

2020 Edition



On the Women 20's fifth anniversary, the world enters a highly interconnected environment characterized by technology revolutions, economic uncertainty, social unrest, and a rapidly unfolding global crisis triggered by the COVID-19 pandemic.

G20 leaders must pave the way for equitable economic recovery where women, as equal partners and key economic actors, are part of the solution.



W20 Delegates, 2020

Inclusivity and diversity enrich decision-making that is critical for effective policy and business practices required to tackle the crisis and its offshoots.

The COVID19 pandemic is an opportunity for G20 Leaders to reset G20 economies by planning a recovery based on a principle of inclusiveness, and an acknowledgment that the full and equitable participation of women in economic activity is critical to a faster socio-economic recovery.

In fact, the gender inequalities that have been exposed and exacerbated during the outbreak amply demonstrate the urgency to address these in order to enhance the resilience of all societies.

We, the representatives of the Women 20 2020 (W20), have put forth a communique that provides G20 leaders with two sets of recommendations.

The first set underscores the key measures required to expedite the economic recovery from the COVID-19 pandemic.

The second one will help the G20 achieve the UN Sustainable Development Agenda, SDGs, and the objective of a strong, sustainable and balanced growth by supporting women's social and economic empowerment.

Key Measures to Support Economic Recovery

G20 Leaders should immediately

- 01** Ensure equal representation of women at all levels of decision-making in national and global political and economic bodies including in the private and public sectors.
- 02** Adopt gender-responsive budgeting, informed by gender impact assessment, to ensure that pandemic recovery measures foster a gender-inclusive workforce.
- 03** Significantly increase investment in social infrastructure to create jobs and build resilience:
 - Provide affordable and quality child, dependents, and elders care.
 - Increase the provision of and the equal access to high-quality healthcare services.
 - Ensure access and participation of women and girls in education, including online, and training with special attention to technical and vocational education, e-skills, and lifelong learning opportunities.
- 04** Implement social and income protection mechanisms for alternative employment models to ensure appropriate coverage for all workers in the formal and informal economy, with special attention to essential workers, part-time workers, the self-employed, and vulnerable groups particularly those in low-income countries.
- 05** Develop and fund action plans to stimulate women's participation in entrepreneurship and innovation ecosystems by supporting the start-up, scale-up and sustainability of women-owned businesses, particularly in ecommerce and the digital economy.
- 06** Increase women's and girls' access to digital technology, especially in remote and rural areas, by investing in infrastructure, high-speed connectivity and training to improve skills.
- 07** Develop, in partnership with public and private financial institutions and banks, innovative and easily accessible digital financial products to increase women's access to financial services.
- 08** Fund the research and the collection of sex-disaggregated data on the course of the pandemic.

Key Measures Towards Long-Term Economic Empowerment of Women

We, the representatives of the Women 20 2020, call on G20 Leaders to act upon previous G20 commitments to achieving gender equality and to take urgent measures to accelerate the pace of implementation of national gender equality plans towards the Brisbane 25x25 commitment.

We urge G20 Leaders to adopt the following recommendations, which will correct the stark imbalances in economic opportunities for women that continue to undermine the G20's objective of strong, sustainable, and balanced growth:

On Legal And Social Reforms

- 01** End all forms of gender-based discrimination and violence; and enact legal and social reforms to achieve gender equality.
 - Eliminate regulatory, legislative, and socio-cultural barriers to address all forms of discrimination against women in all areas. This includes, but not limited to, access to entry and advancement within the workplace, financial services, entrepreneurship, business, and equitable access to inheritance and property.
 - Commit to the eradication of sexual harassment and violence against women by developing and enforcing accountability and support mechanisms, including but not limited to measures to address gender-based violence and harassment on social media and other forms of communication.
- 02** Use all levers of policy and political will to enable a transformative shift in stereotypical social norms and gender roles, including men's responsibility for care work, that deter women from achieving their full economic potential.
 - Promote education and raise awareness about gender equality targets and efforts to eliminate gender stereotypes and unconscious bias in all forms, including politics, business, technology, and entrepreneurship.

On Inclusive Decision-Making

- 03** Achieve gender equality in public political decision-making.
 - Ensure equitable access and representation of women in politics and policymaking bodies. This includes domestic, international, ministerial, and other public positions through the implementation of targets or quotas in order to achieve gender parity by 2030. This includes domestic, ministerial, international, and other public positions.
 - Fund comprehensive programs to change gender bias in culture and structures and promote women in leadership positions.
- 04** Increase the number of women decision-makers in business by taking the necessary steps, including targets and quotas to ensure full gender parity on the boards of public and listed companies by 2030, and providing incentives for employers that achieve gender parity in decision-making positions.

On Equitable Labor Inclusion

- 05** Significantly increase public funding towards affordable, quality, and professionalized childcare and long-term care so that by 2030 these services are available to all women in or re-entering the labor market.
- 06** Implement by 2030 policies for mandatory paid parental leave schemes - including non-transferable entitlements for a second caregiver to promote shared responsibility of care work and a better work-life balance.
- 07** Invest in education infrastructure to ensure access to, and participation of women and girls in primary and secondary education, at the very least; and bolster technical and vocational training, digital skills, and lifelong learning - online or otherwise - to enable women to secure quality employment.
- 08** Take further action to close gender gaps in income, wages, pensions, and other earnings, to align with the SDGs, including recognizing, reducing, redistributing, and measuring the value of unpaid care and domestic work and its estimated contribution to the economy and valorize care work with equitable pay.
- 09** Develop and implement social protection mechanisms for alternative employment models to ensure appropriate coverage for all forms of work, in particular in the informal sector where women are over-represented.
- 10** Ratify by 2025 ILO Conventions No. 156 on Workers with Family Responsibilities, No. 189 on Domestic Workers and No. 190 on Violence and Harassment in the World of Work.

On Equitable Financial Inclusion

- 11** Develop and promote innovative and easily accessible financial solutions and products, including digital tools and microfinance, in partnership with public and private financial institutions to increase women's access to finance.
- 12** Develop and promote financial education programs, especially for disadvantaged women and girls, to improve women's financial literacy, skills, confidence, and entrepreneurial capacity.
- 13** Mandate public and private financial institutions to collect sex-disaggregated data with the purpose of understanding different gender implications on financial outcomes and investment decision making.

On Equitable Digital Inclusion

- 14** Secure digital access for women in an enabled and safe environment by improving infrastructure, including remote and rural areas; ensure access to STEM education and training to improve digital skills; and develop gender-sensitive ethical guidelines on Artificial Intelligence (AI) and other digital technologies.

- 15** Engage women in STEM education and employment by providing funding and incentives to public and private sectors for their training and career development in STEM industries. Require technology institutions and companies to include women in the research, design, and development of digital technologies.
- 16** Apply a gender lens to measure the digital economy by tracking the impact of AI and technology led shifts in the demand for jobs, skills, and growth for women.

On Women's Entrepreneurship

- 17** Develop policy frameworks and action plans, and provide financial support, training, and programs to strengthen women's participation in entrepreneurial and innovation ecosystems and to build women's capacity.
- 18** Offer incentives and targeted programs to increase the number of women-owned and women-led companies, including in ecommerce and STEM.
- 19** Incentivize the investment community to incorporate a gender lens in their decision-making across all asset classes, and foster the development of gender-responsive business loan officers and investors (including women angel investors and venture capitalists) with a view to increasing women's access to capital.
- 20** Create conditions to build capacity and increase opportunities for women-owned and women-led businesses to access markets by setting national year-on-year goals with regard to procurement, international trade and ecommerce. Set a target of a minimum 10 per cent increase in public procurement by 2030^[1]. Report on annual progress on women's access to these markets.
- 21** Collect sex-disaggregated data to facilitate evidence-based policy to improve women's entrepreneurial research and development as well as international comparison.

On G20 Accountability

- 22** Strengthening G20 monitoring and evaluation frameworks and indicators:
 - Systemically review policies implemented and progress made by calling upon the OECD and ILO to continue reporting annually to G20 Leaders on the Brisbane 25x25 commitment, based on each G20 member's annual employment plan reporting.
 - Call on the OECD to provide comparable sex-disaggregated G20 data to establish baselines, measure progress and report on gender equality related commitments stemming from G20 communiqués and declarations, leveraging existing multilateral frameworks and reporting mechanisms.

[1] By a minimum of 10% increase in improvement for each country according to its own baseline.

THE ANNEX



Acknowledgment

After a year of diligent and inspiring work, in some of the most challenging circumstances we have ever known, we are delighted to arrive at the final W20 communique, adopted by all delegates. In a year of unexpected physical distance, we found ways to be united in our shared dedication to women's equality and the important platform of the W20.

Our deep examination of key issues impacting women's empowerment, and subsequent policy recommendations would not have been possible without the contributions of a multitude of experts and partners.

These organizations and individuals embody the collaborative spirit of W20, which we now know can transcend borders and oceans when needed.

We would like to take this opportunity to thank the:

W20 Delegates

for their steadfast leadership both in the W20 forum and also with the diverse audiences and leaders in their home countries.

W20 Partners

Aramco, KPMG, Saudi Industrial Development Fund, Banque Saudi Fransi, and the Gulf International Bank, whose financial assistance helped transform W20 into a formidable and concrete group.

W20 Knowledge Partners

for providing us with research and insights that enabled the foundation for the W20 policy recommendations: Accenture, European Bank for Reconstruction and Development (EBRD), International Labor Organization (ILO), International Trade Center (ITC), Milken Institute, OECD, The World Bank Group, UN Women and UPS.

Special thanks and gratitude to Angela Joo-Hyun Kang, Athena Peppes, Barbara Harvey, Bathylle Missika, Christina Struller, Dominic King, Emanuela Pozzan, Françoise Le Bail, Hyeshin Park, Janneke Kukler, Jean Dcunha, Judith Fessehaie, Lateefa Alwaalan, Mai Bin Dayel, Maria Luisa Boyce, Moneera Alqahtani, Pam Rajput, Patricia Tatto, Shahd Attar, Stéphane Dubois, Sunita Pitamber, Vanessa Erogbogbo, Virginia Littlejohn, who worked tirelessly to ensure a robust and meaningful partnership and helped further advance our advocacy work.



W20 Statements

W20 Statement to the extraordinary virtual G20 Leaders' Summit: Call to action for gender equality in response to the COVID-19 pandemic

W20

As the world grapples with the effects of the COVID-19 pandemic, this statement acknowledged the G20's efforts towards a coordinated response and called on G20 leaders to ensure women's inclusion and representation in the response efforts.

[Read more →](#)

W20 Statement to the G20 Health Ministers

W20

In response to the G20 Health Ministerial statement, the W20 issued a statement urging the Ministers to ensure women's representation in the proposed taskforce and called for the work of the taskforce to explicitly recognize the role of women in fighting the pandemic.

[Read more →](#)

W20 Statement to the G20 Trade and Investment Ministers

W20

Women 20 urged G20 Leaders to foster greater recognition for women-owned SMEs in international trade through data collection and sharing.

[Read more →](#)

Enhancing Women's Economic Recovery and Resilience during COVID-19 and Beyond

W20 & UN Women

In a joint statement, W20 and UN Women called on G20 Leaders to address women's distinct economic roles, contributions and constraints, and to seize the opportunity to put women at the center of investment design to realize sustainable recovery for all.

[Read More →](#)

W20 Commemorates the 25th Anniversary of the Beijing Declaration & Platform for Action

W20

Marking the 25th anniversary of the Beijing Declaration and Platform for Action, W20 called on G20 leaders to take urgent action to safeguard women's rights amidst the pandemic.

[Read more →](#)

Joint Statements with G20 Engagement Groups

Joint Statement on Global Pandemic Preparedness

B20, C20, L20, T20, W20 & Y20

W20 B20, C20, L20, T20, and Y20 issued a joint statement to reiterate the role that the G20 partnership can play in response to the outbreak of global pandemics.»

[Read more →](#)

Joint Statement on Employment, Skills & Women

B20, L20 & W20

Together, the W20, B20 and L20 called on G20 Leaders to ensure urgent and coordinated efforts are implemented to contain the impact of COVID-19 pandemic on the workforce.

[Read More →](#)

Joint Statement on G20 Global Pandemic Preparedness -Attending to Access to Education & Employment

B20, C20, L20, T20, W20 & Y20

W20, along with B20, C20, L20, T20 and Y20 issued a joint statement highlighting the targeted action that needs to be taken by G20 leaders in education and employment to build a more resilient population that can aid in economic and social recovery.

[Read More →](#)

Joint Statement on Women in International Trade Network

B20

To increase the inclusion of women in international trade networks and support their economic empowerment through trade, W20 and B20 released a joint statement with recommendations that G20 Members could support in order to achieve this goal.

[Read More →](#)

PUBLICATIONS



W20 Inception Note

W20 Report

The purpose of this document was to build coherence among W20 delegates and knowledge partners and to initiate the policy recommendation process.

[Read More →](#)



Gender Equality Discussion within the G20

W20 & Milken Institute Report

Within this report, The Milken Institute, a knowledge partner of the W20 Saudi Arabia has drawn upon both the Milken Institute and W20 Saudi Arabia's assessment of the policy impact of the W20 on G20 recommendations.

[Read More →](#)



Women's Empowerment Through Digital Trade

W20 & USP Report

The joint statement with UPS aimed to highlight the importance of digital trade amidst the pandemic as well as calling for action to be taken towards empowering female-owned and female-led businesses within this field.

[Read More →](#)



Building Back Better for Gender Equality: Lessons from the EBRD

W20 & EBRD Report

This policy brief aims to share gender-responsive insights from the European Bank for Reconstruction and Development, and put forward joint EBRD-W20 policy recommendations for the immediate recovery phase, as well as longer-term rebuilding efforts, that can be applied across the G20.

[Read More→](#)



Building Back Better for Women -Missing Voices of Women in Decision-Making

W20 & Accenture Report

In the build-up to the G20 Leaders' Summit in Saudi Arabia, W20 Saudi Arabia has partnered with Accenture Research on a series of articles highlighting specific areas in which it is vital we take action to empower women.

[Read more→](#)

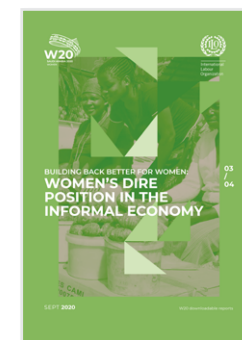


Building Back Better for Women: Digital Inclusion

W20 & Accenture Report

In the build-up to the G20 Leaders' Summit in Saudi Arabia, W20 Saudi Arabia has partnered with Accenture Research on a series of articles highlighting specific areas in which it is vital we take action to empower women.

[Read more →](#)

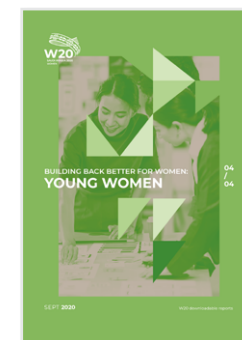


Building Back Better for Women - Women's Dire Position in the Informal Economy

W20 & Accenture Report

In the build-up to the G20 Leaders' Summit in Saudi Arabia, W20 Saudi Arabia has partnered with Accenture Research on a series of articles highlighting specific areas in which it is vital we take action to empower women.

[Read more →](#)



Building Back Better for Women: Young Women

W20 & Accenture Report

In the build-up to the G20 Leaders' Summit in Saudi Arabia, W20 Saudi Arabia has partnered with Accenture Research on a series of articles highlighting specific areas in which it is vital we take action to empower women.

[Read more →](#)



Women Entrepreneurs: An Action Plan to Build Back Better

W20 & ITC, ICC, UPS

COVID-19 is reshaping global value chains and policy landscapes. In this brief, leaders from government, business and women's economic empowerment networks identify key trends and potential scenarios for women in trade.

[Read More →](#)



A Roadmap Towards A More Gender Equitable Economic Recovery: If Not Now, When?

W20 & Accenture Final Report

Coming Soon



W20 Response to G20 Working Groups

Throughout 2020, the W20 intervened at numerous G20 Sherpa and Finance Track meetings, below is a summary of the W20 position which draws upon the previous W20 Communiqués and W20 body of knowledge and in consultation with the W20 delegates.

Anti-Corruption



Development

Digital Economy



Education

Labor & Employment



Tourism

Trade & Investment



Anti-Corruption

W20 Calls for

- Addressing corruption as an obstacle to women exercising their civic, social, and economic rights.
- Addressing offences that are enabled by corruption that affect women the most including sexual extortion as a form of corruption.
- Promotion of transparency in resource distribution and women's access to public services.
- Establishment of effective legal frameworks to ensure access to justice and strengthen law enforcement to end all forms of violence against women and girls in all spheres.



Development

W20 Calls for

- Establishment of effective and transparent governance and accountability mechanisms for achieving gender equality.
- Development of mechanisms to monitor the implementation of G20 commitments on gender equality, together with international organizations, relevant national partners and in collaboration with the W20, and report progress on a regular basis.
- The joint review of progress, within G20, for achieving gender parity in leadership and all levels of decision-making in the public and private sectors by 2030.
- Strengthening the mandate and capacity of national gender machinery to ensure that gender impact assessments are conducted on legislation, standards, and policies.
- Adopt gender mainstreaming tools to consider direct and indirect gender effects of pandemic response strategies.
- Provide access to ICT support that is free of charge to digitally-excluded workers and entrepreneurs.
- Ensure women's access to basic health care services, including reproductive, sexual, pre- and post-natal health care.

Open letter to the Development Working Group Chair

- Adopting gender responsive budgeting which is informed by sex segregated data and gender impact assessments.
- Advocating for the collection of sex-disaggregated data to inform future policymaking, measure progress, and report on gender parity commitments made by G20 Leaders.
- Promoting policies to encourage closing the gender gaps in income, wages, pensions, and other earnings to align with SDGs.



Digital Economy

Engage women in STEM education and employment through

- Increasing women and girls' participation in STEM career and education
- Incentivizing public and private sectors to hire, retain and promote women in STEM industries.
- Training on digital skills to women/girls and the promotion of lifelong learning.
- Apply a gender lens to measuring the impact of the digital economy and tracking the impact of AI-and tech-led shifts in the demand for skilled workers on women.
- Address existing biases in data sets and algorithms and recognize the risk of exacerbation of inequalities.
- Involve women in the design and development of digital technologies by mandating technology companies to include women in the research, design & development process.
- Secure access for women to use digital technology in a safe and responsible environment by:
 - Eliminating the gender gap in women's direct access to digital and mobile technology.
 - Improving infrastructure connectivity particularly in remote areas.
 - Developing gender sensitive ethical guidelines on Artificial Intelligence and other digital technologies for the private sector and incentivizing their use building on established principles such as WHO guidelines on digital health.



Education

- Promotion of lifelong learning, and education on gender equality in schools and workplaces, to eliminate gender stereotypes and unconscious bias.
- Boost equal participation of girls and women of all ages in Science, Technology, Engineering, Arts, and Mathematics (STEAM).
- Advocating for increased investment in affordable childcare services for women that encourage early childhood education while also empowering working mothers.
- Increasing investment in digital education and access to digital technologies for educational purposes.
- Ensuring women's access to STEM education and training.



Labour and Employment

W20 Calls for

- Take urgent measures to accelerate progress on the 2014 Brisbane commitment to reduce the gender gap in labor force participation by 25 percent by 2025.
- Incentivize employers in the public and private sectors to implement evidence-based policies and publicize progress on gender equality, leading to more women in decent and quality work and in leadership positions.
- Taking measures to support skills development and promotion of life long learning.
- Addressing the disproportionately large percentage of women/girls in NEET (Not in Employment, Education, Training).
- Adoption of the ILO's proposed convention and recommendation concerning the elimination of violence and harassment in the world of work.
- Remove systemic legal and social barriers in the labor market.
- Enact and implement legal measures to achieve gender equality in all aspects of employment practices.
- Take further action to close gender income gaps such as wages, pensions and other earnings.

W20 Calls for social protection in a changing world of work

- Reforming social protection systems to ensure no one is left behind. Taking into consideration the informal economy, part time jobs.

W20 Calls for care infrastructure development

- Invest public funds in quality, accessible and affordable care infrastructure for children and elderly.
- Implement mandatory non-transferable paid parental leave.
- Address unpaid care work.

Include women in decision making by

- Ensuring equitable access and representation of women in decision making bodies from national to local, ministerial and public positions by affirmative action in order to achieve gender parity by 2030.
- Increasing the number of women decision makers in business through taking the necessary measures including quotas to ensure full gender parity on the boards of public and listed companies by 2030 and providing subsidies and incentives for employers who achieve gender parity in decision-making positions.

Accelerate progress towards the Brisbane 25x25 target by

- Increasing investment in education infrastructure to ensure access and participation of women and girls in education and training (primary and secondary education) with special attention on technical and vocational education, e-skills and lifelong learning to support women into quality employment (including for care workers) and decision-making roles.
- Provide social protection mechanisms for alternative employment models through implementing policies and legislation for flexible work to ensure appropriate social protection for all workers including those in the informal sector and to anticipate and respond to shifting social and work models.

Enhance care ecosystems to increase women labor force participation by

- Optimizing the impact of available resources while significantly increasing national investment of public funds so that by 2030 affordable, quality and professionalized childcare and long-term care services are available to all.
- Implementing by 2025 policies for mandatory paid parental leave schemes that include non-transferable entitlements for a second caregiver to promote shared responsibility of care work and a better work-life balance.
- Developing policies that reduce and redistribute the unpaid care work more equally between men and women including recognizing its estimated contribution to the economy.

W20 Calls for social protection in a changing world of work

- Reforming social protection systems to ensure no one is left behind. Taking into consideration the informal economy, part time jobs.
- More equally between men and women including recognizing its estimated contribution to the economy.

Promote workplace equality through laws and regulations by

- Promoting equal pay for work of equal value as well as gender pay transparency and reporting.
- Ratifying ILO Conventions No 156 on Equal Opportunities and Equal Treatment of Men and Women Workers and Convention No 190 on Violence and Harassment in the World of Work.
- Shift stereotypical social norms and gender roles, including responsibility for care work, that deter women from achieving their full potential through promoting education and raising awareness on gender equality targets and issues to eliminate gender stereotypes and unconscious bias in all forms including politics, business, technology and entrepreneurship.

- Expanding public services to ameliorate the childcare burden which disproportionately falls upon women so that by 2030 these services are available for all women in the labor market.
- The adoption of paid parental leave schemes to encourage shared responsibility of care work within families and improve overall work-life balance.
- Increasing investment in education and vocational training programs for women, particularly in sectors where women are underrepresented, such as the tech sector.
- Promoting policies to encourage closing the gender gaps in income, wages, pensions, and other earnings to align with SDGs.
- Implementing increased social protections for women operating in the informal sector to ensure coverage and compensation for all forms of work



Tourism

W20 Calls for

- Protection of women in the workplace
- Inclusion of women in decision-making
- Investment in capacity building
- Transformation of social protection mechanisms
- Enhancement of care ecosystems
- Support of local women owned businesses
- Adoption of data-driven policies and commissioning research



Trade and Investment

Open letter

- Developing policy frameworks and action plans which increase women's access to financial resources, remove institutional barriers to women's entrepreneurship and increase capacity building and vocational training for women.
- Providing incentivized support for the growth of women-owned businesses and SMEs, particularly those in sectors where women are underrepresented.
- Encouraging an investment environment that incorporates a gender lens in all levels of decision-making.
- Setting yearly goals and KPIs to track progress towards women's increased participation in global markets, international trade, and ecommerce.

W20 Focus Areas: Good Practices and Case Studies Across The G20 and Beyond

By the W20 Working Groups

Focus Area: Inclusive Decision-Making

Background

Women remain significantly underrepresented in decision-making bodies and leadership roles in both the public and private sectors in G20 countries, notwithstanding the commitments in the Beijing Declaration and Platform for Action (1995), and the Sustainable Development Goal (SDG) 5 on Gender Equality (2015).

Women continue to be underrepresented in elected and appointed positions although they represent more than half of the population.

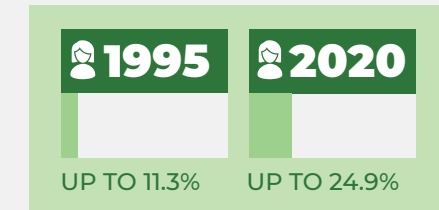
Company boards are characterized by the persistent gender imbalance in all G20 countries, though it is widely acknowledged that the presence of women on boards improves corporate governance and financial performance due to a more diverse and collective mindset.

Promoting increased women's leadership and gender equality is a development issue, a human rights issue, and a moral obligation.



Facts & Figures

According to the Inter Parliamentary Union, the world average of women in national parliaments stands



But has slowed down during the last five years.

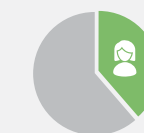
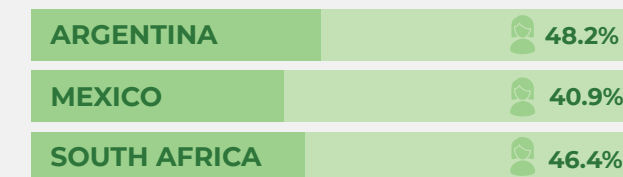
On top ten countries for women's participation in single and lower houses of parliaments.

ONLY 4 COUNTRIES HAVE



50% OR MORE WOMEN REPRESENTATIVES¹

ONLY 3 COUNTRIES AMONG THE G20 HAVE **40% OR ABOVE**²



39.5% OF EUROPEAN PARLIAMENT ARE WOMEN



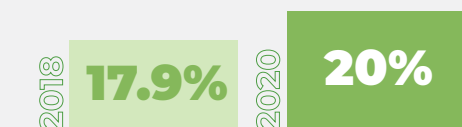
ONLY 8 COUNTRIES ARE ON THE **30% THRESHOLD**.

Some have a legislative quota or voluntary party quota or both.³



IN 2020 THERE IS ONLY ONE WOMEN AMONG THE G20 LEADERS

In the 2765 MSCI ACWI index **PERCENTAGE OF WOMEN DIRECTORS**



An analysis of more than 8600 companies in 49 countries showed women held 16.9% of all global board seats in 2018 and only 5.3% of board chair positions were held by women in 2018.⁴

Focus Area: Inclusive Decision-Making

Examples of good practices on women in the public sector

→ A large number of G20 countries have either legislated or voluntary party quotas. Mexico enacted a law in 2014 that mandates parties to ensure that 50 % of Candidates are women.

→ Argentina passed a gender parity law in 2017 aimed at guaranteeing 50 % female representation in its National Congress.

In France, an amendment of the French Constitution in July 1999, further reinforced by several laws, mandates that women must constitute 50% of electoral lists for local, national, and European elections. Lists that are not in compliance with the law on parity are not registered.

→ South Africa, Canada, France are three G20 countries among the few countries in the world that have Gender Equal Cabinets. France in fact has more women ministers than men (17 women and 14 men).

→ India has legislative reservations for 33 % women in rural and urban local bodies, which have been increased in the majority of States to 50 %. Saudi Arabia's Shura Council (consultative body) has a 20 % quota. South Korea has amended its Public Officials Election Act (2005) mandating all parties to recommend 50/100 of the candidates from among women in every added number.

→ Japan enacted the Gender Parity Law (2018) that requires political parties to aim at fielding an equal number of male and female candidates at all levels of elections.

Examples of good practices on women in the private sector

→ Six member states of the EU have adopted legislation on gender quotas to address the gender imbalance in board rooms: Belgium, Italy, and Portugal (33%), Germany and Austria (30%), and France (40%).

→ South Korea's National Assembly passed an amendment to the Financial Investment Services and Capital Markets Act that recommends that corporations with more than 2 trillion won (US\$1.66 billion) in assets have at least one female member on the board.

→ The Indian government has mandated that at least one seat on the board of publicly listed companies must be reserved for women.

→ Outside of quotas, the inclusion of gender diversity into corporate governance codes is another strategy being used to increase the number of women directors. Australia, Canada, France, Germany, Japan, South Africa, and the UK, are the seven G20 countries among the 31 countries in the world that have included gender diversity language.

→ Mexico has a Diversity and Inclusion Group under the Mexico Compact Network for achieving equality and inclusion mechanisms in the work environment of the private and public sectors.



Focus Area: Labour Inclusion

Background

The COVID-19 pandemic came as a stark reminder that healthcare, household care, and care for dependents sustain life and as such contribute to economic health.

For many women, fully engaging in economic activity is limited by the burden of unpaid care and domestic work. This represents a loss of opportunity⁶ for women and their families; but also for global economic productivity and development.

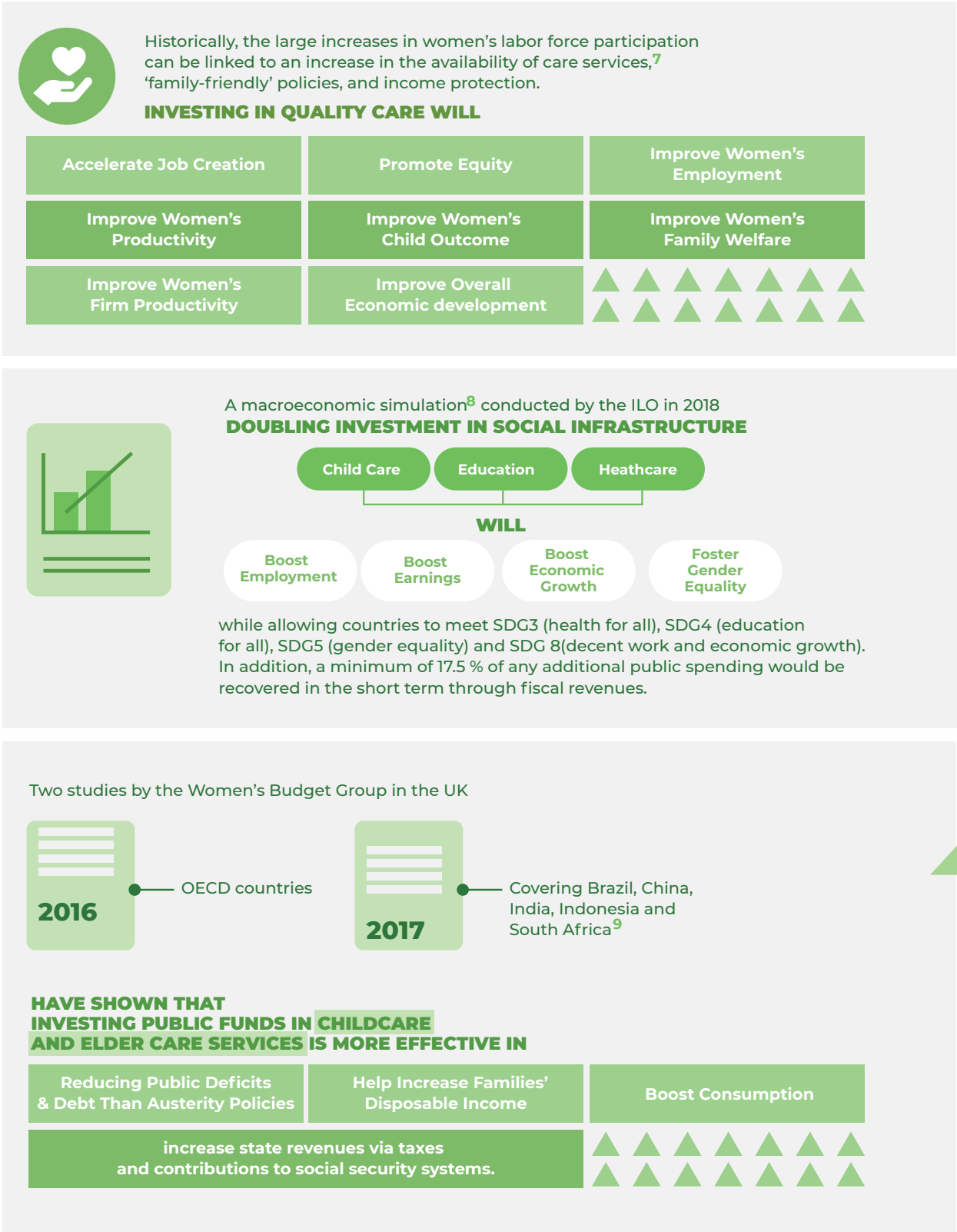
Care systems must be re-thought and strengthened so that the responsibility can be shared between men and women, families, communities, and the state. Significant investment is required to make quality and professionalized child and long-term care accessible and affordable for all who have dependents and need to work, as is the adoption of policies and measures which will make paid work compatible with family responsibilities.

Equal access to life-long education and skills development (especially digital), and to financial services and resources, is also critical if women are to fully engage and contribute to the well-being of the economy. This is as important for women engaged in the formal or the informal economy, looking for employment or wanting to start a business.

Now is the time to remove the barriers to women's participation in the workforce and to build the foundation for resilient societies and a strong and healthy economy.



Facts & Figures



Examples of good practices in labor inclusion

→ A successful child care initiative¹⁰ Canada has served as a blueprint for a number of programs around the world for two reasons: the rate of women age 26 to 44 in the workforce has reached 86 %, and the program pays for itself through increased taxes from working women and a reduction in families dependent on social benefits.

→ The EU Directive on work-life balance for parents and carers¹¹ which entered into force in August 2019 is a good example of policies that improve families' access to family leave and flexible work arrangements.

→ The OECD's "Toolkit for Mainstreaming and Implementing Gender Equality,"¹² offers insights into actionable family-friendly policies and strategies and shows how such policies have been implemented in Sweden and New Zealand.

→ Innovative business models can also bring solutions to involve rural women in global supply chains and demonstrate the benefits of re-thinking the concept of education and training to respond to the needs of illiterate and semi-literate women.

- Setting up a produced-owned cooperative under the leadership of the social enterprise Industry.
- Solar engineering training provided by Barefoot College International (Solar Mamas)¹³ in 93 countries around the world.
- The listing accommodation in rural India on Airbnb done by SEWA¹⁴ (digital and financial inclusion).

→ The 'new normal' has also produced interesting discussions involving the formal and informal sectors in the tourism industry in Vanuatu¹⁵ are taking place to find viable solutions to revive the sector in the times of COVID-19.

→ In terms of redistribution of care and domestic work, the media can also support changes in social norms. As an example, the "#Share the Load"¹⁶ campaign in India asked "Is laundry only a women's job?", and it created a debate.

The campaign has been running for 5 years and has had an impact on the mindset of millions of men (and women). From 79 % of men who thought laundry was only a woman's job in 2015, the numbers steadily declined to 41 % last year.



Focus Area: Financial Inclusion

Background

Financial inclusion is a key driver towards the financial independence and capacity building of women. Financial independence is important to the overall empowerment of women. Our focus includes improving access to personal financial resources, financial literacy, access and ownership of property.

Yet despite the growth in numbers in the last five years, there still exists a significant gap in financial inclusion between men and women around the world. The G20 Global partnership for Financial Inclusion accepted research that approximately one billion women do not have formal financial¹⁷ services, due to persistent barriers in access to identification documents, mobile phones, digital skills, financial capability, as well as inappropriate products and more.

Explanations for this disparity in access to finance include: Fewer women are named holders of capital, and so can be rejected for credit on this basis and fewer women are the sole or main holder of bank accounts. More women also work in informal and unpaid work. Algorithms used in credit approving software have also shown to have inbuilt prejudices. Some indicators also point to women being less averse to risk.

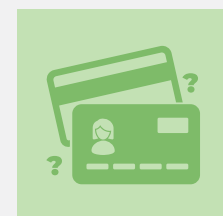
The result of this disproportionate access to financial markets means that women are denied the opportunities to start, build, and grow their businesses because they are unable to secure credit.

W20 this year co-sponsored the We- Finance Challenge session at the Global Women's Forum where key organizations convene to discuss a joint plan of action to accelerate the number of financial institutions that are tracking their financing to women entrepreneurs



Facts & Figures

According to the Alliance for Financial Inclusion¹⁸ (AFI)



68%

of women's businesses in emerging economies **HAVE UNMET CREDIT.**



72 COUNTRIES

bar women from some social groups from opening bank accounts or obtaining credit.²⁰



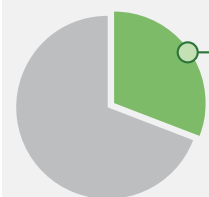
The legal framework of all G20 countries provides women with the same rights as men to open a **bank account** at a formal institution and guarantees

WOMEN'S EQUAL ACCESS TO CREDIT



Despite this framework, on average, **22% WOMEN IN THE G20 COUNTRIES LACK ACCESS TO FORMAL BANK ACCOUNTS.**¹⁹

According to the Alliance for Financial Inclusion (AFI)²¹



31% OR OVER 1.7 BILLION PEOPLE MAKE UP THE GLOBAL UNBANKED



MORE THAN HALF ARE WOMEN

Examples of good practices in financial inclusion

→ Argentina

Resiliencia SGR, founded and run by women, works with banks to negotiate the best terms for clients who are often otherwise excluded from access to financial products, prioritizing women and diversely-led companies. Since its founding in December 2018, Resiliencia has worked with Santander to create a credit line at a preferential fixed rate of 29% for female-led MSMEs.

These are 3-year loans with a French System of amortization, free from bank charges, for a maximum amount of 200,000 pesos (approx. 4,000.- dollars). By 31st August 2020 60% of active accounts belonged to women, 50% of which represented either their first business account or entry to the financial market. Other banks have since expressed a strong interest in offering similar credits.

→ Mexico's National Financing Programme for Micro-Entrepreneurs and Rural Women is designed to help women develop entrepreneurial skills and obtain preferential loans, particularly in rural areas. Source: Report prepared by the OECD Development Centre for the W20 Japanese presidency.

→ Saudi Arabia's Kafalah Program, established in 2006, aims to support small and medium businesses to overcome financing challenges especially for those who are not able to provide required guarantees to financial institutions necessary to receive commercial loans. Through the Introduction of incentives for institutions to finance female-led businesses by lowering interest rates, the program acts as a guarantor enabling an underserved segment of SMEs to attain access to growth capital. To date, over nine thousand SMEs have used the program.

→ Several G20 countries have expanded women's access to financial accounts by using new technologies. Digitization of payments has led to a 29% increase in account ownership for both men and women in Indonesia and 44% in India.²²



Focus Area: Digital Inclusion

Background

The pace of technological change in industry, economy, and society is increasing exponentially; and digital technology is becoming a basic requirement for surviving in a digital world.

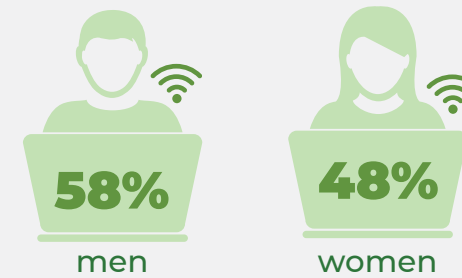
A wide digital gender divide has damaged the empowerment of women in terms of increased unemployment and lost GDP.

Studies show that women are more likely to have financial independence, more equality in the workplace, and increased access to formal employment in countries with equal access to the internet, digital technologies, ecommerce, and digital training.



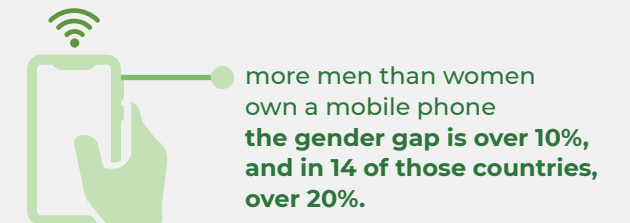
Facts & Figures

The proportion the internet globally is ²³



Source: International Telecommunications Union.

According to the ITC, **23 of the 58 countries** where data is available



Source: International Telecommunications Union.

72% OF WOMEN SAID

WOMEN'S EMPLOYMENT OPPORTUNITIES INCREASE AS DIGITAL FLUENCY INCREASES

50% OF WORKING WOMEN SAID

THEY USE DIGITAL TO WORK FROM HOME AND TO ACCESS JOB OPPORTUNITIES. ²⁴



ECOMMERCE HAS REPLACED PHYSICAL CHANNELS RAPIDLY IN THE COVID SITUATION.

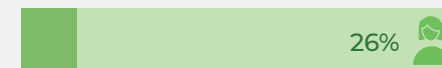


In the US, the 1st quarter of 2020 has achieved **10 YEARS' GROWTH IN JUST THREE MONTHS.** ²⁵

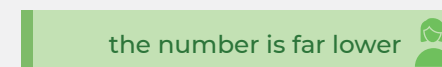


WOMEN REPRESENTED IN STEM WORKFORCE ²⁶

In Developed Countries

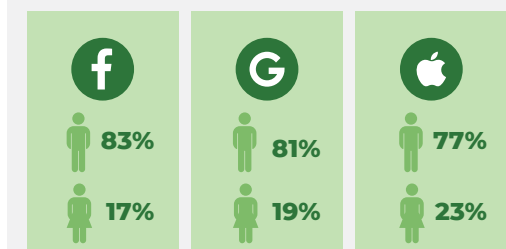


In Developing Countries



MEN DOMINATE THE TECHNOLOGY INDUSTRY

Percentage in the Technology Staff at ²⁷



According to UIS data

LESS THAN 30% OF THE WORLD'S RESEARCHERS ARE WOMEN ²⁸



Examples of good practices in digital inclusion

→ Global

EQUALS Global Partnership by International Telecommunications Union, UN Women, GSMA, International Trade Centre, and UN University to achieve equal access and use of digital technologies by 2030.²⁹ UNESCO has embarked on a two-year process to elaborate the first global standard-setting instrument on the ethics of AI in the form of a recommendation.³⁰

→ Germany

- The Federal Ministry of Education and Research (BMBF) launched **“Go MINT”**, the National Pact for Women in MINT (STEM) careers with political, corporate, science, media, and social partners as a central info hub about STEM activities, support services, and expertise to attract more women to STEM. (www.komm-mach-mint.de).

- BMBF and the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (BMFSFJ) initiated the **“Girls' Day”** campaign connecting girls of 10 years upwards and female role models for changing their education and career surroundings and vocational attitudes, esp. in digital inclusion through its national and global networking platform (www.girls-day.de).

→ Republic of Korea

The Ministry of Gender Equality and Family has strengthened online job training and customized employment education on IT in 158 New Job Centers nationwide for career-interrupted women in 2020 to address the COVID 19 situation.

→ Russia

- It is mandatory to provide high-speed internet in rural and remote areas.
- “Women in the Digital Economy” Project increases the participation of women and girls in high-tech sectors by establishing scientific and technical centers and internet platforms.
- The “Girls Solve” Project provides vocational guidance to girls on digital literacy.

→ UK

Global retail ecommerce is estimated at over USD 6 trillion by 2021 and the UK is third after China and the US. The Scottish Government has recommended using the financial services training in upskilling and reskilling for women returners in ecommerce skills.



Cross-cutting topic: Women Entrepreneurship

Background

The COVID-19 pandemic has and will continue to disproportionately affect women entrepreneurs.

W20 work shows that strengthening women's participation in entrepreneurship requires the development of policy frameworks and action plans to accelerate startup and scaleup of microenterprises, small and medium enterprises (M/SMEs) and growth enterprises (GEs); building managerial, financial and digital capacity and upskilling; increasing the number of women-owned and women-led businesses, including in eCommerce, STEM and STEAM (incorporating the arts); fostering development of gender-responsive debt and equity instruments; training women angel and VC investors; facilitating women's access to public and corporate procurement, international trade and ecommerce; and collecting sex- and gender-disaggregated data to facilitate evidence-based policymaking, international comparability, and research to spur women's enterprise growth and development.

Severe and longstanding deficits in data collection need to also be addressed.³¹

W20, along with our knowledge partners, has argued for G20 leaders to promote economic security for women small-business owners (SMEs); including tax exemptions, suspension of mortgages, and loans for freelance women workers and entrepreneurs.



Facts & Figures



405 MILLION WOMEN
are entrepreneurs or operate established businesses.³²



The Global Entrepreneurship Monitor (GEM, 2019) identifies ways that entrepreneurial ecosystems can be strengthened to support women's entrepreneurship.³³

A key recommendation is that women entrepreneurs should

“LEARN FROM EACH OTHER ABOUT THE BEST WAYS TO BUILD SUCCESSFUL BUSINESSES AND A VIBRANT ENTREPRENEURIAL ECOSYSTEM.”

GEM (2018/2019) emphasizes that data should **“GUIDE THE DEVELOPMENT OF AN ECOSYSTEM THAT WORKS WELL FOR ALL, INFORMED BY**



**SOCIAL
CULTURAL
POLITICAL
& ECONOMIC
CONTEXTS**

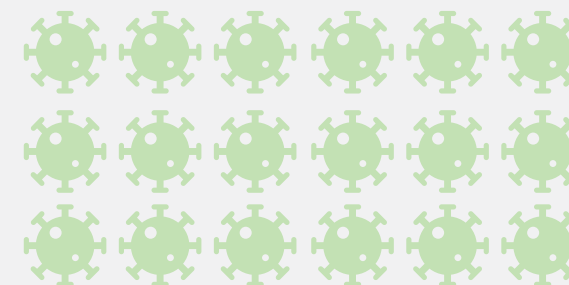
Robust entrepreneurial ecosystems include

“POLICY, REGIONAL CLUSTERS, INNOVATION SYSTEMS, CONTEXT AND INSTITUTIONAL



**FRAMEWORKS
THAT PROMOTE
AND SUPPORT
ENTREPRENEURSHIP.**

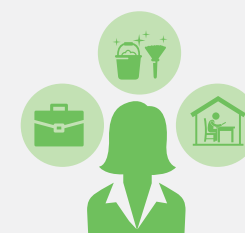
The need for market interventions is further demonstrated in reporting about the devastating effects of the COVID-19 pandemic on SMEs.



In July 2020, the **OECD (2020)** summarized insights based on **41 country surveys** to report that



50% OF SME's
had experienced significant loss in revenues and were at risk of being out of business within three months without support.³⁴



Effects of the pandemic are amplified on women who face challenges

BALANCING PROFESSIONAL AND INCREASED HOUSEHOLD AND CARE RESPONSIBILITIES, INCLUDING HOMESCHOOLING.

Example of good practices in women's entrepreneurship

Some countries have created ecosystems with policy frameworks and action plans to enhance enabling environments and decrease gender-related impediments, provide financial support, training, and programs to strengthen women's participation in entrepreneurial and innovation ecosystems, and build capacity with regard to empowerment, startup and scaleup.

In the MasterCard Index of Women Entrepreneurs 2019, among G20 member countries, the US is ranked 1st, Canada 3rd and UK 9th in terms of best practices.³⁵

→ **Peer Learning Networks** strengthening Women Entrepreneurial Capacity Building Organizations, through training on fundraising; the creation of donor collaboratives at the national, regional or global levels; creation of corporate partner programs; and advocacy and coalition building. (Multi-country W20 associations and knowledge partners, working from 2020-2023).

→ **Growth and scale up** Incentives and programs to increase the number of women-owned and women-led companies, including in STEM, eCommerce and advanced and emerging technologies have shown results:

- German women entrepreneurial trade missions to China, India, Canada and Silicon Valley / San Francisco.
- The "Ecommerce Blueprint for Scotland" in 2019.
- IGNITE: Creating an Innovation Ecosystem that Works for Women in the USA. and the FutureForward Emerging Tech
- Collaboratory focused on high-growth women-owned
- SMEs with AI, the Internet of Things, Blockchain, Virtual
- Reality, quantum computing, etc. (USA pilot with corporate and university partners).

Incentivizing the investment community to incorporate a gender lens in decision-making across all asset classes, and foster development of gender-responsive policies and financial products, business loan officers and investors (including women angel investors and venture capitalists) leads to increasing women's access to capital and tracking ROI based on client gender.

Programs include

The UK's GenderSmart Investing Summit Report and Ecosystem Map; a review of the finance ecosystem for women in the UK; the Billion Dollar Fund for Women; best in class angel investment initiatives; women's venture capital funds; investing with a gender lens in the US, Europe and the Middle East; We-Fi; the Financial Alliance for Women; FinTech; Crowdfunding; and the Saudi Kafalah program which increased the number of women-led businesses receiving debt finance from 3% to 57%.

Working with governments to develop a target of a minimum 10% increase in public SME procurement by 2030, based on each country's current baseline. Also, assist governments with reporting on annual progress on women's access to all four markets.

The leading schemes are:

The International Trade Centre's SheTrades Initiative on International Trade; WEConnect International's program on Corporate Procurement in 46 countries; corporate programs on incorporating women into their global supply chains; public procurement initiatives in G20 countries; and eCommerce programs.

Collecting sex- and gender-disaggregated data to facilitate evidence-based policy and international comparisons, can improve women's entrepreneurial research and development. Definitions Initiative: Collaborate with W20 knowledge partner, the International Trade Centre, plus Swedish Institute of Standards and the International Standards Organization on global agreement on definitions for women-owned and women-led enterprises, and related terminology, in order to improve evidence-based policymaking and international data harmonization.

→ Research Collaborations

Collaborate with knowledge partners and three consortia of university researchers on women's entrepreneurship with regard to G20 countries and individual members of the G20. (Global Entrepreneurship Monitor; Diana Researchers organized by Babson College; and Dr. Colette Henry who is Head of the School of Business & Humanities at Dundalk Institute of Technology in Ireland, and Editor of the International Journal of Gender & Entrepreneurship.)

Professor Barbara Orser, W20 Acting Co-Head of Delegation for Canada, who serves on all three consortia, will provide interface and coordination, and assist in identifying other possible areas for action research relating to W20 countries.

→ Showcase

The Double X Economy – The Epic Potential of Women's Empowerment,³⁶ by Dr. Linda Scott, published by Farrar, Straus and Giroux, July 21, 2020, advocates for better data to improve economic policymaking, access to markets and finance, etc. (USA, 2020)

Encourage specific new measure to mitigate COVID-19

such as the Women's Enterprise Policy Group: Framework of Policy Actions to Build Back Better for Women's Enterprise, which calls for the British "Chancellor to bring WEPG to the policy table to shape Covid19 enterprise policy that 'Builds Back Better for women entrepreneurs, for the economy, and for society.'" (UK, 2020).³⁷



REFERENCES

W20 Focus areas: Good practices and case studies across the G20 and beyond

Focus areas: Inclusive Decision-Making

- 1/** Women in parliament: 1995–2020 - 25 years in review, [Union, I. P. \(2020\). Women in parliament: 1995-2020–25 years in review.](#)
- 2/** Women in parliament: 1995–2020 - 25 years in review, [Union, I. P. \(2020\). Women in parliament: 1995-2020–25 years in review.](#)
- 3/** Women in parliaments, [Prpic, M., Sabbati, G., & Chahri, S. \(2019\). Women in Parliaments. European Parliamentary Research Service.](#)
- 4/** Women on boards, [2019 Progress ReportStory, A. B. Women on Top: A Boardroom Story.](#)
- 5/** From promises to action: Addressing discriminatory social institutions to accelerate gender equality in G20 countries, [OECD Development Centre \(2019\) Addressing discriminatory social institutions to accelerate gender equality in G20 countries](#)

Focus areas: Labor Inclusion

- 6/** COVID-19 and gender equality, [Anu Madgavkar, Olivia White, Mekala Krishnan, Deepa Mahajan, and Xavier Azcue \(July 15, 2020\) COVID-19 and gender equality: Countering the regressive effects](#)
- 7/** The Child Care Crisis Is Keeping Women Out of the Workforce, [Schochet, L. \(2019\). The Child Care Crisis Is Keeping Women Out of the Workforce. Washington, DC: Center for American Progress.](#)
- 8/** Care work and care jobs for the future of decent work, [ILO-International Labour Office. \(2018\). Care work and care jobs for the future of decent work.](#)
- 9/** Investing in the Care economy to boost employment and gender equality, [UK Women's Budget Group. \(March 2016\) Investing in the Care economy to boost employment and gender equality](#)
- 10/** The Global Legacy of Quebec's Subsidized Child Daycare, [Molly McCluskey \(January 1, 2019\) The Global Legacy of Quebec's Subsidized Child Daycare](#)
- 11/** EU Work-life Balance Directive enters into force, [https://ec.europa.eu/social/main.jsp?catId=89&furtherNews=yes&langId=en&newsId=9438#navItem-1](#)
- 12/** Toolkit for Mainstreaming and Implementing Gender Equality, [https://www.oecd.org/gender/governance/toolkit/public-administration/gender-sensitive-employment-systems/work-life-balance/](#)
- 13/** Solar Mamas [https://www.barefootcollege.org/solution/solar/](#)
- 14/** SEWA Helps Rural Women Enlist Homes For Guests On AirBNB [https://www.shethepeople.tv/news/sewa-helps-rural-women-airbnb/](#)
- 15/** A tale of two sectors: Women leaders bridging the formal and informal sectors during Vanuatu's COVID crisis, [Griffith Asia Institute \(28 July 2020\) A tale of two sectors: Women leaders bridging the formal and informal sectors during Vanuatu's COVID crisis](#)
- 16/** #sharetheload [https://www.ariel.in/en-in/share-the-load/the-share-the-load-journey](#)

Focus areas: Financial Inclusion

- 17/** Advancing women's digital financial inclusion, [Better Than Cash Alliance, Women's World Banking, World Bank Group \(July 2020\) Advancing women's digital financial inclusion](#)
- 18/** Central banks: Creating opportunities for women entrepreneurs, [https://www.afi-global.org/blog/2020/03/central-banks-creating-opportunities-women-entrepreneurs](#)

- 19/** From promises to action: Addressing discriminatory social institutions to accelerate gender equality in G20 countries, [OECD Development Centre \(2019\) Addressing discriminatory social institutions to accelerate gender equality in G20 countries](#)
- 20/** Global Gender Gap Report 2020, [World Economic Forum \(2020\) Global Gender Gap Report 2020](#)
- 21/** Central banks: Creating opportunities for women entrepreneurs [https://www.afi-global.org/blog/2020/03/central-banks-creating-opportunities-women-entrepreneurs](#)
- 22/** The Global Findex Database, [Demirguc-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. \(2018\). The Global Findex Database 2017: Measuring financial inclusion and the fintech revolution. The World Bank](#)

Focus areas: Digital Inclusion

- 23/** Measuring digital development Facts and figures 2019 [Union, I. T. \(2019\). Measuring digital development Facts and figures 2019. International Telecommunication Union, Geneva.](#)
- 24/** Getting To Equal: How Digital is Helping Close the Gender Gap at Work Equal, [G. T. How Digital Is Helping Close the Gender Gap at Work. Accenture, Getting To Equal: How Digital Is Helping Close the Gender Gap at Work.](#)
- 25/** [https://www.mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/five-fifty-the-quickening](#)
- 26/** A revolution for gender parity, [https://www.weforum.org/agenda/2016/01/could-women-see-gender-parity-in-the-4th-industrial-revolution/](#)
- 27/** There's a Gender Gap in Internet Usage, [Harvard Business Review \(2017\), "There's a Gender Gap in Internet Usage, Closing It Would Open Up Opportunities for Everyone"](#)
- 28/** Women in Science [http://uis.unesco.org/en/topic/women-science](#)
- 29/** [https://www.equals.org/](#)
- 30/** Elaboration of a Recommendation on the ethics of artificial intelligence [https://en.unesco.org/artificial-intelligence/ethics](#)

Cross-cutting topic: Women Entrepreneurship

- 31/** Policy brief: The impact of COVID-19 on women [https://asiapacific.unwomen.org/en/digital-library/publications/2020/04/policy-brief-the-impact-of-covid-19-on-women](#)
- 32/** GEM 2018 / 2019 women's entrepreneurship report, [Global Entrepreneurship Monitor \(GEM, 2019\). 2018/2019 Women's Entrepreneurship ReportI](#)
- 33/** Global Entrepreneurship Monitor, [Babson College \(2019\). Appreciating the Value of Entrepreneurial Women.](#)
- 34/** Coronavirus (COVID-19): SME policy responses [OECD \(2020\). Coronavirus \(COVID-19\): SME policy responses](#)
- 35/** [MasterCard Index of Women Entrepreneurs \(2019\)](#)
- 36/** The Double X Economy – The Epic Potential of Women's Empowerment , [Scott, L. \(2020\) The Double X Economy - The Epic Potential of Women's Empowerment. Farrar, Straus and Giroux](#)
- 37/** Framework of Policy Actions to Build Back Better for Women's Enterprise, [Women's Enterprise Policy Group \(2020\). Framework of Policy Actions to Build Back Better for Women's Enterprise.](#)



www.w20saudiarabia.org.sa