1. Types of algorithms
2. The data
3. Financial inclusion
4. Challenges
Women belong to all places where decisions are made. It should not be that women are the exception.

RUTH BADER GINSBURG
1. Types of Algorithms

1. written + visual (LAW)
2. unwritten + invisible (TRADITIONS)
3. written + invisible (DIGITAL)
2. The Data [1/4]

Who is developing software worldwide?

<table>
<thead>
<tr>
<th>Software developer gender distribution worldwide as of 2021</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Man</td>
<td>91.67%</td>
</tr>
<tr>
<td>Woman</td>
<td>5.31%</td>
</tr>
<tr>
<td>Non-binary</td>
<td>1.42%</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>2.67%</td>
</tr>
</tbody>
</table>

**Source:** © Statista 2021  •  **Survey time period:** May to June 2021
**Number of respondents:** 82,286 respondents

2. The Data [2/4]

Who is developing software in the US?

- **Average age:** 39.9
- **Race:** White 53.9% - Asian 31.2% - Hispanic/Latino 7.2%
- **Gender:** Male 67% - Female 25%
- **Salary gap:** Women earned 91% of what men earned.

**Source:** © Zippia 2021

**Number of respondents:** 687,276 software engineers in the US

https://www.zippia.com/software-engineer-jobs/demographics/
2. The Data [3/4]

What kind of data is introduced in the algorithm?

[Employment rate by presence of children, 2020 graph]

Part-time workers

29.9% of women in employment work part-time

8.4% of men in employment work part-time

3. Financial exclusion [1/2]

**Gender gaps in account ownership have persisted over time**

Adults with an account (%)

![Graph showing gender gaps in account ownership over time for the world, high-income economies, and developing economies.]


*Source: Global Findex database.*

3. Financial exclusion [2/2]

The gender gap in bank credit access.


- Female entrepreneurs are less likely to ask for a loan.
- They are less likely to receive it in the first year of the firm.
- Although those who get one have better loan performance.
- All this points to implicit (unconscious) discrimination.
4. Challenges

- Improve **diversity** in software developers
- **Audit** algorithms to overcome biases
- Support measures to achieve women's economic independence & **overcome gaps**

→ wage – employment - entrepreneurship – gender parenting
¡GRACIAS!

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