead financially

FIGURE 34 How often do you plan/review your finances? (% of youth respondents)



Young people plan ahead financially, but the quality of their planning is uncertain. Of all the youth interviewed, 78% and 94% respectively in the KRG and TJK indicated that they do some form of financial planning. However, while young people were asked about the frequency, questions to assess the rigor of their financial planning were not asked. Majority of youth from both countries plan on a monthly basis (58% KRG respondents and 68% TJK respondents) (figure 34).

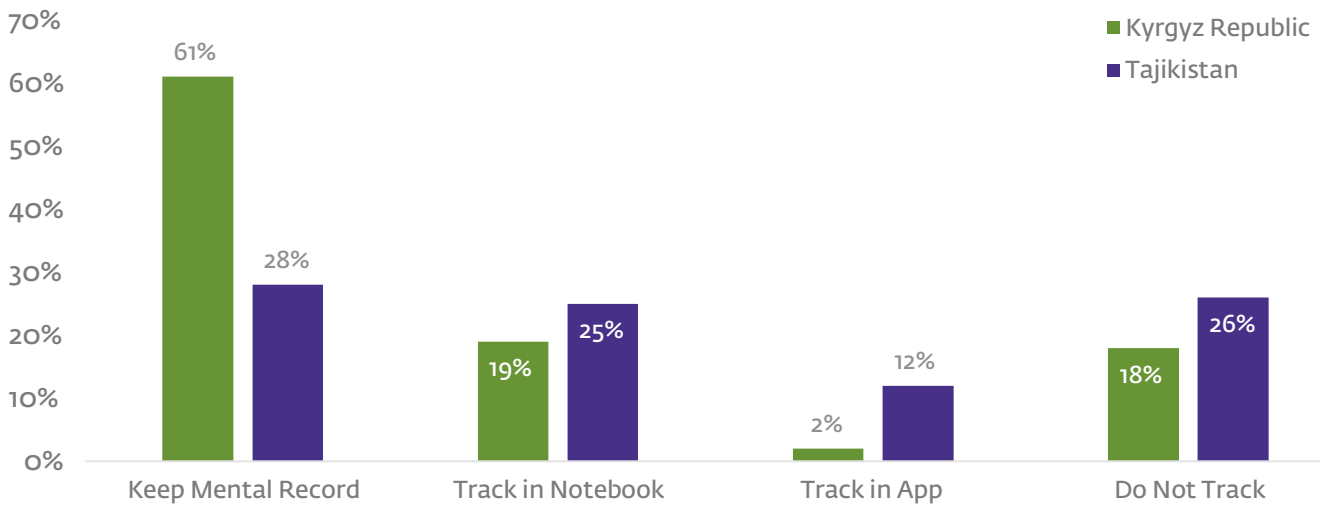
FIGURE 35 Some young people do not plan ahead financially. In your opinion, what is the primary reason? (% of youth respondents)



Beyond perceived insufficient income, financial planning behaviors of KRG youth are largely driven by major life milestones, while TJK youth have stronger social expectations to rely on their families. Across both countries (37% in the KRG and 30% in TJK), youth reported that insufficient income is the primary reason why youth do not plan ahead financially (Figure 35). However, in KRG, the fact that young people do not think financial planning is relevant until they hit certain milestones such as getting married, having a child, buying a house etc. emerged as an equally strong driver of youth’s financial planning behaviors. In TJK, on the other hand, the social expectation that youth should rely on family for support emerged as an equally strong driver of behavior of youth’s financial planning behaviors.

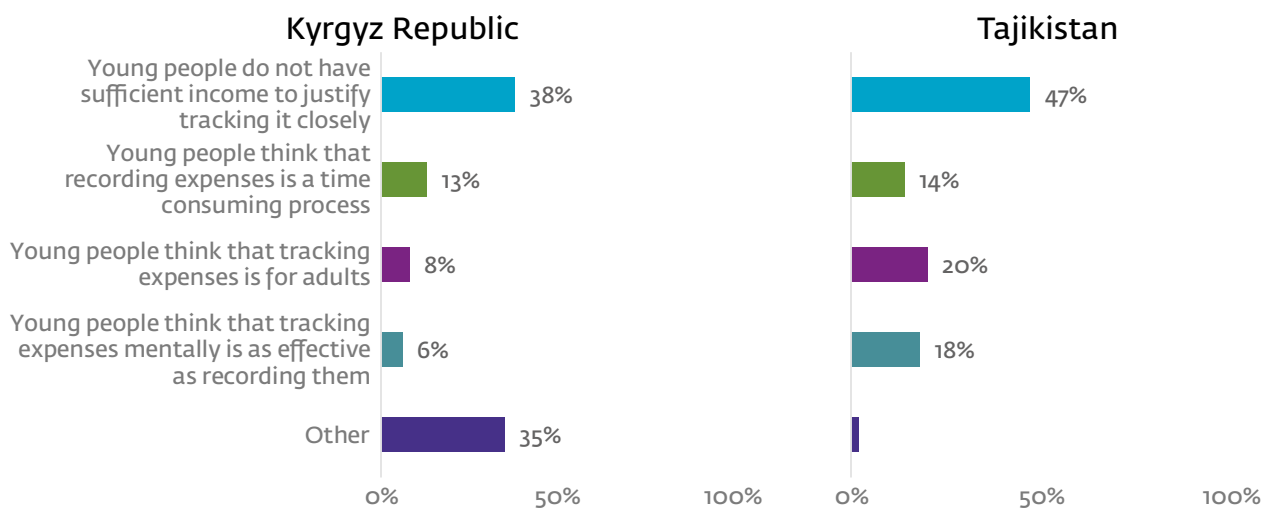
4.2.5 Behavior 5 – Young people do not track expenses in writing

FIGURE 36 Do you track your expenses by recording them anywhere?
(% of youth respondents)



Most youth do track their expenses, however, the majority of those who do, do not track them in writing. Of those interviewed, only 19% of KRG youth and 25% of TJK youth reported that they track their expenses in writing. Some do not track their expenses at all (18% in the KRG and 26% in TJK) while others prefer to track their expenses mentally (61% in the KRG and 28% in TJK) (figure 36).

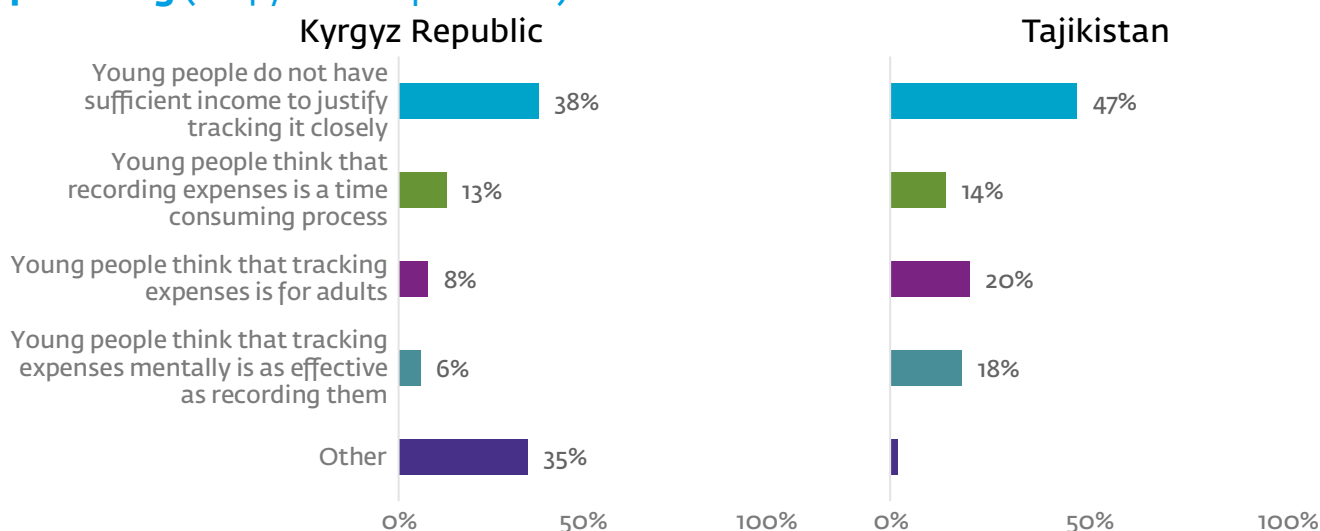
FIGURE 37 Some young people do not track their expenses by recording them anywhere. In your opinion, what is the primary reason? (% of youth respondents)



The majority of young people interviewed believe that their income is too low to justify the need to track expenses in a structured way. Insufficient income of youth was the key reason why youth do not bother with tracking expenses at all or in writing for 38% of KRG and 47% of TJK respondents. Only 13% in the KRG and 14% in TJK indicated that the time-consuming nature of the process as a reason why youth do not track expenses in writing (Figure 37). Of those who selected “Other” in KRG, opinions were largely split between those who thought youth were just too lazy (37%) or that they weren’t interested or didn’t see a need to track (40%).

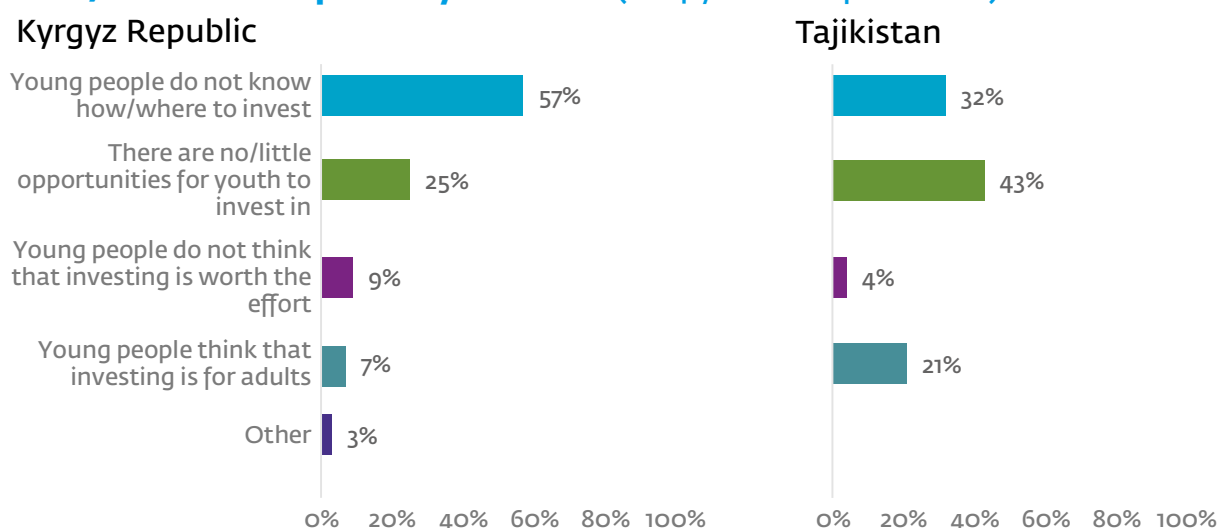
4.2.6 Behavior 6 – Young people do not invest in productive assets

FIGURE 38 In the past 12 months, have you invested in one or more of the following (% of youth respondents)



Despite their perceived low-incomes, youth are investing their savings in some productive assets. Of the young people surveyed, 58% in the KRG and 79% in TJK invest in at least one among real estate, new businesses, gold, automobiles for commercial use and livestock. Across both countries, investing in livestock for sale is the most popular form of productive assets for youth with 22% in the KRG and 30% in TJK indicating that they invest in livestock. Stocks, securities and bonds are the least preferred form of investment among youth with only 2% of youth in TJK investing in such and no youth in KRG indicating any investments in stocks, securities and bonds (Figure 38).

FIGURE 39 Some young people do not invest in productive assets. In your opinion, what is the primary reason? (% of youth respondents)



Barriers to investing are different between the two countries and not greatly influenced by social norms. In KRG, youth see knowledge and skills as the main barrier, while in TJK, access to investment opportunities was the main barrier. Fifty-seven percent (57%) of youth in the Kyrgyz Republic indicated that not knowing how or where to invest is the primary reason why Kyrgyz youth do not invest in productive assets. However, in Tajikistan 43% and 32% of youth respectively indicated that limited investment opportunities combined with not knowing how to invest are the primary reasons why TJK youth do not invest in productive assets (Figure 39).

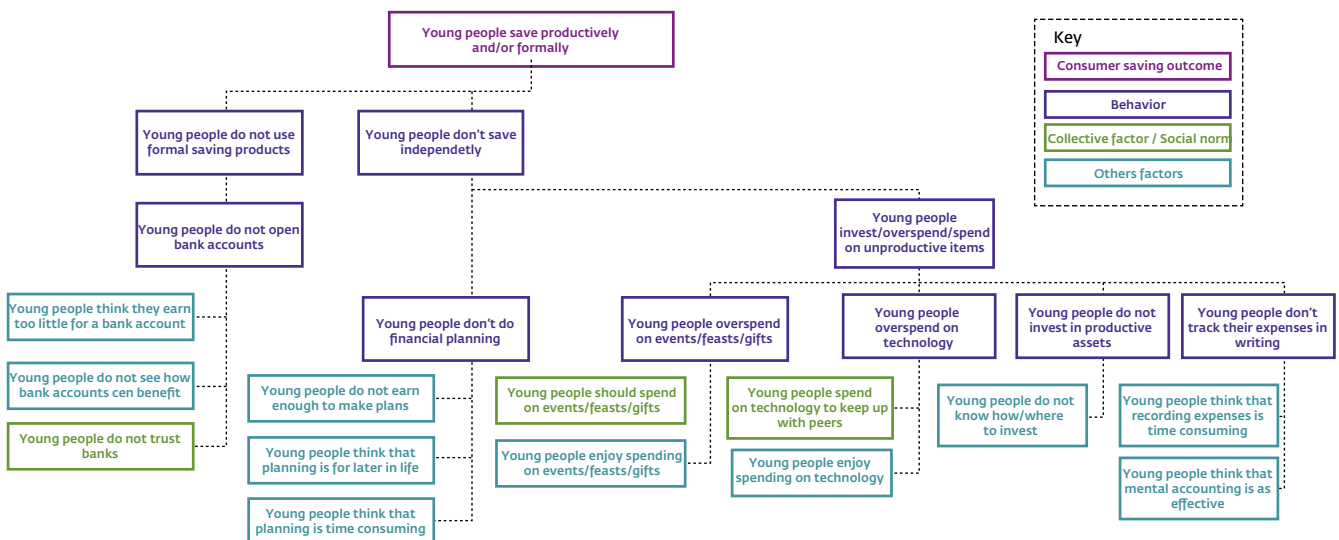
5. IN-DEPTH ANALYSIS OF SOCIAL NORMS

A deeper analysis of the behaviors discussed in Section 4 led to the identification of several underlying social norms that influence how women and youth spend and save and conduct financial planning. Social norms were identified during the diagnostic process by moving beyond “how” women and youth save and plan financially to understanding “why” they follow specific behaviors.

FIGURE 3 Women saving behavior map



FIGURE 4 Youth saving behavior map



The social norms maps in the two figures above show how savings and financial planning behaviors link to relevant norms. While these maps do not show all behaviors and behavioral drivers that exist and shape women and youth’s saving behavior, they provide a summary of the behavior and behavioral drivers explored under this study, and how they at times overlap. This section analyzes seven norms that were noted to potentially have the strongest influence

on the savings and financial planning behaviors of women and youth. While the influence of most of these norms was validated by the in-depth assessment presented in this section, findings for some of them were less conclusive. For example, the study showed that social norm 1 (banks should not be trusted to protect women's privacy) does not influence saving behavior as much as initially anticipated. Rather than trust issues related to privacy, a general lack of trust towards banks driven by decades of economic and financial instability was noted as playing a greater influence on women's decisions to save formally.

Each social norm explored in this section of the report is first introduced with a table summarizing the social norms key characteristics, in which the findings from both Tajikistan and the Kyrgyz Republic have been merged into one summary table. Findings are then presented for each country, supported by quotes, against the following three sub-sections:

- **What youth/women and men think, and the perceived prevalence of the norm.** This subsection provides insights into women's and men's personal beliefs about the norm. This is important as it signals to what extent the target population wants to shift their behavior. This subsection is also important as it helps identify how widespread the norm is understood to be and, therefore, how easy or difficult it is to influence.
- **Who influences women/youth to follow the norm, and how it is enforced.** This subsection is important as it helps in understanding what pressure people are under to follow the norm. It also helps to determine groups (other than women or youth) that interventions should directly target in order to shift the social norm and influence behavior. This section also highlights any sanctions that norm breakers may face. It therefore helps assess how costly the behavior change could be and how risks can be identified and potentially mitigated.
- **Opportunities and evolution of the norm.** This section helps determine whether specific groups or trends influence the norm. It highlights how behaviors and social norms are currently evolving, and helps identify any behavioral trajectories that behavior-change interventions could leverage. This section also identifies any exceptions to the rule or norm breakers that behavior-change interventions could target.

Findings are summarized and overall trends highlighted in the text, while the quotes serve to showcase the wider spectrum of opinions. Therefore, not all quotes presented align with the wider trends described, as they deliberately reflect differing viewpoints. This means that throughout, the quotes may be contradictory at times, whereas the paragraphs will provide a summary of the "bigger picture".

BOX 4

Summary of the seven social norms covered under section 5 of the report.

Women:

- **Social norm 1:** Banks should not be trusted to protect women's privacy
- **Social norm 2:** Women should give all of their earnings to the family to manage
- **Social norm 3:** Women should spend on events, feasts and gifts for parties
- **Social norm 4:** Women should rely on family for support

Youth:

- **Social norm 1:** Young people should spend on events, feasts and gifts for parties
- **Social norm 2:** Young people should spend on technology
- **Social norm 3:** Young people should rely on family for support

5.1 WOMEN

5.1.1 Social norm 1 – Banks should not be trusted to protect privacy

TABLE 3

Social Norm 1, Summary

The social norm and how it influences the behavior: Women should not trust banks to protect their privacy, especially in rural areas – bank tellers may disclose to other villagers/a woman’s relatives that she is doing business with them, and/or villagers may see women entering the branch, and gossip. Women who wish to keep their financial dealings private may either go to urban bank branches, or choose not to bank at all.

Behavior: Women do not have/use bank accounts

Key influencers: Peers

Personal beliefs: What women (and men) think of the norm	Empirical expectations: Perceived prevalence of the norm
<ul style="list-style-type: none"> • Respondents strongly disagreed that banks would not protect their privacy, but many thought that women should not keep their banking habits private/secret in the first place. • Many still mistrust banks because of a fear of bankruptcy or losing savings to inflation. 	<ul style="list-style-type: none"> • Great majority thought that it would be rare not to open an account because of confidentiality concerns, but many expect conflict with the family and gossip if women banked secretly. • Rural women may be more likely to believe in privacy issues because of lack of information & literacy.

Normative Expectations and Sanctions for breaking the norm

- While respondents took issue with the idea of opening a bank account in secret, they overwhelmingly supported banking for women and thought it would have positive long-term outcomes.
- The great majority did not think there were expectations to not use bank accounts because of privacy concerns.
- Most respondents did not think there would be sanctions if women were to open and use bank accounts; rather, family members would see the benefits of saving and banking and would support the move. However, they did expect sanctions if women did so privately / in secret without consulting their family first.
- Husband and in-laws expect women to consult them before opening an account.

Opportunities and norm flexibility

- Support for women's banking was universal, with the caveat that they should do so in consultation with their family. The main barrier was seen in the lack of funds and know-how. Almost all respondents' first reaction was that it was acceptable for women to open bank accounts "under any circumstance".
- Respondents expected greater lenience around women banking independently where the family had more income and therefore more money left to save, and when women did not live with in-laws or husband (e.g. because he migrated), so there was no "elder" at home to defer to.
- Women who are breadwinners for their families have the most leeway to break all of the studied norms.

The Kyrgyz Republic

What women (and men) think, and perceived prevalence of the norm.

Both men and women strongly disagreed that banks do not protect personal data. Mistrust in banks persisted – with 40% of surveyed women ⁵² indicating that this was a major reason for women not to open bank accounts – but came almost entirely from the fear of bankruptcy and inability to get one's deposits back, not from confidentiality issues. A significant number of interviewed respondents mentioned that there are different kinds of banks – some are trusted more than others, e.g. small and local banks were seen as less trustworthy than big commercial or state-backed banks, as people assume that the latter are more likely to sustain in terms of crisis. Perceptions around banks have changed since Soviet times, with growing trust in modern technology and confidentiality rules. Most respondents had no issues with a woman opening a bank account.

"Banks can go bankrupt and be dissolved. (...) I also thought to open a bank account when I was working, then when I heard that some people cannot return their money, which they put into the account, I changed my mind."

— **Gulsun, 66-year-old woman from Bokonbaevo**

"I believe she just has to open a bank account. This is the right thing. This is good for our development. For example, (...) if I owe you, I can be at home and transfer the money online. It is not necessary to take a taxi, or take a minibus (to the bank), and spend gasoline. If everyone opens it will bring convenience to all of us."

— **Chyntemir, a 32-year-old husband from Bishkek**

"A woman should have a safety cushion. Who knows, if tomorrow her husband leaves her, and she will stay on the street. About the personal data safety, it seems to me a huge nonsense."

— **Alisher, a 35-year-old husband from Bishkek**

"I can't say how often, but as far as personal data is concerned, I think that should be out of the question. (...) To say that our personal data will be stolen by a bank is ridiculous."

— **Nazira, a 43-year-old woman from Bishkek**

Lack of understanding of banking was seen as the main reason for not opening accounts. In general, the great majority of interviewees expected that if you know how banking works, you trust banks. Many people still would not open bank account because of a lack of knowledge and information, or because their income is insufficient.

⁵² Throughout this section, "Survey respondents"/"surveyed women" will be referring to findings from the quantitative survey, whereas "Interviewees/respondents" will refer to key informant interviews and focus group discussions from the qualitative deep dive.

"This often happens, especially in rural areas. They have no concept of banks. They are afraid that the money might get lost, they say it is better to lend it to someone with interest."

— Baktygul, a 40-year-old woman from Bishkek

Respondents expected that rural people are less likely to open accounts because they lack information and have lower wages. In urban areas, people were seen as more advanced and used to paying with cards and even apps. In contrast, people in rural areas were expected to be mostly saving in cash at home, with an electronic/card payment and withdrawal system only slowly being introduced, and people lacking means and ways to access the necessary information.

"Now everyone uses a card, Elsom [e-wallet in KRG] in the city. They even pay for the taxi drivers [via e-wallet]. But in the village, they just started transferring social benefits to the cards. They have just started learning how to use the functions."

— Bakyt, a 45-year-old husband from Bishkek

"Advertising [about banking services] is enough, but there is no training. How to use the card, service, there is no practice. They do not teach this in the banks; there is no one in the regions to teach how to use the card and the banking system."

— Kuban, a 38-year-old husband from Bishkek

BOX 5

Kunduz, 34 years old, Bishkek

"Maybe rural banks have this thing where they misuse personal data for some purpose, but at city banks, they are completely responsible for your data. I mean, we have complete confidence here."

Kunduz is a 34-year-old woman from Bishkek who works in the mining industry. She is divorced and has two young children. Kunduz has a bank account and tries to save around 10% of her monthly income whenever possible, although big expenses sometimes mean living from one paycheck to the next. Her savings goals are buying an apartment for herself, and investing in the future of her children (e.g. travelling together and sending them to good schools). Kunduz also thinks that the economic situation in the country and the ensuing uncertainty mean that women need to have a financial cushion for contingencies. She is a strong proponent of women's independent financial decision-making, and disagrees with wider society trying to influence how women should spend their money (e.g. on gifts). She and her friends trust banks and think that privacy concerns make little sense. However, she expects that the husband's family would be critical of a woman secretly saving and may get violent towards her if they find out.



"A woman has every right to save her own money and to manage that money herself. No one has the right, when she earns her own money, works all day long, to dispose of her money, not even her husband."

Who influences women to follow the norm, and how it is enforced

While respondents took issue with the idea of opening a bank account in secret, they overwhelmingly supported banking for women and thought it would have positive long-term outcomes. The great majority of women and men did not think that there was any social pressure around confidentiality concerns, and that the long-term benefits of banking and saving would accrue to everyone in the family. However, many were uncomfortable with the idea of women banking and saving in secret, and suggested that conflict with the husband and his family was likely to ensue if they found out.

"There used to be more of these expectations, but over time people began to trust banks more. People's understanding began to change, especially with the rise of the Internet, they understand that they need to save, to open a bank account. People started to get more information through the Internet, through television."

— Zhazykan, a 63-year old mother from Bishkek

If a woman opens a bank account independently, her husband and in-laws may disagree with the move, while her own parents would support the decision. Overall, the majority expected the family's reaction to be positive as saving was perceived as a good habit. Disagreement would mainly stem from woman opening the account secretly; respondents struggle to see why the family should oppose her saving in the bank if she was transparent about it and consulted with them first. A few urban respondents thought that this would only be an issue with people they considered "backward" or having a "Kyrgyz mentality", while many highlighted that women are independent and can decide for themselves.

"She will not face any consequences. I do not think that anyone will object her decision, well, only her parents-in-law, maybe. They can only be opposing if she wants to open an account without having extra money to save. (...) Actually, everyone can do what s/he wants. If a woman wants to open a digital account, then she can open such an account. Nobody will mind."

— Gulsun, a 66-year-old mother from Bokonbaevo

"People over the age of 18 are individual beings. Whether or not we want to open, we don't have to tell anyone, not even our mother. If you decide to open it, go ahead and do it, if you don't want to open it, don't do it. No need to consult with someone, especially with their own family, you should consult with professionals, first of all."

— Asel, a 34-year-old woman from Bishkek

A minority of the respondents validated privacy as a barrier to opening bank accounts, and spoke of the presence of sanctions when breaking the norm. Some of the women interviewed commented that digital accounts would make it easier for women to open accounts, as the ability to manage money from home reduces their time burden and increases privacy, as they would not have to physically go to a bank and risk being seen. A few also noted that some families may pressure women not to bank as the husband was the "provider", although such families were seen as "uneducated". However, these concerns were only voiced by a minority and not prevalent among most of the respondents.

"I believe that only a husband and (relatives from) his side can be against it. Because my parents would only be in favor of me saving money. If (husband and in-laws oppose), she should open it online. For example, Elsom (e-wallet in KRG), so she wouldn't have to go to the bank many times and just top up the money through the terminal and that she would only go to withdraw it. So, you don't have to quarrel with your husband every time you go to the bank."

— Madina, a 30-year old woman from Bishkek

"We have a social role of a daughter-in-law who has no opinion of her own, who is constantly obedient. She will not be perceived in the family as her own person. (...) (If she opened an account, she would face) rejection from her family. In general, in our Asian mentality, it would be distrust from her husband (...) and mother-in-law."

— *Asel, a 34-year-old woman from Bishkek*

Opportunities and evolution of the norm

Support for women's banking was universal, with the main barrier seen in the lack of funds. Concerns around privacy and related social norms did not appear to be strong influencers of women's decisions to use banks to save, although this may be different when women want to keep their finances confidential, given the noted objection by husbands and in-laws towards "secrecy". Almost all respondents' first reaction was that it was acceptable for women to open bank accounts "under any circumstance", and just depended on the person and their individual financial circumstances. The main barrier noted was a lack of funds – where women were working and had money left to save, all respondents agreed that they should be able to open and use bank accounts without issue. Some highlighted special circumstances such as stress in the family and unstable husbands as a key factor where women's financial independence was even more important.

"[Women can open bank accounts] under any circumstances. Whether you are married or single, whether you work or not, you have to open an account independently."

— *Ikara, a 48-year-old woman from Bishkek*

"[Women can open bank accounts] with a drinking husband, with a psychologically unbalanced husband, with inconsistent earnings, with unhealthy relationships with her in-laws, when a woman has no permanent job of her own, with many children."

— *Asel, a 34-year-old woman from Bishkek*

Tajikistan

What women and men think, and the perceived prevalence of the norm.

Women and men believe that saving in banks is important and should be supported by the family. Male and female respondents mentioned various positive aspects of banking, such as interest, discouraging easy spending, safety, and convenience. However, as in KRG, the older generation who had lived in Soviet times were distrustful of banks because of inflation and possible bankruptcy, and many indicated wariness of losing their savings. Nevertheless, there was no concern around confidentiality. Similar to KRG, there was greater trust in state banks, expecting that they were less likely to go bankrupt. The men's opinions were mixed, some voicing support of women's banking while others were more conservative.

"Banks can be trusted if it is a state bank. The state bank will always protect your funds. [...] I don't have that much confidence in other banks. Because many banks have gone bankrupt."

— *Zumrad, a 60-year-old mother-in-law from Dushanbe*

"Without the consent of her husband and his parents, she has no right to (save)."

"It would be better if (a woman) bought cattle and made savings that way. In the countryside it is the most profitable investment."

— *Maruffjon (32) & Muhiddinhucha (34), husbands from Chilgazi*

"In the distant past, people have always had secret savings (at home). And now, as the world develops and moves forward, banks is where they can be stored and accumulated. I think banks can be trusted, because banks have laws about non-disclosure of personal information and have no right to disclose information about any customer."

— Daler, a 33-year-old husband from Dushanbe

Lack of information and fear of bankruptcy are the main drivers of mistrust. Some of the older women signaled greater mistrust and women not opening accounts to be frequent, acknowledging their own bad experience and how this had influenced them and their peers' perceptions. Respondents suggested that, in rural areas, women were more likely to be involved in Chernaya Kassa instead, as they have less information on and access to banking. The main reason for mistrust seemed to be that "you may not get your money back", as recent bank crashes were present in respondents' minds – much more strongly so than in KRG. Another issue was low salaries and lack of money to save. Overall, respondents saw a trend towards increased use of banking services among women, even though many still harbor doubts.

"It's better to hide it under your pillow than to put your savings in the bank, not having full confidence that you can get your savings back safely. After all, all savings (are earned by) hard and intensive work."

— Dilorom, 32-year-old woman from Dushanbe

"Because of the economic crisis, which happened all over the world, people were not able to return their money from the banks in time."

"I also haven't made a deposit at a bank, and I don't trust them. Also, banks have very high interest rates, and you can default (if you take a loan) in case of inflation."

— Muhiddinhucha (34) & Rustamdzhon (43), husbands from Chilgazi

"Our rural women do not yet know what a bank account is, even most men do not know about it. Secondly, it is impossible to make savings with our salary level. Many people make a deposit at a low interest rate and can't get their money back. (...) Thus, not only women, but also men do not believe in saving at a bank."

— Rustamdzhon, 43-year-old husband from Chilgazi



BOX 6

Nigina, 39 years old, Dushanbe

“Because there was a time when the bank could not pay its obligations and we did not get the money saved at the bank, I do not really trust banks.”

Nigina is a 39-year-old woman living in Dushanbe. She is an economist who has worked in the Department of Employment and as a lecturer, but COVID has forced her to mostly stay at home and resort to freelancing as an editor and translator. She has four children and a strong sense of family obligations – according to her, women are expected to give all their income to the family and if they save or open accounts, it should be for family purposes as well (e.g. to educate their children). Nigina saves regularly and uses a range of formal financial services, including a bank account, e-wallets such as Alif and Tezsum, as well as a bank card. Still, she keeps her savings in a safe at home (in cash) and does not trust banks with savings out of the fear of losing her money. Having faced a situation in the past where her savings were not paid back (presumably because of bankruptcy), she is now adamant that she will not open a deposit account. On the other hand, she thinks that electronic wallets are more trustworthy, as they allow customers to access their money instantly, inspiring a greater feeling of control.



“Electronic wallets inspire confidence, although it is also one of the products of the bank, but this innovation, we can control and use 24 hours a day, at any time convenient for us.”

Who influences women to follow the norm, and how it is enforced

Respondents expected little opposition from family members for women's banking, as long as women consult their close relatives before opening a bank account and saving. Several mentioned mothers-in-law and husbands as the parties most likely to oppose women's opening of an account. However, the great majority of respondents expected that, with sufficient explanation and the “right” savings goal (e.g. children and family's needs), potentially opposed family members would eventually come to see the benefits of saving and banking. A few even found banks more trustworthy than informal ways of saving or borrowing. The only concern was saving in secret and lack of consultation before the decision to open an account, which may lead to domestic quarrels.

“Most people have been using the services of a bank for a long time, using money transfers, which means that banks can be trusted. It is also possible to (...) take a loan. And it is much more convenient than borrowing from relatives and acquaintances, who can come for their money at any time and demand it.”

— Zuhrohon, a 34-year-old woman from Chilgazi

“If the spouse already has a bank account, they do not need to open another account. It's not right and it's not culturally appropriate to your husband.”

— Madina, a 35-year-old woman from Chilgazi

"If a girl secretly opens an account, the day may come when her family will find out about it. And there will be a lot of gossip as to why she did that. The best option is for a woman to open an account with the consent of her family members. (...) After all, a woman makes savings for the future of her family and children."

— *Rakhimakhon, a 50-year-old parent from Chilgazi*

Women's banking was seen as more common in urban areas due to greater accessibility and literacy as well as looser norms and family ties. As with empirical expectations and similarly to the findings in KRG, respondents highlighted urban-rural differences, with people living in rural areas seen as having lower levels of financial literacy and understanding of banking because of generally lower levels of education, stronger traditional norms, and more closely-knit families.

"Since 70% of Tajikistan is rural and social norms do not allow disobedience, opening an account (in secret) can of course cause negative emotions. To the extent that a family / uneducated with outdated traditions and customs, there can be many difficulties. Conversely, if the family is modern and educated, there will be no difficulties."

— *Kurbon, a 57-year-old husband from Dushanbe*

"Since it is much harder to make money in the countryside than in the city, the culture there is much more backward. If in the city it is common to open a personal account in the bank, in the village no one will understand and support it."

— *Gulchehra, a 33-year-old woman from Dushanbe*

As in KRG, respondents struggled to abstract from their own opinions of right and wrong towards general social expectations, and seemed at times reluctant to make assumptions about other people's behavior.

Opportunities and evolution of the norm

While circumstances allowed for greater flexibility in women's saving and banking behavior, the great majority of respondents still thought that the approval of other family members was vital. In cases where family financial stability was not dependent on the woman's income, women lived separately from their in-laws, or their husbands had migrated, women would be able to conduct some independent decision-making. When women were breadwinners, all agreed that they should be free to save and plan their finances. Since most respondents believed that there would be no opposition to a woman opening a bank account with the appropriate knowledge, lack of information and know-how around banking actually seemed the stronger barrier.

"If you make bank services in the villages more accessible and convenient to use, that is, not only available, but also in the vicinity, people will surely be drawn, and they will have confidence in the banks."

"Even where there are enough banks, the bank employees themselves do not attract customers and do not inform them about the services of the bank. If people don't have the information, then they won't have any confidence in the banks."

— *Anushervon (40) & Husrav (40), husbands from Dushanbe*

5.1.2 Social Norm 2 – Women should give all their earnings to the family to manage

TABLE 4

Social Norm 2, Summary

The social norm and how it influences the behavior: Women should give all their earnings to their husbands/family to manage, as men or elders (in-laws) are seen as the key decision-makers over money. Women are expected to prioritize their families / “earn for the family”, so there is an implicit assumption that all their money should go towards the family’s needs, and women are therefore unable to save or spend money on things they personally consider important. Women choose to save in secret as a reaction.

Behavior: Women save in secret

Key influencers: Husbands, mothers-in-law, peers to some degree (on secret saving)

Personal beliefs:

What women (and men) think of the norm

- In the quantitative survey, $\frac{3}{4}$ of women agreed that women should give all their earnings to family.
- If not directly, respondents still expect women to prioritize family above their own needs and goals in their spending and saving.

Empirical expectations:

Perceived prevalence of the norm

- Respondent see it as very common for women to face pressure to hand over and make transparent their earnings, and to save secretly as a reaction.
- Urban women are more likely to manage own spending/saving, and also more likely to save in secret.

Normative Expectations and Sanctions for breaking the norm

- 75% of survey respondents think there is a normative expectation for women to give away their earnings. Some interviewees highlight patriarchal mentality as the root cause.
- The main enforcers are husbands and in-laws, especially mothers-in-law. Generational changes seem underway though, with younger respondents (including in-laws) being more relaxed than the generation before them.
- Urban women have greater freedom because of less co-living with in-laws and more opportunity to save secretly.
- Women’s saving is seen as acceptable if for the “right reasons”, i.e. family, although conflict is possible (including domestic violence) if secret savings are found out.

Opportunities and norm flexibility

- Main flexibility comes from the purpose of saving – if it’s for “the good of the family”, e.g. if the husband is unreliable, for emergencies, or the children’s future. There is little flexibility around women’s personal growth & career goals.
- The need to save affects the strength of enforcement – where enough income is available within the household (e.g. everyone has their own job and earns enough to sustain the family and save in addition), there are fewer expectations for women to hand over their earnings. When there is an immediate need/not enough funds, if women saving is seen as “betrayal of the family” or selfishness.
- Urban women are seen as more likely to have a salary, more education, and greater independence. Women entrepreneurs, however, are seen as “rare and unmarried” (TJK)

The Kyrgyz Republic

What women and men think, and the perceived prevalence of the norm.

Respondents largely support saving in secret “for the right reasons” and don’t think that women need to hand over their entire income, but still expect them to spend and save primarily for their families. Most respondents supported women saving in secret, if the purpose was for the benefit of the whole family, and perceived it as unreasonable not to save and invest in a way that leads to everyone’s economic betterment. The men were split; many thought that saving secretly in marriage was wrong. Indeed, although some voiced general understanding for saving secretly for the “right reasons”, most men hinted that they would be mad if their wives saved in secret, or if the goal was not economically “justified”.

“Before, women used to give their money to their mothers-in-law. And they just got used to it. Certainly, you need to give your mother-in-law some money, you need to take care of her. You also need to give (money) to your husband as he knows your income and expenses. If you do not give them, it can lead to conflicts in the family.”

— Aida, a 40-year-old woman from Bokonbaevo

“She is saving up to buy a sewing machine and earn money, and she will spend the money she earns on her family. What she saves will help her family and her husband in the future. They can’t be against it.”

— Madina, a 30-year-old woman from Bishkek

Abusive and unreliable husbands were a mitigating factor for the acceptance of secret saving. Other women agreed that it would be preferable for the couple to work together and for upfront honesty, but also highlighted that they have husbands who could not be trusted e.g. because of excessive spending habits or alcoholism, and suggested that they themselves have saved secretly in the past to support their children, be prepared for emergencies, complete long-planned renovations, and to have some measure of independence.

“If she doesn’t trust her husband, I’ve heard a lot about that. If she feels that she can lose her job. In such situations a woman begins to save for the future, for her children.”

— Ainura, a 40-year-old woman from Bishkek

Women are expected to prioritize the needs of their families when making saving decisions. Three quarters of survey respondents (in both countries) agreed that women should give all their earnings to the family to manage. There was also a widespread perception among the interviewees that women will always put their children’s interests first, and are seen as better managers of money as they spend and save for their children and the household. This demonstrates another, related social norm – while women may not always be expected to directly hand over their income to their husbands or in-laws to manage, they are still expected to prioritize their family in terms of spending. Only one of the respondents suggested growth goals such as “build a career, business, invest” as something to save for, but the majority mentioned children, family emergencies, or consumption items.

“After you get married and have children, you stop thinking about yourself and think only about your children. Let them have good cellphones, dress well and keep up with their peers. A woman begins to think about the house, to have everything as people do. (...) A woman does everything for her children.”

— Nurzat, a 34-year-old woman from Bokonbaevo

“Women need money for many things - she needs to get dressed, buy cosmetics. (...) In case you get sick, you need money for medicine. Compared to men, women are more frugal. (...) Someone may die, we may fall ill ourselves. If suddenly there is no money left at home, then who will we ask? No one will give money now.”

— Nuriza, a 61-year-old mother-in-law from Bishkek

“Even if they are saving in secret, they are saving for their children’s needs. Children are everything to us. I guess women save in secret for the needs of their families.”

— *Gulmira, a 47-year-old woman from Bokonbaevo*

Almost all respondents expected it to be very common that women save secretly and face pressure to give all the income to their families, be it directly to the husband, or through spending everything on their children. Of the survey respondents, 57% agreed that women are expected to give all their earnings to the family to manage often or always. Some interviewees explicitly mentioned a patriarchal mentality at the root of this behavior, and men frequently asserted their role as “head of the family”. Several men and women suggested it was acceptable for women to save and have their own budget if they work and have their own income, and that it was more common for urban women to manage their own spending.

“Every woman, in my opinion, has a stash.”

— *Nazira, a 43-year old woman from Bishkek*

“This happens all the time. (...) Now everyone is constantly waiting for women’s money in the family, children are waiting too. Our people are already used to women’s money.”

— *Ainura, a 40-year-old woman from Bishkek*

“90% (of women face this expectation). Because we have an Asian type of mentality - patriarchy. (...) Basically, 70-80% of our population believes that the man is a leader and you have to trust your man. Women do not have to worry about their future, their homes, their property. If a woman performs her duties, her role according to Islam and Shariah correctly, her husband will do everything for her. The husband has the primary role.”

— *Asel, a 34-year-old woman from Bishkek*

Most respondents agree that social expectations are more stringent in rural settings, where traditions and patriarchal customs remain more pronounced, whereas urban life has supported women’s independence. Urban living has both dissolved strong family ties – e.g. it is less common for in-laws to live with the married couple - and also presents greater opportunities to save secretly. Several respondents also emphasized expectations relaxing with generational changes. Nevertheless, three-quarters of survey respondents still agree that there is a social expectation for women to give their earnings to the family to manage, and interviewees agreed that this was part of the Kyrgyz “mentality”.

“It is different (between rural vs. urban areas) because we have traditions. For example, a daughter-in-law must obey her in-law and husband. She must not hide anything from them. She must bring the income earned to home.”

“Mentality is different in the city. For example, many people live in the villages with their parents and obey. (...) Mentality, culture, the old people pass, the young people remain. They become in-laws, and they understand.”

— *Kuban (38) & Bakyt (45), husbands from Bishkek*

Wider social opinions mattered little, while pressure within families remained high. Most men and many women believed that the main enforcers of the norm were close family members (husbands and in-laws), but not society as a whole. Indeed, the main pressure seems to come from mothers-in-law; for example, women are not expected to give money to their own parents, and fathers-in-law are rarely mentioned as influencers. Still, a few women highlighted how public opinion can influence spending and savings habits in either direction – women who visibly spend on themselves (e.g. wearing nice clothes) can be judged for not prioritizing their children, whereas others deliberately spend to show off. Some rural women describe amicable relationships with in-laws who support their financial management; but it is still family/home related, e.g. changing the curtains or buying groceries.

Where women are discovered to be saving in secret, there are expectations of sanctions mainly in the form of conflict within the family (that may include divorce and domestic violence), although this is likely to be mitigated if women are seen to save for “the good of the family”, rather than their own consumption and priorities, or in cases where the husband is wasteful. Indeed, some women highlight that husbands/in-laws might be relieved and happy to learn that their wives/saughters-in-law had saved, and be supportive of their frugality, with the implicit expectation that women will spend this money on their children.

“She may face bad consequences. Her husband, first of all, will begin to think badly of her because she is saving in secret. Her parents will (...) understand her, but her husband’s parents may come out against her. In our country it is customary for women to work and bring home an income. And also to do everything around the house. We are all used to that. (...) It can even end in divorce.”

— Ainura, a 40-year-old woman from Bishkek

Opportunities and evolution of the norm

Where women save in secret, the purpose of saving and the general financial situation of the family are the most important factors to understand sanctions and flexibility of the norm. When prompted to describe scenarios under which it is acceptable for women to have their own secret savings, the male respondents suggest that it was fine for women to save for their children, in cases where their husbands were untrustworthy (e.g. alcoholic or abusive), or to save small amounts for their own consumption, but only after they had invested most of their income in the family. Most female respondents mentioned reasons such as emergencies, their children’s future, and large purchases such as a car, as well as conflictual family situations with unreliable, abusive, or unemployed husbands. The majority of women felt strongly about the need to save (in secret, if necessary) for their own and their children’s financial security.

Women’s financial responsibility in the family has grown. A few respondents also said that women increasingly take a provider role and have realized that they need to establish their own income primarily to provide for their children, as men are seen as unreliable to prioritize their families even in functioning couples. In case of divorce, men will often leave their families behind, whereas women do not have the option to leave their children with the husband because of social expectations around motherhood.

*“I think there’s many sexism issues here, where a lot of responsibility is put on a woman. If the husband drinks, does not work, but everything is carried by his wife, it is normal - everyone is fine with it. But imagine the same situation, when the wife leads such a lifestyle and the husband carries everything on himself - there would be very strong social censure. And if she, God forbid, relaxes on any *toi*⁵³ that would also be public condemnation.”*

— Nazira, a 43-year-old woman from Bishkek

“Nowadays, women are often expected to provide financially. (...) It is also the Kyrgyz mentality. (...) Now everything is on the woman - money, housekeeping, children.”

— Zhazykan, a 63-year-old mother from Bishkek

When money is tight, women’s income is monitored more closely. Several respondents indicated that the strength of the norm is a question of wealth – where there is no immediate need for the money e.g. because everyone in the family has their own job and earns decently, there are fewer expectations around where women’s income should go. Where there is financial need in the family, saving in secret may be seen as a betrayal and selfishness.

⁵³ *Toi* in KRG / *Tui* in TJK are the local terms for traditional feasts or celebrations

Tajikistan

What women and men think, and perceived prevalence of the norm

Opposition to secrecy of saving was considerable, but many agreed that it was ultimately the right thing to do because it improved everyone's standard of living, and expected that family members would understand with sufficient explanation. Many respondents emphasized that having secrets in a marriage was wrong in general, and while opinions were split between saving in secret to earn more income later being the right or wrong thing to do, many were afraid that the family would break down, and it would lead to gossip and misunderstanding.

Most interviewees disagreed that women should give all their earnings to the family to manage, but there was still a strong expectation that women make all their earnings and savings transparent vis-à-vis their husbands and mothers-in-law, and consult with their husbands and in-laws before saving or making larger purchases. However, three quarters of the survey respondents still believed that women should hand over their earnings completely. Common reasons to save that interviewees mentioned were large events such as burials and weddings, clothes for children or oneself, emergencies, household needs, gifts for events, or new furniture. As in KRG, professional growth goals such as building a business, education, or career development were hardly mentioned at all.

"She is the daughter-in-law of the family. If she makes a secret deposit at the bank today, you can expect anything from her tomorrow. It's not right. She better not do it, without parents-in-law's knowledge. Let her work, buy a sewing machine, save money, but not in secret from everyone. Whatever it is, she has to consult with her family."

— **Rustamdzhon, a 43-year-old husband from Chilgazi**

"No matter what, women always have their stash, they put away their savings in secret from everyone. But the husband, the husband's parents always expect the woman to always give her income to the family. It often like this."

— **Mavchuda, 73-year-old mother from Dushanbe**

Respondents thought that women are frequently pressured to give up their earnings. Women's propensity to do this is influenced by age and geographical location. While three-quarters of the survey respondents still expected that women would give all their earnings to the family in practice, the interviewees were more split. In rural areas, there were greater expectations of transparency and prior consultation, especially from mothers-in-law, which had to do with more frequent co-living. Where the married couple lives by themselves – more commonly in urban settings – the mother-in-law will no longer be "head of the household" as the "elder". Urban respondents still expected women to contribute to the family budget, but less by handing over their salary, and more through spending most of their income on their children or to provide support in situations of need.

"Every penny of her income she has to tell (the family about). In the event that she (makes a large purchase) her mother-in-law and husband may misunderstand her. All kinds of thoughts can go through their heads."

— **Rakhimakhon, a 50-year-old mother from Chilgazi**

"I do not understand this kind of family life, where you have to save in secret, where the husband or mother-in-law takes all the savings, in our family there is no such thing. There are no such rules and customs. My mother-in-law has absolutely nothing to do with the daughter-in-law's earnings."

— **Adiba, a 49-year-old woman from Dushanbe**

Expectations were also driven and mitigated by income levels, and whether women are ever in a position to earn enough to warrant saving. Similar to KRG, the level of wealth and income has an impact on when and how women can save independently. Many people were

not able to save because of lack of work and low salaries, which contributes to the push for women to invest most of their money into the family, given the constant need. Respondents seemed to struggle to envision a scenario where a woman would earn a large enough income to save significant amounts for herself and still “afford” a family – realistically, most of her income would be absorbed in the family’s immediate needs.

Thus, trade-offs between family and career became apparent – with children to feed, there is little left to invest in growing a business, for example, and female entrepreneurs were seen as rare and often unmarried.

BOX 7

Muattarkhon, 44 years old, Chilgazi

“I think there are very few women who spend their income on their own. For the most part, women give their income to the head of the family.”

Muattarkhon is a 44-year-old single woman from Chilgazi. She works as a high school teacher. She has a checking account at a bank and saves monthly, although her main way of saving is in cash at home, rather than in a bank deposit, as money is more easily accessible that way and “closer to her”. At the same time, she criticizes saving outside of banks as unsafe, as easy access means money is spent more quickly, demonstrating that the decision to save in cash may not always be a rational one.

She herself has experienced the expectation, especially from mothers-in-law, to give all income to the family, and thinks it’s rare that women can spend independently. Similarly, she sees most expectations on gift spending come from in-laws. During her marriage, she gave her money away, and only now is able to make her own financial decisions. Muattarkhon is one of the few respondents who thought that women would be fine to rely on their families financially, but still thinks that they should be mentored and coached to gain the skills and foresight for financial planning. Her main savings goal is buying her own home.



“If a woman saves for the family, to benefit the family, there will be no bad consequences and her husband will understand and support her.”

“In a family where no one works, they of course expect, but in families where everyone works, it’s not like that. If they have their own income, why do they need of wife’s income.”

— *Khimcha, a 41-year-old woman from Dushanbe*

“I think it varies from family to family. (...) I don’t give my salary to anyone, it stays with me. Of course, in case my husband needs money, or my mother-in-law’s pension is not enough, of course I will help and give my savings.”

“I spend every penny of my income on my family. On children. Yes, I think everyone expects a woman to spend everything on her family or give it all to her mother-in-law or husband.”

"It goes without saying that the woman always spends everything on the family and the husband relies on his wife's savings."

— *Gulchehra (33), Nigina (39) & Dilorom (32), women from Dushanbe*

Who influences women to follow the norm, and how it is enforced.

Social expectations to give earnings to the family are stronger for married women and in rural areas. Three-quarters of survey respondents indicated that there were strong expectations from their community that women give away their earnings. The key informant interviews added qualification and nuance to this. Single women were thought to save for marriage or an education, and although they would still be expected to look after their parents and elders, parents would not expect daughters to hand over their salary directly.

"Most give their income to the head of the family, both before and after marriage."

— *Madina, a 35-year-old woman from Chilgazi*

Most respondents agreed that urban women were more likely to have their own salary and greater agency on saving and spending, whereas rural women were more dependent on family ties and relatives' influence. Urban women were seen as having greater freedom to make choices over money, more education, and generally a more progressive lifestyle. Rural women, on the other hand, were seen as having less education and a greater time burden with household and farm work. Nevertheless, there was no difference in expectations of women to "give everything to the family" – rural women may be more likely to have to hand over their salary to their in-laws or husbands, but women everywhere are expected to put their families' needs first. Only divorced or widowed women seemed to be truly free to make their own financial decisions.

"City girls are quicker; their outlook is much wider than that of country girls. They have more opportunities in the city, they can earn their own money, dress themselves and, of course, manage their own income, which cannot be said about rural girls. Also, rural girls don't have time to do that, they don't get enough education, they don't develop because they have a lot of household chores."

— *Maslihatkhon, a 43-year-old woman from Chilgazi*

"A city woman does not depend on anyone. Rural, dependent on everyone."

— *Khimcha, a 41-year-old woman from Dushanbe*

"If she is unmarried, she must give her money to her father and grandmother on her father's side. Since her parents gave her an education (...) If the daughter-in-law is good and has good intentions, (...) no one will expect money from her. If everyone in the family helps her around the house in her absence, watching the children, cooking, watching the cattle, the yard - her mother-in-law, father-in-law and husband do all this, and then they will expect her paycheck, her money."

— *Abdumumin, a 50-year-old husband from Chilgazi*

Rural and urban respondents had different expectations of sanctions to women's secret saving. Rural and older respondents unanimously thought that husbands and in-laws would be offended if they learned that women saved in secret, which would result in mistrust and quarrel. In particular, the mother-in-law would see it as betrayal, as it is custom to ask elders for advice. Urban women thought that parents and in-laws would be fine, but their husbands would be disappointed (and may even seek divorce), while neighbors and friends may gossip. Nevertheless, most respondents thought that if the purpose of the savings was "for the family", most husbands and in-laws would be understanding of women savings independently, although they would still question their motives ("why the need to hide if the purpose is good").

"It seems to me that my father-in-law and mother-in-law would be against it as much as possible. It is possible that they may misunderstand this action. May think that daughter-in-law is hiding money from them. I think they might be offended by that."

— **Bibikon, a 61-year-old mother-in-law from Chilgazi**

"(If they found out) there will most likely be family quarrels and scandals. Husband will be the one who would object to her plans most strongly. (...) parents will still understand her. (husband's parents) will also be offended."

— **Mavchuda, a 73-year-old mother from Dushanbe**

Opportunities and evolution of the norm

There was strong support for saving in general, but mostly for household purposes. The majority of respondents emphasized the importance of saving and the need for a financial cushion for future expenses and contingencies such as medical expenses. In particular, women's independent saving was viewed as acceptable for family needs and emergencies, the children's future, and when the husband was financially unreliable; but business or other personal and professional growth goals were rarely mentioned.

"There are women entrepreneurs who have financial independence, but they are often unmarried. It is very rare to find independent women in our families."

— **Matluba, a 34-year-old woman from Dushanbe**

"If the woman is the head of the family, or her husband works in Russia, she should always have savings, in case of emergencies. (...) A woman saves only for her family, for her children, to solve problems if necessary."

— **Maslihatkhon, a 43-year-old woman from Chilgazi**

Husbands and in-laws still largely expect control over finances. Men were in support of women saving, "if the financial situation allows" – meaning whatever is left after obligations to the family budget are satisfied. Nevertheless, the findings of the quantitative survey – in which three-quarters of respondents indicated that there was strong normative pressure for women to give their earnings to the family to manage, and the same share also agreed with this personally – indicate that this norm is very persistent and likely difficult to change.

"(It is acceptable to keep savings) When she does her own shopping for the household, she is financially stable. When her family members don't mind it. When her family's income is enough to cover all her needs and she can save her money. Many people open bank accounts for their children (...) for university education, wedding expenses, to buy a car, etc."

— **Rakhimakhon, a 50-year-old mother from Chilgazi**



5.1.3 Social Norm 3 – Women should spend on events/feasts/ gifts for parties

TABLE 5

Social Norm 3, Summary

The social norm and how it influences the behavior: Women should spend significant amounts on events/gifts, as social expectations dictate that invitations and gifts need to be returned in kind as a form of mutual contribution/loaning and social safety net. This erodes women's ability to save for more productive purposes.

Behavior: Women overspend on events/ feasts/ gifts for events

Key influencers: Other women, especially from the side of the husband's extended family

Personal beliefs:

What women (and men) think of the norm

- The majority of respondents in both countries disagree that the amounts spent on gifts and feasts are reasonable. Many are acutely aware of the financial trade-offs.
- Despite personal preferences, opinions on what to do were split - KRG overwhelmingly believed that their culture must be honored, while TJK were a lot more lenient.

Empirical expectations:

Perceived prevalence of the norm

- KRG more likely to overspend than TJK (see chapter 4).
- Situations of social pressure to attend events and spend is seen as very common in KRG. In TJK, on the other hand, it is still common but less rigid.

Normative Expectations and Sanctions for breaking the norm

- The great majority of KRG respondents thought there was strong social pressure to (over) spend on gifts and events, while an equal share of TJK respondents disagreed that this social expectation was still prevalent in their country.
- The system of mutual contributions as a means to save and "settle accounts" is much more prevalent in KRG. Respondents had expectations of wide-ranging sanctions, becoming "outcast" if one breaks the norm. Many explicitly understand that this is based on "mentality". KRG respondents have "rates" that they expect to give and receive, and thus see contribution as an informal way to save or "loan" money that they will receive back in future.
- In TJK, there is a lot more flexibility on the size of presents and events, and no strict system of "exchange". There is still some expectation for events/gifts to be "appropriate", but much more lenience and smaller sizes accepted.
- Rural and older respondents were more adamant about adherence to the norm, urban and younger women more flexible. In KRG, most obligations seem to come through husband's family.

Opportunities and norm flexibility

- Contributions for close relatives and certain types of events (e.g. weddings) are more important (to spend & give) than others (e.g. birthdays, holidays). COVID-19 has created greater flexibility in TJK, but little change of mentality in KRG.
- In KRG, where norms are stronger, gifting is still not seen as the only way to "save". People see the need to have personal savings, and see the importance of not relying exclusively on future gifts.
- Women who face difficult financial circumstances (or who are the primary breadwinner) have more flexibility to break the norm and contribute with smaller gifts, especially in TJK. In KRG, women who struggle financially are more likely to take up a loan to keep up high spending levels and «save face».
- In both countries, a growing number of women (especially younger and in urban areas) disagree with the norm about spending large amounts on gifts. However, there is limited awareness among respondents of this increasing willingness to break the norm.

The Kyrgyz Republic

What women and men think, and perceived prevalence of the norm.

Women personally want to spend less on gifts and events, but don't see a way out due to mutual expectations of contribution. The male respondents agreed that parents must be respected, and it is custom to attend these events, although they were also very much aware of the financial trade-offs. The opinions of female respondents were equally divided – some highlighted that one's own family/children should take priority, and some believed that it was not right to have the expectation of being given a certain amount based on previous contributions, while others suggest that they would prefer if events and gifts were smaller. Nevertheless, all still acknowledge that this was very common, and that they would not want to risk their relationships with their relatives. This dynamic was reflected in the quantitative survey, where around half the respondents agreed that cultural norms dictate spending on events and gifts, but three quarters personally disagreed that the amounts spent were reasonable.

"No, it is not correct to go [to tois] under pressure. But since we are Kyrgyz, we must go. How will I not go? I will borrow, even if I do not have money. This is my reputation."

— Alisher, a 35-year-old husband from Bishkek

The pressure to attend events and spend on gifts is strongest for close relations, certain types of events, and in case of mutual obligation. Respondents emphasized that if there is an agreement to receive the same amount previously or later, or you trust the host to repay you in other ways (e.g. support you in a difficult moment in the future), it was obligatory to attend. However, close relatives – and in particular the husband's family – were seen as more important, with stronger family obligations (katysh). Opinions differed on whether close relations would be more understanding of smaller contributions in difficult financial circumstances.

"There are two big positions at stake here. On the one hand, there's an understanding that it's actually difficult for a woman, financially, given that she doesn't earn much. On the other hand, our immutable "katysh" is at stake. That is essentially social insurance in our lives. (...) give a gift, get a gift. This is the system of mutual assistance. That is, there is a certain chain, which, if interrupted, can then turn out differently."

— Nazira, a 43-year-old woman from Bishkek

"It smells like Kyrgyz mentality here (laughs). (...) I want to exclude tois from our mentality. You can build a good relationship with a person without a gift too, without being present at a toi. You can just meet the next day and talk warmly, it's not about mercantilism."

— Asel, a 34-year-old woman from Bishkek

Urban and rural respondents alike note the social pressure, but older rural women have the strongest expectations of mutual event/gifting obligations. Some generational differences became apparent: while urban parents and in-laws were more lenient, suggesting it was acceptable to skip some events and explain one's difficult situation, rural parents and in-laws were adamant that it was impossible not to go to events, as mutual contributions are socially expected in order to "save face".

"As I got divorced, I have 80% of my "katysh" gone. It made me feel so good. In 2019, I've gone to tois three times. But when I lived with my husband, every week I had to go (...) And it leads to debt, a useless and incomprehensible "katysh" was very stressful. Now it's good. So divorced women face less of this than married women."

— Nazira, a 43-year-old woman from Bishkek

All respondents agree that women face this situation extremely often – on the one hand, feeling a strong obligation to go to events and contribute out of the social expectation of “katysh/koshumcha”; on the other hand, having to stretch one’s budget given the great number of tois. Here, the findings divert somewhat from the quantitative survey, where 70% of survey respondents disagreed that women overspend in practice because of cultural pressure. A few men mentioned that it depends on the generation – e.g. the cultural norms are stronger for the older generation - and the standard of living, but there seemed to be no doubt that even poor women would go to such events, even if it meant financial hardship for them. Some respondents said that the COVID-19 pandemic had affected the number of events and expenses made, given that more families struggle financially, but the overall effect on people’s behavior seems to have been negligible.

“It is customary for us, for Kyrgyz people. In foreign countries, there is no such thing as contribution (koshumcha). And this is so entrenched in our behavior that everyone knows if you give to someone, then they must return it to you later. If you were invited to an event, then you must give them what you received from them. I think that because of these events, we can’t save. The Kyrgyz save money, and then, with the arrival of fall, different tois begin and they spend their savings on events. You can’t skip them. It is not customary for us not to go to funerals or events, otherwise you will lose the respect of your surroundings, which is why they go. I personally believe that if you have little money or if you need money for your important needs, then you can make smaller contribution for events.”

— Gulsun, a 66-year-old mother from Bokonbaevo

Saving cash independently of gifts is still seen as vital. Finally, despite the strong expectations of mutual gifting as a form of saving, none of the respondents thought that one should only count on the community – while they admit that there are people who calculate their expenses for events with the gifts in mind, everyone agrees that there is still a need to save up regardless.

Who influences women to follow the norm, and how it is enforced

Women’s spending on gifts and events is upheld by strong and persistent social pressure. The vast majority of respondents noted the expectations from relatives and their wider social circle, and they anticipated condemnation and being outcast from the majority of people if they did not participate in the gift/event exchange. These findings were also reflected among the quantitative survey respondents, where 66% agreed that society expects women to spend significant money on gifts and events. People recognized tradition and mentality as the root of this behavior, suggesting, as with the norm around giving all earnings to the family, that “it’s in our blood”. Several mentioned that their neighbors and relatives have specific “rates” which are usually agreed in advance, to set expectations and allow the host to calculate expenses accordingly. Marriage and financial status can influence expectations – less is expected from unmarried and poorer women, assuming both have less disposable income.

“I often hear how people spend on events, then cannot afford to buy meat (to afford proper nutrition for their families). It is deeply entrenched in Kyrgyzstan. Even if they do not have money, they will borrow to spend on events/feasts. It would be much better if we start going to the events less often. Although nowadays people tend to invite only close relatives and try to go to the events of close relatives only. Previously, families were large.”

— Aida, a 40-year-old woman from Bokonbaevo

Gift-giving remains a key method of exchanging and “saving” money for women. Women feel strong social pressure to use events to exchange “contributions” and “settle accounts”, which can be very transactional. Women expect to get the exact same amount of money returned that they have given at a previous event, and giving less than one has received implies social scorn, questions, and fewer contributions at one’s own events. In general, these expectations

seem to come from women themselves (i.e. other female family members), while male family members do not seem to care.

"For example, someone has five children, I have only one child. I will make a celebration event only for one son. And I will not be able to give (gifts to) all your five children. (...) I only have one son and I'll only organize an event one time, and why should I go to your five events. That's how I settled accounts with her."

— **Nazira, a 40-year-old woman from Bokonbaevo**

"We have the same mentality - who brought how much, what gift he brought, you have to give neither less nor more than the same does. I think that we need to switch to a European way - to give simple gifts."

— **Chynara, a 49-year-old woman from Bishkek**

COVID has led to fewer events in the short-term, but has not changed behavior. Some respondents strongly objected to the idea that norms had changed through COVID – the mentality seems to remain the same. While there were fewer events during the pandemic and people struggled with unemployment, respondents also asserted that overall, people still spend the same amounts, even if they personally did not think that this was smart or fair. Many others were blunter, saying that giving smaller gifts would mean women get "blacklisted".

"It hasn't changed (during COVID). We were giving as before. (...) The Kyrgyz have such a thing as "ashamed in front of others," and we cannot give less, it is so deeply rooted in our traditions. (...) Despite the fact that during the pandemic they asked to limit the number of invitees, still people invited and we also went."

— **Gulsun, a 66-year-old mother from Bokonbaevo**

BOX 8

Gulmira, 47 years old, Bokonbaevo

"People don't take into account your financial situation, do not care of how you live, poor or rich, they expect gifts from you in the same way."

Gulmira is 47-year-old, lives in Bokonbaevo and has 3 daughters out of a previous marriage, two of whom live with her while her son-in-law is a labor migrant. While a teacher by profession, she has switched to clothing retail. Gulmira is currently not saving out of necessity, although she previously saved up for a car. She is not using banks and would not consider them for saving; she would rather invest in livestock instead. She is aware that deposit accounts may bring interests, but is worried about inflation, and the negative impact it could have on her savings. She thinks that women would be more likely to open bank accounts if they could do so digitally from home, as this would bring more convenience and a sense of control. She also believes that digital banking would allow her to act faster and withdraw her savings if the inflation suddenly jumps.



According to Gulmira, the main social expectation on women's money comes from tois and gifts, where "family always comes first" and you "have to contribute the pre-decided amount at any cost". The only effect the COVID pandemic has had in her opinion is that more people struggle and have to stretch their budgets for tois; but things have gone back to "normal" in terms of number and size of events. She thinks that not participating in the system of mutual contribution can mean people hold grudges for life, and that many would not be understanding of someone's financial difficulties as an adequate excuse for smaller contributions.

"If I have a celebration where it is agreed with others to give 5,000 soms (ca. 60 USD), and if one of them does not bring me 5,000 soms, then I can go to her party without 5,000 soms. It's like lending money to someone and getting it back."

Opportunities and evolution of the norm

Social pressure remains strong, but women's diverging personal opinions may indicate a greater willingness to break the norm than generally assumed. There seems to be little wiggle room to change gift-giving expectations, although responses show some flexibility based on context. For example, it would be acceptable to give less or not attend under truly dire circumstances. Most also agreed it was fine if the woman herself did not host gifts, or if she did not mind getting smaller contributions in return. Nevertheless, respondents also noted that many women who have financial problems would just take up a loan instead of gifting less.

"(It is acceptable to contribute modestly) When she has just recently given birth, when she is divorced, when she has many children and when she is not working."

— *Asel, a 34-year-old woman from Bishkek*

On the other hand, the majority of respondents did not think the amount spent on gifts was reasonable. This indicates that there may be a misperception of the norm's strength: despite everyone's assumption of significant social expectations, in reality people may be a lot more willing to change their behavior, if they knew that others would do the same.

Tajikistan

What do women and men think, and perceived prevalence of the norm

Women's and men's expectations of mutual gift-giving and kinship were much more flexible in TJK than in KRG. Most rural respondents said that one should not overstretch the budget, and either spend according to one's means or just not go to events. There seemed to be a keen sense among respondents for money being tight, and the many other (more pressing) family needs that this budget could be spent on. These findings aligned with the survey, where 61% thought that spending on feasts and gifts was not reasonable. A few interviewees seemed to have quite strong feelings about events being a "waste of money".

"Perhaps, instead of this money spent for gifts, her children will eat for several days or she can buy them some clothes. (...) She shouldn't give a gift if her budget does not allow her."

— *Sodzhidakhon, a 50-year-old woman from Chilgazi*

"If her mother told her to go, she must go, she must not fall behind the others, and she must not let her mother down. Let it be an insignificant gift. So that her conscience does not torment her. And she was not ashamed."

— *Khimcha, a 41-year-old woman from Dushanbe*

Younger respondents were more relaxed, while unlike in KRG, rural respondents had weaker expectations around gift spending than urban ones. Urban older respondents (parents & in-laws) thought that family events should not be missed, and the budget adjusted to afford at least a small gift, whereas several younger women suggest that it was fine to miss out on events. Several (urban) respondents also expected a "return" on their investment in the form of gifts from others in the future, although not all, whereas rural respondents were quite adamant in their affirmation that "you can only rely on yourself". Apart from a few, most interviewees did not support taking out credit to buy gifts. Although some mentioned that it was customary to receive similar gifts later on, the difficult financial situation of many means that this was not a very strong expectation. Indeed, 61% of quantitative survey respondents did not think that women overspend because of cultural pressure.

"If they want to make a person happy, let them go to the event, but (...) a gift to the best of their ability. You can make a person pleased with inexpensive gift. After all, it's not about the gift, it's about the attention. (...) It's no good when you give a gift, expecting to be given a gift in return."

— *Rakhimakhon, a 50-year-old mother from Chilgazi*

Many women agreed that social events should be attended, but that it was entirely acceptable to bring a gift that was appropriate to the available budget, and that the recipient would not mind. Overall, expectations seemed to be quite relaxed – although it would still be considered rude to arrive to an event completely empty-handed, most respondents expected that hosts will understand and appreciate modest gifts based on the giver's financial situation. These findings support the strong results of the quantitative survey, where two thirds of respondents disagreed that there was social pressure on women to spend a lot. Beyond weaker cultural norms, this may also be connected to the fact that many people struggle financially and therefore are more understanding of gift budget limits. Personal opinions were also less strong for further "removed" relations such as friends, whereas respondents were more inclined to find relatives' social events obligatory to attend.

"She does not have to buy an expensive gift because the person to whom the gift is intended must understand the situation and accept the gift wholeheartedly."

— *Muattarkhon, a 44-year-old woman from Chilgazi*

"You don't have to go to events, spending your savings on gifts. After all, after the event you may be left without means of subsistence. It is better for to spend money on household expenses, on expenses of necessity. (...) In our difficult times, no one is offended by the absence of invited guests, as everyone has a very difficult financial situation."

— *Matluba, a 34-year-old woman from Dushanbe*

"It is customary that when one goes to an event, no one goes empty-handed. If the financial situation is difficult, you should at least take flatbread. This is expected of us."

— *Mavchuda, a 73-year old mother from Dushanbe*

Men thought women are more irresponsible with their spending than they actually may be. The interviewed men expected that women overspend on feasts and gifts very often, while the majority of women actually emphasized the need to budget and spend within one's means.

Who influences women to follow the norm, and how it is enforced.

Relational proximity, financial ability, and age are all factors that influence expectations of spending. Respondents thought that close relatives and friends would expect a more expensive gift, while gifts for more distant acquaintances can be smaller. Older respondents emphasized that especially in-laws / the husband's family would expect a decent gift. This also depends on the woman's financial situation – people will expect greater gifts from richer women, and have more modest expectations of those with less funds. Many respondents emphasized that reasonable, well-meaning people would not take offense to a small gift, and judgmental people were considered arrogant, ignorant and vain. Only a few respondents mentioned the need to "show off" with events and gifts.

"You should never give cheap gifts to your husband's relatives, lest they be offended. They won't like it, they might think it's disrespectful to themselves. Your parents will understand, but your husband's [parents] will never understand, even if they know you have a difficult financial situation."

— *Mavchuda, a 73-year old mother from Dushanbe*

"If a person lives well off and presents something inexpensive, unnecessary, of course will be judged and laughed at. A person who does not have, whose financial situation is deplorable, you can't demand anything from them."

— *Adiba, a 49-year-old woman from Dushanbe*

"There are arrogant people who will definitely judge, discuss the gift, its value, quality and quantity. Inexpensive gift may be judged by relatives. It all depends on the culture level of the person. A well-mannered, self-realized person would never attach importance to this."

— *Maslihatkhon, a 43-year-old woman from Chilgazi*

Unlike in KRG, the kinship system of mutual obligation and contribution seemed to be a lot weaker in TJK. Even though a sizeable group still thought that the system of mutual giving was the norm, many disagreed. Thus, while giving comparable gifts would still be viewed as the decent thing to do, respondents did not really see it as a form of "saving" with the expectation to receive the exact same amounts back in the future, nor did they note that family and neighbors had specific "rates" or kept accounts. Although a few respondents agreed that some people will rely on gifts to finance their events, most anticipate that hosts will save up sufficiently, and that the purpose of events will never be primarily transactional.

"If I gave 200 somoni (ca. 17 USD) for a wedding, then they will support me with that amount for my event."

"They won't necessarily give it back. If the financial situation allows, they will return, and if not, they will not."

— *Dilorom (32) & Adiba (49), women from Dushanbe*

BOX 9

Legal Change in Tajikistan Shifted Norms Around Events

In 2017, members of the Tajikistani legislature amended the Law of Tajikistan on Regulating Traditions, Celebrations, and Rituals, which had originally been passed in 2008. The revised Law established new rules for conducting weddings, funerals, and celebrations of child births including:

- Concerning weddings, the Law limits the number of guests to 200 people and states that the celebration cannot be longer than three hours.
- Concerning funerals, the Law recommends that funerals should be conducted without offering food to the attendees and without slaughtering animals. Similar rules apply to remembrance celebrations of dead persons.
- Concerning the celebration of a child's birth, the Law states that (...) traditional child-related celebrations should be conducted without animal slaughter.

Through this Law, the government hoped to prevent excessive spending on family celebrations and festivities which undermine the economic welfare of the population and have left many families destitute. The findings from this study indicate that this was indeed successful – women in Tajikistan reported significantly lower levels of social pressure to spend lavishly on events than their counterparts in Kyrgyzstan.

Source: Library of Congress.

COVID restrictions reduced the size of events and seem to have changed expectations as well. Although some did not comply with the rules, events became less costly and fewer attended. According to the interviews, this changed expectations as well - people would no longer be offended about smaller events and gifts. Many respondents disagreed with overspending on events, and were on the whole supportive of the changes incurred under COVID, which has led to smaller expenses. Again, men had stronger expectations of women's "judgmental and unreasonable" nature, thinking that these norms remained very strong and little had changed in the pandemic, whereas female respondents suggested that considerable relaxation had taken place.

"The expectation to host events based on the money/gifts received has changed during COVID. People attended few events, taking precautions. Weddings and other events began to be held with a small number of people and at the lowest cost."

— Mavzuna, a 35-year-old woman from Dushanbe

"There have been big changes, for the better. Less expense has been incurred."

— Mehriniso, a 48-year-old woman from Dushanbe

Opportunities and evolution of the norm

In TJK, women feel much less pressured to overspend than in KRG, and as the financial and economic situation has deteriorated for many, people have become more lenient. Respondents suggest that modest gifts can be given for recurring events such as Islamic holidays, for Mothers' Day, or at birthday parties. Weddings and "matchmaker" events are seen as bigger and in need of more expensive gifts. Respondents thought that people will be understanding for someone's difficult financial situation, especially when women are the breadwinner and raising their families alone.

5.1.4 Social Norm 4 – Women should rely on family for support

TABLE 5

Social Norm 4, Summary

The social norm and how it influences the behavior: Women should rely on their husbands/family to take care of them, and therefore do not need to save on their own, as they "will be provided for". This leads to women not planning ahead financially in the long term, beyond day-to-day budgeting for household expenses.

Behavior: Women do not plan ahead financially	Key influencers: Husbands, in-laws, other family members
Personal beliefs: What young people and parents think of the norm	Empirical expectations: Perceived prevalence of the norm
<ul style="list-style-type: none"> • 64% of women in KRG disagree with the norm, and believe that personal savings are important, and that people should prepare for unforeseen events. • 70% of women in TJK agree that women should rely on family's support, however, they still believe that saving is important. 	<ul style="list-style-type: none"> • Respondents think it is moderately common for women to rely on their families, but it is becoming more normalized that women save. • The main reason for continued family reliance is seen in lack of financial literacy.

Normative Expectations and Sanctions for breaking the norm

- Families expect women to rely on them, especially in TJK. However, they see it as acceptable for women to save at the same time.
- Reliance on family is more common in rural areas, especially because of high labor migration – it is more common for women to receive remittances e.g. from their husbands and children. It is also more common for them to rely on livestock, land and farming assets (and plan ahead with those) rather than cash.
- Sanctions are not strong – most respondents do not really care and may see it as surprising or even positive if a woman plans despite her “carefree” life. Saving is seen as “the right thing to do”, not as a mean to plan for divorce.

Opportunities and norm flexibility

- Saving is viewed very positively in both countries. Most agreed it was very important for everyone to plan.
- Majority found it acceptable to save and plan under any circumstances.
- Saving is especially acceptable when living independently from in-laws and having own income.
- Consultation with (male) family members still viewed as important to make saving and financial planning decisions.
- Women disagree with the norm. This may indicate greater flexibility to break the norm than currently perceived.

The Kyrgyz Republic

What do women (and men) think, and perceived prevalence of the norm?

While many women still live as (dependent) housewives particularly in rural areas, there is strong support for women’s saving and co-managing of family finances. Almost all interviewees agreed that it was not right to rely on the support of one’s family without saving on your own, and emphasized the uncertainty of the future and the possibility of “rainy days” for which to prepare. The majority also stressed that one should save remittances for the children’s own future or invest in land and livestock on their behalf, so that they can marry and build a life upon their return from migration. Two thirds of the quantitative survey respondents also agreed that women should not rely on their husbands and family only.

“If she has a husband who provides for her, two adult children who also do, in principle, it is right not to save money. Because she has confidence in tomorrow. Even if her husband gets sick, her children can support her.”

— **Madina, a 30-year-old woman from Bishkek**

“I think it’s wrong, because there’s no guarantee that your husband will be fine. And even with the cattle they keep, any contingency can happen. Financial cushion it is good not only because it has an accumulative nature, but in addition it can bring more passive income.”

— **Nazira, a 43-year-old woman from Bishkek**

“I don’t think it’s the right thing to do either. First of all, children work in Russia because there is nothing else to do. One should think about the children. Tomorrow they will get married, they should build a house. They should have opened a deposit account and replenish it every time. Since they are parents, they should think about the future of their children.”

— **Ernis, a 45-year-old husband from Bokonbaevo**

Women disagreed that women should rely on family for support, but many believed it was common due to lack of financial literacy. Interviewees were split on the extent to which women save– several thought that around half the women rely on their husbands and chil-

dren, but the other half of women do save, and increasingly so. However, a greater number of respondents thought that many women relied on their families and did not plan adequately for the future, an expectation that was shared by 65% of the quantitative survey respondents. Many interviewees stressed that this was mainly out of a lack of financial literacy and far-sightedness, rather than a normative expectation of female dependence.

"It happens very often [not saving, relying on family], I see it very often in my life. And this illusion of controlling the situation, the illusion that everything will always be as it is today, completely destroys this function of human as self-protection. It is financial planning, understanding that tomorrow might not be the same."

— Nazira, a 43-year-old woman from Bishkek

"I believe that 40% of women don't save, and the other 60% of women work and save for their future."

— Ainura, a 40-year-old woman from Bishkek

Who influences women to follow the norm, and how is it enforced?

Women disagreed on whether or not there were social expectations on them to be financially reliant. About half the interviewees thought that people would expect women to save regardless, the other half thought that either other people would not really care about it, or would expect them not to save as there is no need, while some might even envy a woman for her apparently carefree life. The survey respondents were also split, with around half agreeing and half disagreeing that there was social pressure on women to rely on their family instead of planning finances independently.

"I think she should work anyway. Today young people try to save money. They think about their future. But before many used to rely on the support of their families."

— Aida, a 40-year-old woman from Bokonbaevo

"There's a dependent attitude, that if someone is working-hard for you and you have this base, then you can do nothing and enjoy life. In my opinion, this is such careless irresponsibility. But, in general, society has this expectation. Just recently I read a study on Kyrgyzstan and it turned out that if a family has one migrant worker who transfers money, (...) the others in the family quit their jobs. In the end, when this migrant arrives he has no savings, because the family spent everything on current consumption, there is no savings and the poverty rate increases even more."

— Nazira, a 43-year-old woman from Bishkek

Not saving because of reliance on family may be more common in rural areas. The main rural-urban difference is that labor migration is much more common in rural areas, so families more often rely on remittances. Many respondents highlighted that urban residents have more and different kinds of expenses, and are therefore more used to saving and financial planning. Villagers on the other hand were thought more likely to rely on other assets such as crops, land, and livestock to support them in old age, and therefore less likely to save and plan in money.

"Rural families rear livestock, while urban families don't, that's why urban people are more likely to save money while rural people are more likely to invest in livestock. Rural people are also gardening fruits, for example apricots, and invest their money in planting. As urban people don't have agricultural assets, they usually save money but don't invest. They [rural people] do financial planning, just they usually invest in livestock. It is their way of saving."

— Aida, a 40-year-old woman from Bokonbaevo

BOX 9

Aigul, 47 years old, Bokonbaevo

“Children also send money to us as parents. We have bought for both of them livestock. We buy nothing for ourselves, everything for them.”

Aigul is a 47-year old woman from Bokonbaevo. Her 28-year marriage has given her three sons, two of whom work in Russia, while the youngest is still in school. She has completed higher education and works as a musician. She struggles to save especially because of expenses for events, and is in favor of a rule or law that would cut spending for everyone. She grew up in a very traditional household (both her own parents, and her in-laws), where it was considered shameful to open a bank account in her name, so only her husband opened one. She told the story of one of her neighbors, who was a successful seamstress and was expected to hand over all her earnings. As the husband's family got ever more demanding, she divorced. According to Aigul, spending on *tois* is like *Chernaya Kassa*, and the expectations around event and gift expenses are extremely prevalent. Her children send remittances from Russia, which Aigul and her husband invested in livestock and land for them to come back to. To her, it's very important to make sure that the remittances go towards the children and are not wasted by her own consumption.



*“If the village councils could work on this! It would be better to remove those traditions of over-spending (on *tois*) and use this money to open a business or invest in children.”*

If a woman started saving and planning financially, almost all respondents expect the reaction from society to be positive as “saving is the right thing to do.” Many agree that she would be praised and society would understand the need to save for children, contingencies, and daily consumption. Only one woman mentioned that it might be a sign of seeking independence and divorce – this does not seem to be a common perception. The urban men interviewed were supportive on the one hand, but on the other hand also agree that there could be rumors about her husband being unable to care for her; however, the group of rural male respondents unanimously disagreed with the latter.

Opportunities and evolution of the norm

The overwhelming majority of interviewees agreed that it was acceptable under any circumstances for women to save and do financial planning, and most of the survey respondents also did not agree that women should only rely on their families. Several interviewees mentioned that she had to have enough income, while a few mentioned it was especially acceptable when she had no husband / was divorced.

“It is acceptable under all circumstances. Today some young girls buy a car, real estate with their own money, and only then get married. Some girls prepare their dowry in advance (...). It seems to me that it depends on the level of education. There are women who, independently of their husbands, plan ahead financially to improve the quality of their lives. (...) There is no age limitation for this, young women as well as old can do financial planning.”

— *Gulmira, a 47-year-old woman from Bokonbaevo*

Tajikistan

What do women (and men) think, and perceived prevalence of the norm?

Almost all respondents strongly opposed the notion of a woman not saving and relying on her family to take care of her. In fact, only one respondent agreed with this idea. Most seemed to be too familiar with financial hardship to imagine a situation where this behavior would be advisable or considered reasonable. This stood in stark contrast to the findings from the quantitative survey, where 70% of respondents agreed that women did not need to plan as their families would support them.

"I think this is wrong, absolutely wrong. Everyone should know their budget, calculate what to spend, where to save. We do not have to rely only on earnings from Russia. For example: Her children may have some problems, they will come back here, they will be left without work, they may get sick, they may be kicked out of their jobs, anything can happen. Therefore, everyone should make some kind of savings and think about tomorrow."

— Parvina, a 37-year-old woman from Chilgazi

This situation was seen as relatively common. Despite their strong personal beliefs, the majority of respondents still thought that a significant share of women pursued this lifestyle mostly due to ignorance, as they were said to lack the financial literacy to save and the awareness that they might need a financial cushion in the future. Here the quantitative survey aligned, where 64% of respondents agreed that this happened often or always.

"(This happens) Often. They don't think about their future. (...) I think it's because of the low level of education, and they don't think about their future. They only think about today. No financial literacy. Not farsighted. I believe that a person should be forward-thinking. You have to think about the financial situation of the family."

— Zumrad, a 60-year-old mother-in-law from Dushanbe

"I think 50% of women don't save. Because they are used to the constant support of their parents, and do not think that the day will come when they will no longer be able to help and support them. Only then will they realize that they should have been saving."

— Mavzuna, a 35-year-old woman from Dushanbe

Who influences women to follow the norm, and how is it enforced?

Saving is widely seen very positively and expected from men and women alike. All respondents agreed that it was very important for everyone to plan finances and save, as there would always be unforeseen circumstances, e.g. children losing work, unexpected invitations to events, and women's own needs. This seemed to be a social expectation as well, with women who do not plan seen as ignorant, lazy and wasteful; again, somewhat in contrast to the quantitative findings, where 62% still agreed that families would expect women to rely on them for financial support.

"Every new day has to be planned, not just finances. But also the working day itself, you need to plan and execute all your things. A person who does not plan his or her finances cannot go forward. Also the planning of the spouses should not differ. There should always be mutual understanding and trust in the family."

— Maslihatkhon, a 43-year-old woman from Chilgazi

"In my opinion, a person who plans his finances is doing the right thing. Such people are called intelligent and thoughtful. People will have only a good impression about them."

— Rakhimakhon, a 50-year-old mother from Chilgazi

"I don't think people should expect women not to put aside savings. Women need to be mentored, pushed, and coached to think about the [financial] future, to calculate and plan their income and expenses."

— **Muattarkhon, a 44-year-old woman from Chilgazi**

Accordingly, rather than expecting negative sanctions and mistrust, most interviewees thought that family members and wider society would be delighted to learn that their wife or daughter(-in-law) was saving, and would take it as a sign of her financial responsibility in supporting her family and husband, rather than her trying to gain independence. A few mentioned that in-laws might object and think that financial planning should remain with them or with the husband as the head of the family, and that other female family members might be jealous of a woman's financial independence. Still, with the proper consultation and transparency, even in-laws would likely end up being supportive.

"A woman should earn her own money and not rely on anyone else. (...) but at the same time when she joins another family (after getting married), she should listen to the elders (of her husband's family). (...) Almost 50% of women depend on their husbands and have to follow their routines and customs. (...) It could be that her husband doesn't allow it or her husband's relatives, maybe she's afraid of unnecessary judgment, that she saves her money, there may be gossip behind her back."

— **Mavzuna, a 35-year-old woman from Dushanbe**

"Of course, men expect women to plan finances, it's the way it is now, that the man is at work all day and all the family problems lie on the shoulders of women." "Since women are much more frugal, I'm sure a woman will distribute all expenses more correctly. Women are more far-sighted than men."

— **Kurbon (57) & Husrav (40), husbands from Dushanbe**

"Everyone will think that she wants to separate and be independent of everyone."

"If it is a more conservative family that follows tradition, they won't like it. And if, on the contrary, the family is more modern, it will be fine."

"I think no one would mind if a woman planned her finances, on the contrary, everyone would support her."

— **Adiba (49), Matluba (34) & Gulchehra (33), women from Dushanbe**

Married and urban women were seen as more financially literate, although with some disagreement. A few respondents suggest that married women were actually more likely to make savings, as they are more responsible and think about the needs of the family, while unmarried women had no such obligations. Especially urban respondents were convinced that urban women were more likely to plan their own finances because they had more income, more expenses, and were more progressive and better educated. Rural women were expected to be less likely to work for a salary and instead tend to their household/farm, and to be financially uneducated. Both urban and rural men strongly agreed with this. However, several female rural respondents thought that there was not much difference, and that many rural women were equally saving and planning their finances.

"Married people are more likely to think about family routine and life. Therefore, they try to plan their financing and make some savings, so that in the future, if necessary, to use this money. Young girls are more careless because they don't have a family of their own yet."

— **Bibikhon, a 61-year-old mother-in-law from Chilgazi**

"Rural wives most often don't do their financial planning, while urban wives do. Because the village has cattle breeding, farming, they only count on that. In the city, most people live in apartments and think about planning their finances and making savings. Many women work in the city and in the countryside, they do housework."

— **Mavchuda, a 73-year-old mother from Dushanbe**

"Women in the city are freer, they work, they can manage their finances."

"While urban women can afford to buy something, in the village you have to ask the permission of her mother-in-law, her husband."

— *Nigina (39) & Matluba (34), women from Dushanbe*

Opportunities and evolution of the norm

Women are still expected to consult with other family members on their finances, but not to leave all financial responsibility to them. The majority of respondents agreed that women could make independent financial plans when they had an income and independent of marriage status. Several mentioned it was acceptable once the woman's family lived separately from their in-laws, in which case she'd no longer have to consult her mother-in-law, and a few also emphasized that it would be acceptable under any circumstance. Everyone agreed that women who are breadwinners must do financial planning, and some also mentioned divorced or widowed women. In particular the male respondents thought that women should still consult with their (male) family members (husband, father, brother), while a few of the interviewed parents and in-laws also stressed that women should consult their relatives first before making financial decisions.

"In all cases without exception. Planning your finances is a must. It doesn't matter if a woman is married or not, a woman lives in the countryside or in the city."

— *Khimcha, a 41-year-old woman from Dushanbe*

"If she is the head of the family, in this case, she should save at least some of her money (...). If she's single, it's for wedding expenses; if she's married, it's for the children's future. Therefore, it is important not to make unnecessary expenditures, but to save and accumulate savings for a brighter future."

— *Mavzuna, a 35-year-old woman from Dushanbe*



5.2 Youth

5.2.1 Social norm 1 – Young people should spend on events/feasts/gifts for parties

TABLE 6

Social Norm 1, Summary

The social norm and how it influences the behavior:

Young people should spend on events/feasts/gifts for parties, as social expectations dictate that invitations and gifts need to be returned in kind as a form of mutual contribution/loaning and social safety net.

Key influencers: Peers, Relatives, In-Laws (for married youth)

Behavior: Young people overspend on events/feasts/gifts for parties

Personal beliefs:

What young people and parents think of the norm

- Most young people and their parents and in-laws believe that young people should spend on events/feasts/gifts for parties, but should do so without having to stretch their budgets

Empirical expectations:

Perceived prevalence of the norm

- There is a strong expectation that young people should spend on events/feasts/gifts for parties.
- This expectation is stronger for working youth, married youth and urban youth.

Normative Expectations and Sanctions for breaking the norm

- There is a belief that money spent on events/feasts/gifts for parties serves as a sort of “social investment” – you give because you expect the same in return or you give to cover the expenses the host incurs for inviting you. In both cases, the contributions maintain the relationship between the host and the guest. Breaking this expectation can have negative consequences for young people.
- Young people who decline event invites or attend but contribute less than expected or give inexpensive gifts may be subject to gossip and ridicule.
- Young people who break expectations risk damaging their relationship with the host.

Opportunities and norm flexibility

- Urban youth are becoming increasingly comfortable with breaking tradition i.e., deciding for themselves what events to go to and how much to give based on their personal preferences or personal finances.
- Urban youth, particularly in the Kyrgyz Republic, would be okay hosting/attending events with no expectations to receive/give gifts.
- Single youth have more flexibility to break the norm than married youth.
- In general, youth with smaller social circles or those who are separated from family/relatives by distance and closeness of the relationship spend less on events/feasts/gifts for parties. Youth in this group tend to be more in urban areas.

The Kyrgyz Republic

What do young people and their parents think, and the perceived prevalence of the norm

The majority of young people and adults interviewed agreed that young people should spend on events, feasts and gifts for parties but that they should not have to stretch their budgets to do so. Some young people indicated that youth should be allowed to decline some events, particularly those of friends and relatives not close to the family, and that on some occasions, it would be okay for young people to show up to events and feasts with inexpensive gifts. This was equally true for rural and urban youth.

"I think she is doing the right thing. She can partly waive some (events) and for some, she can reduce the amount she gives."

— **Aibek, a 24-year-old man in Bishkek**

"I think reducing the amount is a better option than not giving any money. You have to find the middle ground. Only go to events of close friends, and not to those of everyone."

— **Nursultan, a 27-year-old man in Bishkek**

"I think she should at least give a small gift or a small amount of money. Because she will get the same money back from her event. Also, I think it is necessary to reduce the amount of money that people have to give for events."

— **Sulaiman, a 23-year-old man in Bokonbaevo**

The expectation that young people should spend on events, feasts and gifts for parties in the Kyrgyz Republic is quite strong. In most cases, the expectation of young people, particularly if they have an income, is that they should participate in events and feasts and give the necessary contributions. Some respondents indicated that it is not uncommon for young people to go into debt to keep up with this expectation. Urban and rural youth perceive the norm differently. In general, rural youth attend more events than urban youth while contributions expected from urban youth are higher.

"It seems to me that only the Kyrgyz are used to giving gifts and money for all sorts of events. It is necessary to give gifts. Personally, I wish we were obliged to go to fewer events."

— **Aibek, a 24-year-old man in Bishkek**

"Everyone always has the expectation that the invited party will not come empty handed."

— **Altynai, a 27-year-old woman Bokonbaevo**

"It happens a lot among young people. Sometimes we are saving for something significant, but then someone invites you for his/her event, and you have to spend your savings on the event."

— **Guliza, a 20-year-old woman in Bokonbaevo**

Young people see their contributions to events as a social investment. The expectation is that young people should attend events and feasts and give contributions because when they host such events in the future, they will reap their investments in the form of contributions that they will receive. Thus, by going to events and making the necessary contributions, young Kyrgyz contribute to maintaining the social order.

"I think that you need to give a contribution for events. If you give it, then the same amount of money will be returned to you when it's your turn."

— **Kerez, a 27-year-old woman in Bokonbaevo**

Only very few young people and adults agreed that young people should not have to spend on events, feasts and gifts for parties. This group felt that the choice to attend and spend should be left to the individual. And if they did not want to attend an event or spend on a gift then it was their choice.

"I believe that if she doesn't want to attend (events or feasts), then she shouldn't do it. It's her earnings and her money. She should decide how to spend it."

— Saikal, a 27-year-old woman in Bishkek

"This is her life. Her family and friends have no right to tell her what to do. She cannot afford it (events) due to her financial situation so she may just not go to some events."

— Altynai, a 27-year-old woman Bokonbaevo

Who influences young people to follow the norm, and how is it enforced?

The pressure to spend on events comes from friends and peers, as well as relatives and neighbors. For married youth, the expectation is felt more strongly from the in-laws.

Those who decline event invites, attend but give less than the expected contribution or give inexpensive gifts may be subject to gossip and ridicule risk damaging their relationship with the host. Most people interviewed indicated that traditionally, amounts for events, feasts and gifts are fixed and known beforehand to all those invited to the event. To some it is considered rude to decline an invitation, depending on the relationship between the event organizer and the invited guest. To others, it is equally rude to attend an event and contribute an amount or gift less than the fixed amount. This is because the assumption is that your contribution covers the costs of your participation in the event.

"If she gave someone more money before and now gives less money to someone else, the person who got less will be offended. This is why it is important to set a minimum amount from the beginning."

— Altynai, a 27-year-old woman Bokonbaevo

"You have to go and spend on events, otherwise you will lose face among your friends. That's why young people do their best to go and spend on events."

— Saikal, a 26-year-old woman in Bokonbaevo

"If she does not go, then when she gets married and gives birth to a child, then others may not come to her event. Nowadays, relationships between people are based on trade."

— Asel, a 23-year-old woman in Bishkek

"Each young person is different. But mostly they think that they need to make friends with those who made significant contributions to their events. If someone made a small contribution, this may change the relationship and they will treat him/her differently. They may not invite him/her to the next event."

— Gulnur, a 21-year-old woman in Bokonbaevo

Opportunities and evolution of the norm

A growing number of young people, especially urban youth, are comfortable with going against tradition and expectations and deciding for themselves when to attend events and feasts, and how much and to whom to give gifts and contributions. These youth feel that they should be able to give gifts and contributions based on what they can afford and that they should be able to attend events based on their relationship with the host and not out of cultural obligation or familial pressure.

"Everyone after the age of 18 is an adult and should make their own decisions. If she wants to give a gift, then let her do it. And if she does not have enough money, then she can give less money. It all needs to be discussed in advance."

— Rinat, an 18-year-old man in Bokonbaevo

"These days everyone gives gifts based on their abilities. If you have three loans hanging over you, why slaughter a sheep for a feast? I think others will understand your situation and not expect you to."

— Rinat an 18-year-old man in Bokonbaevo

"I decided that I would only go to the events of my close friends. I don't go to the events of my relatives or if I go, I don't give any contributions. I had to build a house and buy a car and to achieve these goals, I decided not go the events of my relatives."

— **Ramis, a 25-year-old man in Bokonbaevo**

"Urban youth are "like Russians" and they are not interested in events."⁵⁴

— **Asel, a 43-year-old woman in Bokonbaevo**

Some young people indicate that they would be comfortable hosting and attending events purely for social reasons without the expectation to give or receive a gift or contribution. This was the case for a couple of urban young women.

"I don't expect gifts from anyone. I just host an event and then I just attend the events of others too"

— **Aliya, a 19-year-old woman in Bishkek**

Some youth think that, despite the strong norms, more young people are willing to be understanding of each other's financial situations, and adjust expectations. In most cases related to this point, young people suggested that they know of instances where other youth were content with receiving a contribution later than anticipated. However, only a few suggested that sharing one's financial situation would lead to the removal of the expectation altogether or the acceptance of a lesser amount.

"Among my classmates I saw that when they did not have the opportunity to give immediately, they said so and after some time they gave their contribution when they had it."

— **Sulaiman, a 23-year-old man in Bokonbaevo**

"We (my friends and I) usually make contributions according to our financial situation. Sometimes we do a significant contribution, sometimes not. Young people do not have an exact amount that they give at events."

— **Altynai, a 27-year-old woman Bokonbaevo**

In general, single youth are believed to make less contributions than married youth.

"Mostly single youth give less money. The married youth think that they should keep friendly relationships with the hosts and therefore feel more pressure to contribute a good amount of money while single people can give any amount of money they want to give."

— **Fatima, a 25-year-old woman in Bokonbaevo**

⁵⁴ Some of the respondents among both youth and women referenced others' behavior to be "like Russians" or "European". This refers to certain behavioral stereotypes, e.g. Russians and Europeans being viewed by KRGs as disciplined, modern, and rational, but also as emotionally cold, overly rational, and careless of family ties. Thus, when using this terminology, respondents are not referring to actual Russians or Europeans, but to other locals whom they ascribed these characteristics to.

BOX 10

Spotlight: Erzhan, 20 years old, Bishkek

"At the moment I'm trying to set aside my earnings more often. I'm studying now, and in addition to my studies I have additional courses, and I'm also trying to go abroad"

Erzhan is a 20-year-old man in Bishkek who works as a salesperson alongside studying at university. He lives in a rented apartment in the city with his sisters. He has a bank account where he saves some of his earnings because he considers it safer this way and he is less likely to make uninformed spending decisions. Erzhan is saving so he can afford to study abroad soon. Erzhan thinks that for young people, whether in the village or in the city, there is a strong expectation that they should spend on events, feasts and gifts for parties. However, he feels that young people should be able to decide for themselves which events they go to and what their level of contribution should be based on their finances and their relationship with the host. He feels that he has some flexibility among his friend groups to make smaller contributions as his friends are all aware that he is saving up money so that he can go study abroad.



"It depends on your finances. How you earn, for example. If your salary is not enough, you can afford to be modest (and make smaller contributions)"

Tajikistan

What do young people (and their parents) think, and perceived prevalence of the norm?

The majority of young people and adults interviewed agreed that young people should spend on events, feasts and gifts for parties. However, most men and women in both rural and urban areas agreed that young people should have the flexibility to attend events with less expensive or inexpensive gifts. Those in urban areas felt that young people should also be allowed to decline some event invitations once they had reached their spending limit for events and gifts. Some suggested that for young people still living at home, their parents could support them to make the necessary contributions to events.

"She can avoid attending events that don't matter to her and save money. If the event is important to her, she can attend it without spending a lot of money."

— *Abdumanon, a 24-year-old man in Chilgazi*

"Since she works as a maid and her salary is not very high, she can attend events, but needs to spend less on gifts."

— *Gulchakhon, a 19-year-old woman in Chilgazi*

"If she receives 10 invitations, she should accept five."

— *Mokhbegim, a 23-year-old woman in Dushanbe*

The expectation to spend on events, feasts and gifts for parties is stronger for working youth, urban youth and married youth. Before young people get married and while they are still living with their parents, it is assumed that for events of relatives, young people give as part of their family's contribution. However, once they start working, their families may expect them to contribute more and once they are married and living independently from their families, they are also expected to start making their own distinct contributions as a new family unit. The expectations to spend on events, feasts and gifts for parties for friends are

equally strong, but dependent on the types of groups a young person belongs to. For urban youth, there may be less events than in rural areas, but the amounts contributed are generally more significant.

"When I was a student in the village, we had almost no fundraisers (i.e. collections of set amounts of money from event guests). Those with the opportunity could give something of themselves. Others did not give anything, and no one was offended. In the city such concepts are not accepted. Here it is mandatory to give, even if you don't have, you need to borrow."

— **Shakhrom, a 21-year-old man in Dushanbe**

"I think more is expected of those (youth) who already have a family than those who are not married. As a rule, married men work and earn, so they can buy a gift or give money. If the event is organized by a relative of the wife, of course, it is not very correct to go without a gift."

— **Dilshod, a 30-year-old man in Chilgazi**

"Most single, young people have parents to support their families, so they spend money on various parties, gifts, etc. Perhaps when they get married, their expenses will become reasonable and cut back, which promotes the accumulation of money."

— **Abdumanon, a 24-year-old man in Chilgazi**

Single women have more flexibility than married women in terms of what events they are expected to attend and what type of gifts they are expected to bring. Young women indicated that they could decide what events they wanted to attend and could count on their parents support to cover their contributions. However, married women need to consult with and seek permission from their husbands and in-laws to determine what events they go to and what their contributions should be.

"The difference between married and unmarried, is that my opportunities are in my hands and what I ask my parents to do for me they will definitely do and fulfill my request. And married women have a mother-in-law, father-in-law, husband, they have a little bit more limited opportunities."

— **Gulchahon, a 19-year-old woman in Chilgazi**

As in KRG, spending on events, feasts and gifts for parties is viewed as a social insurance safety net. Tajik respondents had similar expectations around events and gifts, namely that such contributions would be returned in future when they themselves were hosting events. Making the expected contributions to others' events is therefore both a form of informal saving or loaning, and a means to maintain social cohesion and mutual obligations.

"I don't think she should give up on attending events. She has probably received gifts from those around her at her events, and she needs to give back everything she has received."

— **Firdavs, a 30-year-old man in Chilgazi**

Who influences young people to follow the norm, and how is it enforced?

As in KRG, the pressure to spend on events comes from their friends, peers, relatives and neighbors. Again, similar to KRG, married youth face stronger expectations from their in-laws.

"Let's say a friend invited you to her wedding party, you can't go empty-handed. Even if there is no money, you have to borrow it and go, as it is uncomfortable to go empty-handed, and if you do not go, your friend will be offended."

— **Oisha, an 18-year-old woman in Dushanbe**

"In my case, my spouse's parents expect something better from me, or something more for the holidays since they think I always give expensive gifts to my relatives."

— **Farzona, a 28-year-old woman in Dushanbe**

Young people who decline events or give inexpensive gifts risk damaging their relationship with the event host. Most people interviewed indicated that it is considered rude to decline an invitation or give an inexpensive gift. Doing so may invite gossip and depending on the relationship between the event organizer and the invited guest, the invitee risks damaging the relationship with the host and also with the host's family. While most acknowledged the sanctions, the severity was felt more by rural, young women.

"If you don't give a gift, there will be gossip behind your back. If you give an inexpensive gift, the person who received the gift will judge, saying that you brought a gift of insignificant value."

— **Shahknoza, a 30-year-old woman in Dushanbe**

"Most of the condemnation of the gift is found in the village, because the moral and cultural level in the village is much lower than in the city (i.e., villagers are viewed as less progressive and "cultured"). In the village, giving an expensive gift may say that the person just wants to stand out, giving an invaluable gift, they will discuss the stinginess of the person."

— **Shahlo, a 25-year-old woman in Chilgazi**

Opportunities and evolution of the norm

Only a small minority would entertain not spending at all on events, feasts and gifts for parties. Those in this group were mostly in urban areas.

"Not only can she opt out of a few events. She can opt out of all events. These events have no impact on life and have no meaning. Also, they can be detrimental to one's budget."

— **Nigina, a 39-year-old woman in Dushanbe**

Some young people and adults are willing to adjust expectations of attendance and contribution to events, feasts and gifts for parties based on their financial situation and the nature of their relationship with the host. Among this group, there is a feeling that such spending decisions should be adjusted based on one's income and weighed against other expenses and that priority for attendance should be made based on the nature of the relationship with the host. This group comprised of mainly women in both rural and urban areas.

"I only attend events of very close friends; I don't go to all events. Since I can sew, most of the time I sew a basket of flowers. That's how I greet my friends."

— **Sarvinoz, an 18-year-old woman in Chilgazi**

"If I were in her shoes, I would go to one wedding and skip the other two. Because I have to think about my kids, monthly living expenses, subsistence and other school expenses when I get my paycheck."

— **Nigina, a 39-year-old woman in Dushanbe**

"I would like to always count on my own strength. But there are people who expect gifts, money from relatives and friends. It's like a tradition among us. I think that everyone should consider their own financial capabilities in this matter, rather than the opinions of others."

— **Muhammadjon, an 18-year-old man in Chilgazi**

"You don't want to put yourself in a difficult position because of those around you. Your actions should depend on your wallet. You can give (for events, feasts and gifts for parties) but only as much as you can."

— **Sitora, a 26-year-old woman in Dushanbe**

"It all depends on the situation and people. There are people who don't pay attention to the cost of a gift, and there are those who are interested in everything, including cost, quality etc."

— **Rakhimakhon, a 50-year-old woman in Chilgazi**

Young people's attendance and contribution to events depends on the size and location of their social circles. Those with larger social circles of family and friends reporting having to attend and contribute to more events but some are finding ways to work around this e.g. add-

ing to their parents contributions for gifts for relatives, seeking support from their parents for contributions to friends events. Those with smaller social circles i.e. family lives far away etc. found it easier to control their attendance and contributions.

"Since my parents are in Russia at the moment, I rarely attend events. I only go to relatives' events my parents tell me to go to an event and buy a gift. I consult with them and listen to their advice."

— Shakhlo, a 25-year-old woman in Chilgazi

BOX 11

Spotlight: Zamira, 25 years old, Dushanbe

"I myself am also expected to get gifts, but I do not want to spend money on expensive gifts, I want to give cheaper gifts."

Zamira is a 25-year-old woman who works as a laboratory assistant at a university in Dushanbe. Recently married, she lives with her husband and her in-laws. She has two accounts, one at a local bank and another at a microfinance institution. She is saving towards starting a family (i.e. separate accommodation and budget). Zamira thinks that the pressure on young people to spend on events, feasts and gifts for parties is very strong and not likely to abate any time soon. While she would not recommend that youth decline event invitations, she does feel that there should be more flexibility around how much young people are expected to spend on these events.



"There are young people who make little money. They can give gifts made by hand. For example, cards made by hand and signed personally with beautiful wishes. People may talk behind their backs, but in reality, expensive perfume is going to be used, but the card is going to last a long time."

5.2.2 Social norm 2 – Young people should keep up with latest technology trends

TABLE 7

Social Norm 1, Summary

The social norm and how it influences the behavior: Young people should keep up with the latest trends in technology to keep up with their peers. This means that youth should buy the latest versions of phones and other gadgets for no other purpose than to keep up socially (not for income-generating or educational activities), even if youth don't need them (e.g. because they have a less recent version already).

Behavior: Young people overspend on technology

Key influencers: Peers, online influencers

Personal beliefs:

What young people and parents think of the norm

- The majority of young people disagree with the norm. Young women, particularly rural young women, view spending on technology as wasteful.
- Those who agree with the norm are mostly young male, specifically urban, young male. They think that young people should keep up with the latest trends in technology, if it has a positive impact on the quality or efficiency of their work and if it could potentially drive up their income.

Empirical expectations:

Perceived prevalence of the norm

- The pressure to keep up with the latest trends in technology is felt more strongly by younger youth e.g., late teens/early 20s.

Normative Expectations and Sanctions for breaking the norm

- When it comes to spending on technology, young people are very impressionable and, in certain circles, most young people simply mirror what they see their peers do. This applies more so to younger youth.
- Young people who do not keep up with the latest trends in technology at the same pace as their peers risk being shunned by their social groups or subject to ridicule and bullying.

Opportunities and norm flexibility

- Older youth are more likely to resist the social pressure to keep up with the latest trends.
- Single youth and youth living with parents are more likely to give into the pressure to keep up with the latest technology trends.
- Receiving quality financial education and at an earlier age may support youth to make informed and rational decisions regarding their spending on technology e.g., when it is advisable to dip into savings to afford new technology, how to compare across different technology options and make the most financially prudent choice.
- Young people, particularly in the Kyrgyz Republic, are not willing to go into debt to afford new technology.

The Kyrgyz Republic

What do young people and their parents think, and the perceived prevalence of the norm.

The majority of the respondents personally disagreed that young people should keep up with the latest technology trends. This was equally true for young people and for the parents and in-laws of young people. Most agreed that, often, latest technology are largely indistinguishable from previous versions and, thus, it is wasteful to spend on latest technology trends. This was more so the case for female youth and for rural youth.

"I personally don't pay attention to what kinds of phones others use, whether it's my brother or my neighbor. A phone, for example, is needed for communication. If it fulfills that function, that's enough for me. So, I don't think he needs to buy an iPhone 12."

— **Altyn, a 26-year-old man in Bokonbaevo**

"I don't think he should (buy a new phone). Such an expensive thing isn't necessary. He should plan his finances and budget for his expenses. If he finds the purchase a burden, he shouldn't buy it. He should consider his capabilities."

— **Altyngul, a 48-year-old woman in Bishkek**

However, the majority of the respondents agreed that young people feel a strong pressure to keep up with the latest trends, including the latest technology trends. This pressure was felt more by younger youth and by youth in urban areas, and may lead to overstretching of their budgets to keep up.

"You feel the pressure to keep up with the latest trends. It's the same as when you see your friends wearing the latest style, you also want that item so that you don't fall out of style."

— **Fatima, a 25-year-old woman in Bokonbaevo**

"There is constant pressure. Especially here (Bishkek) they constantly look at what you wear, what dress you have, etc. For example, abroad, in Europe, people can wear anything and they never look at you or say anything, but here it's different. This is probably a negative side of a small city."

— **Saykal, a 27-year-old woman in Bishkek**

Buying the latest tech was seen as understandable if it is required for work. Some male youth in both urban and rural areas suggested that for those working in fields where use of new technology may be required for work, they could keep up with latest technology trends. However, this is relevant only for a very limited number of youth who work in these fields, and not representative of the majority. In particular, respondents were asked about a scenario where the protagonist bought a new phone he did not need (for work or other purposes) and could not afford, so this caveat seems more like an attempt to rationalize spending behavior that youth know is mostly due to social pressure.

"He should buy it if he wants to. Perhaps it will motivate him to earn more (as a graphic designer)."

— **Sulaiman, a 23-year-old man in Bokonbaevo**

"He has to buy it (new phone) if he's a graphic designer. Perhaps this gadget will come in handy for his work."

— **Nursultan, a 27-year-old man in Bishkek**

Who influences young people to follow the norm, and how is it enforced?

The pressure for young people to keep up with the latest technology trends is largely driven by their peers. The findings from the quantitative survey suggest that when it comes to spending on technology, young people are reinforcing the norm in a feedback loop i.e., they generally believe that other youth do keep up with the latest trends in technology and that there is peer pressure to do so. This pressure is felt more by younger youth, both male and female and in both urban and rural areas.

"I think mainly youth themselves influence other young people to keep up (with the latest technology trends)."

— Aizat, an 18-year-old woman in Bokonbaevo

"You always try to keep up with your friends. If your friends always use new technologies, then you will want to do the same. If your friends do not use the latest technologies, then you will not think about it. It depends on your surroundings."

— Gulnur, a 21-year-old woman in Bokonbaevo

Young people are also influenced by online influencers. With the growing access to the internet in the Kyrgyz Republic, respondents indicated that in addition to feeling pressure by their peers, young people are also impressed by online influencers, both local and international, who through their posts on social media influence youth, particularly younger youth, to want to acquire the same technology they see the influencers with online.

"Nowadays, youth are tech-savvy. They start thinking, why can't I buy this new technology or why don't I already own it. And this makes them feel embarrassed, so they start buying too like their friends."

— Ramis, a 25-year-old man in Bokonbaevo

"Probably, they feel worse than others, and feel discriminated against. This is bad, especially if he (the young person) has not fully matured as an individual. It seems to me that this may happen after one turned 25."

— Saykal, a 27-year-old woman in Bishkek

Some young people and the adults in their lives suggest that young people should not give in to the social pressure. Some think that with increased education, young people would be better equipped to not give in to the social pressure to keep up with the latest technology trends.

"He does not live for others; he lives for himself. If he has important needs, then it is better to spend on those needs. He doesn't need to keep up with his friends who use an iPhone 12."

— Gulnur, a 21-year-old woman in Bokonbaevo

"You have young people chasing new gadgets, but no one buys books now. The more people learn, the more they know what things they really need."

— Asel, a 25-year-old woman in Bokonbaevo

Young people can consciously decide to keep up with the latest trends in technology if they plan ahead financially. To some, this means that young people can get the latest technology on credit if they are confident that they can pay it back in a reasonable amount of time. To others this means that young people can dip into their savings to get the latest technology if they have a plan to replenish their savings over time. To some this means weighing the different technologies available and picking the one that matches the amount of disposable income they have. While the latter behavior is sensible, the former two put youth at risk of overspending, if they are not able to pay back or save up enough.

“There are young people who are interested in new trends, and those who are not interested at all. Among those who are interested, there are those who may want to buy a new iPhone (more expensive) and those who want to buy a new Redmi (less expensive).”

— Aibek, a 24-year-old man in Bishkek

There is an acknowledgement that beyond the social pressure, some youth just like to have new technology. The survey suggests that a quarter (26%) of youth keep up with the latest trends in technology because they like it. Young people think that they should have the freedom to buy whatever they want, as long as they can afford it and it does not push them into debt.

Single youth are more likely than married youth to keep up with the latest trends in technology. This may be because they do not have some of the financial commitments or priorities that married youth have.

“Single youth are more likely interested in latest technology trends. They see what their friends own and what to buy the same. As for married youth, they are usually buying necessary things for their families and kids.”

— Saikal, a 26-year-old woman in Bokonbaevo

Tajikistan

What do young people (and their parents) think, and perceived prevalence of the norm?

Male youth agree that young people should keep up with the latest technology trends while rural, female youth disagree. There were no differences between urban and rural male youth. However, most rural, female youth disagreed with this expectation, and urban, female youth were divided on the issue. As in KRG, among those who agreed with the norm, the belief is that new technology that helps people do their jobs well could have an impact on their income. However, they were asked about a scenario where the new gadget was neither needed nor affordable, and given that very few youth are working in a field where they would need to constantly upgrade their tech, this again seems more like an excuse for irrational spending. Among those who disagreed, spending on new technology was viewed as wasteful, particularly if older versions of the same technology could perform the same functions at a reduced cost.

“In my opinion, if he is a designer and his job required a phone with the latest features, then of course it is advisable that he buys the new phone.”

— Bakhrez, a 29-year-old man in Bishkek

“If he can afford it, has a good salary, he can buy it. It depends on his capabilities.”

— Dilshod, a 30-year-old man in Chilgazi

The majority of the respondents, youth and adults alike, agreed that young people feel a strong pressure to keep up with the latest technology trends. However, even among the youth, there is a feeling that this pressure is felt more by those who are younger.

“Of course, there is pressure among young people. Since young people are always paying attention to each other, trying to be like and keep up with society. If you are different from society in any way, you will not be treated with respect, they will turn away from you.”

— **Gulchakhon, a 30-year-old woman in Chilgazi**

“These situations (young people giving in to social pressure to keep up with the latest trends) happen, society does not exist without it.”

— **Shamsiddin, a 60-year-old man in Dushanbe**

“This is common in the younger generation. Our generation grew up in a difficult time and we understand these things. The younger generation is under more pressure and they want to look up to their environment and want to have the same thing (as their peers).”

— **Sitora, a 26-year-old woman in Dushanbe**

Who influences young people to follow the norm, and how is it enforced?

The pressure for young people to keep up with the latest technology trends is largely driven by their peers and increasing exposure on the internet. In the quantitative survey, around half the respondents personally agreed that young people should keep up, and that there was social pressure to do so, suggesting that youth reinforce each other's spending patterns when it comes to technology, although to a lesser degree than in the Kyrgyz Republic. Migration may also play a role as young people returning to Tajikistan from living and working abroad or young people with parents who work abroad could influence other youth to aspire to a similar lifestyle to afford the latest technology trends.

“There are those guys who make fun of a friend's old phone model. If you have people like that around you, you can't avoid the pressure.”

— **Sherzod, an 18-year-old man in Chilgazi**

“Parents from migration send them (young people) money to buy new gadgets or send them a new phone. Their entourage who do not have it demand from their parents and force them to buy them the same phone.”

— **Zarina, an 18-year-old woman in Chilgazi**

“Young people are influenced by desire. They want to be on trend and keep up with the times, to use the latest technology. Basically, a person is influenced by his environment: friends, peers, classmates, acquaintances and relatives. For example, if your brother came back from Russia and brought a new phone, of course you would also want to buy a more advanced phone.”

— **Bakhrez, a 29-year-old man in Dushanbe**

“On the internet, young people see their friends and others posting photos with cars, with phones etc. and those who don't have these things begin to think that they are the only ones who don't. Young people are influenced by their environment, friends, people at university. Everything has an effect.”

— **Zamira, a 25-year-old woman in Dushanbe**

“Nowadays, the time is such that all the information can be found on the Internet, so many people use phones, gadgets. In rural areas they also use gadgets, especially since most of our young people work in Russia and communicate only through phones and all kinds of apps. Many people bring phones from Russia.”

— **Abdumanon, a 24-year-old man in Chilgazi**

Sanctions are weak for those who do not keep up with the latest trends in technology. The majority of those interviewed agree that, for the most part, there are no severe sanctions for youth who do not keep up with the latest technology trends. Some may face ridicule from their peers. For others, even if they are not explicitly shamed or pressured into acquiring new technologies, they may still feel embarrassed or ashamed by their inability to keep up with their peers.

Opportunities and evolution of the norm

Some young people and the adults in their lives suggest that, despite the strong norm, young people should not give in to the social pressure to keep up with the latest technology trends. Some people think that it is only acceptable to keep up with the latest trends in technology where this is a real need and acquiring such technologies will have an impact on a young person's ability to work more efficiently.

"If (someone) needs a new phone for work, of course he should buy it. But if he wants to buy a new phone just for the novelty of it and because of social pressure from his friends, then he should refrain from such a purchase."

— **Gulnamo, a 23-year-old woman in Chilgazi**

"Don't go into debt and buy something new to keep up with the times. I myself never get excited when I see that someone has a new gadget."

— **Sabrina, a 19-year-old woman in Dushanbe**

"There are such groups of people, young people who are doing their own thing and they don't care what model of phone they have. They have their own plans for life and their own interests."

— **Bakhrez, a 29-year-old man in Dushanbe**

Some suggest that as society evolves and everyone, including youth, are more educated, social pressure to keep up with trends may start to fade.

"If society is educated, understanding and cultured, there will be no such expectations. We should never pay attention to anyone wearing old clothes, driving an old car or using an old phone model. This should not be a cause for hatred and condemnation."

— **Shamsiddin, a 60-year-old man in Dushanbe**

More young people are unwilling to go into debt to keep up with the latest technology trends. Economic hardship may also prompt some youth to plan their finances and dedicate available resources to more pressing needs.

"If you don't need the phone for work, then it can wait. Especially if it will lead to debt or cause you to spend your savings."

— **Mukhammadzhon, an 18-year-old man in Chilgazi**



BOX 12

Spotlight: Gulnamo, 23 years old, Chilgazi

"One must always rely on one's own tastes and interests, not those of society."

Gulnamo is a 23-year-old woman who works as an English teacher in Chilgazi. As a student, she didn't bother saving, but now that she earns a decent salary working for a government agency, she has been saving for a few months in a bank account. When it comes to youth spending on technology, Gulnamo thinks that youth should be allowed to keep up with the latest technology trends if it will have a positive impact on their work and their income level, but not otherwise e.g. to keep up with their peers. And while she admits that youth do face pressure to keep up with the latest trends in technology, she feels that, as much as possible, young people should try not to give in to this pressure. She believes that young people should adhere to their own tastes and interests, and not those of society.



"If he needs a new phone for work, of course he should buy it, but if he wants to buy a new phone just for appearances and because of social pressure from his friends, then he should refrain from this purchase."

5.2.3 Social norm 3 – Young people should rely on family for support

TABLE 8

Social Norm 3, Summary

The social norm and how it influences the behavior: Young people should rely on their family to support them financially, and therefore do not need to save and budget independently, as they will always be taken care of and can fall back on the family in cases of emergency or other money needs.

Behavior: Young people do not plan ahead financially

Key influencers: Parents, peers

Personal beliefs:

What young people and parents think of the norm

- Most young people and their parents and in-laws do not agree that young people should rely on their families for support past a certain age. This was truer for people in the Kyrgyz Republic and for urban and married youth.

Empirical expectations:

Perceived prevalence of the norm

- Expectations are shaped by culture but differ by family. Most people acknowledge that, unlike in the west, it is acceptable/not uncommon for youth to be supported by parents past the age of 18 and sometimes even well into adulthood.

Normative Expectations and Sanctions for breaking the norm

- For the most part, communities including families, peers etc. respond positively to youth who plan ahead financially. Youth who plan ahead financially are viewed as independent, self-reliant, "serious" and capable.
- However, in instances where a young person's assertion of financial independence may result in loss of control or loss of income to the family e.g., young people who give their earnings to the household who determines how it is spent, there may be some initial pushback.

Opportunities and norm flexibility

- More young people want some level of financial independence and would seek support only in cases of emergencies. Some young people are not seeking financial support but rather psychological support from their family.
- Working, married and urban youth are the most likely to plan ahead financially. Female youth are more likely than male youth to rely on family for support, even after marriage.
- Parents have the strongest influence on young people's financial planning behaviors

The Kyrgyz Republic

What do young people (and their parents) think, and perceived prevalence of the norm?

The majority of the young people and adults disagreed that young people should rely only on their families for support. Most respondents thought that young people should plan ahead financially and rely on themselves as much as possible. They believe that it is a sign of immaturity and/or irresponsibility for a young person to remain financially dependent on their family when they have the means to be independent. This was equally true for male and female youth interviewed in both rural and urban locations.

"He shouldn't depend on anyone. On the contrary, he must provide for his parents. If he does not intend to plan ahead, then he shouldn't have gotten married and shouldn't be having children at all."

— Asel, a 23-year-old woman in Bishkek

"Firstly, he is irresponsible. Secondly, he has no clear financial plan for his life. He has to plan ahead, not only financially. A person must have a safety net such that if something happens, he has something to fall back on."

— Cholpon, a 26-year-old woman in Bishkek

"He should already be planning (financially). He is 25 years old already, if parents help, it's already wrong."

— Argen, a 20-year-old man in Bishkek

"Parents won't last forever. They can get sick, too. So he needs to plan his finances."

— Sulaiman, a 23-year-old man in Bokonbaevo

The expectation that young people should rely on families for support exists for some families but it is becoming less prevalent. These expectations are ingrained in children from a young age and thus when they grow up and rely on their families, these families do not have any issue with that. This is particularly true for young people from wealthy families.

"Young people in Russia, on reaching 18, begin to live independently. Here, even if you are 40 years old you are still relying on your parents. This is something specific to Kyrgyz people where parents feel it is their responsibility to support their children, even when they are already adults."

— Gulnur, a 21-year-old woman in Bokonbaevo

"In our country, no one is afraid that he/she may find herself in a difficult situation without any help. Some young people will not do financial planning because they know that somehow they will get out of the situation."

— Altynai, a 27-year-old woman in Bokonbaevo

There is more pressure for young men to be financially independent while young women are expected to rely on the family more. Some of the male youth interviewed felt that they faced more pressure from their peers, families, and communities to plan ahead financially and aim for financial independence, than female youth. These expectations seem rooted in gendered norms around “providing”, with men expected to become breadwinners of their families later, while women may rely on their future husbands.

“We have a patriarchy after all that expects men to be the breadwinner. People have the idea that a man should plan his expenses because he is the head of the family and things depend more on him than on the woman. A woman can afford not to plan and spend money as she likes and it is not frowned upon.”

— Nursultan, a 27-year-old man in Bishkek

“I have sisters, and even though they are already married, our family still helps them sometimes in difficult situations.”

— Aibek, a 28-year-old man in Bokonbaevo

“Of course, the expectations differ. A man should always be a step ahead of a woman. Of course, it doesn't mean that I (the young woman) will sit at home so beautiful, but you go and work. If it's possible, I think, you (the young woman) should help him (the young man).”

— Saykal, a 27-year-old woman in Bishkek

Expectations for urban and rural youth differ. Most youth interviewed feel that the expectations for urban youth to plan ahead financially are higher. This is due to the fact that the costs of living in the city are higher and young people must plan ahead if they want to meet their financial needs. In addition, for youth who move from rural to urban areas, they may have to provide for their families back in the rural areas and thus, must become financially independent sooner than those still in rural areas.

“I think an urban young man is probably more of a financial planner than a rural young man. Because there are more expenses in the city than in the countryside, I think that the urban person will plan their finances more.”

— Erzhan, a 20-year-old man in Bishkek

Who influences young people to follow the norm, and how is it enforced?

Parents shape their children's attitudes towards financial planning. Some of the respondents suggest that parents may support their children for as long as possible because the expectation is that their children will support them when they are older and can no longer work.

“If you have a child you must support them with everything, as in the future they will support you in turn. I must provide my children with everything so they can live in comfort. And then, when the parents are gone, the children should have enough to live on their own.”

— Saikal, a 26-year-old woman in Bokonbaevo

However, parents who are unable to strike a balance at the right time risk creating a situation where their children are too dependent on them and are unable or unwilling to become independent as adults.

"If parents fail to separate from their children in time, especially those who live in mountainous (rural) areas, the children will be dependent on them for longer."

— **Aibek, a 24-year-old man in Bishkek**

"I think this is a parent's problem. You need to educate your children properly, especially male children. Of course, it used to be a different time (when parents were themselves youth), but at this age they had already had a family. They helped their relatives, and had already raised their children."

— **Saykal, a 27-year-old woman in Bishkek**

Young people understand that they won't be able to rely on their parents forever, and that financial independence is therefore important. While some respondents felt that young people should work towards financial independence as early as possible, others agreed that there are instances where it is okay for young people to rely on family for support i.e. during emergencies or unforeseen circumstances. However, as parents may not always be around, they suggest that young people should plan ahead financially to cope with this eventuality.

"Parents will not always be with us. They cannot be held responsible all the time. Therefore, immediately after marriage, young people should start doing financial planning."

— **Guliza, a 20-year-old woman in Bokonbaevo**

Communities respond positively to young men who plan ahead financially. Most male youth respondents agreed that their peers, parents and communities would respond positively to young people planning ahead financially.

Opportunities and evolution of the norm

Once young men start working and earning their own money, it becomes acceptable for them to plan ahead financially. Also, working male youth who associate with other working male youth are seen as more likely to encourage each other to plan ahead financially and explore avenues to save and invest.

"If someone plans his finances while making a certain scheme, for example, someone wants to invest in livestock and if it helps him make a profit, then his friends may also want to plan and make a profit."

— **Aibek, a 24-year-old man in Bishkek**

The expectation is different and also higher for married youth to plan ahead financially than it is for single youth. Most respondents agreed that single youth have fewer financial burdens and thus may be more likely to get away with not planning ahead financially and instead relying on their families for support. However, once youth are married and begin to have families of their own, the expectations shift, and they are encouraged to plan ahead financially and rely less on their families for support.

"Both need to plan their finances. Only they plan differently, as they have different goals. For example, an unmarried man's financial planning will be related to his marriage in future."

— **Altyn, a 26-year-old man in Bokonbaevo**

"When they were single, I took care of them, I provided for them, and now that they are married, I tell them to work themselves to provide for their children."

— **Asel, a 43-year-old woman in Bokonbaevo**

"Parents, relatives in the beginning, when the young couple just got married, they help, but there are fewer such situations."

— **Bakyt, a 46-year-old man in Bishkek**

BOX 13

Spotlight: Elina, 24 years old, Bishkek

"I think more parents understand that their children are adults, and they have to plan their finances."

Elina is a 24-year-old woman who works as a real estate agent in Bishkek. She lives with her parents. She saves mostly in cash but also deposits some of her earnings in a bank account. She is saving towards a car and getting an apartment of her own in the future. She also wants to invest in her business. She feels that the expectation that young people should rely on their family for support is not very prevalent. Although she still lives at home with her parents, she sees this as a temporary situation as she does plan ahead financially and once she has enough money saved up to afford an apartment and a car of her own, she intends to move out of her parent's house. She does admit that the expectation to plan ahead financially is greater for young men than it is for young women. In her case, her brother had already moved out of their parents' house earlier. She feels that young people who plan ahead financially are viewed positively by their families and communities and will be seen as taking the necessary steps towards becoming more conscious and serious adults.



"(In Kyrgyz Republic), a rationality has already emerged that everyone is responsible for himself. There is a mindset that parents do not owe their children anything, and children owe them nothing."

Tajikistan

What do young people (and their parents) think, and perceived prevalence of the norm?

The majority of the young and adult respondents disagreed that young people should rely only on their families for support. As in KRG, most people think that young people in general should plan ahead financially and rely on themselves. Urban young women, more than rural young women, also agreed that female youth should plan ahead financially and rely on themselves. However, some people indicated that even though it is advisable for youth to be financially independent, parents will rarely ever deny their children support.

"He needs to start planning his finances and stop relying on his parents for help. Before he got married he should have thought about how he will support his family."

— Sabrina, a 19-year-old woman in Dushanbe

"Parents will always be there to help their children. But regardless, (you) need to have savings and then make (financial) plans and act on them."

— Sherzod, an 18-year-old man in Chilgazi

Most agree that there is a strong expectation that family support will always be available. Both young people and their parents think that among some families, regardless of the child's age, there is a cultural expectation that parents should always support their children. In their view, this has led some young people to continue to rely on their families even when they have the means to be financially independent. Others suggest that young people's continued reliance on family for support may also be driven by limited economic opportunities.

"This is the mentality of our people. It differs from the mentality of European people. As we know, in Europe from the age of 18 you provide for yourself. But that is not the case with us. I don't know whether it's good or bad, but until the death of your parents you are considered a child to them. I have seen such parents who give their pensions to their children."

— **Saidullo, a 21-year-old man in Chilgazi**

"It's our tradition that parents always support the youth. I don't think that's always right. You should support but not always. You need to help them find their way, so they can learn to earn and spend money properly."

— **Sherzod, an 18-year-old man in Chilgazi**

"I think today's young people rely on family support all the time. Because they don't have a steady job after graduation."

— **Shamsiddin, a 60-year-old man in Dushanbe**

Male youth feel more pressure to plan ahead financially than female youth. Similar to KRG, there is more pressure on male youth to plan ahead financially and aim for financial independence. This pressure is felt even more acutely by married male youth who are expected to assume financial responsibility for their wives and children. It is not uncommon for female youth to remain financially reliant on their families, even after marriage. However, some urban, female youth are increasingly going against this expectation and seeking financial independence for themselves.

"(Relying only on your family) is completely doing the wrong thing. First of all, he is a man, and he is responsible for his family, especially since he is married and he is responsible for his wife and future children."

— **Sitora, a 26-year-old woman in Dushanbe**

"He's already married and has a family of his own. Therefore, he should no longer rely on the support of his relatives but should feel some responsibility and make savings for himself, for his wife and for his future family. He should take care of his family himself."

— **Dildora, a 26-year-old woman in Chilgazi**

Who influences young people to follow the norm, and how is it enforced?

Young people develop their attitudes towards financial planning based on their upbringing. Most of the respondents agreed that parents are responsible for shaping young people's attitudes towards financial planning and financial independence from their families. While most agreed that parents should support their children up to a certain point, and even after that in cases of emergencies, parents who are unable to strike a balance and wean their children off the tendency to rely on family for support all the time risk creating a situation where their children are too dependent on them and are unable or unwilling to become independent as adults.

"If a child acts in consultation with his parents, he will never harm himself. Since parents have a lot of experience, they know how to do the best thing and how to spend their income properly. And if children listen to the teachings and admonition of their parents, then by becoming an independent family, they can get around various problems on their own."

— **Gulnamo, a 23-year-old woman in Chilgazi**

Communities respond positively to young men who plan ahead financially. Most youth respondents agreed that their peers, parents and communities would respond positively to young men planning ahead financially. Any opposition faced is likely to come from parents who wish to retain some level of control over their children by controlling their finances, i.e. money given by the parents to young people or money given by the young people to their parents/families. Peers who sense that a young person may stop meeting certain financial expectations e.g. contributions to events, feasts and gifts for parties once they start planning ahead financially, are the most likely to oppose other young people planning ahead financially.

“When we are saving and not going to events, not visiting relatives who invite us, this kind of planning would not please anyone and parents would not support such planning.”

— Aziz, a 22-year-old man in Dushanbe

“I think (a youth’s) parents would be afraid to let him go free, because they were used to taking care of him throughout his life. They will not be sure of their child, the mother in particular, she will be afraid of losing some contact with her son.”

— Sitara, a 26-year-old woman in Dushanbe

Opportunities and evolution of the norm

Once young people start working and earning their own money, it becomes acceptable for them to plan ahead financially. Also, working youth who associate with other working youth are seen as more likely to encourage each other to plan ahead financially and explore avenues to save and invest. This is the case for most working youth, including urban, female youth.

In general, young people are seeking greater levels of financial independence but believe that in some instances it is acceptable to rely on their family for support. The examples provided were in case of emergencies, or to purchase or invest in assets that would support young people to improve their livelihoods and income levels, e.g. some young people suggested that it would be okay to take money from their parents to invest in real estate. While this may discourage some youth to put away money e.g. for “rainy days”, it is hardly surprising that they would need financial support for large investments.

“Financial planning is good, but in the case of a major purchase, such as real estate, you can ask your parents for financial help. That is, you should not hope that the parents will pay in full, but you can ask them to pay a small part of the purchase that is missing.”

— Abdumanon, a 24-year-old man in Chilgazi

Support provided to young people does not always have to be financial. Some young people suggest that the type of support they need from their parents and families as they begin to navigate adulthood does not always have to be financial support. Some would prefer psychological support.

“Our family has a slightly different situation from most. For us, psychological support is more important than financial support.”

— Sitara, a 26-year-old woman in Dushanbe



6. IMPLICATIONS FOR WOMEN AND YOUTH'S SAVINGS BEHAVIOR

The findings from the social norms indicate what insights could be leveraged to improve women and youth's saving and financial planning behavior. The recommendations link these insights to "bridges to activities", that allow future implementers to visualize which changes should be promoted across the target group and key influencers that will eventually support improved savings behaviors among women and youth. This section will provide the following:

- Offer a framework for identifying normative actionable insights. While understanding how structural and internal behavioral can be leveraged to promote a change in behavior, social norms can be more complex. **Section 6.1** will therefore provide an overview of four categories of insights that generally emerge from social norms research
- Provide an overview of the bridges to activities (or behavioral outcomes) that can inform the design of future interventions designed to promote increasing savings and financial planning by women and youth. **Section 6.2** will therefore provide a summary of the key insights that have emerged from the study, and how those link to the potential bridges to activities. Given the large number of bridges to activities identified, 3 bridges to activities are prioritized per behavior by assessing their feasibility and impact.

6.1 Identifying normative actionable insights

This study mapped the influence of various factors (structural, internal and collective) on women and youth's saving and financial planning behaviors providing a detailed analysis of how social norms specifically are enforced, how they shape women and youth's behaviors and constrain certain financial inclusion outcomes. However, in designing activities to promote specific customer behaviors, it is important to not look at social norms in isolation, but to design interventions that account for the interplay of social norms with other identified behavioral factors.

While structural and internal factors can be more straightforward to diagnose, social norms are more complex as they are shaped by culture, history, traditions, people's own personal beliefs and expectations held by key influencers and by society. Understanding how social norms can be leveraged to promote a change in behavior requires a structured approach, where the evolution of behaviors is systematically analyzed, and the beliefs and expectations of different actors compared with each other to identify multiple entry points for behavior change.

Based on previous experience conducting social norms diagnostics, emerging normative actionable insights typically fall into four categories:

- **Relaxation:** Consumer behavior is shifting as norms are relaxing
- **Willingness:** Openness and desire to break the norm exists, but there is limited confidence in doing so.
- **Misperception:** Norms are misperceived by the target group or influencers. This reinforces behaviors that have instead the potential to change.
- **Stickiness:** Norms are deeply entrenched and shifting behaviors is particularly challenging.

Relaxation: Consumer behavior is shifting as norms are relaxing

When does this happen? When a norm is relaxing across the target group (or sub-group) and key influencers show that they are increasingly comfortable with the norm break.

How can findings be used? Market actors may not be aware that social norms and consumer behaviors are evolving and creating new demand. Identifying these opportunities can be an entry point to designing activities for consumers who have started breaking the norm.

How can this improve financial inclusion outcomes? Giving early norm breakers the opportunity to break the norm openly can contribute to overall relaxation of a norm and encourage other groups to break it as well.

BOX 44

Example of “relaxation”

The study showed that more parents want their children to be financially independent and rely less on their families for support. In addition, more young people themselves want to be financially independent. However, a lot of young people and adults interviewed believe that the prevailing culture in both the Kyrgyz Republic and Tajikistan still promotes the idea that youth should rely on family for support and that there is no rush for young people to become financially independent. Changing this cultural narrative through the media or through government programs could promote the idea that early financial independence for youth is a good thing and is supported by more families, communities and the society as a whole.

Willingness: Openness and desire to break the norm exists, but there is limited confidence in doing so

When does this happen? When people disagree with the norm but lack the confidence to break it (or do not know that breaking it is a possibility), and key influencers are increasingly comfortable with the norm break.

How can findings be used? Findings may present opportunities for market actors. Private sector players, for example, can leverage emerging trends to design marketing and communication materials that showcase local examples of people breaking the norm. Government agencies also play a part in positive role modeling around women and youth's financial inclusion by implementing policies that facilitate women and youth breaking certain norms.

How can this target savings behaviors? Interventions that celebrate norm breakers and raise awareness of role models can be effective strategies to amplify norm change as they strengthen the confidence of the target group and influencers in breaking the norm.

BOX 55

Example of “willingness”

The study showed that many women privately think that the amounts spent on gifts and feasts are unreasonable and would be willing to spend less, but they lack the confidence to break the norm and are unaware that other women personally agree with them.

Misperception: Norms are misperceived by the target group or influencers

When does this happen? When norms are relaxing, but their actual prevalence and strength is misperceived, such as when there are:

- Mismatches between the target group’s normative expectations and the personal beliefs of influencers. For example, a target group may follow a norm because it believes that key influencers feel strongly about it, when in reality they do not.
- Mismatches between influencers’ empirical expectations and actual enforcement of a norm. For example, key influencers enforce a norm by overestimating the extent to which all influencers enforce it.

How can findings be used? Misperceptions can be controlled by exposing inconsistencies to all groups through targeted messaging and awareness. Public sector players, NGOs, and international organizations generally are best placed to lead this type of work.

How can this target savings behaviors? Interventions of this type would contribute to the relaxation of a social norm by showcasing its “hidden” relaxation. Increasing awareness can encourage more norm breakers and enhance the norm’s current evolution.

BOX 66

Example of “misperceived” norms

The study showed that more parents want their children to be financially independent and rely less on their families for support. In addition, more young people themselves want to be financially independent. However, a lot of young people and adults interviewed believe that the prevailing culture in both the Kyrgyz Republic and Tajikistan still promotes the idea that youth should rely on family for support and that there is no rush for young people to become financially independent. Changing this cultural narrative through the media or through government programs could promote the idea that early financial independence for youth is a good thing and is supported by more families, communities and the society as a whole.

Stickiness: Identify “sticky” norms that are deeply entrenched, making shifting behaviors particularly challenging

When does this happen? In certain situations, a norm is a direct barrier to achieving a financial inclusion outcome, but is too complex or impossible to target for reasons such as:

- Unwillingness by any actors, including target group(s) and influencers, to break the norm
- Presence of particularly severe sanctions
- Cultural and religious sensitivity

Example of “sticky” norms for women

The study showed that hosting feasts and gift-giving is a particularly hard to shift norm, especially in rural setting. Offering smaller than expected gifts can cause significant social sanctions, as gifts are often seen as part of a series of mutual contributions established over decades and generations.

How can findings be used? Market actors may find ways of improving their reach to a particular customer group by working around the norm or developing marketing strategies or products that make use of normative behaviors. The introduction of policies or regulations that force the population to break norms can also be an effective workaround.

How can this target savings behaviors? The effect on financial inclusion outcomes in the short term could be significant, since consumers would have greater access to financial products that circumvent social norm barriers. However, changing “sticky” norms in the long term – and thereby addressing the problem they cause in a more sustainable way – will take targeted interventions. Some examples include:

- **Work around the norm:** In contexts where women struggle to access loans due to social norms preventing them from owning assets such as lands or houses, collateral-guarantee funds will work around the norm – they enable women’s access to credit, but don’t really target the underlying norm. This means that women will be able to access loans in the short run, but that expectations around asset ownership are not changing. Once the collateral guarantee funds are removed, women will still not apply for loans. Thus, such interventions may alleviate an urgent access problem temporarily, but will not be a long-term solution on their own.
- **Push for sticky norm change with new regulation:** In some countries, changes of laws and the introduction of services to support the enforcement of these laws, has had, in the long-run, an effect on normative change. Tajikistan is a great example, where the law curtailing event sizes seems to have changed people’s expectations and this previously strong norm has relaxed significantly.
- **Targeting the norms directly with sensitive awareness campaigns:** Targeted media campaigns that sensitively challenge social norms can have an impact on the root cause of the issue and influence behaviors for the long-run. In the Kyrgyz Republic, a land reform project broadcasted short cartoons on TV explaining that women have equal rights to possess land plots and houses and were describing steps how to exercise those rights. This influenced a shift in perceptions around women’s asset ownership and their ability to access loans with collateral.

6.2 Bridges to activities

Bridges to activities specify what behavioral changes future activities should target to meet a funders’ objectives. Once bridges to activities have been identified and prioritized, interventions should therefore then be designed to target them.

BOX 48

Bridges to Activities⁵⁵

Bridges to Activities specify exactly what your activities should be aiming for. They are typically stated in one of the following ways:

Increase / decrease / improve / reduce ... + the perception that ...

(or) the availability of / access to... (access)

(or) the ability to... (self-efficacy, cues for action)

Bridges to Activities are most commonly phrased by using the word “perception”. This is because how the priority group members perceive their situation is often the main thing that matters. Therefore, the most common task of behavior change activities is to change the priority group’s perception about something (in the case of barriers to behavior) or to reinforce something (in the case of motivators of behavior).

Sections 6.2.1 (women) and 6.2.2 (youth) provide summary tables that highlight the key actionable insights that have emerged from the study. These insights are then linked to a corresponding “Bridges to Activities”. The Bridges to Activities have been scored high/medium/low⁵⁶ against their feasibility and impact, so that three bridges to activities are highlighted as a priority under each behavioral area. A short justification for the score given is provided in each table against each bridge to activity.

Feasibility refers to the likelihood that behavior-change interventions can leverage the bridge to activities. Feasibility is generally determined by factors such as:

- the severity of the sanctions that women and youth would be subject to if they were to change their behavior. Stronger sanctions will make it harder to influence normative behavior
- the desire of both women and youth or their influencers to change their behavior. When there is a willingness to change behavior, despite the presence of social norms, feasibility is scored higher

Impact refers to the likelihood that leveraging the bridge to activities will lead to the desired changes in savings behavior that meets the objectives of the IFC.

This section provides Bridges to Activities for the following 7 behaviors:

- **Women**
 - **Behavior 1:** Women do not use formal bank accounts
 - **Behavior 2:** Women save in secret
 - **Behavior 3:** Women overspend on events, feasts and gifts for parties
 - **Behavior 4:** Women do not plan ahead financially
- **Youth**
 - **Behavior 1:** Young people overspend on events, feasts and gifts for parties
 - **Behavior 2:** Young people overspend on technology
 - **Behavior 3:** Young people do not plan ahead financially

These 7 behaviors were selected for the development of the bridges to activities as they are the behaviors noted for being the ones most strongly influenced by social norms.

⁵⁵ Behavior Change Toolkit. Petr Schmied 2017

⁵⁶ The score high/medium/low was determined by the research team and informed by the findings of the study.



6.2.1 Women

Behavior 1: Women do not use formal bank accounts

The prioritized bridges to activities are the following:

- **W1.4. Increase** the perception that having short to long-term savings goals across various categories (family, business, career, asset building, investment) is as important for women as it is for men
 - **Target group:** Everyone (both countries)
- **W1.5. Improve** rural women's access to easy to understand, freely available information on formal saving & banking
 - **Target group:** Rural women (both countries)
- **W1.8. Improve** rural women's ability to understand how banking services are relevant to them, e.g. increasing the perception that bank/formal accounts are useful to those with low or irregular income
 - **Target group:** Rural women (both countries)

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Banks should not be trusted	<ul style="list-style-type: none"> • Peers 	Mistrust based on Soviet experience of inflation and bankruptcy – fear of losing savings. Small and local banks are seen as less trustworthy than big commercial or state-backed banks.	W1.1. Increase women's perception of banks / formal financial institutions as a safe and reliable storage for money	<ul style="list-style-type: none"> • TJK women • Older KRG women 	High	Medium	<p>Perceptions are already changing, and women use banks and e-wallets, even if not for saving. A targeted awareness campaign could highlight the many ways in which banks keep customers' savings safe and available, and/or how banking (law) has developed since Soviet times.</p> <p>Given the added sense of security (and more direct access to their funds) that women perceive from mobile banking, such campaigns may also focus on promoting mobile banking particularly.</p>

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Banks should not be trusted	<ul style="list-style-type: none"> Husbands In-laws Parents Male family members 	<p>There is already great support for women's saving and banking, as long as it done in agreement with the family.</p> <p>Married women are expected to consult with their husbands and in-laws before opening a bank account and saving.</p> <p>Unmarried young women should consult their parents or male family members.</p> <p>Convenience plays a significant role in formal account adoption, e.g. mobile money management (vs. need to travel to a bank) will be especially important for women with limited time & mobility</p>	<p>W1.2. Increase the perception of bank accounts (or other formal accounts) as "family friendly"</p>	<ul style="list-style-type: none"> Younger (married & unmarried) women 	High	Medium	<p>Activities could highlight how mobile banking enables women to manage money while running the household and being a responsible family member, e.g. through ads of women receiving admiration from their "elders" for being modern and financially responsible.</p> <p>Activities may also emphasize the increasing role of women in "holding the family together" (e.g. managing day to day finances, remittances, and working themselves to provide for their children) and hone in on the perception of women as more prudent savers to stress that women can be trusted to bank independently.</p>
		<p>Convenience plays a significant role in formal account adoption, e.g. mobile money management (vs. need to travel to a bank) will be especially important for women with limited time & mobility</p>	<p>W1.3. Improve the accessibility of different forms of formal accounts e.g. for women with time & mobility constraints</p>	<ul style="list-style-type: none"> All women, esp. in rural areas 			Medium

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Banks should not be trusted	<ul style="list-style-type: none"> Husbands In-laws 	The "right" savings goal and availability of funds matter more than the form of the saving (formal or informal). Banks even viewed by some as more trustworthy than informal saving because of rules and protection.	W1.4. Increase the perception that having short to long-term savings goals across various categories (family, business, career, asset building, investment) is as important for women as it is for men	<ul style="list-style-type: none"> ALL 	Medium	High	<p>Awareness activities should leverage the sense of security that formal savings bring to the whole household if women set saving goals.</p> <p>Awareness activities should also reveal women's desire to save, and expose the misperception that women do already lead on household financial planning, even though people's expectations are that financial planning is a man's role.</p>
Women lack financial literacy	<ul style="list-style-type: none"> Peers Family 	<p>Women who don't bank do so often because they lack know-how and information. Rural women are more likely to lack the access to information and knowledge about banking.</p> <p>Rural women are less likely to have a regular income / salary to deposit in the bank.</p>	W1.5. Improve rural women's access to easy to understand, freely available information on formal saving & banking.	<ul style="list-style-type: none"> Rural women 	High	Medium	<p>Activities should work with commercial banks and other financial services providers to develop information and marketing campaigns to increase women's awareness of the benefits of formal savings.</p>
			W1.6. Increase the availability of formal banking services for rural women, and/ or the linkages of financial services to existing savings cycles like "chernaya kassa" groups		Medium	Medium	<p>Activities will require involvement and investment from financial institutions. Convincing them of the business case to extend their services and develop new programs (e.g. linking up to savings groups) will require additional market research and potentially support from IFC.</p> <p>However, given the success of savings groups models in other context, such initiatives can draw from these experiences and lessons learned.</p>

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women lack financial literacy			<p>W1.7. Increase knowledge among banking agents on the needs and barriers of rural women to become new customers, and how to reach them</p>		Medium	Medium	Activities will focus on training and capacity building of bank agents. Again, this will require cooperation with financial institutions in order to train agents on how to better target rural customers, as well as outreach activities to better understand women's barriers to banking in rural areas specifically.
			<p>W1.8. Improve rural women's ability to understand how banking services are relevant to them, e.g. increasing the perception that bank/formal accounts are useful to those with low or irregular income</p>		High	High	This effort could be part of a more general awareness and information campaign around normalizing saving, and giving rural women support to make a more informed decision about their finances. Given the low density of bank branches in rural areas and the remaining trust issues, such campaigns may focus on digital banking and e-wallets.

Behavior 2: Women save in secret

The prioritized bridges to activities are the following:

- **W2.2. Reinforce** the positive perception of saving to target influencers with the message that saving is every adult's (men and women) responsibility and a normal part of life (no "betrayal")
 - **Target group:** Married women (both countries)
- **W2.3. Increase** husbands' and in-laws' perception that every adult person should save some money for themselves and that the financial responsibility for a family should be shared by men and women
 - **Target group:** Everyone (both countries), Married women (both countries)
- **W2.7. Increase** the broader perception that financial and personal independence is desirable for women
 - **Target group:** Unmarried, divorced or widowed women

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should give all their earnings to husband/ family to manage	<ul style="list-style-type: none"> • Husbands • Mothers-in-law 	<p>Strong personal, social & empirical expectation that women give their earnings to their husbands or mother-in-law to manage (or at least consult them before spending decisions).</p> <p>Financial transparency in the family seen as vital, secret saving without proper consultation as "betrayal".</p> <p>Saving generally viewed positively, more understanding for woman's (secret) saving if husband is unreliable</p>	W2.1. Increase husbands' and in-laws' perception that women can be trusted with money / to make their own decisions	<ul style="list-style-type: none"> • Married women 	Medium	Low	<p>Although the norm is still strong, many respondents highlighted that women increasingly shoulder financial responsibility and can even be the "better savers".</p> <p>Activities should aim to support and accelerate these changes, e.g. with targeted messaging around women's growing responsibility and their need (and ability) to make prudent financial decisions independently.</p>

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should give all their earnings to husband/ family to manage			W2.2. Reinforce the positive perception of saving to target influencers with the message that saving is every adult's (men and women) responsibility and a normal part of life (no "betrayal")		High	High	Support for women's saving is high in both countries, especially in TJK. Activities should further reinforce this, to normalize the perception of women's saving and banking.
	<ul style="list-style-type: none"> Husbands In-law 	When there is greater need / money is short, there are higher expectations that women's earnings should go to the family / less tolerance for independent saving	W2.3. Increase husbands' and in-laws' perception that every adult person should save some money for themselves and that the financial responsibility for a family should be shared by men and women	<ul style="list-style-type: none"> ALL / Married women 	Medium	High	Support for women's saving is high in both countries. Women are also shouldering an increasing amount of financial responsibility for their families. Activities can build on this to highlight women's key role as providers and their need for financial independence.
			W2.4. Improve women's and men's ability to set up a budget with different categories/needs, and short & long-term goals.		Medium	Medium	Activities should particularly highlight the importance of everyone (including women) having savings goals that are related to professional advancement and productive investment, rather than only the day-to-day needs of children/family.

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should give all their earnings to husband/ family to manage	<ul style="list-style-type: none"> Peers 	Some saving in secret is a lot more common for urban women, almost seen as “normal” for them, to be able to spend on things they consider important. Urban women likely to live by themselves, more likely to have regular income, more expenses.	W2.5. Increase the availability of easily accessible, low barrier services for women of all backgrounds to start saving, even small amounts. E.g. apps and mobile learning platforms that let you select savings goals and track your progress	<ul style="list-style-type: none"> (Married) Urban women 	High	Medium	<p>Given urban women are already used to saving (in secret), activities should focus on formalizing these savings and supporting women in saving more effectively, e.g. by making tracking apps and mobile deposits even more accessible.</p> <p>As mobile money providers and learning platforms already exist, activities could facilitate a partnership or development of new functionalities.</p>
	<ul style="list-style-type: none"> Husbands Mothers-in-law 	Stronger norms and family ties in rural areas, as well as less disposable income, means stricter expectations on women’s spending & saving	W2.3. (repeat) Increase husbands’ and in-laws’ perception that every adult person should save some money for themselves and that having a family is a shared responsibility for men and women	<ul style="list-style-type: none"> (Married) Rural women 	Medium	High	Support for women’s saving is high in both countries. Women are also shouldering an increasing amount of financial responsibility for their families. Activities can build on this to highlight women’s key role as providers and their need for financial independence.

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should give all their earnings to husband/ family to manage	<ul style="list-style-type: none"> • “Society” • Parents 	<p>Great acceptance of women’s own financial decision-making if they are breadwinners.</p> <p>Unmarried women may face expectations from parents to take care of them, although less strongly than husband/in-laws.</p>	<p>W2.6. Improve single women’s access to the knowledge, tools, and information they need to plan their finances independently</p>	<ul style="list-style-type: none"> • Un-married, divorced or widowed women 	Medium	Medium	As women are already in charge of most day-to-day budgeting for household expenses, activities should focus more on their long-term financial planning and investing ability. This will likely have to go beyond awareness raising, and different learning platforms and information channels would have to be explored to understand how this information could be made most easily accessible.
		<p>Divorced & widowed women are the most independent group.</p>	<p>W2.7. Increase the broader perception that financial and personal independence is desirable for women</p>		High	High	Activities could emphasize single/independent women as strong, heroic, role models etc., with messages around “forging your own destiny”, highlighting how single mothers are society’s “silent heroes”, and bringing successful women entrepreneurs into the spotlight (to highlight that they are not “rare and unmarried”, as suggested by some respondents).

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should prioritize their family's needs	<ul style="list-style-type: none"> Husbands In-laws 	<p>(Secret) saving is acceptable for the "right" goals (= family).</p> <p>Even women who are not expected to hand over their earnings are still expected to prioritize their children / family above all else.</p> <p>Women who prioritize their business or career are judged or unable to have/afford a family.</p>	<p>W2.8. Increase the perception that having short to long-term savings goals across various categories (family, business, career, asset building, investment) is as important for women as it is for men – there is more than one "right" savings goal</p>	<ul style="list-style-type: none"> ALL 	Low	Medium	Given the persistence of norms around women saving for the family (only), it will be more difficult to push for greater understanding that women, too, should invest in business, assets, and personal growth. This could still be achieved with persistent messaging in the long term, but may be more difficult to tackle. However, women's growing role as providers and their image as prudent savers is an entry point for activities targeting this norm.
			<p>Improve the positive perception of successful businesswomen as desirable and admirable</p>		High	Medium	Activities could bring successful women leaders and entrepreneurs into the spotlight e.g. using role models / champions and emphasizing that they serve the "nation" with their enterprise (creating sense of belonging not only through family, but as citizens).

Behavior 3: Women overspend on events, feasts and gifts for parties

The prioritized bridges to activities are the following:

- **W3.1. Improve** women's knowledge about the fact that most of their peers disagree that the amounts spent on parties is reasonable
 - **Target group:** Kyrgyz women
- **W3.7. Emphasize** "backwardness" and "transactionality" of katysh/koshumcha, increase women's perception of smaller events and gifts as modern (e.g. "European")
 - **Target group:** Young, urban, Kyrgyz women
- **W3.8. Improve** older women's knowledge about the fact that many women nowadays find gift amounts unreasonable, emphasize how having to go into debt for a gift is actually not "family friendly" and harmful
 - **Target group:** Older women (especially in KRG)

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should spend significant amounts on events/ gifts as culture dictates	<ul style="list-style-type: none"> • Peers • Parents • Family-In-law 	<p><i>Note: Given the strength of the norm in KRG, it is unlikely that the mentality and expectations can be completely overturned. However, activities can build on the personal beliefs to find new equilibrium of smaller spending.</i></p>	<p>W3.1. Improve women's knowledge about the fact that most of their peers disagree that the amounts spent on parties is reasonable amounts being reasonable</p>	<ul style="list-style-type: none"> • Kyrgyz women 	High	High	<p>Although the norm is still strong, many respondents highlighted that women increasingly shoulder financial responsibility and can even be the "better savers".</p> <p>Activities should aim to support and accelerate these changes, e.g. with targeted messaging around women's growing responsibility and their need (and ability) to make prudent financial decisions independently.</p>
		<p>Strong social pressure of mutual financial obligations, kinship, with strong anticipated sanctions. Seen as "Asian/Kyrgyz mentality".</p>	<p>W3.2. Increase women's perception that smaller gifts/ rates/ events are better for everyone</p>				Medium

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should spend significant amounts on events/ gifts as culture dictates	<ul style="list-style-type: none"> • Peers • Parents • Family-In-law 	<p>Personal disagreement with amounts being reasonable, but see no way to get out of it.</p> <p>System of rates / settling accounts.</p> <p>Most “katysh” through husband’s family. Close relatives and “singular” life events take precedence.</p> <p>Gifts seen as way to “save”, but not the only way.</p>	<p>W3.3. Increase women’s concept of “useful” ways to celebrate away from size of spending and gifting towards “smarter” gifts</p>	<ul style="list-style-type: none"> • Kyrgyz women 	Medium	High	<p>Awareness activities could highlight e.g. how a birth could be celebrated by opening a savings account for the child’s future college education, or a wedding by collecting savings for a house for the couple, or a funeral by making a donation (to a local charity) rather than a large feast. Such messages should be tested with a pilot audience to assess how women react to them.</p>
		<p>W3.4. Emphasize the non-monetary importance of kinship and friendship, and how outsized expectations of contribution can harm these relationships</p>	<p>Awareness activities should demonstrate the non-monetary value of friendship and mutual support. This may include e.g. ads showing a friend group of women, some of whom turn out to be financially successful, while the “poor” friends increasingly get left out due to their inability to afford events.</p> <p>Such awareness raising activities should optimally be linked to more substantial changes - e.g. they could be used as a campaign to raise support for a new law that curbs spending.</p>				
	<ul style="list-style-type: none"> • Peers • Parents • Family-In-law 	<p>Weak social expectations, giving “adequate” presents more a question of decency, less as a financial transaction/exchange.</p>	<p>W3.5. Increase women’s perception of small gifts being good enough, “presents should come from the heart”</p>	<ul style="list-style-type: none"> • Tajik women 	High	Medium	<p>In TJK, the norm is already weakened, and women have much greater understanding for financially conscious events and gifts. The law also provides a convenient legal argument. Activities can build on this existing weakness.</p>

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should spend significant amounts on events/ gifts as culture dictates	<ul style="list-style-type: none"> • Peers • Parents • Family-In-law 	<p>Much more understanding for financial difficulties and acceptance e.g. of giving smaller gifts. No expectation to go into debt for gifts/ events, although some (urban) women like to show off.</p>	<p>W3.6. Improve availability/ accessibility of services to track expenses across different categories, e.g. through apps, to ensure women don't "accidentally" overspend</p>	<ul style="list-style-type: none"> • Tajik women 	Medium-High	Medium	<p>Many women budget, but often not in writing. Financial tracking apps already exist. Activities could partner with app developers e.g. to make tracking categories more relevant, or re-design some functions to appeal to women's needs specifically (e.g. an alert that goes off when the annual event budget has been reached, etc.). Additional market research would be necessary to define these needs, and partnerships to be established, but the business case is there.</p>
	<ul style="list-style-type: none"> • Peers • Parents • In-laws 	<p>Greater lenience e.g. to miss out on some events or give smaller gifts among younger and urban women even in KRG. In TJK, there were no strong expectations for urban or rural women – rural especially thought one can only rely on oneself.</p>	<p>Same recommendations as for TJK women.</p> <p>W3.7. Emphasize "backwardness" and "transactionality" of contribution system, increase women's perception of smaller events and gifts as modern</p>	<ul style="list-style-type: none"> • Urban (younger) women (KRG) 	High	High	<p>Activities should explore the best channels for such messaging. They could partner with social media influencers or popular TV shows to emphasize that what women consider "European" (smaller) weddings are more modern/desirable, and should focus on the married couple rather than being an avenue for account settling. Positive messaging could also emphasize the beauty and importance of kinship built on true friendship/love rather than financial obligations.</p>

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should spend significant amounts on events/ gifts as culture dictates	• Peers	Older women (and men) generally more inclined to follow the norm / practice and have expectations of their daughters(-in-law), but some changes are underway.	W3.7. (repeat) Emphasize “backwardness” and “transactionality” of contribution system, increase women’s perception of smaller events and gifts as modern (e.g. “European”)	• Older women (esp. in KRG)	Low	Medium	See previous. It will be more difficult to disseminate these messages to the older generation, and more resistance is likely (e.g. not wanting to change, “this is our way of life”).
			W3.8. Improve older women’s knowledge about the fact that many women nowadays find gift amounts unreasonable, emphasize how having to go into debt for a gift is actually not “family friendly” and harmful		Medium	High	Messages that emphasize family and responsibility will be more likely to resonate with the older generation. Challenging the misperception around what is “normal” and what people actually desire may spur some change in thinking, but may still receive resistance (e.g. over fear of losing power as the “elder”, fear of change etc.)

Behavior 4: Women do not plan ahead financially

The prioritized bridges to activities are the following:

- **W4.3. Increase** influencers' perception of women who plan and don't (only) rely on them as responsible and mature
 - **Target group:** All (both countries), especially married women
- **W4.5. Increase** the perception of unmarried (young) women that building your own life is important, and relying on parents should only be done if it helps with saving for independence
 - **Target group:** Unmarried (young) women (both countries)
- **W4.6. Increase** women's awareness of the importance of financial independence and the need to plan for contingencies
 - **Target group:** Urban women

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should rely on their husbands/ family to take care of them	<ul style="list-style-type: none"> • Peers • Husbands • Parents • In-laws 	Most disagree that women shouldn't plan – not planning seen as something foolish. Many women already see the necessity of budgeting & planning, but more on a month-to-month and informal basis than having long-term investment goals.	W4.1. Improve women's ability to plan their finances and understand the importance of independent long-term planning	<ul style="list-style-type: none"> • ALL (married women) 	Medium	Medium	<p>Most women and men understand the importance of planning, but often lack the know-how. Activities may address this through different channels or platforms to provide e.g. capacity building activities or partner with financial institutions to offer basic trainings.</p> <p>Raising the level of financial literacy at scale will likely require a large effort and buy-in from various other players to impart that knowledge.</p>

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should rely on their husbands/ family to take care of them	<ul style="list-style-type: none"> • Peers • Husbands • Parents • In-laws 	Expectation that women rely on their family/husbands around half the time, but not because of social pressure, rather because of ignorance and lack of foresight.	W4.2. Improve women's access to user-friendly, fun tools to plan their finances and save	<ul style="list-style-type: none"> • ALL (married women) 	Medium	Medium	As other proposed activities, this could include partnerships with finance and tracking apps, e.g. apps that offer "rewards" when savings goals are reached, or other financial institutions providing such tools, including paper templates. Additional market research may be necessary to build out the business case.
		Main issue seen in lack of financial literacy and ability to plan long-term.	W4.3. Increase influencers' perception of women who plan and don't (only) rely on them as responsible and mature				High
	<ul style="list-style-type: none"> • Parents • Male family members 	Likely some reliance on parents for young women, until they earn enough to stand on their own feet. Expected to consult other (male) family members about finances. Little insights into "self-made" women, indication that they are rare.	W4.4. Improve young/unmarried women's access to information that support their ability to make independent financial decisions (without having to rely on family consultation)	<ul style="list-style-type: none"> • Unmarried (young) women 	High	Medium	Most young women are connected to the internet and have access to smartphones, so financial information could be disseminated easily. Activities may also include partnering with tracking/financial apps to make them more "fun" and engaging for a young audience.

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should rely on their husbands/ family to take care of them	<ul style="list-style-type: none"> • Parents • Male family members 	<p>Likely some reliance on parents for young women, until they earn enough to stand on their own feet.</p> <p>Expected to consult other (male) family members about finances.</p> <p>Little insights into “self-made” women, indication that they are rare.</p>	W4.5. Increase the perception of unmarried (young) women that building your own life is important, and relying on parents should only be done if it helps with saving for independence	<ul style="list-style-type: none"> • Un-married (young) women 	Medium	High	More insights on this in the Youth section below. Young women like the idea of self-reliance and financial independence, but still struggle to see role models and examples of women who have “made it on their own”. Activities may therefore focus on highlighting stories of successful women leaders, as well as the life of “regular” women who have a job and lead an independent life.
	<ul style="list-style-type: none"> • Husbands 	<p>Less expectation to rely on family, as they are less likely to live with parents/in-laws and more likely to have own income</p> <p>Some may rely on husbands if they make good money, can “afford” not to worry – receive envy</p>	W4.6. Increase women’s awareness of the importance of financial independence and the need to plan for contingencies	<ul style="list-style-type: none"> • Urban women 	High	Medium	Given that many respondents are hesitant to think about contingencies (e.g. their husband dying or divorcing them), the messaging around this has to be sensitive. Awareness activities could focus on economic insecurity, as the pandemic has led to hardship and job loss, e.g. by highlighting that husbands, parents, children may lose their jobs, or no longer be able to migrate, and how complete reliance on others can result in hardship.

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should rely on their husbands/family to take care of them	<ul style="list-style-type: none"> Husbands 	<p>Less expectation to rely on family, as they are less likely to live with parents/in-laws and more likely to have own income</p> <p>Some may rely on husbands if they make good money, can “afford” not to worry – receive envy</p>	W4.7. Increase ability of women with own income to save their earnings in an independent place that only they can access	<ul style="list-style-type: none"> Urban women 	Medium	Low	<p>This will be easier to achieve for urban women, who are more likely to have a regular salary, save in secret, and have access to a wider range of financial services.</p> <p>For rural women, depending on cell phone coverage and privacy, mobile finance solutions could be an important lever to avoid the pressure to give away their earnings and save up more secretly. Other successful examples of mobile money adoption should be explored, together with additional research to understand rural women’s specific barriers better.</p> <p>However, women who want to save in secret already do so. Barriers to saving are not the inability to find ways to save in secret, but other factors, such as norms constraining their ability to make independent saving decisions, and financial literacy issues.</p>

Behavioral drivers	Influencing group	Behavioral insights (incl. barriers and motivators)	Bridges to activities	Target Group	Feasibility	Impact	Reasoning
Women should rely on their husbands/ family to take care of them	• Peers	Rural women more likely to face situation of labor migration (husband not present, receiving remittances). Greater likelihood of “savings” in the form of (jointly owned) agricultural assets, less through cash / individual income.	W4.8. Increase rural women’s ability to make well-informed decisions on how to invest or save remittances	• Rural women	Medium	Medium	Activities should focus on building know-how and capacity. As suggested under previous “bridges”, there are learning platforms and partnerships that could be leveraged to deliver capacity building. Many rural women are interested in becoming more educated and often simply lack the means/ways. Remittances are one of several income flows that women receive. However, more effective ways for women to save remittances could have an impact on how other income flows are controlled and saved too.
			W4.9. Increase the perception that bank/ formal accounts are a convenient way to store remittances (and actually increase their convenience / accessibility)		High	Medium	This effort could be part of a more general awareness and information campaign around normalizing saving, and giving rural women support to make a more informed decision about their finances. Given that remittances are often withdrawn immediately, more research should be conducted to understand why, and what would convince women e.g. to save a certain amount in a formal account.

6.2.2 Youth

Behavior 1: Young people overspend on events, feasts and gifts for parties

The prioritized bridges to activities are the following:

- **Y1.1. Increase** young people's perception that spending on events/feasts/gifts for parties should not have to stretch one's budget
- **Y1.3. Increase** parents and in-law's perception that lowering expectations of young people's contributions would help them become financially independent sooner
- **Y1.8. Increase** the expectation (within society) that young people should take an active role in planning their finances, independent from their families early on

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group for activity	Feasibility	Impact	Reasoning
Young people should spend on events/ feasts/gifts for parties (social norm)	<ul style="list-style-type: none"> • Peers • Parents • In-laws 	<p>Young people feel a strong pressure to spend on events, feasts, gifts for parties</p> <p>Pressure felt more acutely by working youth, married youth and urban youth</p> <p>Sanctions for breaking the norm range from moderate (gossip) to severe (damaging relationships)</p>	<p>Y1.1. Increase young people's perception that spending on events/ feasts/ gifts for parties should not have to stretch one's budget</p>	<ul style="list-style-type: none"> • All youth • Urban youth • Married youth • Working youth 	High	Medium	<p>More young people are aware of the impact of spending on events, feasts and gifts on their finances. They are open to contributing but do not like the idea that overspending on events, feasts and gifts for parties may cause them to forego their other needs and wants.</p> <p>Activities should build on this reluctance through targeted messaging that highlights the amounts spent on events annually by the "average youth", and what else they may have afforded with those funds.</p>

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group for activity	Feasibility	Impact	Reasoning
Young people should spend on events/ feasts/gifts for parties (social norm)	<ul style="list-style-type: none"> • Peers • Parents • In-laws 	<p>Young people feel a strong pressure to spend on events, feasts, gifts for parties</p> <p>Pressure felt more acutely by working youth, married youth and urban youth</p> <p>Sanctions for breaking the norm range from moderate (gossip) to severe (damaging relationships)</p>	<p>Y1.2. Increase young people's perception that they can spend less on events/feasts/ gifts for parties while maintain their relationships</p>	<ul style="list-style-type: none"> • Female youth • Rural youth 	Low	Low	<p>Young people are highly aware of the negative sanctions resulting from not meeting expected spending on events, feasts and gifts and do not want to damage important social connections.</p> <p>Awareness activities should emphasize the non-monetary value of friendship, and the many other ways that relationships can be sustained and mutual support expressed.</p>
			<p>Y1.3. Increase parents and in-law's perception that lowering expectations of young people's contributions would help them become financially independent sooner</p>	<ul style="list-style-type: none"> • Parents of single youth • In-laws of married youth 	Medium	High	<p>Activities should raise awareness among parents that live with financially dependent youth that, if they were to spend less on events and technology, it could help them become independent sooner and rely on family less for financially.</p>
	<ul style="list-style-type: none"> • Peers • Parents • In-Laws 	<p>Most agree that young people should not have to deplete savings, go into debt or forego their needs on events, feasts, gifts for parties</p>	<p>Y1.4. Improve young people's ability to track their spending on events/feasts/ gifts for parties and set/maintain reasonable goals when it comes to such expenses</p>	<ul style="list-style-type: none"> • All youth • Urban youth 	Medium	Low	<p>If presented as an opportunity to take charge of their finances so that they can continue to spend on the things important to them, including events and other contributions, young people may be open to tracking their expenses.</p> <p>Activities should build on this finding to frame the value of tracking apps and tools.</p>

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group for activity	Feasibility	Impact	Reasoning
Young people should spend on events/ feasts/gifts for parties (social norm)	• Peers	Young people, particularly women, are aware of the significance of giving expensive gifts and more sensitive to the sanctions that result when they don't.	Y1.5 Increase young people's perception that smaller/less expensive contributions to events/ feasts/gifts for parties are okay	<ul style="list-style-type: none"> • All youth • Female youth 	Low	Medium	Due to the strength of this norm, this remains a sensitive topic to address. However, awareness activities can build on the personal agreement that youth should not go into debt or deplete their savings for events to further bolster this belief.
	<ul style="list-style-type: none"> • Peers • Parents • In-laws 	Contributions to events maintain social cohesion However, young people are increasingly comfortable letting their personal preferences and personal finances dictate what events they attend and how much they contribute	Y1.6 Improve young people's ability to track their spending on events/feasts/gifts for parties and set/maintain reasonable goals when it comes to such expenses	<ul style="list-style-type: none"> • All youth • Urban youth 	Medium	Medium	See above
			Y1.7. Improve young people's ability to maintain social cohesion that is not driven by financial expectations	<ul style="list-style-type: none"> • Rural youth • Female youth 	Low	High	There is such a strong expectation to spend on events, feasts and gifts for parties it would be very difficult to remove this expectation altogether. However, pockets of urban youth and male youth could make a likely first target, and activities / messages could be piloted with them.
Young people are not in charge of spending decisions (social norm)		Young people often give based on the discretion/expectation of their parents, in-laws or peer groups	Y1.8. Increase the expectation (within society) that young people should take an active role in planning their finances, independent from their families early on	<ul style="list-style-type: none"> • Male youth • Married youth • Urban youth 	High	High	Most youth indicate a strong desire to be financially independent and less reliant on their families, including single youth. Awareness activities could showcase role model youth who have made their families and friends proud by achieving financial independence through effective saving and financial planning.

Behavior 2: Young people overspend on technology

The prioritized bridges to activities are the following:

- **Y2.1. Decrease** young people’s perception that spending on latest technology is a sign of status among one’s peers
- **Y2.2. Increase** young people’s access to relevant information that allows them to assess available tech options and make informed purchasing decisions about which technologies best meet their needs
- **Y2.4. Increase** the availability of tools/products that help youth track their spending on technology against their other expenses

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target group for activity	Feasibility	Impact	Reasoning
Young people should keep up with the latest trends in technology (social norm)	<ul style="list-style-type: none"> • Peers • Online influencers • Parents 	Young people feel strong pressure from peers and online influencers to overspend on technology. However, sanctions are not strong.	Y2.1. Decrease young people’s perception that spending on latest technology is a sign of status among one’s peers	<ul style="list-style-type: none"> • Younger youth (i.e. late teens and early 20s) 	High	High	<p>Among younger youth, there is a strong expectation to follow the norm, which is reinforced by the youth themselves.</p> <p>Activities could work with online influencers to lead the conversation on spending on technology with caution, and framing thriftiness / prudence as “cool”.</p>
	<ul style="list-style-type: none"> • Peers 	Young people want to use latest tech if it benefits their work and can ultimately help them make more money.	Y2.2. Increase young people’s access to relevant information that allows them to assess available tech options and make informed purchasing decisions about which technologies best meet their needs	<ul style="list-style-type: none"> • Male youth • Urban youth 	Medium	Medium	Activities can focus on helping youth make better decisions when assessing the need to buy new technologies, weighing pros and cons of expensive options. This may include working with influencers to develop vlogs and other social media posts to help youth make better decisions when purchasing new technology.
			Y2.3. Increase young people’s perception that getting technology at bargain prices is a good thing/is more sustainable/ is trendy	<ul style="list-style-type: none"> • Younger youth (i.e. late teens and early 20s) 	Low	Low	<p>See above.</p> <p>It will be important that activities do not focus on “bargain hunting” only, but actually on promoting saving and prudence.</p>

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target group for activity	Feasibility	Impact	Reasoning
Young people should keep up with the latest trends in technology (social norm)	• Peers	Young people don't always know when they have overspent on technology	Y2.4. Increase the availability of tools/products that help youth track their spending on technology against their other expenses	<ul style="list-style-type: none"> • All youth • Male youth 	Medium	Medium	Activities may work with financial service providers to embed tracking functions into banking/e-money products. For example, tools to communicate to account holders the proportion of their expenditure going to specific cost items, and alerts when this is above specific thresholds.
	• Peers	Young people like technology and they open to receiving information delivered digitally	Y2.5. Improve access to and availability of savings products designed to support youth to save for technology	<ul style="list-style-type: none"> • All youth • Male youth 	Medium	Low	See above. Monitoring spend was not proven as a strong link to youth's decisions to spend on technology.
Young people like technology	• Peers	Young people like technology Their technology tastes are influenced by their peers and anything that is popular	Y2.2 (repeat). Increase young people's access to relevant information that allows them to assess available tech options and make informed purchasing decisions about which technologies they really need	<ul style="list-style-type: none"> • Younger youth • Male youth • Urban youth 	Medium	Medium	See above. Activities can focus on helping youth make better decisions when assessing the need to buy new technologies, weighing pros and cons of expensive options.
			Y2.3 (repeat). Increase young people's perception that getting technology at bargain prices is a good thing/is more sustainable/is trendy	<ul style="list-style-type: none"> • Younger youth 	Low	Low	See above. It will be important that activities do not focus on "bargain hunting" only, but actually on promoting saving and prudence.

Behavior 3: Young people do not plan ahead financially

The prioritized bridges to activities are the following:

- **Y3.4. Increase** the belief that young people should be financially independent from their families once they have a reliable income source
- **Y3.6. Increase** the perception that financial planning is equally important for ALL youth including female, single and rural youth
- **Y3.8. Improve** parents' ability to educate their children on financial planning early on

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group for activity	Feasibility	Impact	Reasoning
Young people should rely on family for support	<ul style="list-style-type: none"> • Parents 	Most people (youth and adults) agree that young people should not rely on family for support, except in emergencies or if it's part of their short-term financial planning	Y3.1. Decrease the perception that young people should rely on family for support	<ul style="list-style-type: none"> • ALL youth • Male youth • Married youth 	Medium	Low	Most young people like the idea of being financially independent. However, the expectation that young people should rely on family is not a significant factor influencing the behavior. Activities should highlight the desirability and importance of financial independence, and that family support should only be a "last resort" in cases of extreme hardship, but not a regularity.
			Y3.2. Increase the expectation that young people should plan for emergencies on their own	<ul style="list-style-type: none"> • Single youth 			Low

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group for activity	Feasibility	Impact	Reasoning
Young people should rely on family for support	• Parents		Y3.3. Improve the perception that there are more young people who are successfully saving for emergencies	<ul style="list-style-type: none"> • All youth • Single youth • Male youth 	Medium	Low	Youth are largely influenced by their peers. Activities could build on their spirit of competition and not wanting to be left behind by encouraging youth to save for emergencies if they saw their peers doing the same, e.g. in ads or through apps turning saving into a competitive game that can be played with friends.
	• Parents	More young people want to be financially independent Communities respond positively to young people who are financially independent	Y3.4. Increase the belief that young people should be financially independent from their families once they have a reliable income source	<ul style="list-style-type: none"> • ALL youth • Male youth • Married youth 	High	High	[same as Y1.8] Awareness activities could showcase role model youth who have made their families and friends proud, by achieving financial independence through effective saving and financial planning.
			Y3.5. Increase people's perception that young people should have a savings account, as a step towards financial independence i.e. normalize young people opening savings accounts	<ul style="list-style-type: none"> • Male youth • Urban youth 	Medium	Medium	Activities should position savings and savings accounts as a tool that could help young people achieve financial independence sooner. However, access to a bank account is not the only enabler to youth saving more.

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group for activity	Feasibility	Impact	Reasoning
Young people should rely on family for support	• Parents	More young people want to be financially independent Communities respond positively to young people who are financially independent	Y3.6. Increase the perception that financial planning is equally important for ALL youth including female, single and rural youth	• All youth, especially women	Medium	High	Male youth already feel the pressure to plan ahead financially. Helping female youth understand the potential short and long-term benefits of financial planning may make it a more attractive proposition. For example, activities could raise awareness among female youth that if they save more, they can support their spouse to buy a house together, have some financial independence, and support their parents and in-laws
	• Parents • Peers	Young people's financial planning behaviors are strongly influenced by their parents first and peers second	Y3.7. Improve young people's ability to practice quality financial planning early on	• All youth	Medium	Medium	Many young people already practice some financial planning. Activities should focus on helping them keep building on this skill.
			Y3.8. Improve parents' ability to educate their children on financial planning early on	• Younger parents or parents with younger children	Medium	High	Older parents may not be receptive to the idea that they have not done enough to prepare their children to plan ahead financially. However, activities could target youth who are parents so that they can start early to educate their children on financial planning.

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group for activity	Feasibility	Impact	Reasoning
Planning ahead is time consuming	<ul style="list-style-type: none"> Peers 	<p>Although many young people engage in financial planning, many of them still overspend</p> <p>More young people track expenses mentally than in writing</p>	<p>Y3.9. Increase the availability of tools/products that help youth to plan ahead financially and/or track their expenses in a way that is convenient and engaging</p>	<ul style="list-style-type: none"> All youth Male youth Urban youth 	Medium	Low	<p>If presented as an opportunity to take charge of their finances so that they can afford to spend on the things that are most important to them, young people would be amenable to the idea. Activities could partner with apps and financial service providers to develop engaging and “fun” tracking tools. However, access to financial planning tools is not the strongest driver of youth’s saving behavior.</p>
Planning ahead is unnecessary until certain milestones are hit	<ul style="list-style-type: none"> Parents In-laws 	<p>While young people aspire to be financially independent, they may not feel the need to do so until they hit certain milestones e.g. get married, buy a house, have a child; and the culture is accommodating of this</p>	<p>Y3.10. Decrease young people’s expectation that financial planning should only begin once they hit certain milestones using examples of other youth in similar situations as role models</p>	<ul style="list-style-type: none"> All youth 	Low	High	<p>Many young people do not see the benefit of planning financially until they are ready to achieve a particular goal. Activities should focus on changing this perception so that youth see early financial independence as a milestone in itself. Getting youth used to doing financial planning early and learning from that experience can have a significant impact later on in life. For example, activities may work with local parents’ support networks to introduce financial literacy and planning courses for parents to teach their children about financial management from a young age.</p>

Behavioral drivers	Influencing group	Behavioral insights	Bridges to activities	Target Group for activity	Feasibility	Impact	Reasoning
Planning ahead is unnecessary until certain milestones are hit	<ul style="list-style-type: none"> • Parents • In-laws 	While young people aspire to be financially independent, they may not feel the need to do so until they hit certain milestones e.g. get married, buy a house, have a child; and the culture is accommodating of this	Y3.9 (repeat). Increase the availability of tools/products that help youth to plan ahead financially and/or track their expenses in a way that is easy and fun, at different stages of their youth i.e., as a student, when they get their first job etc.	<ul style="list-style-type: none"> • All youth • Male youth • Urban youth 	Medium	Low	See above. Activities could partner with apps and financial service providers to develop engaging and “fun” tracking tools that include tips and functionalities that adapt to youth’s life phases.

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