

GENDER TRANSFORMATIVE FINANCIAL CAPABILITY

A review of interventions to inform integration in Social Work Education

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Background

Introduction

Gender disparities in economic opportunities and outcomes remains a significant barrier to women's economic well-being, particularly in low-and middle-income countries (LMICs), where such inequity is embedded in patriarchal cultural norms. Gender disparity is evident across multiple indicators limited access to credit, employment discrimination, and unequal asset ownership which collectively restrict women's ability to participate fully in economic life and build financial security (Kim, 2020; Koudjom & Lokonon, 2023; Orkoh et al., 2022). The persistence of these barriers is particularly pronounced in LMICs, where women's economic hardship and constrained opportunities for advancement are sustained by social and institutional structures.

In response, gender-transformative approaches have increasingly been adopted at various levels to promote women's financial health and economic well-being (Arnold & Gammage, 2019; Njuki et al., 2019; Patel, 2023). These approaches emphasize women's active participation in mainstream economic processes, such as accessing financial resources and asset ownership aiming to shift the underlying power dynamics that perpetuate inequality (Njuki et al., 2019; Patel, 2023). However, despite the growing momentum, evidence on the effectiveness and mechanisms of gender-transformative approaches in advancing women's economic well-being in LMICs remains limited and inconclusive.

Gender disparity in economic opportunities and outcomes

Women continue to face unfair and discriminatory practices in economic activities resulting in outcomes such as low wages, limited asset ownership, and reduced productivity in female-owned businesses (Brixiová Schwidrowski et al., 2021; Orkoh et al., 2022; Walker &

Kulkarni, 2021). These challenges are compounded by limited access to credit (Koudjom & Lokonon, 2023; Nwosu & Orji, 2017) and are reinforced by patriarchal systems that dictate customary laws and norms governing inheritance, employment, and wages (Amusan et al., 2021; Mbaku, 2022). Additional barriers, such as disparities in education, training, and paid employment, further undermine women's financial stability (Nanko, 2022; Van den Broeck et al., 2023).

Financial inclusion-defined as equitable access to, ownership of, and use of financial products and services-remains a critical and unevenly realized pathway to economic stability (Ansong et al., 2024). In many LMICs, women face persistent disparities in access to formal financial services, savings, credit and asset ownership, as well as limited opportunities for financial literacy (Morsy, 2020; Ndoya & Tsala, 2021; Flory, 2023; Okoyeuzu, 2020). These barriers underscore the need for targeted interventions to reduce gender inequality in economic opportunities and outcomes. (Okoi et al., 2022; Palash et al., 2023).

Addressing gender disparity

To address these disparities, a range of interventions have been implemented to enhance women's access to financial resources and economic opportunities, including savings, credit, and fair wages (Asongu et al., 2020; Omar & Inaba, 2020; Yeyoumo et al., 2023). The rise of fintech has expanded the reach of financial literacy and inclusion, providing financial services like digital payments, credit services, insurance products, remittance services, and risk management tools (Mapanje et al., 2023; Yeyoumo et al., 2023). (Mapanje et al., 2023). While most fintech products are not designed exclusively for women, they offer more opportunities for women to access financial resources and participate in mainstream economic systems compared to traditional financial services (Esmailpour Moghadam & Karami, 2023; Tripathi & Rajeev,

2023). These innovations offer valuable lessons for advancing women's financial well-being and overall economic advancement.

Current study

Despite these efforts, the evidence on the nature and impact of gender-transformative approaches on women's economic well-being remains inconclusive, particularly beyond fintech. The current systematic review addresses this gap by examining gender-transformative programs implemented in LMICs and their effects on women's financial health. This review aims to generate clear and actionable evidence to inform future strategies for advancing financial health and economic well-being among women in LMICs.

Methods

Search Strategy and information Sources

Using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines (Page et al., 2021), a comprehensive and systematic search strategy was developed collaboratively by a health sciences librarian (J.L.C.) and the review team (T. N., M.O, D.A.). The search strategy was developed using a combination of standardized subject terms and keywords targeting three main concepts: low- and middle-income countries, gender transformation, and finances. No restrictions were applied regarding date, language, or other filters, ensuring a broad and inclusive search scope.

Nine databases were systematically searched: Academic Search Premier (EBSCOhost), AgEcon, Business Source Premier (EBSCOhost), EconLit (EBSCOhost), ECONSTOR, Global Health (EBSCOhost), Global Index Medicus, PubMed, and Scopus. Each database was searched from its inception through March 2, 2025. To enhance comprehensiveness, the reference lists of included studies were screened, and a modified search was conducted in Google Scholar, with the

first ten pages of results reviewed. The librarian exported all results to EndNote X9 (Philadelphia, Pennsylvania, USA), removed duplicates, and then the unique references were imported into Covidence systematic review software (Veritas Health Innovation, Melbourne, Australia, available at www.covidence.org) for screening and review

Eligibility Criteria

Studies were eligible for inclusion if they met the following criteria: (1) reported evaluated FCAB related interventions conducted in low- or middle-income countries (LMICs); (2) quantitatively and qualitatively evaluated FCAB related interventions that apply GTA or evaluated GTA interventions that promoted FCAB; (3) included women and girls; (4) were peer-reviewed journal articles. Studies were excluded if they (1) were not published in English; (2) were qualitative studies, meta-analyses, systematic reviews, or feasibility studies; or (3) were not empirical studies (i.e., letters, editorials, conference abstracts, presentations, or study protocols).

Data Extraction and Synthesis

For each included study, descriptive information was extracted, covering study characteristics (country, region, study design, number of participants, objectives and theory used), details of the intervention's target population and context (sample description, sex distribution, social context), intervention characteristics (name, FCAB or GTA components, randomization, study arms/conditions), and intervention measures and effectiveness (duration, follow-up, outcomes measured, and reported findings). Two reviewers (S.A & T. N) independently extracted and recorded these data into a standardized Excel worksheet (Appendix A). Discrepancies were resolved through discussion; if consensus was not reached, two additional reviewers (D.A & M.O) were consulted as arbiters. Data synthesis followed an iterative process with all reviewers collaboratively identifying commonalities in main results, intervention components, outcomes and

limitations, thereby characterizing the current state of empowerment interventions among young adults globally.

Methodological Quality Rating

The methodological rigor of the included studies was evaluated using a modified version of Miller et al.'s (1995) Methodological Quality Rating Scale (MQRS) (Table 1). The original MQRS had 14 items, including study design, quality control, follow-up rate, length of follow-up, reliability/validity of measures, statistical analysis and generalizability (Miller et al. 1995). Modifications included the addition of three items (theoretical basis, intervention intensity, use of multiple outcome measures), removal of contact and collaterals, and the combination of dropout and attrition into a single item. The study design scale was modified from 0–2 to 0–3 to better capture the diversity of intervention study designs. Similar modifications have been made in a prior systematic review and meta-analysis of HIV treatment adherence interventions [Nyoni, Sallah, Okumu et al., 2020]). To fairly assess different studies with a wide range of intervention sites, the multiple sites item was modified so that a score of 0 was given for a parallel replication across less than 10 sites, a score of 1 for over ten parallel replications, a score of 2 for village- and district-level parallel replications, and a score of 3 for regional/provincial-level parallel replications. MQRS scores were tallied to obtain an overall score for each study and each item. The highest attainable score for each study on the modified MQRS scale was 23.

Results

Study Selection

The PRISMA diagram (Figure 1) illustrates the study selection process for both the broader and systematic reviews. In total, 2,641 articles were identified through our initial database search. After

screening for relevance based on titles and abstracts, 2,567 articles were excluded. For the remaining studies, 64 were selected for full-text review for the broader review, and 58 were considered for the systematic review, each using specific inclusion criteria.

For the broader review, 42 studies met the inclusion criteria after a full-text review, contributing to an understanding of gender transformative approaches in financial capability interventions in LMICs. Exclusions were based on several factors: studies that did not evaluate a specific intervention did not apply a gender transformative approach or were not financial capability interventions.

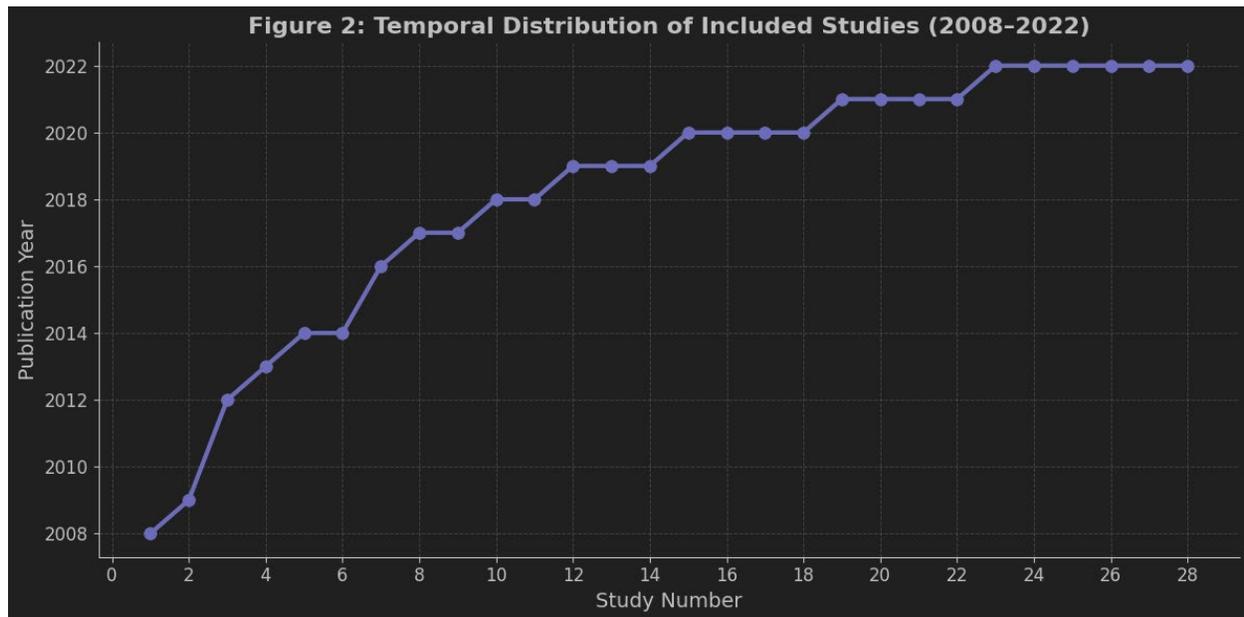
For the systematic review, 31 of the 58 full-text articles were excluded for similar reasons, including observational studies or lacking a focus on the interventions of interest, were not conducted in LMICs, or were duplicates. Ultimately, 27 studies were included, providing a focused analysis of gender transformative approaches within financial capability interventions in LMICs.

These selected studies provide a comprehensive basis for examining gender transformative approaches in financial interventions. The broader review encompasses 42 studies, and the systematic review offers an in-depth analysis based on the final 27 studies. Below is a description of these studies regarding temporal range, geographic distribution, study participants, and study designs.

Study Characteristics

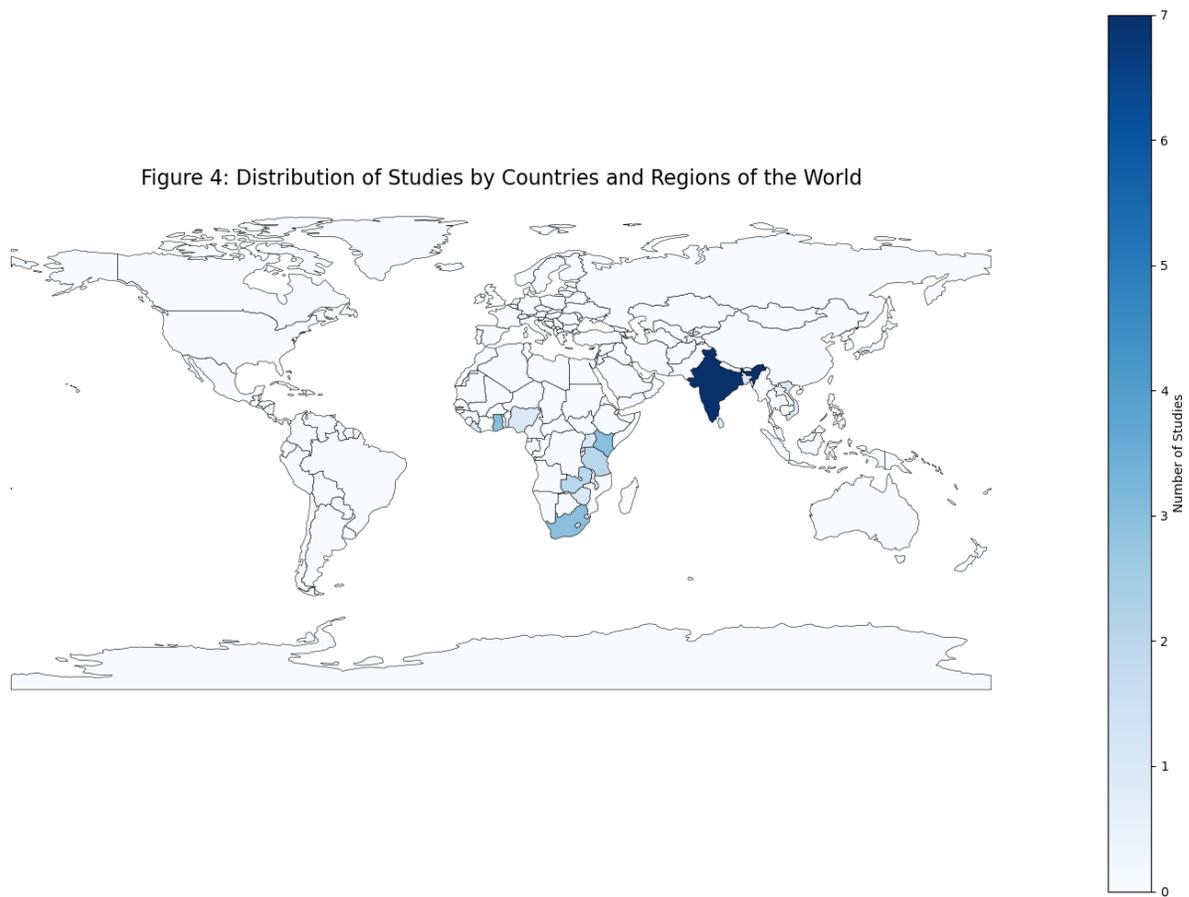
Temporal Range: As shown in Figure 2 below, studies included in this review span a 15-year period from 2008 to 2022. Early research in gender-transformative approaches to financial capability interventions was limited, with only four studies published before 2015. However, from 2016 onwards, there was a steady increase in the number of studies, culminating in an early notable increase in 2021 and 2022. This upward trend reflects the growing recognition and

relevance of gender transformative approaches in financial capability interventions within LMICs, highlighting a sustainable and increasing scholarly interest in this field in recent years.



Countries and Regions: As shown in Figure 4 below, most studies on gender transformative approaches to financial capability interventions in LMICs were conducted in sub-Saharan Africa (n=12) and South Asia (n=9), highlighting these regions as key areas of focus within the literature. Within sub-Saharan Africa, Ghana, Kenya and South Africa each accounted for three studies, Zambia and Tanzania had two studies each. Lesotho, Liberia, Malawi, Nigeria, Rwanda, Uganda and Zimbabwe were each represented by a single study. In South and Southeast Asia, India was the predominant country with seven studies, while Sri Lanka, Bangladesh and Vietnam contributed one study each. Representation from Southeast Asia and North America was comparatively limited, underscoring a regional emphasis on sub-Saharan Africa and south Asia in research on gender-transformative financial capability interventions.

Figure 4: Distribution of Studies by Countries and Regions of the World



Study Participants: Across the 27 studies reviewed, sample size ranged from 10 to 31,547 participants, with ages spanning from adolescents as young as 13 to adults up to 76 years. Study participants included women in various roles- such as individuals, household members, beneficiaries of empowerment programs, or members of self-help groups-as well as heterosexual couples and adolescents. Many studies specifically focused on women from marginalized or vulnerable backgrounds, including those living in urban slums, rural mothers, female entrepreneurs and their partners, married women accessing micro-loans, mothers with age-eligible children, female sex workers, adolescent girls, and female microfinance borrowers.

Several studies emphasized the dynamics within households and couples, highlighting that financial activities and decision-making were often a shared responsibility. Adolescents, both males and females, were included in the studies targeting specific age ranges (e.g., 13-14 years, 14-19 years) to understand their unique financial needs and challenges. Some studies focused on specific population groups such as migrant workers, female sex workers, beneficiaries of micro-credit or microfinance, recipients of government financial services like the MGNREGS program, and members of self-help groups.

Overall, the studies included diverse participants, with a strong emphasis on women, adolescents, couples or household pairs, and individuals from marginalized or vulnerable populations in LMICs. This diversity reflects the multifaceted nature of financial capability interventions and their aim to address gender equality and economic empowerment across different contexts and populations groups.

Study Designs: The included studies used a range of methodological approaches, contributing to a comprehensive understanding of gender transformative approaches to financial capability interventions in LMICs. Rigorous experimental designs such as randomized controlled trials and cluster randomized controlled trials accounted for nine (9) studies. Additionally, ten (10) studies used quasi-experimental designs, allowing for robust comparisons in settings where randomization was not realistic. Seven (7) studies used cross-sectional designs to provide snapshots of intervention outcomes, while two (2) studies incorporated qualitative evaluations to capture contextual and experimental insights. This diversity in study designs strengthens the evidence base and supports a nuanced analysis of the effectiveness and implementation of gender-transformative approaches across varied contexts.

Use of theory in interventions

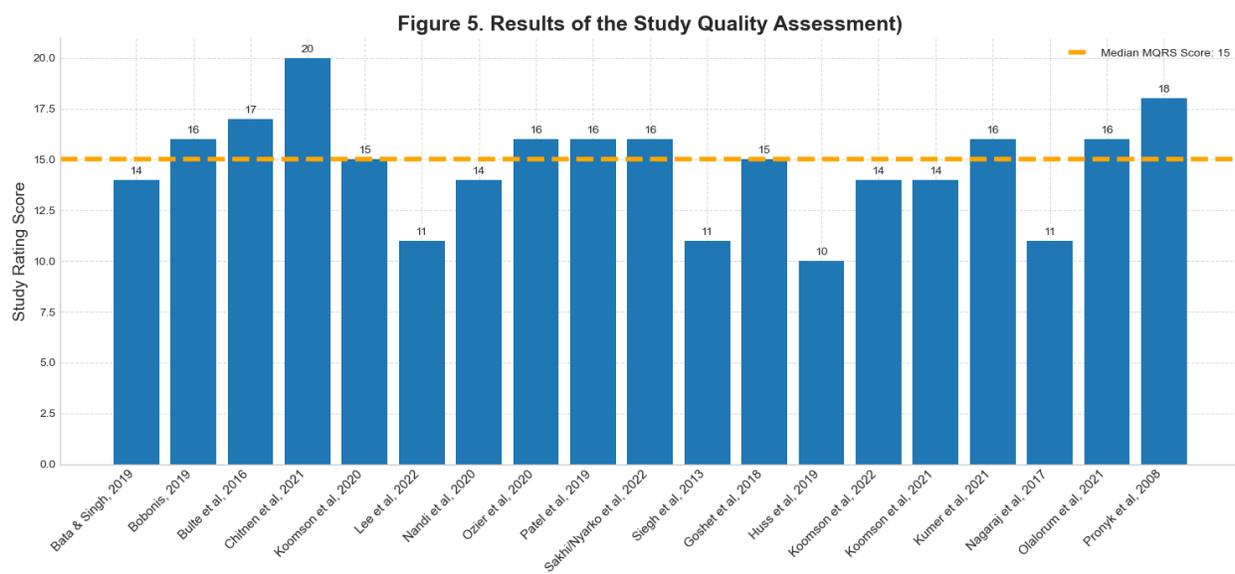
Over half of the studies (n=14) did not explicitly state which theoretical model or framework informed their study. However, three of the 11 studies that used theoretical frameworks employed the Bargaining Theory (Bulte, 2016; Murshid et al., 2018; Gosh et al., 2018). The remaining studies utilized a variety of theories, including Empowerment Theory (Batia, 2019), Pareto-Efficient Allocation Decisions (Bobonis, 2019), Feminist Standpoint Theory (Krenz et al., 2014), Structuration Theory (Mantsios et al., 2018), Economic Theory (Fisher et al., 2017), Grounded Theory (Hargreaves et al., 2009), Achievement Theory of Entrepreneurship (Koomson et al., 2022), Microeconomic Theories of Savings and Consumption (Koomson et al., 2021), Capability Approach (Patel et al., 2014), and Social Capital and Social Network (Pronyk et al., 2008). This diversity in theoretical frameworks reflects the multidimensional nature of gender-transformative approaches to financial capability interventions in LMICs, drawing from various perspectives to inform research and practice.

Methodological Quality for Systematic Review

As shown in Figure 5 below, more than half of the studies (n=11) demonstrated high methodological rigor, scoring at or above the median on the quality ratings scale, while seven studies were classified as having medium rigor with scores below the median. Notable methodological strengths across the studies included the frequent use of randomized controlled trials (RCTs), recognized as the gold standard of intervention research (n=8), and the implementation of extended follow-up periods of 12 months or longer (n=12). Additionally, majority of studies addressed the validity and reliability of their measures (n=14) and conducted parallel intervention replications across different regions or provinces (n=11). These features

collectively enhance the robustness and generalizability of the evidence base for gender-transformative financial capability interventions in LMICs.

Figure 5. Results of the Study Quality Assessment (Systematic Review)



Gender transformative approaches in promoting financial health

Financial health interventions were primarily implemented at the household level (n=13), and provided multiple components, including cash transfers (n=3), business-related cash injection or microcredit (n=5), savings accounts (n=5), financial literacy training (n=6), business training and mentorship (n=9), and micro-insurance (n=4). Many interventions incorporated gender transformative components, such as gender awareness and gender-based violence training, affordable daycare, and nutritional or livelihood support.

Financial health outcomes were assessed through indicators such as women’s asset accumulation, bargaining power and household budget allocation, and access to financial services, including savings account ownership and micro-credit. Notably, majority of interventions (n=17) demonstrated positive effects on at least one financial health outcome.

These findings highlight the significance of gender-transformative approaches in promoting financial health, particularly in resource-constrained settings. By challenging traditional gender roles and empowering women both economically and socially, these interventions contribute to more equitable financial outcomes. The evidence suggested that social workers and practitioners can build on these insights to design and deliver gender-responsive, and culturally sensitive financial guidance services such as education, coaching, and counseling- to address the multifaceted barriers to financial health faced by women and marginalized groups.

Conceptual Framework

This conceptual model in Figure 5 illustrates the complex interplay between financial capability and gender empowerment, emphasizing the multifaceted nature of interventions promoting economic and social empowerment in low- and middle-income countries (LMICs). The model's cornerstone is financial capability, a comprehensive concept encompassing knowledge, skills, access, and behaviours related to financial management, literacy, and inclusion (Batia & Singh, 2019; Bulte et al., 2016; Koomson et al., 2020). This pivotal element extends into various dimensions of empowerment, including economic, social, and personal aspects, underscoring its crucial role in the model.

Economic empowerment involves increased financial knowledge, literacy, and skills that enhance household income-earning potential and bargaining power (Batia & Singh, 2019; Bulte et al., 2016; Koomson et al., 2021). Social empowerment is achieved through access to community-based programs, mentorship, and social protection initiatives, which lead to increased gender-equitable attitudes and community engagement (Chzhen et al., 2021; Patel et al., 2019). Personal empowerment strengthens self-efficacy, confidence, and individual agency through

community-led organizations and skill-building initiatives, empowering individuals to control their financial futures (Mantsios et al., 2018; OlaOlorun et al., 2021).

The pathways to gender transformation within this model include intra-household dynamics, community engagement, structural factors, and reproductive health. Addressing gender inequalities in resource allocation decisions within households promotes financial autonomy and decision-making power, especially among women and mothers (Bobonis, 2019; Sleghe et al., 2013). Community engagement involves training men in gender-sensitive programs to foster a supportive environment for women's economic activities, reduce intimate partner violence, and enhance household income (Huis et al., 2019; Sleghe et al., 2013). Understanding the impact of structural factors, such as gender-related violence and access to social safety nets, is essential for designing effective interventions and policy measures (Gosh et al., 2018; Hargreaves et al., 2009). Integrating financial education with reproductive health counseling encourages spousal collaboration in financial decision-making and promotes greater female participation in economic activities (Nandi et al., 2020; OlaOlorun et al., 2021). This model's mechanisms of change include training, education, and collective action. Providing targeted training on financial literacy, business skills, goal-setting, and self-esteem enhances financial knowledge and empowerment among individuals (Koomson et al., 2021; Kumar et al., 2021). Group-based microfinance initiatives combined with participatory gender and HIV training mobilize communities, foster social capital, and empower individuals to collaboratively address gender disparities and health challenges (Pronyk et al., 2008; Sakyi-Nyarko et al., 2022). The outcomes of these mechanisms and pathways are twofold: financial resilience and gender equity. Building financial knowledge, skills, and resources enhances household financial resilience and economic stability, reducing vulnerability to financial shocks and crises (Nandi et al., 2020; Sakyi-Nyarko et al., 2022). Empowering financially capable

individuals, particularly women, contributes to more significant gender equity, social inclusion, and community development (Bobonis, 2019; Patel et al., 2014).

Recommendations for Future Research

This section of the report details the current gaps and actionable recommendations to gender-transformative financial capability interventions, grounded in three pillars: context-specific evidence, integration of lived experiences, and centering marginalized women’s perspectives. In the complex journey of gender transformation and financial capability, it's crucial to understand that one-size-fits-all approaches are often inadequate. Instead, a deeply nuanced understanding of context and evidence-based interventions is essential for driving meaningful change. By fostering collaborative efforts and a commitment to rigorous research, we can move closer to achieving gender equality and financial empowerment for all, ensuring that we are inclusive and empathetic in our approach.

Contextualized evidence. Future research should prioritize context-specific evidence. Interventions are most effective when tailored to the unique social, economic and cultural realities of each setting. This calls for conducting both nationwide and localized studies, and considering differences between rural, urban, and conflict-affected areas to ensure policies and programs are relevant and impactful.

Lived experiences and community engagement. Integrating qualitative insights and real-world experiences of women – especially those from marginalized groups-into program design and evaluation is essential. This includes using ethnographic methods, and community engagement to capture diverse perspectives and ensure that the interventions are grounded in the needs and preferences of those they aim to serve. Combining these insights with quantitative data strengthens both the relevance and sustainability of programs.

Focus on marginalized women. Holistic and intersectional approaches are necessary to understand and address the unique challenges faced by marginalized women, such as adolescents, female sex workers, and migrant workers. Research should explore the specific barriers these groups encounter, the dynamics within their communities, and the factors that enhance their decision-making power and agency.

Quality of evidence. Improving the quality of evidence requires rigorous methodologies, longer follow-up periods, and standardized measures. Monitoring empowerment outcomes—such as through self-help groups—and understanding the mechanisms behind successful interventions will lead to more robust findings. Comparative studies and synthesis of results across contexts are also necessary to inform best practices.

Empowerment intervention delivery mechanisms. Future studies should focus on identifying the most effective delivery mechanisms for empowerment interventions. This includes conducting comparative trials, integrating microfinance with health and social services, and refining evaluation frameworks with context-specific and standardized measures. Unpacking the components of successful interventions through deeper qualitative analysis will help scale and adapt effective models.

These recommendations collectively aim to enhance the effectiveness and impact of gender transformation approaches in financial capability interventions, contributing to more inclusive and empowering outcomes for diverse populations worldwide.

Table 1: Themes on Recommendations for future research

Themes	Explanation	Summary illustrative text
<i>Develop contextualized evidence</i>	Conducted nationwide and comprehensive studies	Batia (2019) suggests conducting pan-India, city, and state studies for comprehensive research.
	Conduct context-specific research and identify contextual factors	Bobonis (2019) recommends research in areas with constraints on resource distribution within households. Examine the influence of socio-economic and political contexts on intervention outcomes (Chzhen et al., 2021; Ozler et al., 2020). Consider variations in outcomes across different settings (rural vs. urban, conflict vs. non-conflict) (Ozler et al., 2020).
	Seek a better understanding public works program	Ghosh et al. (2018) emphasizes the importance of considering economic, social, and cultural factors.
<i>Leveraging lived experiences for implementation or uptake of programs</i>	Conduct ethnographic research for broadened understanding	Krenz et al. (2014) recommends further ethnographic research to broaden the understanding of 'empowerment.'
	Integrate qualitative studies with large-sample size datasets	Fisher et al. (2017) suggests integrating rapid qualitative studies within longitudinal datasets for a comprehensive understanding of livelihood impacts and long-term outcomes.
	Conduct longitudinal and real-world studies	Conducting longitudinal studies to track long-term impacts beyond the intervention period (Fisher et al., 2017) and implementing research in real-world settings to inform theoretical and practical discussions on gender equality (Huis et al., 2019).
	Inform policy and programmatic implications	Informing policy decisions and program design through empirical evidence (Patel et al., 2019), identifying strategies for institutional strengthening and community mobilization to address structural vulnerabilities (Patel et al., 2019), and exploring the role of community organizations in enhancing financial security and individual agency (Patel et al., 2019).
<i>Strengthening quality of evidence</i>	Monitor and evaluate the effectiveness of Self-Help Groups (SHG)	Nagaraj et al. (2017) recommends further research focused on measuring empowerment at every level, monitoring SHGs, and establishing a standardized empowerment index.
	Provide for a longer duration and expanded scope in training programs	Koomson et al. (2023) suggests future studies considering a longer duration between training and surveys and expanding the scope to cover both rural and urban households for a more comprehensive impact evaluation.
	Investigate impact mechanisms	Investigate mechanisms underlying interventions' success in enhancing financial capability and gender empowerment (Batia & Singh, 2019; Krenz et al., 2014; Mantsios et al., 2018). Identify specific skills predicting increases in decision-making power and bargaining ability (Murshid et al., 2018). Explore the interplay of gender dynamics in decision-making processes (Bobonis, 2019).

	Evaluation and synthesize	Conduct comparative studies to evaluate effectiveness against alternative interventions or control groups (Fisher et al., 2017). Assess the sustainability of impacts post-intervention (Fisher et al., 2017). Synthesize knowledge from community-based programs to evaluate their efficacy (Nandi et al., 2020). Develop standardized empowerment indices for monitoring and evaluating interventions (Nagaraj et al., 2017). Establish monitoring frameworks to measure empowerment outcomes at various levels (Nagaraj et al., 2017). Provide recommendations to policymakers based on empirical findings (Patel et al., 2019).
<i>Strengthening evidence on empowerment intervention delivery mechanisms</i>	Conduct comparative trials and explore modifications	Ozler et al. (2020) suggests future trials comparing Girl Empower with cost-equivalent cash transfers, and exploring modifications to reduce sexual abuse, especially in conflict settings.
	Test optimal models for combined microfinance and health promotion	Hargreaves et al. (2009) emphasizes finding optimal models for delivering combined microfinance and health promotion.
	Enhance methodological rigor	Develop context-specific measures for assessing decision-making and empowerment. Integrate qualitative research methods to complement quantitative findings and provide deeper insights. Establish standardized indices to measure empowerment levels consistently across groups (OlaOlorun et al., 2021; Nagaraj et al., 2017).
	Unpack intervention components	Further analyze intervention components to understand their relative contributions to observed outcomes. Invest in qualitative research to explore inconsistencies in results and refine intervention strategies (Pronyk et al., 2008; OlaOlorun et al., 2021).

Recommendations for Social Work Practice and Education

Gender transformation approaches are crucial for advancing financial capability and equity among marginalized populations. This section describes the main themes identified in the recommendations for social work practice and education from intervention studies.

Strengthen economic resources. Building formal financial systems, promoting financial literacy especially among youths, and supporting group-based empowerment initiatives like self-help groups are effective ways to enhance financial inclusion and resilience. social protection policies that incorporate gender and care responsibilities can further strengthen household financial security and empower women economically (Batia, 2019; Koomson et al., 2020; Patel et al., 2014; Nagaraj et al., 2017; OlaOlorun et al., 2021; Sakyi-Nyarko et al., 2022; Mukendi et al., 2022).

Adopt Holistic and Inclusive Approaches. Achieving gender equity requires addressing barriers across employment, education, health, and welfare services. Engaging men in gender equality and caregiving roles, alongside women focused programs, fosters shared responsibility and more sustainable progress (Kim et al., 2022; Sleigh et al., 2021; Kumar et al., 2021).

Leverage Financial Technology. FinTech, such as mobile money, can expand access to financial services for women and marginalized groups. However, its success depends on addressing underlying gender and social constraints. Adopting innovative solutions like mobile money can help bridge the gender gap in financial access and support broader development goals (Lee et al., 2022; Koomson et al., 2022).

Implement Inclusive socio-economic Interventions. Community-driven advocacy and large-scale livelihood initiatives are vital for empowering marginalized groups. Combining financial literacy with empowerment training enhances household welfare and helps challenge traditional gender norms. Tailoring interventions to the needs of disadvantaged youth and women

can break cycles of socio-economic disadvantage (Patel et al., 2019; Koomson et al., 2023; Chzhen et al., 2021).

Summary. These recommendations highlight the importance of adopting comprehensive and gender-responsive strategies to promote financial capability. Strengthening economic resources through formal financial systems, group-based empowerment, and social protection policies is essential for improving financial inclusion and resilience. Holistic approaches that promote gender equity—such as engaging men in empowerment programs and leveraging financial technology—can help address systemic inequalities. Finally, targeted socio-economic interventions for disadvantaged groups, especially youth, are crucial for breaking cycles of exclusion and building more inclusive financial systems. Collectively, these strategies emphasize the need for collaborative and context-specific efforts to empower marginalized communities.

Table 2: Themes on Recommendations for Social Work Practice and Education

Themes	Explanation	Summary Illustrative Text
<i>Strengthening sources of economic Resources</i>	Develop financial systems	Developing a formal financial system could enhance the scale of financial inclusion (Batia, 2019)
	Provide youth in financial literacy programs	Financial literacy training programs that focus more on the youth are likely to be more effective (Koomson et al., 2020).
	Promote social protection policies and gender equity norms	Financial inclusion, especially for women in rural areas, can improve households' financial resilience during external shocks like economic stress or a crisis (Sakyi-Nyarko et al. (2022). Incorporate gender and care into social protection policies to promote engagement in developmental activities without attaching behavioral change conditions (Patel et al., 2014). Mukendi et al. (2022) emphasizes the prioritization of inclusive socio-economic policies and public welfare services for economic development, women empowerment, and poverty reduction.
	Promote financial Inclusion in times of emergencies	Incorporate gender and care into social protection policies to promote engagement in developmental activities without attaching behavioral change conditions (Patel et al., 2014).
	Focus on group-based empowerment and utilize the Social Capital Framework	Loans and income generation activities from Self-Help Groups significantly improved the living conditions of rural women (Nagaraj et al., 2017). Enhance economic empowerment, social empowerment, and decision-making skills of women through participation in group-based programs (Nagaraj et al., 2017; OlaOlorun et al., 2021). Apply social capital frameworks to address public health challenges and gain insights for effective community interventions (Pronyk et al., 2008).
<i>Engaging men in women empowerment programs</i>	Use holistic approaches to promote gender equity, including engaging men in economic empowerment programs	Address gender inequality requires a broader set of interventions, including policies and programs promoting gender equity in various areas like employment, education, health, and welfare services (Kim et al., 2022). Additionally, engage men in activities promoting gender equality and caregiving roles alongside women-focused economic empowerment programs (Slegh et al., 2021; Kumar et al., 2021).

<i>Financial technology to address gender and economic inequalities</i>	Increase access to financial technology	Lee et al. (2022) highlights that while there are possibilities to improve access to financial technology, it is embedded within broader social and economic constraints related to gender inequalities.
	Adopt mobile money as a policy tool	Koomson et al. (2022) recommends exploring Mobile Money adoption as a policy tool to contribute to Sustainable Development Goals related to employment, poverty reduction, food security, and clean energy.
<i>Inclusive socio-economic interventions that address socio-economic disadvantage</i>	Engage in community advocacy for economic strengthening	Develop and sustain community advocacy and engagement systems and implementing large-scale livelihood and economic strengthening interventions to address vulnerabilities and build empowerment among marginalized populations (Patel et al., 2019).
	Combine financial literacy and women's empowerment training programs	Combine financial literacy and women's empowerment training programs can improve household consumption and welfare, especially when focusing on younger beneficiaries and including men in the women's empowerment training (Koomson et al., 2023)
	Address socio-economic disadvantage among youths	Implement initiatives addressing multiple drivers of disadvantage among adolescents for improved well-being (Chzhen et al., 2021). Design financial literacy training programs targeting young individuals for increased effectiveness (Koomson et al., 2020).
	Addressing socio-economic constraints	Acknowledge and address social and economic constraints embedded within wider gender inequalities (Lee et al., 2022; Ghosh et al., 2018).

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