



6th UNCTAD Trade Policy Dialogue: Applying a gender lens to financial inclusion

Wednesday, 28 April 2021, ONLINE, 2.30–4 p.m. CET

Gender and financial inclusion

presentation by

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Financial inclusion for women's empowerment



5.A: give women [...] access to [...] financial services

Perform transactions & payments, transfer & use remittances

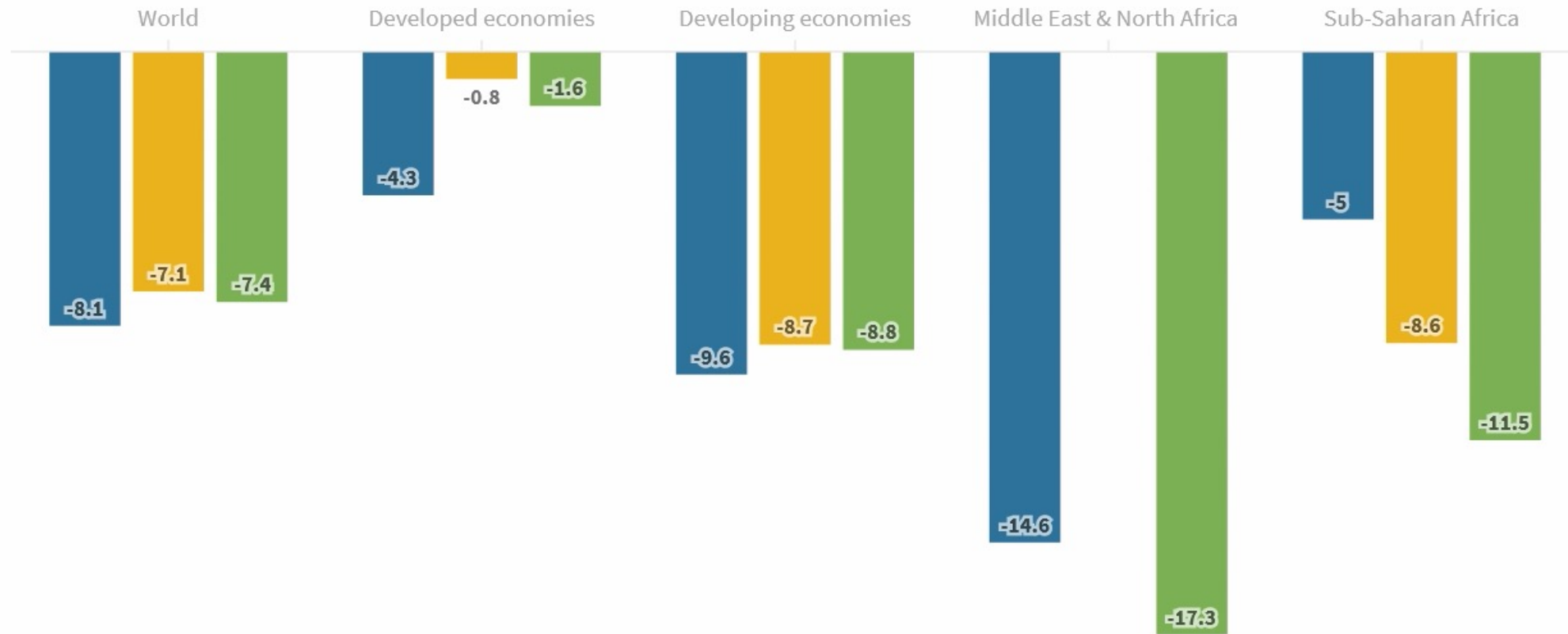
Savings, reduce risks with insurance, access credit

Economic integration allows to better control own lives in societies



Women underserved by financial services

■ 2011 ■ 2014 ■ 2017



Gender gap on account penetration, 2011, 2014 and 2017 (Percentage)

Source: UNCTAD, based on the World Bank Financial Inclusion database. Note: Mobile money services included. Negative values indicate that the share of women is lower than that of men.



Policy considerations



Policy coherence

Gender lens to financial inclusion



Cooperation and coordination

International, regional, national, sub-national, among sectors



Data

Evidence-based policies



Assess causes

Social norms and asymmetries



Enabling environment

Basic, social and infrastructure services



Supply-side policies

Multiple types of providers and their networks, trade policy and international provision



Digital financial services

Innovation and technology



Regulatory and institutional frameworks

Inclusive regulation



Demand-side policies

People at the centre



Financial inclusion for development

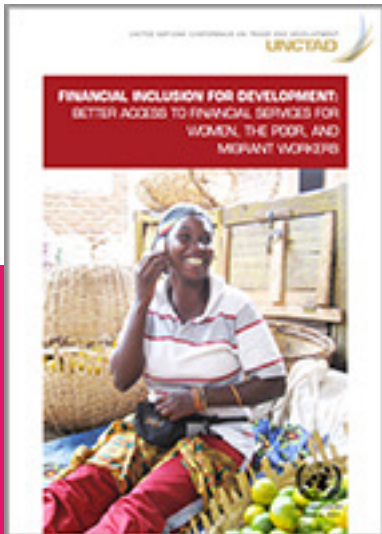
Better access to financial services for women, the poor, and migrant workers



Thank you!

Financial inclusion for development: Better access to financial services for women, the poor, and migrant workers:

https://unctad.org/system/files/official-document/ditctnecd2020d6_en.pdf



More on services and development:

<https://unctad.org/topic/trade-agreements/services>

