



March on Gender
EMPOWERING THE RECOVERY
THROUGH WOMEN'S LEADERSHIP



FINANCIAL RESILIENCE AND FINANCIAL LITERACY WEBINAR SERIES

Opportunities for the Economic Empowerment of Women

AGENDA

31 March 2021 | 13h00 CEST

Interactive virtual event

■ OECD/INFE webinar series

Financial resilience and financial literacy: immediate needs and long-term approaches

The COVID-19 outbreak shed new light on the limited financial resilience of individuals, households and small businesses. While financial resilience is related to a range of economic and financial factors, including temporary fiscal and regulatory measures to relieve consumers and businesses in financial difficulty, sound money management and planning are also crucial elements to weather financial shocks. Coping with financial shocks means having the skills and resources to devise both short-term and long-term strategies. Facing an unexpected loss of income or unplanned expenditure requires the ability to manage day-to-day finances, to make ends meet on low income, or to draw on immediately-available resources. At the same time, financial resilience requires planning ahead and putting in place preventive strategies, including long-term saving and insurance.

These webinars will provide an opportunity for policy makers, researchers, practitioners and other stakeholders to share experiences and discuss how financial literacy and education can support households' and small businesses' financial resilience in times of crises and beyond.

■ OECD March on Gender 2021

Empowering the Recovery through Women's Leadership

The OECD is committed to promoting gender equality as a strong driver of economic development, inclusivity and socio-economic participation. To view the full programme. The global pandemic highlighted the need for a long-term, multi-dimensional focus on gender differences in financial literacy and resilience in order to effectively support equal opportunities and women's empowerment.

The fourth webinar in this series will present relevant insights from OECD/INFE international and regional financial literacy surveys, including PISA results, and examine the different implications of the pandemic for the financial well-being of men and women. Speakers and participants will also look into gender sensitive solutions across the spectrum of financial education initiatives in order to improve women's financial resilience and financial literacy, as well as their access to finance and income generating opportunities.

[View the full 2021 programme of OECD events on gender](#)

■ Registration

The fourth webinar will take place on 31 March 2021 at 13h00 CEST (Paris time.)

Please register in advance to participate:

https://meetoe.cd1.zoom.us/webinar/register/WN_pbKbFHxTRaSPvHyzMU53ow



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■ Contact

For any questions or further information, please contact us at OECD/INFE secretariat Secretariatinfo@oecd.org

13:00	Welcome and opening remarks
	André Laboul , OECD Senior Counsellor, Special Financial Advisor to the G20 Sherpa and Chair of the OECD International Network on Financial Education (INFE)
13:10	Session 1: Gender differences in financial literacy and financial vulnerability before and after the pandemic
	<p>The COVID-19 outbreak shed new light on the need for a long-term focus on gender differences in financial literacy and resilience, in favour of equal opportunities and women's empowerment. A multi-dimensional perspective on gender disparities in financial literacy, reflecting the role of socio-economic, demographic and cultural contexts is a key prerequisite of effective financial education policies and initiatives. This session will present relevant insights from OECD/INFE international and regional financial literacy surveys, including PISA results, and examine the different implications of the COVID-19 pandemic for the financial well-being of men and women.</p> <p>Moderator Anna Zelenitsova, NIFI, Ministry of Finance of the Russian Federation; Co-Chair of the G20 Global Partnership for Financial Inclusion</p> <p>Speakers</p> <ul style="list-style-type: none"> ➤ Chiara Monticone, Senior Policy Analyst, Consumer Finance, Insurance and Pensions Division, OECD ➤ Simon Roz, Manager, Consumer Insights, Australian Securities and Investments Commission ➤ Jessica Mosher, Policy Analyst, Consumer Finance, Insurance and Pensions Division, OECD
14:10	<i>Break</i>
14:20	Session 2: Empowering women by fostering financial resilience and literacy
	<p>Depending on national circumstances and identified needs, stakeholders are considering and implementing initiatives to address the specific needs of women in navigating the uncertainties brought about by COVID-19. Gender sensitive solutions across the spectrum of financial education initiatives delivered in different learning contexts and by various stakeholders need to be encouraged to improve women's financial inclusion and their access to finance and income generating opportunities. This session will look at how stakeholders are adapting financial education policy making and delivery to address gender disparities in financial literacy, and the different ways in which they help them mitigate current risks and vulnerabilities affecting men and women.</p> <p>Moderator Flore-Anne Messy, Head of the Consumer Finance, Insurance and Pensions Division, Directorate for Financial and Enterprise Affairs, OECD; Executive Secretary of the OECD/INFE</p> <p>Speakers</p> <ul style="list-style-type: none"> ➤ Diana Mejía, Financial Inclusion and Financial Education Specialist, Development Bank of Latin America (CAF) ➤ Ella Moffat, HERfinance Manager, BSR
15:00	Keynote: Why women need to be fearless
	Annamaria Lusardi , University Professor of Economics and Accountancy at the George Washington University School of Business, and founder and academic director of GWSB's Global Financial Literacy Excellence Center.
15:25	Concluding remarks
	Flore-Anne Messy , Head of the Consumer Finance, Insurance and Pensions Division, Directorate for Financial and Enterprise Affairs, OECD; and OECD/INFE Executive Secretary

Speaker biographies



André Laboul is André Laboul is the Special Financial Advisor to the OECD G20 Sherpa and Deputy to OECD G20 Finance Deputy, covering financial issues related to G20, G7 and APEC, and the OECD Coordinator for infrastructure, in charge inter alia of the new OECD project on Strategic Policies for Sustainable Infrastructure involving 17 OECD Directorates and agencies.

He is the Secretary General of the International Organisation of Pension Supervisors, and the Senior Counsellor to the OECD's Directorate for Financial and Enterprise Affairs. Mr Laboul is also the Chairman of the International Network on Financial Education (INFE) and the Managing Editor of the Journal of Pension Economics and Finance, edited by Cambridge University Press. Mr Laboul is both an Economist and a Lawyer, with degrees from the universities of Liège and Louvain-La-Neuve.



Anna Zelentsova is a Co-chair of the G20 Global Partnership for Financial Inclusion assigned by G20 members for a 3-year term starting from 2021. She is also a member of the OECD/INFE Advisory Board. From 2011 she worked on development and implementation of the joint the Russian Ministry of Finance and the World Bank Financial Literacy and Financial Education Project, which was successfully completed in 2020. From 2012-2014 Anna already served as Co-Chair of the G20 Global Partnership for Financial Inclusion (GPFI), from 2013 co-chaired its sub-group on Financial Literacy and Financial Consumer Protection. Previously she was a Head of the Russian branch of the Prince of Wales International Business Leaders Forum and co-chaired the cross-sectoral Coordination Committee on Financial Literacy. Anna Zelentsova has 25 years' of experience leading and participating in international and national projects and holds a

number of awards from Russian and international organisations. She has written or co-authored over 30 publications and has an honours degree in Social Studies and a PhD in Education. She also participated in the Global Leadership Program at Stanford University, financial inclusion, program at IMF and leadership and diversity course in Oxford University's Saïd Business School. She has been accredited by the UK's Overseas Development Institute as a broker of multi-sector partnerships for sustainable development.



Chiara Monticone coordinates the work of the OECD International Network on Financial Education. In recent years, her work focused on assessing levels of financial literacy among adults, young people and small business owners, the role of financial education in strengthening financial resilience, and supporting the needs of women, seniors and other vulnerable groups.

Previously, Chiara was a researcher at the Center for Research on Pensions and Welfare Policies (CeRP) at Collegio Carlo Alberto in Torino. She holds a PhD in Economics from the University of Torino.



Simon Roz Simon has more than 20 years' experience in policy and program development. He currently leads ASIC's Consumer Insights team responsible for building understanding on how Australians can be in control of their financial lives. The team have a focus on improving the impact of programs through monitoring and evaluation, data analysis, research and communications.

Prior to joining ASIC, Simon worked for the Department of Foreign Affairs and Trade, and the Australian Agency for International Development. From 2015-17, he managed the Economic Development and Private Sector Program at the Australian High Commission

in Papua New Guinea.

Simon has also worked on environment and development issues in the not-for-profit sector. He has a Masters in International Development and Culture Change from Macquarie University.



Jessica Mosher is a policy analyst in the Private Pension Unit of the OECD. Her work focuses primarily on topics relating to the management of risks in financing retirement, and in particular longevity risk, with the objective of informing policies to improve the sustainability and adequacy of pensions.

Prior to joining the OECD, she was working in the central risk management team of a global insurer where she was mainly responsible for developing the modelling of mortality and longevity risks under Solvency II.

Ms. Mosher is a Fellow of the Society of Actuaries, holds an MSc in Behavioural Science from the London School of Economics and Political Science, and a BS in Economics from the Wharton School of the University of Pennsylvania.



Flore-Anne Messy is Executive Secretary of the OECD International Network on Financial Education (INFE). She is Head of the Consumer Finance, Insurance and Pensions Division at the OECD. The division covers, insurance, pensions, financial literacy, financial consumer protection and financial inclusion issues.

She joined the OECD in June 2000 to develop the activities of the Secretariat for the Insurance and Private Pensions Committee (IPPC). Starting in 2010 she has been steering the work of the OECD financial education unit (including the OECD/INFE and PISA financial literacy exercises) and subsequently the OECD financial consumer protection activities (including the G20/OECD Task Force on Financial Consumer Protection and FinCoNet). Prior to the OECD she worked at Deloitte Touche Tomatsu Audit Paris, in the banking and insurance fields. She graduated from the Institute of Political Studies of Paris and received her thesis in international economies from University Pantheon-Sorbonne of Paris in 1998.

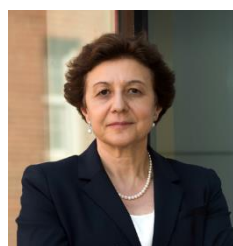


Diana Mejía is a Senior Specialist in Financial Inclusion and Education at CAF – Development Bank of Latin America. Prior to this position, she worked for the Central Bank of Colombia where she was Director of Economic and Financial Education and Director of Institutional Communication, among other functions. She is an economist with a master's degree in economics from Universidad de los Andes in Bogota, Colombia and has a master's degree in public administration from the Kennedy School of Government at Harvard University. In her work experience, she has participated in various projects on financial inclusion and financial education in Latin America including projects that measure the financial capabilities of the population in various countries of the region, as well as having advised national governments on the design and implementation of national strategies on financial inclusion and financial education. She has also led projects on innovation, productivity and technical and vocational education and training in several countries in Latin America. She has authored several publications on the subject.



Ella Moffat manages BSR's HERfinance Digital Wages program, in partnership with the Bill & Melinda Gates Foundation, Mastercard Center for Inclusive Growth and the Levi Strauss Foundation. This program increases financial inclusion in global supply chains by supporting wage digitization for low-income garment workers, especially women, in Bangladesh, Cambodia and Egypt, while also increasing supplier efficiency and transparency.

Before joining BSR, Ella was partnership manager on CARE International UK's private-sector engagement team, working closely with companies including Barclays, Mondelez International, and GSK to develop mutually beneficial partnerships and deliver business and social impact, with a focus on women's economic empowerment and financial inclusion. Ella also spent three years as a VSO fundraising advisor in India working for grassroots disability and rural development organizations. Ella holds a Master's in Development Studies from Birkbeck, University of London.



Annamaria Lusardi is University Professor of Economics and Accountancy at the George Washington University School of Business (GWSB). Moreover, she is the founder and academic director of GWSB's Global Financial Literacy Excellence Center. Previously, she was the Joel Z. and Susan Hyatt Professor of Economics at Dartmouth College, where she taught for twenty years. She has also taught at Princeton University, the University of Chicago Harris School of Public Policy, the University of Chicago Booth School of Business, and Columbia Business School. From January to June 2008, she was a visiting scholar at Harvard Business School. She holds a Ph.D. in Economics from Princeton University.

Dr. Lusardi has won numerous research and other awards. The more recent ones include the Kahneman Lecture at the 2019 annual meeting of economic psychology and behavioral economics (IAREP/SABE), the 2018 Ketchum Prize from FINRA Investor Education Foundation, the 2018 Oscar and Shoshana Trachtenberg Prize for Faculty Scholarship, the 2017 Skandia Research Award on Long-Term Savings (awarded in Sweden), the 2015 Financial Literacy Award from the International Federation of Finance Museums (awarded in China), and the 2013 William E. Odom Visionary Leadership Award from the Jump\$tart Coalition for Personal Financial Literacy. In 2018, she received an honorary degree of Doctor of Science (Economics and Business Administration) from the University of Vaasa in Finland. In 2019, she was included in the Forbes list of the 100 successful women in Italy.

Dr. Lusardi has served in several policy roles. In 2009, she worked for the Office of Financial Education at the U.S. Treasury. In 2017, she was appointed Director of the Financial Education Committee in charge of designing the national strategy for financial literacy in Italy.

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