

GENDER EQUALITY AND ITS IMPACT ON FINANCIAL AND ECONOMIC SECURITY

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Annotation. *Gender equality, as equality of rights between men and women, equality of their opportunities and status, is not only a matter of social justice, but also of sustainable development of the economy and financial stability of the country. The article reviews the literature including the definition of gender equality and its evolution over time, as well as an analysis of different approaches to understanding financial and economic security. Special attention is paid to the role of gender equality in financial inclusion and economic activity of women. The impact of gender equality on social capital and sustainable development of countries is analyzed. The purpose of this article is to provide an understanding of the relationship between gender equality and financial and economic security, and to highlight the importance of gender aspects in achieving sustainable and consistent development of the country. The gender wage gap and the low participation of women in employment and economic processes in general limit the potential of the economy. Continuous persistence of such inequalities results in loss of resources and opportunities for economic growth. The untapped potential and knowledge of women become an obstacle to increasing productivity and innovation. A special emphasis on gender equality in the financial and economic sector contributes to increasing women's access to financial services, their economic independence and reducing the risks of financial insecurity. This contributes to increasing the stability of the economy and financial security. Gender equality also has a positive impact on entrepreneurship and innovation, which contributes to the development of new markets and job creation. Thus, gender equality is not only a matter of justice, but also a key factor for achieving sustainable economic development and ensuring the country's financial stability. Understanding the relationship between gender equality and financial and economic security is an important step in ensuring the prosperity and long-term sustainability of society.*

Keywords: *financial and economic security, economic security, gender equality, economic growth, economy.*

Introduction

Crimes Gender equality and its impact on financial and economic security is a hot topic that attracts the attention of researchers, economists, politicians and the public. Gender equality is defined as equality of rights, opportunities and status between men and women in all spheres of social life. This is not only a matter of social justice, but also a key factor for achieving sustainable economic development and financial stability of the country.

Considering the significant challenges that today's economies experience, including global financial crises, climate change, economic and technological transformations,

understanding the impact of gender equality on financial and economic security becomes critically important. There are studies that confirm that gender equality can have a positive impact on economic activity, financial inclusion, banking system resilience and financial and economic security risks.

In this research, we offer a systematic analysis of the role of gender equality in the context of financial and economic security. From examining the status of women on the labor market and their impact on economic development to analyzing the positive effects of financial inclusion and women's participation in entrepreneurship, we will try to reveal the complexity of the relationship between gender equality and financial and economic sustainability. The research will also focus on the gender aspects of sustainable development, balanced growth and risks arising in the context of financial and economic security.

Analysis of recent research and publications. The challenges of economic security is the subject of research by many Ukrainian scientists. V. Harkava, O. Yelizarov and O. Radchenko, B. Ilychok and Y. Malynovskyi, T. Petreman and K. Dubych, O. Skoruk, O. Tykha, and others, emphasized in their research on the consideration of ensuring economic security on state and regional levels. In general, it is possible to note a sufficient focus of interest in the issue of economic security in scientific community. This especially applies to studies of the genesis of the essence of economic security and its components, as well as the features of ensuring the economic security of an enterprise. Particularities of ensuring economic security in the financial sector of the economy is a relatively under-researched problem field. Among the latest studies and publications in this direction, we may note papers of such researchers as N. Kondratska and M. Liubovska, H. Saprun, A. Lazareva, who are focused on the study of the economic security of the banking sector of the economy in general and banking institutions in particular. The problem of identifying the specific features of ensuring the economic security of financial institutions is a rather poorly studied one, and therefore requires more thorough research, especially considering the social and transformational day-to-day realities.

In the context of the study of the problem of lack of gender equality, the analytical interest of numerous European and other foreign scientists who study this problem from different positions is manifested. Due attention is paid to the amplitude of gender differences in different countries, starting from basic legal inequalities and limitations in women's opportunities compared to men, as described in S. Jayachandran's paper, and ending with the difficulties of women's full participation in leadership both in the private sphere and public sectors of M. Bertrand. Particular attention is paid to both real and imagined aspects of gender norms, which act as significant barriers to achieving gender parity, as described in the papers of R. Fernandez, R. Fernandez and O. Fogli, E. Field, and others. which makes it particularly relevant to study the variability of these norms in the context of different societies and political practices.

Research object: the relationship between gender equality and financial and economic security in modern conditions.

The purpose of the research are to investigate the relationship between gender equality and financial and economic security, taking into account modern scientific research and practical conclusions.

To achieve the purpose, **the following tasks are defined:**

- to conduct a review of scientific literature on gender equality and identify key aspects of its impact on the economic and financial spheres;
- to investigate how gender equality affects the economic activity of women and their opportunities;
- analyze how gender equality affects the development of countries;

- highlight the importance of taking into account gender aspects in the development and implementation of strategies for economic growth and financial stability of the country.

Scope of the research is the impact of gender inequalities on the level of economic development, the stability of the financial system, the level of employment and other key aspects of financial and economic security.

Research methods: method of analysis of scientific literature, summarization, descriptive graphic analysis of data.

The use of the aforementioned theoretical methods in scientific work provides an opportunity to create new ideas as a result of thinking. The methodological basis of the research consists of general methods of analysis and summarization of scientific literature, with the help of which the concept of gender equality and identifying key aspects of its impact on the economic and financial spheres are examined. Descriptive graphic analysis of data is used to determine the impact of gender equality on women's economic activity, analyzing the impact of gender equality on the development of countries.

Approaches to defining “economic security” concept

The word “gender” was borrowed from grammar and introduced into the general sciences by Robert Stiller in 1965 in order to explain the visible differences in the personal and behavioral characteristics of men and women. Ann Oakley's common understanding of gender in the relevant literature: “sex” is a word that is associated with the biological differences between male and female. To generalize, gender is a social model of a man and a woman, with the help of which the position of both sexes in society is considered equally and no emphasis is placed on any one.

Nevertheless, the term “gender policy” has been used for a long time and is combined with a generalizing concept, it is important to note that this does not mean that it fully corresponds to objective reality. The processes of gender equality can be unstable and do not always lead to the creation of a pronounced state policy. Many problems are already being solved in other areas of state activity, such as social and labor, personnel, regional, family and demographic ones.

Policy should be seen as a practice that creates a new social order and system of relationships between people, not as a material substance that creates something physical. It is aimed at achieving socially significant goals by making decisions and taking actions.

The main purpose of gender policy is the achievement of actual gender equality, which assumes that all people have freedom of choice and the opportunity to develop their personal abilities without being limited by preconceived notions and the traditional gender system. The main principles of the gender system are the distribution of responsibilities, workload, income, access to economic and intellectual resources, as well as making political decisions. It is important to note that scholars, politicians and feminists may understand gender politics and gender roles in different ways, which requires careful study of different perspectives of this concept.

If we talk specifically about gender discrimination, then it consists in a biased attitude towards a person of one gender compared to an attitude towards a person of another gender in the same situation, and the basis for prejudice is the person's gender. The United Nations Committee on Economic, Social and Cultural Rights notes that direct discrimination occurs when the difference in treatment is under way exceptionally due to gender and the characteristics of men and women, which cannot be objectively justified (Committee on Economic, Social and Cultural Rights, General Comment No. 16, 2005).

As for the concept of “economic security”, it has come into existence relatively recently in Ukrainian scientific community. This was due to the practical need to use management principles that would ensure the ability of the business entity to adapt to changing market conditions using a situational approach.

During the terminology formation stage, the concept of “economic security” was often perceived as the protection of a business entity from various economic crimes, such as unfair competition, robbery, fraud, industrial and commercial espionage, etc.

Subsequently, the concept of economic security obtained a much broader meaning, and today the economic security of a business entity is understood as its state in which, due to countering the negative impact of external and internal threats and dangers, its stable and maximally effective functioning and high potential in the future are ensured. Security in the economic context implies sustainable development, which is achieved through the effective use of all types of resources (Vergun, Strizhko, 2015).

The analysis of scientific sources, which present various approaches to understanding the essence of “economic security” concept (Table 1), makes it possible to distinguish integral, resource and target approaches. As the matter stands at the moment, there is no unified understanding of this concept among researchers.

Table 1. Approaches to defining “economic security” concept

Source: compiled by the author

Author	Definition
Integral approach	
Vasylytsiv T. H.	“Economic security” concept is a complex one and requires a systematic approach to this measurement, and therefore the substantiation of connections and dependence on such integral economic categories as competitiveness, potential, viability, financial stability and risk resistance of the enterprise (Vasylytsiv et al., 2012).
Resource approach	
Heiets V. M.	The economic security of a business entity is a complex dynamic system that ensures stable functioning and development of the enterprise with the help of timely mobilization and the most rational use of labor, financial, technical and technological and other resources of the enterprise under the conditions of external and internal threats (Geiets et al., 2006).
Prus N. V.	Economic security of an enterprise involves its protection against economic crimes, is a state of protection from internal and external threats, and is also a state of effective use of resources or potential (Prus, 2014).
Target approach	
Mochernyi S. V.	The economic security of the enterprise is the state of protection of vital interests of the enterprise, the company from mafia-shadow formations, unfair competition, incompetent decisions, imperfect laws, as well as the ability to resist these threats and realize internal goals (Mochernyi, 2000).

Analysis of previous research on the relationship between gender equality and financial and economic security demonstrates the importance of understanding this relationship in order to achieve sustainable economic development and financial stability of society. The relationship between these notions affects the following aspects:

- Equality in access to resources. When men and women have equal opportunities and access to such resources as education, health, financial services, land rights, etc., it contributes to the effective use of human capital, increases the productivity and efficiency of the economy.
- Health and demographic situation. Supporting women in reproductive health, birth control and education has a positive impact on economic development, helps reduce mortality and improve the demographic structure of the population.

- Equal access to financial services. Equal access to financial services for men and women will improve their economic independence and increase economic development.

- Gender equality in creativity and innovation. The ability to participate in scientific activity, technological development and entrepreneurship will contribute to the creation of new ideas and the development of innovative sectors of the economy.

Enhancement of work opportunities and improving the quality of work

In 2016, the World Bank launched its Gender Strategy (2016-2023), which focuses on reducing gender gaps in four key areas: improving human resources, removing barriers to access to more and better jobs, and removing barriers to women's ownership and control of property and strengthening the voice and influence of women.

We would like to pay more attention to the issue of lifting restrictions to ensure more and better jobs. Gender gaps in the labor market and employment have remained consistently wide over the past decade, with the largest gaps in the Middle East, North Africa and South Asia (Figure 1). Female labor force participation has remained stable in most regions of the world over the past 30 years, but has declined in South Asia (Halim, O'Sullivan, and Sahay 2023).

In countries with smaller participation gaps, such as those in south-east Africa, a significant proportion of women in the labor market are in vulnerable employment with low wages and poor working conditions (Bue et al. 2022).

The gender gap in the employment-to-population ratio has persisted globally and regionally for decades. That is, the proportion of men and women who are employed in working age remains high, but there is no significant improvement (Figures 2 and 3).

This indicates that gender inequalities in employment and job opportunities remain a serious challenge for modern society. Women continue to face limited access to various sectors of the economy, and their representation in high-level positions and leadership remains insufficient.

It is important to note that gender inequalities in the workplace not only create challenges for women in career development but also limit the economic potential of society as a whole. Equal opportunities for men and women in the workplace are a necessary condition for achieving sustainable economic development and building a just society.

Addressing gender issues in the workplace requires a comprehensive approach, including the adoption of progressive legislative acts, the development of gender-sensitive policies in the field of labor, and resource provision for programs supporting women in professional growth. Such an approach will help reduce the gender gap and contribute to the creation of a more just and equal society.

Figure 2 shows the ratio of employment to the population aged 15 and over. Weighted average population of the countries of the International Bank for Reconstruction and Development and the International Development Agency.

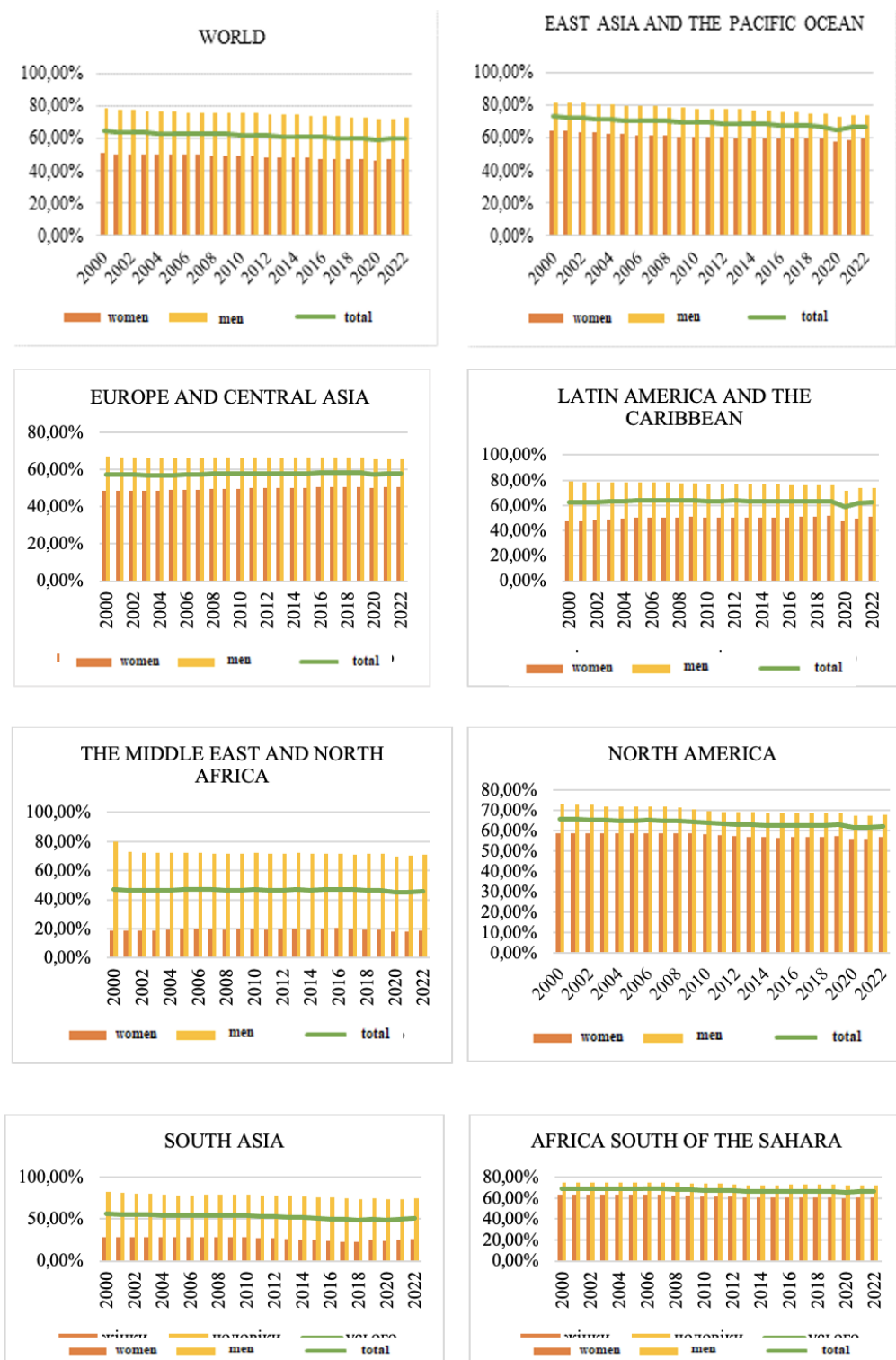


Figure 1. Gender gap in labor force participation (%), 2000-2022.
Source: World Bank Gender Data Portal

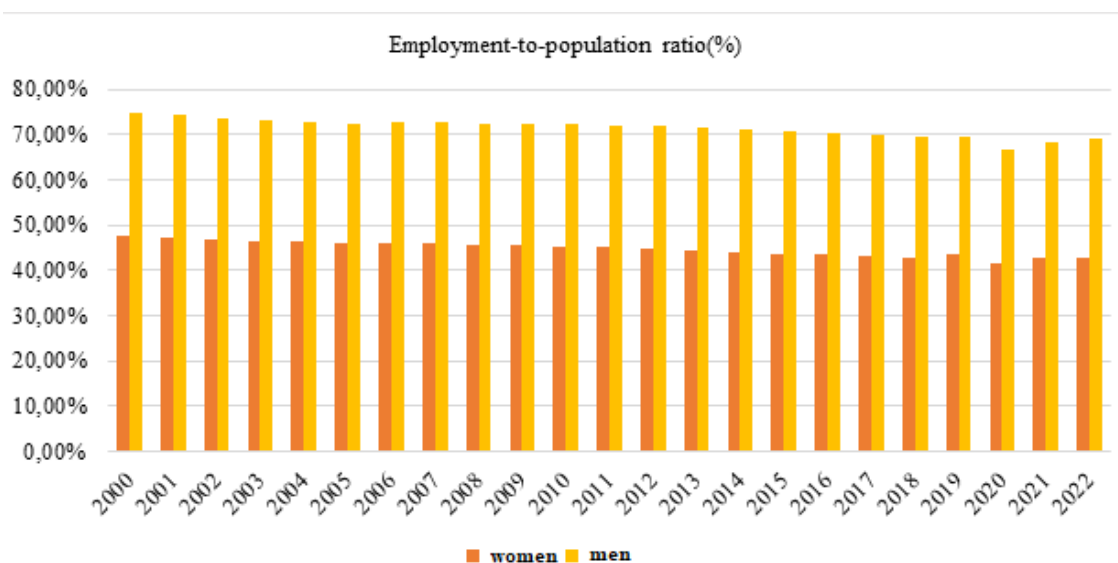


Figure 2. Employment-to-population ratio
Source: World Bank Gender Data Portal

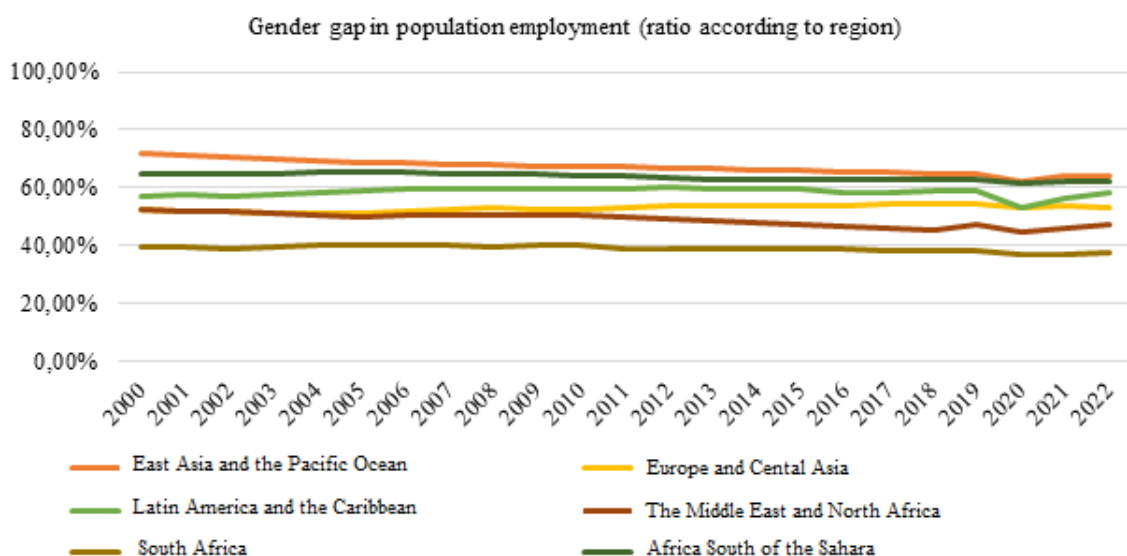


Figure 3. Gender gap in population employment (ratio according to region).
Source: World Bank Gender Data Portal

Figure 3 shows the average gender gap in the employment-to-population ratio in the countries of the region. The sample includes countries of the International Bank for Reconstruction and Development and the International Development Agency.

Addressing cultural and social norms related to women’s work (Jayachandran, 2021), as well as eliminating preconceived notion about women (Bursztyn et al. 2023), may be crucial to achieving further improvements. This should be combined with macroeconomic, market, fiscal and trade policies that encourage women’s work.

It is also necessary to emphasize the transition from school to work for young women and girls. The ratio of young women not working or not in education and training is higher than that

of men (Figure 4). In addition, increasing the level of education does not affect the employment of women (Figure 5).



Figure 4. Share of youth (15-24 years old) who do not work, do not study and do not undergo training, taking into account gender

Source: ILOSTAT Database

Figure 4 shows the share of youth aged 15 to 24 who do not attend school. That is, those who were not enrolled in school or in a formal education program during a significant period. The sample includes countries belonging to the lending categories of the International Bank for Reconstruction and Development and the International Development Agency.

This indicator is key in determining youth access to education and reflects an important aspect of societal development. Non-attendance of school can be caused by various factors, such as economic difficulties, conflicts, gender inequalities, or insufficient availability of educational institutions.

To address this issue, it is important to focus on the development and implementation of effective education policies aimed at ensuring accessibility and quality education for all segments of the population. It is also necessary to consider gender aspects and socio-economic contexts in the development of targeted initiatives aimed at reducing the proportion of youth who lack the opportunity to receive an education.

Figure 5 shows the unemployment ratio for the population aged 15 to 24. Weighted average population of the countries of the International Bank for Reconstruction and Development and the International Development Agency.

This indicator is an important measure of the economic situation and opportunities for youth in the labor market. High youth unemployment can indicate difficulties in integrating young people into society and may have serious socio-economic consequences.

To address the issue of youth unemployment, it is necessary to implement effective employment policies, promote the development of skills and education, and create conditions to support entrepreneurship and the creation of new jobs. A gender approach is also important to consider the specific needs and opportunities of both young men and women in the field of employment.



Figure 5. The ratio of unemployment among young women to young men
Source: World Bank Gender Data Portal

The gender wage gap also remains significant in all regions; worldwide, for every dollar a man earns, a woman earns 77 cents (Equal pay for work of equal value). The economic losses from this gap are insignificant; by reducing gender gaps in lifetime income, including total wealth, pensions and assets, economies could gain an average of \$160 trillion (Wodon and de la Brière 2018).

In particular, South Asia has the widest average gap in percent wages compared to men's monthly earnings. South Africa has had the smallest reduction in the wage gap over the past decade. Most of this gap is due to the private sector. The wage gap in the public sector, which accounts for 45 percent of formal employment in low-income countries (Merotto et al. 2018), is approximately 10 percent.

A variety of factors can contribute to the gender gap in lifetime earnings, including skill gaps, occupational sorting, underrepresentation in management and gender gaps in promotion rankings, and gender stereotypes that can affect starting salaries, performance appraisals, and rates of promotion (Sahay 2023).

In most countries around the world, there is inequality in the distribution of women and men in informal employment. According to the International Labour Organization data for the year 2023, in 56 percent of countries, the number of women engaged in informal employment exceeds the number of men. Despite the fact that globally there are slightly more men than women in informal employment, this statistic is significantly influenced by individual countries, such as China, and conceals acute regional inequalities (ILO 2023).

The situation is particularly important in a number of regions where a high proportion of women work in the informal sector. The reasons for the high level of informality among women are diverse and include the need for flexible working hours, especially reduced working hours, as indicated in the Sahay 2023 study.

Women often perform low-skilled jobs, such as domestic work, street vending, home-based work, or work in family businesses, which are considered low in job protection and social benefits. This makes women more vulnerable to negative, gender-driven consequences of crises, such as the COVID-19 pandemic highlighted by the International Labour Organization in 2023. Women working in vulnerable conditions often become the first to lose their income,

as indicated by UN Women data in 2020, and the last to recover it, as noted in the UN Women report in 2013.

The COVID-19 pandemic emphasized and deepened longstanding gender inequalities in the labor market and households. The role of women as caregivers for children, the elderly, the sick, and persons with disabilities limits women's opportunities to participate in the workforce. Research from numerous countries confirms that job losses among women were greater than among men, and sectors of the economy with a high female workforce experienced the most significant impact from the pandemic. High-frequency phone surveys conducted in 13 Latin American and Caribbean countries revealed that women were 44 percent more likely to lose their jobs at the beginning of the pandemic, highlighting the profound impact of the crisis on female employment (World Bank 2021).

Data from various national surveys provide compelling evidence that the economic recession of 2020, triggered by the pandemic, became a true 'shecession.' In most countries, women experienced a greater decline in employment compared to men. This trend can be explained by the specific structure of women's employment in different sectors and professions. Particularly, sectors where female labor predominates became especially vulnerable to the impact of economic difficulties.

It is important to note that the closure of schools and childcare facilities also had a significant impact on women's employment. As a result, women had to take on the responsibility of childcare at home, leading to even greater challenges in balancing work and family duties. This has been a major factor in the high percentage of job losses among women, especially those with young children (Alon et al. 2021).

Analysis of data from monthly population surveys in the United States revealed that over 45 percent of the gender employment gap can be attributed to job losses among women due to the high caregiving burden (Fabrizio, Gomes, and Tavares 2021). This highlights the need for the implementation of effective measures to support women in the labor market, as well as the improvement of the family support system to facilitate their entry into the workforce and address challenges related to childcare.

The onset of Russia's full-scale invasion of Ukraine in February 2022 had a significant impact not only on the sphere of gender equality but also on all aspects of societal life. Among the key areas requiring attention in addressing gender equality issues in these conditions are:

- balancing the rights of women and men in the political, economic, and security spheres;
- security and defense. Issues related to access to and conditions of military service, combating gender-based violence and sexual violence associated with the conflict, etc.

Yes, the «National Action Plan for the Implementation of UN Security Council Resolution 1325 "Women, Peace, Security" for the period until 2025», approved by the Cabinet of Ministers of Ukraine on October 28, 2020, No. 1544-r, is aimed at ensuring the following: women's participation in decision-making, post-conflict recovery, and transitional justice (pertaining to the sphere of balancing the rights of women and men); resilience to security challenges; combating gender-based violence and sexual violence related to the conflict (relevant to the sphere of security and defense); strengthening the institutional capacity of the implementers of the National Plan (referring to the ability of the state-established mechanisms to fulfill their functional purpose).

In the first months of the full-scale war in Ukraine, surveys were conducted where respondents were asked whether they personally encountered discrimination or prejudices since the beginning of the full-scale war (First Days of the Full-Scale War in Ukraine: Thoughts, Experiences, Actions. First Research Results, 2022). Most respondents did not report such

instances. Among those who did mention such cases, the responses were most often associated with gender identity. Thus, we can note that even in the presence of certain issues indicating manifestations of gender discrimination, the participants do not always identify them as conflicting with their rights.

The importance of sustainable development in the economy

To achieve stable economic development and ensure the country's financial security, it is important to consider gender equality as a key element of economic policy. This requires taking of specific measures at the level of legislation, changes in cultural and social stereotypes, support for women's entrepreneurship and openness for women in management and decision-making in the field of economy.

The formation and regulation of state policy on the establishment of gender equality is carried out in accordance with international obligations and the legislation of Ukraine. On September 8, 2005, the Verkhovna Rada of Ukraine adopted the Law of Ukraine "On Ensuring Equal Rights and Opportunities of Women and Men", which defines the concept of gender equality in Ukraine for the first time. The law prohibits discrimination based on sex. (Law of Ukraine "On Ensuring Equal Rights and Opportunities for Women and Men" dated September 8, 2006, No. 2866-IV-K., 2006.) the Cabinet of Ministers of Ukraine approved the State Strategy for Ensuring Equal Rights and Opportunities for Women and Men for the Period Until 2030 and, in particular, the operational plan for its implementation for 2022-2024.

Achieving gender equality within the UN Sustainable Development Goals by 2030 requires immediate action to address the root causes of discrimination that limit women's rights in all areas of society, whether in the private or public sector. These goals include: Goal 5 "Gender equality":

5.1 Eliminate all forms of discrimination against all women and girls everywhere.

5.2 Eradicate all forms of violence against all women and girls in the public and private spheres, including human trafficking, sexual and other forms of exploitation.

5.3 Eliminate all harmful practices such as child, early and forced marriage and female genital mutilation.

5.4 Recognize and value unpaid care work and household work, by providing social services, providing infrastructure and social protection systems, and encourage joint responsibility in family management, taking into account national characteristics.

5.5 Ensure full and effective participation of women and equal opportunities for women's leadership at all levels of decision-making in political, economic and social life.

5.6 Ensure universal access to sexual and reproductive health care services and the realization of reproductive rights in accordance with the Program of Action of the International Conference on Population and Development, the Beijing Platform for Action and the concluding documents of the conferences on the review of their implementation.

5.a Implement reforms to give women equal rights to economic resources and access to ownership and management of land and other forms of property, financial services, inheritance and natural resources in accordance with national laws.

5.b More actively use highly effective technologies, in particular information and communication technologies, to promote the expansion of women's rights and opportunities.

5.c Adopt and improve reasoned strategies and enforceable laws to promote gender equality and empower all women and girls at all levels (UN General Assembly Resolution "Transforming our World: A Sustainable Development Agenda for the Period until 2030" dated September 25, 2015).

To achieve the stated goals and ensure gender equality in all aspects of society and the economy, it is crucial to actively involve women in decision-making at political, economic, and social levels. The development of women's entrepreneurship and support for women in leadership positions are key elements of this process.

Establishing working partnerships with civil society, the business sector, and other stakeholders can contribute to the implementation of effective strategies towards gender equality. It is important to provide women with equal access to economic resources, financial services, education, and other opportunities.

To overcome gender stereotypes and address gender inequalities, it is necessary to implement educational and informational programs that promote society's conscious attitude towards the role of women in the modern world. Ensuring the safety and protection of women from gender-based violence, as well as providing access to quality sexual and reproductive health services, are also crucial aspects on the path to gender equality.

Implementing all of these measures will contribute to building a fair, equal society where women and men have equal opportunities for personal and professional development, fostering sustainable economic growth and social progress in the country.

Conclusions

Ensuring gender equality should be based on raising the overall level of legal culture and unwavering adherence to the fundamental principles of law. Through widespread recognition of the principle of general equality and the formation of a conscious attitude toward it at the ideological and everyday perception levels, its fullest implementation in life can be ensured. In this case, the issue of prioritizing the treatment of women and men is one of the components of a high level of mass legal awareness, an important condition for achieving overall societal well-being.

It is crucial to understand that prioritizing the treatment of women and men serves as a necessary component of a high level of legal awareness in society. This entails recognizing equal rights and opportunities for both genders and fostering a culture of respect for diversity and inclusivity.

Gender equality has an enormous influence on the economic development and financial stability of the country. Recent studies and analyzes show that inequality between men and women in various areas, from employment and income to financial inclusion and entrepreneurship, has a significant impact on the country's economy.

The gender wage gap and the low participation of women in employment and economic processes in general limit the potential of the economy. Continuous persistence of such inequalities results in loss of resources and opportunities for economic growth. The untapped potential and knowledge of women become an obstacle to increasing productivity and innovation.

A special emphasis on gender equality in the financial and economic sector contributes to increasing women's access to financial services, their economic independence and reducing the risks of financial insecurity. This contributes to increasing the stability of the economy and financial security. Gender equality also has a positive impact on entrepreneurship and innovation, which contributes to the development of new markets and job creation.

Thus, gender equality is not only a matter of justice, but also a key factor for achieving sustainable economic development and ensuring the country's financial stability. Understanding the relationship between gender equality and financial and economic security is an important step in ensuring the prosperity and long-term sustainability of society.

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