

# 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

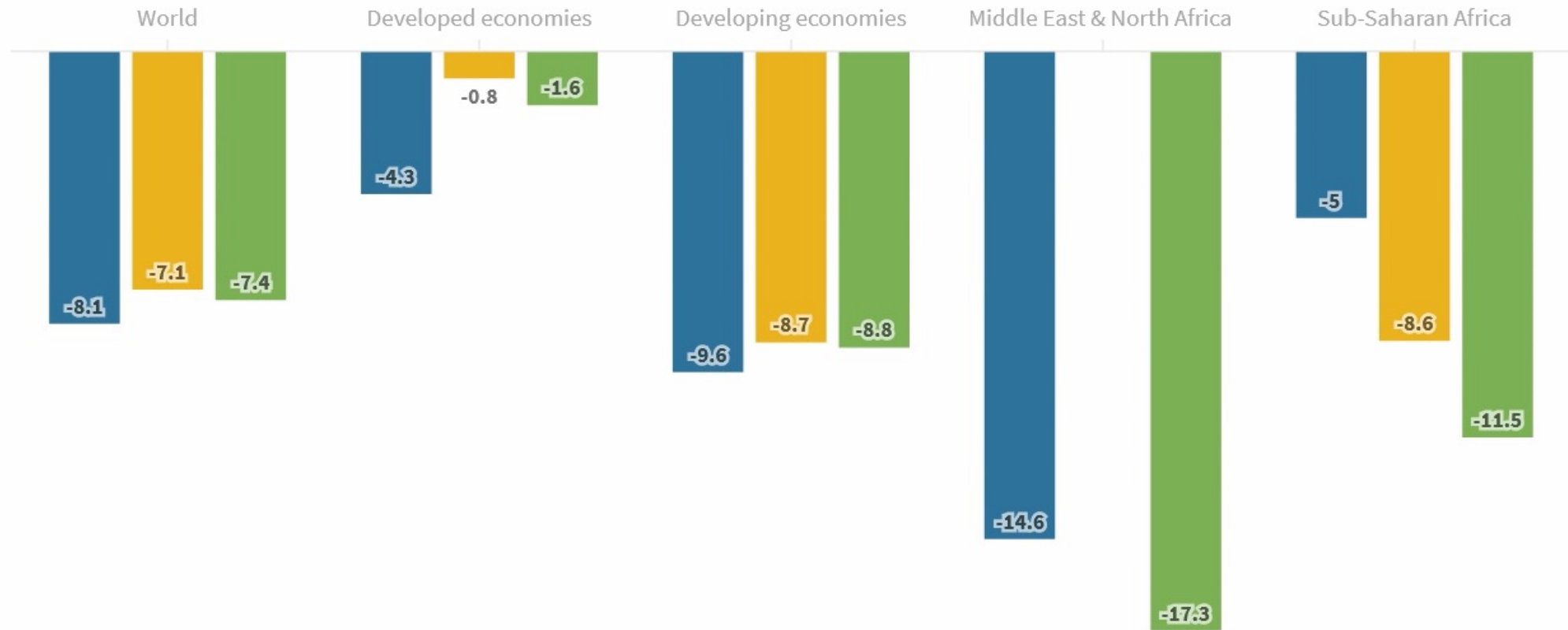
Savings, reduce risks with insurance, access credit

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



More on services and development:

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

