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WELCOMING REMARKS:

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DISCUSSION:

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Aloysius Uche Ordu: Good morning. Wow, I know it's a Friday, but that's much better. So we'll try it again. Good morning. Great, great, thank you, thank you very much for coming. We understand there are about 300 people online across the world and mostly from Africa, of course. And I wanted to use this opportunity to thank you all for making the time. Can you hear me? Okay, is that better? Okay. Thank you very much. So I was just saying thank you very much for making the time on a Friday morning to be here with us. The subject is a very important one. My name is Aloysius Uche Ordu. I'm the director of the Africa Growth Initiative here at the Brookings Institution.

Since 2021, we've really zeroed in on this important subject of gender in the Africa Growth Initiative. There are a couple of things I wanted to share which we have done on gender since that time. First, this time every year, some of you may have been here before, we celebrate this particular day in terms of paying homage to our daughters, our sisters and our mothers because of the role they play in society. So that we do every March 8 to 10. The second is that our flagship report Foresight Africa, which we just launched, and since then we've devoted a chapter to gender because, again, because we consider it very important to be in every foresight.

The third thing we have done is to ensure that the authors in Foresight, 50% or above are women. And in this year's report, you will find 63 authors, many of them on the platform here today. And then the final thing we've done is we've just launched a new podcast series called Foresight Africa Podcast. And that series is intended really to have conversations with the authors who write in Foresight and deep, you know, have a meaningful conversation in the various essays they write. And as I mentioned, most of the guests we've had so far in Foresight Africa podcast have been majority, majority women. So that's in terms of what we are doing on gender.

But let me now turn to today's world because the [inaudible] and the progress we've made over the years, we run the risk of backsliding because in today's world, as all of us will know, the issues of fragility, what are you talking of? The Sahel? What are you talking of, the Horn of Africa, Central Africa, northern Mozambique. Fragility is really pervasive, and we know that most of the people at the frontline of fragility are young women. We also know that geopolitical tensions are really, really heightened in today's world. Energy insecurity, we know what our daughters and mothers and sisters do in our villages in terms of ensuring energy security and of course, with climate shocks and the fact that COVID is still with us with all these things happening, it astonishes me, to say the least, that many, many of our policymakers still don't get it.

I mean, here at home in the United States, you know, the overturning of Roe versus Wade just sets women back many, many decades. In Iran, we read in the news every day of what is happening to young girls just because they want to express themselves. The Taliban, the Boko Haram in northern Nigeria, are making life hell for women across these countries. And women remain on the streets of Khartoum and [inaudible] and many, many parts of Sudan, all they're asking for is their civil liberties. So despite all the challenges we see in the world, it's, all is really not lost, in my view anyway. It's important to act. It's important to learn lessons of experience. It's important to learn what is working well and where and why.

And this is why it's important that on a day like this, we assemble a very, very esteemed panel to help us discuss some of these issues. So I'm therefore very, very delighted to introduce our moderator for today, Dr. Jeni Klugman. Jeni is a long colleague from the World Bank where we all worked together. She's a nonresident senior fellow here at Brookings AGI. And before that, she was, as I mentioned, Director of the World Bank Group. So, Jeni, thank you very much. And thanks to the panel for coming, do take it away. A round of applause for her.

Jeni Klugman: Thank you, Aloysius. I'm very proud to be associated with the Africa Growth Initiative and the important work which Aloysius is leading. And I'm very happy to be moderating this panel this morning. Just to give you a sense of the structure, we have almost an hour and a half. We've decided to structure that around some very short initial remarks, two rounds of questions, we have some interesting questions which have been posed in advance online. And of course, we'll open it up as well to, to audience questions. So we're very much looking forward to the discussion and to your participation this morning.

I'll introduce the speakers one by one. Chiedo Nwankwor is at SAIS, which is surrounding us, across the street next door, all around. She's the vice dean for education, academic affairs, and does very important work as well directing SAIS Women Lead at the Johns Hopkins School of Advanced and International Studies. She's focused very much on comparative politics and African politics, as well as women and gender studies, and brings enormous strength, especially on political participation. So, Chiedo, I invite you to make your opening remarks, and I'll turn to our next speaker.

Chiedo Nwankwor: Thank you, Jenny, and thank you, Mr. Ordu and the hard-working staff here at Africa Growth Initiatives at Brookings here for inviting me here. And I am delighted to be in such esteemed company of these amazing women. So the, the question here is to examine strategies

to advance economic recovery, given the multiple headwinds that we face globally. And so in that regard, of course, Africa is not unique, right? And so from where I stand, I, I want to submit that there is one critical variable of importance, and that is women's leadership participation, to the extent that it shapes the incentives, right, for engagement across the other sectors. So women's political leadership participation is where, although of course, is not a sufficient factor, right, in that regard, I would imagine that if we removed it from the equation, any equation to articulate any kind of strategy, right, that you follows, those strategies fall apart quickly.

To the extent that it becomes groupthink, right, the strategies that are articulated, favor a particular group of people, right. It's not inclusive. It's not expansive. And so, so then women's political marginalization in that regard poses a threat to economic recovery. And so what still really amazes me is the fact that we have political leaders, right? Predominantly men, also some women, right. Because, of course, we know that patriarchy, patriarchy has done one thing, it's succeeded in convincing women to work against their interests, their own interests, right.

So not just men, but also some women. And so what amazes me is that we have people running around in circle, all right, throwing a huge fuss about how they are so concerned about economic development, you know, about sustainable growth, about fighting climate crisis, about, you know, trying to articulate monetary and fiscal policies that reduce inflation, about trying to walk towards, you know, redressing the, the economic recession, I suppose, of, you know, as a function of COVID. But then they completely disregard the one half of the population whose interests are integral to this recovery, right.

And so as I articulated in my submission last year, in the viewpoint last year, women's inclusion across formal bodies of states are, is, is really critical. And it's, it's important that political elites across particularly Africa and in this regard, it pains me to see that Nigeria then becomes, in fact, the poster child for this tragedy, right. Of women's political exclusion, and particularly in the just ongoing general elections. That's if we don't get this right, if we don't reset to a place where we collectively recognize women's, you know, the fact that inclusive politics, right, generates policy, generates optimal policy outcomes, right, then we continue to, you know, run around in circles. I don't know if I have one more minute, but, you know, maybe we'll come back to that.

Jeni Klugman: We certainly will, thank you. I think that's a great and a challenging opening. Caren Grown is a senior fellow at the Center for Center for Sustainable Development at the Brookings

Institution. She's a world known expert on gender, served as the global director for gender at the World Bank. And it's great to have her here with us today.

Caren Grown: Thank you, Jeni. And it's also delightful for me to be here and with my fellow panelists and with the Aloysius on the Africa Growth Initiative and Sakina and Nicole, who I want to thank for all the work that they did on this. I just returned from the Commission on the Status of Women in New York City, and I don't know how many of you know that CSW is the second largest gathering after the UN General Assembly in the U.N. Prior to the pandemic, it attracted about 35,000 women, mostly women and a few men from around the world. This year, the numbers were a little bit reduced, but it was really in the 20,000 range, and it was both really energizing and really sobering at the same time.

And I want to pick up on something that Aloysius and you have said, I think this is a time of great pessimism and some optimism, especially on the continent in sub-Saharan Africa. You know, there's a lot of challenges. We mentioned the intersecting challenges of war, whether it's in, and conflict and fragility, whether it's in the horn or whether it's in other parts of Africa. And Aloysius was right, women compared to men actually suffer greatly. And Jeni's done some great work on this in terms of refugees and displacement. The humanitarian community hasn't really served women well in terms of meeting their needs. War disrupts economic activity, agricultural production, normal business transactions, cross-border trade, where women are very engaged. That's one set of crises, so that's one piece of pessimism.

And then there's the climate crisis, which we all know, and we have droughts and we have floods both in whether in droughts in the Sahel or floods in Zambia or wherever. And again, there's huge issues of displacement of effects on economic activity. One thing I think that climate effects will do, increases women's unpaid work burden because they have to respond and they pick up the pieces for displacement, etc, so that's a second cause for pessimism.

A third cause for pessimism, of course, is the spillover of international events. And I'm going to talk about this a little later in terms of fiscal space and debt and the economic picture, which may, on the one hand constrain what governments can do in response to these other crises, but there may be some opportunities. And finally, big issues like, which were present for many years but were exacerbated by COVID and was a huge subject at CSW, which is violence against women. And that's a very big issue.

And I have to say one thing that I learned from a report of the Inter Parliamentary Union is that violence against women politicians in Africa is the highest in the world, and that's at the local level and it's at the, at the national level. And there was a lot of concern, particularly about cyber violence, cyber bullying, and the fact that we don't have the mechanisms right now, the private sector hasn't stepped up and the public sector is way behind on the regulatory agenda. So we can be really pessimistic. But at the same time, there was enormous energy at the commission, and I think pockets of energy and inspiration around the continent, particularly led by young women. And I have to say, the emergence of women's movements, the women's movement is resilient and has energy and talent, and they need to be supported. And I'm really happy that many of the donors that were at the conference actually are turning their attention to supporting women's organizations, as was badly needed, women's organizations have been underfunded and supporting things like women's funds on the continent, which are really important for channeling support.

It's also optimistic because there are many solutions that women are bringing to the table when they're at the table or even from outside the table that I'd like to speak about perhaps in the next session. So, and you see, in addition to women's movements, one of the things that's most inspiring to me, women entrepreneurs, Africa, sub-Saharan Africa has actually the highest rate of female employment, although it's largely informal, talk about that in a little bit, but it's got some of the highest rates of female entrepreneurship, and that's really, really exciting. And women going into nontraditional sectors, whether it's construction, for instance, or in energy infrastructure, and there's some great things emerging, an initiative called Repower Africa, which is designed to get women into the energy sector as employees and as participants in the governance and the utilities of the sector, designing differently. So all of those things give me cause for optimism, and I'll stop there.

Jeni Klugman: Thank you, Karen. A number of issues that we'll be diving into further. Next, Angela Pashayan, who's joining us from American University. She's a political scientist and professor with expertise in international development, with a focus on informal settlements, which are very important, as Karen has already alluded to. And she has decades of experience in a number of low-income countries around the world, including in East Africa. Angela.

Angela Pashayan: Thank you. Just want to say that it's a pleasure to be here and thank you to Aloysius and the Africa Growth Initiative, thank you to the team and welcome to be sitting here with my esteemed colleagues. I want to start by saying that this time that we're in is really a precious time.

This is a time where the world is opening. Things are changing and some things are change feel bad, but whenever there's something bad, that quote unquote bad is happening, there's an opening, there's an opening for something new to step in. And so we see lots of advances in technology, we see lots of push to go into STEM for women to go into STEM, we see pushes for women to go into entrepreneurship. We have opportunities that have opened because of COVID. So we have things that seem to be negative. But in actuality, they are a doorway for us to step through, particularly women.

And so for me, when I think about the pessimism, there's always pessimism. But I think about the optimism. I think about the interesting things that are happening with women. I think about sub-Saharan Africa having many women on their political boards. I know we have a ways to go. We definitely have a ways to go, but we are making progress. I was listening to Janet Yellen speak last week, and her biggest thing was to push for growth and human capital. That is another opening for women. That's an opening for women to stand up and to demand to be trained, to be invested upon so that they can actively be involved in the economies. And so with that push on to human capital, it means leaving no woman behind. It means tapping into women who may be at a higher economic level or a lower economic level. But giving all women the opportunity to step in and we have so many things in front of us.

When you think about the environment and climate change, where women in sub-Saharan Africa are a big part, they are the ones that are going to hold the burden for fixing climate change. And I have full confidence that they can do it. They've been doing it for generations, and not getting the pat on the back that they deserve. And I'm sure that women in sub-Saharan Africa will step up to the plate again. So I am full of optimism.

And I'll mention one further thing that really, really strikes me as a step forward. That in Kenya's past election, we had Raila Odinga running for president with the first woman running mate. That was incredible. It was a bold, bold move. And so doors are opening for women. We have to learn to step through them and demand that they stay open on all sectors, whether it's economic, whether it's environmental, whether it's cyber. All of those areas are areas for women to step through. And I believe that now is the time for us to do it.

Jeni Klugman: Thank you, Angela. And it's nice to have some optimism injected into the panel. Leora. Leora Klapper is a lead economist in the Development Economics Research Group at

the World Bank. She's really been a pioneer of work, especially on financial inclusion more broadly and I think as well personally, I think many of us could say have benefited from kind of concerted efforts to improve our data and understanding on, on gender gaps in financial inclusion. She directed the most recent World Development report on finance for an equitable recovery and has another number of other kind of strings in her bow, Leora, over to you.

Leora Klapper: Thank you and thank you for the invitation to join this fantastic panel and panelists. I'd like to talk about the relationship between financial inclusion and women's financial independence. There's strong research showing that a woman having her own account at a bank, an FI or with a mobile money service provider actually is critical to her having independent say on how her money is spent, how it's received, how it's sent, how it's saved, how it's invested. Ten years ago, we had no data on the differential use of accounts of financial services by men versus women. And that's important for policymakers, for practitioners to have the metrics to identify the gaps, to track progress, design the right products and policies, to advance women's financial participation.

For example, we didn't know how many women had accounts. We didn't know how many women received the government transfer payments in cash, as opposed to directly into an account. But now we do, because in 2011, with funding from the Bill and Melinda Gates Foundation and the MasterCard Foundation, we partnered with Gallup to interview over half a million adults around the world over the past ten years and publish the global finindex database. So we published four editions of the data that includes hundreds of sex-disaggregated data on men and women's use of formal and informal financial services, on account ownership, saving, borrow, borrowing and financial well-being.

And so because of global finindex, we know that globally the gender gap in account ownership is six percentage points. But we also know that in high income countries, there's rarely any gap between men and women. We also know that there are many developing countries, middle- and low-income countries, which have narrowed or eliminated their gaps by designing the right products for women. But we also know that there are countries, developing countries that have increased, have widened their gap, typically in places where there's, women don't have digital equality, where women lack the technology, and we see men adopting technology and mobile enabled accounts and leaving women behind.

So let me give you two examples from two low-income countries where mobile money accounts have had a huge impact on women's access to financial services. So in Mali, account

ownership increased by eight percentage points from 2017 to 2021. And during this time the gender gap fell by 75% from 20 percentage points in 2017 to 5 percentage points in 2021. In Uganda, account ownership increased by seven percentage points to 66% of all adults in 2021, and the gender gap declined to just two percentage points from 13 percentage points in 2017. And notably in Uganda, over half of women have a mobile money account as compared to only 35% of women who have an account at a bank or similar institution. But also importantly, we can point to countries like Nigeria, which in 2021 didn't have the regulations to support mobile money account ownership, and there only 35% of women have an account as compared to 55% of men.

So why are mobile money accounts so important for women? So certainly it might be the convenience that mobile, what are, so mobile money accounts are accounts that can be used to store money, send or receive payments exclusively using a mobile phone and using local mobile agents to sell minutes for your phone and increasingly are often also offering financial services. So we know that for women it's more convenient to transact locally as opposed to maybe family responsibilities, social norms that make it more difficult for her to travel to the city to access banking services. Women may also feel more comfortable banking, transacting with someone she knows in her village.

But there's another important reason. When we think about the financial lives of women, we often report elsewhere generally. We often think about high frequency, low trends, low transaction payments. What does that mean? So women might be, only have enough money every day for the money she earns or the money she's paid to pay for that day's food. In addition, we know that women want to save with high frequency. She may want to put aside \$1 a day outside her home to save for her monthly expenses. And we know that women in Africa often use expensive or less safe ways of saving, whether it be under her mattress or using a Susu, you know, someone who collects a dollar a day, returns it to her less a day savings at the end of the month.

And we asked these women why they are, why they aren't using their bank account or your bank account, and we hear how banks aren't always designed, banking products for these high frequency, low trend, low value transactions, that women won't take a bus across town every day depositing \$1 into an account. But perhaps what's most exciting finding in this year's index data is the high use of mobile money accounts for savings, for the payments to oneself in the forms of saving. So we find that in 2021 about half of all adults in sub-Saharan Africa save and about 25% or half of savers are saving formerly.

And perhaps most importantly, 15% of adults in sub-Saharan Africa are using their mobile money accounts to save, are understanding that they can very conveniently and affordably deposit a dollar every day at the mobile agent on their block or in their neighborhood. In Ghana, Kenya and Uganda, about a quarter of all women saved using her mobile money account. And so to surmise, and I'll have you talk a little bit more about, this importance of the data on digital and financial inclusion, pointing to the importance of women having an account, having access to formal financial services in order for her to have greater financial independence. Thanks.

Jeni Klugman: Thanks, Leora. And we will indeed have an opportunity to, to investigate these issues further. But now I wanted to come back to Chiedo and focus again on political participation, indeed political leadership. And it was pointed out that in the recent photograph of heads of state across the continent, there were some 50 heads of state, if we include President Biden. There was one woman, the Tanzania's president, Hassan. So she was the lone woman kind of starkly illustrated for posterity in this, in this photograph. I think I know the answer to this question, but I'm going to ask it in any case. Chiedo, do you think this picture accurately depicts the extent of gender equality and power in Africa and I would add, the US, but we'll focus on Africa here. Yeah.

Chiedo Nwankwor: That's right. So it's, it's not just this instance, right. So if we look across history, history tends to be repeating itself, right. So when you have, look at all the pictures, even the G20, let's just, you know, take a look at all these pictures. You have a lineup of men and then an interruption, right. It would appear to be an interruption, right. And so this, it's not just, Africa is not unique in this sense, but so it becomes even more significant for Africa, for, for certain reasons. And so the debate continues, right. And people, some people look at, you know, the, the development outcomes in advanced industrial economies where you have, you know, less women in political leadership than you have in some lower resourced countries.

And then people do the comparison and say, well, you know, for example, in the United States, you have, you know, 20, 28% women in the Congress, in Rwanda, you have, you know, women have met and surpassed parity in the lower house, you know, but the, the the economic outcomes, the development outcomes are different, right. It's more significant for developing countries because across the years, right, some of these like you're talking mobilization of women's mobilization, right, that have gone on in advanced industrial countries have set institutional path dependencies that continues to generate, right, development outcomes for women, right.

And so in this regard, individual agency of political elites become a little less important than it is in developing countries. And so which is why in developing countries, when we have the lone woman, right, head of states, when we have, for example, as just happened in Nigeria, we have 3.56% of women in the National Assembly, right, when we have no woman in gubernatorial positions in states where we know that these individual political elites make a lot of difference for the neat [phonetic] life outcomes of women, it becomes significant. And so, as Caren was saying with this, the, the just concluded, I think that as we continue to look at these pictures unfold, as the, you know, there is real reasons to be pessimistic and there is also a lot of reasons to be optimistic.

But at this point, maybe because, you know, I just came back from Nigeria, I'm a little, a little disappointed, right, that's giving the human gender indicators that keeps reducing, particularly in the aftermath of COVID, right, in the rolling back of the gender gains that have been made in centuries ago, right, because governments had imperatives that, of course, you know, that they prioritized in, in the place of gender equality. And in fact, some governments, you know, instrumentalized COVID, right, as, to roll back gender equality. It becomes more important that's, you know, the global compacts around gender equality, as well as regional compacts around gender equality rise to the the priority list in these global gatherings, global governance.

I think, you know in for example during the just concluded US, you know, the USA Africa summit leadership there wasn't a whole lot of ado about this, right. It was, it became normalized, right. It was as though it was expected. And so that becomes part of the problem is that we need to reset to a place where we understand that prioritizing women's political leadership is key to ensuring, you know, inclusive development is key to ensuring that the, the human development agenda, the SDGs, you know, that those become actualized. Because history, if history is anything to go by, we've had centuries of male leadership, right? And these have produced adverse outcomes, right, for women.

And so including women and making sure that these kinds of photo ops don't keep appearing is really key to changing the lots of women across, not just women, but also populations across, across Africa. And so as these photo op, you know, appeared, we had discussions, you know, in various classrooms, and, and part of the discussion was what could we do differently? And I think I might be cutting into, do I have time or—.

Jeni Klugman: Well, I think the next question I have for you, we'll get into that more specifically for Nigeria. So we'll leave everyone hanging on their seats for that one. But I was going to

turn to Angela now to mix it up a little bit and ask you to talk a little bit about the work that you've been doing on public policies in informal settlements. We've already mentioned that women are much more likely to be engaged in kind of informal work with low earnings, insecure earnings. But I wanted you to highlight some promising examples from Kenya and elsewhere on the continent where there have been deliberate and also successful efforts to close gender gaps and include marginalized women.

Angela Pashayan: Thanks, happy to do so. You know, when I think about where the gender gap has closed the most, particularly in the informal settlements, it goes back to banking. The M-PESA system was formed in 2010. And so Kenyans have been able to access mobile and digital payments since 2010. And so here on this continent, we are the late comers as to finally getting Apple Pay and things like that. They've been doing it since 2010, and I've seen it on the ground and I've seen how it has transformed the lives of women to be able to have that money, whether it's a dollar or whether it's \$0.50 or whether it's less than that on your phone to make those daily transactions over and over and over again on busses, which they call matatu, paying \$0.35 or \$0.25 at a time. It really frees them up.

It also helps them to or closes the gap as far as gender-based violence. And so without having to carry that cash on your person, you know, you are not assaulted as much because it's on your phone. And more importantly, it's closed the gender gap in the informal settlements because of savings groups, as you had mentioned as well. These savings groups started back in 2012. We are just now finding out about them. Often in the informal settlements, because life is by every day, sometimes by every hour, what can I eat for this hour, what can I feed my child this afternoon, it's not something that they think of long term. It's like I have to settle this right now to survive. And because of the nature of the informal settlements, things evolve quicker. And unfortunately, we are not always collecting data from the informal settlements, hard to reach communities, you know, there are some dangers, inherent dangers of going into the communities.

And so when I hear my colleagues talk about different things, the first thing that comes to my mind for the informal settlements is, oh, they've been doing that since, you know, 2010 or 2008. And so we're not able to pull that data out. And so we're finding out later from low-income families that are not, living in extreme poverty. And if you don't know, extreme poverty is living at a dollar 90 per day or less. Let me inform you that in the informal settlements, a dollar 90 or day is not always consistent. So that could be every other day, right. And so we are really, really living at a very subsistence level.

And so to answer the question directly, yes, the gender gap has closed early on in the informal settlements because of mobile pay, and particularly because of savings groups. These savings groups help women tremendously. And there is a big difference between giving a male head of household \$20 and giving a woman \$20. The woman is going to invest it wisely. It's not a, I'm not trying to to downplay the role of of men, I think men are very important. We need men, right. I like men. But at the same time, when it comes to spending for the household and taking care of children and managing the daily life, women have done this for centuries. We are good at it. And so with the savings groups closing that gender gap with mobile pay, it has made a really big difference in improving the lives, even on a small amount, improving the lives of women who live in informal settlements.

Jeni Klugman: Great. Thanks. I wanted to circle back around now to COVID impacts. I know we're covering a whole series of very large topics, but I think that's the nature of the agenda, and ask Caren in light, or in the wake of what we know were very disproportionate adverse effects on women associated with the pandemic, especially associated with job loss and increased unpaid care work, again, trying to look at, if you like, the more positive side, what you've seen in terms of responses that did work to support and advance women's economic opportunities and wellbeing.

Caren Grown: Great. Thanks, Jenny. And I have to say, some of what the responses were actually built on what you were saying about mobile money and savings. And that's important. I think it's really important to distinguish different responses for different segments of the population. So just to give one example, agriculture was a very, was more of a resilient sector than other sectors in COVID, and rural women were less likely to lose employment and their income losses were somewhat less than other segments of the population. But there were disruptions in terms of agricultural production, getting their goods to market and so forth. But there's been, the problem is that there's been some recovery, but global events are still challenging in terms of access to inputs and access to markets.

A second segment is the informally employed, which we've been talking about, and this is where governments really stepped up. So many governments actually responded with measures that were temporary, and I'm going to say a few words about that and want to say a few words about how they can become permanent. But many governments extended cash transfers, for instance, three months, six months to informally employed or temporary job creation programs. For instance, our

public works programs in Ghana, in Kenya, Nigeria, Uganda, all governments did this. Several governments actually provided subsidies for water or reduced water fees or electricity tariffs. For instance, Niger, Senegal took those kinds of measures. There was food assistance in countries like Nigeria and Senegal.

But one program that I want to feature that is I'm, it's kind of become a donor darling is in Togo, it's called the Novisi program, which I thought was really, really impressive because what they did was they really took it on themselves to figure out how to reach those informally employed women who are not in any database or registered anywhere and to provide digital cash transfers, which was really important. And digitalization, as my colleagues have said, is really an entry point. There's risks to digitalization, but at the same time it opens many opportunities for transacting, for savings, for being able to have some bit of autonomy and Novisi was a shining example. Now the issue is how do we make these kinds of social protection programs more universal and how do we make them permanent? And that's an issue of fiscal space, which I'd like to talk about in the next issue. But I think it's really important.

And I think making, we need to think creatively about social protection, which some governments in the region are doing, moving to adaptive social protection, which is how social protection can be more flexible and nimble in the context of climate change, moving to what we call graduation programs. So it's cash plus, it's the wraparound services, not just the cash, but it might be training, it might be asset transfers, for instance, giving women cows if they can own cows or, you know, bigger, bigger kinds of assets. And adaptive social protection has been shown to work very well in contexts like the Sahel, for instance, there's a number of random control impact evaluations. The graduation model has been evaluated. The big issue right now is how do we bring these things to scale as opposed to leaving them with coverage of, partial coverage of a population.

Another population segment is entrepreneurs, and I know that Angela and Leora will speak about this, but there is a lot of both governmental and private sector approaches to entrepreneurs that, that worked that I think were quite good. You know, some of them were tax measures. For instance, Kenya reduced their value added tax. Now, I'm not a fan of doing stuff like that, but I think on a temporary basis it did provide some relief for women entrepreneurs. Or South Africa introduced a tax subsidy to employers to at least help them keep their employees on the payroll. These things should be temporary, and we need to move to longer term solutions.

But there are other things that I think are important and are still important for women entrepreneurs that can be built upon and scaling. The first is that many governments have started prior to the pandemic but stepped up during the pandemic to think about sourcing and procuring from women owned firms. Procurement is something that gives procuring from women owned firms, give them gives them stability in contracts and in some cases a guaranteed market. And I think that's really, really important. Senegal is an interesting example of a procurement program for micro and small and medium owned firms. Some banks, for instance, in places like Ethiopia, have stepped up to address the medium sized capital gap. We have well-established microcredit and micro lending programs, and we have large programs.

But there is a missing middle, particularly for the medium sized entrepreneurs, and there's been a lot of attempts to try to think about targeting those more growth-oriented women entrepreneurs with not just credit, but with a different kind of business training. My colleague, former colleagues at the World Bank did something like introduce models to banks, which is psychometric using algorithms, psychometric methods to figure out who's a worthy borrower and to deal, do you know, women may have different traits than men in terms of persistence, for instance, or they may be more loyal customers. Some of my colleagues from the IFC have found this. So using some of these behavioral characteristics to think about who your market is and what kinds of products and services they need.

The final thing I want, two other things before I conclude. The first is that, you know, the World Bank, I, when I was at the World Bank, we set up something called the Women's Entrepreneurship Finance Initiative, the We-Fi, and it has We-Fi has allocated funding to the African Development Bank, to the World Bank, to the Islamic Bank and EIB, the European Investment Bank and all of the MFIs actually did come together during the pandemic to figure out how their programs that they funded could keep going. So things like loan guarantees or market assistance by supporting these digital platforms. Kenya has a digital platform called Sourcing to Equal. These things were important for women owned firms.

And the final thing that I'm going to say, which for me is essential and I hear people pushing back, but I think it's essential, is the issue of care. We need to think about how we bring care of children, care of the elderly, and care of those with disabilities who need care into the public sector

as, as an economic sector that needs support. And you hear all the time, well, we can't even get education and health, how are we going to do care, or the African family provides care.

Well, I have to say that economic and demographic trends are destabilizing what used to be very important arrangements. And we are going to have big care deficits unless we start to invest there. And it matters for women entrepreneurs, it matters for women being able to participate in the labor force. It matters for women farmers and agricultural producers. And it is just, for me, absolutely essential.

Jeni Klugman: Thanks, Karen. You've given us a lot to, to, to think about. But I just wanted to just briefly give a plug for the Foresight Africa publication, because it's a very nice contribution there on Togo from the minister talking about the, the digital innovation there. So Leora, over the, over the many years you've been running findex, you've documented the extent of women's financial inclusion and gaps.

But as I understand it, sub-Saharan Africa is still the region where the gap is, is the widest or at least on par with South Asia and other places where it's remained persistent. So I guess twofold question here, if you can kind of briefly respond. One is why the persistence in these gaps, despite all of the innovations, especially on the digital front that we've seen over the past decade. And the second part is other government policy reforms which are needed to facilitate progress.

Leora Klapper: Sure. So let me just, if I may start to respond to some comments by my colleagues that our you know, our emphasis on the importance of mobile money accounts for women is more than anecdotal. There's evidence in Kenya, for example, that women accessing mobile money account gives her greater financial independence, can help address extreme, reduce extreme poverty. And there's evidence from across Africa and across around the world on the importance of the account to give women greater say over household budget decisions that, you know, that women accessing an account, when a woman gets an account, the household spends more on education, health care and nutritious food. And so we very much care about the gender gap.

And so two things. One is so, yes, the gender gap in sub-Saharan Africa increased from 5% in 2011 to 12% in 2021. And, you know, certainly 2021 was an ordinary year. We collect the data; we were coming out of the pandemic. So one answer is it appears that perhaps that some government programs targeted the male head of household, which and, and paid those payments into an account

which might have widened the gap, highlighting the importance of the design of transfer programs. In comparison, Bangladesh really targeted mothers, and they significantly narrowed their gap.

The second reason is many women stopped receiving remittance payments during the pandemic and such. But I'll also highlight and really why we focus on the nuances of country level data, is that the regional averages are population weighted. As I mentioned earlier, the very populous country of Nigeria has a 20-percentage point gap. And again, you're highlighting them being a country that in 2021 didn't have a supportive regulatory environment for mobile money and the importance potentially of mobile money for women.

So a special feature of the global index data is that we can ask the unbanked why they don't have an account. Importantly, in Africa, only 5% of adults say they simply don't need it. You know, really talking to a nascent demand for financial services. Most common reasons are accounts, bank accounts are too expensive or too far away. You know, again, pointing to the potential of agent based local access to, for example, mobile enabled accounts. And so only in sub-Saharan Africa, we also ask the unbanked, why don't you have a mobile money account? And I guess not surprisingly to anyone, the number one reason is because I don't have a phone which is given by 35% of unbanked adults, and women are, on average seven percentage points more likely than men to give that reason. In Nigeria, women are 14 percentage points more likely than men to say they don't have a phone.

Also, lack of national I.D. is another reason; 30% of adults in Africa say this is the reason they don't have a mobile money account. In many countries, including Benin, Cote d'Ivoire and Senegal have very significant gender gaps. And so certainly one critical action governments can take for both digital and financial equality inclusion is, is national I.D. And so because you need an I.D. both to open a bank account and this is because of you know, your customer anti-money laundering requirements, but also to buy a SIM card in your own name, which is a requirement to have a mobile money account. And so you mean, barriers to women accessing it include, you know, relaxing regulations that require women to give a husband's name, reducing or eliminating the fees to get a birth certificate, allowing for digital opportunities to register for birth certificates. And these are all effective ways to increase access to IDs.

It's also critical to build both financial and digital literacy. So we ask adults in sub-Saharan Africa, can you use your mobile money account without any help from, from family or from the agent?

And we know that depending on help, my colleagues, the World Bank, working with Innovations for poverty action, have been doing mystery shopper studies, where they send actors into mobile money agents to open accounts to perform transactions and measure how the additional fees are often charged. And we know that women are more like, more vulnerable to financial fraud and abuse, especially when they ask an agent for help. So 30% of adults say they need help using their accounts, which is really high, which points both to the importance of of the, of providing accurate and complete information, providing ongoing support as well as governance, I would say, of agents.

But, you know, for example, women are eleven percentage points more likely to need help in Mali, 16 percentage points more likely in Zambia. Again, suggesting, this is also points to the product design to make the products work, to design the products with women's needs in mind. And I also just need to also add, you know, the critical importance of a strong and enforced consumer protection environment, that we shouldn't put the onus of good financial behavior completely on the customer, that we need the governance not only of banks, but also of their agents, of their client facing staff to create an environment where women can confidently and safely use financial products on their own.

Jeni Klugman: Thanks, Leora. I think some important ideas for all of us. We'll have another kind of brief round of questions and then open up to the audience and to our online questions.

Chiedo, Nigeria's recent elections were fraught on a number of fronts. But actually, one aspect that hasn't gotten much attention in the media was the fact that there are so few women, or at least not in the Western, Western media.

You already alluded to kind of fewer than 4% of women being in the House of Representatives, only about 7% in the Senate, way below global averages, which themselves are below parity and relatively few candidates. I understand that there was a measure last year to try and deliberately promote women's representation through reserved seats that was rejected by the incumbent Senate. But can you outline just a couple of measures what concretely might be done in Nigeria to promote women's political representation?

Chiedo Nwankwor: Right. So I think you're referring to the gender and equal opportunity bill, and that essentially was made up of a couple other, you know, about five bills, one on citizenship that allows or was supposed to create an equality where a woman can confer citizenship on a foreign husband as men do. Another on assisted affirmative action, where the goal is to create 35%, just, you know, what, this was a 1995 platform for action, not even just thirty five, appointed positions for

women. Another element of the bill was indigenouship, right, just that women can become indigenous of the states of their husbands when they married, so that they can then stand for electoral positions in the States. Because as it is now, if you're married, you cannot stand for election in the states where you're married, right. So you're essentially disenfranchized in that regard.

Another was the affirmative action where that reserves seats, that serves to create additional seats because the whole, you know, hullabaloo is that, you know, it's too expensive, you know, that men cannot give up seats for women. You know, that women needed to contest on equal basis on all equal playing grounds, all these, you know, tired arguments. And so then the idea became, let's create, leave your seats, right, men, you can hold on to your seats, but let's create these reserved seats for women. One Senate seat in each state, one and then two in House of Reps. And women mobilized, you know, pressured, lobbied. And this, this bill had eighty-eight co-sponsors. Because part of the narrative, the men's narrative, is that women will be out there on TV talking about the bills getting airtime. And men wouldn't get the airtime. And so women said, all right, so co-sponsor the bill and you had eighty eight co-sponsors, including the House speaker.

And so, you know, the, the, the, the ecosystem of, you know, various women's movements and groups worked on this leading up to several iterations to the floor. And we were all so happy, so expectant that it was going to pass. And they voted it down. And we were wondering why. Let me tell you that part of the reasoning. That's grown men in Nigeria, political elites and grown men, gave for voting down this bill. And I know that, you know, people watching home will raise effigies of me. How dare you, you know, disrespect men. But at this point, you know, is that the first lady was in the house watching the proceedings. So was she looking over their shoulders to make them vote? Mind you, she and other women were, were invited to this. And if you had watched this whole proceedings, they were laughing and, you know, and and so apparently, while we all mobilized and they assured women that this was going to pass, there was a secret agenda that this was, so this is to say that, you know, not just only in Nigeria, but across Africa, where women's political marginalization is seemingly intractable.

But it is, it's, it's intentional and concerted, right. And so you ask what can be done? As you know, there are several iterations of, you know, problems, you know, structural and cultural constraints and formal and informal rules, you know, supply and demand side, all those arguments. But I have come to, you know, recently to, to just argue that if we don't get one thing straight, that this,

this exclusion will continue. And that is based on the fact that we have done all these other things. But this one factor we have not done, and that is that except because democracy is a game of numbers. And across history, there's no place that you've had, you know, you've had someone taking other people into prison and just out of the goodness of their own heart, release them, right. Slavery, all those histories. So that the Nigerian political elites that have their chokehold on the states, the patriarchal chokehold on the state is not going to let go any time soon.

Except there is a concerted effort for cross mobilization across the women's group to impose credible threats, electoral threats of credible electoral reward on political parties, because as it is now, the idea is that women's, there's no voting, women's voting block. And we see this, this is evidence from this past election in terms of the youth, you know, the mobilization. Now, I don't want to start naming names, right. But this, this youth mobilization, obviously, right. That's the election is a game of numbers and it's a game of voting blocs.

But what has happened in Nigeria is that political elites just as they have done have succeeded in splintering the women groups. And so women end up doing every electoral cycle, you have these small cells of women that keep arguing, you know, running around in circles, arguing for one issue, it's reproductive rights, it's this. But South Africa provides an example of, of, of cross mobilizations across that can actually produce good results.

Jeni Klugman: Clearly you feel we should be passionate about this challenge. And it's great to get the background on the, on the story and how it's unfolding. We don't have too much time left but let me just proceed with the questions that I had then we'll open up. I want to just go back to Angela again. There is again a very nice essay in Foresight 2022 by Dr. Rebecca Afua Klege about role models and the importance of role models in shaping aspirations and future careers. And I know that you've played this role in your own career to many young people. Could you just speak briefly, maybe just a couple of minutes about how you've seen this make a difference, but also what other sorts of structural reforms are needed to enable changes over time?

Angela Pashayan: Certainly, you know, when I think about role models, there are many examples I can give. However, there's something that, you know, that that sort of needs to be sort of taken care of before you can even think about looking at a role model or following a role model to excel or even to move beyond subsistence. I find that that extreme poverty really quashes a lot for women. You know, you really, really have to almost close your eyes and imagine what it is like to be

hungry with no way possible to feed yourself or your children. I say this because something that we often forget is that the majority of the continent of Africa live in informal settlements.

So we talk about the elite with their stronghold on politics, that's less than 50%, right. So the majority of Africans live in informal settlements, right. And an organization in Nairobi, KIPRA, just completed research, right, showing that 70% of Nairobi Kenyans live in informal settlements. 70%. So when you are hungry, it's very difficult to look for a role model. You're looking for a roll, right. And so I want to emphasize that, yes, there are role models. Yes, there are people and paths forward that I hear all the time, every morning at 4:30, my phone, ding, ding, dings. And it's everyone straight from the informal settlement of Mukuru. It's been that way for ten years. It's my 4:30 wakeup call from Mukuru.

So I get this on the ground knowledge of what's happening. And I do hear about role models. I hear about role models that you'd never imagine that people would in the formal settlements would be thinking about, many of them politicians. They think about politicians. They think about becoming active politically, which is really important. But more important is the fact that this human capital, this 50% across the continent, needs to be invested in. They need to be made whole. We need to bring them into the fold. They don't have IDs because they live informally. Many children are born with no birth certificate whatsoever. They're born at home. They're born out of the health system, born at home, no birth certificate. In other words, how do you now get ID? How do you prove that you were even born in that country? You were born in a room with no one around.

So besides the fact that there's no infrastructure, no water, no sanitation, no hygiene, no electricity, no showers, none of that, and you don't exist. You're living informally. The fact that this is 50% or more of the people living on the continent, that's where the power is. If these people can be brought into the fold, what power with that country have, what power with the continent have with all of these people able-bodied with investments in human capital to bring them up and allow them to contribute economically. So they could be the role models. So that's what I have to say about that.

Jeni Klugman: Thank you, Angela. Well, this is very unfair on Karen, but you also have an essay here in Foresight, a brilliant essay on fiscal policy and its role in advancing gender equity. But now I'm going to give her one and a half minutes to share a couple of concrete examples from the continent where gender budget analysis has made a difference, and to stimulate your appetite to, to go and download the report. Caren.

Caren Grown: Before I do that, I just want to have two add-ons to my colleagues. The women business and the law team at the World Bank just released its latest edition of legal, of the changes that have been made to eliminate gender, legal gender discrimination. And there's a number of really great reforms that have happened in countries like Guinea, Gabon and so forth, and it's online. Just go to women business and the law and it's fantastic. Unfortunately, your example didn't work. And I wanted to say in terms of role models, there is some amazing and community organization.

There's some amazing organizations on the continent that work with informally employed and women in informal settlements. And in Kenya alone, one of the organizations I've been most impressed with is GROOTS, GROOTS Kenya, and there's organizations of street vendors, so Street Net International or the informal, the International Domestic Workers Union, which is organizing domestic workers. There's so much energy in those movements that I think are really, really important. So I just wanted to complement what you said with that. Three points, I'm not too much about gender budgets because I'm not such a fan of them, but I just wanted to say that I think the things for macro economists and the policymakers we need to think about.

The first is the fiscal space. We need a new approach to debt, and that is an open conversation right now, there's a lot of discussion about that. We need to think about new approaches to debt relief, which are going to help low income, poor women and men. And I also want to say something that I think is really important that gets lost in the debt conversation. Some debt financing is absolutely critical for investment in the space to invest in infrastructure and so forth. And the big policymakers sometimes forget about the role that deficit and debt financing can play.

The second thing I want to say is about expenditure. There's a lot of wasteful expenditure. Gender budgeting has sometimes identified that. But what we really need to do is to think about certain sectors as critical for public expenditure. I met, I mentioned care. I think of it as a social reproduction sector. It has to be front and center. And it's not just education and health and social protection, it's care, care services.

The third thing I wanted to say is domestic revenue mobilization. Taxes are really important, but they can, there can be some in the reform conversation of taxes, there can be some approaches that are not very good for women or informally employed. On the positive side, there's a discussion, finally, of wealth taxes. Africa does have a lot of millionaires and some billionaires. And I heard

through the African Tax Administration Forum some really interesting approaches from Uganda for how to target those millionaires. And the question is whether the effort to track them down and get them to pay is worth what they're going to get in return. That's an open question. But maybe we should try.

A second issue is that we cannot, policymakers are thinking about ways to raise revenue that unduly burden poor people, poor women. So, for instance, presumptive income taxation, which is a type of tax that hits informally employed harder, is going to hit women harder than men because of the sectors where they're employed. The issue that many policymakers have that we have to stop thinking about is that the poor and informal people evade taxes. That is a myth. They actually pay quite a lot in informal taxation. ICTD, the International Committee for Taxation and Development has documented the kinds of fees, if you will, or informal taxes that market vendors pay or that cross-border traders pay and they pay it, it's informal because it doesn't go into the government coffers.

Why? Because they don't get the services in return, and they don't trust governments there. So, but they are paying. And the question is, let's not burden them, but let's really figure out an equitable tax system that will raise revenue efficiently but not unduly burden the poor. I've a lot more to say, but I'm going to stop there in the interest of time.

Jeni Klugman: Okay. Thank you. We have 8 minutes left. So Leora, I actually wanted to segue now a bit into one of the audience questions that we've got in advance because there were a couple around education and the importance of education. And you mentioned that that had come up in some of your work on saving and financial shocks and, and so on. So can you speak, speak to that briefly now.

Leora Klapper: Sure, simply that we added a new question on what's your biggest financial worry, biggest financial stress? And we asked, this was asked, it was written before the pandemic, asked, following, and the largest financial worry globally were health expenses. We also ask about monthly expenses, old age. But in sub-Saharan Africa, really notably over a quarter of adults in the continent and very significantly higher for women, said that school fees was their greatest financial stress. And unfortunately there still are school fees across the continent, both formal as well as informal, needing to pay for uniforms or textbooks, etc. And certainly accessing an account is, having that formal financial relationship can help women access financial products, including savings,

overdrafts, etc, which can help relax that financial stress and hopefully help them keep their kids in school.

Jeni Klugman: Thanks, Leora.

Angela Pashayan: Can I add to that with the education. I concur with what you're saying. My Ph.D. dissertation, I did primary research in the slums of Kenya, particularly in Mukuru, and the same thing, the top thing was health and education. And I asked further, what's happening with education? Why, why is it costing you? I don't understand, if it's public and it's free, what's happening. And the problem is fees for books and the cost of uniforms. And so often you see, or you find children with tattered uniforms and things like that. It's because they've been passed down. They've been passed down from one brother to the next, brother to the sister to the sister on down. And so by the time someone gets it, there, it's full of holes. The same thing for shoes, holes in the shoes, feet, you know, being squished into shoes that are too small because that investment is too much for certain people.

And moreover, it spills into other educational decline because what happens is they say, well, we've got money for you to go to school this semester, then you're going to have to pull out and we'll send you for the next semester. And so that goes on and on in a household until a certain age, when now this young woman is eight or nine years old and embarrassed because she has to go to school with children who are younger. And so she drops out. So it's this overspill from poverty into education and sometimes health issues.

Jeni Klugman: Okay. Thank you. I think we have time for maybe one or two audience questions here in the room. If we have, we have a microphone here, I think. If you can perhaps identify yourself. Actually, I think we probably only have time for one question. So no pressure.

Audience Member: Yeah. Sorry. So my name is Hawzien Gebremedhin, and I'm co-founder of Tigray Action Committee, a nonprofit to help end the genocide that's happening in North Ethiopia in Tigray. But my question is kind of, kind of a little bit off topic. That's why I said, if there's anyone other than better question. But I'm just curious. In the West, we see this movement of a, of a third gender, a nonbinary gender. And I'm curious from the work that you're doing, if you're seeing this movement take any kind of space in Africa, especially when you have these things like these database questions or you're asking questions regarding identity, is that, is there a movement happening in Africa around that? And if not, is anything you're doing to kind of think about the future of that might look like?

Caren Grown: Take one more question, Jeni.

Jeni Klugman: Who wants to have a go at that.

Angela Pashayan: I can talk about it a small bit and pass it on. That's not my field of expertise. However, I know that it's very difficult to push that forward on the continent of Africa because the laws are very different. You know, in the West, we're thinking about the next thing, we're evolving to the next thing. They are evolving as well, but at a different rate. And so as in the West, we have this, this, I me mentality, you know, that I exist, that my individuality matters, and I need my rights.

And so that sort of thought pattern, that ideology doesn't necessarily translate to other continents who are more we, who are more community driven. And so it's not that those ideologies don't exist and it's not that those independent people don't exist. I do see it in the informal settlements, but not very often. And if so, it's hidden, because of the laws you can get put in jail for life. So it's at a slower pace. And I think it's going to take a while for that to really come forward on the continent.

Chiedo Nwankwor: Yes, just one sentence, everything you've said, but also to say that there is increasingly a pushback against this and against the religious fundamentalism that has been the bane of, you know, inclusion. And part of this, if I must, I must admit, has been, you know, around Western governments, imperatives, right, democracy promotion. And to the extent that some of these governments, although there is the big currents between religious fundamentalism, there's also the tension, right, for government, governance and government legitimacy to the extent that it delivers aid, right. So, yes, there is the, there is the religious fundamentalism, but there is also, is pushback against that. And I would imagine that in just as every other society.

Again, let's let's let's just acknowledge the fact that most African governments are just about half a century old, right. So this idea of leapfrogging developments, for the most part, I think it puts, you know, some most low resourced countries in an untenable position where, you know, we have these reinforcing narratives of the development, of corruption. There is, history does provide that all of these other advanced industrial economies did go through histories of development. So let's cut, you know, folks a bit of slack except in Nigeria when men—

[audience laughter]

Jeni Klugman: Thanks. Aloysius. I think I should invite you here now to, I think it's very difficult to to capture and summarize all of the conversation. But thank you all very much.

Aloysius Uche Ordu: Yeah, a round of applause. So thank you. Thank you. Thank you.

Thank you. Jenny, Chiedo, Caren, Angela, and of course, Leora. I want to specially thank our team in AGI, see many of them here, Nicole, Sakina, I see Landry, who's a senior fellow with us, and Chris is there. Thank you very much. And to the audience, thank you very much for coming. As I mentioned, many of our listeners were online [inaudible] for that, too, as well. And our communications team, who do a phenomenal job in promoting what we do. Thank you. And watch out for future events. Thank you very much.