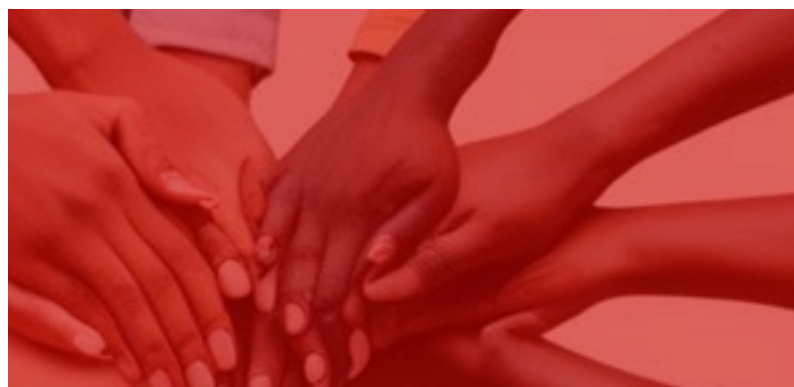


## Trade and Gender Equality, Disability and Social Inclusion (GEDSI)

# A to Z

A compilation of key ideas, terms, and frameworks shaping the conversation around Trade and Gender Equality, Disability and Social Inclusion (GEDSI)





## Foreword

The integration of Gender Equality, Disability, and Social Inclusion (GEDSI) in trade is gaining momentum, but much work remains to translate awareness into understanding and action. As trade and investment programs evolve, it's critical that trade policy experts deepen their grasp of GEDSI issues and equally, that GEDSI specialists are equipped to engage with trade, investment, and economic integration topics.

The GEDSI and Trade Glossary was developed for the Katalis team to demystify GEDSI concepts and support their practical application within the IA-CEPA framework. Originally created as an internal knowledge series, it has now been compiled into a public resource to broaden awareness and foster more inclusive trade practice.

This release is timely. DFAT's new international gender equality strategy includes a clear priority to promote women's economic equality and inclusive trade.

This is not a comprehensive or technical manual. It is a starting point. A practical tool to foster common understanding and open more doors for dialogue, collaboration, and innovation across trade and GEDSI.

Sincerely,

**Holly Krueger**

*Lead Adviser for Trade and GEDSI, Katalis*

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## Aid for Trade and Inclusion

Aid for Trade (AfT) refers to official development assistance (ODA) that helps developing countries, particularly least developed countries (LDCs), build their capacity to engage in international trade and benefit from global markets. It is a framework launched by the World Trade Organization (WTO) in 2005 to ensure that developing countries especially those facing structural barriers can take advantage of trade liberalization and related economic opportunities.

Inclusive Aid for Trade refers to trade-related assistance that not only supports increased trade and economic growth, but also ensures that the benefits of trade are equitably distributed especially to marginalized and disadvantaged groups such as women, persons with disabilities, rural populations, and informal workers. Unlike conventional AfT, which often focuses on macro-level gains like increased exports or improved infrastructure, inclusive Aid for Trade:

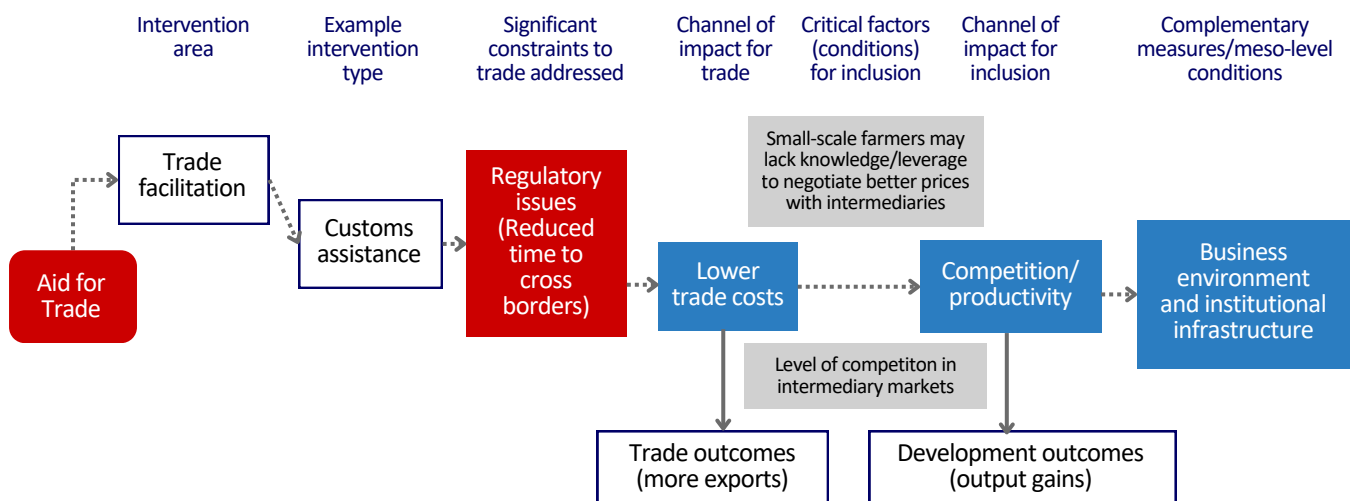
- **Integrates social inclusion objectives** from the outset, aiming to reduce structural inequalities.
- **Uses disaggregated data** (e.g., by gender, disability, location) to identify who benefits and who is left behind.
- **Tailors interventions** to address the specific barriers faced by underrepresented groups, such as limited market access, mobility constraints, or exclusion from decision-making.
- **Links macro-level trade policies to local-level impacts**, recognizing that positive aggregate outcomes do not automatically translate into equitable outcomes.

While trade can be a driver of growth and poverty reduction, many countries lack the infrastructure, institutions, and capabilities to participate effectively. Aid for Trade aims to address these constraints so that the benefits of trade are more accessible and inclusive.

### Key components

- **Technical assistance** for trade policy and regulations e.g., helping countries to develop trade strategies, negotiate trade agreements, and implement their outcomes
- **Trade-related infrastructure** e.g., building roads, storage, ports, and telecommunications networks
- **Building productive capacity**, including trade development e.g., supporting the private sector to exploit its comparative advantages and to diversify exports
- **Trade-related adjustment** e.g., helping developing countries with the costs associated with trade liberalisation: for example, reduced tax collection
- **Other trade-related needs** if identified as trade-related development priorities in partner countries' national development strategies

### A framework and example



Source: [An Inclusive Lens on Aid for Trade](#) (IDS, 2025)



## Approaches to Norm Changes

Intentional approaches to norm change can be either direct and/or indirect (see images) and may involve catalysing structural change, or individual and community-focused action. Typically they seek to change the conditions under which a specific norm is enforced, or to create opportunities that allow more individuals to deviate from the norm.

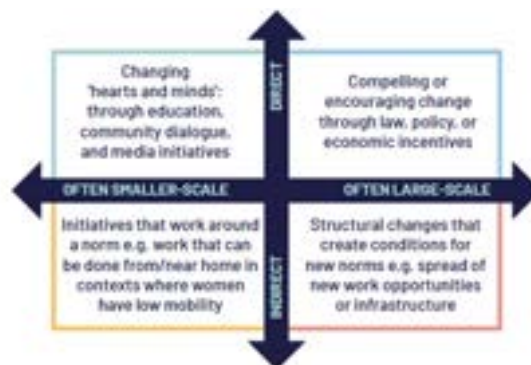
Norm change is essential for trade because outdated gender roles, disability stigma, and exclusionary practices restrict who can participate in and benefit from economic exchange. These norms shape access to education, employment, finance, and networks: core enablers of trade. Without safely challenging and shifting these norms, trade risks reinforcing inequality rather than driving inclusive growth. Norm change expands the talent pool, boosts productivity, and enables more equitable participation in global markets, making economies more competitive and resilient in the long term

Approaches include:

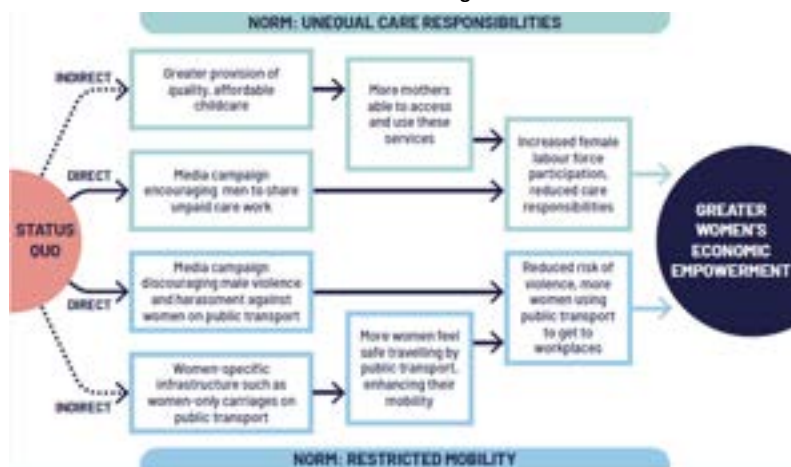
- **Changing ‘hearts and minds’.** Many such initiatives are small-scale and/or seek to catalyse change in individuals’ hearts and minds, and build networks of like-minded others. They tend to involve providing information, encouraging reflection and building commitment to new norms and behaviour.
- **Compel or incentivise change.** These include law and policy reforms that set new standards of behaviour, with the risk of penalties for those who do not comply.

- **Catalysing norm change through structural shifts.** Large-scale structural shifts have historically played a critical role in shifting norms examples include: increasing education levels and demographic shifts supported by the greater availability of health services and investments, leading to greater employment opportunities that are gender-neutral or seen as suitable for women.
- **Working around norms.** While approaches that work around a norm appear to condone the status quo, they can also shift gender norms over time. For example, increasing safe and accessible transport for women to travel to work can shift norms about acceptable economic activities or about women’s independent earnings.

Conceptualising different approaches to shifting norms that affect women’s economic empowerment



Examples of direct and indirect actions that help shift norms affecting WEE



Source:

[Transforming Gender Norms For Women’s Economic Rights And Empowerment](#) (ODI Think Change)



# Building Women's Capacity to Trade

## Capacity improvement area

**Developing human capital:** promoting women's access to basic and higher education enhances women's role in trade and contributes to the economy's success in competitive international markets.

## Policies and action

- Basic and targeted training such as capacity building activities to adopt, development, and spread new technology.
- Training focused on trade issues such as implementation and development of customs procedures, technical barriers to trade, sanitary and phytosanitary measures, and enforcement of intellectual property rights.
- In-kind conditional cash transfers as an incentive to make students stay enrolled in secondary school.
- Grants to families who send their girls to school; provision of textbooks, meals, and healthcare combined with scholarship and awareness campaigns.
- Flexible school schedules to accommodate girls' responsibilities for taking care of their younger siblings or attending to household chores.
- Building and staffing convenient and locally located schools to reduce commuting time.
- Promotion of STEM curricula and teaching girls computing skills.
- Mentoring courses for women to boost their self-confidence.

**Improving access to digital technology:** Developing and expanding digital infrastructure, including high-speed broadband networks in both cities and rural areas can often be a precondition for women entrepreneurs, workers, and consumers to gain from new training opportunities.

- Equipping women with digital devices, in particular rural areas.
- Information and communications technology training courses to improve women's ability to understand, use, and create digital content and services.

**Improving access to infrastructure:** Investment in infrastructure and measures promoting nondiscriminatory access to infrastructure can help ensure a level playing field for companies and reduce the barriers facing small firms.

- Improved transport and logistical infrastructure, including in remote and rural areas.
- Setting up globally recognized conformity assessment infrastructure to enhance capability and resources to meet technical and sanitary and phytosanitary requirements.

**Better access to finance:** Improving women's access to finance including by addressing disparities in access to financing and legal rights between men and women can bring significant improvements for female traders and consumers.

- Repeal discriminatory legal provisions, including laws discriminating against women in relation to opening a bank account and registering their business.
- Specific loan programs with preferential terms regarding collateral requirements, loan maturity, and interest rates to make more financial funds available to women operating in the informal sector
- Loan programs complemented with tailored business, financial, and marketing training.
- Gender-responsive budget in national financial sector plans based on data on women's financial inclusion.
- Simplified procedures to open a deposit account and reform of credit reporting systems to recognize alternative forms of collateral, such as reputation based on repayment histories.
- National identity systems facilitating the establishment and provision of legal proof of identity required to open a financial account.

**Enhancing access to trade-related information:** Gathering and disseminating trade-related information on market conditions, prices, and the quality of goods can reduce trade costs and help women access new trade opportunities.

- Publicly accessible website containing information and explanations of key trade provisions of trade agreements of relevance to micro, small and medium enterprises.
- Appointment of 'gender focal points' at various levels of government and state institutions in charge of dealing with their respective institution's gender mainstreaming strategy.
- Trade fairs and workshops bringing together business owners and buyers operating in specific sectors.
- Trade promotion programs targeted at women exporters providing training as well as contact with international buyers and access to international business platforms.

Source: [Women and Trade: The Role of Trade in Promoting Women's Equality](#), World Bank, 2020



## Care Economy and Investment

Investment, both public and private, plays a crucial role in growing the care economy by expanding infrastructure, improving service quality, creating jobs, and enhancing access.

- **Expanding Infrastructure and Service Capacity.** Investment enables the construction and operation of care facilities such as hospitals, aged care centres, childcare facilities, and disability support services. It supports the scaling of digital platforms that deliver or coordinate care, such as telemedicine, EdTech for early childhood education, or digital health records.
- **Job Creation and Skills Development.** The care economy is labour-intensive; investments lead directly to the creation of formal, often local jobs, especially for women. Investment in training institutions and workforce development such as through vocational education or upskilling programs ensures a skilled and professional care workforce.
- **Enhancing Access and Inclusion.** Investment can help reduce geographic and economic disparities in care access, particularly for rural and underserved populations. Public-private partnerships can deliver affordable care options or subsidised services for low-income households, improving equity.
- **Driving Innovation and Efficiency.** Investments in technology (e.g., assistive devices, remote monitoring, care coordination apps) can improve the quality, efficiency, and reach of care services. Innovative financing models (e.g., impact investing or blended finance) can support new approaches to care delivery.
- **Supporting Economic Growth and Gender Equality.** Investing in care frees up time, especially for women, from unpaid care responsibilities, enabling greater labour force participation. This contributes to broader economic productivity and aligns with gender equality goals, especially in countries with ageing populations or high fertility rates.

Investing in the care economy presents a range of challenges that can hinder the scale, quality, and inclusivity of care services. These challenges span policy, financial, social, and operational domains:

- **Lack of Policy Recognition and Coherent Frameworks.** Care sectors are frequently overlooked in national development plans and economic strategies. The absence of integrated policies and coordination across sectors such as health, education, labour, and finance results in fragmented investments, policy silos, and limited systemic impact.
- **Regulatory and Institutional Barriers.** Disparate licensing, accreditation, and service standards across jurisdictions complicate cross-border investment and care delivery. Limited mutual recognition of care-related qualifications further constrains workforce mobility and hampers alignment of training and skills between countries.
- **Underinvestment in Infrastructure and Human Capital.** Chronic underfunding of care infrastructure such as facilities, equipment, and technology is common in many countries. Care jobs are often undervalued and poorly paid, leading to workforce shortages and high turnover that undermine service quality. These challenges also create reputational risks, deterring both public and private investment in the sector.
- **Gender Norms and Unpaid Care Burdens.** Entrenched gender norms that place care responsibilities primarily on women suppress demand for formal care services and constrain the perceived market size. Unpaid care work remains invisible in most economic metrics, weakening the business case for investing in care-related enterprises.

- **Limited Data and Impact Measurement.** A lack of reliable data on care needs, service coverage, and workforce conditions impedes evidence-based planning and investment. Existing tools often fail to capture the broader social and economic benefits of care such as improved health outcomes or increased female employment limiting visibility of its return on investment.
- **Perception of Low Profitability.** Care services, particularly those targeting low-income or vulnerable populations, are often viewed as high-cost and low-return. Their strong association with social protection rather than economic value can discourage private sector engagement, especially in segments like early childhood education and aged care.
- **Market Fragmentation and Informality.** Care provision is often dominated by small-scale, informal providers with limited regulatory compliance and investment-readiness. This fragmentation hinders efforts to standardise services, achieve economies of scale, and build resilient care systems capable of attracting larger investments.
- **Investor Mismatch and Scaling Difficulties.** Many investors seek scalable, replicable models. However, care enterprises often operate in localised or niche contexts that are difficult to scale quickly. This creates a mismatch between financing expectations and the operational realities of the care sector, constraining access to capital.

## Resources

- [Care economy knowledge hub](#) (Kore Global)
- [Engaging with the care economy: a guide for investors, employers and corporate actors](#) (2X Global)
- [How can businesses support care economy enterprises across the value chain?](#) (Business Fights Poverty)
- [Investing in the care economy: a primer for gender-smart investors](#) (2X Global)
- [The case for care: Catalysing investments into the care economy in South and Southeast Asia](#) (Value for Women)
- [The investor's guide to the care economy](#) (2X Global)





# Care Economy and Trade

C

## Trade as an Enabler of the Care Economy

- **Facilitating Investment in Care Sectors:** Trade agreements often reduce barriers to foreign investment and open up service sectors like healthcare, aged care, and early childhood education to international providers. This enables capital flows, technology transfer, and infrastructure development in care services.
- **Promoting Skills Mobility and Workforce Development:** Trade agreements that include provisions for mutual recognition of qualifications and professional mobility allow care workers to access job opportunities abroad. This benefits both sending and receiving countries, meeting labour demand in one, and creating employment in the other.
- **Enhancing Access to Care Goods and Technologies:** Lower tariffs and streamlined regulatory standards under trade agreements make it easier to import medical devices, pharmaceuticals, and assistive technologies. This improves the availability and affordability of care-related goods.
- **Driving Digital and Service Innovation:** Cross-border trade in digital services such as telemedicine, care-related EdTech, and health information systems can expand access to care, especially in remote or underserved areas.

## The Care Economy as an enabler of trade

- **Supporting Labour Market Participation:** By reducing the unpaid care burden, particularly on women, investments in care services allow more people to participate in paid employment. This expands the labour force and boosts productivity, which are key enablers of trade and economic growth.
- **Generating New Tradeable Services:** As the care economy becomes more professionalised and technologically advanced, new services (e.g., aged care consultancy, training, care management systems) emerge as export opportunities, especially for countries with developed care sectors.
- **Enhancing Human Capital:** Investments in early childhood education and healthcare contribute to a healthier, better-educated population. This strengthens the foundation for long-term economic competitiveness and trade capacity.

## Resources

- [Accelerating Growth in the Care Economy through Trade & Investment](#) (Katalis)
- [Backgrounder: The Case for Investing in the Care Economy](#) (Katalis)
- [Trade and Investment Policy and The Care Economy](#) (Katalis)



## Care Economy and the 5 R's

The care economy is essential to social and economic functioning, as it enables individuals to participate in the workforce and contributes to human development, wellbeing, and social cohesion. Its recognition and integration into economic policy are key to promoting gender equality, inclusive growth, and sustainable development.

The care economy refers to the sectors and activities involved in the provision of care services and support, both paid and unpaid, that sustain and nurture people across their life course. This includes:

- **Direct care services** such as child care, aged care, disability support, and health care.
- **Indirect care services** including domestic work like cooking, cleaning, and maintaining a safe and healthy living environment.
- **Paid care work**, which is part of the formal economy, delivered by professionals in care institutions or through private providers.
- **Unpaid care work**, typically carried out by family members—often women—in households, which remains unrecognized in most national accounting systems despite its significant economic value.

The five 'R's of the care economy—Recognize, Reduce, Redistribute, Reward, and Represent are key principles for advancing gender equality and inclusive development. These principles intersect with trade in important ways, particularly through how trade policy, agreements, and programs can influence care-related work and services. Here's how each 'R' intersects with trade.

### The five 'R's of the care economy

1. **Recognize.** Acknowledge the economic and social value of care work, both paid and unpaid.
2. **Reduce.** Lessen the burden of unpaid care through services, infrastructure, and technology.
3. **Redistribute.** Share care responsibilities more equitably between women and men, and between families, the state, and the private sector.
4. **Reward.** Ensure care work, especially paid care, is fairly remunerated and treated as decent work.
5. **Represent.** Ensure care workers, particularly women, have a voice in policy and decision-making.

### Resources

- [A toolkit on paid and unpaid care work: from 3Rs to 5Rs](#) (UN Women)
- [Building caring economies as a pathway to economic and gender justice](#) (Care and Cherie Blair Foundation)
- [What is the care economy](#). (ILO)

## The five 'R's of the care economy and the intersection with trade

- 1. Recognize and the Intersection with trade:** Trade agreements and policy frameworks can formally acknowledge care sectors (e.g., healthcare, aged care, early childhood education) as critical services. Including care work in trade-related data and impact assessments helps ensure it is valued in economic planning. Recognition also involves understanding how trade liberalization impacts women and care workers: positive or negative.
- 2. Reduce and the Intersection with trade:** Trade in goods (e.g., household appliances, assistive technologies) and services (e.g., digital health, care platforms) can help reduce time-intensive unpaid care. International investment in care infrastructure (e.g., hospitals, childcare centres) through trade agreements can provide more accessible care options, reducing reliance on unpaid work. Trade-related development programs can support care innovation and affordable care services in underserved areas.
- 3. Redistribute and the Intersection with trade:** Trade can play a pivotal role in redistributing care responsibilities by encouraging investment and collaboration beyond the household. Public-private partnerships, facilitated through trade and investment agreements, can promote private sector involvement in the provision of care services such as childcare and aged care helping to complement public services and relieve pressure on government systems. Cross-border trade initiatives can further support governments in expanding care infrastructure through technical assistance, capacity building, and the development of shared service standards. In addition, trade policy can incentivize businesses to offer employer-supported care services such as on-site childcare or subsidized care benefits shifting part of the care burden from individual households to employers and institutions.
- 4. Reward and the Intersection with trade:** Trade in services frameworks can help raise labour standards and ensure decent work conditions for care workers across borders (e.g., through commitments on labour rights in free trade agreements). Mutual recognition agreements (MRAs) can enhance mobility and wage opportunities for care workers by recognizing their qualifications internationally. Trade can open pathways for exporting care services (e.g., nursing, aged care), which should be accompanied by safeguards for fair pay and worker protections.
- 5. Represent and the Intersection with trade:** Inclusive trade policymaking should involve consultations with care workers' associations and gender advocates to ensure trade policies do not reinforce care inequalities. Trade-related platforms can elevate the voices of women and care providers in shaping bilateral or regional agreements. Representation also includes ensuring that women-led care enterprises have access to international markets and support to scale.



## DFAT's Disability Equity and Rights Strategy

Australia's International Disability Equity and Rights Strategy outlines how they will harness their expertise and resources to tackle the challenges ahead and advance disability equity and rights now and into the future. The strategy prioritises support for local leadership and decision-making and highlights the importance of working in partnership – with partner governments, civil society, and with the international community. It marks a shift in Australia's focus from disability inclusion to disability equity and rights: an approach grounded in equity recognises different people need different settings in place to thrive.

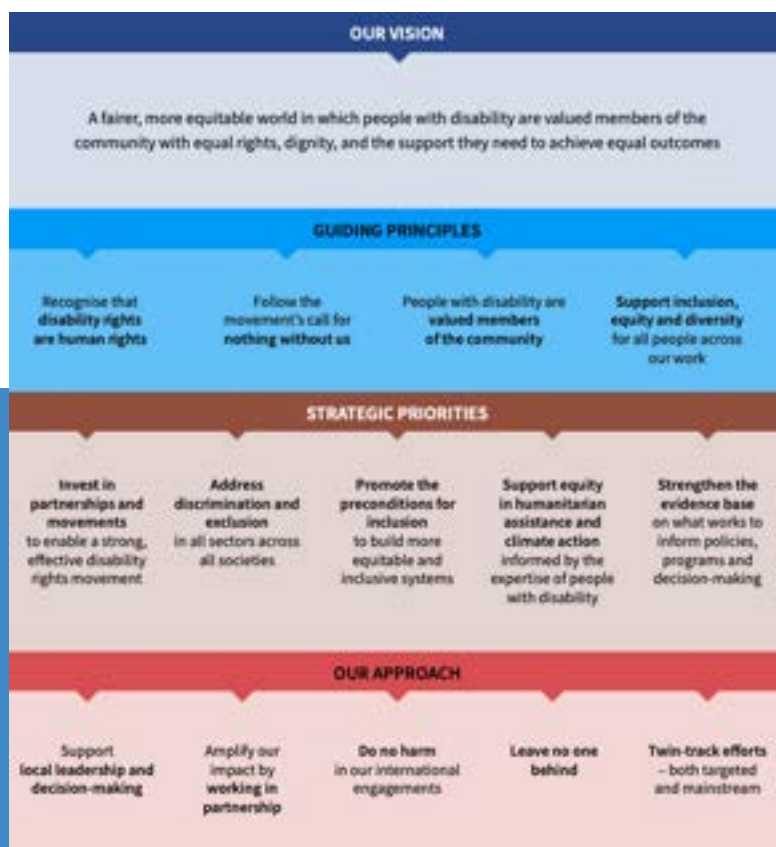
### Strategic overview

#### Five priorities to:

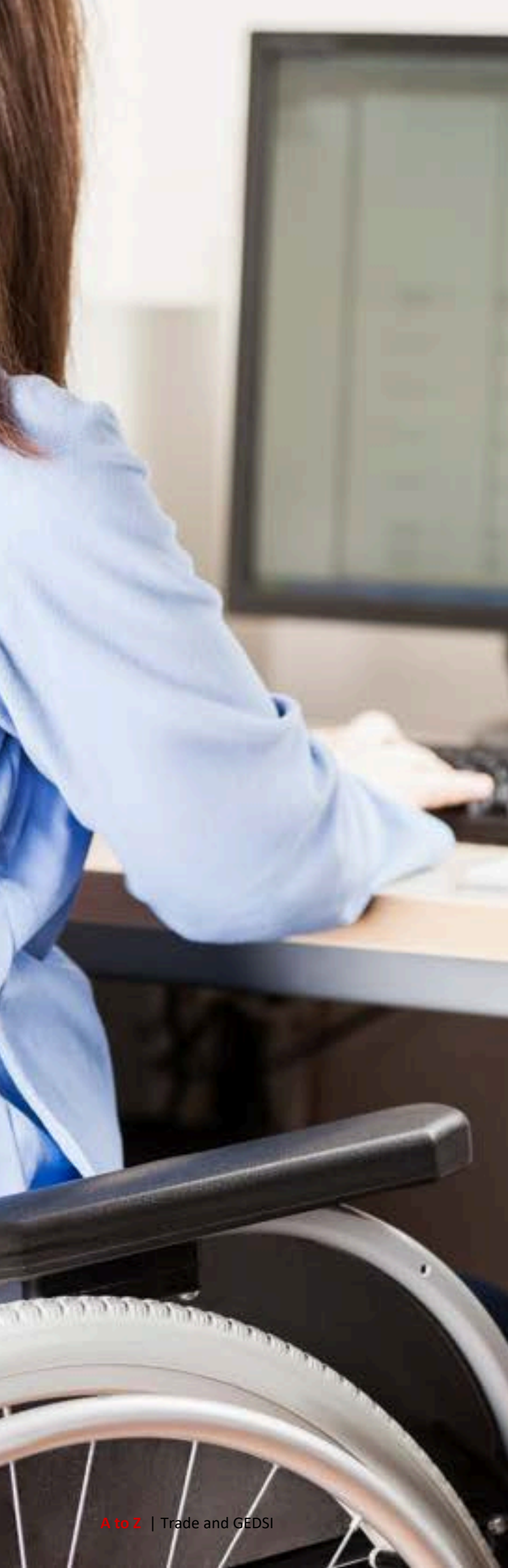
1. Invest in partnerships and movements
2. Address discrimination and exclusion
3. Promote the preconditions for inclusion
4. Support equity in humanitarian assistance and climate action
5. Strengthen the evidence base

#### Six initiatives:

1. Stronger Movements, Stronger Futures
2. People with Disability Leading and Influencing
3. International Disability Rights Dialogue
4. Increasing access to assistive technology
5. Humanitarian preparedness and disability equity
6. Stronger performance on disability equity



Source: DFAT International Disability Equity and Rights Strategy (2024)  
<https://www.dfat.gov.au/publications/publications/australias-international-disability-equity-and-rights-strategy-advancing-equity-transform-lives>



## DFAT's Disability Inclusive Development

D

Disability is part of being human. Almost everyone will temporarily or permanently experience disability at some point in their life (WHO).

For DFAT, disability-inclusive development promotes effective development by recognising that, like all members of a population, people with disabilities are both beneficiaries and agents of development.

An inclusive approach seeks to identify and address barriers that prevent people with disabilities from participating in and benefiting from development. The explicit inclusion of people with disabilities as active participants in development processes leads to broader benefits for families and communities, reduces the impacts of poverty, and positively contributes to a country's economic growth.

DFAT advocates a twin-track approach to disability-inclusive development which includes a:

1. Mainstream approach – including people with disabilities as participants and beneficiaries of general development investments, particularly in sectors identified as key opportunities in Development for All 2015–2020.
2. Targeted approach – targeting people with disabilities in development initiatives designed specifically to benefit people with disabilities.

Actively including people with disabilities in mainstream development efforts is necessary to ensure that broader systems, policies and services include and benefit people with disabilities. This cannot be fully realised without complementary targeted efforts to facilitate equality of access and participation for people with disabilities.

### Resources

- [Disability Inclusion in the DFAT Development Program: Good practice note](#)
- [DID4All: Resources for Disability Inclusive Development](#)
- [Disability Inclusion Learnings of UN Indonesia](#)
- [Making Trade Agreements Work for People with Disabilities: What's been Achieved and What Remains Undone?](#)



## DFAT's Gender Equality Strategy

Gender Equality is a necessary foundation for peace, prosperity and sustainability. It drives economic growth, enhances social cohesion and increases the wellbeing of all members of society. Simply put by DFAT, "Gender Equality benefits everyone."

Australia's International Gender Equality Strategy outlines how DFAT will use all tools of foreign policy to drive gender equality. It guides how DFAT will leverage its existing expertise, partnerships, and resources and highlights the importance of working collaboratively with partner governments, civil society, and with the international community.

### DFAT's five priorities:

1. Work to end sexual and gender-based violence (SGBV) and protect and advance women's sexual and reproductive health and rights (SRHR)
2. Pursue gender responsive peace and security efforts
3. Deliver gender equitable climate action and humanitarian assistance
4. Promote women's economic equality and inclusive trade
5. Support locally led approaches to women's leadership

Through these priorities, Australia will expand existing efforts that have been substantial and effective, and launch new initiatives that drive tangible outcomes for women and girls.

### DFAT will:

- Increase investment in SGBV prevention and response services in the Indo-Pacific and in crisis and conflict settings
- Strengthen partnerships with Indo-Pacific women's rights organisations, institutions and movements, including increasing support to amplify locally driven solutions, including in humanitarian contexts
- Advance approaches to the green energy transition and climate adaptation that ensure all people benefit, including enabling women's leadership of emergency preparedness and response efforts
- Implement the Women, Peace and Security (WPS) agenda and identify new opportunities to address contemporary challenges like climate change, cybersecurity, space, nuclear and critical technology
- Work with global partners to mainstream economic equality in trade agreements and policies.

### Using the following approaches:

- Supporting local leadership and decision-making
- Focusing on outcomes
- Setting high standards and bolstering safeguarding mechanisms
- Twin-track efforts
- Evidence-based approaches

### Strategic overview





## DFAT's Guidance Note: Locally-led Development

DFAT defines Locally Led Development Cooperation as sustainable and effective development cooperation that supports locally led development by respecting and enabling the agency, leadership, and decision-making of diverse local actors in framing, design, delivery, resourcing, and accountability within given local and operating contexts. While the concept of locally led development and the related localisation agenda is not new, it remains an evolving field of practice across both development and humanitarian sectors.

There is no single definition of locally led development or localisation, and like-minded development partners often adopt varying interpretations and approaches. Importantly, locally led approaches are not 'one size fits all'. Careful consideration is required during design, partnering, and early implementation stages to ensure the intent of locally led development is translated into tangible localisation approaches. It is also critical that performance is monitored and assessed to understand the extent to which these approaches deliver on their intended objectives.

In DFAT's experience, there may be greater opportunities to support locally led development approaches both directly and indirectly in investments that are:

- knowledge and evidence
- working within detailed local plans and budgets, leveraging local financing and clear sector strategies and roadmaps for reform

- using highly adaptive, evolving or flexible pathways for change, including social accountability, 'thinking and working politically', or developmental leadership coalition methodologies
- supporting community development or behavioural change, particularly when being delivered by local CSOs or NGOs
- supporting market systems, agricultural and/or private sector partnerships for local business and supply chain development.

In contrast, there may be relatively more limited opportunities for supporting locally led development approaches in investments that are:

- organisations to operate freely
- aimed at offering access and opportunities within Australian labour markets or in Australian education and training institutions
- building people-to-people links and relationships between Australians and people overseas
- supporting access to specialised technical skills and expertise based on global and regional norms and standards, or international evidence
- promoting institutional or technical interoperability between Australia and other countries, such as in security, border, airlines, critical infrastructure or trade cooperation
- operating in contexts where there are structural barriers and shortages of local technical expertise.

## The Locally-led Development Continuum

<b>Dimensions of local agency</b>	<b>Emerging Local actors consulted</b>	<b>Partial Local actors co-responsible</b>	<b>Advanced Local actors primarily responsible</b>
<b>Ideation, planning, concept and design</b>	Consultation with partner government and diverse local stakeholders at DPP, strategy and design stages	DPPs and intermediary-led designs codesigned with local partners; local reference groups and quality assurance processes; local members on design teams	Partner-led strategies and designs, including local partners determining outcomes, priorities, logics, governance, MEL, resourcing; alignment with local plans, budgets and systems
<b>Implementation and delivery approach</b>	Local organisations used for logistics and program administration	Local stakeholders have significant roles in program governance, with partial adoption of local systems	Local partners lead in key areas, including priority setting, work planning, governance, management, MEL, reporting
<b>Decision-making and responsibility</b>	Decision making mostly resides with donors and implementing agents; limited consultation with partner government and local stakeholders	Local actors have increased autonomy over selected components	Local actors have a high degree of responsibility for programs, including determining priorities, managing resources, and making decisions
<b>Resource distribution</b>	Local stakeholders, partner governments, or regional bodies receive donor funds with a narrow scope and limited timeframe; parallel systems	Local stakeholders, partner governments, or regional bodies receive funds with greater flexibility in scope and multi-year timeframe; partial use of local systems	Resources provided as directly as possible to local stakeholders, partner governments, or regional bodies, aligned with own plans and budgets; partners have autonomy in expensing funds in line with program objectives; use of partner systems
<b>Partnership approach</b>	Limited partnership with government and local suppliers; local stakeholders involved are often members of an elite or have well-established relationships with donors	Partnership through specific instruments, including joint steering committees, subsidiary arrangements; some partnerships with local suppliers; diverse local stakeholders involved	Equitable partnership with respectful policy dialogue, resource allocation, program co-design, co-evaluation and shared risk management, using local governance mechanisms; diverse local stakeholders empowered to drive change
<b>Staff profile &amp; procurement</b>	Limited national personnel in senior positions where appropriate skills and experience can be found; limited use of local suppliers	National personnel hired by implementing partners in management roles, staffing strategies support local leadership; mix of local and international suppliers	Mostly local program team including in senior positions; junior staff mentored and supported; international staff managed by local teams; enabling HR and procurement policies; majority use of local suppliers
<b>Technical advisers</b>	International technical advisers/firms are substituting local capacity or international firms are delivering an end-to-end technical package	International technical advisers/firms are substituting some capacity but also playing a capability development role	If present, internationally sourced technical advisers/firms play a supporting or complementary role; majority local advisers
<b>MEL approach and Accountability for results</b>	MEL system mostly designed for donor accountability and reporting, parallel indicators and data collection, with limited tailoring to local data sets	Local knowledge and expertise used to adapt and tailor systems for the local context; MEL system designed to balance a mixture of local learning with accountability; some supplementation of local systems with additional data sets	Locally tailored MEL systems developed, aligned with local plans, using longitudinal local data sets, drawing on local expertise; donors adopt local MEL systems and harmonised reporting for shared accountability purposes; can influence international best practice
<b>Role of intermediaries</b>	International project management services with limited tailoring, both capacity supplementation and substitution	Capacity and capability development; hybrid systems for planning, budgets, governance, decision making	Support and facilitation role; ongoing capacity assessment and handover, majority use of local systems for planning, budgeting, governance, decision making





## DFAT Investment Monitoring Report

The Investment Monitoring Report (IMR) is used to assess DFAT’s progress towards translating the government policies including those on gender equality and disability inclusion policies into practice. Investments (e.g., Katalis, Prospera, etc.) are required to report annually. The GEDSI IMR questions are scored based on evidence. Evidence must be sufficient (in quantity) and appropriate (in quality) to substantiate ratings.

### Strength of evidence

Strong	Evidence from multiple reliable sources (such as independent reviews/evaluations, monitoring data, implementation reports, etc.)
Adequate	Evidence from limited sources (such as implementation reports, records of monitoring visits or records of discussions with partners and other stakeholders)
Weak	For example non-validated assertions, opinions and anecdotes. This is not sufficient to rate an investment as satisfactorily meeting the criteria

### There are six questions related to GEDSI:

- Does gender analysis, including relevant consultation, inform this investment?
- Has gender analysis been used to ensure that the investment does no harm, and risks to gender equality are identified and appropriately managed?
- How is the investment advancing gender equality and rate its overall performance.
- Does this investment actively involve people with disabilities and/or organisations of persons with disabilities (OPDs) in planning, implementation and monitoring and evaluation?
- Does this investment identify and address barriers to inclusion, provide opportunities for participation, and enable people with disabilities to benefit equally from the aid investment?
- How is the investment advancing disability equity and rate its overall performance

### Resources

- [Gender Equality Outcomes Good Practice Note](#)
- [GEDSI Analysis Good Practice Note](#)
- [Gender Equality : Development Cooperation Fact Sheet](#)



## Diversity, Equity, Inclusion and Accessibility

Diversity, Equity, Inclusion, and Accessibility (DEIA) refers to principles and practices aimed at creating fair, representative, and inclusive environments in workplaces, economies, and societies. DEI plays a crucial role in shaping international trade by influencing business performance, market access, workforce participation, and economic growth.

- **Diversity:** The presence of differences within a given setting, including but not limited to gender, race, ethnicity, disability, socioeconomic status, sexual orientation, and cultural background. In international trade, diversity means ensuring that businesses and workers from all backgrounds have equal opportunities to participate in global markets.
- **Equity:** The fair and just distribution of resources, opportunities, and treatment, recognizing that different groups may need different levels of support to achieve equal outcomes. In trade, this includes policies that address systemic barriers, such as access to finance for women-led SMEs or fair labor standards for marginalized workers.
- **Inclusion:** The active effort to ensure all individuals, regardless of their backgrounds, feel valued, respected, and empowered to contribute. In global trade, inclusive policies help historically underrepresented groups—such as women entrepreneurs, indigenous groups and people with disabilities—fully participate in supply chains, digital trade, and international commerce.
- **Accessibility:** Ensuring that people with disabilities and those facing systemic barriers have the necessary accommodations, tools, and resources to fully participate in society, work, and trade. This includes physical, digital, financial, and systemic accessibility.

**Trade agreements** serve as powerful mechanisms for promoting inclusive economic participation. Several recent agreements include gender and social inclusion provisions to address structural barriers.

- Canada-Chile Free Trade Agreement (FTA) (2017) – The first FTA with a dedicated gender chapter, emphasizing cooperation on gender equality, inclusive trade, and skills development.
- EU's Trade for All Strategy – Prioritizes gender-responsive trade, encouraging women's participation in global value chains.

**Trade Promotion Programs** can focus on breaking down barriers for women, minority-owned businesses, and people with disabilities through financial support, digital access, and supplier diversity initiatives.

- ITC SheTrades Initiative (Global) – Connects women entrepreneurs to markets, offers training, and advocates for gender-sensitive trade policies.
- Women Exporters Program (WEConnect International) – Helps women-owned businesses integrate into global supply chains by linking them to multinational buyers.



## FDI and Gender

Foreign Direct Investment (FDI) can have significant impacts on gender equality, both positive and negative, depending on the context, policies, and industries involved. FDI refers to an investment made by a company or individual from one country into business interests located in another country. It typically involves establishing ownership or a controlling interest in a foreign business. FDI is a critical component of globalization and plays a major role in economic development by fostering international trade and business relationships.

### Positive Impacts

- **Employment Opportunities:** FDI often leads to job creation, particularly in sectors like manufacturing, technology, and services. This can provide women with new opportunities for formal employment, especially in economies where traditional roles have limited their participation in the workforce. Multinational corporations (MNCs) may introduce progressive workplace policies such as equal pay, maternity benefits, and anti-discrimination measures.
- **Skill Development:** FDI can facilitate training programs and technology transfer, enabling women to build skills that enhance their employability and earning potential.
- **Role Modeling and Norm Shifting:** Exposure to international business practices can challenge traditional gender norms, showcasing women in leadership roles or diverse workplace environments.
- **Support for Women-Owned Businesses:** FDI can create opportunities for local women entrepreneurs by integrating them into global supply chains or through corporate social responsibility (CSR) initiatives.

### Negative Impacts

- **Sectoral Bias:** FDI often flows into male-dominated sectors like heavy industry, energy, or construction, potentially bypassing women or reinforcing occupational segregation.
- **Wage Inequality:** While FDI creates jobs, women may be disproportionately employed in low-paying, insecure, or informal positions, with limited upward mobility.
- **Exploitative Labor Practices:** In some cases, foreign investors may prioritize cost-cutting over labor standards, leading to unsafe working conditions or exploitative practices that disproportionately affect women.
- **Displacement and Marginalization:** FDI projects, such as large infrastructure developments, can lead to displacement of communities, with women often bearing the brunt of the resulting economic and social disruptions.
- **Cultural Resistance:** Introducing progressive gender policies can face backlash in regions with deeply ingrained patriarchal norms, potentially exacerbating tensions.

# Financial Inclusion

Financial services enable participation in trade. To engage in trade, domestic or cross-border, businesses need access to: Credit and working capital to fulfil orders or expand operations; Savings and insurance to manage risks; Payment systems and trade finance to facilitate transactions. Without financial inclusion, especially for women and micro, small, and medium enterprises (MSMEs), these actors are often locked out of trade opportunities.

Trade agreements can support financial inclusion. Modern trade agreements increasingly include provisions that: Encourage cooperation on financial infrastructure (e.g., digital payments, credit bureaus); Promote non-discrimination in access to financial services; Address regulatory barriers (e.g., licensing, digital identity) that limit small actors' access to banking or credit; These provisions can create a more enabling environment for inclusive economic participation.

Digital trade and e-commerce rely on financial inclusion. Participation in e-commerce, now a major driver of services trade, requires: Digital wallets or bank accounts; Access to secure, interoperable payment systems; Consumer protection frameworks; Women and informal traders are often excluded due to lack of access to mobile banking, credit history, or digital ID.

Export support relies on inclusive finance. Export-readiness programs, often run under economic cooperation programs, depend on participants having: Access to trade finance; Ability to manage foreign exchange; Formal business registration linked to banking systems; Without inclusive financial systems, many women-led and/or informal businesses cannot scale or engage in international markets.

Financial inclusion refers to ensuring that individuals and businesses—particularly those traditionally underserved or excluded—have access to affordable, appropriate, and timely financial products and services. This includes:

- Banking (e.g., savings and checking accounts)
- Credit (e.g., loans for working capital or investment)
- Insurance (e.g., health, life, or business coverage)
- Payments and transfers (e.g., mobile money, digital wallets)
- Financial literacy and consumer protection

Financial inclusion is especially important for women, rural communities, informal workers, and micro, small, and medium enterprises (MSMEs). It enables them to:

- Save and invest in their livelihoods
- Manage risks (e.g., from illness or market volatility)
- Participate in formal markets including trade and entrepreneurship

For trade-related development, financial inclusion is a foundational enabler supporting participation in cross-border transactions, access to trade finance, and uptake of digital services.

In Indonesia there is an upward trend in financial inclusion. However, significant gaps remain, nearly half of adults still lack formal accounts, and financial/digital literacy rates are under 50%, posing barriers to business resilience and cross-border participation.





## Gender-based Violence

Gender-based violence (GBV) significantly undermines women's ability to participate in international trade. The impact of GBV on women's ability to participate in international trade is multifaceted. It not only limits their immediate capacity to engage in economic activities but also perpetuates structural inequalities that keep women at the margins of global commerce. Addressing GBV through legal reform, support services, and gender-sensitive trade policies is essential for ensuring that women can fully participate in international trade and contribute to broader economic development.

Gender Based Violence refers to harmful acts directed at individuals based on their gender. It encompasses a wide range of abusive behaviors, including physical, sexual, psychological, and economic violence, that are rooted in unequal power dynamics between genders.

GBV disproportionately affects women and girls, although men and boys can also be victims. The violence can occur in various settings, such as homes, workplaces, schools, or public spaces, and is often reinforced by cultural, social, and economic norms that perpetuate gender inequality. GBV includes forms such as domestic violence, sexual harassment, human trafficking, and harmful traditional practices like female genital mutilation and child marriage (United Nations).

The impact of GBV on women's ability to participate in international trade is multifaceted (detailed below). It not only limits their immediate capacity to engage in economic activities but also perpetuates structural inequalities that keep women at the margins of global commerce.

**Mental and Physical Health:** The trauma from GBV can lead to both physical and mental health issues, which affect women's productivity and ability to maintain or grow businesses involved in trade. GBV-related stress and trauma often result in absenteeism, lower productivity, and diminished capacity to engage in complex business operations, hindering women's ability to participate in and sustain international trade ventures.

**Workplace Harassment and Discrimination:** GBV can manifest in the workplace as sexual harassment, bullying, and unequal treatment. This creates hostile environments that limit women's ability to thrive in industries linked to international trade. For example, women may avoid pursuing leadership roles or entrepreneurial ventures in male-dominated industries like manufacturing, logistics, or export-driven sectors due to fears of harassment, which reduces their representation in trade-related sectors.

**Reduced Education and Skills Development:** In contexts where GBV is widespread, women and girls are more likely to drop out of school or avoid higher education due to safety concerns or social pressure. This reduces their access to the education and skills training needed to participate in higher-value trade sectors, such as technology or global supply chains, further limiting their ability to engage in international trade.

**Limited Access to Networks and Information:** Participation in trade often requires access to business networks and market information. GBV can isolate women from important social and business networks, either due to domestic control or exclusion from male-dominated spaces. Without access to these networks, women have fewer opportunities to connect with potential business partners, investors, and trade platforms, limiting their ability to enter or expand in international markets.

**Legal and Institutional Barriers:** In many countries, legal frameworks may not adequately protect women from GBV, including sexual harassment and discrimination in trade-related sectors. This lack of protection can discourage women from pursuing opportunities in international trade, as they may fear exploitation or abuse, particularly in industries with weak regulatory oversight.

### Resources:

- [10 important findings: Survey on violence and harassment in the world of work in Indonesia 2022](#) (ILO)
- [Addressing Gender-Based Violence and Harassment: Emerging Good Practice for the Private Sector](#) (IFC)
- [FAQ: Types of violence against women and girls](#) (UN Women)
- [Transforming Masculinities: Towards a Shared Vision](#) (Men Engage.org)
- [RESPECT Approach: preventing violence against women](#) (WHO)
- [Gender Inequality & Violence Against Women](#) (Victoria Against Violence; Video)



## Gender Digital Divide (GDD)

The gender digital divide refers to the disparities between men and women in terms of access to, use of, and impact from information and communication technologies (ICT). This divide manifests in various ways, such as differences in internet usage, ownership of digital devices, digital literacy, and participation in the digital economy. These disparities are influenced by socio-economic, cultural, and infrastructural factors.

### Resources

- [Australian Digital Inclusion Index: Key Findings And Next Steps](#) (Digital Inclusion Index)
- [Australia's Digital Divide Means 2.8 Million People Remain 'Highly Excluded' From Internet Access](#) (ABC News)
- [Fixing The Global Digital Divide And Digital Access Gap](#) (Brookings Institute)
- [How Digitalization Is Accelerating The Growth Of MsmeInIndonesia](#) (World Economic Forum)
- [How To Bridge The Gap In Indonesia's Inequality In Internet Access](#) (World Bank)

### Reduced Economic Participation

The GDD can limit women's ability to engage in the digital economy (e.g., e-commerce, online services, and remote work). Women-owned businesses may struggle to compete in digital markets without adequate digital skills and access to technology. This limits their ability to expand, innovate, and participate in international trade.

### Productivity and Innovation

The GDD often correlates with lower digital literacy among women, which can lead to a skills gap in the labor market. This can reduce overall productivity and innovation, impacting the competitiveness in global trade as diverse perspectives drive innovation. A gender-diverse workforce in ICT can lead to more creative solutions and products, enhancing a country's trade offerings. The GDD, however, limits this potential by reducing women's contributions.

### Market Expansion and Consumer Base

Women, as both producers and consumers, represent a significant portion of the market. Bridging the GDD can expand market access for women, increasing their participation in e-commerce and international trade. Women often influence purchasing decisions. Including more women in the digital economy can provide valuable consumer insights, aiding in the development of products and services tailored to diverse needs, thus enhancing trade.



## Gender Equality

Gender equality significantly influences trade outcomes by shaping the economic participation, productivity, and innovation of men and women in the workforce and across value chains. Gender equality refers to the state in which individuals regardless of gender have equal rights, responsibilities, and opportunities across all areas of life, including social, political, and economic spheres.

### Key Elements of Gender Equality

- **Equal Access to Opportunities:** Everyone has the same access to education, employment, healthcare, and political participation.
- **Fair Treatment:** Individuals are treated equitably, acknowledging differences without perpetuating stereotypes or biases.
- **Shared Responsibilities:** Equal distribution of unpaid work, such as caregiving and domestic responsibilities.
- **Elimination of Barriers:** Addressing systemic inequalities like wage gaps, gender-based violence, and legal discrimination.

Gender equality significantly enhances economic growth and trade outcomes by expanding the talent pool and boosting productivity. Equal access to education and workforce participation allows women to contribute to a broader, more skilled labor market, strengthening diverse trade sectors. Empowering women economically increases firm and industry-level productivity, driving trade competitiveness. Gender-inclusive policies also unlock market opportunities by fostering women

entrepreneurs, who often address untapped consumer needs with innovative products and services.

Additionally, aligning trade policies with women's consumer preferences opens new avenues for trade expansion. Firms and supply chains benefit from gender diversity and inclusion, which improve financial performance and resilience. Women-owned businesses contribute to sustainable trade outcomes, while inclusive practices promote equitable income distribution and poverty reduction. Women's earnings often lead to investments in children's health and education, creating intergenerational benefits that strengthen human capital. Moreover, gender equality fosters innovation as women's unique perspectives enhance product design and service delivery. Providing equal access to technology in trade-related sectors further drives efficiency and competitiveness, cementing gender equality as a cornerstone of sustainable and inclusive trade growth.

Promoting gender equality in trade requires targeted actions from governments, businesses, and international organizations. Gender-responsive trade policies should address barriers to women's participation (including unpaid care responsibilities), while direct support for women-owned enterprises, such as access to finance, training, and networks, can enhance their competitiveness. Investing in capacity building equips women with the skills and resources needed to succeed in higher-value trade sectors. Additionally, collecting and utilizing gender-disaggregated data ensures that policies are evidence-based and progress toward inclusive trade outcomes is effectively measured.



## Gender Lens Investing

**Gender Lens Investing (GLI)** is a strategy or approach to investing that takes into consideration gender-based factors across the investment process to advance gender equality and better inform investment decisions. It is defined using two broad categories:

Investing with the intent to address gender issues or promote gender equity, including by:

- Investing in women-owned or women-led enterprises
- Investing in enterprises that promote workplace equity (in staffing, management, boardroom representation, and along their supply chains); or
- Investing in enterprises that offer products or services that substantially improve the lives of women and girls

And/or investing with the following approaches to inform investment decisions:

- A process that focuses on gender, from pre-investment activities (e.g., sourcing and due diligence) to post-deal monitoring (e.g., strategic advisory and exiting) or
- A strategy that examines, the following with respect to the investee enterprises:
  - Their vision or mission to address gender issues
  - Their organizational structure, culture, internal policies, and workplace environment;
  - Their use of data and metrics for the gender-equitable management of performance and to incentivize behavioral change and accountability; and
  - How their financial and human resources signify overall commitment to gender equality

**In terms of trade**, GLI can help to direct more capital towards women-led businesses, addressing a recurring constraint for women entrepreneurs engaged in trade.

### Key aspects of gender lens investing include:

#### Impact Investing

GLI often overlaps with impact investing, where investors intentionally seek to achieve measurable social or environmental impact alongside financial returns. In the case of GLI, the focus is specifically on improving gender equality and empowering women.

#### Support for Women-Owned Businesses

GLI may include investing in businesses owned or led by women entrepreneurs. This helps to provide capital and support to women who may face barriers in accessing traditional financing.

#### Advocacy and Engagement

Investors practicing GLI may also engage with companies to improve their policies and practices related to gender diversity, pay equity, and other gender-related issues.

#### Measuring Impact

Like other impact investments, GLI aims to measure its impact on gender equality through various metrics such as representation of women in leadership roles, gender pay gap reduction, and social outcomes for women in the communities where investments are made.

#### Resources:

- [Gender Lens Investing](#) (Investing in Women)
- [Gender Lens Investing Initiative](#) (GIIN)
- [Gender Lens Investing: Driving Financial Returns and Social Impact](#) (Women's World Banking)
- [2X Criteria Reference Guide](#) (2X Global)
- [4 ways investors can help women entrepreneurs thrive by adopting a gender lens approach](#) (World Economic Forum)
- [12 lessons in gender lens investment](#) (International Trade Centre)

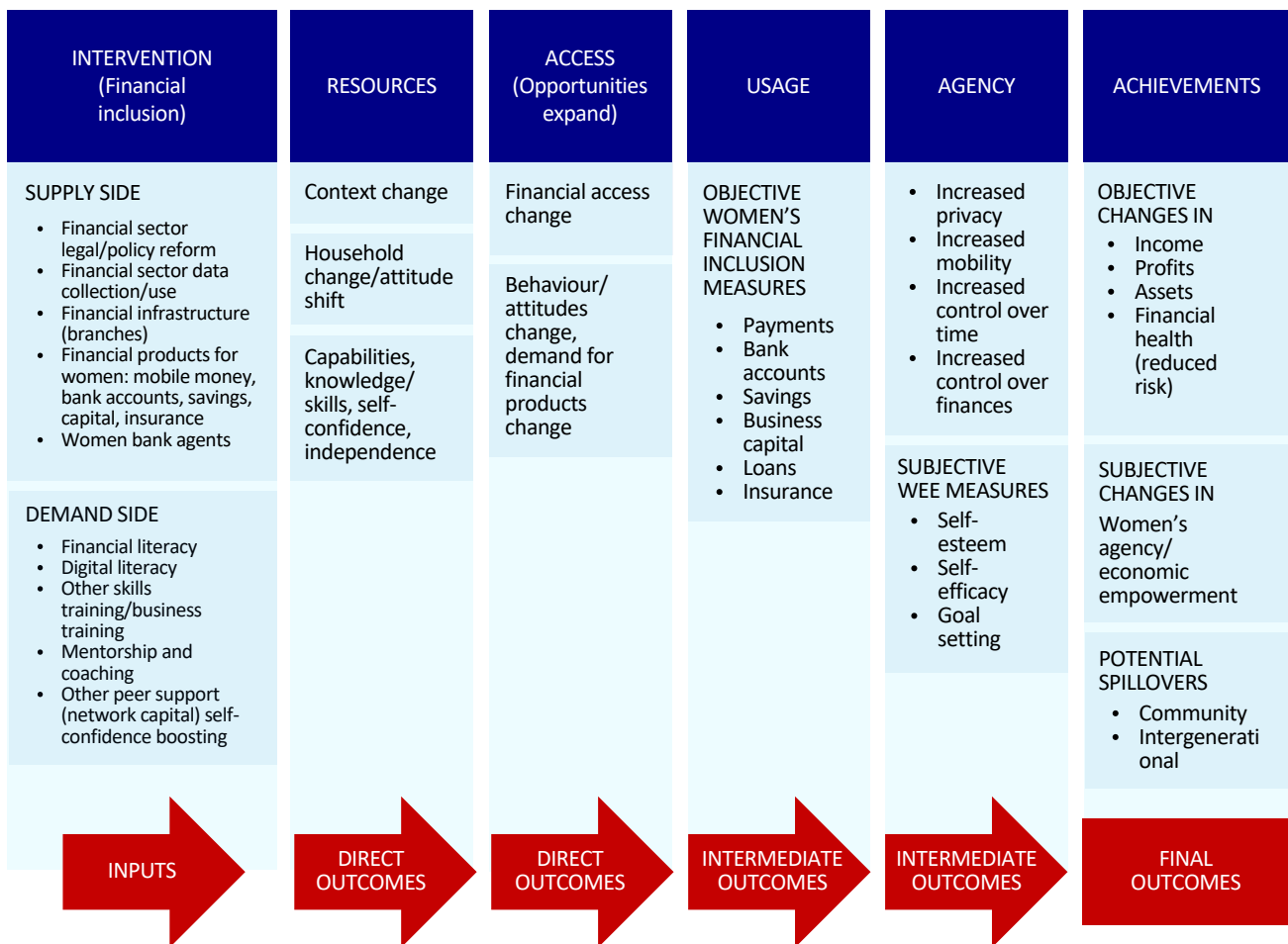


# Gender Norms and Financial Inclusion

Gender norms have a significant influence on women’s financial inclusion. Limited access to appropriate financial products and services is a key barrier to women’s participation in international trade. Six key sets of norms-related barriers are highlighted in the extensive literature analysing gender norms and their influence on women’s financial inclusion: 1) male control over women’s income and savings; 2) women’s limited control and ownership of non-financial assets; 3) gender inequalities in access to mobile phones; 4) women’s unpaid care work; 5) restrictions on women’s mobility; 6) women’s lower financial and digital literacy.

### Approaches to shifting norms around gender and financial inclusion

Expand access to in-person financial services	Inheritance reforms in India, Uganda, Botswana and Namibia. Legal empowerment, e.g., in Sierra Leone
Strengthen women’s control over financial resources	Direct payment of women’s wages into their own accounts by default in Madhya Pradesh, India; self-help groups (SHGs) and village savings and loan associations (VSLAs) in India and Eastern Africa; cash transfers to women (globally).
Promote digital financial services	Digital bank accounts for women workers’ wages in Bangladesh; sub-wallets for specific savings needs in Uganda



Source: [Transforming Gender Norms For Women’s Economic Rights And Empowerment](#) (ODI Think Change)

## Gender Norms and Rights to Assets

Gender norms interact with other factors that results in gendered economic inequalities. In relation to control of assets the intersection between legal entitlements and social norms is particularly important.

For international trade, the ownership of assets like land, capital, and technology is a major determinant of women's participation. Legal, cultural, and institutional barriers often prevent women from owning property or accessing credit. This lack of collateral restricts their ability to: Secure loans for business ventures, invest in tools or technology that increase productivity, or expand their businesses to take advantage of regional or international trade opportunities.

In countries where women have limited inheritance rights or face discrimination in land ownership, their capacity to develop trade enterprises is diminished, both in agricultural value chains and other sectors. Lack of access to productive assets directly translates to fewer opportunities for growth, expansion, and participation in higher-value trade networks.

Addressing these barriers involves both economic policies and social reforms:

- Land reform and inheritance laws should be amended to ensure equal property rights for women.
- Access to finance must be improved through targeted initiatives such as gender-responsive financial products or government-backed guarantees for women-led businesses.
- Capacity-building programs can help women gain the skills needed to enter more competitive and globalized sectors.
- Efforts to shift gender norms for example, through community education or changing labor laws—can improve women's mobility, decision-making power, and access to trade networks.

Source:

[Transforming Gender Norms For Women's Economic Rights And Empowerment](#) (ODI Think Change)

Gender norms in the context of other factors influencing women's rights to assets





## Gender Pay Gap

The **gender pay gap** refers to the difference in average earnings between women and men. The gender pay gap has significant implications for trade, influencing competitiveness, labor market dynamics, and economic growth.

- **Occupational segregation:** Women and men often work in different sectors, with women disproportionately represented in lower-paying jobs.
- **Unequal access to opportunities:** Women may face barriers to higher-paying roles or leadership positions.
- **Workplace discrimination:** Women may receive lower pay for performing work of equal value compared to their male counterparts.
- **Unpaid care responsibilities:** Women are more likely to take time out of the workforce or work part-time due to caregiving roles, affecting career progression and earnings.
- **Competitiveness and Export Performance:** A gender pay gap can reduce productivity and competitiveness in international markets. When women are paid less than men for equivalent work, it disincentivizes women from entering or remaining in the workforce, particularly in high-skill, export-oriented industries. This underutilization of female talent leads to inefficiencies, decreasing overall productivity and undermining the comparative advantage of sectors where women play key roles. Research from the International Trade Centre (ITC) shows that companies with gender-diverse leadership tend to have higher export revenues. The gender pay gap often correlates with lower representation of women in decision-making roles, limiting firms' capacity to innovate and expand internationally.
- **Consumer and Market Effects:** In countries with large gender pay gaps, women's lower earnings constrain their purchasing power, reducing aggregate demand for goods and services. This can affect the domestic market size and indirectly influence trade volumes, especially in consumer-driven industries. Studies indicate that equitable pay for women boosts household consumption patterns, particularly in sectors like food, education, and health, which often involve tradable goods.
- **Value Chain Participation:** The pay gap can hinder women's participation in global value chains. Women often dominate labor-intensive, export-oriented industries such as textiles and agriculture but face wage discrimination. Lower earnings mean fewer resources for women entrepreneurs to reinvest in their businesses, limiting their ability to scale and compete in global markets. A World Bank analysis on gender in agriculture highlights that narrowing the pay gap in farming could increase productivity and export performance, especially in Sub-Saharan Africa and South Asia.

**In Indonesia**, women earn on average 23% less than men for work of equal value. Despite higher educational attainment among women, significant gaps remain, particularly in high-paying and managerial roles where women hold only a quarter of such positions. Women with tertiary education earn substantially less than their male counterparts. These disparities highlight systemic barriers beyond education, such as occupational segregation and biases in promotions and wage setting (UN Women).

**In Australia**, the gender pay gap stands at 13% as of May 2024, calculated as the difference in average weekly full-time earnings between men and women. This figure reflects ongoing disparities despite efforts to improve pay equity. Factors contributing include industry segregation, undervaluation of traditionally female-dominated roles, and discrepancies in career progression opportunities (WEGA).

- **Global Inequality and Trade Policies:** The persistence of gender pay gaps exacerbates income inequality, which has complex implications for trade. Unequal income distribution can lead to reduced demand for imports in lower-income groups and distort global trade flows. Additionally, countries with larger gender pay gaps might face increasing scrutiny under trade agreements that prioritize labor rights and gender equality. Modern trade agreements, such as the USMCA (United States-Mexico-Canada Agreement), include gender chapters aimed at addressing disparities in labor markets, signaling a shift toward linking trade to gender equity goals.
- **Economic Growth and Trade Expansion:** Closing the gender pay gap could lead to significant economic gains, enhancing trade. McKinsey Global Institute estimates that advancing gender equality could add \$12 trillion to global GDP by 2025. Higher GDP correlates with increased trade flows, as countries with more equitable labor markets are better positioned to participate in international trade. Scandinavian countries with low gender pay gaps, such as Sweden and Norway, consistently rank high in global trade competitiveness indices.

Resources:

- [Explained: Why women are paid less](#) (Vox/Netflix)
- [Infographic: Gender pay gaps in Indonesia](#) (UN Women)
- [Gender pay gap data](#) (WEGA)
- [What causes the gender pay gap?](#) (WEGA/YouTube)





## Gender-sensitive Procurement

Gender-sensitive procurement involves incorporating gender considerations into purchasing decisions to promote equality and empower women. This policy is gaining attention as women-owned businesses account for about 32% of all businesses worldwide, yet they receive only 1% of corporate and government procurement contracts (International Trade Centre). Closing the gender gap in procurement could add up to 28 trillion to global GDP by 2024 (McKinsey Global Institute).

Gender-inclusive procurement practices contribute to achieving the UN's Sustainable Development Goals, particularly Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth). Gender-procurement practices can include: Developing procurement policies that encourage participation from women-owned businesses; Ensuring a diverse supplier base by including women-led companies; Providing training and resources to help women entrepreneurs compete for contracts; Using criteria that do not disadvantage women-owned businesses; and Tracking progress on gender equality goals within procurement processes.

**Gender-sensitive procurement relates to international trade by promoting inclusivity and equality in global markets.**

**Trade Agreements:** Influences policies and trade agreements to include gender equality provisions, ensuring fair opportunities for women entrepreneurs.

**Market Access:** Encourages participation of women-owned businesses in international supply chains, enhancing their access to global markets.

**Economic Growth:** Supports economic empowerment by leveraging trade to boost women's economic participation and development.

**Capacity Building:** Facilitates training and support for women-led businesses to meet international standards and compete globally.

**Sustainability Goals:** Aligns with sustainable development goals by fostering inclusive trade practices that benefit broader communities.

### Resources:

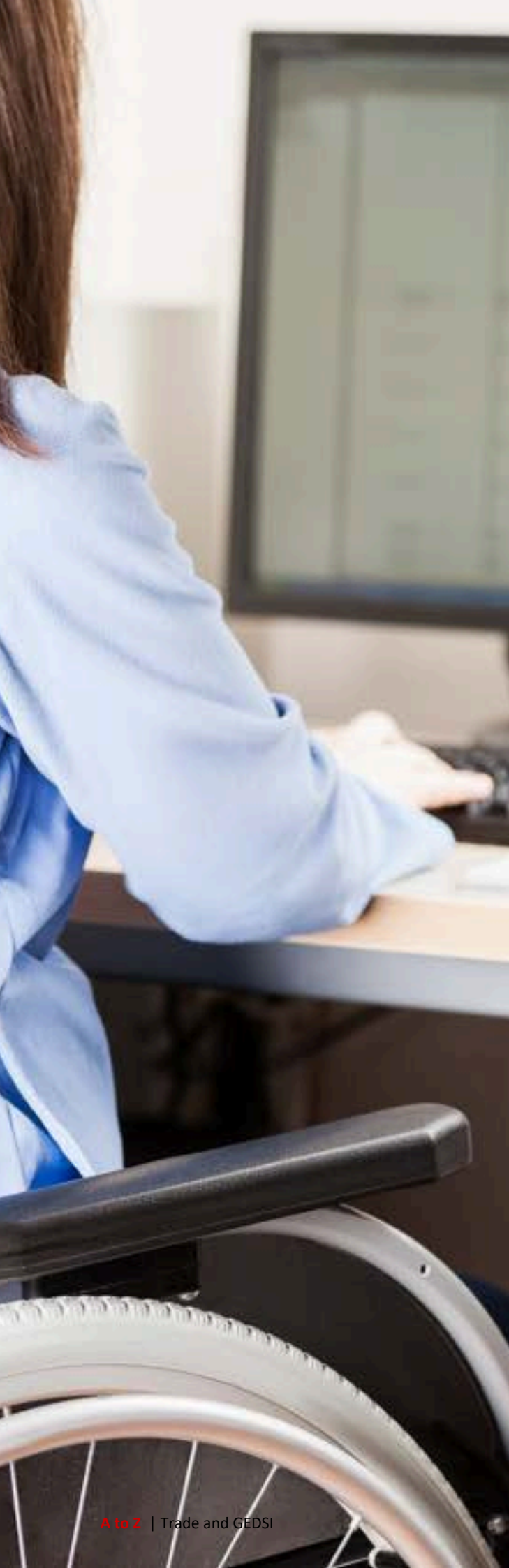
- [Building Gender-responsive Procurement: Lessons From Research And Practice](#) (UN Women)
- [Indonesia To Increase Gender-responsive Procurement In The Private Sector Through ITC SheTrades and Unilever Indonesia Partnership](#) (International Trade Centre)
- [Gender-Responsive Procurement in Asia and the Pacific](#) (UN Women)
- [Gender Equitable Procurement And Supply Chains](#) (WGEA)
- [Mainstreaming Gender In Public Procurement](#) (World Bank)

## Global Value Chains

Global value chains (GVCs) refer to the cross-border networks through which goods and services are produced, processed, and distributed. Participation in GVCs can generate income, skills, and employment, but without deliberate inclusive strategies, these benefits often bypass women, persons with disabilities, and other marginalised groups. GVC integration shapes not just what is traded, but who participates and benefits. The following factors are highly influential:

- **Segregation by role and sector.** Women and persons with disabilities are often concentrated in lower-value, labour-intensive stages of GVCs such as manual processing or assembly rather than high-value roles like design, logistics, or management. Example: In textiles or agri-processing, women are often employed in production lines, but rarely in supervisory or technical roles.
- **Unequal access to GVC entry points.** Entry into GVCs often depends on access to finance, skills, technology, and networks. These barriers disproportionately affect small-scale or marginalised producers and entrepreneurs. Example: A woman-owned SME may struggle to meet international buyer standards or acquire the certifications needed to participate in export GVCs.
- **Gendered and ableist procurement practices.** Large firms and lead firms in GVCs often lack inclusive procurement policies, which can exclude suppliers that are women-led or disability-inclusive. Example: Export-oriented supply chains in manufacturing may require economies of scale that automatically exclude microenterprises and cooperatives.
- **Limited voice in value chain governance.** Decision-making within GVCs such as setting standards or negotiating supplier terms is often dominated by powerful firms and male stakeholders, leaving little space for inclusive concerns to be raised. Example: Sector roundtables on trade in services may include technology firms but exclude representatives from women's business associations or disability advocates.
- **Vulnerability to external shocks.** Women and marginalised groups in GVCs are more vulnerable to disruptions such as pandemics, automation, or climate-related events due to weaker job security, lower pay, and less access to social protection. Example: During COVID-19, women in garment GVCs were among the first to lose jobs or face wage delays.





## Import-Export Controls

Import-export controls are policies and regulations imposed by governments to manage the flow of goods and services across their borders. These controls serve various objectives including protecting national security, supporting local industries, managing resource conservation, and ensuring compliance with international obligations. They differ from broader non-tariff barriers (NTBs), which include technical standards, customs procedures, and other systemic regulations that can indirectly impede trade. While both aim to address legitimate policy goals, they can unintentionally impede trade and reinforce gender, disability, and social inequities.

**Disproportionate Impacts on Women-Owned and Informal Enterprises.** Women are overrepresented in micro and small enterprises, many of which operate informally and depend on cross-border trade in sectors such as textiles, agri-food, and handicrafts. Import licensing systems or export restrictions can create barriers that these enterprises are poorly equipped to navigate. When regulatory compliance requires formal registration, digital platforms, or costly certification, women-led businesses are often excluded from opportunities for scale and market access.

**Barriers to Essential Goods and Services for Persons with Disabilities.** Import restrictions on medical or assistive technologies such as wheelchairs, hearing aids, or rehabilitation equipment can limit availability and affordability for people with disabilities. Regulatory delays, licensing hurdles, or restricted distribution channels may discourage suppliers from entering the market, resulting in supply shortages or higher prices. Similarly, controls on digital technologies can constrain access to adaptive software and online services used by people with disabilities.

**Reinforcing Inequities in the Care Economy.** During public health emergencies or crises, export bans on food, medical supplies, or care-related products may protect national supply but can exacerbate scarcity elsewhere. These policies disproportionately affect caregivers, most of whom are women, who rely on affordable and consistent access to essential goods. Import controls that raise the cost of early childhood products, maternal health supplies, or household necessities can further entrench gendered economic burdens.

**Exclusion from Policy Dialogue.** The design and enforcement of import-export controls and NTBs often occurs without consultation with affected communities, particularly women's organisations, organisations of persons with disabilities (OPDs), and informal sector associations. This lack of participation can result in regulations that unintentionally marginalise those already facing structural barriers to market entry and economic participation.



## Indigenous Inclusion

Indigenous inclusion in trade is a critical aspect of fostering equitable economic growth, respecting cultural heritage, and advancing sustainable development. Indigenous inclusion refers to the meaningful and equitable participation of Indigenous peoples in social, economic, political, and cultural systems. It involves recognizing and addressing historical injustices, systemic barriers, and structural inequalities to create opportunities that respect and value the unique rights, knowledge, and contributions of Indigenous communities.

### Key considerations and approaches for integrating Indigenous inclusion into trade systems include:

- **Recognizing Indigenous Rights:** Indigenous peoples often have unique legal and cultural rights to their lands, resources, and knowledge systems. Trade policies and agreements should uphold these rights, including the principles outlined in the UN Declaration on the Rights of Indigenous Peoples (UNDRIP). Informed consent and meaningful consultation are essential when trade initiatives impact Indigenous communities.
- **Promoting Indigenous-Owned Businesses:** Indigenous enterprises often face barriers to market entry, such as limited access to capital, networks, and skills development. Policies can support Indigenous entrepreneurs through tailored financing options, procurement quotas, and capacity-building programs. Highlighting Indigenous brands, such as through certification schemes (e.g., "Made by Indigenous Peoples"), can enhance visibility and market access.
- **Leveraging Traditional Knowledge and Resources:** Many Indigenous communities possess valuable traditional knowledge, especially in sectors like agriculture, natural medicine, and sustainable resource management. Intellectual property frameworks, such as Geographical Indications (GIs) and Traditional Knowledge (TK) protections, can safeguard Indigenous innovation while providing fair economic returns.
- **Inclusive Value Chains:** Ensuring Indigenous producers and suppliers are part of global value chains can drive economic inclusion. This may involve capacity-building, infrastructure support, and fostering equitable partnerships. Transparency in value chains helps ensure fair compensation and prevents exploitation.
- **Cultural Trade and Tourism:** Trade in cultural products, art, and experiences can be a significant revenue stream for Indigenous communities. Safeguards should be in place to prevent cultural appropriation while promoting authentic cultural exchange. Sustainable tourism initiatives that respect Indigenous ways of life can also boost local economies.
- **GEDSI Lens in Trade Agreements:** Integrating GEDSI principles ensures Indigenous women, youth, and other marginalized groups are not excluded from trade benefits. Bilateral and regional trade agreements, such as those under frameworks like the Indigenous Peoples Economic and Trade Cooperation Arrangement (IPETCA), can codify commitments to Indigenous inclusion.
- **Monitoring and Evaluation:** Indicators and monitoring systems must assess how trade policies and programs impact Indigenous communities. Regular assessments can identify challenges and ensure course corrections. Participatory approaches that include Indigenous voices in evaluations strengthen accountability and relevance.



## Intersectionality

Intersectionality, a concept coined by Kimberlé Crenshaw in 1989, is often used in social sciences to describe how different social categorizations—such as race, gender, class, and others—interact and overlap, creating complex layers of discrimination and privilege. Rather than experiencing these aspects of identity in isolation, individuals often encounter them simultaneously, affecting their social, economic, and political opportunities.

Understanding intersectionality is crucial for international trade as it enables businesses, policymakers, and other stakeholders to recognize and address the complex realities faced by different groups. By incorporating intersectional analysis, international trade can become more inclusive, equitable, and responsive to the diverse needs of the global population.

### Resources

- [Intersectionality: How Women's Participation in International Trade is affected by Race, Class, and Gender](#) (International Trade Council)
- [Intersectionality Resource Guide and Toolkit](#) (UN Women)
- [The Urgency Of Intersectionality By Kimberlé Crenshaw](#) (TedTalk).\*
- [It's Not All About Gender Or Ethnicity: A Blind Spot In Diversity Programs Is Holding Equality Back](#) (The Conversation)

\*Please note that there are images of police brutality in this video.

### Trade Agreements and Economic Policies

Intersectional analysis can inform the creation of trade agreements and economic policies that promote equitable development. It ensures that benefits of trade are distributed fairly and do not disproportionately disadvantage marginalized groups. Conducting social impact assessments, for example, with an intersectional lens can help predict and mitigate negative impacts on vulnerable populations.

### Consumer Base and Product Development

International trade involves catering to a diverse consumer base. Products and services need to address the intersecting needs of consumers, which can be influenced by their socio-economic status, cultural background, and gender. Recognizing intersectional identities, for example, can enhance marketing strategies, making them more effective by resonating with a broader range of consumers.

### Workforce Diversity

In international trade, businesses operate across diverse cultural and social landscapes. Intersectionality helps understand the varied experiences of workers in different regions, ensuring fair treatment and opportunities for all. Women of color in the global workforce, for example, might face different challenges than their male or white counterparts. Policies that recognize these intersections can help create more equitable work environments.



## Just Transition

**Just transition** is greening the economy in a way that is as fair and inclusive as possible to everyone concerned, creating decent work opportunities and leaving no one behind. More broadly, it refers to a shift towards a more sustainable economy that is both environmentally friendly and socially equitable. It emphasizes the need to mitigate the negative impacts of transitioning away from industries that are harmful to the environment or that rely on non-renewable resources, such as fossil fuels.

A just transition framework recognizes that certain communities may face economic hardship as a result of transitioning to cleaner energy sources or more sustainable practices. Therefore, it seeks to ensure that workers and communities affected by these changes are not left behind or disproportionately burdened. Key elements of a just transition often include: Support for Workers, Community Development, Environmental Justice, and Worker Rights.

**In the context of international trade**, the concept of a just transition is especially relevant when considering the global impact of economic changes, such as shifts towards renewable energy or changes in manufacturing processes to reduce carbon emissions. Just transition intersects with international trade in the several ways (see box).

Resources:

- [A gender-responsive just transition for people and planet](#) (UN Women)
- [Guidelines for just transitions in Indonesia](#) (Climate Strategies)
- [Just transition and international trade considerations](#) (UNCTAD)
- [Just transitions in Australia](#) (Monash University)
- [Powering a gender just transition](#) (Global Green Growth Institute)
- [What is just transition? And why is it important?](#) (UNDP)

### Trade Agreements and Standards

As countries negotiate trade agreements, they may increasingly incorporate environmental and labor standards, including provisions related to just transition principles. This could involve commitments to support workers and communities affected by changes in trade patterns or industries.

### Global Supply Chains

Many products traded internationally are produced through complex global supply chains. Implementing just transition principles can involve ensuring that workers throughout these supply chains are treated fairly and have access to decent working conditions, particularly in industries prone to outsourcing or offshoring.

### Technology Transfer

International trade often involves the exchange of technologies and knowledge. Encouraging the adoption of environmentally friendly technologies through trade can support a just transition by facilitating the spread of cleaner production methods and renewable energy technologies to countries that may otherwise struggle to afford or develop them independently.

### Addressing Inequality

Global trade can exacerbate inequalities within and between countries. A just transition framework can help mitigate these inequalities by ensuring that the benefits of trade are distributed more equitably, including through measures to support workers and communities that may otherwise be left behind by economic changes driven by international trade.



## LGBTQIA+ Inclusion

Creating inclusive environments for LGBTQIA+ individuals in trade and economic systems means ensuring equal access to education, employment, entrepreneurship, and public services regardless of sexual orientation, gender identity or expression, or sex characteristics. Inclusive policies remove institutional, structural, and social barriers such as restrictive laws, unequal employment practices, and societal stigma that often marginalize LGBTQIA+ communities.

Inclusive trade and labor policies enhance a country's ability to harness its full human capital. When LGBTQIA+ individuals can participate fully and openly in the economy, it leads to broader labor force engagement, increased productivity, and stronger innovation ecosystems. Inclusion also fosters a more diverse entrepreneurial base, fueling competitive growth in export-oriented sectors. By designing trade and investment policies that consider the diverse needs of LGBTQIA+ people, governments can drive both social equity and economic performance.

Evidence consistently shows that countries with more inclusive legal and social environments enjoy stronger economic performance, greater innovation, and more sustainable trade outcomes.

### Opportunities for greater inclusion:

**At the market level**, greater inclusion of LGBTQIA+ individuals presents an opportunity to expand consumer demand and drive the development of more diverse, responsive products and services. Recognizing and addressing the needs of LGBTQIA+ communities can open new market segments and stimulate innovation in sectors such as financial services, health, education, and tourism.

**From a trade perspective**, fostering an inclusive environment can strengthen a country's attractiveness to foreign investors and global buyers, particularly as ESG and human rights considerations become more central to trade agreements, procurement standards, and investment decisions. By aligning with these expectations, countries position themselves as forward-looking and values-driven trade partners.

**Investing in policies and programs that reduce barriers** faced by LGBTQIA+ individuals such as access to skills training, finance, and legal protections can help unlock a currently underutilized segment of the workforce and entrepreneurial base. This not only enhances economic resilience but also improves the reach and impact of broader inclusive trade and development strategies.

### Resources:

- [Equality of Opportunity for Sexual and Gender Minorities](#) (World Bank)
- [Inclusive Banking: Emerging Practices to Advance the Economic Inclusion of LGBTI People](#) (IFC)
- [Enhancing Economic Growth: The Benefits of LGBTI Inclusion in North Macedonia and Serbia](#) (World Bank)



## Locally-led Development and Trade

Locally led development and international trade connect in how empowering local actors can make trade more inclusive, sustainable, and impactful. Locally Led Development Cooperation is Sustainable and effective development co-operation that supports locally led development by respecting and enabling the agency, leadership and decision making of diverse local actors in framing, design, delivery, resourcing and accountability, in given local and operating contexts ([DFAT Guidance](#)).

### Resources:

- [Are we there yet? Localisation as the journey towards locally led practice](#) (ODI)
- [DFAT GUIDANCE NOTE: Locally-Led Development](#)
- [Locally-Driven Development: Overcoming the Obstacles](#) (Brookings Institute)
- [Making Trade Work For All](#) (OECD)
- [Pathways Towards Effective Locally Led Development Co-operation](#) (OECD)

### Localisation & Trade Intersections

- **Ownership and Agency Drive Trade Outcomes:** Locally led development puts decision-making in the hands of local communities, businesses, and governments. When local stakeholders shape trade strategies and policies, they are better tailored to the context whether it's supporting women entrepreneurs, smallholder farmers, or SMEs. This leads to more equitable participation in global markets.
- **Building Local Capacity for Global Competitiveness:** Local ownership fosters capacity development skills, knowledge, and institutions which is key for small and medium-sized enterprises (SMEs) to access international markets. Locally led initiatives can focus on addressing barriers like standards compliance, logistics, and financing, making it easier for local producers to participate in trade.
- **Inclusive Trade Policies Rooted in Local Priorities:** When trade agreements and policies are informed by locally led processes, they're more likely to reflect the needs of marginalized groups women, Indigenous communities, and persons with disabilities. This helps ensure that trade doesn't just benefit large corporations but also promotes inclusive economic development.
- **Sustainable and Resilient Value Chains:** Locally led development often emphasizes sustainability, resilience, and social inclusion. When these priorities inform international trade whether through ethical sourcing, fair labor practices, or environmental standards—value chains become more sustainable and communities more resilient to global shocks.
- **Leveraging Local Knowledge for Market Access:** Local actors bring deep knowledge of their products, cultures, and markets. When international trade is rooted in locally led approaches, products and services often have a stronger value proposition whether that's specialty coffee, artisan goods, or eco-tourism that appeals to global consumers.



## Male Allyship

**Male allyship** refers to men actively supporting and advocating for gender equality and the empowerment of women. It involves recognizing the systemic inequalities and injustices that women face and taking action to address them. Allyship can be practiced anywhere.

**In the workplace**, male allies work to challenge and dismantle patriarchal norms and behaviors that perpetuate gender discrimination and oppression. This can include speaking out against sexism, advocating for women's rights in the workplace and society, amplifying the voices of women, and actively participating in efforts to promote gender equality.

**In the agricultural sector**, male allyship is about men within the industry actively supporting and promoting gender equality and the inclusion of women in all aspects of agricultural activities noting that historically the perception of agriculture is that it is male-dominated and that women often face barriers to accessing land, inputs, markets, information and decision-making roles.

### Resources

- [Engaging Men for Gender Equality in the Workplace Manual](#) (USAID)
- [How Women Can Identify Male Allies in the Workplace](#) (HBR)
- [Introduction to Allyship at Work](#) (Microsoft)
- [Male Allyship Is About Paying Attention](#) (HBR)
- [Male Allies in the Workplace: Meet the Male Allies Working for an Equal Australia](#) (Work 180)
- [Meet the Indonesian Men Joining the Fight Against the Patriarchy](#) (Vice)

### Amplification

Male allies can amplify the voices of their female colleagues by ensuring that their ideas are heard and credited. This can involve reiterating and crediting the contributions of women in meetings or discussions, ensuring that they receive due recognition for their work.

### Advocacy

Male allies can advocate for policies and practices that promote gender equality in the workplace. This may include supporting initiatives such as equal pay, parental leave policies, and flexible work arrangements that benefit all employees, regardless of gender.

### Education and Awareness

Male allies can educate themselves and others about issues related to gender equality and diversity. This can involve participating in training sessions, workshops, or discussions on topics such as unconscious bias, privilege, and inclusive leadership. By raising awareness and challenging stereotypes, male allies can help create a more supportive and inclusive work environment for everyone.

## Market Access

The concept of market access in trade refers to the ability of exporters and service providers to enter and operate in foreign markets under fair and transparent conditions. It encompasses both the removal of border measures like tariffs and quotas and the reduction of behind-the-border obstacles, such as regulatory barriers, licensing rules, or investment restrictions. While market access is often measured in economic or legal terms, its impact on GEDSI is profound and often overlooked.

- **Structural Barriers to Entry.** Market access gains at the national or sectoral level do not automatically translate into benefits for women, persons with disabilities, or other marginalised groups. These groups often face structural disadvantages such as limited access to finance, technology, networks, and formal recognition that prevent them from taking advantage of new trade opportunities, even when market access conditions improve. Example: An FTA may reduce tariffs for agricultural exports, but if women smallholders lack land titles, input certification, or export licenses, they remain excluded from benefiting.
- **Unequal Capacity to Comply with Market Requirements.** Market access is not only about the removal of tariffs but also about meeting the technical, sanitary, and regulatory requirements of destination markets. These requirements can create non-tariff barriers that disproportionately burden small-scale, women-led, or disability-inclusive enterprises due to their limited compliance capacity. Example: Women-owned food processing businesses may struggle to meet packaging or labelling requirements for export.
- **Sectoral Exclusion.** Market access efforts are often concentrated in capital-intensive or male-dominated sectors, such as mining, construction, or electronics, while sectors where women or persons with disabilities are more active such as care, handicrafts, informal retail, or community-based tourism receive less policy attention or are excluded from trade negotiations. Example: Trade agreements may prioritise liberalisation of digital or professional services, but not address regulatory barriers in the care economy, where women are the dominant workforce.
- **Lack of Inclusive Trade Governance.** The design of market access commitments in trade agreements often lacks inclusive consultation, resulting in policies that overlook the specific constraints and needs of underrepresented groups. This undermines equitable participation and may reinforce existing inequalities in who benefits from market liberalisation. Example: Mutual recognition agreements (MRAs) for skilled professionals may cover engineers or architects, but exclude nurses or early childhood educators, sectors dominated by women.

- **Digital Market Access and the Risk of Digital Exclusion.** As digital trade grows, market access increasingly depends on connectivity, digital skills, and platform access. Marginalised groups, especially rural women and persons with disabilities, often face digital divides that limit their ability to engage in e-commerce or digital service delivery.





## Mutual Recognition Agreements

A Mutual Recognition Arrangement (MRA) is an agreement between two or more countries to recognize one another's professional qualifications, certifications, and licensing standards, facilitating the cross-border movement of skilled professionals. While MRAs aim to reduce barriers to international mobility, they can inadvertently disadvantage women due to structural gender inequalities. For instance, MRAs often require continuous formal employment and specific credential formats, which can exclude women who have career gaps due to caregiving responsibilities or whose expertise stems from informal or unpaid work. Furthermore, MRAs typically prioritize male-dominated professions such as engineering and finance, overlooking care and education sectors where women are overrepresented.

Addressing these biases through gender-sensitive MRA frameworks and by expanding the range of covered professions is critical to ensuring equitable access and benefits for women in international services trade. To overcome gender bias in MRAs, governments and trade negotiators can adopt inclusive criteria that recognize diverse career paths, simplify application processes, and prioritize the inclusion of female-dominated sectors like healthcare and education. Additionally, investing in targeted outreach, mentorship, and capacity-building initiatives can help women navigate recognition systems and benefit more fully from international mobility opportunities.

Here's how MRAs might be biased against women:

- 1. Gendered Career Breaks:** MRAs often require continuous work experience or qualifications obtained in specific formats. Women, who are more likely to have career interruptions due to caregiving responsibilities, may find it harder to meet these criteria. These career gaps are not typically accommodated or valued in the MRA framework.
- 2. Undervaluing Informal and Unpaid Work:** Many women gain substantial skills through informal or unpaid work (such as caregiving), which are not recognized under traditional MRA assessments that prioritize formal sector experience.
- 3. Lack of Gender Sensitivity in Standards:** The standards and benchmarks used in MRAs may reflect male-dominated fields or expectations, especially in professions like engineering or IT. This can make it harder for women to get their qualifications recognized, particularly if they come from sectors or institutions that do not align with the dominant (often male) norm.
- 4. Limited Access to Required Education and Certification:** In many countries, women have less access to the education and professional certifications required to qualify under MRAs. This systemic educational inequality limits their ability to participate fully in mutual recognition schemes.
- 5. Sectoral Bias:** MRAs often focus on sectors like engineering, law, and medicine—fields where women are underrepresented due to long-standing gender biases in education and employment. Care sectors, where women dominate, are less likely to be included in MRAs, despite their importance and growth potential.

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## Non-Tariff Barriers

Non-tariff barriers (NTBs) refer to regulatory and procedural requirements that restrict or complicate the movement of goods and services across borders; without involving direct tariffs. These include import licenses, sanitary and phytosanitary standards (SPS), technical regulations, quotas, labelling laws, and complex customs procedures. While NTBs are designed to serve important public goals such as safety, health, or quality they can unintentionally create gendered and social barriers. Because women, people with disabilities, and other marginalised groups often face unequal access to information, capital, and institutional support, NTBs can deepen existing inequalities. Their intersection with GEDSI manifests in the following ways:

- **Unequal compliance capacity.** Women-led and disability-owned enterprises are more likely to be small-scale and informal, meaning they have less capacity to navigate complex regulatory environments. NTBs such as certification schemes or safety standards can disproportionately burden these businesses, limiting their ability to participate in export markets.
- **Access to assistive and care-related goods.** NTBs can restrict the import or affordability of essential goods like assistive technologies, mobility aids, and health products goods that directly affect people with disabilities and those with caregiving responsibilities. Cumbersome approval processes, regulatory misalignment, or a lack of mutual recognition agreements can result in higher costs or reduced availability.
- **Barriers to mobility and services.** NTBs impact the movement of services and skilled professionals. Restrictions on recognition of qualifications or licensing can limit opportunities for women-dominated professions like nursing, education, and aged care particularly in cross-border contexts.

The exclusion of underrepresented groups from standard-setting processes poses a significant barrier to equitable participation in regional and global markets. NTBs, shaped through these processes, regulate technical standards, product quality, labelling, and compliance. Without diverse input, such standards may unintentionally reinforce structural inequalities.

- **Disproportionate Compliance Burdens.** Standards developed without considering the realities of women-led enterprises, disabled entrepreneurs, or smallholder producers may impose compliance requirements that are financially or technically unfeasible. This includes certification schemes, documentation protocols, and infrastructure demands that favour larger or more formal enterprises.
- **Indirect Discrimination.** The design of standards can inadvertently exclude certain business models or methods. For example, digital-only certification systems may disadvantage businesses in rural or underserved areas, where women and marginalised groups are overrepresented and digital infrastructure is limited.
- **Erosion of Traditional Knowledge Systems.** Standard-setting that prioritises industrial or global benchmarks can marginalise Indigenous knowledge, artisanal practices, or culturally specific production methods. Without deliberate inclusion, regulations may contribute to the erasure or devaluation of traditional economic contributions.



## Online GBV

Online gender-based violence (GBV) significantly impacts women's ability to engage in international trade by creating a hostile digital environment that limits their participation in e-commerce, networking, and other trade-related activities. As businesses increasingly rely on online platforms for global trade, the rise of cyber harassment, cyberstalking, and other forms of digital abuse disproportionately affects women, undermining their confidence, security, and access to global markets.

**Online gender-based violence (online GBV)** refers to harmful behaviors and abusive actions directed at individuals or groups based on their gender, facilitated through digital platforms and online technologies. This form of violence includes cyberstalking, online harassment, non-consensual sharing of intimate images, doxxing (revealing private information), trolling, and hate speech, often aimed disproportionately at women, girls, and marginalized gender groups.

Online GBV can take place on social media platforms, messaging services, websites, and through email, and it results in psychological harm, reputational damage, privacy violations, and economic loss (Association for Progressive Communications (APC)).

The impact of GBV on women's ability to participate in international trade is multifaceted (detailed below). It not only limits their immediate capacity to engage in economic activities but also perpetuates structural inequalities that keep women at the margins of global commerce.

- **Psychological Impact and Self-Censorship:** Women facing online harassment, such as threats, cyberbullying, and abusive comments, often experience stress, anxiety, and reduced self-confidence. These psychological effects can discourage women from actively participating in online business forums, digital marketplaces, and social media platforms—key avenues for networking, marketing, and expanding into international markets. Fear of harassment may lead to self-censorship or withdrawal from digital spaces, limiting their visibility and engagement with global trade networks.
- **Reputation Damage and Professional Isolation:** Online GBV, such as defamation, doxing, or image-based abuse, can severely harm a woman's professional reputation. For entrepreneurs and businesswomen, especially those operating in international markets, their personal brand and credibility are crucial for building trust with foreign partners, clients, and investors. Reputation damage caused by online GBV may isolate women from critical business networks and reduce opportunities to form partnerships, access new markets, or secure funding.
- **Economic Loss and Business Disruption:** The disruption caused by online GBV can directly result in economic losses. For example, online harassment may lead to women spending more time managing threats or addressing reputational damage, diverting resources from running and growing their business. Negative online reviews or smear campaigns can harm business credibility, leading to a loss of customers, reduced sales, and diminished market access, particularly for women-owned small and medium-sized enterprises (SMEs) in global trade.
- **Reduced Access to E-Commerce and Digital Trade Platforms:** These platforms are essential for engaging in international trade, particularly for women entrepreneurs. However, the fear of online abuse—such as unsolicited sexual messages, harassment, or threats—can deter women from using these platforms or engaging fully in digital trade.

- **Digital Security Risks and Lack of Trust:** Online GBV often includes threats to digital security, such as hacking, phishing, and cyberstalking. Women, particularly those in male-dominated industries or sectors, are vulnerable to digital attacks aimed at disrupting their business operations or accessing sensitive business information. These threats erode trust in online transactions and digital communication tools, discouraging women from engaging in international trade that relies on secure digital interactions. Furthermore, concerns about privacy and online safety may deter women from adopting digital tools essential for trade, such as digital payments or virtual trade shows.
- **Limited Opportunities for Digital Marketing and Branding:** Online GBV creates barriers for women when it comes to promoting their businesses or brands. Digital marketing, social media advertising, and online networking are integral to international trade, allowing businesses to reach global audiences. However, women entrepreneurs may avoid active engagement in these spaces due to the risk of being targeted for harassment or abuse, particularly if they are visible or vocal in their branding efforts. This limits their ability to reach international customers, promote their products, and engage with global markets.
- **Gendered Cybersecurity Gaps:** Many international trade platforms and digital spaces lack adequate mechanisms to protect women from online abuse. Women are often underrepresented in the creation of cybersecurity policies, leading to gendered gaps in addressing online violence. This systemic issue leaves women entrepreneurs more vulnerable to online GBV, further inhibiting their ability to operate securely in global digital markets. The absence of strong policies against online harassment or support mechanisms for women impacted by digital abuse discourages them from participating in international trade.
- **Loss of Networking and Mentorship Opportunities:** Participating in global trade often requires access to professional networks, mentorship, and online trade forums. Women experiencing online GBV may feel unsafe or unwelcome in these virtual spaces, leading them to opt out of crucial networking opportunities. This can be particularly damaging for women seeking international partners or mentors who can help them navigate global markets and grow their businesses.
- **Intersectional Impact:** The impact of online GBV is often compounded for women from marginalized groups, such as women of color, LGBTQ+ individuals, or those with disabilities. These women are disproportionately targeted for abuse, which exacerbates the barriers they face in accessing international trade opportunities. The intersection of gender with other forms of discrimination heightens the risk of exclusion from digital spaces that are critical for trade engagement.





## Peace and Gender

The intersection of peace, gender, and trade reveals how inclusive trade policies can contribute to more peaceful, equitable societies and how, conversely, conflict and gender inequality can undermine trade systems and economic development. This nexus is critical because trade can either reinforce structural inequalities and tensions or serve as a tool for inclusive, sustainable peace. In conflict-affected or fragile contexts, trade policies that overlook gender dynamics risk marginalizing women and other vulnerable groups, deepening existing grievances.

Conversely, inclusive trade designed with attention to who benefits and who is excluded can expand shared economic opportunities, reduce inequality, and support long-term stability. Women, in particular, play key roles in informal trade and local markets, and their economic empowerment is closely linked to more durable peace outcomes.

Recognizing this intersection helps ensure that trade reforms and aid-for-trade initiatives do not operate in silos but align with peacebuilding and gender equality goals. When trade policies consider social and political dynamics especially in fragile settings they are more likely to foster resilient economies and cohesive societies. This integrated approach also improves the impact of development investments, helping ensure that economic growth is not only robust but also just and transformative.

- **Gender Inequality and Conflict Undermine Trade.** Gender inequality is both a driver and consequence of conflict. In fragile or conflict-affected settings, women and marginalized groups often face heightened exclusion, disrupted livelihoods, and violence, making it harder to engage in or benefit from trade. Insecurity weakens supply chains, deters investment, and disrupts infrastructure, particularly in sectors where women are active (e.g., informal cross-border trade, agriculture). These environments often fail to recognize women's roles, reinforcing systems that limit their participation in recovery.
- **Trade Can Reinforce or Disrupt Inequities.** Trade reforms that ignore gender dynamics can deepen inequalities, especially in post-conflict contexts where institutions are weak and power imbalances entrenched. Liberalization without support may benefit male-dominated sectors while excluding women in informal roles. However, inclusive trade, designed with attention to gender and peacebuilding, can shift norms, improve access to economic resources, and rebuild trust.
- **Inclusive Trade as a Peacebuilding Tool.** Trade can support peace by creating shared economic interests, fostering regional cooperation, and including historically excluded groups. Programs that support gender-responsive value chains, finance for women entrepreneurs, and cross-border collaboration can help stabilize post-conflict areas and empower women as peacebuilders. When coupled with decision-making power, women's economic empowerment contributes to more durable peace agreements and resilient economies.





## Reasonable Accommodations

Reasonable accommodations are relevant to trade broadly and trade promotion programs particularly as they ensure that people with disabilities can fully participate in and benefit from trade-related opportunities. Reasonable accommodation supports a person with disability to be able to participate equally, by making changes to a setting or how an activity is delivered, or by providing additional support arrangements are made for an individual set of circumstances. It is this focus on an individual's needs that differentiates reasonable accommodation from broader accessibility considerations. Here's how reasonable accommodations relate directly to trade:

- **Market Access:** To ensure equitable participation in trade, exporters, importers, and workers with disabilities may require accommodations such as accessible trade portals, assistive technologies, or support in navigating customs and regulatory systems.
- **Trade in Services:** In services trade, especially digital services and education, reasonable accommodations might include offering captioning, screen reader-compatible content, or flexible service formats.
- **Standards and Regulations:** Harmonising standards that include accessibility requirements supports smoother cross-border trade of goods and services designed for or inclusive of people with disabilities. For instance, including accessibility standards in Mutual Recognition Agreements can ensure that services provided across borders meet disability inclusion standards.

### Reasonable accommodation at a glance

- Is made at the request of people with disability.
- Is designed to reduce or eliminate a specific barrier within a specific situation, which if unaddressed risks that person being unable to realise their rights and participate equally with others.
- Is agreed in consultation with the person with disability to meet their specific needs and the barrier.
- Must be addressed immediately i.e. through providing what is requested or through consultation to identify alternative solutions to address the barriers
- Must be 'reasonable' - should not impose an undue burden on the person or organisation providing the accommodation (such as being too difficult to achieve or imposing an excessive cost)
- Is a necessary part of investment budgeting
- Does not replace the need for inclusive development practice across all partners and investments
- Is carried out in addition to efforts to improve the accessibility of activities (such as ensuring accessibility of venues or presentation slides)
- Is reportable within DFAT's annual investment monitoring processes

Reasonable accommodation is the provision of support, modifications, and/or adjustments that meet the individual needs of people with disability to enable them to participate on an equal basis with others. People with disability have the right to request reasonable support or adjustments that they consider to best support their participation in a specific situation. Checking whether reasonable accommodation is required should be built into processes, so it is not the sole responsibility of people with disability to ask.

As a party to the UN Convention on the Rights of Persons with Disabilities (CRPD), Australia has a responsibility to ensure its international cooperation is inclusive of and accessible to people with disability.

A person with disability may request reasonable accommodation in relation to any aspect of their engagement with DFAT. This request may not always be identified by the term 'reasonable accommodation' or identify a particular solution. For instance, the following constitutes requests for reasonable accommodation:

- "Can I get this document in an accessible electronic format?" or
- "This workshop is not in a wheelchair accessible venue, is there some way I can participate?"

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### An example of providing reasonable accommodation in the Australian development program

- An implementing partner has double-story offices which lack accessible toilets and wheelchair access. There is limited accessible public transport to the offices, which are often used for program workshops. A local organisation of people with disability (OPD) advocates for the inclusion of children with disability in the program. An OPD representative who uses a wheelchair wishes to attend the workshops but cannot access the building or transport to get to the morning events. She asks the implementing partner to find a way for her to take part. The staff meet with the woman to discuss her specific needs. Together they agree on a solution – a reasonable accommodation.
- The managing contractor installs a ramp to make the lower levels of their offices accessible. The ramp also improves the overall accessibility of the building.
- While installing an accessible toilet is not possible in the short term, they agree that any program meetings longer than one hour will be held at a nearby wheelchair-accessible location with an accessible toilet, rented for each occasion by the implementing partner.
- They agree that meetings will start no earlier than 10 am, to allow time for the woman to be transported to the venue on the OPD's wheelchair-accessible bus.

The CRPD definition of 'reasonable accommodation' specifies that the accommodation is not an undue burden on the agency responsible for providing them.

Considerations to determine what is "reasonable" include:

- The availability of the requested accommodation (e.g., if live captioning services do not exist in a particular country, they cannot be provided there)
- The difficulty or feasibility of providing the accommodation requested within the available timeframe (e.g., time required to respond and organise)
- The level of expense involved, considering the financial and other resources available
- The effect of providing or not providing the requested accommodation on the person requesting it (e.g., reduced participation or exclusion)

**Budget requirements** for reasonable accommodation vary significantly depending on how accessible the operating context is, the sector, and access to assistive devices and support services. Requests for reasonable accommodation need to be considered within the context of the resources available. For programs that have a strong focus on individuals (for example, scholarship programs) the cost of reasonable accommodation may be significantly higher. Resources for reasonable accommodation can include time, people, money, materials, and products. Some accommodations can be implemented at little or no cost, and some require budget allocation. DFAT recommends a dedicated budget line for reasonable accommodation which is available across the program cycle. DFAT's

Good Practice Note suggests approximately 3-5 % of the budget should be allocated specifically to ensure the activity is inclusive and accessible. This particularly relates to the budget for design, monitoring and evaluation. The budget for implementation will vary depending on the nature and context of the investment.

**Reasonable accommodation** must be made available across the program cycle; for design and evaluation, implementation, and procurement. Provision of reasonable accommodation (alongside accessibility), as well as strengthening of investment processes to support reasonable accommodation provision, should be reported in DFAT's annual Investment Monitoring Reporting as evidence of supporting disability equity. For example, the provision of reasonable accommodation is one component of ensuring an investment does not reinforce discrimination towards people with disability.

### Examples: strengthening systems for reasonable accommodation

- Develop a process for facilitating and assessing requests for reasonable accommodation.
- Include requirements for reasonable accommodation (and associated budgeting) in policy, program, and partner documentation e.g., designs, contracts and grant agreements, reviews, and evaluations.
- Ensure all staff and stakeholders are aware of their obligations for reasonable accommodation, and the need for immediate realisation of that obligation.
- Learn from OPDs and facilitate their awareness raising of people's right to request reasonable accommodation and practical examples of how to do this.
- Monitor and learn where reasonable accommodation has been requested and provided or not, to help identify broader potential accessibility investments.





## Representation

Representation in trade is fundamentally about who participates, who decides, and who benefits. Representation intersects with trade in several important ways:

- **Trade policy design.** This means including a diverse range of voices in shaping trade rules and agreements. This involves ensuring that women, people with disabilities, and other marginalized groups participate in consultations, negotiations, and governance processes. It is important because inclusive policymaking leads to more equitable outcomes, better addresses the needs of different groups, and helps prevent policies that unintentionally exclude or disadvantage people.
- **Trade as a vehicle for inclusion.** Trade can serve as a tool to expand economic participation by creating opportunities for groups that have traditionally been excluded. This includes improving access to jobs, markets, and skills for women, people with disabilities, and others facing structural barriers.
- **Inclusive business.** This means ensuring that underrepresented groups are part of trade and investment activities as owners, workers, and leaders. This includes supporting businesses that are led by or employ women and people with disabilities and encouraging inclusive practices across industries.

- Ensuring diverse representation in trade policy design, implementation, and monitoring helps address traditional power imbalances and ensures trade benefits are more widely shared. Involving women entrepreneurs, disabled business owners, and Indigenous groups in trade negotiations and industry dialogues helps ensure policies reflect a broader set of needs and priorities.
- This contributes not only to fairness but also to smarter, more effective decision-making. It also builds trust and legitimacy in trade systems, encouraging broader participation and compliance. Importantly, it responds to historic inequities that have left women and other marginalized groups underrepresented in the most traded goods and services, and in the leadership of the businesses that dominate these sectors.

- **Data and measurement.** This means ensuring that the collection and analysis of trade-related information captures the realities of diverse groups. This includes disaggregating data by gender, disability, age, and other social characteristics. It is important because inclusive data reveals who is benefiting from trade, where disparities exist, and what interventions are needed to support equitable outcomes.
- **Standards and certification processes.** This involves including diverse stakeholders in defining and reviewing the rules that govern access to markets. This includes product standards, labor conditions, and sustainability requirements. It is important because exclusion from these processes can create barriers for small-scale producers and marginalized groups. Inclusive standards help ensure fair access to trade and reduce unintended discrimination.

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## Sanitary and Phytosanitary Measures

Sanitary and Phytosanitary (SPS) measures are trade-related policies that governments use to protect human, animal, and plant health. Compliance with trade-related SPS measures involves a multi-stage and iterative process that can be costly, and requires access to an array of technical, productive, and other resources that are often lacking in low and middle-income countries. SPS measures are allowed under the World Trade Organization (WTO)'s Agreement on the Application of Sanitary and Phytosanitary Measures, provided they are based on scientific principles and do not arbitrarily or unjustifiably discriminate between countries. Though SPS measures aim to ensure public and environmental safety, they can disproportionately affect vulnerable groups if not designed or implemented inclusively:

- **Gender Equality.** Women in agriculture (especially in smallholder or informal roles) may lack access to the training, technology, or infrastructure to comply with SPS standards, limiting their access to export markets. SPS compliance can create opportunities for women-owned businesses, if capacity-building and financing are inclusive.
- **Disability Inclusion.** SPS-related training or compliance mechanisms often overlook accessibility (e.g., training materials not in accessible formats, facilities not disability-friendly), excluding people with disabilities from participating in agri-food trade. Assistive technologies and accessible infrastructure in food safety labs or farms can help bridge this gap.
- **Social Inclusion.** Small-scale and rural producers, including indigenous and ethnic minority groups, may face barriers to meeting SPS requirements due to cost, complexity, or language barriers. Programs that support inclusive certification schemes or collective compliance (e.g., through cooperatives) can help.



SPS measures include regulations, standards, and procedures that relate to:

**Food safety:** ensuring imported/exported food is free from contaminants (e.g., pesticides, pathogens).

**Animal health:** preventing the spread of diseases through livestock or animal products (e.g., foot-and-mouth disease).

**Plant health:** avoiding the introduction of pests and diseases through agricultural imports.

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### Resources

- [Gender and Sanitary and Phytosanitary Measures in the Context of Trade: A Review of Issues and Policy Recommendations](#) (ICTSD)
- [Sanitary And Phytosanitary Measures: Making the African Continental Free Trade Area work for women](#) (FAO)



## Sexual and Reproductive Rights

Sexual and reproductive health and rights (SRHR) are foundational to women's economic empowerment and therefore indirectly but powerfully linked to trade and women's participation. While SRHR is not typically addressed directly in trade agreements, here's how it connects:

- **SRHR as a precondition for economic participation.** Access to SRHR, including contraception, maternal healthcare, and protection from gender-based violence, enables women to: Make choices about if and when to have children; Complete education and acquire skills; Enter and stay in the workforce; Pursue entrepreneurship and cross-border trade
- **SRHR and labour force participation.** Trade can create new jobs in sectors like manufacturing, services, and care. But women's ability to seize these opportunities hinges on having: Safe workplaces (e.g., free from sexual harassment); Maternity protections; Access to childcare and family planning

### How SRHR Strengthens Trade & Economic Participation

**Enabling workforce mobility and stability.** SRHR helps reduce career interruptions and improves women's consistency in employment, critical for building skills aligned to trade sectors and digital inheritance.

**Supporting entrepreneurship and export-readiness.** Reliable contraception, maternal support, and reproductive healthcare enable women entrepreneurs to scale businesses, particularly in care, creative, tourism, and digital sectors connected to trade.

**Mitigating policy-level barriers.** Trade provisions on IP, procurement, and labour rights may affect access to reproductive healthcare; embedding SRHR awareness in trade policy helps protect women's rights and economic opportunities.

- **SRHR and trade in health services.** Trade agreements like IA-CEPA can facilitate cross-border investment in healthcare, training, and digital health. This opens up opportunities to: expand SRHR services through telehealth or regional health hubs; train women as health professionals for export or domestic services; promote mutual recognition of health qualifications, including in midwifery or nursing
- **SRHR and trade rules.** Some trade provisions, especially around intellectual property (IP), public procurement, or investment, can affect access to SRHR commodities and services, e.g., TRIPS+ rules may affect the affordability of contraceptives or maternal health drugs; procurement liberalisation may limit the ability of governments to favour SRHR providers; investor protections could challenge health regulations (e.g., related to reproductive services)



## Social Inclusion

Social inclusion positively influences trade outcomes by expanding economic participation, fostering equitable growth, and enhancing market opportunities. Social inclusion refers to the process of ensuring that all individuals, regardless of their background, identity, or circumstances, have equal opportunities to participate fully in economic, social, cultural, and political life. It involves removing barriers that exclude certain groups and actively promoting the inclusion of marginalized or disadvantaged populations, such as women,

people with disabilities, ethnic minorities, rural communities, and other underrepresented groups.

Social inclusion in trade faces barriers such as unequal access to resources, limited representation in decision-making, and structural inequalities. Addressing these challenges requires targeted interventions, such as inclusive trade policies, capacity building, and access to finance and networks for marginalized groups.

- **Broader Economic Participation:** Inclusive trade systems enable the participation of marginalized groups, such as people with disabilities, ethnic minorities, and rural populations, unlocking untapped potential in the labor market. Including traditionally excluded populations increases the labor pool, enhancing productivity and competitiveness in trade sectors.
- **Equitable Economic Growth:** Socially inclusive policies address disparities in income and opportunities, leading to more equitable distribution of trade benefits. Ensuring that all groups benefit from trade contributes to social cohesion and long-term economic stability.
- **Expanded Market Opportunities:** Inclusion of diverse entrepreneurs and producers broadens

the variety of goods and services available, opening new domestic and international markets. Inclusive trade practices cater to a wider range of consumer preferences, increasing demand and profitability.

- **Innovation and Resilience:** Including marginalized groups fosters innovation in product design, service delivery, and marketing strategies. Inclusive supply chains that engage smallholder farmers, women-owned businesses, or underrepresented communities are more adaptable and sustainable.
- **Global Competitiveness:** Inclusive practices align with global trade standards and preferences for ethical, fair trade, enhancing a country's or company's reputation and competitiveness in international markets.

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## Social Norms

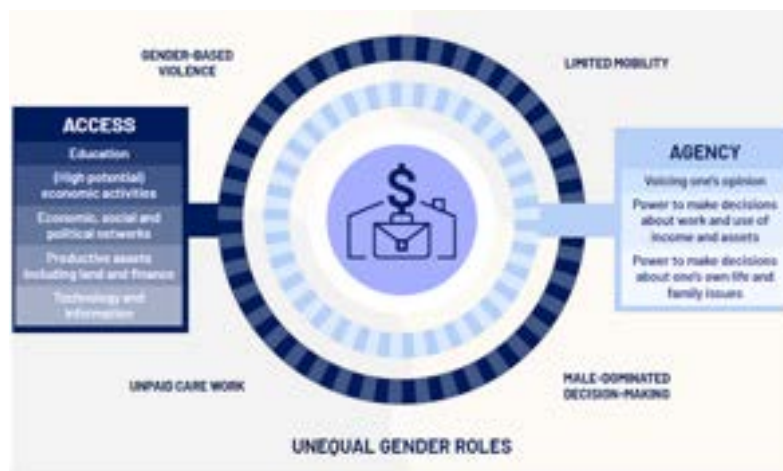
Gender norms structure access to resources, affect opportunities to develop skills, influence time-use and divisions of labour, and impact people’s ability to act on the opportunities that are available to them. They influence what activities – paid and unpaid – different people do, who occupies leadership positions, whose contributions are valued, whose needs are accommodated, and how societies are organised to raise families and provide for them socially and economically (Heise et al., 2019). It is clear, therefore, that gender norms have the potential to enable or constrain greater empowerment though they re not always the most important factor that underpin a particular gendered economic outcome (see table).

They also play a key role in shaping who benefits from trade, how supply chains are structured, and what barriers women face in accessing trade opportunities.

### Social norms and their potential influence on Women’s Economic Empowerment

Type of influence	Example
Overriding critical constraint	Where norms limiting women’s mobility or those condoning violence confine them to home-based work
One of several intersecting factors	Where norms around women’s care responsibilities intertwine with the presence/absence, affordability and quality of care services
Underlying influence on women’s development of economic and social assets	Where norms limit girls’ educational and training opportunities, or women’s mobility and possibility to form social connections that can help facilitate employment or entrepreneurship
Underlying influence on the way that economic opportunities are structured	Where norms that define certain roles as more suitable for men underpin gender pay gaps, or make it hard for women to be taken seriously in technical and leadership roles

### How norms affect individual women’s access to resources and their agency



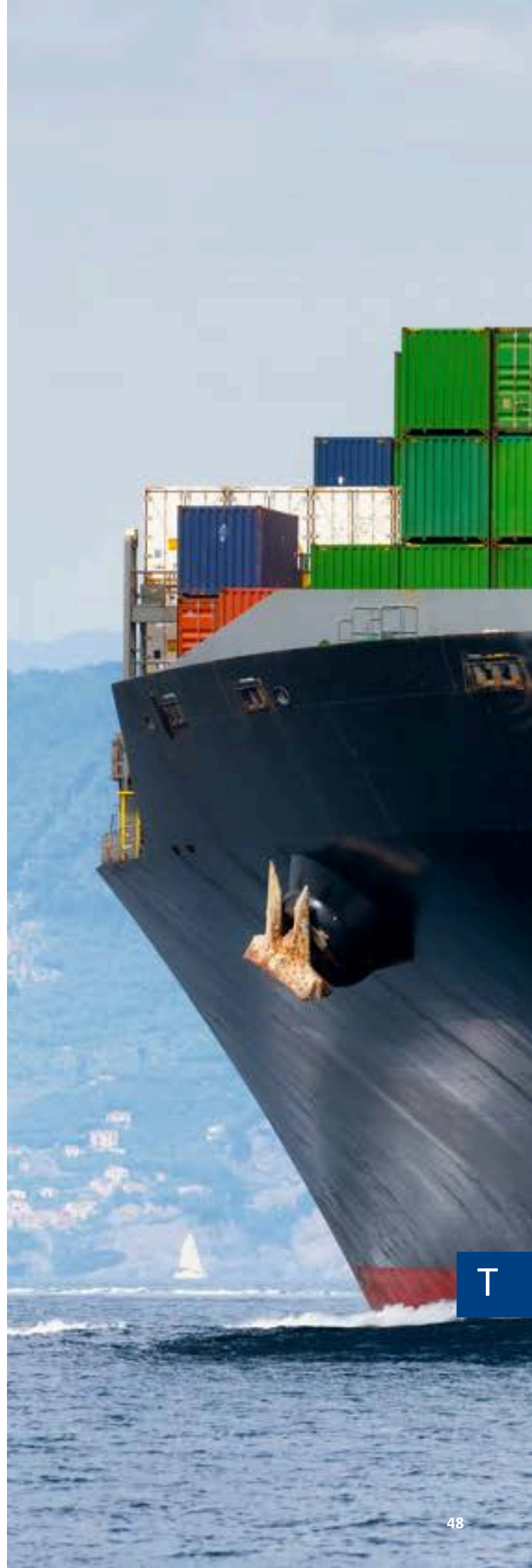
Source: Adapted from Florkel et al. (2018: 15)

Source: [Transforming Gender Norms For Women’s Economic Rights And Empowerment](#) (ODI Think Change)

## Tariffs

Tariffs are taxes or duties imposed on imported goods, commonly used to protect domestic industries from foreign competition, generate government revenue, and influence trade flows and market access. While tariffs might appear neutral, they can have gendered and social impacts because people participate in the economy in unequal ways: across sectors, roles, and income levels. This means that changes in tariff policy can either reinforce or reduce existing inequalities.

- **Sector segregation.** Tariff changes can reinforce or reduce existing inequalities depending on who works where. Employment patterns in trade-related sectors are often shaped by gender and social norms, with women more likely to be concentrated in industries such as textiles, agriculture, and services, while men are more dominant in heavy manufacturing. When tariffs are reduced in sectors where women are the majority of workers, such as apparel or agrifood, this can improve market access and create more job opportunities for women. However, if tariff liberalisation exposes these same industries to sudden competition from cheaper imports, it can lead to job losses that disproportionately affect women, especially those in lower-wage or informal roles.
- **Impact on consumers.** High tariffs on basic or care-related goods disproportionately impact socially excluded groups. Tariffs raise the cost of imported products, which has a greater effect on low-income households, including those led by women or people from marginalised communities. This is especially significant when tariffs are applied to essential items such as assistive technologies, medical supplies, and hygiene products: goods that are vital for people with disabilities or those with caring responsibilities.
- **Impact on entrepreneurs and SMEs.** Inclusive trade requires tariff systems that consider the challenges faced by underrepresented entrepreneurs. Small-scale producers, women-led businesses, and entrepreneurs with disabilities often face greater obstacles when entering export markets. When other countries impose tariffs on their goods, it undermines their competitiveness. At the same time, high domestic tariffs on imported inputs raise production costs, making it harder for these businesses to scale or succeed.
- **Intersection with non-tariff barriers.** Trade rules need to account for both tariff and non-tariff barriers. While tariffs are a visible aspect of trade policy, non-tariff barriers such as complicated customs procedures, licensing requirements, and technical standards often pose even greater challenges. These disproportionately affect entrepreneurs from marginalised groups, especially those lacking access to legal, digital, or financial resources.





## Trade and Gender Assessment

A gender assessment of trade examines how trade policies and reforms impact men and women differently, considering existing inequalities in access to resources, markets, employment, and decision-making. The [UNCTAD Trade and Gender Toolbox](#) offers a structured approach to conduct such assessments before trade reforms are implemented. It emphasizes integrating gender considerations into trade policy to ensure liberalization supports, rather than undermines, gender equality.

This matters because trade policies can affect men and women differently, reflecting existing inequalities in access to resources, employment, and decision-making. Without deliberate analysis, trade reforms risk deepening these disparities. A gender perspective is therefore essential to promote inclusive growth and women's empowerment.

While the toolbox is a valuable framework, its practical application has limitations. Many countries lack reliable, sex-disaggregated data especially in informal sectors where women are overrepresented making thorough analysis challenging. The economic modeling it recommends can exceed the capacity of national institutions, limiting use. Its focus on labor market outcomes and overlooks broader structural and

### Key Steps in the Toolbox

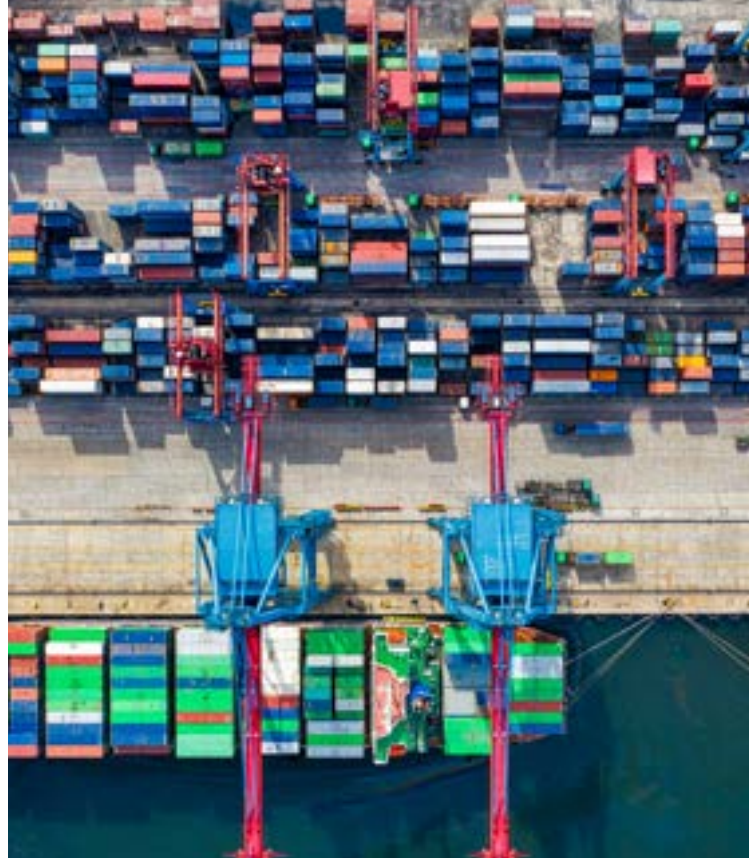
- 1. Descriptive Analysis:** Examine the current state of gender inequalities and the economic context of the country. This includes analyzing women's participation in various sectors, access to resources, and existing legal frameworks.
- 2. Checklist for Accompanying Measures:** Develop policy recommendations to mitigate negative impacts and enhance positive outcomes for women. This includes suggesting supportive measures such as training programs or access to credit.
- 3. Monitoring Indicators:** Establish indicators to track changes in gender equality over time, such as employment rates, wage gaps, and access to resources. This enables ongoing assessment and adjustment of policies.
- 4. Trade and Gender Index:** Create an index to measure the co-evolution of trade openness and gender equality in the workplace. This tool helps monitor the broader impact of trade policies on gender dynamics.

intersectional issues like unpaid care or the experiences of women with disabilities or in rural areas. Assessments are often conducted too late to shape negotiations, and policy follow-through can be weak. To be effective, the toolbox must be paired with investments in data, institutional capacity, and better integration with national policy processes.

# Trade Facilitation

Trade facilitation refers to the simplification, modernisation, and harmonisation of international trade procedures including customs operations, border control, documentation, and logistics. Its primary aim is to reduce trade costs and time, making cross-border transactions more efficient and predictable. While trade facilitation is typically framed as a technical or economic reform, it has important and often underexplored implications for GEDSI. By shaping who can access and benefit from trade, trade facilitation policies can either reinforce existing inequalities or serve as a tool for more inclusive economic participation. The following are typical entry points for market facilitation activities:

- **Simplification of trade procedures.** Simplified procedures reduce administrative and cost barriers, which is particularly beneficial for women-led and informal enterprises, which often lack the time, financial resources, or legal status to navigate complex trade processes. Simplification also supports persons with disabilities by reducing the need for multiple physical interactions with government offices, which may be inaccessible.
- **Harmonisation and standardisation.** Standardised documentation and procedures lower compliance burdens for small-scale traders, including women and marginalised groups. However, if standards are designed without inclusive consultation, they may unintentionally exclude those with limited literacy, language proficiency, or digital access.
- **Transparency and predictability.** Access to clear, timely, and accurate information about trade regulations helps level the playing field. Women, Indigenous traders, and persons with disabilities are often excluded from formal trade networks and rely on informal sources for information. Publicly available and accessible trade information empowers these groups to engage more confidently in cross-border trade.
- **Risk management and selectivity.** Modern risk-based customs systems help reduce delays for compliant traders. However, without disaggregated data and inclusive profiling, small and informal traders, often women or youth, may be classified as higher risk, leading to disproportionate scrutiny.
- **Pre-arrival processing.** Allowing documentation to be processed before goods arrive at the border saves time and reduces the need for long waits. This is especially important for women and people with disabilities, who face time and mobility constraints that make prolonged border procedures particularly burdensome.
- **Automation and use of ICT.** Digital trade systems (e.g., e-declarations, e-payments) increase efficiency but may also exclude those without access to technology, digital literacy, or assistive devices. Inclusive design such as mobile-friendly platforms, multi-language options, and screen-reader compatibility is essential to ensure persons with disabilities and rural women are not left behind.
- **Cooperation among border agencies.** Coordinated and integrated service delivery such as one-stop border posts can reduce the time, cost, and complexity of trade processes. These efficiencies particularly benefit traders with limited mobility, low literacy, or caregiving responsibilities.
- **Customs modernisation and reform.** Professionalising customs services and improving infrastructure can increase accessibility and reduce harassment or discrimination at borders. This is especially relevant for women traders, who report higher instances of informal payments, intimidation, or abuse at borders.
- **Transit facilitation.** Efficient transit procedures reduce delays and risks for small traders and cross-border workers, many of whom are women or youth. Transit corridors must be designed with safety, accessibility, and affordability in mind to support inclusive regional trade.
- **Appeals and complaint mechanisms.** Fair and transparent grievance redress systems help prevent exploitation and discrimination. These mechanisms must be accessible, responsive, and trusted by marginalised groups, and should include options for anonymous reporting and support services for women and people with disabilities.



## Cross-Cutting GEDSI Measures

To ensure that trade facilitation reforms advance inclusion:

- Conduct GEDSI impact assessments as part of all trade facilitation initiatives.
- Disaggregate trade data by gender, disability, and other factors to monitor inclusion.
- Engage representatives from women's organisations, OPDs, and small trader associations in design and oversight.
- Include targeted training and outreach for underrepresented groups on how to navigate simplified trade procedures.



## Trade in Services and Gender

A gender review of a trade in services (TIS) chapter examines how the provisions of a trade agreement, including commitments, limitations, and regulations, affect gender equality, particularly women's participation in trade, employment, and entrepreneurship in service sectors.

This type of review applies a gender lens to understand whether the rules promote or hinder equal access and benefits for women, especially in sectors where they are disproportionately represented (e.g., health, education, and care services). It may assess:

- The impact of market access commitments on female-dominated sectors.
- Barriers to recognition of qualifications and movement of service suppliers, which disproportionately affect women.
- Potential for promoting gender equality through trade in services provisions, including through mutual recognition agreements (MRAs) and support for female service providers.

A gender review is a structured process typically involving identification of key research questions, sector mapping with regards to labour market impacts and women entrepreneurship, and consultation with women's groups.

Globally, trade in services has boosted female employment where women hold a comparative advantage, particularly in labor-intensive and customer-facing roles. For instance, the growth of business process outsourcing (BPO) in India and the Philippines has created significant jobs for women in IT and customer service (World Bank & WTO, 2020). Improved telecommunications and financial services, often driven by services liberalization, also enable women's economic participation by lowering barriers to entrepreneurship and supporting digital trade (UNCTAD, 2023).

Nonetheless, several barriers still hinder women's involvement in services trade. They remain underrepresented in high-value, high-skill sectors such as ICT, finance, and engineering. Women-owned services SMEs are less likely to trade internationally due to limited access to finance, information, and networks (World Bank & WTO, 2020). Many also struggle to meet complex

regulatory requirements and standards necessary for exporting services (ITC, 2015).

In both Indonesia and Australia, services liberalization presents major opportunities. As services continue to grow as a share of trade and employment, agreements like IA-CEPA open doors for women in jobs, entrepreneurship, and leadership. However, without gender-responsive policies, many women may be excluded and existing disparities may widen. IA-CEPA is expanding market access in sectors where women are already active such as healthcare, education, accounting, and tourism creating potential to grow employment and improve service quality through digital and cross-border trade.

Yet, seizing these opportunities depends heavily on policies that remove gender-specific constraints, including restrictive visa regimes, limited care infrastructure, and workplace discrimination.

## Trade Policy

Trade policy is not neutral. Its outcomes depend on whose interests are considered and whose voices are heard. Trade policy refers to the set of laws, regulations, agreements, and strategies that governments use to manage trade with other countries. It governs how goods, services, capital, and labour move across borders, shaping decisions on tariffs, import and export restrictions, subsidies, investment rules, and product standards. Applying a GEDSI lens helps ensure that trade policy is not only efficient but also fair. It promotes the inclusion of groups that have traditionally been excluded from the benefits of trade, such as women, people with disabilities, and other marginalized communities. Trade policy intersects with GEDSI in several important ways:

- **Access to economic opportunities.** Trade policy affects who can access markets, resources, and jobs. Without explicit attention to GEDSI, trade liberalisation can deepen existing inequalities. For example, women and people with disabilities often face barriers to owning land, accessing finance, or participating in export-oriented sectors, which trade policy reforms can either exacerbate or help dismantle.
- **Sectoral impacts.** Trade agreements influence which sectors grow or decline. Many of the most traded sectors like agriculture, manufacturing, and services are highly gendered. Women and marginalized groups may be concentrated in low-wage or informal segments of these sectors. Trade policy that overlooks these dynamics risks reinforcing structural disadvantages.
- **Labour standards and rights.** Trade agreements often include labour provisions that can promote gender equality and worker protections. When designed inclusively, these can help improve working conditions for women, people with disabilities, and other marginalized workers, and support compliance with international labour standards.
- **Representation in policy design.** Who is involved in shaping trade policy matters. GEDSI-informed trade policy promotes inclusive representation in trade negotiations and governance, ensuring the voices of women, people with disabilities, and disadvantaged groups are heard. This helps create more equitable rules and reduces the risk of reinforcing exclusionary systems.
- **Social protection and adjustment support.** Trade reforms can lead to job displacement. GEDSI-aware policies anticipate who is most vulnerable to negative impacts and include support measures such as training, reskilling, and social protection that address the specific needs of affected groups.
- **Data and impact assessment.** Integrating GEDSI into trade policy requires collecting disaggregated data and conducting impact assessments that highlight how trade affects different groups. This evidence is crucial for designing policies that promote inclusive growth.



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## Unconscious Bias

**Unconscious or 'hidden' bias** refers to attitudes and patterns of perceptions that are held subconsciously and can be very ingrained. Not dissimilar to stereotyping, these automatic associations can lead to assumptions that are not always accurate and can have a detrimental impact in decision-making. Unconscious bias influences thoughts and actions that can result in the creation of unfair advantages or disadvantages without the decision-maker's awareness.

Unconscious bias can be about someone's ethnicity, gender, age, accent, sexual orientation, parental status, etc. It unwittingly permeates workplaces, affecting decision-making processes, including recruitment, promotion, development and access to other opportunities. When judgements and decisions are influenced by implicit biases, they can result in unfair and negative consequences for those who are subjects of this bias, and potentially result in discrimination.

Resources:

- [Tackling unconscious bias and un-stereotyping the workplace](#) (UNDP)
- [Unconscious Bias](#) (Monash University)
- [Understanding Unconscious Bias](#) (Microsoft)
- [What Science Says About Unconscious Bias](#) (NPR)

Select examples of types of biases include:

### **Affinity Bias**

Favoring people who are similar to oneself in background, interests, or experiences.

### **Confirmation Bias**

Tendency to search for, interpret, or remember information in a way that confirms one's preconceptions.

### **Halo Effect**

Forming a positive impression of someone based on one positive trait or characteristic, leading to overlooking negative traits.

### **Horns Effect**

Opposite of the Halo Effect, forming a negative impression of someone based on one negative trait, leading to overlooking positive traits.

### **Gender Bias**

Treating individuals differently based on their gender, often leading to stereotypes about men and women.

### **Racial Bias**

Making judgments about individuals based on their race or ethnicity, leading to stereotypes and discrimination.

### **Ageism**

Stereotyping or discriminating against individuals based on their age, whether they are young or old.



## Universal Design

Universal design (UD) is an approach that ensures products, services, and environments are accessible to all people, regardless of their (dis)abilities, and without the need for costly modifications. It is comprised of the 7 principles:

1. Equal opportunity for use
2. Flexibility in use
3. Simple and intuitive use
4. Perceptible information
5. Tolerance for error
6. Low physical effort
7. Size and space for access and use

In the context of international trade, UD can significantly contribute to making global commerce more disability-inclusive ensuring that people with disability fully participate as consumers, entrepreneurs, and workers.

### Resources:

- [Accessibility Design Guide](#) (DFAT)
- [Diversity, Inclusion and Universal Design](#) (TEDx Talk)
- [Universal Design Principles](#) (Universal Design Institute)

**Inclusive Products and Packaging:** Universal design encourages the creation of products and packaging that can be used by people with a range of (dis)abilities. This means businesses can reach a broader customer base, including those with mobility, sensory, or cognitive impairments. For example, packaging with braille labels or easy-to-open containers benefits not only people with disabilities but also older adults or anyone who may have temporary physical limitations.

**Accessible Digital Platforms:** International trade increasingly relies on digital platforms for buying, selling, and communicating across borders. Examples of incorporating universal design into websites and mobile apps include making them navigable with screen readers, accessible to those with limited mobility, or providing text alternatives to multimedia).

**Barrier-Free Trade Facilitation:** International trade involves complex systems of regulations, logistics, and paperwork, which can be challenging for people with disabilities to navigate. By integrating universal design principles into trade facilitation tools and infrastructure, such as customs procedures, shipping documentation, and border-crossing facilities, the system becomes easier to use for everyone, including those with disabilities.

**Inclusive Employment in Trade Sectors:** Universal design fosters an inclusive work environment by ensuring that workplaces (both physical and digital) accommodate people with various (dis)abilities.

## Unpaid Care

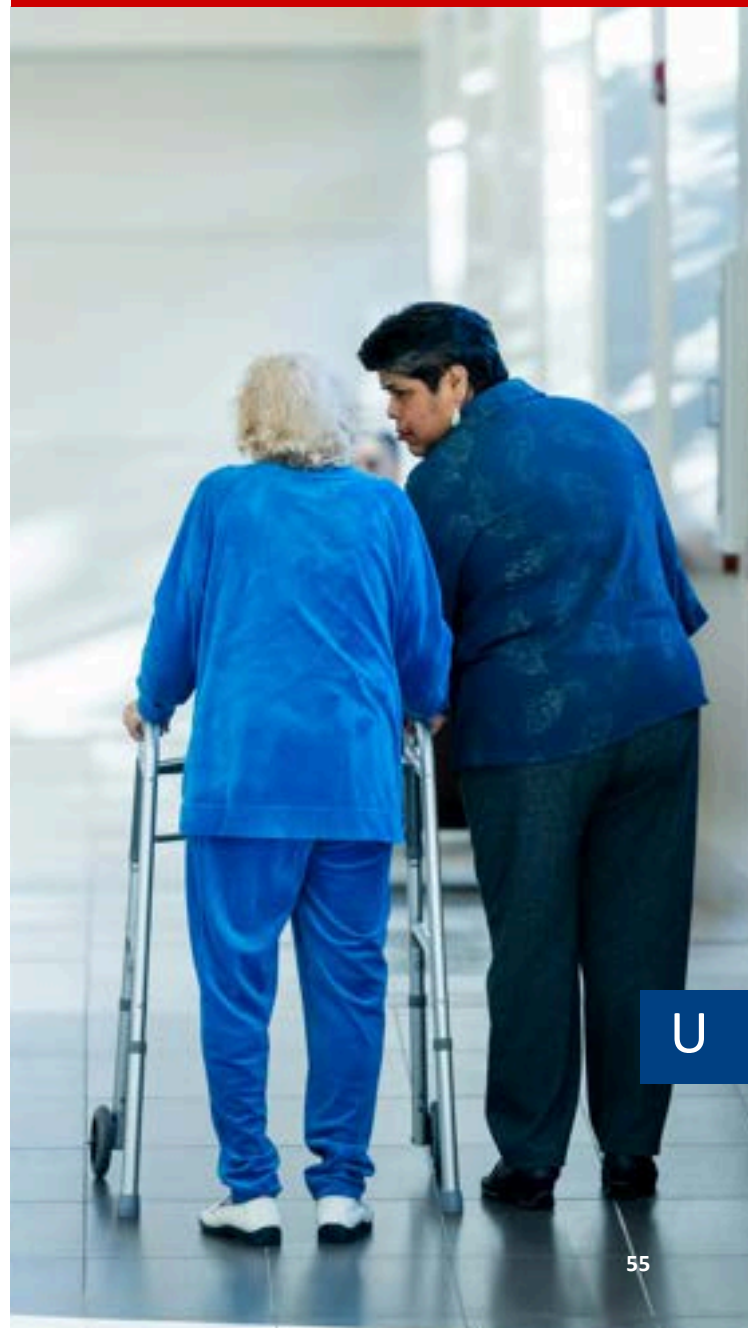
Unpaid care work refers to non-remunerated services that are essential for the well-being of individuals and the functioning of societies. It intersects with trade in the following ways:

- **Unpaid care work limits women's participation in trade.** Women perform the majority of unpaid care work, childcare, elder care, domestic tasks, which reduces the time, mobility, and resources they can dedicate to: Entering wage labour markets (including trade-linked sectors like manufacturing, tourism, digital services); Running or growing businesses (especially those involved in cross-border trade); Participating in trade and investment promotion programs or export-readiness training.
- **Trade liberalisation can intensify care burdens.** Trade can shift economic structures (e.g., moving from subsistence agriculture to export-oriented production). Without supporting services: Women may lose traditional forms of livelihood without gaining new ones due to care constraints. Economic restructuring may increase women's unpaid work (e.g., as public services shrink due to trade-driven austerity). This is especially relevant in sectors like agriculture, textiles, or tourism, where trade agreements can shift demand without considering unpaid labour burdens.
- **Unpaid care work is an invisible subsidy to the traded economy.** Unpaid care sustains the labour force by raising and maintaining workers yet it's not factored into productivity or trade policy. This leads to: Undervaluation of women's economic contribution, Inadequate investment in care infrastructure (e.g., childcare, eldercare, maternity health) even as trade grows. This "care gap" means women bear the social costs of economic transitions while often being excluded from the gains.
- **Trade in services can help redistribute care work, if designed inclusively.** Trade agreements can: Liberalise cross-border care services (e.g., aged care, early childhood education); Facilitate skills mobility for care workers (e.g., through mutual recognition agreements); Enable public and private investment in care sectors. These can open formal, decent work opportunities for women and help redistribute unpaid care by expanding paid care options if women's rights and conditions are protected.

**Unpaid care work** includes activities such as childcare, eldercare, care for people with disabilities, and domestic chores like cooking, cleaning, and fetching water or firewood. These tasks are disproportionately carried out by women and are typically performed in the household or community without direct financial compensation.

In Indonesia, for example, women do over 2.5x more unpaid care work than men, which contributes to their lower labour force participation and underrepresentation in trade-intensive sectors.

In Australia, women perform approximately 1.4 times more unpaid work than men, contributing to their lower labour force participation and overrepresentation in part-time and insecure employment.





## Women's Economic Empowerment

Women's economic empowerment (WEE) involves increasing women's access to and control over economic resources such as income, assets, skills, and markets. This also includes improving their agency and decision-making power within households, communities, and broader economic systems. At Katalis we use 7 domains to define WEE: income, (control over) assets, skills, time-savings/reduced work burden, leadership and networking opportunities.

Trade can drive economic empowerment for women by creating jobs and market opportunities, it can also reinforce inequalities if the benefits are not distributed equitably. Gender-responsive trade policies and initiatives can help ensure that women can fully participate and benefit from international trade.

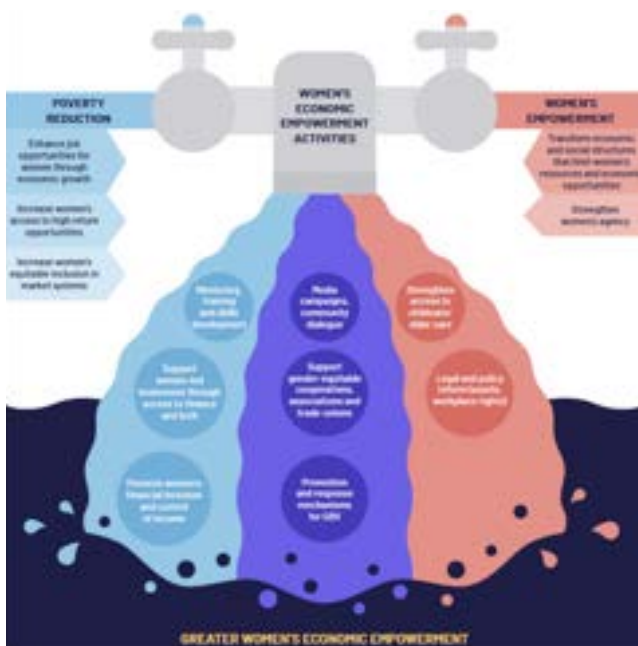
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Critical elements of economic empowerment (UN Women)



decision-making power within households, communities, and broader economic systems.

The term empowerment was introduced to the development field in the 1980s by feminists from the Global South, who understood this as the process of transforming gender subordination, the breakdown of oppressive structures and collective political mobilisation (Cronin-Furman et al., 2017). **In this framing, WEE means dismantling the structural barriers that perpetuate gender inequalities in the economy and society.**



Resources:

- [A 10-year-plan to unleash the full capacity and contribution of women to the Australian economy, 2023 – 2033](#) (Department of Prime Minister and Cabinet)
- [Women's Economic Empowerment Strategy](#), (UN Women)
- [Women's Economic Empowerment and Financial Inclusion in Indonesia](#) (Women's World Banking)
- [Women and Trade: The Role of Trade in Promoting Women's Equality](#), (World Bank)
- [Women's Global Trade Empowerment](#) (International Trade Administration)



## Women's Rights Organisations

Women's rights organizations play a critical role in the context of trade by advocating for policies that recognize and address the gendered impacts of trade agreements and economic reforms. A women's rights organization is a group, formal or informal, that works to advance gender equality and promote the rights, well-being, and empowerment of women and girls. These organizations are often led by women and grounded in feminist principles, focusing on systemic change across legal, social, economic, and political spheres. Their work intersects with trade in several key ways:

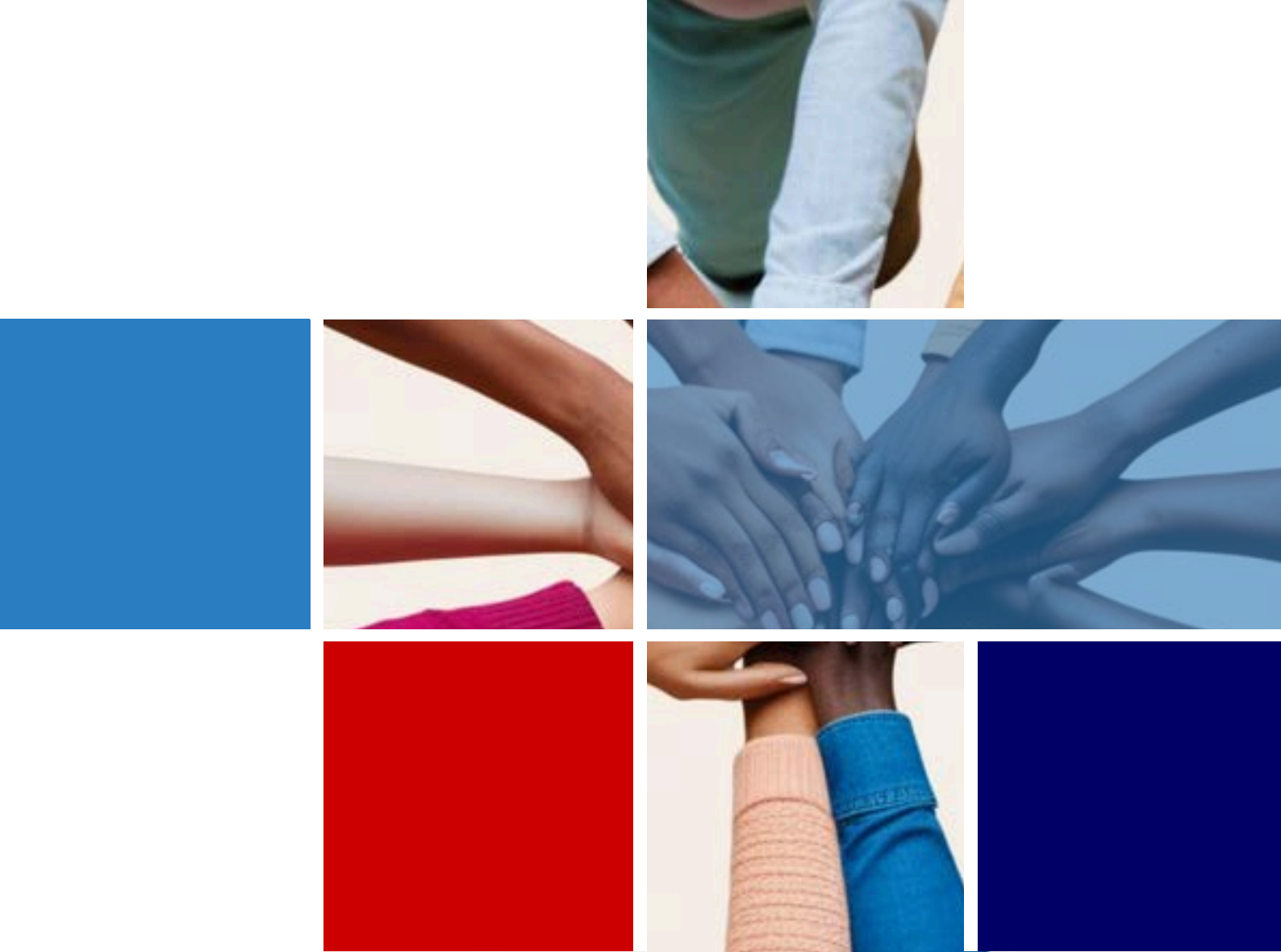
- **Policy influence and gender mainstreaming.** Women's rights organizations can push for gender-responsive trade policies that go beyond market access to address systemic barriers such as wage inequality, occupational segregation, and lack of representation in decision-making. These organizations may provide policy recommendations to ensure trade agreements consider the differentiated effects on women.
- **Accountability and safeguards.** These organizations can act as watchdogs, ensuring that trade and investment do not undermine human rights or entrench gender inequalities. By engaging in consultations or monitoring trade impacts, they contribute to transparency and safeguard mechanisms.

**Did you know? DFAT's Gender Equality and Women's Empowerment Strategy commits Australia to advancing gender equality through its foreign policy, aid, trade, and development programs.**

The strategy prioritizes ending violence against women, enhancing women's economic empowerment, and supporting women's leadership and decision-making. It recognizes that achieving these goals requires working with local and international partners, including women's rights organizations, which are seen as key agents of change.

These organizations provide the grassroots knowledge, advocacy power, and community trust necessary to design and implement gender-responsive policies and hold institutions accountable. DFAT explicitly supports strengthening these organizations to ensure gender equality is locally owned, context-specific, and sustainable.

- **Empowering women in trade.** Women's rights organizations may implement programs to empower women entrepreneurs and workers to engage in cross-border trade. Their grassroots connections help ensure that policies translate into real benefits for marginalized women, including those in informal sectors.
- **Advancing the care economy and trade-adjacent reforms.** Women's rights organizations can be vocal advocates for recognising and valuing unpaid care work, an issue closely tied to women's economic participation.



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