

Payments, Employment, and the Gender Gap in Financial Inclusion

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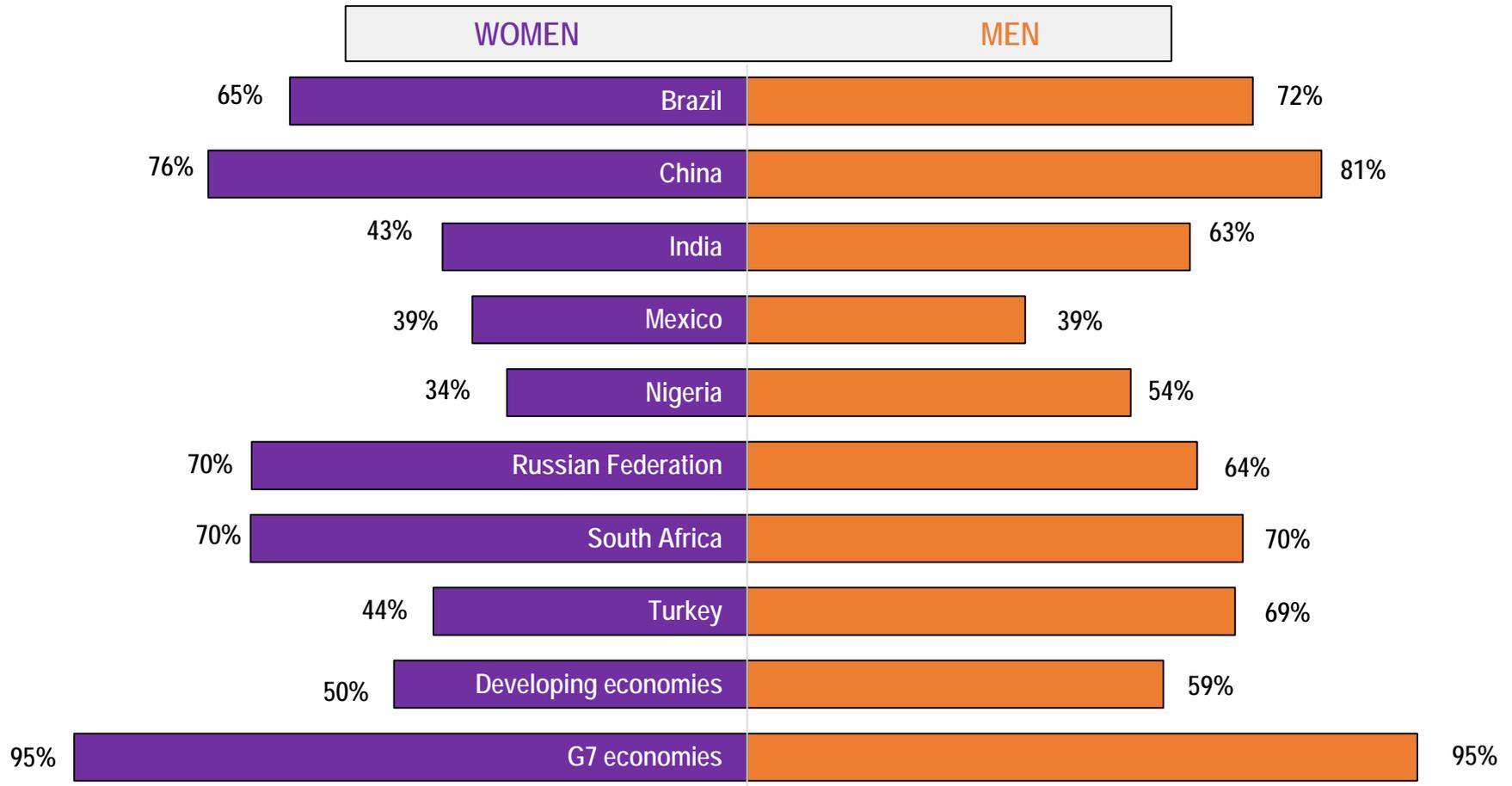
Finance and Private Sector Development Team
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Accounts can offer women security, privacy, and control of their \$\$\$....

Account ownership

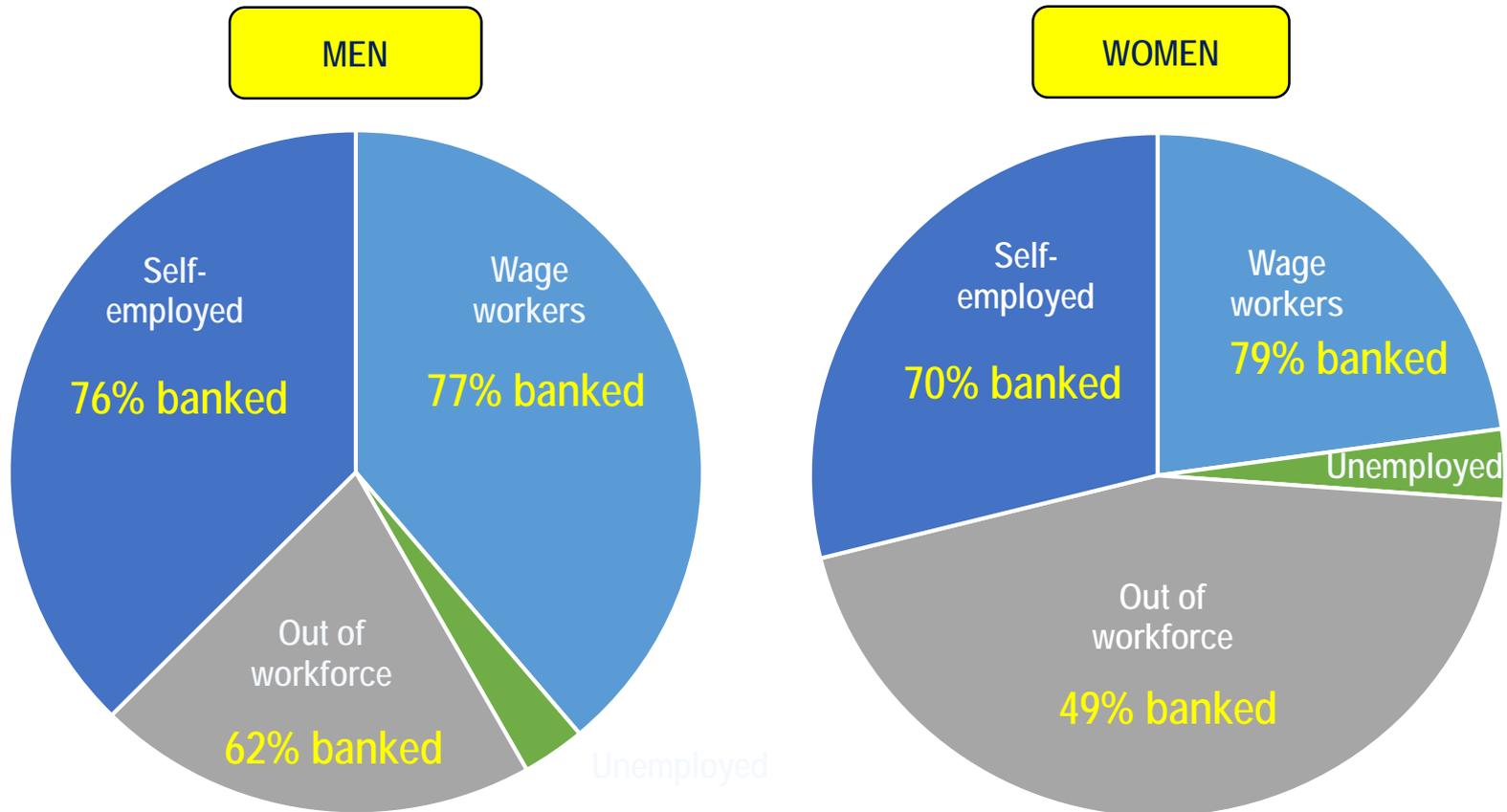
Total percentage of adults



Depending on Workforce (Non-)Participation....

Account ownership by economic participation in BRIC countries

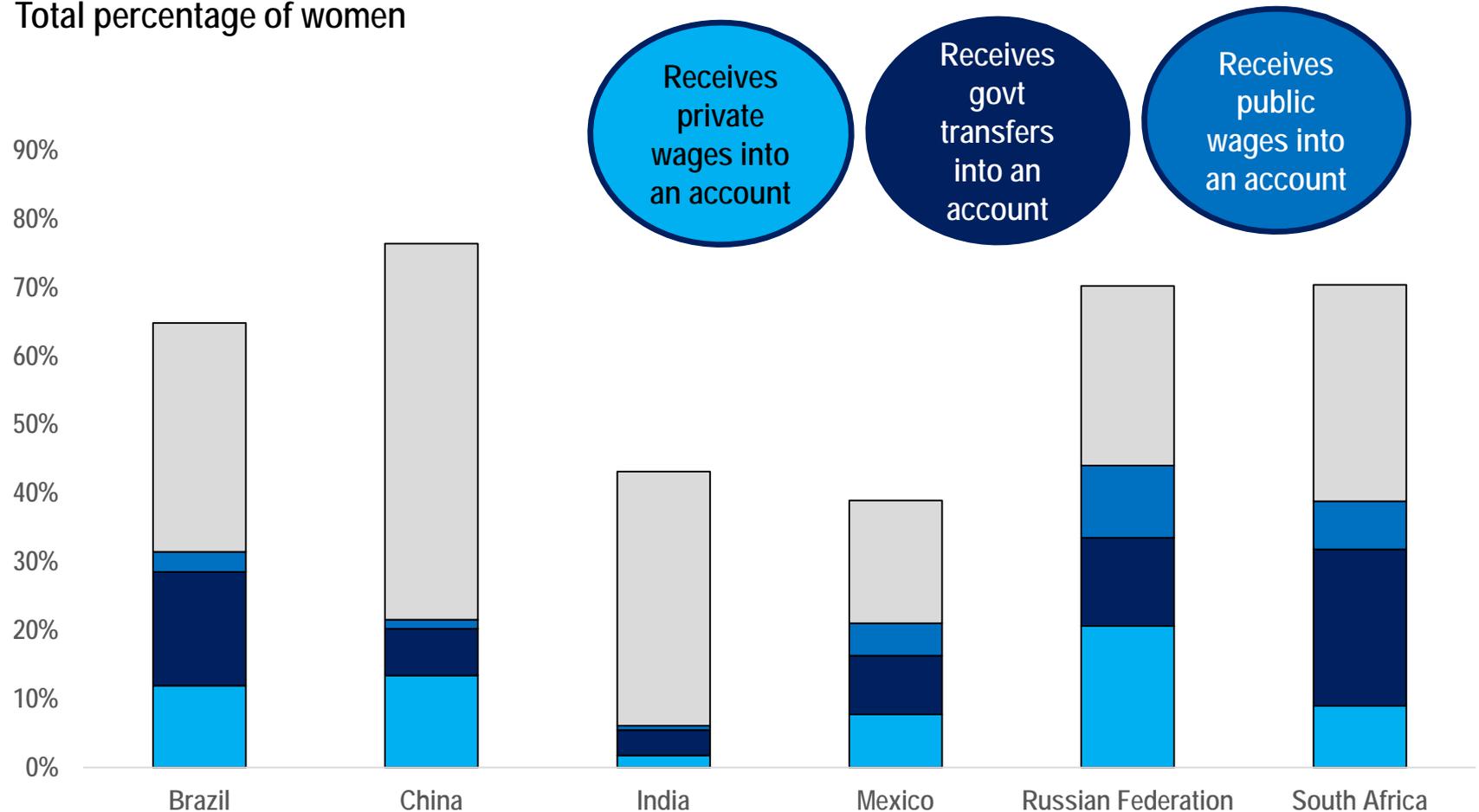
Total Percentage of Adults in BRIC Countries



Depending on use of accounts....

Wages and government transfers to Women

Total percentage of women



Source: Findex (2014); <http://www.worldbank.org/globalindex>

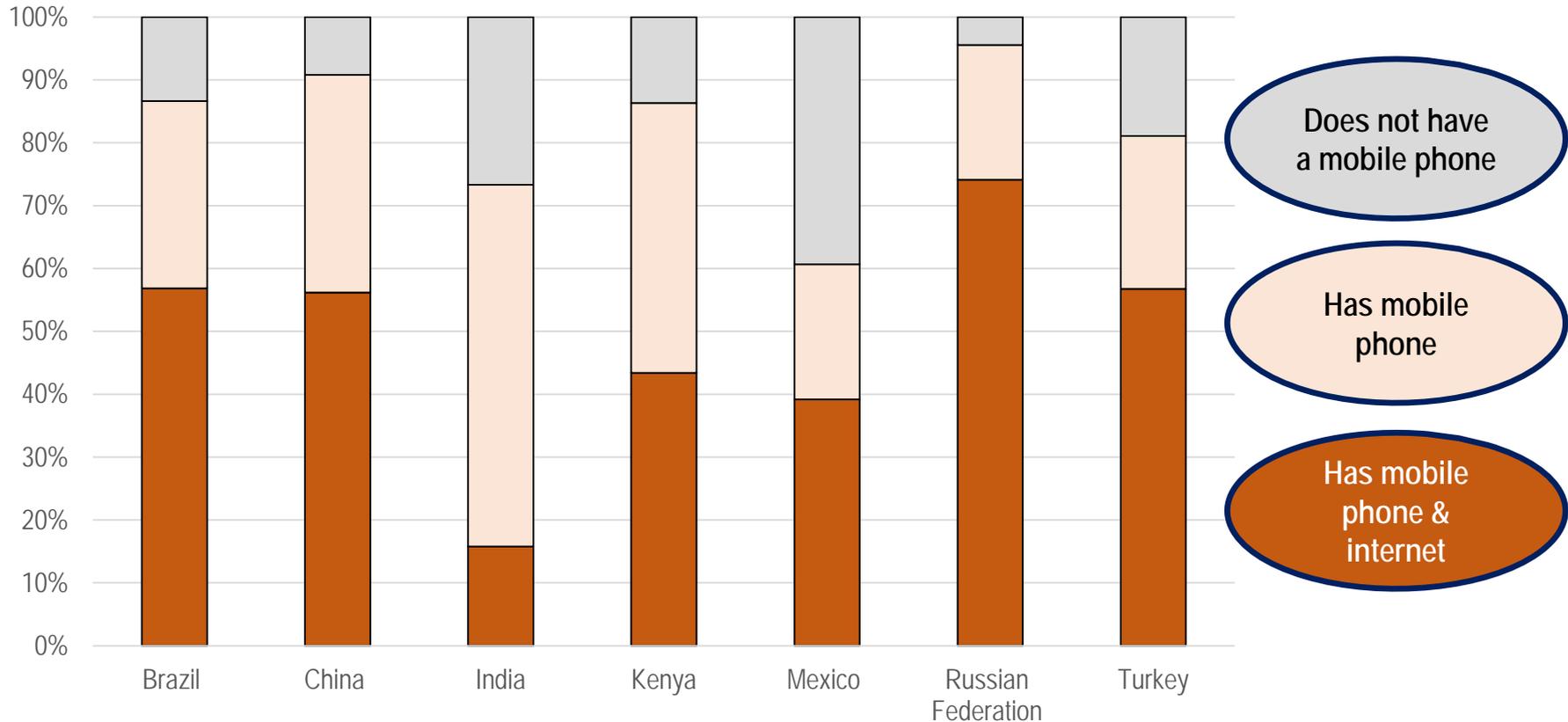
Note: The height of the bar is the share of adults with an account.

Depending on mode of access/payments....

Technology Gender Gaps

Total percentage of women

In Turkey 57% of women have a mobile phone as well as the internet, vs. 76% of men



Source: Gallup World Poll (2016).

Note: The height of the bar is the share of adults who have their own mobile phone.

... or formality can reveal women's' \$\$

Have an account: Do you, either by yourself or together with someone else, currently have an account?

Debit card in your own name: Do you, personally, have (a [insert local terminology for ATM/debit card])?

Linked to an account in your name: Is this [insert local terminology for ATM/debit card] connected to an account with your name on it?

Do you own a business?

Does anyone else have access to your card or pin number?

What family members know your monthly wages?

Do you share your monthly wage slip with any family members?

Do other family members keep track of overtime wages?

Who has access to your bank statements?

Questions for Discussion

- 1) What specific issues have you experienced with survey questions/modules measuring financial inclusion and labor market participation, and what practical improvements would you recommend?
- 2) What kind of validation exercises have you conducted on your instruments and how were these helpful? Are there specific strategies you would recommend?
- 3) Are there alternative indicators that would get us closer to what we want to measure about women's empowerment?