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Commission on the Status of Women Background Guide 2023

Written by Olivia Alphons, Sejal Tiwari, Luke Leslie Glasspool, and Kaylyn B. Atkins



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Dear Delegates,

Welcome to the 2023 National Model United Nations New York Conference (NMUN•NY)! We are pleased to introduce you to our committee, the Commission on the Status of Women (CSW). The topics under discussion are:

1. Closing the Gender Gap in Social Protection
2. Strengthening Institutions to Promote Gender-Inclusive Access to Financial Services and Resources

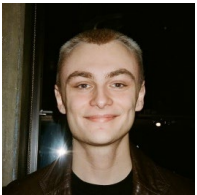
Members of our dais this year include:



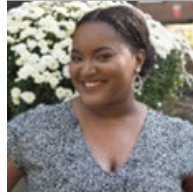
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Sejal Tiwari, Director, works at the Canadian Foreign Affairs and International Development department, and is currently pursuing a Master of Arts in Global Development from the University of Ottawa.



Luke Glasspool, Assistant Director, read History, Politics and International Relations at Royal Holloway, University of London for his Bachelor's degree. He is also about to graduate with a Master's degree in Legal and Political Theory from UCL.



Kaylyn B. Atkins, Assistant Director, currently works in New York City at the Office of the Attorney General, and holds a Bachelor of Arts in Political Science and International Studies from Manhattan College.

This Background Guide serves as an introduction to the topics for this committee. However, it is not intended to replace individual research. We encourage you to explore your Member State's policies in depth and use the Annotated Bibliography and Bibliography to further your knowledge on these topics. In preparation for the Conference, each delegation will submit a Position Paper by 11:59 p.m. (Eastern Time) on 1 March 2023 in accordance with the guidelines in the [Position Paper Guide](#) and the NMUN•NY [Position Papers website](#).

Two resources, available to download from the [NMUN website](#), serve as essential instruments in preparing for the Conference and as a reference during committee sessions:

1. [NMUN Delegate Preparation Guide](#) - explains each step in the delegate process, from pre-Conference research to the committee debate and resolution drafting processes. Please take note of the information on plagiarism, and the prohibition on pre-written working papers and resolutions. Delegates should not start discussion on the topics with other members of their committee until the first committee session.
2. [NMUN Rules of Procedure](#) - include the long and short form of the rules, as well as an explanatory narrative and example script of the flow of procedure.

In addition, please review the mandatory [NMUN Conduct Expectations](#) on the NMUN website. They include the Conference dress code and other expectations of all attendees. We want to emphasize that any instances of sexual harassment or discrimination based on race, gender, sexual orientation, national origin, religion, age, or disability will not be tolerated. If you have any questions concerning your preparation for this committee, please contact the Economic and Social Council Department, Caitlin M Hopper (Conference A) and Martin Schunk (Conference B), at usg.ecosoc@nmun.org.

We wish you all the best in your preparations and look forward to seeing you at the Conference!

Olivia Alphons, Director
Luke Glasspool, Assistant Director
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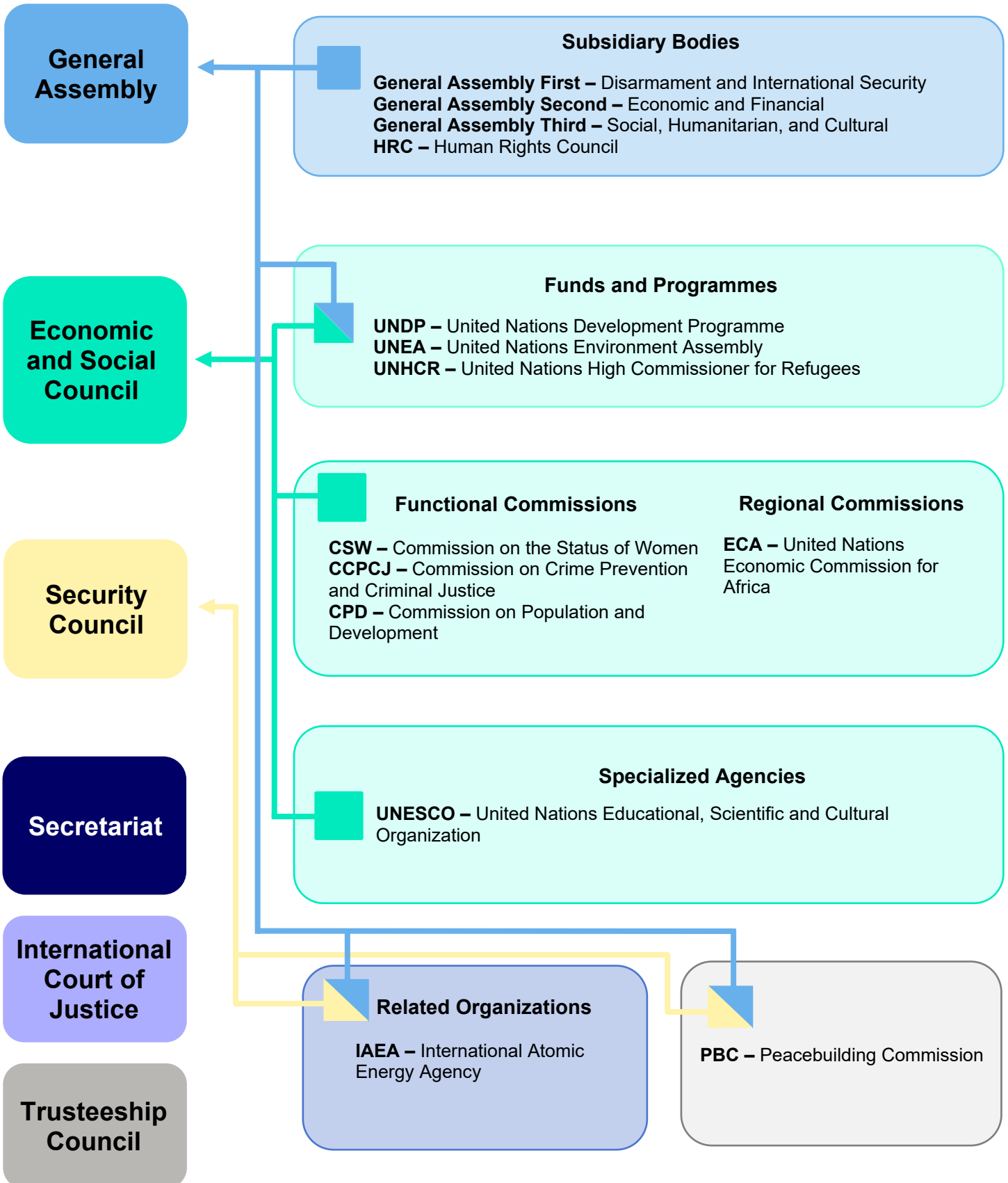


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United Nations System at NMUN•NY

This diagram illustrates the UN system simulated at NMUN•NY. It shows where each committee “sits” within the system to demonstrate the reportage and relationships between entities. Examine the diagram alongside the Committee Overview to gain a clear picture of the committee’s position, purpose, and powers within the UN system.



Committee Overview

Introduction

The Commission on the Status of Women (CSW) is a functional commission of the Economic and Social Council (ECOSOC) and the principal international body of the United Nations (UN) for discussion on women's empowerment and gender equality.¹ CSW is the main forum for discussion on the ongoing process of creating and implementing international norms and standards related to the advancement of women.² CSW's work is guided by the principles of the 1979 *Convention on the Elimination of All Forms of Discrimination against Women*, the 1993 *Declaration on the Elimination of Violence against Women*, the 1995 *Beijing Declaration and Platform for Action* (BPfA), and the outcome documents of the 23rd special session of the UN General Assembly as a follow-up to BPfA, entitled "Women 2000: Gender Equality, Development and Peace for the Twenty-First Century."³ Each year, CSW reports to ECOSOC during the Management Session.⁴

The *2030 Agenda for Sustainable Development* (2030 Agenda) (2015) and its 17 Sustainable Development Goals (SDGs) are central to CSW's work on gender equality and women's and girls' empowerment.⁵ While the overall work of CSW is closely aligned with SDG 5 (gender equality), women's and girls' empowerment and gender equality are mainstreamed across several SDGs.⁶ As such, CSW contributes to the gender-responsive implementation of the 2030 Agenda.⁷

Mandate, Functions, and Powers

CSW's mandate is the follow-up on the implementation of the BPfA and the outcome documents of the 23rd special session of the General Assembly.⁸ Generally, CSW provides policy guidance on gender equality and links women's and girls' empowerment to sustainable development.⁹ The original mandate of CSW, adopted in 1946, was to provide "recommendations and reports to ECOSOC on promoting women's rights in political, economic, social, and educational fields... [and] urgent problems requiring immediate attention in the field of women's rights."¹⁰ This mandate was substantially expanded as a follow-up to the UN Decade of Women from 1975 to 1985, and the Third and Fourth World Conferences on Women in Nairobi in 1985 and Beijing in 1995.¹¹

Whilst the following list is not exhaustive, CSW's mandate can be summarized as:

- **CSW will generally:** outline international norms and standards and issue policy recommendations for gender equality; adopt agreed conclusions, declarations, and resolutions on gender equality and the empowerment of women and girls; advise

¹ United Nations Entity for Gender Equality and the Empowerment of Women. *Commission on the Status of Women*. n.d.

² United Nations Entity for Gender Equality and the Empowerment of Women. *A Brief History of the Commission on the Status of Women*. n.d.

³ Ibid. pp. 9-15; United Nations, Fourth World Conference on Women. *Beijing Declaration and Platform for Action*. 1995; United Nations, General Assembly. *Follow-up to the Fourth World Conference on Women and full implementation of the Beijing Declaration and Platform for Action and the outcome of the twenty-third special session of the General Assembly (A/RES/55/71)*. 2000.

⁴ United Nations, Economic and Social Council. *ECOSOC Subsidiary Bodies*. 2022.

⁵ United Nations, Economic and Social Council. *Future organization and methods of work of the Commission on the Status of Women (E/RES/2022/4)*. 2022. p. 2.

⁶ Ibid. p. 3.

⁷ Ibid. p. 3.

⁸ Ibid. p. 2.

⁹ New Zealand, Ministry of Foreign Affairs and Trade. *United Nations Handbook 2022-23*. 2022. pp. 158-159.

¹⁰ United Nations, Economic and Social Council. *Commission on the Status of Women (Res. 11(II))*. 1946. p. 525.

¹¹ United Nations Entity for Gender Equality and the Empowerment of Women. *A Short History of the Commission on the Status of Women*. 2019. pp. 9-15.

intergovernmental bodies on gender mainstreaming; and hold discussions on and track the progress on the realization of the implementation of the BPfA.¹²

- **CSW will not generally:** implement or manage programmes and projects on gender equality and women's and girls' empowerment; support Member States, governments and civil society in implementing programmes and projects on gender equality.¹³

Governance, Funding, and Structure

CSW consists of 45 Member States elected for four-year terms.¹⁴ The allocation of seats by ECOSOC follows proportional geographical distribution. The Chair and the four Vice-Chairs of CSW's bureau rotate without specific geographical regulations and are elected for two-year terms.¹⁵

Each year in March, CSW holds its annual meetings to review progress on, identify challenges to, and make policies on gender equality and women's and girls' empowerment.¹⁶ For each annual meeting, CSW selects a priority theme related to its work, which is decided on in advance through its multi-year program of work.¹⁷ As the largest gathering on gender equality and women's and girls' empowerment, CSW's annual session brings together governments, civil society and other relevant actors to achieve gender equality.¹⁸ The outcome documents of CSW's annual sessions are referred to as agreed conclusions.¹⁹ Funding for CSW's annual meetings and other deliverables is provided by the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) through the UN regular budget.²⁰ CSW can make budget proposals for achieving new objectives, which are reviewed by the UN Secretariat and approved by the General Assembly Fifth Committee.²¹

UN Women hosts the Secretariat of CSW and provides guidance on operational activities aimed at the advancement of women.²² CSW and UN Women work closely together: CSW as the policy-making body, and UN Women as the programmatic and implementation body.²³ UN Women supports the work of CSW substantively by providing annual documentation on critical areas of concern regarding gender equality and facilitates interaction between the commission and civil society organizations at its annual meetings.²⁴ CSW also works closely with the General Assembly and ECOSOC.²⁵

¹² United Nations, Commission on the Status of Women. *Report on the sixty-sixth session (26 March 2021 and 14–25 March 2022) (E/CN.6/2022/16)*. 2022; United Nations Entity for Gender Equality and the Empowerment of Women. *Commission on the Status of Women*. n.d.; United Nations Entity for Gender Equality and the Empowerment of Women. *High-Level Political Forum on Sustainable Development*. n.d.; New Zealand, Ministry of Foreign Affairs and Trade. *United Nations Handbook 2022-23*. 2022. pp. 158-159.

¹³ New Zealand, Ministry of Foreign Affairs and Trade. *United Nations Handbook 2022-23*. 2022; United Nations Entity for Gender Equality and the Empowerment of Women. *Programme Implementation*. n.d.; United Nations Entity for Gender Equality and the Empowerment of Women. *About UN Women*. n.d.

¹⁴ United Nations Entity for Gender Equality and the Empowerment of Women. *Commission on the Status of Women*. n.d.

¹⁵ Ibid. pp. 158-159.

¹⁶ United Nations Entity for Gender Equality and the Empowerment of Women. *Snapshot: What is CSW?* n.d.

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ Ibid.

²⁰ United Nations, General Assembly. *Proposed programme budget for 2022 (A/76/6 Sect. 17)*. 2021.

²¹ United Nations, Economic and Social Council. *Rules of Procedure of the Functional Commissions of the Economic and Social Council*. 1983. p. 5; Federal Department of Foreign Affairs of Switzerland. *The ECOSOC Handbook: A practical guide to the United Nations Economic and Social Council*. 2021. p. 16.

²² United Nations Entity for Gender Equality and the Empowerment of Women. *A Short History on the Commission on the Status of Women*. 2019. pp. 8-10.

²³ United Nations Entity for Gender Equality and the Empowerment of Women, *Programme implementation*. n.d.; United Nations Entity for Gender Equality and the Empowerment of Women. *Outcomes*. n.d.

²⁴ United Nations Entity for Gender Equality and the Empowerment of Women. *A Short History on the Commission on the Status of Women*. 2019. p. 9.

²⁵ UN General Assembly, *Proposed strategic framework for the period 2016-2017: Programme 14, Gender equality and empowerment of women (A/69/6 (Prog. 14))*, 2014, p. 2.

Annotated Bibliography

United Nations Entity for Gender Equality and the Empowerment of Women. *Commission on the Status of Women*. n.d. Retrieved 26 June 2022 from: <http://www.unwomen.org/en/csw>

This website is an ideal starting point for understanding CSW and serves as the primary overview on its foundation, mandate, methods of work, and multi-year programs of work. It is a great source for information on the various priorities and reviews themes the Commission has dealt with in recent years, especially the 65th (2021) and 66th (2022) sessions. For further research, it also provides links to the history, official outcome documents, and non-governmental organization participation, as well as CSW Communications Procedure of the Working Group. This source will act as the main reference point for delegates to further understand the topics within the context of the mandate of the committee.

United Nations Entity for Gender Equality and the Empowerment of Women. *A Short History of the Commission on the Status of Women*. 2019. Retrieved 7 August 2022 from:

<https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2019/A-short-history-of-the-CSW-en.pdf>

This document from UN Women provides a history of the UN's work for gender equality, focusing on the creation and evolution of CSW. The document starts with background information on the establishment of the Commission in 1946 and explores how the Commission's mandate has been expanded over the years. It also highlights key documents that influence the work of CSW, as well as documents that CSW had a key role in crafting. Delegates can look to this document to provide the historical context for the establishment of CSW and how CSW has influenced the work of the UN since its establishment.

United Nations, Fourth World Conference on Women. *Beijing Declaration and Platform for Action*. 1995.

Retrieved 27 June 2022 from: https://www2.unwomen.org/-/media/headquarters/attachments/sections/csw/pfa_e_final_web.pdf?v

The BPfA is the guiding document in all work done by CSW and UN Women. The Beijing Platform for Action identifies the continued challenges that the world faces in achieving gender equality and protecting the rights of women and girls. The framework of the BPfA remains crucial to the UN, especially influencing the targets of SDG 1 (no poverty), SDG 2 (zero hunger), SDG 3 (good health and well-being), SDG 4 (quality education), and SDG 5 (gender equality). The Declaration and its implementation continue to shape the work of CSW through the achievement of SDGs. Chapter IV outlines specific strategic objectives and actions frame CSW session discussions. Delegates will find this document to be essential to understanding the mandate of CSW.

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<https://www.un.org/ecosoc/sites/www.un.org.ecosoc/files/files/en/2022doc/ecosoc-handbook.pdf>

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Retrieved 13 October 2022 from: <https://www.mfat.govt.nz/assets/Peace-Rights-and-Security/Our-work-with-the-UN/UN-Handbook-2022-23.pdf>

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Retrieved 26 June 2022 from: [https://undocs.org/en/E/RES/11\(II\)](https://undocs.org/en/E/RES/11(II))

United Nations, Economic and Social Council. *Rules of Procedure of the Functional Commissions of the Economic and Social Council*. 1983. Retrieved 4 September 2022 from: <https://undocs.org/en/E/5975/Rev.1>

United Nations, Economic and Social Council. *ECOSOC Subsidiary Bodies*. 2022. Retrieved 9 September 2022 from: <https://www.un.org/ecosoc/en/content/ecosoc-subsidiary-bodies>

United Nations, Economic and Social Council. *Future organization and methods of work of the Commission on the Status of Women (E/RES/2022/4)*. 2022. Retrieved 10 September 2022 from: <https://undocs.org/en/E/RES/2022/4>

United Nations Entity for Gender Equality and the Empowerment of Women. *A Brief History of the Commission on the Status of Women*. n.d. Retrieved 8 August 2022 from: <http://www.unwomen.org/en/csw/brief-history>

United Nations Entity for Gender Equality and the Empowerment of Women. *About UN Women*. n.d. Retrieved 4 September 2022 from: <https://www.unwomen.org/en/about-us/about-un-women>

United Nations Entity for Gender Equality and the Empowerment of Women. *Commission on the Status of Women*. n.d. Retrieved 9 September 2022 from: <http://www.unwomen.org/en/csw>

United Nations Entity for Gender Equality and the Empowerment of Women. *High-Level Political Forum on Sustainable Development*. n.d. Retrieved 6 August 2022 from: <https://www.unwomen.org/en/how-we-work/intergovernmental-support/hlpf-on-sustainable-development>

United Nations Entity for Gender Equality and the Empowerment of Women. *Outcomes*. n.d. Retrieved 6 August 2022 from: <https://www.unwomen.org/en/csw/outcomes>

United Nations Entity for Gender Equality and the Empowerment of Women. *Programme implementation*. n.d. Retrieved 6 August 2022 from: <https://www.unwomen.org/en/about-us/programme-implementation>

United Nations Entity for Gender Equality and the Empowerment of Women. *A Short History of the Commission on the Status of Women*. 2019. Retrieved 7 August 2022 from: <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2019/A-short-history-of-the-CSW-en.pdf>

United Nations, Fourth World Conference on Women. *Beijing Declaration and Platform for Action*. 1995. Retrieved 27 June 2022 from: <http://www.un.org/womenwatch/daw/beijing/pdf/BDPfA%20E.pdf>

United Nations, General Assembly. *Follow-up to the Fourth World Conference on Women and full implementation of the Beijing Declaration and Platform for Action and the outcome of the twenty-third special session of the General Assembly (A/RES/55/71)*. 2000. Retrieved 8 August 2022 from: <http://undocs.org/en/A/RES/55/71>

United Nations, General Assembly. *Proposed strategic framework for the period 2016-2017: Programme 14, Gender equality and empowerment of women (A/69/6 (Prog.14))*. 2014. Retrieved 7 August 2022 from: [http://undocs.org/en/A/69/6\(Prog.14\)](http://undocs.org/en/A/69/6(Prog.14))

United Nations, General Assembly. *Proposed programme budget for 2022 (A/76/6 Sect. 17)*. 2021. Retrieved 4 September 2022 from: [https://undocs.org/en/A/76/6%20\(Sect.%2017\)](https://undocs.org/en/A/76/6%20(Sect.%2017))

1. Closing the Gender Gap in Social Protection

“Women and girls have clearly stated what they want: the rights to own property, the need for quality infrastructure, and the rights to make decisions about their own bodies and lives.”²⁶

Introduction

As of 2020, only 46.9% of the global population is covered by at least one social protection benefit, while around 4.1 billion people are completely unprotected.²⁷ The International Labour Organization (ILO) found that, in 2021, only 30.6% of the working-age population was covered by legally comprehensive social protection systems.²⁸ The United Nations Children’s Fund (UNICEF) considers social protection a “fundamental right and key tool in addressing shocks, vulnerability, gender inequality and poverty.”²⁹

Social protection programs consist of various forms such as social security, pensions, health care systems, and parental leave.³⁰ These programs are designed to support individuals and families, especially the poor and vulnerable in coping with crises, finding jobs, improving productivity, investing in health and education for children, as well as safeguarding the elderly.³¹ They consequently address specific needs based on “types of disabilities [and] other characteristics such as gender, age, ethnicity, sexual orientation and region of residence,” the ILO explains.³² According to the World Bank, 200 million people are currently unemployed worldwide.³³ The negative impact of COVID-19 on workers as well as on labor markets contributes to their difficulty in recovering, while hampering a change in the status quo.³⁴ Overall, the COVID-19 pandemic has exposed significant gaps for people of working-age and has thus reaffirmed the necessity of social protection and ensuring income security.³⁵

Poverty, vulnerability, and well-being are inherently linked to gender inequalities in social protection.³⁶ On the 2022 International Equal Pay Day, the ILO stated that on average, women globally earn about 20% less than men.³⁷ A household headed by a woman is almost 50% more likely to live in extreme poverty than a household led by a man.³⁸ This leads to women being disadvantaged in social protection due to lower coverage rates and lower benefit rates.³⁹ Additionally, only 26.4% of working-age women are covered by contributory old-age protection, compared to 31.5% of the total working-age population.⁴⁰ Contributory social protection programs are different instruments of social insurance, which require contribution and provide compensation during retirement or disability.⁴¹ In its *Report on the sixty-fourth*

²⁶ International Institute for Sustainable Development. *CSW 62 Stresses Urgency of Empowering Women and Girls*. 2018.

²⁷ International Labour Organization. *World Social Protection Report 2020-2022: Social Protection at the Crossroads - in Pursuit of a Better Future*. 2021. p. 19.

²⁸ Ibid. p. 19.

²⁹ United Nations Children’s Fund. *Social Protection & Gender Equality Outcomes Across the Life-Course: A Synthesis of Recent Findings*. n.d.

³⁰ Organisation for Economic Co-operation and Development. *How can social protection address women’s unpaid care work? 2022*.

³¹ World Bank. *The World Bank in Social Protection: Overview*. 2022.

³² International Labour Organization et al. *Joint Statement: Towards Inclusive Social Protection Systems Supporting the Full and Effective Participation of Persons With Disabilities*. 2019. p. 10.

³³ World Bank. *The World Bank in Social Protection: Overview*. 2022.

³⁴ Ibid.

³⁵ International Labour Organization. *World Social Protection Report 2020-2022: Social Protection at the Crossroads - in Pursuit of a Better Future*. 2021. pp. 101, 103.

³⁶ Peterman et al. United Nations Children’s Fund. *Towards gender equality in social protection. Evidence gaps and priority research questions*. 2020.

³⁷ United Nations, Department of Global Communications. *Equal pay for work of equal value*. n.d.

³⁸ United Nations Children’s Fund. *Social Protection & Gender Equality Outcomes Across the Life-Course: A Synthesis of Recent Findings*. n.d.

³⁹ International Trade Union Confederation. *ITUC Economic and Social Policy Brief: Gender Gaps in Social Protection*. 2018. p. 3.

⁴⁰ Ibid. p. 3.

⁴¹ Carter et al. Governance and Social Development Resource Centre. *Social Protection: Topic Guide*. 2019. p. 13.

session (2020), the Commission on the Status of Women (CSW) stressed that common causes of gender gaps in social protection are unpaid care and domestic work by women, lower pay for women for the same work - which is referred to as the gender pay gap - and women's work in the informal economy.⁴² Economic activities in the informal economy are usually carried out without any formal arrangements such as an employment contract, social security registration, or tax payment.⁴³ Women's access to the labor market and thus access to social protection benefits is often hampered.⁴⁴ Yet, social protection programs have the ability to alleviate these risks and vulnerabilities.⁴⁵ That is why, according to the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), it remains essential for social protection systems to "narrow gender gaps in poverty rates, enhance women's income security and access to personal income, and provide a lifeline for poor women."⁴⁶

International and Regional Framework

The *International Bill of Human Rights* is a collection of foundational human rights documents that shape international human rights approaches in economic, social, cultural, civil, and political spheres.⁴⁷ They underline equal rights for women and men in all aspects of human rights.⁴⁸ As part of this bill, article 9 of the *International Covenant on Economic, Social and Cultural Rights* (ICESCR) (1966) specifically emphasizes "the right of everyone to social security, including social insurance."⁴⁹ In addition, article 10 of the ICESCR underlines that women should be guaranteed "adequate social security benefits" before and during childbirth.⁵⁰ According to the International Trade Union Confederation (ITUC), this is essential since many social protection systems are designed around a male 'breadwinner model', which assumes uninterrupted and full-time careers.⁵¹

In 1979, the *Convention on the Elimination of All Forms of Discrimination against Women* (CEDAW) was adopted by the General Assembly as a landmark treaty on the promotion of equal rights for women and girls.⁵² It is the result of more than thirty years of work by CSW.⁵³ Article 11 establishes the right for women to social security, especially in the event of pregnancy or childcare responsibilities.⁵⁴ Globally, 75% of all unpaid care work, such as childcare, is performed by women.⁵⁵ In addition, CEDAW's article 13 underlines that women should be ensured rights to economic assistance in the form of family benefits or affordable bank loans.⁵⁶

⁴² United Nations, Economic and Social Council. *Report of the Commission on the Status of Women: Report on the sixty-fourth session (E/2020/27)*. 2020. p. 8.

⁴³ International Labour Organization. *Informal Economy*. 2022; Délechat et al. International Monetary Fund. *What is the Informal Economy?* 2020.

⁴⁴ Camilletti. United Nations Children's Fund. *Social Protection and Its Effects on Gender Equality: A literature review*. 2020. p. 6.

⁴⁵ Ibid. p. 6.

⁴⁶ United Nations Entity for Gender Equality and the Empowerment of Women. *Making Social-Protection Gender-Responsive: Lessons from UN Women's Work in the Eastern Caribbean*. n.d. p. 1.

⁴⁷ Office of the United Nations High Commissioner for Human Rights. *International Bill of Human Rights: A brief history, and the two International Covenants*. 2022.

⁴⁸ Ibid.

⁴⁹ United Nations, General Assembly. *International Covenant on Economic, Social and Cultural Rights (A/RES/2200 (XXI))*. 1966. p. 50.

⁵⁰ Ibid. p. 50.

⁵¹ International Trade Union Confederation. *ITUC Economic and Social Policy Brief: Gender Gaps in Social Protection*. 2018. p. 4.

⁵² United Nations, General Assembly. *Convention on the Elimination of All Forms of Discrimination against Women (A/RES/34/180)*. 1979.

⁵³ Ibid. 1979.

⁵⁴ Ibid. 1979. p. 4.

⁵⁵ International Trade Union Confederation. *ITUC Economic and Social Policy Brief: Gender Gaps in Social Protection*. 2018. p. 4.

⁵⁶ United Nations, General Assembly. *Convention on the Elimination of All Forms of Discrimination against Women (A/RES/34/180)*. 1979. p. 5.

As the outcome document of the 1995 United Nations (UN) Fourth World Conference on Women, the *Beijing Declaration and Platform for Action* (BPfA) constitutes a comprehensive global policy framework and blueprint of action for the realization of gender equality and human rights of women and girls.⁵⁷ It outlines 12 key areas, such as poverty, violence, economy, institutional mechanisms, and many more.⁵⁸ Objective F.155 underlines that in economic structures, women are often “ignored,” especially in social infrastructures as well as social security systems.⁵⁹ Furthermore, objective F.158 highlights that women often experience poor working conditions and thus a lack of social security.⁶⁰ Another key document on fostering universal social protection is the ILO *Social Security (Minimum Standards) Convention, 1952 (No. 102)*, which was adopted by the International Labour Conference in 2011 as an international benchmark.⁶¹ It is the only international framework to set minimum standards in all branches of social security, including unemployment benefit, medical care, or invalidity benefit.⁶²

The *2030 Agenda for Sustainable Development* (2030 Agenda) (2015) is a fundamental document aiming to realize human rights for all as well as gender equality based on the 17 Sustainable Development Goals (SDGs).⁶³ The work of CSW is closely aligned with SDG 5 (gender equality).⁶⁴ Target 5.4 stresses that unpaid care and domestic work should be recognized through the provision of public services as well as social protection.⁶⁵ In addition, SDG 8 (decent work and economic growth), target 8.5., emphasizes the right to equal employment of women and men.⁶⁶ At the regional level, the *European Pillar of Social Rights Action Plan* is committed to building fair and well-functioning labor markets in the European Union by 2030.⁶⁷ Principle 12 specifically addresses the realization of social protection for workers “regardless of the type and duration of their employment status.”⁶⁸ Furthermore, the *ASEAN Declaration on Strengthening Social Protection* (2018) aims to reduce poverty, inequalities, and other vulnerabilities of people in the region.⁶⁹

Role of the International System

CSW works to shape global standards to promote gender equality and the empowerment of women and takes great responsibility in monitoring and implementing the BPfA.⁷⁰ In 2020, the 64th session of the Commission undertook a review of the BPfA in light of the 25th anniversary of its adoption.⁷¹ The outcome document defines the issue of social protection systems as a review theme as part of the multi-year program of work of the Commission lasting through 2024 and stresses the necessity to strengthen social protection systems to alleviate female poverty.⁷² At its 63rd session in 2019, CSW focused on

⁵⁷ United Nations Entity for Gender Equality and the Empowerment of Women. *Five-year Review of the implementation of the Beijing Declaration and Platform for Action (Beijing +5) held in the General Assembly, 5-9 June 2000*. n.d.

⁵⁸ Ibid.

⁵⁹ United Nations, Fourth World Conference on Women. *Beijing Declaration and Platform for Action*. 1995. p. 66.

⁶⁰ Ibid. p. 67.

⁶¹ International Labour Organization. *The ILO Social Security (Minimum Standards) Convention, 1952 (No. 102)*. 2022.

⁶² Ibid.

⁶³ United Nations, General Assembly. *Transforming our world: the 2030 Agenda for Sustainable Development (A/RES/70/1)*. 2015. p. 1.

⁶⁴ United Nations Entity for Gender Equality and the Empowerment of Women. *In focus: Sustainable Development Goal 5: Achieving gender equality and empowering all women and girls*. 2022.

⁶⁵ Ibid.

⁶⁶ United Nations, General Assembly. *Transforming our world: the 2030 Agenda for Sustainable Development (A/RES/70/1)*. 2015. p. 19.

⁶⁷ European Commission. *The European Pillar of Social Rights in 20 principles*. 2022.

⁶⁸ Ibid.

⁶⁹ Association of Southeast Asian Nations. *ASEAN Declaration on Strengthening Social Protection*. 2013.

⁷⁰ United Nations Entity for Gender Equality and the Empowerment of Women. *Commission on the Status of Women*. n.d.

⁷¹ United Nations, Economic and Social Council. *Report of the Commission on the Status of Women: Report on the sixty-fourth session (E/2020/27)*. 2020. p. 6.

⁷² Ibid. pp. 8, 12.

strengthening the access to social protection systems, public services and sustainable infrastructure to ensure gender equality and the empowerment of women and girls.⁷³ It adopted recommendations highlighting the need to address gender gaps and distortions in social protection systems; the need for greater coordination between the private sector, government institutions, and gender equality mechanisms; and the need for greater policy coherence.⁷⁴ Lastly, these recommendations emphasize the need for strengthening accountability of social protection systems as well as accelerating investments in care services to ensure that women can remain in the labor market.⁷⁵

UN Women is the UN's principal operational entity dedicated to gender equality and the empowerment of women.⁷⁶ UN Women functions as the secretariat of CSW by supporting and carrying out its work, managing programs with non-governmental organizations (NGOs) and civil society organizations (CSOs).⁷⁷ Additionally, UN Women supports Member States by providing key data and policy recommendations to address gender inequalities in social protection schemes.⁷⁸

In cooperation with the World Bank, ILO launched the Universal Social Protection Initiative in 2015 to enhance human capital and productivity, reduce inequalities, and eradicate poverty globally.⁷⁹ This initiative works towards developing universal social protection systems in countries by supporting them in the areas of social protection legislation, administration, and financing to ultimately integrate universal social protection into national development strategies.⁸⁰ Overall, ILO's Social Protection Department is responsible for a wide range of activities for spreading knowledge on the topic by conducting training, education, and capacity-building in the field of social protection and social security.⁸¹ These approaches include topics, such as policy design, governance, or policy implementation and shall support countries to create, develop, and enhance national capacities on social security schemes.⁸² This is, inter alia, carried out with the ILO International Training Center.⁸³ ILO also recently published the ILO *World Social Protection Report 2020-22 (2021)*.⁸⁴ This report sets out key policy recommendations for Member States on social protection and cross-cutting areas to achieve this universal social protection by 2030 in alignment with SDG 1 (no poverty), target 1.3.⁸⁵ In this regard, target 1.5 highlights the need to reduce the vulnerability of the poor to social and economic shocks.⁸⁶

The Food and Agriculture Organization of the United Nations (FAO) works on the connection between social protection and gender in terms of food security, agriculture, and natural resources.⁸⁷ For that purpose, FAO has developed the Technical Guidance Toolkit (2018) on gender-sensitive social protection

⁷³ United Nations Entity for Gender Equality and the Empowerment of Women. *Social Protection Systems, Access to Public Services and Sustainable Infrastructures for Gender Equality and the Empowerment of Women and Girls: 2019 Commission on the Status of Women Agreed Conclusions*. 2019.

⁷⁴ Ibid. p. 7.

⁷⁵ Ibid. pp. 18-19.

⁷⁶ United Nations Entity for Gender Equality and the Empowerment of Women. *Social Protection: Major gaps laid bare*. n.d.

⁷⁷ United Nations Entity for Gender Equality and the Empowerment of Women. *Commission on the Status of Women*. n.d.

⁷⁸ United Nations Entity for Gender Equality and the Empowerment of Women. *Social Protection: Major gaps laid bare*. n.d.

⁷⁹ International Labour Organization. *The World Bank Group and ILO Universal Social Protection Initiative*. 2022.

⁸⁰ Ibid.

⁸¹ International Labour Organization. *Capacity building and knowledge dissemination*. n.d.

⁸² Ibid.

⁸³ Ibid.

⁸⁴ International Labour Organization. *World Social Protection Report 2020-2022: Social Protection at the Crossroads - in Pursuit of a Better Future*. 2021.

⁸⁵ Ibid.; United Nations, General Assembly. *Transforming our world: the 2030 Agenda for Sustainable Development (A/RES/70/1)*. 2015. p. 15.

⁸⁶ Ibid.

⁸⁷ Food and Agriculture Organization of the United Nations. *FAO and the Commission on the Status of Women (CSW): social protection, key ingredient for fighting hunger and poverty*. 2019.

programming to tackle hunger and poverty.⁸⁸ This toolkit supports policy-makers and practitioners to extend social protection programs to rural populations in order to enhance the economic empowerment of women.⁸⁹ According to FAO, this is necessary since 60% of working women have a crucial role to play in the rural economy, food security, and nutrition worldwide.⁹⁰

Offsetting Gender Pay Gaps with Social Protection Systems

The gender pay gap is defined by the Organisation for Economic Co-operation and Development (OECD) as “the difference between median earnings of men and women relative to median earnings of men.”⁹¹ SDG target 8.5 calls for the implementation of equal pay for work of equal value between genders.⁹² Currently, income inequality, as measured by the Gini coefficient, has increased in a plethora of Member States over the past three decades.⁹³ The Gini coefficient compares how the distribution of income in one society compares with another society in which everyone earned the same amount of income.⁹⁴ Inequality on the Gini index is measured on a scale between zero and one; a zero representing that everyone is equal and one indicating that a Member State’s income is earned by a single individual.⁹⁵ The World Bank monitors the Gini coefficient and updates its findings annually from the data it obtains from Member States.⁹⁶

Furthermore, the United Nations Department of Economic and Social Affairs (UN DESA) identified that women earn, on average, between 10 and 30% less than their male counterparts.⁹⁷ Every year that a woman earns less than a man means that income inequality between genders from wages earned across a lifetime becomes larger.⁹⁸ The gender pay gap that exists in employment also translates to an 11% difference in pension payments between men and women.⁹⁹ UN Women predicts that, at the current rate of progress, the gender pay gap will not be closed until 2069.¹⁰⁰ The gender pay gap is linked to social attitudes and social norms towards women, meaning that if equal pay between the genders is yet to happen for another 50 years, then attitudes and social norms towards women also are not likely to change for a similar amount of time.¹⁰¹

The International Monetary Fund (IMF) identifies the informal economy as contributing heavily to the existing gender pay gap.¹⁰² OECD estimates that if women’s unpaid work was assigned a monetary value, then it would constitute anywhere from 10 to 40% of gross domestic product (GDP).¹⁰³ This shows just how much monetary value is not being assigned to the care and household work that women do.¹⁰⁴ In 2019, the Office of the United Nations High Commissioner for Human Rights (OHCHR) stated that up to

⁸⁸ Food and Agriculture Organization of the United Nations. *FAO Technical Guide 1 – Introduction to gender-sensitive social protection programming to combat rural poverty: Why is it important and what does it mean?* 2018.

⁸⁹ Ibid.

⁹⁰ Food and Agriculture Organization of the United Nations. *FAO and the Commission on the Status of Women (CSW): social protection, key ingredient for fighting hunger and poverty.* 2019.

⁹¹ Organisation for Economic Co-operation and Development. *Gender wage gap.* 2022.

⁹² United Nations, General Assembly. *Transforming our world: the 2030 Agenda for Sustainable Development (A/RES/70/1).* 2015.

⁹³ United Nations, System Task Team. *UN System Task Team on the Post-2015 UN Development Agenda.* 2012.

⁹⁴ BBC News. *Who, What, Why: What is the Gini Coefficient?* 2015.

⁹⁵ Organisation for Economic Co-operation and Development. *Income inequality.* 2022.

⁹⁶ World Bank. *DataBank.* 2022.

⁹⁷ United Nations, Department of Economic and Social Affairs. *Promoting Social Inclusion Through Social Protection: Report on the World Situation 2018.* 2018.

⁹⁸ Ibid.

⁹⁹ Ibid.

¹⁰⁰ United Nations Entity for Gender Equality and the Empowerment of Women. *Equal pay for work of equal value.* n.d.

¹⁰¹ Ibid.

¹⁰² Deléchat et al. International Monetary Fund. *What is the Informal Economy?* 2020.

¹⁰³ Swedish International Development Cooperation Agency. *Quick Guide to What and How: Unpaid Care Work – Entry Points to Recognise, Reduce, and Redistribute.* 2022.

¹⁰⁴ Ibid.

92% of women are employed informally in developing Member States.¹⁰⁵ At its 104th session, ILO published its recommendation 204 on “Transitions from the Informal to the Formal Economy” to Member States, but many Member States have not implemented the recommendations either, due to a lack of political will or a lack of national capacity.¹⁰⁶ Recommendation 204 was the result of two years of consultations within ILO and included five articles linking the transition to the formal economy with social protection aimed at closing gender gaps.¹⁰⁷ Within the five articles, ILO made suggestions such as childcare services to boost female entrepreneurship and employment opportunities.¹⁰⁸ The recommendations reached by CSW’s 63rd meeting in 2019 give a list of social protection policies that are aimed at tackling the gender pay gap.¹⁰⁹ Such policies include reducing and redistributing unpaid care work; increasing coverage to health care and pensions; and guaranteeing the availability of safe and affordable drinking water and sanitation.¹¹⁰ The policies aim to create a safe environment for women to work in, as well as redistributing the type of work that women do.¹¹¹ This results in a position where more women are able to work, and the work done is attributed a monetary value.¹¹² CSW believes that these conditions, granted through social protection, are necessary to close the gender pay gap.¹¹³

In its *Gender Equality Attitudes Study (2020)*, UN Women found that women are also underrepresented in executive roles.¹¹⁴ For example, as of 2021, there are only eight women chief executive officers (CEO) in the Financial Times Stock Exchange Group (FTSE) 100 Index.¹¹⁵ Additionally, in the 500 most successful companies in the world, women only account for 8% of company executives.¹¹⁶ In regards to political decision-making power, UN Women identified that only 21.8% of members of legislative bodies across the world are women.¹¹⁷ Additionally, CSW recognizes that city planning and infrastructure projects infrastructure is another area where women lack leadership representation.¹¹⁸ Social protection offers multiple avenues for women to stimulate their employment opportunities such as employment services and job training in order to reach higher positions in their field.¹¹⁹ Employment services include job placement aid, labor exchanges, and counselling about employment opportunities.¹²⁰ Job training includes training women in various forms of work within the formal economy.¹²¹ As a result of the 66th CSW meeting in 2021, CSW published a list of social protection policies that aimed to tackle the gender pay gap.¹²² Specifically, the 66th meeting introduced a focus on promoting women’s involvement in the

¹⁰⁵ Office of the United Nations High Commissioner for Human Rights. *Women’s empowerment, gender equality and social protection: Where next?* 2019.

¹⁰⁶ International Labour Organization. *R204 – Transitions from the Informal to the Formal Economy Recommendation, 2015 (No. 204)*. 2015.

¹⁰⁷ Ibid.

¹⁰⁸ Ibid.

¹⁰⁹ United Nations Entity for Gender Equality and the Empowerment of Women. *UN Commission on the Status of Women delivers roadmap on ensuring women’s social protection, mobility, safety, and access to economic opportunities*. 2019.

¹¹⁰ International Institute for Sustainable Development. *CSW 63 Focuses on Social Protection, Public Services, Sustainable Infrastructure*. 2019.

¹¹¹ Ibid.

¹¹² Ibid.

¹¹³ Ibid.

¹¹⁴ United Nations Entity for Gender Equality and the Empowerment of Women. *Are you ready for change? Gender equality attitudes study 2019*. 2020.

¹¹⁵ Bharadva. Ernst & Young. *UK boards meet gender target, but there are still too few women in senior leadership roles – just eight female CEOs in FTSE100*. 2021.

¹¹⁶ Ammerman et al. Harvard Business Review. *How to Close the Gender Gap*. 2021.

¹¹⁷ United Nations Entity for Gender Equality and the Empowerment of Women. *Women in power and decision-making*. n.d.

¹¹⁸ United Nations Entity for Gender Equality and the Empowerment of Women. *Social Protection Systems, Access to Public Services and Sustainable Infrastructure for Gender Equality and the Empowerment of Women and Girls*. 2019.

¹¹⁹ World Bank. *The World Bank in Social Protection: Overview*. 2022.

¹²⁰ Ibid.

¹²¹ Ibid.

¹²² United Nations, Economic and Social Council. *Women’s economic empowerment in the changing world of work (E/CN.6/2017/L.5)*. 2017.

employment process right up to the executive level.¹²³ In doing so, CSW aimed to show that social protection can close gender gaps at every level of employment.¹²⁴ One of the social protection policies put forward by CSW in the 66th session was “ensuring that women and girls have equal access to career development, training, scholarships, and fellowship.”¹²⁵ Furthermore, social protection can aid women in being able to have a child as well as a career.¹²⁶ CSW, in its 63rd meeting in 2019, promoted social protection policies such as paid maternity leave and subsidized childcare so that women could raise their child and not worry about the effect it might have on their career.¹²⁷

Promoting Capacity-Building to Strengthen Social Protection Systems

The UN defines capacity-building as “the process of developing and strengthening the skills, instincts, abilities, processes and resources that organizations and communities need to survive, adapt, and thrive in a fast-changing world.”¹²⁸ The UN uses both capacity-building and social protection in order to reduce gender inequality.¹²⁹ However, due to a lack of information available, it is difficult to gauge the true level of gender inequalities present in social protection.¹³⁰ Data2X, a CSO focused on gender inequalities, has identified that on an international level, there are data gaps for women relating to health, education, and economic opportunities.¹³¹ The UN is unable to identify where the gender gaps in social protections are without data being provided by Member States and, consequently, the UN will not be able to provide the social protection that Member States require.¹³²

In 2020, UNICEF created a Gender-Responsive Age-Sensitive Social Protection Research Programme (GRASSP) that aims to reduce the lack of information surrounding gender inequalities by 2023.¹³³ The program conducts its research on developing Member States, with a particular focus on Africa, Asia, and South America.¹³⁴ The research focuses on areas such as economic security, access to healthcare, and access to education.¹³⁵ In 2020, UNICEF published 11 think pieces using the data gathered from GRASSP, ranging from social protection for adolescent girls to promoting women’s economic empowerment through social protection.¹³⁶ One conclusion that UNICEF made was to prove that social protection based on individual entitlements empowers women.¹³⁷ UNICEF has also highlighted that including too many conditions in social protection programs increases gender gaps due to entrenching traditional gender roles.¹³⁸ Currently, there are no other UN initiatives outside of GRASSP that aim to reduce the lack of information surrounding social protection gender inequalities.¹³⁹ UNICEF states that the effectiveness of social protection to reduce gender gaps depends on the level of information available to the UN and Member States and lack of data remains a problem for the UN and social protection.¹⁴⁰

¹²³ Ibid.

¹²⁴ Ibid.

¹²⁵ Ibid. p. 10.

¹²⁶ International Institute for Sustainable Development. *CSW 63 Focuses on Social Protection, Public Services, Sustainable Infrastructure*. 2019.

¹²⁷ Ibid.

¹²⁸ United Nations, Department of Global Communications. *Capacity-building*. n.d.

¹²⁹ United Nations Children’s Fund. *Social protection capacity-building programme in Africa*. n.d.

¹³⁰ Organisation for Economic Co-operation and Development. *Women in Infrastructure: Selected stocktaking of good practices for inclusion of women in infrastructure*. 2021.

¹³¹ Grantham. Data2x. *Mapping Gender Data Gaps: An SDG Era Update*. 2020.

¹³² Ibid.

¹³³ Graham-Goulder. *Social Protection. 2022: The Year Social Protection Ups Its Game? – Putting Gender Equality at the Heart of What We Do*. 2022.

¹³⁴ United Nations Children’s Fund. *Gender-Responsive Age-Sensitive Social Protection*. n.d.

¹³⁵ Ibid. p. 7.

¹³⁶ United Nations Children’s Fund. *GRASSP Think Piece Series*. n.d.

¹³⁷ Nesbitt-Ahmed. *Development Pathways. Grasping a more equal future – understanding age and gender in social protection*. 2020.

¹³⁸ Ibid.

¹³⁹ United Nations Children’s Fund. *Gender-Responsive Age-Sensitive Social Protection*. n.d.

¹⁴⁰ Nesbitt-Ahmed. *Development Pathways. Grasping a more equal future – understanding age and gender in social protection*. 2020.

Building infrastructure encompasses social protection measures such as affordable housing, rural transport availability, and mobilizing finances available to women.¹⁴¹ According to OECD, these are all areas in which women are less represented than men.¹⁴² CSW has called for the integration of a gender perspective into the planning and use of public spaces, smart cities, communities and rural areas in its 63rd session.¹⁴³ The idea behind CSW's call for gender integration in future infrastructure projects is to increase women's decision-making power.¹⁴⁴ Additionally, the World Resources Institute recognizes that increasing women's participation in future infrastructure projects creates an opportunity to tackle climate change.¹⁴⁵ In its 63rd session, CSW called for a "systematic and transparent assessment of the gender and environmental impacts of infrastructure projects with the full, equal and effective participation of women."¹⁴⁶ This is due to the fact that, as stated by the CSW Vice Chair Mohammed Marzooq, "significant gaps in gender statistics remain."¹⁴⁷

Conclusion

Social protection aims to protect the most vulnerable in times of crisis and shock.¹⁴⁸ Today, women and girls are still disproportionately affected by poverty and critical working conditions.¹⁴⁹ Consequently, millions of women and girls remain negatively affected by gender inequalities present in social protection, preventing them from fulfilling their full potential.¹⁵⁰ The gender pay gap remains a prominent obstacle when talking about working conditions for women and men.¹⁵¹ By building on the work of the 63rd session, CSW can continue to identify new challenges to the gender gap and advise ECOSOC to take action in inspiring and uplifting women.¹⁵²

Further Research

Delegates should consider the following questions when doing their research on gender gaps in social protection systems: How can UN institutions, NGOs, and Member States collaborate to close the gender pay gap equally across the world? How can CSW increase the quality of the data that they receive regarding gender gaps caused by social protection? What kinds of capacity-building would be an asset for your delegation in trying to address this issue? What recommendations can CSW make to improve access to financial resources for women? What measures can be taken to acknowledge care work as paid work?

¹⁴¹ United Nations Entity for Gender Equality and the Empowerment of Women. *Social Protection Systems, Access to Public Services and Sustainable Infrastructure for Gender Equality and the Empowerment of Women and Girls*. 2019.

¹⁴² Organisation for Economic Co-operation and Development. *Women in Infrastructure: Selected stocktaking of good practices for inclusion of women in infrastructure*. 2021.

¹⁴³ United Nations Entity for Gender Equality and the Empowerment of Women. *Social Protection Systems, Access to Public Services and Sustainable Infrastructure for Gender Equality and the Empowerment of Women and Girls*. 2019.

¹⁴⁴ Ibid.

¹⁴⁵ Trivedi et al. World Resources Institute. *Will Women Build the Sustainable Infrastructure of the Future?* 2019.

¹⁴⁶ United Nations Entity for Gender Equality and the Empowerment of Women. *Social Protection Systems, Access to Public Services and Sustainable Infrastructure for Gender Equality and the Empowerment of Women and Girls*. 2019.

¹⁴⁷ International Institute for Sustainable Development. *CSW 63 Focuses on Social Protection, Public Services, Sustainable Infrastructure*. 2019.

¹⁴⁸ United Nations Children's Fund. *Social Protection & Gender Equality Outcomes Across the Life-Course: A Synthesis of Recent Findings*. n.d.

¹⁴⁹ United Nations, Economic and Social Council. *Report of the Commission on the Status of Women: Report on the sixty-fourth session (E/2020/27)*. 2020. p. 8.

¹⁵⁰ United Nations, Department of Economic and Social Affairs. *Promoting Inclusion Through Social Protection: Report on the World Social Situation 2018*. 2018. p. 3.

¹⁵¹ Organisation for Economic Co-operation and Development. *Gender wage gap*. 2022.

¹⁵² Ibid. p. 21.

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Carter et al. Governance and Social Development Resource Centre. *Social Protection: Topic Guide*. 2019. Retrieved 7 August 2022 from:

https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/14885/Social_Protection_Topic_Guide_online.pdf?sequence=1&isAllowed=y

This document is a comprehensive guide to the topic of social protection. It covers a wide range of intersections, such as gender, economic, and humanitarian aspects. It also gives recommendations to policy-makers in terms of policy implementation or program design. Delegates will get an overview of the topic and can use this guide for collecting ideas for their Member State's action plans.

International Institute for Sustainable Development. *CSW 63 Focuses on Social Protection, Public Services, Sustainable Infrastructure*. 2019. Retrieved 15 July 2022 from: <https://sdg.iisd.org/news/csw-63-focuses-on-social-protection-public-services-sustainable-infrastructure/>

This article provides a succinct overview of the achievements of the 63rd session of CSW. It identifies the Sustainable Development Goals that are relevant to closing the gender gap in social protection and provides a brief account of the relationships between NGOs and United Nations bodies. It is useful for when delegates start their research process and are looking for a short summary of key events.

International Labour Organization. *World Social Protection Report 2020-2022: Social Protection at the Crossroads – in Pursuit of a Better Future*. 2021. Retrieved 9 September 2022 from:

https://www.ilo.org/wcmsp5/groups/public/@ed_protect/@soc_sec/documents/publication/wcms_817572.pdf

This ILO report gives a comprehensive overview of developments in social protection systems, prior to the COVID-19 pandemic as well as changes because of it. It offers a wide range of regional, international and country specific data on social protection benefits, coverages and public expenditures. All in all, it sets the goal for universal social protection by 2030. Delegates will find this document helpful also for the connection of the SDGs with social protection.

International Trade Union Confederation. *ITUC Economic and Social Policy Brief: Gender Gaps in Social Protection*. 2018. Retrieved 28 July 2022 from: https://www.ituc-csi.org/IMG/pdf/policy_brief_gender_gaps_social_protection_en.pdf

The policy brief provides a range of statistics highlighting gender inequalities within social protection. Furthermore, the policy suggestions on the final page provide delegates with a good start to their research. The policy brief also outlines international labor standards that are relevant to social protection. Delegates can therefore also use it to incorporate the document's suggestions into their Member State's position.

Office of the United Nations High Commissioner for Human Rights. *Women's empowerment, gender equality and social protection: Where next?* 2019. Retrieved 14 July 2022 from:

<https://www.ohchr.org/en/statements/2019/09/womens-empowerment-gender-equality-and-social-protection-where-next>

This statement by the UN High Commissioner for Human Rights, Michelle Bachelet, came out just after the 63rd session of CSW. In this statement, she underlines necessary improvements to foster social protection. This statement will therefore aid delegates in assessing which areas the 63rd session missed in regards to closing the gender gap in social protection.

United Nations Children's Fund. *Social Protection & Gender Equality Outcomes Across the Life-Course: A Synthesis of Recent Findings*. n.d. Retrieved 28 July 2022 from: <https://www.unicef.org/documents/social-protection-gender-equality-findings>

This report covers the entire life cycle of gender inequality that women currently experience. It also gives an in-depth account of gender gaps that exist within the labor market as well as within the existing infrastructure worldwide. The report focuses on

social protection policies relating to education, health, and economic empowerment. The breadth of information available will aid delegates in their research process.

United Nations, Department of Economic and Social Affairs. *Promoting Inclusion Through Social Protection: Report on the World Social Situation 2018*. 2018. Retrieved 17 July 2022 from: <https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2018/07/1-1.pdf>

This annual report was published the year before the 63rd session of CSW. This document discusses the need for different groups of people for social protection based on different social categories. Delegates will find use in reading the suggestions made in this report and comparing it to the outcomes agreed in the 63rd session when evaluating its success. The source also focuses on the informal economy and how that relates to gender gaps in social protection.

United Nations Entity for Gender Equality and the Empowerment of Women. *Social Protection Systems, Access to Public Services and Sustainable Infrastructures for Gender Equality and the Empowerment of Women and Girls: 2019 Commission on the Status of Women Agreed Conclusions*. 2019. Retrieved 4 August 2022 from: <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/CSW/63/Conclusions63-EN-Letter-Final.pdf>

This set of recommendations was reached by CSW in its 2019 session. Its goal is to achieve gender equality and the empowerment of women and girls through social protection systems, access to public services and sustainable infrastructure. After the recommendations, there is a brief summary of the function of CSW. Delegates can use this document to grasp recent action CSW has taken in the field of social protection.

United Nations, Fourth World Conference on Women. *Beijing Declaration and Platform for Action*. 1995. Retrieved 31 July 2022 from: <https://www.un.org/womenwatch/daw/beijing/pdf/BDPfA%20E.pdf>

This declaration is considered a progressive blueprint for advancing women's rights in different spheres of life. It is deeply incorporated into CSW's mandate and is thus an essential document for the work in committee. In addition, it is a great resource for delegates to learn about international women's rights.

United Nations, General Assembly. *Convention on the Elimination of All Forms of Discrimination against Women (A/RES/34/180)*. 1979. Retrieved 31 July 2022 from: <https://undocs.org/en/A/RES/34/180>

This landmark convention was adopted to ensure that all forms of discrimination against women are eliminated while equal rights for women and girls are to be ensured. It entails a wide range of different economic, social, cultural, and political areas where women are denied equality with men. This convention is essential when talking about many aspects of gender equality.

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2. Strengthening Institutions to Promote Gender-Inclusive Access to Financial Services and Resources

Introduction

Despite recent progress, the World Bank estimates that there are still 1.4 billion people in the world that do not have a bank account with a financial institution.¹⁵³ The World Bank defines financial inclusion as individuals and businesses being able to access basic, useful, and affordable financial products and services that meet their needs.¹⁵⁴ Women, who either have a low income, come from marginalized communities, or work in informal sectors, continue to have the lowest access to banking.¹⁵⁵ This affects their economic, social, psychological, and political empowerment.¹⁵⁶ Likewise, for women-owned businesses, there is a \$1.7 trillion global financing gap.¹⁵⁷ This lack of access to credit makes their businesses vulnerable to external shocks.¹⁵⁸ In addition, COVID-19, political instability, economic shocks, and extreme weather events increase the difficulty of addressing the financial inclusion gap.¹⁵⁹ However, financial inclusion alone will not lead to gender equality.¹⁶⁰ Addressing the current gap requires a holistic approach through enhanced institutional infrastructure for financial services and resources that serve the needs of women.¹⁶¹ These services, such as improved access to savings, credit, and insurance, are critical now more than ever due to the COVID-19 pandemic disproportionately affecting women's jobs, businesses, and social protection.¹⁶²

Financial service institutions are fundamental drivers of women's economic empowerment as they can help the growth of women-owned enterprises and enhance women's autonomy.¹⁶³ These services can also address the burden of unpaid care by enabling better use of their personal and household resources and reduces the vulnerability of their family unit and businesses to external shocks.¹⁶⁴ However, women have traditionally faced more obstacles to participating in the formal financial system.¹⁶⁵ According to the International Labour Organization (ILO), in general, women have fewer opportunities to gain financial knowledge, own fewer assets, have lower loan disbursement than men, and often mistrust the formal banking industry.¹⁶⁶ In addition, financial institutions are not equipped to address the needs of underserved populations due to a reliance on traditional requirements to open a banking account, including proof of identification, physical presence, and collateral.¹⁶⁷ The United Nations (UN) Commission on the Status of Women (CSW), together with the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), promotes women's rights, choices, mobility, and freedom.¹⁶⁸ As such, CSW is critical to urging the international community to strengthen financial institutions at various levels by considering the changing realities of women, the disproportionate burden

¹⁵³ World Bank. *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19*. 2021. p. 33.

¹⁵⁴ World Bank. *Financial Inclusion*. n.d.

¹⁵⁵ World Bank. *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19*. 2021. pp. 50-54.

¹⁵⁶ *Ibid.* pp. 50-54.

¹⁵⁷ World Economic Forum. *To improve women's access to finance, stop asking them for collateral*. 2019.

¹⁵⁸ *Ibid.*

¹⁵⁹ International Labour Organization. *Gender and financial inclusion*. n.d.

¹⁶⁰ *Ibid.*

¹⁶¹ Women's World Banking. *Report: Empowering Women on a Journey Towards Digital Financial Capability*. 2021. pp. 5-17.

¹⁶² Robino et al. G20 Insights. *Financial Inclusion for Women: A Way Forward*. 2020.

¹⁶³ Women's World Banking. *Report: Empowering Women on a Journey Towards Digital Financial Capability*. 2021. p. 7.

¹⁶⁴ Robino et al. G20 Insights. *Financial Inclusion for Women: A Way Forward*. 2020.

¹⁶⁵ International Institute for Sustainable Development. *Financial Education as a Stepping Stone to Women's Economic Empowerment: Reflections from CSW 63*. 2019.

¹⁶⁶ International Labour Organization. *Gender and financial inclusion*. n.d.

¹⁶⁷ Robino et al. G20 Insights. *Financial Inclusion for Women: A Way Forward*. 2020.

¹⁶⁸ United Nations Entity for Gender Equality and the Empowerment of Women. *Commission on the Status of Women*. n.d.

of unpaid care in rural areas, and the debilitating the impact that COVID-19 had on women and other marginalized sects of society.¹⁶⁹

International and Regional Framework

The *Charter of the United Nations* (1945) and the *Universal Declaration of Human Rights* (UDHR) (1948) proclaim that women's rights are human rights.¹⁷⁰ Article 3 of the *International Covenant on Economic, Social and Cultural Rights* (ICESCR) (1966) outlines the need to prevent discrimination against women in enjoying equal economic, social, and cultural rights as men.¹⁷¹ Building off the UDHR and ICESCR, the *Convention on the Elimination of all Forms of Discrimination Against Women* (CEDAW) (1979) recognizes the importance of equal rights for men and women.¹⁷² Specifically, Article 10 and 14 encourage appropriate measures to be taken by state and non-state actors, such as NGOs and community groups, to empower rural women financially.¹⁷³ Article 13(b) highlights the rights of all women to access all forms of financial services and resources to leverage socioeconomic opportunities.¹⁷⁴

In 1995, the Fourth World Conference on Women adopted the *Beijing Declaration and Platform for Action* (BPfA), which calls for a gendered perspective in strengthening the capacity of international, national, regional, and local financial institutions for the advancement of all women.¹⁷⁵ Five years after the Fourth World Conference on Women, the General Assembly held its 23rd special session to review progress on the implementation of the BPfA.¹⁷⁶ At the special session, the General Assembly adopted its resolution S-23/3 on "Further actions and initiatives to implement the Beijing Declaration and Platform for Action" (2000), which outlines additional measures to strengthen institutional capacity to ensure financial inclusion for women.¹⁷⁷ Additionally, at its 64th session in 2020, CSW adopted the *Political Declaration on the Occasion of the Twenty-Fifth Anniversary of the Fourth World Conference on Women* highlighting the importance of increasing women's access to credit, financial inclusion, and financial literacy by strengthening the effectiveness and accountability of institutions and institutional mechanisms.¹⁷⁸

Women's financial empowerment also contributes to achieving the *2030 Agenda for Sustainable Development* (2030 Agenda) (2015) and its 17 Sustainable Development Goals (SDGs).¹⁷⁹ For example, target 1.4 of SDG 1 (no poverty) pushes for the inclusion of the poor and the vulnerable in financial services, target 5.A of SDG 5 (gender equality) outlines equal access and ownership over financial services and other production assets, and target 8.10 of SDG 8 (decent work and economic growth) focuses on strengthening the capacity of domestic financial institutions to expand access to banking, insurance, and financial services for all.¹⁸⁰ The General Assembly adopted the *Addis Ababa Action Agenda of the Third International Conference on Financing for Development* (Addis Ababa Action Agenda) in 2015 to provide a global framework for strengthening financing capacity and implementing the

¹⁶⁹ United Nations, Commission on the Status of Women. *Agreed conclusions: Women's full and effective participation and decision-making in public life, as well as the elimination of violence, for achieving gender equality and the empowerment of all women and girls* (E/CN.6/2021/L.3). 2021.

¹⁷⁰ United Nations Conference on International Organization. *Charter of the United Nations*. 1945; United Nations, General Assembly. *Universal Declaration of Human Rights* (A/RES/217 A (III)). 1948.

¹⁷¹ United Nations, General Assembly. *International Covenant on Economic, Social and Cultural Rights* (A/RES/2200A (XXI)). 1966.

¹⁷² United Nations, General Assembly. *Convention on the Elimination of All Forms of Discrimination against Women* (A/RES/34/180). 1979.

¹⁷³ *Ibid.* arts. 10, 14.

¹⁷⁴ *Ibid.* art. 13.

¹⁷⁵ United Nations Fourth World Conference on Women. *Beijing Declaration and Platform for Action*. 1995.

¹⁷⁶ United Nations, General Assembly. *Political Declaration* (A/RES/S-23/2). 2000.

¹⁷⁷ United Nations, General Assembly. *Further actions and initiatives to implement the Beijing Declaration and Platform for Action* (A/RES/S-23/3). 2000. p. 35.

¹⁷⁸ United Nations, Commission on the Status of Women. *Political Declaration on the Occasion of the Twenty-Fifth Anniversary of the Fourth World Conference on Women*. 2020.

¹⁷⁹ *Ibid.*

¹⁸⁰ United Nations, General Assembly. *Transforming our world: the 2030 Agenda for Sustainable Development* (A/RES/70/1). 2015.

SDGs by aligning all financing flows and policies with economic, social, and environmental priorities.¹⁸¹ The Addis Ababa Action Agenda acknowledges that women are often underrepresented and underserved in the financial and employment sectors.¹⁸² In addition, it also highlights the importance of improving women’s institutional access to financial services to support their long-term economic success.¹⁸³

Role of the International System

In 2018, the 62nd session of CSW focused on the theme of “Challenges and opportunities in achieving gender equality and the empowerment of rural women and girls.”¹⁸⁴ The session outlined institutional mechanisms, normative, legal, and policy frameworks for governments and other stakeholders to implement for financial and economic empowerment.¹⁸⁵ Specifically, the agreed conclusion of the 62nd CSW session highlighted the importance of innovative practices of institutions, such as online tools and mobile banking platforms, for the financial and economic empowerment of all women, but especially rural women in the global south.¹⁸⁶

While CSW is the main policy-setting body on gender equality and women’s and girls’ empowerment within the UN system, UN Women is responsible for implementing projects and programs to empower women and girls for financial inclusion.¹⁸⁷ For example, from 2018 to 2021, UN Women, together with the ILO, implemented the Win-Win Programme in Latin American and Caribbean countries.¹⁸⁸ As part of the Win-Win Programme, UN Women and ILO launched the “Investors for Equality” platform, which aims to strengthen financial institutions and investors by highlighting women-led businesses for their investment portfolios.¹⁸⁹ Thus, women-led businesses gained access to private capital and investors and financial institutions helped promote financial inclusion.¹⁹⁰ Similarly, UN Women highlighted in its annual report from 2021 how international financial institutions can support women and girls during COVID-19 by adopting a gender-lens when providing economic stimulus packages.¹⁹¹

In addition, the United Nations Conference on Trade and Development (UNCTAD) also works to promote financial inclusion for women.¹⁹² In a 2021 report, UNCTAD recommends a mix of policy and regulatory guidelines to help institutions increase access to mobile banking, in particular for women.¹⁹³ In this context, the UN Secretary-General’s Special Advocate for Inclusive Finance for Development (UNSGSA) serves as a bridge to enhance cooperation between institutions from the public and private sector to expand financial inclusion.¹⁹⁴ Finally, the International Fund for Agricultural Development (IFAD) supports programming that targets rural women, migrants, refugees, and other vulnerable groups in developing

¹⁸¹ United Nations, General Assembly. *Addis Ababa Action Agenda of the Third International Conference on Financing for Development (Addis Ababa Action Agenda) (A/RES/69/313)*. 2015.

¹⁸² *Ibid.*

¹⁸³ *Ibid.*

¹⁸⁴ United Nations, Commission on the Status of Women. *Report of the Commission on the Status of Women: Report on the sixty-second session (24 March 2017 and 12–23 March 2018) (E/CN.6/2018/20)*. 2018.

¹⁸⁵ *Ibid.*

¹⁸⁶ United Nations, Commission on the Status of Women. *Challenges and opportunities in achieving gender equality and the empowerment of rural women and girls: Report of the Secretary-General (E/CN.6/2018/3)*. 2018.

¹⁸⁷ United Nations, Commission on the Status of Women. *Report of the Commission on the Status of Women: Report on the sixty-second session (24 March 2017 and 12–23 March 2018) (E/CN.6/2018/20)*. 2018; United Nations Entity for Gender Equality and the Empowerment of Women. *Financing for Gender Equality*. 2014.

¹⁸⁸ United Nations Entity for Gender Equality and the Empowerment of Women. *Catalysing Equality*. 2021. p. 3.

¹⁸⁹ *Ibid.* p. 3.

¹⁹⁰ *Ibid.* p. 3.

¹⁹¹ United Nations Entity for Gender Equality and the Empowerment of Women. *UN Women’s highlights from 2020–2021*. 2021.

¹⁹² United Nations Conference on Trade and Development. *Financial Inclusion for Development: Better access to financial services for women, the poor, and migrant workers*. 2021. p. 43.

¹⁹³ *Ibid.* p. 27.

¹⁹⁴ United Nations Secretary-General’s Special Advocate for Inclusive Finance for Development. *UNSGSA and Advisors Discuss COVID-19’s Impact on Financial Inclusion*. 2020.

countries to overcome traditional barriers to financial independence to enhance agricultural productivity.¹⁹⁵

At a regional level, the African Union's African Institute for Remittances supports the removal of institutional obstacles to improve the access of unbanked populations to remittances, which can also help in poverty reduction.¹⁹⁶ By recognizing the role of data in effective monitoring and evaluation, the Association of Southeast Asian Nations (ASEAN) strengthens frameworks for using sex-disaggregated data as a key step to fill institutional data gaps.¹⁹⁷ Likewise, international financial institutions, such as the Asian Development Bank, implemented the Microfinance Risk Participation and Guarantee Program, where unbanked women could be included in the formal financial system through financial accounts and credits with microfinance institutions.¹⁹⁸ In addition, platforms, such as the Consultative Group to Assist the Poor, advance the financial rights of women through digital financial services and educational programs.¹⁹⁹ Likewise, the Global Partnership for Financial Inclusion (GPII) is a platform for all G20 countries that advocates for reforming laws, regulations, and institutional norms to promote women's financial participation.²⁰⁰

Unpaid Labor and Rural Women's Lack of Access to Financial Services

Gender inequalities in unpaid labor affects women's access to financial services, and yet is often neglected due to its lack of recognition in institutional policies.²⁰¹ Care work is essential to social development and economic growth, but is unevenly distributed across gender and class, and often goes unpaid.²⁰² Unpaid care work refers to all services typically needed in a household, such as cooking and cleaning, as well as being a caregiver to children and elderly family members.²⁰³ Other types of unpaid work that rural women perform are fetching water and firewood in addition to farm and agricultural tasks.²⁰⁴ In 2017, the UN Secretary-General's report to the 61st CSW session noted that unpaid care measured by monetary value would account for 10-39% of a country's Gross Domestic Product (GDP).²⁰⁵ Due to the amount of time spent performing unpaid work, UN Women emphasizes that women are less likely than men to have access to financial institutions for economic empowerment.²⁰⁶ For rural women, the burden of unpaid work is exacerbated by financial crises, crop failure, and other environmental disasters that affect their households and communities.²⁰⁷ When faced with these obstacles, women become the "shock absorbers" and must work twice as hard to provide for themselves and their families.²⁰⁸

In addition to unpaid care limiting women's financial access, formal and informal institutions are more likely to extend various financial services to urban areas, where risks and costs are lower, as opposed to

¹⁹⁵ International Fund for Agricultural Development. *Sending Money Home: Contributing to the SDGs, one family at a time*. 2021. p. 50.

¹⁹⁶ United Nations Conference on Trade and Development. *Financial Inclusion for Development: Better access to financial services for women, the poor, and migrant workers*. 2021. p. 15.

¹⁹⁷ United Nations Entity for Gender Equality and the Empowerment of Women et al. *ASEAN Gender Outlook: Achieving the SDGs for all and leaving no woman or girl behind*. 2021. p. 37.

¹⁹⁸ Asian Development Bank. *Microfinance Risk Participation and Guarantee Program*. n.d.

¹⁹⁹ Jenik. Consultative Group to Assist the Poor. *TymeBank Case Study: The Customer Impact of Inclusive Digital Banking*. 2022.

²⁰⁰ Better than Cash Alliance et al. *Advancing Women's Digital Financial Inclusion*. 2020. p. 53.

²⁰¹ United Nations Entity for Gender Equality and the Empowerment of Women. *Redistribute unpaid work*. n.d.

²⁰² Ibid.

²⁰³ Ibid.

²⁰⁴ Ibid.

²⁰⁵ United Nations, Commission on the Status of Women. *Women's economic empowerment in the changing world of work: Report of the Secretary-General (E/CN.6/2017/3)*. 2017.

²⁰⁶ United Nations Entity for Gender Equality and the Empowerment of Women. *Facts and Figures: Economic Empowerment*. n.d.

²⁰⁷ Nandi. United Nations Entity for Gender Equality and the Empowerment of Women. *Expert's take: Making unpaid work visible creates livelihoods for rural women*. 2017.

²⁰⁸ Ibid.

rural areas.²⁰⁹ The services that institutions provide in rural communities are often dispersed and lack flexible hours of operation, which fails to consider the time and mobility constraints that women face from unpaid care work.²¹⁰ Additionally, financial institutions are not equipped to serve the needs of rural women due to lack of access to knowledge about the agricultural sector and the capacity to create gender-inclusive policies and products.²¹¹ For example, most formal financial institutions in rural areas have fewer well-trained staff who have experience in designing products and services that specifically cater to rural women.²¹² Furthermore, there are very few women in both customer service and management positions, which further contributes to the lack of awareness and interaction with rural female clients.²¹³

Also, women in rural communities often do not have assets or own property, which is considered collateral by institutions, or have a bank account in their name, which makes it difficult to build a credit history.²¹⁴ In some countries, institutions require a woman to obtain a man's permission to open a bank account and obtain other services.²¹⁵ A 2017 study conducted by the Food and Agriculture Organization of the United Nations (FAO) and the Economic Commission for Latin America and the Caribbean reported that as little as 4% of women in some rural communities have access to credit, which impacts their ability to receive loans, invest in their farms or businesses, or manage family expenses like education and healthcare.²¹⁶ Addressing ways in which institutions can assist in providing better financial services among rural women not only achieves financial inclusion, but also aims to reduce poverty, advance literacy rates, and promote gender equality.²¹⁷

CSW addressed the issue of unpaid labor for women in rural communities on several occasions.²¹⁸ For example, at its 62nd session in 2018, CSW called upon Member States to mainstream a gender perspective across all levels of financial institutions for the economic empowerment of all rural women and girls.²¹⁹ At its 65th session in 2021, CSW emphasized strengthening gender-responsive institutional reforms and measures to reduce and redistribute women's disproportionate share of unpaid care.²²⁰ The Win-Win Programme by UN Women and ILO encourages capacity-building activities, such as exchanging knowledge and best practices, between financial institutions and women-led businesses.²²¹ For example, the use of Information Communication Technologies (ICTs) can provide technical assistance to strengthen institutions, and include gender diagnostics in all financial products and services.²²² Also, UNCTAD recommends many policies, such as relaxing formal paperwork requirements, decreasing transaction costs of services, and empowering marginalized communities with financial literacy.²²³ Similarly, UN Women partners with technological industry associations, such as the Global Systems for Mobile Connections Association to implement the Connected Women Programme, which aims to embed

²⁰⁹ Mia et al. *Rural–urban financial inclusion: Implications on the cost sustainability of microfinance lenders*. 2021.

²¹⁰ Food and Agriculture Organization of the United Nations. *Women's access to rural finance: challenges and opportunities*. 2019. p. 7.

²¹¹ *Ibid.* p. 1.

²¹² *Ibid.* p. 6.

²¹³ *Ibid.* p. 7.

²¹⁴ *Ibid.* p. 4.

²¹⁵ *Ibid.* p. 5.

²¹⁶ Hora et al. Food and Agriculture Organization of the United Nations. *Atlas de la Mujer Rural en América Latina y el Caribe*. 2017. p. 47.

²¹⁷ World Bank. *Financial Inclusion*. n.d.

²¹⁸ United Nations, Commission on the Status of Women. *Agreed conclusions: Challenges and Opportunities in Achieving Gender Equality and the Empowerment of Rural Women and Girls*. 2018.

²¹⁹ *Ibid.*; United Nations, Commission on the Status of Women. *Agreed conclusions: Women's full and effective participation and decision-making in public life, as well as the elimination of violence, for achieving gender equality and the empowerment of all women and girls (E/CN.6/2021/L.3)*. 2021.

²²⁰ *Ibid.*

²²¹ United Nations Entity for Gender Equality and the Empowerment of Women. *Catalysing Equality*. 2021.

²²² *Ibid.* pp. 38-45.

²²³ United Nations Conference on Trade and Development. *Financial Inclusion for Development: Better access to financial services for women, the poor, and migrant workers*. 2021. p. 27.

the use and proliferation of mobile platforms and services for women in remote places.²²⁴ While these initiatives provide examples of implementation effort of CSW recommendations, there is more progress to be achieved because of the increased demand for unpaid care and domestic work due to COVID-19.²²⁵ It is critical to improve institutional policies, integrate a gender perspective in the implementation, evaluation, and follow-up of programs, and enhance collaboration across all institutions to push a more equitable agenda forward.²²⁶

Institutional Response to Women Impacted by COVID-19

The COVID-19 pandemic disproportionately impacted groups with existing vulnerabilities, including women, and particularly female-owned micro, small, and medium-sized enterprises.²²⁷ Furthermore, women make up a large portion of the financially vulnerable population due to their restricted access to credit and social protection.²²⁸ Due to lockdowns and social distancing regulations, women took additional unpaid care responsibilities.²²⁹ Additionally, many female-owned businesses in sectors, such as tourism, food services, and garment factories, ceased operations during COVID-19 due to government lockdowns.²³⁰ In 2020, UN Women reported that women's employment was 19% more at risk compared to men's employment.²³¹ Likewise, 40% of employed women globally worked in sectors that suffered severe economic impact during the pandemic, as opposed to 36.6% of employed men.²³²

Even prior to the pandemic, women faced higher barriers to financial inclusion, economic participation, and access to the workforce than men.²³³ Public institutions responded with social protection and labor market measures, such as wage subsidies and training, but only 12% of initiatives supported women's economic security.²³⁴ This response was inconsistent across the world, revealing inequitable existing economic policy structures and capacity.²³⁵ COVID-19 compounded an already strained global issue, but UN Women stressed that the pandemic provided a window of opportunity to extend institutional mechanisms to be gender-responsive.²³⁶ Evaluating which measures were the most effective and inclusive during this crisis can allow institutions to be better-informed and use these actions as a guide to design comprehensive and long-term financial services.²³⁷ To improve gender-responsive policies and services, institutions must increase representation of women in leadership positions and COVID-19 recovery taskforces.²³⁸ One way to address this is by making digital financial inclusion a priority for all institutions, as it opens up cost-effective opportunities for women, enables women to be agents of

²²⁴ Global System for Mobile Communications Association. *Connected Women: Accelerating digital and financial inclusion for women*. 2022.

²²⁵ United Nations, Commission on the Status of Women. *Agreed conclusions: Women's full and effective participation and decision-making in public life, as well as the elimination of violence, for achieving gender equality and the empowerment of all women and girls (E/CN.6/2021/L.3)*. 2021.

²²⁶ United Nations, Commission on the Status of Women. *Agreed conclusions: Challenges and Opportunities in Achieving Gender Equality and the Empowerment of Rural Women and Girls*. 2018.

²²⁷ United Nations Secretary-General's Special Advocate for Inclusive Finance for Development. *UNSGSA and Advisors Discuss COVID-19's Impact on Financial Inclusion*. 2020.

²²⁸ Ibid.

²²⁹ Organisation for Economic Co-operation and Development. *Women at the core of the fight against COVID-19 crisis*. 2020.

²³⁰ Organisation for Economic Co-operation and Development. *OECD Policy Responses to Coronavirus (COVID-19): Towards gender-inclusive recovery*. 2021.

²³¹ United Nations Entity for Gender Equality and the Empowerment of Women. *From insights to action: Gender equality in the wake of COVID-19*. 2020. p. 7.

²³² United Nations Entity for Gender Equality and the Empowerment of Women. *COVID-19 and its economic toll on women: The story behind the numbers*. 2020.

²³³ World Bank. *Nearly 2.4 Billion Women Globally Don't Have Same Economic Rights as Men*. 2022.

²³⁴ United Nations Entity for Gender Equality and the Empowerment of Women et al. *Government Responses to COVID-19: Lessons on gender equality for a world in turmoil*. 2022. pp. 59-60.

²³⁵ Ibid. p. 58.

²³⁶ Ibid. p. 58.

²³⁷ Ibid. p. 102.

²³⁸ Ibid. p. 2.

change, and provides low-transactional fees in comparison to cash-based products and services.²³⁹ Other technological solutions, such as digital marketplace lending platforms, can also provide additional ways for women-owned businesses to receive funding.²⁴⁰

The report, *UN Women's highlights from 2020–2021*, advocates for international financial institutions to adopt a gender-responsive lens into their economic stimulus packages, including rapid gender assessments, and pandemic relief initiatives that consider health, employment, and poverty impacts specific to women and girls during COVID-19.²⁴¹ To support CSW's priorities, UN Women's programming efforts aim to include a gendered perspective into institutional mechanisms to improve women's income, access to decent work, and economic autonomy during the pandemic.²⁴² The 65th session of CSW in 2021 addressed strengthening gender-responsive institutional reforms to take into account the needs of women in COVID-19 recovery efforts, as well as increase women's leadership in these spaces.²⁴³ Additional recommendations by the UN Capital Development Fund, the World Bank, UN Women, and UNSGSA for financial institutions include guaranteeing digital ID for all, digitizing payments from the private sector and governments, and ensuring data privacy and consumer protection to offer quality and safe digital products to women.²⁴⁴

Conclusion

Strengthened institutions, which are both comprehensive in the services they offer and inclusive to those they serve, can help improve gender equality and women's and girls' empowerment.²⁴⁵ In the past, CSW called on the international community to address financial institutions that fail to serve the most disadvantaged, including women.²⁴⁶ Strengthened institutions can help recognize the value of unpaid care work and other unpaid agricultural work that prevent rural women from participating in the economy and accessing services.²⁴⁷ Furthermore, CSW emphasizes institutions to have a gender balance on all task forces related to COVID-19 recovery efforts, and involve women in decision-making processes to address social and economic inequalities.²⁴⁸

Further Research

Keeping in mind the mandate of CSW, delegates should consider the following questions: How can financial institutions improve their collection of data for rural women? Should it include gender-sensitive indicators, such as asset ownership, land, housing? What can institutions do to promote the empowerment of other marginalized groups, such as Indigenous women and migrants, in the economic ecosystem? What other roles can digital financial services and financial technology play in Member States' post-COVID recovery efforts? How can institutions safeguard consumer privacy and data information as digital financial inclusion continues to evolve?

²³⁹ Hendriks. Finance & Development. *Banking on the Future of Women: Digital financial services are cutting out the middleman to equalize opportunity*. 2019. pp. 24-25.

²⁴⁰ Falsini. Consultative Group to Assist the Poor. *Time Is Money: Financial Services Can Help Rural Women Save More of It*. 2021.

²⁴¹ United Nations Entity for Gender Equality and the Empowerment of Women. *UN Women's highlights from 2020–2021*. 2021.

²⁴² Ibid.

²⁴³ United Nations, Commission on the Status of Women. *Agreed conclusions: Women's full and effective participation and decision-making in public life, as well as the elimination of violence, for achieving gender equality and the empowerment of all women and girls (E/CN.6/2021/L.3)*. 2021.

²⁴⁴ United Nations Capital Development Fund. *Reaching Financial Equality for Women*. 2021.

²⁴⁵ Ibid.

²⁴⁶ United Nations, Commission on the Status of Women. *Agreed conclusions: Women's full and effective participation and decision-making in public life, as well as the elimination of violence, for achieving gender equality and the empowerment of all women and girls (E/CN.6/2021/L.3)*. 2021.

²⁴⁷ Ibid.

²⁴⁸ United Nations, Department of Economic and Social Affairs. *CSW Contribution to the High-Level Political Forum on Sustainable Development*. 2021.

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Food and Agriculture Organization of the United Nations. *Women's access to rural finance: challenges and opportunities*. 2019. Retrieved 10 August 2022 from: <https://www.fao.org/3/ca5167en/ca5167en.pdf>

This report is a joint effort between Gender and Rural Institutions, Services and Empowerment of the Social Policies and Rural Institutions Division, and the Sub-Regional Office for Eastern Africa of FAO. This document provides an excellent explanation of the supply and demand-side constraints that rural women and financial institutions face when extending services and resources. Delegates will be able to learn different strategies of improving the policy environment, strengthening capacity measures, and establishing gender-responsive practices on an institutional level.

Hendriks. Finance & Development. *Banking on the Future of Women: Digital financial services are cutting out the middleman to equalize opportunity*. 2019. Retrieved 10 August 2022 from:

<https://www.imf.org/external/pubs/ft/fandd/2019/03/pdf/fd0319.pdf>

This article within Volume 56 of the International Monetary Fund Finance and Development journal discusses the link between gender equality and digital financial inclusion, and how digital financial resources can benefit both citizens and governments. The entire volume as well as the issues archive will serve as a great resource to delegates since it provides research and analyses of economic finance and development issues as it relates to gender diversity. Other articles cover closing the gender gap, building an inclusive economy, and the barriers women face when starting a business.

United Nations, Commission on the Status of Women. *Political Declaration on the Occasion of the Twenty-Fifth Anniversary of the Fourth World Conference on Women*. 2020. Retrieved 10 September 2022 from:

<https://www.unwomen.org/CSW/64/CSW64-Declaration-EN-Fin-WEB.pdf>

CSW adopted this political declaration in March 2022 to commemorate the 25 years since the Beijing Declaration and Platform for Action. In the declaration, CSW outlines the importance of its work and that of other stakeholders, while highlighting the need for increasing access of women and girls to credit, ensuring financial inclusion, and financial literacy. This declaration also includes an institutional lens on policies against discrimination and abuse in the workplace, promoting equal pay for work of equal value, providing social security, supporting the transition from informal to formal employment in all sectors, and enhancing cooperation with all relevant stakeholders. Delegates will find a concise overview of CSW's mandate as well as the most recent recommendations made by the body.

United Nations Conference on Trade and Development. *Financial Inclusion for Development: Better access to financial services for women, the poor, and migrant workers*. 2021. Retrieved 10 August 2022 from:

https://unctad.org/system/files/official-document/ditctncd2020d6_en.pdf

This document was prepared by UNCTAD to highlight the linkages between trade, services, remittances, financial services, and migration. It further highlights the importance of improving access to financial services to women in vulnerable situations, including migrants, as a policy objective to achieve the 2030 Agenda. Delegates will be able to analyze key issues, trends, and examples of successfully implemented projects for financial inclusion from a gendered perspective during COVID-19, with policy recommendations that focus on post-pandemic recovery.

United Nations Entity for Gender Equality and the Empowerment of Women et al. *Government Responses to COVID-19: Lessons on gender equality for a world in turmoil*. 2022. Retrieved 10 September 2022 from:

<https://www.unwomen.org/Government-responses-to-COVID-19-Lessons-on-gender-equality-en.pdf>

This report published by UN Women and the United Nations Development Programme emphasizes what governments can do to prevent further economic inequalities and preparedness for future shocks. Delegates will find evidence that supports that strong institutions were critical for a gender-inclusive response, and other measures that were designed under pressure and had different levels of success. Lastly, the document

suggests a number of recommendations, such as improving gender-responsive social protection and public services to supporting feminist movements and improving data collection.

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