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Opportunities
for Women

Incorporating gender equality into the re-design of the Good Governance Fund in Moldova

Confidential

WOW Helpdesk Query 27

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Query Question: Please provide a report to ensure gender equality, social inclusion and women's economic empowerment are integrated within the programme design of the next phase of Good Governance Fund Moldova, through inclusion within a revised Theory of Change and identification of suitable entry points based on pre-existing programme history and a rapid gender/women's economic empowerment analysis.

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Acronyms

EBRD	European Bank for Reconstruction and Development
GGF	Good Governance Fund
HLP	High Level Panel
IFI	International Financial Institutions
MF	Managed Fund
NBM	National Bank of Moldova
SSF	Strategic Support Fund
ToC	Theory of Change
WEE	Women's Economic Empowerment

1. Introduction

This query is designed to support the integration of gender equality considerations into the Joint DFID/FCO Good Governance Fund (GGF) Moldova as it plans for the next leg of the programme until March 2021 and potential extension beyond that.

Objectives

The objective of this query is to ensure gender equality, social inclusion and women's economic empowerment are integrated within the programme design of the next phase of GGF Moldova, through inclusion within a revised theory of change and identification of suitable entry points based on pre-existing programme history and a rapid gender/women's economic empowerment analysis. The report does this through exploring the following key research questions:

1. What are the differences between men and women's roles and responsibilities, power relations, voice and decision-making; attitudes and behaviours relevant to macroeconomic sectors in the GGF Priority Area 2 (tax, banking, insurance, non-banking finance, microcredit etc.), especially Moldova?
2. What are the recommended entry points for GGF Moldova in the next phase of the programme to ensure the greatest potential for transformative women's economic empowerment outcomes within Priority Area 2?
3. How should GGF Moldova incorporate gender equality, social inclusion and women's economic empowerment concerns within the revised ToC for Priority Area 2?

Good Governance Fund Moldova programme context

The GGF aims to support countries develop greater resilience against internal and external shocks. It seeks to build long-term stability through reforms, which could strengthen economies, make governments more accountable and responsive, promote higher rates of investment and job creation, tackle corruption, modernise key sectors, and promote free and independent media and civil society. The GGF Moldova is focused on two priority areas: Holding the Government to Account; and Economic growth and enabling business environment. This query focuses on the integration of gender into priority area 2. The overall outcome for priority area 2 is:

More stable, predictable, enabling environment and tax framework for doing business and attracting investments, in line with international standards: (i) Enabling environment for "doing business" and investment attractiveness throughout the country; (ii) Increased capacities of NBM and non-banking sector actors to undertake mandated activities; (iii) Growth of indigenous business throughout the country; (iv) Appropriately skilled workforce that meets the needs of economic actors

The GGF has three principal delivery mechanisms, given the complex political environment and the limited 'UK development' presence in Moldova.

1. International Financial Institutions (IFI), multilateral organisations and other donors.
2. Managed Fund focused on technical assistance
3. Strategic Support Fund (SSF) that works with local non-governmental, civil society, academic and think tank organisations

Methodological approach

The report outlines findings and recommendations based on qualitative, desk-based research. Programme documentation, including the current Theory of Change (ToC) were reviewed. Key global literature on gender, macroeconomics and women's economic empowerment (WEE) were reviewed and synthesised. Following this, specific literature on these themes in the context of Moldova was reviewed, sourced initially from international organisations and the broader literature thereafter. Where Moldova specific evidence was not available, the most relevant global or regional evidence was used and contextualised through the broader review of literature on Moldova.

Using the key themes identified through the literature, the GGF programme documents were re-examined to apply global and Moldova specific learning to the programme to recommend entry points and revisions to the ToC.

The report is structured along these three research questions, with the next section addressing gender dimensions of the GGF's macroeconomic sectors. Section 3 addresses potential recommended entry points for the GGF Moldova to support transformative WEE outcomes. Section 4 provides recommendations for integrating gender and WEE within the revised ToC. The report ends with a brief conclusion on the role of GGF Moldova in supporting gender equality and WEE.

2. Gender and macroeconomics in Moldova

This section addresses the first research question, beginning with an overview of the global evidence on gender, macroeconomics and women's economic empowerment, as it relates to this query, followed by an examination of the key trends and evidence available in the context of Moldova.

Gender and macroeconomics

There are a range of barriers to achieving gender equality and within this WEE. Some of these barriers can be structural and there is therefore a need to understand the link between macroeconomics, gender equality and women's economic empowerment (UN Women, 2017).

Macroeconomic policy, including fiscal and monetary policy, sets out a government's social priorities through its spending (GADN, 2016). The decisions and impacts associated with macroeconomic policy are therefore inherently gendered. For example, tax systems are typically developed with an assumption of a male breadwinner and a female part-time worker and unpaid care worker (Welham, 2019). Women therefore interact with tax systems differently to men – they are less likely to pay direct personal taxes (generally more progressive); and more likely to pay indirect (and generally regressive) consumption taxes and charges to access public services (Welham, 2019). Furthermore, tax is raised to support spending, which can in itself have gendered impacts. Beyond government spending on specific services for women, spending on priorities like electricity infrastructure can reduce a women's time spent in domestic responsibilities, whilst safe public transport can enhance women's mobility to participate in public life and in the economy (GADN, 2016). Additionally, it can create employment for women who work disproportionately in the public sector (GADN, 2016)

Monetary policy has received less attention in this field; however, it can also have gendered impacts. Raising of interest rates can slow economic activity and reduce demand for labour by making credit more expensive (UN Women, 2015). This can have gendered impacts where women are more likely to lose their jobs than men if the economy slows, or when women work in sectors that are more sensitive to reductions in domestic spending (UN Women, 2015, p.1)

A further feature is that of unpaid care work. Unpaid care work is essential to the functioning of the economy and is predominantly carried out by women, but it is not reflected or measured in any macroeconomic indicators (UN Women, 2017). This lack of recognition both devalues women’s work and can also lead to under investment in care services and social infrastructure (GADN, 2016). In fact, austerity measures can result in cuts to public services, which in turn increase demands on unpaid care work (UN Women, 2017). This can give a false sense of savings made, when the added burden of unpaid household work remains hidden and invisible (UN Women, 2015)

Public consultation on macroeconomic policy is generally limited. Women are often further limited from this - particularly from the formulation of monetary policy by central banks, which operate independently of governments and with even less public consultation than other departments (GADN, 2016; UN Women, 2017). However, consultation with women’s groups is essential for gender sensitive macroeconomic policy (GADN, 2016). Improved transparency of institutions that develop and implement macroeconomic policy; accessible provision of information on budgets, macroeconomic policy; and strengthened capacity of civil society to engage with macroeconomic policy can help in this area (UN Women, 2017).

The overall impacts of macroeconomic decisions can be gendered in a number of ways. For example, unpaid care responsibilities can leave women financially dependent on family or spouse, which can in turn reduce autonomy, reinforce norms and in some cases perpetuate violence against women (GADN, 2016, p.2). In fact, evidence shows that women’s workplace participation and economic rights correlate with declining levels of intimate partner violence (GADN, 2016, p.2). Cuts to government spending can reduce women’s labour force participation – in China, women’s participation in the labour force fell from 79% to 64% from 1982 to 2014, due in part to cutbacks in government supported childcare (UN Women, 2017, p.7).

What then are the main drivers of Women’s Economic Empowerment? The High-Level Panel (HLP) on Women’s Economic Empowerment, established by the United Nations Secretary-General in 2016, sets out the global agenda on achieving women’s economic empowerment and the seven key drivers of WEE (see diagram below). The HLP identified the importance of using macroeconomic levels to empower women and support an enabling environment for WEE (UNHLP, 2017). WEE requires fiscal

space – investing in sectors that provide decent work for women (UN Women, 2017). Taxation decisions can also hinder WEE if they do not consider the sectors of the economy where women are concentrated. (UN Women, 2017).



The seven drivers of WEE (diagram, left) combined with a focus on the role of macroeconomics in supporting the broader enabling environment provide a framework through which to consider WEE. These drivers are introduced here and used as a framework to analyse the Moldova context below. **Social norms and economic norms** affect WEE, with economic norms underpinning the policies and practices of governments, businesses and IFIs (UNHLP, 2017). **Laws and regulations** determine the

terms of women and men’s participation in the economy and can have gendered impacts (UNHLP, 2017). Women carry out the bulk of **unpaid care work**. This imposes a double burden of paid and unpaid work and subsidizes the monetized economy and limiting their participation and empowerment in political, social and economic spheres (UNHLP, 2017). Women generally lack ownership of both **tangible and intangible assets** (UNHLP, 2017). Private sector progress on gender diversity and inclusion within their supply chains has been slow and a **change in business culture** is needed to support WEE (UNHLP, 2017). Challenges for women-owned enterprises include lack of access to finance, social and human capital, and resistance from sociocultural norms and expectations, but **changes in public sector practices** in employment and procurement can improve this (UNHLP, 2017). Globally, women are significantly underrepresented in public sector leadership positions, but **women’s organizing** allows working women to voice their needs and demands more effectively (UNHLP, 2017)

Gender considerations in Moldova

This section examines prevailing gender dynamics in Moldova against the seven drivers of WEE outlined above. The box to the right contains some of the headline statistics, with Moldova scoring in the upper third for both the Global Gender Gap and the Women, Business and the Law index and comparing well against other countries in the region (explored further below).¹ However, according to the World Bank’s Gender Action Plan for Moldova, levels of gender equality, as measured by the Global Gender Equality Index and the National Gender Equality Index, is actually declining, with deterioration in the labour market being most evident (World Bank, 2017).

Driver 1: Tackling adverse norms and promoting positive role models

As the statistics highlight, women in Moldova comprise a lower proportion of the workforce and of political decision makers. Norms around what is typically considered to be masculine and feminine are a contributing factor in this. Findings from OSCE highlight that gender-based violence and harassment remain an issue (2019). 49% of women reached through the survey, designed to be representative, reported having experienced harassment (OSCE, 2019, p.72). Norms such

as a belief in female subservience, spousal obedience, general silence around violence against women were seen as contributing factors (OSCE, 2019). Whilst all women, regardless of socio-economic status, can experience violence, the survey further found that women who are poor, economically

HEADLINE GENDER STATISTICS

Ranks **35 on the Global Gender Gap 2018 Report** (where lowest score is best) – moving **down** five ranks, political empowerment is lowest performing indicator (WEF, 2018)

Scores **84.38** (out of 100) in the **Women, Business and the Law Report** (World Bank, 2019)

Moldovan women spent **almost double the amount of time on unpaid care work** compared to men according to 2012 Time Use data (World Bank, 2018)

Women comprise **23% of Parliament** (OSCE, 2019)

Female- owned businesses represent only about **25% of all Moldovan enterprises** – retail trade, services and wholesale trade (World Bank, 2018)

Labour force participation - **39.4% female** to 45.3% male (OSCE, 2019)

49% of women surveyed reported experiencing **sexual harassment** in their lifetime (OSCE, 2019)

¹ Given the variety of different regional definitions covering Moldova and surrounding countries as well as the variance of different countries covered in indices or ‘regional’ reports, this report provides a comparison of Moldova to average scores for all Good Governance Fund partner countries: Armenia, Bosnia and Herzegovina, Georgia, Macedonia, Moldova, Serbia and Ukraine.

dependent on others or have children could be at higher risk (OSCE, 2019). In addition, Moldova has one of the highest rates in human trafficking (primarily as a source country) and in domestic violence in the region, which indicates both vulnerabilities for women on the labour market, and gaps in public awareness on these issues among both men and women (World Bank, 2017)

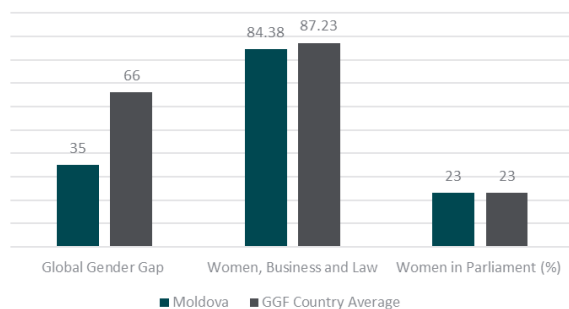
Norms extend into the labour market – for example, according to a World Bank study into gender and Moldova’s labour market, few women are employed in what may be considered male occupations (2018). Similarly, employment in Science, Technology, Engineering, and Mathematics (STEM) occupations is also male-dominated – women account for 14.6% of ICT professionals and 35.6% of science and engineering professionals (as of 2016) (World Bank 2018, p.6). In fact, changes towards more gender balanced occupations appear to have occurred where men have moved into more female dominated sectors (e.g. teaching), rather than greater inclusion of women in traditionally male dominated sectors (World Bank, 2018). This may signal that women are being crowded out of certain sectors, though the inclusion of men in female dominated sectors may also be necessary in breaking down occupational segregation in the long term (World Bank, 2018)

Occupational segregation appears to begin during education. Moldovan women and men with a college degree or university degree are more likely to work in segregated occupations than less-educated workers (World Bank 2018). Differences in study aspirations of Moldovan youth indicate a perpetuation of this segregation in the labour market (World Bank, 2018). This starts early with analysis of high school student preferences highlighting that after social sciences, business and law, young men were more interested in STEM and construction, whilst young women were more interested in humanities, art, health, education (World Bank 2018).

In addition, migration and remittances are also key aspects of Moldova’s economy. Migration is accelerating among the young population and combined with declining fertility, is leading to a shrinking and rapidly aging population (World Bank, 2016). Remittances have accounted for an average share of 20% of GDP over the last 20 years, making Moldova one of the most dependent countries on remittances, with around 25% of households receiving them (World Bank, 2016). However, little money from remittances has been reinvested into private business and slow growth of the agriculture sector, limited non-farming employment and limited access to services means that people in rural areas remain persistently poorer than in urban areas (World Bank, 2016). Migration also impacts on families and communities left behind. Research shows that one in five Moldovan children have one parent living abroad and one in ten have both (Yanovich, 2015). Debates on the impact on children of migration continue. With some research showing deteriorating school attendance and performance, whilst also indicating that children are more impacted when mothers migrate than when fathers migrate. (Yanovich, 2015).

Driver 2: Ensuring legal protection and reforming discriminatory laws and regulations

Overall, Moldova scored relatively well on the Women, Business and the Law index (scored out of 100). The analysis highlights reform in three areas over the ten years since the index began, with several areas still to be addressed. The three main reforms that Moldova has enacted since the start of the index are legislation against harassment, same night working hours for men and paid paternity leave – however, there are still no penalties for sexual harassment, remuneration is not mandated as equal and prohibitions on industries that women may work in and differences in age of retirement remain (World Bank, 2019).



When compared with other GGF countries in the region (see chart, left), Moldova is around average. However, for the Global Gender Gap (where a lower score is better) Moldova scores significantly better than the GGF average at 35, followed by Serbia (38), whilst Armenia and Georgia present the lowest score (98 and 99 respectively). Moldova scored better for economic opportunity and participation overall than all other GGF countries, whilst Moldova, Bosnia and

Serbia jointly scored 1 for health, with other GGF countries scored significantly lower (For 56 for Ukraine, to 148 for Armenia). Moldova is firmly in the middle of the GGF countries for percentage of women in parliament, with Macedonia highest (38%) and Ukraine lowest (12%).²

Aside from areas of legislative reform, implementation and enforcement of existing legislation is an important dimension. For example, Law 71 introduced political representation quotas and amended 15 other laws to include gender sensitive provisions (include paternity leave, mentioned above), but implementation and enforcement of this law remains weak (World Bank, 2017), with limited resources available to support implementation of the legislation and potentially limited expertise on gender mainstreaming by those involved in implementation. There is a Government Committee on Gender Equality, but this has not been empowered to lead on gender issues and has relatively low capacity, funding and power to enforce commitments (World Bank, 2017).

Driver 3: Recognizing, reducing and redistributing unpaid work and care

Moldovan women spend almost double the amount of time on unpaid care work compared to men (World Bank, 2018). In general women are more involved in child-care and as a World Bank study noted, given Moldova’s ageing population and the limited state of formal care for the elderly, women are also more likely to be the care giver for elderly family members as well (World Bank, 2018). This highlights the points from the previous section on the relevance of government spending on social services for women’s economic empowerments. Childcare responsibilities are one of the main barriers to women’s labour force participation, but also to the quality of employment as it affects the choice of occupation and number of hours worked (World Bank, 2018). Limited availability of affordable childcare is a major barrier to women’s labour force participation (World Bank, 2017). In fact, according to the World Bank the difference in labour force participation between women with children and women without children is one of the highest in Europe (2017). Overall, women are more likely than men to work less than 40 hours per week and the gender gap in underemployment is more pronounced in rural areas (World Bank, 2014, p.31).

Driver 4: Building assets – Digital, financial and property

Access to finance is a broad challenge in Moldova, with the level of financial inclusion low for both men and women – the percentage of individuals ages 15 and upwards who have an account with a financial institution is 19% for men and 17% for women (World Bank, 2015, p.2). Moldova also has the lowest levels of domestic credit provided by the financial sector in the region (39% vs. 47-70% for other neighboring countries³) (Tonea, 2017). Whilst access to finance is a challenge for both men and women, one survey found that that while male entrepreneurs cited corruption as their biggest obstacle, female business owners consider either access to finance or “inadequately educated workforce” as the most significant obstacles they face (IFC, 2018, p.26).

² World Bank (2018). Proportion of seats held by women in national parliaments (%) [online] Available at: <https://data.worldbank.org/indicator/SG.GEN.PARL.ZS>

³ This study compares with World Bank data from Albania, Armenia, Belarus, Georgia, Macedonia, Romania, Russia, Serbia, Ukraine

Demand-side barriers (cited by bankers) include the shortage of “bankable” firms (or low quality of projects submitted for financing) - which prevents or limits the expansion of credit. Whilst on the supply side, limited outreach, high interest rates and lack of trust from companies and the population in financial institutions were factors (Tonea, 2017).

Banks in Moldova tend to deliver credit on the basis of collateral evaluation and lending practices are based on high or very high collateral to loan ratios (Tonea, 2017). According to one study, banks tend to overestimate agricultural risks and do not use appropriate risk evaluation and mitigation techniques (Tonea, 2017). This represents a significant barrier for prospective entrepreneurs based in rural areas. In fact, a large proportion of loans to agricultural companies are made available through donor funding (Tonea, 2017). One study found that, of surveyed companies, women led companies took loans marginally more frequently than men-led, at 27.6% to 25.4% (Mincu, 2016, p.24). This same study found gendered differences in rejection of loan applications: 28.1% of companies led by women were rejected, whereas 19.7% companies led by men were rejected (Mincu, 2016, p.24).

In terms of business ownership, Moldovan men are nearly twice as likely as women to be sole proprietors of a firm (World Bank, 2014). Furthermore, firms that are partially owned by women are relatively smaller than firms fully owned by men (World Bank, 2014). Companies solely owned by men have about twice as much sale revenue compared to firms partially owned by women, perhaps due to the smaller size of companies partially owned by women and their concentration in retail, food and construction (World Bank, 2014).

In addition to gender, poverty levels and the rural/urban divide are also an important dimension in building assets, with those in rural areas or from the ‘bottom 40%’ having typically lower educational attainment, lower coverage of heating, piped water and sewage infrastructure, lower property assets and more limited opportunities to gain formal employment (World Bank, 2016). Although the Transnistrian region agreed a roadmap for implementation of the minimum requirements of the Deep and Comprehensive Free Trade Agreement (DCFTA) agenda, the economic agents from the left bank of Nistru still need a lot of TA support and mentoring as they are mostly unfamiliar with the terms and conditions provided by the Deep and Comprehensive Free Trade Area (DFTA). A project implemented by GGF in 2018-2019 (MD45) and current project implemented by UNDP is addressing these issues and ensure targeted support to potential exporters. There are additional hurdles for the Transnistria area, which effectively has a different economic system with different regulations. Transnistrian exporters must pass an increased number of procedures as they are subject to regulatory requirements of Moldova and those developed in Transnistria. They also face additional barriers in access to finance as they do not have access to EU grant systems.⁴

Geographical inequalities exist in public support for agricultural investment, which is captured by a small number of corporate farms and often does not reach individual farmers, despite those having a greater need (World Bank, 2016). This also has a gender dimension as more small farms are headed by women than corporate farms (World Bank, 2016). People from ethnic minorities also face additional barriers, for example through language or barriers in accessing services (World Bank, 2016). The intersection of gender with these additional potential drivers of exclusion is a powerful driver of economic outcomes and must also be considered.

Driver 5: Changing business culture and practice

Despite equality in education and labour force participation there are significantly fewer women in higher earning sectors and positions – women delay entry into labour market longer, and take longer breaks from it (World Bank, 2018). They also face disadvantages driven by social norms, gendered subject choices in higher education, as well as discrimination in the labour market and the media.

⁴ Analysis from S. Corobceanu, October 2019

There is a gender wage gap of around 10% in Moldova, which whilst lower than average in Europe, is still significant (ILO, 2017). Earnings are lowest in the agricultural sector and highest in technology, information technology, air transport, telecommunication and public administration, defence and compulsory social security, for both men and women (ILO 2017). The sectors with the highest pay gap are those which provide the highest earnings in the economy overall, and those with more equal pay have more average wages (ILO, 2017). The wage gap in technology-oriented sectors, is underpinned by differences in subject selection between women and men in education (ILO, 2017), a factor noted under driver 1, whilst the wage gap in the finance and insurance sector may be as high as 39.2%, despite women comprising 67.6% of the employees in that sector.⁵

Beyond this, harassment and discrimination present an additional barrier for women. According to one World Bank study, approximately 70 percent of complaints received by the Labour Inspection Department were from women complaining of discrimination in the hiring process – most often being asked about children and being requested to provide medical certificates on pregnancy (2014, p.29). One study noted that salaried women, are more likely to be transferred to part time roles by management due, to family responsibilities (Mincu, 2016, p.10).

Sexual harassment in the workplace was also reported, with one survey showing 22% of female respondents reporting having been touched inappropriately in the workplace or school and 32% stating they had been embraced without permission (World Bank, 2014). Legislation against sexual harassment has been introduced (World Bank, 2019). This includes the Criminal Code and the Labour Code which puts responsibilities on employers on the prohibition of sexual harassment in the workplace. The Moldovan Government announced public consultations in August 2019 to strengthen protection in the workplace and the education system.

Broader challenges for entrepreneurs include high rates of informality in the Moldovan economy, which can affect revenues for formal businesses (IFC, 2018). Business activity in Moldova is highly concentrated geographically - with the bulk of businesses in Chisinau, and to some degree in the second largest city, Balti. This limits access to employment opportunities outside of those cities and reduces incentive for geographic expansion of financial services. One study found that the unemployment rate for unmarried women from rural areas is twice as high as the unemployment rate for women in urban areas (Mincu, 2016, p.10).

While the total number of businesses have grown in Moldova, the size of businesses tend to remain small. Opportunities for businesses to grow have been hampered by a challenging business environment –with poor investment protection, weak law enforcement and a burdensome regulatory framework (Tonea, 2017). These are issues that affect all businesses (both women- and men-led enterprises), but can be particularly important to women, who are often more vulnerable to harassment and corruption (IFC, 2018).

Women start businesses at a much lower rate than men, however female-owned enterprises appear to be more stable and less likely to fail (as evidenced by the large difference in the number of male-owned firms at the micro and small business level) (IFC, 2018). However, it is interesting to note that as women-owned businesses in Moldova grow, the overall share of female ownership declines to the point where they lose majority ownership at the medium-sized level (IFC, 2018). This pattern stands in sharp contrast to the males, who, if their businesses succeed, retain ownership and control through the micro and small stages (IFC, 2018). Male influence in Moldovan enterprise appears to be not just in the firms they own or founded themselves, but also in the interests that they are able to acquire in female-owned firms, as the women lose control.

Driver 6: Improving public sector practices in employment and procurement

⁵ Analysis from S. Corobceanu, October 2019

The public sector is one of the biggest employers of women in Moldova – in part due to its relative stability and likelihood to observe provisions of the labour code more strictly and provide leave (Mincu, 2016; World Bank, 2018). One study found the share of women comprising the public administration, education, health and social assistance work force was 71% (Mincu, 2016, p.12). However, the gender wage gap is 18%, almost double the wage gap in the private sector and at odds with general trends on the pay gap, whereby the gap is higher in the private sector (ILO, 2017). The gender pay gap is reinforced by higher numbers of women in the public service and a legal framework that mandates lower minimum wages for the public sector than the private sector (ILO, 2017).

There is discrimination in procurement as well, one study found that for firms supplying government contracts, those with a female top manager were twice as likely to report they were expected to give gifts to secure government contracts (World Bank, 2014). This could indicate further gendered barriers for women led businesses in receiving government contracts.

Driver 7: Strengthening visibility, collective voice and representation

Women comprise a low proportion of Moldova's parliament, at 23%, although consistent with other GGF countries in the region. However, their numeric participation is only part of the story – women MPs in Moldova predominantly lead committees that deal with gender social welfare and climate and environment issues (Bulte, 2015). But representation in foreign affairs and the economy is very low – in 2015 there was only one woman on the Economy, Budget and Finance Parliamentary committee (Bulte, 2015). Given the importance of macroeconomic decision making to the broader enabling environment for WEE, the absence of women from institutions making decisions in this arena is problematic. There are also no requirements for any gender assessment or analysis of bills and proposals (Bulte, 2015). Whilst women have occupied leadership roles,⁶ they are generally less present in leadership positions in local and national government, among judges, senior civil servants, senior foreign servants, and in media (World Bank, 2017, p.8). This excludes them from decision making and can perpetuate gender norms around power and decision making (World Bank, 2017). One paper notes a 'predominance of a masculine model of political success' and highlights factors like lack of female role models, financial dependence on men and constrained time, due to their caring and paid responsibilities, along with lack of support from political parties and limited collaboration of parties with women's organisation (Terzi-Barbarosie, 2013, p.12).

Women's participation in the security sector is also low – with women representing between 6.5% and 19.2% of uniformed and commissioned staff in police services in South-Eastern Europe (OSCE, 2019, p.13). Women's participation in the security sector is an important factor in supporting women to report violence (OSCE, 2019).

Trade unions provide another avenue through which women can participate publicly. There are active trade unions in Moldova and the National Trade Union Confederation of the Republic of Moldova (CNSM) represents them nationally. According to one study, in 2011, 30.7% of wage-earning persons were members of unions, the biggest share registered in education and health – which are fields dominated by women (Mincu, 2016, p.19). However, it is not clear to what extent women are part of the leadership structure in unions or how well they represent women's issues.

Law No. 71 in Moldova prohibits sexist language and images in media and advertising (World Bank, 2017). This is an important step in countering certain stereotypes and norms. However, as mentioned before, enforcement of gender equality legislation remains weak (World Bank, 2017).

⁶ Under the Sandu cabinet, in power during the drafting of this report, the prime minister and speaker of parliament were women and there were a greater number of women in leadership positions. However the government of Maia Sandu (in power for five months) was ousted on 12 November 2019 by a motion of no confidence and Ion Chichu replaced Sandu as Prime Minister on 14 November 2019.

3. Entry Points for the Good Governance Fund

In order for the GGF Moldova to contribute towards transformative WEE outcomes, the Fund has three potential mechanism: enhance gender responsiveness of existing portfolio of economic growth projects; support new programming that addresses the drivers of WEE outlined above; and collaborate to support WEE outcomes through work under Priority Area 1 (Holding the Government to Account). This section proposes entry points for GGF Moldova in those three areas, first mapping potential entry points against the drivers of WEE and GGF Moldova’s four main economic growth outcome areas, then by considering potential entry points in turn, with reference to the analysis in the preceding section.

GGF Outcome Areas	Norms	Legal reform	Unpaid care work	Building assets	Business culture	Public sector practices	Visibility and voice	Potential Entry Points
Enabling environment for "doing business" and investment attractiveness throughout the country		Existing Portfolio/ New	New		New		Existing Portfolio	<ul style="list-style-type: none"> - Supporting legal reform and tax reform for prohibitive laws and regulation - Support simplifying business processes - Policy options on unpaid care - Participation in the Economic Council and public sector dialogues.
Increased capacities of NBM and non-banking sector actors		Existing Portfolio		Existing Portfolio				<ul style="list-style-type: none"> - TA to NBM to further develop (or refine existing) laws/regulations. - Support to adopt 'risk-based approach'
Growth of indigenous business throughout the country								<ul style="list-style-type: none"> - Result of action in other areas
Appropriately skilled workforce	New			New				<ul style="list-style-type: none"> - Gender responsive skills development initiatives - Work with educational institutions (and main partners) on gendered messaging
Priority Area 2	Existing		Existing	Existing		Existing	Existing	<ul style="list-style-type: none"> - Collaborate with MEDIA-M, Thomson Reuters Foundation, ADEPT

Existing GGF Economic Growth Portfolio

There are avenues for GGF Moldova to enhance WEE outcomes through existing interventions.⁷

Strengthening the capacity of the National Bank of Moldova

Banking sector reform can involve introducing new regulations for banks and strengthening supervision capacity of the central bank. In the case of Moldova, this involves working with NBM on implementing an anti-money laundering and combatting financial terrorism (AML-CFT) regulatory framework and improving transparency in the banking sector. This kind of reform requires a careful balancing act – designing a strong framework that can combat crime without hindering access to financial services and products for the population.

Entry points for WEE under this initiative include supporting the NBM in adopting a risk-based approach to identify, assess and understand the risks Moldova faces and the appropriate measures/response. This could include conducting a national risk assessment (NRA). In order to enhance this intervention to benefit WEE outcomes, the risk-based approach

would specifically consider gender issues as part of the NRA process. This would also work in parallel with improving the collection of gender disaggregated data.

Strengthening the capacity of the NBM to combat financial crimes, automate the monitoring of shareholder transparency and fight systemic money laundering in the banking sector are important to consider from a gender perspective, Moldova money laundering is closely linked to illicit activities, including human trafficking, which is particularly damaging to women.

The process of capacity building must consider balancing two goals that tend to have inherent trade-offs: financial integrity policy and the financial inclusion of women. Policies, regulations and laws are not gender neutral and the policy frameworks for advancing greater financial stability, such as policies and regulations on anti-money laundering (AML) are not exempted from this. Often, standards and practices implemented in line with AML policies can have unintended consequences – for both women and men – given social and gender norms in countries. It is therefore important to identify whether and how women and men might be affected differently by new regulations and standards. For example, this might include ensuring that any new regulations, rules or procedures do not

What does *meaningful* participation mean?

There is a great deal of literature around the notion of citizen or civic participation and what may make it genuine or meaningful. The numeric inclusion or admission of women into decision making structures is an important indicator, however it can eclipse other factors that may make their inclusion tokenistic. Below are suggested questions for GGF entry points on WEE:

- **Does the body or committee that women are participating in have genuine decision-making power?** Women can be included (whether purposefully or inadvertently) in structures that have little actual power. For example, the Gender Equality Committee did not appear to have substantial implementation power.
- **Are they included across a range of issues?** Women are often included in structures dealing with topics deemed to be ‘women’s issues’ but not included in a broader range of issues. For example, in Moldova, female parliamentarians were primarily included in parliamentary committees that dealt with ‘soft’ issues as opposed to budgetary issues.
- **Does the decision-making environment allow women to participate fully?** It is important to consider whether prevailing norms may mean women’s contributions are ignored or side-lined. Similarly, considerations like time and place of committee meetings may also be a factor if they are held at times when women may be expected to be at home or engaged in childcare or held at locations not considered appropriate for women.

These are a few considerations worth incorporating into programme design aimed at meaningfully enhancing women’s participation, from consultation meetings, to business platforms to representation on official bodies.

⁷ For the purpose of this report, the GGF Moldova Portfolio June 2019 document was taken as the main reference point for interventions, with supplementary information from the MD33 and MD40 ToRs.

inadvertently prevent women from access to financial services e.g. Know Your Customer (KYC) requirements, can be a barrier to women's financial inclusion. This is explored further in case study 1, below. GGF's *MD52 Improving Financial Literacy*⁸ initiative can complement this through supporting financial literacy among entrepreneurs (especially in the areas of financial planning and reporting – cited as barriers to access to finance), or among migrant workers (many of whom are women and youth) and their families. Additionally, this initiative could include mentoring on use of e-commerce, as adoption of this by SMEs in Moldova has been slow.⁹

CASE STUDY 1: Banking Sector Reform and Financial Inclusion

Anti-money laundering and combatting financial terrorism (AML-CFT) regulations promote stricter know-your-customer (KYC) or customer-due-diligence (CDD) practices – requiring customers to be able to provide identity and other documents to access services. In order to control the risks of financial exclusion there is a need for risk-proportionate regulation for lower-risk customers or types of transactions, such as small-scale accounts or technology-enabled transactions/digital financial services, which help reduce the cost of retail banking (AFI, 2018; CENFRI, 2019). Building inclusive and stable regulation is possible and bodies like the Basel Committee on Banking Supervision (BCBS) have made great strides in striking the balance between financial stability and financial inclusion and made space for practical implementation of the risk-based approach (AFI, 2018). There are case examples of countries that have developed AML-CFT regulatory frameworks in a way that considers 'where the real risks are', allowing some degree of flexibility or relaxing some of the more stringent rules

This can be achieved through a simplified approach to KYC and CDD. For example:

- Egypt has a tiered KYC scheme: simplified KYC with limits of up to EGP10,000 requiring national ID only; and full KYC with no limits but requiring national ID, proof of address and proof of salary (CENFRI, 2019). This has been complemented by a Women Citizen Initiative, enabling women to obtain national identity cards using their birth certificate with no address requirements, whilst linking women to financial literacy support and enabling them to register for simplified mobile accounts (CENFRI, 2019).
- In South Africa, a financial inclusion initiative included the introduction of basic savings accounts, known as Mzansi. An evaluation conducted in 2009 found that 72% of Mzansi accounts were opened by people who had never been banked before, and 61% of Mzansi account holders were from targeted low-income groups (CGAP, 2012). This highlights the importance of this type of financial service to those who typically fall outside the reach of formal banking services. In order not to deter the expansion of financial services to the unbanked, proof of address requirements were waived for those opening Mzansi accounts (CGAP, 2012). This is in response to the high number of cases among the unbanked population who cannot provide proof of address – for example, because they live in a shared household.

Supporting the Secretariat to the Economic Council

The Economic Council is a platform for dialogue between the business community and the government. GGF's support to the Economic Council can support WEE outcomes by ensuring meaningful participation (see box 2¹⁰, above) of women and women owned enterprises on the

⁸ Programme Portfolio details on this initiative were relatively limited, therefore it is considered here alongside support to NBM

⁹ Analysis from S. Corobceanu, October 2019

¹⁰ For broader discussion around participation, see for example ODI (2015) Women's voice and leadership in decision-making: Assessing the evidence – examining political, social and economic spheres. Alternatively, one framework is Arnstein (1969) A Ladder of Citizen Participation, which has been applied and built upon in a variety of contexts.

Economic Council and in policy and private-public sector dialogues. The membership of the council incorporates thirteen women-led business associations and supporting their meaningful participation can help identify and remove key impediments and administrative barriers faced particularly by women, that may not have been identified through a mostly male led or dominated process. This will contribute to drivers 2 (legal reform) and 7 (visibility and voice).

Additionally, GGF should review the expertise mix of the technical assistance team delivering this support to ensure they have the necessary skills to address gender and WEE in this project. There should also be an option for specific technical assistance to work with the Council and women representatives to ensure that the gender constraints and specific recommendations on WEE are communicated and included across the current focus areas of the Economic Council and that any new areas identified consider gender priorities.

Moldova Competitiveness Project

This initiative invests in workforce development to build skills needed by economic actors in Moldova, along with promotion of new technologies and innovations and collaboration between public and private sectors. Skills development initiatives can support WEE through gender sensitive targeting, course design and advice on sectors to ensure women's inclusion. There is an ongoing need to actively support the development of managerial skills and support women moving into managerial roles within organisations, as well as supporting training and entrance of women into male dominated sectors.

As the above analysis noted, STEM and ICT sectors are predominantly male. Skills initiatives focused on adoption of new technology and innovations must consider how to meaningfully incorporate women to avoid entrenching existing gender gaps or crowding women out of existing sectors. Finally, the overall implementation of any skills building initiative should consider gender barriers, including childcare, to encourage more women to participate and succeed through these initiatives.

Reform of the Tax System

GGF can support WEE under this initiative by ensuring tax reform and administration is progressive for women and women-owned enterprises. Simplifying and clarifying the tax regime will benefit all entrepreneurs but, particularly women-owned enterprises. Women in Moldova already experience more tax inspections than men (IFC, 2018). The recommendation is that tax reform interventions include credible diagnostics studies that incorporate an analysis of gender impacts. This should include an analysis of particular risks to women around increasing VAT (including consumers and women working in hotel, restaurant and catering sector); prevention of gendered negative impact from prevention of informal work and identification of informality to formality pathways; and strategies to understand and ensure the prevention of harassment in tax administration and compliance.

Interventions in this area should also ensure collection and analysis of sex disaggregated data across economic sectors. Improved availability of sex-disaggregated data and analysis of such data can support identification of the areas where tax reforms may impact women and men differently as well as supporting discussions among the civil society and with policy-makers regarding the role that the tax laws play in diminishing social and economic inequality.

As highlighted in section 2, the involvement of civil society (including women rights organisations and women owned enterprises representatives) in consultations on tax policy reform and monitoring of implementation is important to ensure integration of women's concerns. The case study below considers some areas of tax reform undertaken in other jurisdictions.

<https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9627.pdf>

<https://www.participatorymethods.org/sites/participatorymethods.org/files/Arnstein%20ladder%201969.pdf>

CASE STUDY 2: Considering Gender in Tax Systems

Tax policy can interact with gender in a number of ways. For example, in Argentina (as of 2010) the tax code income earned on jointly owned assets goes directly to the husband (Grown, Valodia, 2010). This in effect lowered the tax burden of women, but at the same time reinforced inequitable concepts around control and ownership of income (Grown, Valodia, 2010). In Morocco, the tax code defined a 'dependent' for tax purposes to include a wife automatically, but for women, there was a requirement to demonstrate her husband and children were dependents for tax purposes – an additional barrier to receiving tax relief. However, in Malaysia, in 1991, there was a move from a tax system in which the income of a married woman was attributed to her husband unless she elected separate assessment, to a system in which husbands and wives are treated as separate taxable units with an option for joint treatment (Stotsky, 1997, p.1) Whilst in the Netherlands, in 1984, there was a move from a higher tax-free allowance for married men, to a basic equal tax allowance. Additionally, tax relief as a means of supporting women can only be beneficial for women if they are inside the formal tax system and in contexts where many women are not part of the formal taxation system support through direct expenditure from government rather than tax relief may be a more appropriate means of supporting lower income women (Crown, Volodia, 2010).

Outside of income tax, indirect taxes such as VAT can potentially confer a gendered impact. Several countries have experimented with zero-rating and VAT exemptions to protect lower income groups, where female headed households are often clustered. In South Africa, zero-rating of VAT on basic food items most benefitted female-breadwinner households and households where no one was employed. In Morocco a reduction in VAT on staples reduced the high incidence of VAT on female-headed households (Grown, Valodia, 2010, p.309).

New programming areas

Legal Reform

There are two main areas of legal reform that could address some of the identified barriers to WEE in the preceding gender analysis. Firstly, reforming prohibitive laws and secondly, simplifying business processes. The New Government in the Action Plan of November 2019 encourages the start-up of new businesses through financing, grants and mentoring support, emphasising especially young people and women.

GGF could provide technical assistance and capacity building to support the reform of prohibitive laws and regulation for women and the implementation of progressive laws for women. The Women, Business and the Law Report, identifies several areas where legal or implementation barriers or gaps to women's economic empowerment remain. Support here could include the development of criminal or civil penalties for sexual harassment; equal pay incentives; equal retirement age (World Bank, 2019). It could also include a technical review and/or political economy analysis of blockages to the implementation of Moldova's main gender equality relevant pieces of legislation (for example Law No. 71) and gender equality bodies (Government Committee on Gender Equality). The GGF could also contribute to ensuring gender sensitive implementation and financing of relevant legislation such as the 2018 law on employment (Law No. 105), oriented towards activating vulnerable groups in the labour market, as this does not contain any gender specific provisions. Political will from the government would be necessary for reform in this area and this would first require strategic engagement with the government to understand whether sufficient support was available.

The GGF could also support technical assistance to simplify business processes. This is shown to encourage first-time female business owners (IFC, 2018). This could be achieved through technical assistance and consultation with women owned businesses from across the country on their specific experiences and recommendations for change. Priorities include changes to certification on imports, business inspections and notification of a trade activity, identified by the IFC as areas where women experience disproportionate barriers and corruption (IFC, 2018). Other areas could include supporting women entrepreneurs in public procurement through technical assistance including training with procuring entities on preferential procurement, outreach and training for women entrepreneurs on use of preferential access programmes and use of trade support institutions to bridge training gaps.¹¹

Policy Options on unpaid care work

The gender analysis has highlighted that unpaid care work is a major constraint to the type of work that women can take on and the hours they are able to spend in work. This concentrates them in lower paying sectors and crowds women with young children out of the economy and is actually a pull factor for women's out migration from Moldova to countries with better child care. GGF could support analysis of policy options for Moldova to better support reduction and redistribution of unpaid care work at a legal and macroeconomic level and could include ensuring fiscal space for greater provision of child and elderly care and the impact of migration on caring responsibilities of women remaining in Moldova.

Skills Development

In addition to the points on skills development noted under the Moldova Competitiveness Project, GGF could also consider working with relevant departments overseeing education to influence interventions around career aspirations and addressing early occupational segregation of young men and women. As the analysis in the previous section highlights, segregation in subject selection begins at school and can lead to a path dependent course to lower income sectors and roles. One entry point to combat this could be through working with authorities in Moldova's education sector on a review of curriculum to identify messaging and gender norms associated with subject and profession choices at school level (for both young women and young men). This would aim to encourage both young women and men into a broader array of sectors and subjects. Alternatively, this could also take the form of training with teachers around gender norms and bias as this applies in an educational context. This would need to be coordinated with other actors working on education in Moldova or could potentially take the form of direct financing for existing initiatives in this space, including the World Bank Labour Market Observatory.

Collaboration with Priority Area 1 – Holding government to account

GGF work under Priority Area 1¹² includes two media initiatives and an initiative focused on accountable local government service delivery. These initiatives, although different in focus, could be supportive of some of the drivers of WEE, primarily social norms (driver 1), unpaid care work (driver 3) and visibility (driver 7). Media programming, such as the MEDIA-M initiative could support WEE through integrating issues around social norms and the division of unpaid caring responsibilities into production of content. The Thomson Reuters project on independent media could support training for TV8 staff and freelancers on gender-sensitive reporting and countering gender bias, in support of Law No. 71, mentioned above, which prohibits sexist language and images in media, going beyond prohibitions to actively gender sensitive reporting.

¹¹ Analysis from S. Corobceanu, October 2019, adapted from International Trade Centre (ITC) (2014). Empowering Women through Public Procurement [online] Geneva: ITC.

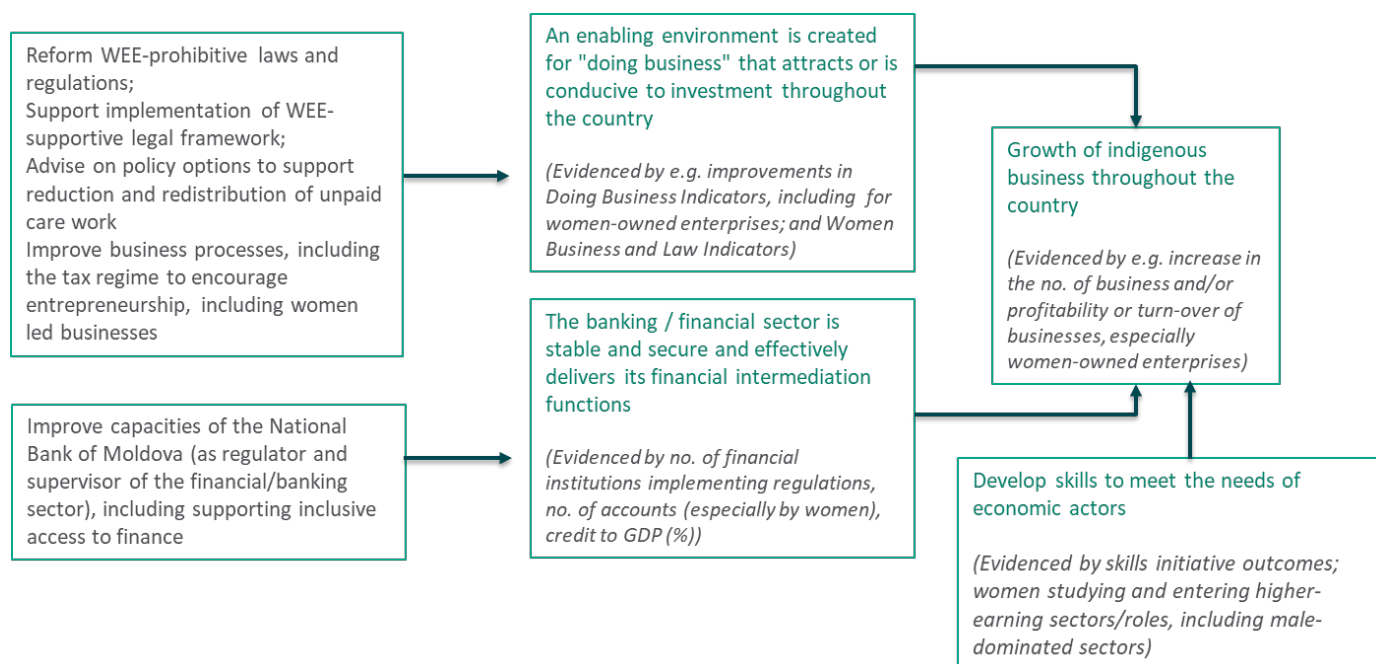
¹² The report team have not seen detailed information on Priority Area 1 beyond the programme portfolio and understand gender has already been integrated into this area, therefore this section simply aims to make some high-level suggestions on the potential overlaps of Priority Area 1 with the drivers of WEE

Another Priority Area 1 initiative, Association for Participatory Democracy, supports citizen oversight of local elected officials in public service delivery. This could contribute to issues around unpaid care work (driver 3) and support women’s visibility (driver 7) through ensuring inclusion of public commitments related to social services and gender equality in oversight and involvement of women and women’s groups in the process.

A cross cutting point for all of the entry points listed above, is to ensure that Moldovan women are not framed as a homogenous group in these initiatives. Differences exist depending on levels of education, age, urban/rural divide, geography and ethnicity e.g. the additional discrimination faced by Roma women. The specific design of any initiatives addressing WEE will need to consider these dimensions and particularly avoid concentration of initiatives in Chisinau and other urban centres, to ensure interventions benefit a cross-section of women.

4. Gender equality, social inclusion and women’s economic empowerment considerations and the Theory of Change

This section proposes considerations for the ToC. The diagram below visualises a WEE-enhanced theory of change integrating the potential entry points from above.



This diagram sees the enabling environment for business and banking sector reform as GGF Moldova’s high-level goals under Priority Area 2. These outcomes are expected to bring about or foster growth of local businesses (including and especially women-owned businesses). This growth of business is also fostered through skills development to meet the needs of economic actors. This supports both an enabling environment as well as some of the demand side constraints to doing business in Moldova and can integrate gender equality and WEE considerations as follows:

- If the business enabling environment is supported through legal reform, including pro-WEE reform; and business community-government engagement on priority economic reforms, including women entrepreneur's priority reforms
- If the financial sector is supported to integrate gender considerations into its work, including inclusive financial access for women and improved collection of gender-related data
- If skills development initiatives proactively integrate gender considerations and women's constraints in the labour market in their design and implementation
- Then, indigenous businesses, including those led wholly or partially by women and those employing women in decent work, will grow.

This approach responds to the analysis of some of the major barriers to gender equality and WEE discussed in section 2, incorporates the entry points identified in section 3 and aligns to GGF's existing mandate. It situates WEE and gender equality concerns within GGF Moldova's existing goals to support both transformative WEE outcomes, but also for these WEE outcomes to be instrumental in GGF's overall work toward achieving a *More stable, predictable, enabling environment for doing business and attracting investments, in line with international standards*

Assumptions

GGF's ToC sets out a series of assumptions. In incorporating WEE into the ToC it may be necessary to consider some additional assumptions, as follows:

- Operating environment remains permissive, with sufficient political will for enactment and implementation of WEE related reforms
- Blockages and constraints to the implementation of gender equality related reforms can be understood and overcome.
- Politicians, law makers, the business community and civil society interested in pro-WEE reforms can be identified and linked to create a progressive caucus for reform.

5. Conclusion

This report has applied the UNHLP's drivers of women's economic empowerment to the context of Moldova and highlighted that whilst there are some good practices in Moldova for women's economic empowerment, there are reforms and initiatives required to strengthen decent work and economic independence for women. It has highlighted that gender considerations need to be made at a macroeconomic policy level in developing an enabling environment for women, as well as across the seven drivers of change and has highlighted in particular the burden of unpaid care work.

GGF cannot support reform against all seven drivers of women's economic empowerment, however there are opportunities for GGF to be instrumental in supporting a better enabling environment for WEE. Within GGF Moldova's mandate, GGF is well positioned to support legal reform (driver 2), attention to unpaid care work (driver 3) and financial reform (driver 4), with potential messaging and collaboration opportunities to support the remaining drivers of WEE. Enhancing gender equality and women's economic empowerment within GGF Moldova's theory of change supports an inclusive enabling environment and financial sector and supports GGF's achievement of its overall goals.

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