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# Gender Equality Discussion within the G20

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## Preamble

The Milken Institute is a knowledge partner of the Women 20 (W20) Saudi Arabia. The W20 Saudi Arabia commissioned the present document in December 2019. It draws upon both the Milken Institute and W20 Saudi Arabia's assessment of the policy impact of the W20 on G20 recommendations. The W20 is an official engagement group that proposes women-related recommendations to the G20.

## Introduction

The W20 was created to, first, provide policy recommendations to the G20 on gender equality issues and, second, to set measurable and actionable goals and develop appropriate metrics and benchmarks to improve accountability in measuring progress.

Over the past five years, its recommendations have concentrated on three main pillars:

- **Labor inclusion**, which focuses on how to increase women participation in the workforce and ensure that they have fair, equitable and supportive working conditions;

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<sup>2</sup> The Milken Institute is a knowledge partner of the W20 Saudi Arabia.

- **Financial inclusion**, which focuses on how to increase access to the financial system and support women financial independence; and
- **Digital inclusion**, which focuses on how to increase digital literacy, create a more effective command of digital technology for women, and ensure a gender-sensitive and non-biased digital ecosystem.

In addition to the three main pillars, each W20 presidency has the option of adding a fourth focus during its leadership. Following this tradition, this year, the W20 Saudi Arabia will consider a fourth pillar that will draw from relevant insights from W20 analysis, international reports, and other key inputs.

In W20 Japan, there was a fourth pillar dedicated to “governance”, which translates into ensuring a reliable system of accountability for the implementation of W20 recommendations by the G20 and G20 member states.

This year, and under the Saudi presidency, “**governance and accountability**” will be defined as a cross-cutting theme supporting all W20 distinct pillars to develop more effective governance mechanisms that translate W20 recommendations into SMART objectives and enhance monitoring & reporting capabilities

This note discusses W20’s contributions to the gender equality agenda and policies promoted by the G20 and the G20 member states. The first part analyses the progress made by G20 countries on gender equality as framed by W20 recommendations. The assessment focuses on improvements on the main pillars and relies on existing standardized indicators and research reports.<sup>3</sup> The second part draws some lessons from the previous analysis, identifying several areas where the W20 Saudi Arabia could help strengthen the overall W20 mission as well as its effectiveness in advancing gender equity at the global level. Finally, the last part of the note identifies three areas of priority for the W20, hence offering some guidance on potential topics of discussion for the W20 Saudi Arabia.

Overall, the analysis shows that while progress has been made on gender equality, it has been quite heterogeneous across countries and challenging to assess, given the lack of reliable and comparable G20 data. Regarding labor inclusion, recent studies indicate that most G20 countries have made progress towards meeting the “25 X 25 target”, a commitment to reduce the gender gap in labor force participation by 25 percent by 2025. Unfortunately, results are more mixed when considering other labor market outcomes related to job quality and working

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<sup>3</sup> The Appendix list all the recommendations sorted by pillars, highlighting the ones included in the final G20 communiqué of that year.

conditions. Some progress has also been made on fostering financial inclusion, as many of the G20 governments have recently taken actions directed to improve women's access to financial markets and entrepreneurial capacity. However, progress varies substantially across G20 countries, as reflected by the recent increase in the gender gap in account ownership in almost half of them (World Bank, 2017). Finally, regarding digital inclusion and governance, the analysis shows that most G20 governments have increasingly been attentive to the importance of closing the digital gender divide as well as to better integrate a gender perspective into their overall strategies, structures, and policy frameworks. Yet the lack of reliable, and comparable G20 data, together with the apparent unavailability of a systematic account of all related actions, makes it difficult to determine the extent of the progress made accurately and whether these actions are part of an overall trend across G20 governments.

Our analysis, as well as past G20 initiatives, provide some guidance regarding what the next steps for the W20 should be. The G20's most notable achievement was its coordinated response to the 2008 financial crisis, which eventually led to the signature of Basel III. This treaty offered clear and precise guidelines (such as indicators and benchmarks) to assess the implementation of new financial regulations across countries, thereby exemplifying that, to be successful, policy requires that countries commit to well-identified goals, specific indicators, and transparent assessment. Accordingly, in pursuing the discussion on labor, financial, and digital inclusion, the W20 must focus its efforts on proposing recommendations that would lead to concrete and measurable actions. More specifically, we have identified three areas of priority:

1. **A global policy framework on gender equality** that would accommodate intermediary goals specific to each country and identify pertinent factors to allow for systematic peer-review of the progress. This framework could be based, integrated to, or leverage the UN sustainable development goals (SDGs) framework.
2. **Policies coordination** would ensure the coherence between policy recommendations from the G20 and international institutions (IMF, UN, WB, etc.). Furthermore, the W20 should collaborate with Sherpa track and Finance track working groups, in addition to the other engagement groups—B20, C20, L20, T20, U20, S20, and Y20—to bring together actionable recommendations with measurable targets and to create continuity.
3. **Women's participation in decision-making in the political, economic, public, and private sectors** would lead to a shift in thought leadership, naturally moving the social dialogue away for the existing gender bias. To achieve this, additional and relevant policies, translated into actual implementable programs, have to be adopted to ensure a women-friendly environment, and that would support women as they assume such decision-making responsibilities

## Progress in W20 Priority Areas

This section uses various indicators and research reports to assess the progress made across G20 countries in four of the W20 pillars.

### Labor Inclusion

**One of the main objectives of the W20 is to advance labor inclusion and equality, not only by increasing women's participation in the workplace but also by ensuring that women have fair, equitable, and supportive working conditions.** The first part of this objective is embodied in the “25 X 25 target”, a commitment set by G20 leaders to reduce the gender gap in labor force participation by 25 percent by the year 2025 (compared to 2012). Progress in this area seems promising. According to OECD calculations using national labor force surveys across G20 states, between 2012 and 2018, the gender gap in labor force participation has decreased in all countries for which data are available, except for Russia (OECD and ILO, 2019).<sup>4</sup>

Moreover, the decline observed in around half of the G20 countries seems to be in line with the one needed to achieve the target (OECD and ILO, 2019). The reduction in the gender gap, however, has not been homogeneous across countries, and achieving the goal remains challenging for some states.

**Despite the progress made in reducing the gender gap in labor force participation, results are more mixed when we consider other labor market outcomes related to job quality and working conditions.** The gender gap in compensation, for example, remains significant in many G20 economies, with women earning at least 15 percent less than men in more than half of G20 countries (OECD and ILO, 2019). And with the exceptions of India, Indonesia, and Mexico, very modest progress has been made in closing this gap in the last decade. In all G20 economies, women also continue to be less likely than men to hold high paying jobs (such as managerial positions) and more likely to hold part-time jobs (which may allow for more flexibility, but often offer less job security, lower pay, and fewer opportunities for training and promotion), with no significant improvements since 2012 (OECD and ILO, 2019). In 2018, for instance, the share of women in managerial positions ranged from 40 percent in Russia and the United States to 15 percent in Japan, Turkey, and Korea, whereas the gender gap in part-time work was 20 percent or more in at least half of G20 economies (OECD and ILO, 2019).

**The W20 recommendations also acknowledge that adequately addressing labor inclusion and equality requires eliminating systematic social barriers, gender stereotypes, and unconscious**

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<sup>4</sup> Recent data is unavailable for China.

**bias in labor markets.** Progress in this area is more challenging to assess, and the little evidence available seems less promising. The latest data from the OECD, for example, indicates that women spend at least 50 percent more time than men on unpaid care and domestic work in all G20 countries for which data is available, effectively limiting their ability to participate in labor markets and educational programs (OECD, 2019a; OECD, 2019b). The same data also indicates that progress between 2014 and 2019 has been mixed across G20 countries, with significant improvements only in Italy, Mexico, South Korea, and Turkey (OECD, 2019a). A related indicator, social expectations on women’s role in the household and the economy, also shows a substantial heterogeneity across G20 economies. For instance, the percentage of the population declaring that is unacceptable for a woman in their family to work outside the home for a remuneration ranges from one percent or less in Australia, Canada, Italy, and United States to more than 20 percent in India, Indonesia, and Saudi Arabia (OECD, 2019a).

**Finally, the recent actions and policies implemented by the G20 governments to foster inclusion and equality in labor markets have taken many forms.** Most G20 countries, for example, now recognize unpaid care work, provide paid maternity leave schemes at the national level, and offer legal protection against sexual harassment in the workplace (OECD, 2019c). Besides, most G20 countries have ratified the ILO Conventions on Equal Remuneration and Discrimination in Employment and Occupation, and all of them now offer job security to women during maternity leave (OECD, 2019c). However, although these actions have very likely contributed to improving labor inclusion and equality, more studies are needed to identify the magnitude of their effects and the channels through which they have operated.

## Financial Inclusion

**Many of the W20 recommendations adopted by the G20 leader center around the objective of increasing women’s access to the financial system and supporting women's financial independence and entrepreneurial capacity.** In part, these recommendations reflect the concern that although women in all G20 countries have the same legal rights as men to open bank accounts and obtain credit at formal financial institutions, some social norms and arrangements continue to discriminate against women’s financial rights. Data from the 2017 Global Findex Database, for example, indicates that women in most G20 economies are less likely than men to own a bank account, to save at a bank or other financial institution, and to borrow to start, operate, or expand a business (World Bank, 2017).

Overall, some progress has been made in this area, as **many of the G20 governments have recently taken actions directed to improve women’s access to financial markets and entrepreneurial capacity.** According to a recent report by the OECD, for example, several G20

governments are using new financial technologies to increase women's access to bank accounts (OECD, 2019c). The governments of India and Indonesia, in particular, have actively promoted payment digitalization, leading to an important decrease in the gender gap in account ownership: during the period 2014 and 2017, the percentage of women who reported having an account at a bank or another financial institution increased from 43 to 77 percent in India and 37 to 51 percent in Indonesia (World Bank, 2017). Other G20 governments have sponsored programs that try to address some of the challenges that women face when trying to obtain a credit or receive entrepreneurial training (OECD, 2019c). In Mexico, for instance, the 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.

**However, the progress made towards financial inclusion has been heterogeneous across G20 countries, and much more needs to be done to adequately address the persistent and unequal access to finance and entrepreneurial capacity between women and men.** From 2014 to 2017, for example, the gender gap in account ownership has increased in almost half of G20 countries and, according to the latest data available, it remains above 20 percent in Saudi Arabia and Turkey (World Bank, 2017). There is also evidence that discriminatory practices, such as banks requiring permission from husbands or fathers to approve loan applications for women, still exist in some G20 countries (OECD, 2019c).

## Digital Inclusion

**The rapid development of information and communication technologies, together with the emerging of the new digital economy, have the potential to foster gender equality by giving women access to knowledge and new employment opportunities.** However, if the gender digital divide is not appropriately addressed, new information and communication technologies may exacerbate rather than reduce gender inequalities. For this reason, many of the W20 recommendations focus on how to increase digital literacy and create a more effective command of digital technologies for women.

**The W20 recommendations recognize that equal access and use of information and communication technologies are fundamental to achieve digital inclusion.** Women in multiple countries, however, are still more likely than men to face structural barriers limiting their access and use of digital technologies. Recent estimates by the International Telecommunication Union, for example, indicate that although the gender gap in internet use has narrowed in most regions since 2013, the proportion of women using the internet is still lower than that of men (ITU, 2017). A recent report by the GSM Association also indicates that there is a significant gender gap in mobile phone ownership and use. In low- and middle-income countries, for instance, women are

10 percent less likely than men to own a mobile phone and 26 percent less likely to use it to access the internet (GSNMA, 2018).

**In addition to having equal access and ownership of digital technologies, digital equality entails equal opportunities between women and men to participate in the design, development, and production of digital technologies, as well as equal access to leadership and decision-making roles in the digital sector.** In this regard, a recent report by UNESCO indicates that women in G20 countries accounted for only 27 percent of all researchers in 2015, almost two percentage points below the global average. There are also wide variations in the share of women researchers at the country level, ranging from more than 40 percent in Russia, South Africa, and Argentina to 15 percent or less in India and Japan (UNESCO, 2018). In the tech sector, in particular, women are underrepresented at all levels, but the most substantial difference is at the top. According to a recent study by ISACA, only 21 percent of top executives in the tech sector are women (ISACA, 2017). Furthermore, beyond the acquisition of digital skills, the limited participation of women in developing digital products inherently result in gender biases since digital ecosystems represent a primarily male view of the issues being tackled.

**Governments in most G20 countries have increasingly been attentive to the importance of closing the digital gender divide, implementing and promoting different projects and initiatives looking to reduce barriers to women's access and use of information and communication technologies.** In Turkey, for example, the *Finance and Advice for Women in Business* Program supports women-led small- and medium-sized businesses by offering preferential financing schemes as well as comprehensive training and mentoring services in such fields as marketing, information and communication technologies, and quality management. A more detail picture of the diversity of programs being implemented can be found on the webpage of the #eSkills4Girls platform, an initiative launched in 2017 during the Germany G20 presidency to collect and disseminate information on current good practices and policy recommendations on how to close the digital gender divide. Unfortunately, despite the many gender equality initiatives underway across the G20 economies, the lack of reliable data related to the digital economy (in general) and digital equity (in particular) makes it difficult to determine the extent of the progress made in recent years. It is, therefore, crucial for G20 countries to adopt a common methodology to measure the digital economy and to commit to the periodical collection of data. In this respect, the Measurement Toolkit for the Digital Economy (prepared for the G20 Digital Economy Task Force by the OECD and the International Telecommunication Union) is a promising starting point, but more needs to be done.



## Governance and Accountability

**The W20 acknowledges that achieving gender equality requires advancing policies and government structures towards a more gender-responsive framework.** For this reason, many of the W20 recommendations, some of which have been adopted by the G20 leaders, aim to ensure that their institutions systematically integrate gender analysis and gender-budgeting into their agendas, policy strategies, and their workplace. These recommendations also aim to foster the development of evidence-based policies that recognize and address structural differences across G20 countries, as well as to establish effective and transparent governance and accountability mechanisms for achieving gender equality.

**Some progress has been made in this area, as many of the G20 governments have taken actions to better integrate a gender perspective into their overall strategies, structures, and policy frameworks. This requirement is an integral part of all international agreements and action plans, including the SDGs reporting mechanism.**

In 2015, for example, Mexico established the *National System of Equality between Men and Women* to systematically promote and coordinate policies and good governance practices on gender equality across the government and, in 2016, the Canadian House of Commons started an evaluation of the government's 1995 commitment to gender equality under the Gender-Based Analysis Plus framework (De Haan et al., 2018). Some G20 countries have also made efforts to incorporate a clear gender perspective into their fiscal policies and public financial management practices. In 2017, for example, the Canadian government introduced a gender statement as a stand-alone chapter within its annual budget. Similarly, a recent report by the OECD indicates that "Mexico has been making progress in strengthening the integration of gender requirements through the Planning and the Federal Budget and Fiscal Accountability Acts, as well as the National Development Plan of Mexico" (OECD, 2017). The apparent unavailability of a systematic account of all related actions, however, makes it difficult to accurately determine whether these actions are part of an overall trend across G20 governments.

## Insights from the Analysis

The inclusion of gender equality on the program of the IMF/WB meetings and the fact that gender inclusiveness is part of the G20 agenda on “strong, sustainable, balanced and inclusive growth” are both positive developments. However, **these acknowledgments have not led to clear, implementable, and tractable policies at the global level.** As noted by Subacchi and Harris-Rimmer (2018), so far, and “with the notable exceptions of ‘25 by 25’ and We-Fi, the G20 has not committed to any measures or to any measurable target to advance gender parity.”

Our analysis also shows that:

- **The only initiative that has led to some definite improvements is the “25 by 25”.** It is also the only one that has been present in all the W20 communiqués.
- **All the initiatives on labor, financial, and digital inclusion are country-specific, without any systematic and standardized way to record these actions and their impact.** The lack of (i) common definitions of what should be monitored, (ii) common methodology on how to measure it, and (iii) commitment to periodic collection of information limits the ability to assess the improvements. Furthermore, it limits the ability to evaluate if a policy successfully meets its targets or if its implementation triggers some unexpected consequences and requires adjustments. It also limits the ability to identify good practices that led to successful and expected outcomes.
- **Most of the data-driven reports assessing the G20 countries’ performance that are currently available are from the OECD.** Yet not all G20 countries are OECD members, which may create some challenges when it comes to data collection. In contrast, international institutions such as the IMF, the UN, or the World Bank have well-established policy programs, data collection efforts, and research agendas dealing with gender equity, and thus the reporting to these bodies can also be used for the specific reporting to the G20.
- **Most of the indicators used so far focus on measuring the gender gap in participation,** whether it is in the labor force, in the access to finance, or the access to and ownership of digital technology. Very little information is available across G20 countries to assess other outcomes related to job quality and working conditions or to financial and digital equity.
- **Women’s access to leadership and decision-making roles in the political, economic, private, and public sectors remains limited.**

- **Beyond policies, achieving gender inclusion, equity, and, ultimately, equality across the economy requires a change in culture.** It entails the elimination of systematic social barriers, gender stereotypes, proactive discrimination, and unconscious bias.
- Finally, the economic impact, direct and indirect, of unpaid domestic activities such as child and elderly care—mostly performed by women—is poorly understood and measured.

Based on our experience within the G20, the T20, and the regulatory world, we believe that **focusing on the following points would strengthen the W20's influence over the G20 policy agenda.** For recommendations to the G20 to become policies, and for these policies to be implemented, past experiences, such as the financial crisis and the development of Basel III, have shown that:

- **The recommendations need to advocate for concrete and measurable actions and create continuity throughout the years,** independently from the G20 presidency. Besides, W20, Sherpa track, and Finance track working groups should collaborate to ensure a consistent and effective translation of W20 recommendations within the framework of the G20.
- **Countries need to agree on:**
  1. **A shared roadmap** while encouraging for country-specific objectives to accommodate any differences. This framework could be based, integrated to, or leverage the UN sustainable development goals (SDGs) framework.
  2. **A set of indicators and benchmarks** that will allow for systematic monitoring of the implementation of the agreed policies. Most of the indicators should be based on internationally recognized taxonomies, such as the UN sustainable development goals (SDGs).
- **Gender inclusion is a transversal issue across many already well-monitored dimensions** (micro- and macro-economic levels, sectors, etc.). Accordingly, designing actions and identifying indicators should leverage already existing institutions, work, and databases. The goal should be to use the complementarities among international institutions, leveraging their comparative advantages while avoiding costly duplication and redundancy.
- **Social change requires an on-going engagement and dialogue with the population.** Effective communication of the goals and benefits of such changes is essential. This is especially true for gender equality, as many tasks performed by women are vital to the

well-functioning of society and cannot be left undone. Furthermore, current assessments ignore the impact of such activities on GDP growth. It is, therefore, essential to understand both women's current and future contributions to the economic growth of a country and to find solutions that will minimize any potential trade-off.

- **Women's access to leadership and decision-making roles in the political, economic, private, and public sectors is essential.** It would automatically lead to a shift in thought leadership, naturally moving the social dialogue away from the existing gender bias.

## Potential Topics of Discussion for the W20

In pursuing the discussion on labor, financial, and digital inclusion, the W20 should focus its efforts on proposing recommendations that would lead to concrete and measurable actions. More specifically, we have identified three areas of priority:

### 1. A global policy framework on gender equality

- **A clearly defined policy framework at the global level with intermediary goals specific to each country:** Gender inclusion is a global issue that requires a global policy framework. It could be based on and leverage the relevant UN SDGs. This shared road map should also consider countries' diversity by setting country-specific objectives or intermediary steps. The G20 is the right platform to define such a joint project. Countries could even define their own national strategies or commitments and plans for gender inclusion, equity, and, ultimately, equality. These national plans would then provide a point of reference for future assessment.
- **Identification of relevant (common) indicators:** The gender gap is a broad measure, not refined enough to capture all the different changes needed in a society to archive the goal of inclusive growth and women's empowerment. More granular data is required to capture the implementation of intermediary or country-specific goals as well as to monitor gender parity in terms of both quantity and quality, whether it is in jobs, access to finance, or access and ownership of digital technologies.
- **Pooling resources:** Cost is always a constraint, especially when it comes to standardized data collection. Thus, it is essential to leverage already existing resources and data collected by different international institutions such as the UN, the IMF, the World Bank, the World Trade Organization, the International Trade Union Confederation, and the International Labor Organization. Collaboration among these institutions should be favored to duplication, even if they all have different mandates. The quality of the monitoring of the gender gap would benefit from the diversity of angles covered by these institutions, ranging from micro- to macro- perspectives.

### 2. Coordination

- **The coherence of global policies:** The gender gap is at the core of many global policy recommendations coming from different platforms (G20) or institutions (UN, IMF, World Bank, etc.). These various initiatives need to be overall coherent, from micro to macro perspective, and compatible to be successful. Furthermore, these institutions

should leverage each other strengths. A holistic approach would minimize redundancies and the apparition of silos, especially when it comes to the micro versus macro approach.

- **Collaboration with other G20 groups:** The gender gap is a transversal topic that is relevant for all G20 advisory committees. Accordingly, the agenda on gender equality would benefit from coordination and collaboration efforts between the W20 and the G20 Sherpa and Finance tracks as well as the other engagement groups— B20, C20, L20, T20, U20, S20 and Y20 —to bring together actionable recommendations with measurable targets and create continuity.

**3. Women’s participation at all levels of the decision-making process in the political, economic, private, and public sectors, starting with the G20:** Women’s access to leadership and decision-making roles in political, economic, private and public areas is essential. It would automatically lead to a shift in thought leadership, thereby moving the social dialogue away from the existing gender bias.

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# Appendix

## Appendix 1: W20 Recommendations on Labor Inclusion

Summit	W20 Recommendations	Type of Recommendation	G20 Declaration
Turkey 2015	<b>Address women's economic empowerment through linkages between education, employment, and entrepreneurship</b>	Key Recommendation	No
	Joint planning between government, private sector, and academia to address supply and demand constraints for women in terms of labor	Sub Recommendation	No
	Equal access to good quality education as well as equal rights and opportunities to complete schooling and make educational choices	Sub Recommendation	No
	Women's access to vocational education, lifelong training or retraining especially focusing on STEAM training, innovation and improvement of financial, managerial and social skills	Sub Recommendation	No
	Governmental funds for women startups and tax incentives for women businesses are essential	Sub Recommendation	No
	Foster gender equality and women's empowerment in the private sector; implementation of the UN Women's Empowerment Principles and report on progress	Sub Recommendation	No
	<b>Support work and life balance by developing and/or improving infrastructural mechanisms for social care (child, elderly, sick and disable care)</b>	Key Recommendation	No
	The government should allocate resources and provide incentives, including tax incentives, to create new jobs in order to build an effective infrastructure for social care	Sub Recommendation	No
	Programs (including tax reduction, cultural changes, e.g.) should be developed to strengthen family supportive ability by providing a legal framework for all flexible forms of decent work with secure job conditions	Sub Recommendation	No
	<b>Eliminate workplace discrimination, enforce legal rights and promote equal opportunities</b>	Key Recommendation	Yes
The government should enforce legislation and abolish gender-related legal restrictions	Sub Recommendation	No	
Promote equal opportunities and improve social dialogue that would enable equal access to the labor market, with fair treatment with respect to gender in recruitment, training, promotions, and rights for grievances including harassment	Sub Recommendation	No	



	Establish a generally accepted code of conduct across G20 members to promote equal opportunity and a fair treatment model based on best practices of private sector companies or governments	Sub Recommendation	No
	Strengthen the legal framework and its enforcement, promote pay transparency and tackle stereotypes, segregation and indirect discrimination in the labor market	Sub Recommendation	No
	G20 leaders should improve employment outcomes for women by strengthening access of labor market policies; W20 propose a close collaboration with G20 employment working group on policy priorities on labor income share and inequalities	Sub Recommendation	No
	<b>Deliver adequate social protection and improve working conditions for women</b>	Key Recommendation	Yes
	Noting that women are overly represented in informal, vulnerable and precarious employment, the working conditions need to be improved, and decent work opportunities must be provided	Sub Recommendation	No
	Social protection programs should address specific women related issues such as improving real incomes and capabilities and to prevent deprivation of pensions and other benefits	Sub Recommendation	No
	Social security systems must be extended to cover new forms of employment, like job sharing and flexible decent jobs, home-based employment in accordance with the evolving workplace patterns	Sub Recommendation	No
	The outputs of the G20 Employment Working Group on social protection and the Policy Priorities on labor income share and inequalities to address specific issues that relate to women should be extended. Women experiencing multiple discrimination on grounds such as age, disability and/or ethnicity should be particularly addressed	Sub Recommendation	No
	<b>Request G20 Labor and Employment Ministers to work with the W20 on the implementation of the agreed target of reducing female labor force participation gap by 25% by 2025, and urge member states to publish their strategies towards the target and adopt a transparent and rigorous monitoring process with, if necessary, the technical support of international organizations</b>	Key Recommendation	No
	<b>Study the negative impacts and cost of violence against women on the national economy, and adopt and ensure the implementation of laws and measures to prevent and eliminate all forms of violence against all women and girls and to ensure safety in public and private spaces to facilitate their economic participation</b>	Key Recommendation	No
China 2016	<b>Strengthen the legal framework and its enforcement in order to eliminate the gender wage gap, improve women's employment opportunities, working conditions, and benefits, promote reconciliation of work and family life and strengthen the social security systems in order to increase female labor force participation, recognize and regulate all forms of new and flexible work and ensure adequate social protection</b>	Key Recommendation	No
	<b>Continue to increase social infrastructure investments for the care of children, the elderly, the disabled, and the sick. Take active measures to encourage equal sharing of family responsibilities between women and men</b>	Key Recommendation	No
	<b>Make a commitment to systematically recognizing and measuring all forms of work and embark on national income accounting that includes unpaid care work</b>	Key Recommendation	No

	Encourage the B20 to foster gender equality and good governance in the private sector, including, inter alia, calling on companies to implement the United Nations Women's Empowerment Principles and report on progress	Key Recommendation	No
	<b>The W20 urges the G20 to advance member state policies towards the '25 by 25' target set by G20 for reducing the gender labor participation gap, resulting in a 25 percent improvement by 2025, by putting forward national plans of actions and monitoring its progress with support from the OECD and the ILO.</b>	Key Recommendation	Yes
	Recommend alignment with the agreed conclusions of the 61st Session of the Commission on the Status of Women, and drawing fully on recommendations of the UN Secretary-General's High-Level Panel on Women's Economic Empowerment	Sub Recommendation	No
	It is also critical that G20 members actively work to hold employers accountable to standards of gender equality by supporting the adoption and implementation of the UN Women's Empowerment Principles (WEPS).	Sub Recommendation	No
Germany 2017	<b>Full property rights, legal capacity, right to self-determination for women and girls and their effective protection from violence</b>	Target	Yes
	<b>Full access to quality education for girls and women, with special attention on technical and vocational education, e-skills and lifelong learning opportunities</b>	Target	Yes
	<b>Full access to labor markets and decent working conditions for men and women, implementing the G20 Job Quality Framework</b>	Target	No
	<b>Equal pay and pension rights for equal and equivalent work</b>	Target	Yes
	<b>GDP measurement and fair redistribution of unpaid domestic and care work, including more investment in the provision of infrastructure and public services</b>	Target	No
	<b>Accelerating the pace of implementation of the 2014 Brisbane commitment to reduce the gender gap in labor force participation by 25 percent by 2025 by developing and funding National Plans and reporting the progress on an annual basis</b>	Key Recommendation	Yes
Argentina 2018	<b>Investing public funds to ensure affordable, quality and professionalized universal care services for people with dependents, including those in the informal sector</b>	Key Recommendation	Yes
	<b>Implementing policies for mandatory paid parental leave schemes by 2025 that include non-transferable entitlements for a second caregiver to promote shared responsibility of care work and a better work-life balance</b>	Key Recommendation	Yes
	<b>Strengthening and enforcing regulations, ensuring equal access to justice, as well as supporting international processes leading to setting standards on "ending violence and harassment in the world of work" in order to protect women from all forms of violence, including online violence</b>	Key Recommendation	No

**Analyzing the Future of Work from a gender perspective and design policies to ensure equitable impact. Major trends such as the gig economy, automation, and machine learning should be addressed in terms of their gender-specific impact, focusing on the social protection and labor rights of women workers**

Key Recommendation No

**Request their labor and employment ministers to present a mid-term report on the 2014 Brisbane commitment to reduce the gender gap in labor force participation by 25 percent by 2025 during the 2020 G20**

Key Recommendation Yes

**Remove systemic legal and social barriers in the labor market and provide solutions for achieving gender equality**

Key Recommendation Yes

Enact and implement legal measures to achieve gender equality in all aspects of employment practices. In particular, take further action to close gender income gaps such as wages, pensions and other earnings in line with the SDGs

Sub Recommendation Yes

Invest public funds in quality, accessible and affordable care infrastructure for children and elderly, and put in place mandatory paid parental leave to promote shared responsibility

Sub Recommendation Yes

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 leadership positions

Sub Recommendation Yes

Japan 2019

**Promote life-long learning, and education on gender equality in schools and workplaces, to eliminate gender stereotypes and unconscious bias**

Key Recommendation Yes

**End all forms of violence against women and girls in the public and private spheres, including social media**

Key Recommendation Yes

Establish effective legal frameworks, ensure access to justice, and strengthen law enforcement to end all forms of violence against women and girls in all spheres

Sub Recommendation No

Support the adoption of the ILO's proposed convention and a recommendation concerning the elimination of violence and harassment in the world of work, as well as ratify international conventions related to violence against women

Sub Recommendation No

## Appendix 2: W20 Recommendations on Digital Inclusion

Summit	W20 Recommendations	Type of Recommendation	G20 Declaration
Turkey 2015	The government should implement policies delivering STEAM education at all levels, together with innovation training and social skills development including communication skills to better access and better use technology	Sub Recommendation	No
China 2016	Encourage women and girls in the study of science, technology, engineering, and mathematics (STEM), finance, entrepreneurial, green and creative industries, including life-long learning in STEM jobs	Key Recommendation	Yes
	Encourage and support women and girls in their efforts to seize the opportunity brought by the New Industrial Revolution and to actively participate in and benefit from the digital economy	Key Recommendation	Yes
	Invest in the digital empowerment of women and girls and encourage public and private investment in women-led digital ventures	Key Recommendation	No
	Conduct gender analysis of the impact of the digital economy on the labor market and labor rights, and implement policies favorable to women for their entrepreneurship and employment in the digital economy era	Key Recommendation	No
Germany 2017	The W20 calls on the G20 to swiftly bridge the widening digital gender divide and take inspiration from the 'Women's Initiative in Developing STEM Career (WINDS)' by setting up a comprehensive 5-year plan for gender-equal digital transformation, thereby partnering with 'EQUALS,' an initiative implemented by the International Telecommunication Union (ITU), the GSM Association (GSMA) and UN Women	Key Recommendation	Yes
Argentina 2018	Developing holistic and cross-sectoral policies that abolish the barriers to women's access and use of digital technologies and the internet, especially in rural and remote areas. Improve access, affordability, safety and security of digital services, broadband and connectivity plans, and the availability of relevant content and services, while taking into consideration women in all their diversity	Key Recommendation	Yes
	Guaranteeing inclusive educational programs through the promotion and investment in initiatives that boost equal participation of women and girls in STEAM studies and support women's digital rights and citizenship. Training programs should promote women's life-long learning, and provide frequent updating of digital skills to increase opportunities for both employment and entrepreneurship. G20 countries must also foster the equitable participation of women in the development and governance of STEAM-related industries	Key Recommendation	Yes
	Ensuring women's participation in the development and modification of algorithms in artificial intelligence to avoid gender bias	Key Recommendation	No
Japan 2019	Close the digital gender gap and ensure that women can exercise their digital rights	Key Recommendation	Yes

Take urgent measures to promote equal participation of women in the design and development of digital technologies with due consideration to ethics, and prevent amplification of gender discriminations by biased data-sets, models, and algorithms in Artificial Intelligence (AI).	Sub Recommendation	No
Boost equal participation of girls and women of all ages in Science, Technology, Engineering, Arts, and Mathematics (STEAM)	Sub Recommendation	Yes
Provide women in urban and rural areas with affordable, reliable, and safe internet and mobile services	Sub Recommendation	No
<b>During Japan's presidency of the G20, the W20 pays particular attention to the inclusive and responsible use of all new technologies, including Artificial Intelligence (AI), due to their critical impact on all segments of society, ensuring no woman is left behind</b>	Key Recommendation	No

## Appendix 3: W20 Recommendations on Financial Inclusion

Summit	W20 Recommendations	Type of Recommendation	G20 Declaration
	<b>Ensure women's access to financial and productive assets as well as to markets</b>	Key Recommendation	No
	Women's access to finance, market opportunities, business, and financial training should be supported; widespread adoption of these business models should be encouraged by producing national level, disaggregated supply-side data	Sub Recommendation	No
	Encourage governments and the private sector to support platforms that share best practice business models	Sub Recommendation	No
	Encourage governments and the private sector to address legal and financial system infrastructure constraints such as access to collateral	Sub Recommendation	No
	Encourage governments and the private sector to encourage public and private procurement goals for women-owned SMEs	Sub Recommendation	No
<b>Turkey 2015</b>	Encourage governments and the private sector to increase women entrepreneurial engagement and international trade associations	Sub Recommendation	No
	Encourage governments and the private sector to develop ecosystem actors such as national business associations to deliver education, enable peer to peer mentoring and advocate for policy change	Sub Recommendation	No
	<b>Support women-owned enterprise and innovation</b>	Key Recommendation	No
	Governments should improve access to finance, training programs, mentoring, coaching and networks	Sub Recommendation	No
	Policies targeting sourcing from companies owned by women need to be adopted and implemented by governments and companies	Sub Recommendation	No
	Develop definitions for various types of women-owned businesses addressing different ownership strictures and widely promote them	Sub Recommendation	No
<b>China 2016</b>	<b>Support entrepreneurship and launch specific programs to help women overcome business start-up barriers, grow and sustain their businesses, including through trade. Improve women's access to credit and other means of production, and the provision of relevant training, information services, and technical support</b>	Key Recommendation	Yes

	Ensure women's equal access to and ownership of land and assets, and their access to water and energy, food security and nutrition, quality infrastructure. Encourage rural women's role in the improvement of global food security by promoting investment in agriculture and food systems	Key Recommendation	No
	Provide economic and trade incentives for businesses that are at least 51% owned, managed and controlled by one or more women	Key Recommendation	No
	Provide incentives to investors, and in particular to women investors, who support women-owned or led companies	Key Recommendation	No
Germany 2017	Full access on equal terms to productive and financial resources for women	Target	Yes
	The W20 recommends that the G20 supports women entrepreneurs and female cooperatives to start up and scale their operations, build capacity, ensure Women equal access to finance and markets, and accord them their fair share in global value chains	Key Recommendation	Yes
Argentina 2018	Eliminating all forms of discrimination against women, particularly in-laws and regulations on access to and control of land, assets, and resources and promoting mechanisms to guarantee equal pay for work of equal value	Key Recommendation	Yes
	Ensuring equal access to credit, financial services, equity, and markets for women, and designing initiatives to improve women's financial and legal literacy and entrepreneurial capacity	Key Recommendation	Yes
	Enhancing transparency and supporting measures for public procurement contracts awarded to women-owned and women-led businesses and increasing their share by a minimum of 10 percent taking into consideration the situation of each G20 country	Key Recommendation	No
	Using and promoting alternative forms of credit scoring, including alternative data to evaluate MSMEs creditworthiness in order to increase women's access to financial services	Key Recommendation	No
Japan 2019	Ensure financial inclusion, promote women's entrepreneurship, and accelerate access to investment and markets	Key Recommendation	Yes
	Ensure women's equal rights to economic resources and access to ownership and control over land and other forms of property, financial services, and natural resources	Sub Recommendation	No
	Develop a policy framework and action plan to strengthen the business, financial and digital capacity of women's enterprises, including e-commerce	Sub Recommendation	Yes
	Create conditions for public procurement contracts awarded to women-owned and women-led businesses to increase their share by a minimum of 10 percent, taking into consideration national circumstances	Sub Recommendation	No
	Incentivize investors to incorporate gender factors into investment analysis and decision-making proactively	Sub Recommendation	No

## Appendix 4: W20 Recommendations on Governance and Accountability

Summit	W20 Recommendations	Type of Recommendation	G20 Declaration
Turkey 2015	To develop a monitoring framework, based on available data sets and empirical studies, the G20 should develop a scorecard using several relevant indicators	Key Recommendation	No
China 2016	Eliminate all forms of discrimination against women, promote women's economic empowerment and participation, and work to integrate gender perspectives into all activities of G20	Key Recommendation	Yes
	Integrate gender mainstreaming into macroeconomic policies, and gender perspectives into global economic governance, and implement and advocate for gender-responsive budgeting	Key Recommendation	Yes
	Significantly increase financing for gender equality and women's empowerment to reduce the gender gap in development policies as called for in the Addis Ababa Action Agenda	Key Recommendation	No
	We reaffirm the importance of the monitoring framework included in the Istanbul W20 Communiqué to track G20 members' progress in delivering on their gender equality commitments	Key Recommendation	No
Germany 2017	The W20 calls on the G20 member states to systematically integrate gender analysis and gender budgeting into all its agenda, growth strategy and policy frameworks	Key Recommendation	No
	Improving gender-disaggregated data collection for evidence-based policymaking and progress monitoring	Sub Recommendation	No
	Adoption of, and agreement on, essential indicators that can assess progress in achieving gender equality both within the G20 and internationally	Sub Recommendation	No
	The W20 calls on the G20's Presidencies to ensure access to the G20 negotiation tracks and G20 Sherpa meetings. We will remain a driving force for accelerating progress on the G20 commitment of "women's full economic and social participation" as agreed in the Los Cabos Declaration 2012	Key Recommendation	Yes
Argentina 2018	To ensure sustainable development, it is imperative to adopt a comprehensive human rights perspective on gender equality and to develop evidence-based policies that recognize and address structural differences	Key Recommendation	No
	G20 should support gender budgeting and together with international partner organizations and relevant national partners develop statistical systems based on indicators that are gender-disaggregated and consider women in all their diversity	Key Recommendation	No



	<b>To ensure continuity and efficiency of the W20, we urge G20's Presidencies to engage with the W20 network by ensuring access to the G20 negotiation tracks and continue to mainstream gender in all their engagement groups</b>	Key Recommendation	Yes
	<b>Establish effective and transparent governance and accountability mechanisms for achieving gender equality</b>	Key Recommendation	No
Japan 2019	Develop 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 regularly	Sub Recommendation	No
	Jointly review progress, within G20, for achieving gender parity in leadership and all levels of decision-making in public and private sectors by 2030	Sub Recommendation	No
	Strengthen the mandate and capacity of national gender machinery to ensure that gender impact assessments are conducted on legislation, standards, and policies	Sub Recommendation	No

## Appendix 5: W20 Recommendations on Other Topics

Summit	W20 Recommendations	Type of Recommendation	G20 Declaration
Turkey 2015	<b>Strengthen Women's Economic, Social and Political Networks</b>	Key Recommendation	No
	<b>Increase the number of women both in public and private-sector leadership positions</b>	Key Recommendation	No
	Enhance the participation of women in top decision-making positions in the government, including elected representatives and the private sector by introducing quotas or voluntary measurable targets that are reported and encouraged publicly	Sub Recommendation	No
	G20 members should set and monitor nationally determined gender targets for the board of directors of joint-stock companies	Sub Recommendation	No
	<b>Promote women's leadership in creating sustainable consumption patterns and green growth</b>	Key Recommendation	Yes
	Governments should create and scale-up opportunities to women's leadership and employment to protect the environment and address the impacts of climate change	Sub Recommendation	No
China 2016	Programs to enhance investment in women-owned enterprises and job creation for women in green growth industries should be designed and implemented	Sub Recommendation	No
	<b>Take effective measures to increase opportunities for equal representation of women in decision-making and leadership positions in both public and private sectors and the composition of G20 delegations</b>	Key Recommendation	No
	<b>Support and strengthen capacity building of women's networks nationally, regionally and internationally</b>	Key Recommendation	No
	<b>Strengthen trans-national and cross-regional exchanges between women's organizations and women's professional associations as well as their cooperation with governmental institutions, workers' and employers' organizations and relevant intergovernmental organizations</b>	Key Recommendation	No
	<b>Enable women's engagement in cross-border trade and participation in global economic development</b>	Key Recommendation	Yes
	<b>Take special measures to encourage inclusive sourcing policies by governments and by corporations to include more women as suppliers in local and global value chains by establishing baseline data, setting targets and reporting on progress</b>	Key Recommendation	No

<b>Germany 2017</b>	<b>Equitable representation of women in decision-making positions with that of men</b>	Target	No
	<b>Securing women’s access to comprehensive and gender-responsive social services, including education, health, and legal services in rural areas</b>	Key Recommendation	Yes
<b>Argentina 2018</b>	<b>Investing in infrastructure for rural development and ensuring the participation of women in all stages of the process, taking into account their specific needs and work opportunities. Infrastructure projects should also incorporate gender violence protocols</b>	Key Recommendation	No
	<b>Allocating or increasing funds for women living in rural areas to strengthen their cooperatives, entrepreneurship, organizations and value chains, promoting access to credit and training, enabling women’s economic participation and inclusion in decision making and governance</b>	Key Recommendation	No