

# Women20 Germany 2017 Implementation Plan

26th April 2017, Berlin, Germany

## Putting Gender Equality at the Core of the G20

The G20 economies account for 85% of the global economy, 80% of world trade, and two-thirds of the global population. Those facts underline the significant potential of the G20 as a global platform to enable international economic co-operation and policy-making. The G20 is thus an important forum for building political will. It must lead in the implementation of the UN's ambitious Agenda 2030 targets.

We, the representatives of the 2017 Women20 (W20) network, invite the G20 governments to commit to the W20 Communiqué and turn the proposed recommendation into concrete action. A dashboard for each chapter is included with indicators for monitoring progress on an annual basis. To this end, we have compiled numerous ideas and suggestions on which the G20 countries can draw. Our implementation plan builds on previous communiqués and articulates game-changing measures and measurable indicators based on peer-reviewed research and reports. Evidence reviews confirm that while lessons should be learned from successful initiatives, direct replication is seldom entirely effective. Taking promising programmes to different contexts – including scaling up within the same country – requires careful tailoring to reflect different women's experiences.

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## 1. SYSTEMATICALLY INTEGRATING GENDER ANALYSIS AND GENDER BUDGETING

It is necessary and appropriate that the G20 countries have made women's economic empowerment a key topic on their agenda. W20 expressly welcomes the fact that the German Presidency cited this under the title 'Improving Sustainability' and made it a priority issue at this year's G20 Summit. Addressing the imbalances between economic opportunities for women and for men is central to meeting the G20's economic objectives and strengthening its framework for 'strong, sustainable and balanced growth'. With low GDP growth rates persisting, the G20 should strive towards a gender-balanced economy as a fresh alternative to support growth. Gender-focused economic policies should act as fundamental stepping-stones towards achieving this objective. Empowering women is therefore a central cross-cutting issue – which is why it is absolutely essential that the G20 places gender at the core of all of its activities.

### Recommended measures:

1. Establish a G20 working group for gender-inclusive growth, as suggested by the Bellagio Group, and enforce gender data collection and analysis of a commonly agreed-upon set of consistent gender indicators with harmonized definitions and tracking norms at national levels.
2. Carry out tax impact assessments by gender and income group.
3. Add a ministerial meeting of women/gender ministers to the agenda to strengthen G20 gender commitments, especially with regard to implementation.
4. Encourage existing G20 working groups to give more consideration to gender.
5. Set a target of at least one third female participation in G20 engagement groups and working groups by 2020.
6. Start with institutionalising a gender-responsive approach to public financial management, including gender-responsive budgeting and tracking gender-disaggregated expenditure across all sectors of public expenditure and revenue.
7. Address gaps in resourcing for gender equality and the empowerment of women and girls, and ensure that all national and sectoral plans and policies for gender equality and the empowerment of women and girls are fully costed and adequately resourced to ensure their effective implementation.

### Monitoring dashboard:

- Percentage of W20 recommendations adopted by the G20
- Female-to-male ratio in G20 engagement groups and working groups by country
- Female-to-male ratio in G20 Sherpas by country
- Number of G20 countries that undertake gender budgeting

### Supporting reports, studies and leading practices:

- Bellagio Group on Gender and Growth, (2016): *Putting gender equality at the core of the G20 agenda Action Plan 2016-17*. London: Chatham House.
- OECD, (2016): *Gender Budgeting in OECD Countries* <http://www.oecd.org/gov/budgeting/Gender-Budgeting-in-OECD-countries.pdf>
- *UN Secretary-General's High-Level Panel on Women's Economic Empowerment, (2016): Leave no one behind. A call to action for gender equality and women's economic empowerment*. New York

## 2. ADVANCING G20 MEMBER STATE POLICIES TOWARDS THE '25 BY 25' GOAL

Meeting the '25 by 25' target will require a comprehensive set of country-level actions and global engagement, in addition to formal legislation and informal changes in attitudes and norms that discriminate against women. Key concerns prohibiting women's full labour force participation include their larger share of unpaid domestic and care work, the gender wage gap, harassment and domestic violence, lack of childcare, regressive tax measures, poor labour standards and low wages. W20 urges the G20 to foster the national implementation of the 25 by 25 goal and ensure measuring and monitoring progress.

### Recommended measures:

1. Each G20 member state is to draft a plan of action with clear timelines and a monitoring mechanism. This plan will further outline a comprehensive set of policies and actions for increasing women's economic participation by 25% by 2025, addressing the seven targets described in the preamble of our communiqué for which suggested measures are given in sections 6. to 12. of this implementation plan.

### Monitoring dashboard:

- Number of G20 member states action plans published with sections aligned to this communiqué

### Supporting reports, studies and leading practices:

- EY, (2016), *Who holds the key to closing the skills gap? Explore how corporates, entrepreneurs and governments can collectively harness the power of the female wave in the workplace*, London
- Klugman, J. (2015) *A Profile of Gender Disparities in the G20. What is Needed to Close Gaps in the Labour Market*. London: Chatham House
- International Organisation for Economic Co-operation and Development International Labour Organization, (2015): *Monitoring progress in reducing the gender gap in labour force participation*. OECD/ILO.
- OECD (2012a), *Closing the Gender Gap: Act Now*, OECD Publishing, Paris, <http://dx.doi.org/10.1787/9789264179370-en>
- OECD (2013), *OECD Gender Recommendation – Recommendation of the Council on Gender Equality in Education, Employment and Entrepreneurship*, . [https://www.oecd.org/gender/C-MIN\(2013\)5-ENG.pdf](https://www.oecd.org/gender/C-MIN(2013)5-ENG.pdf).
- OECD, ILO, IMF and World Bank (2014), "Achieving stronger growth by promoting a more gender-balanced economy", August 15, <http://www.oecd.org/g20/topics/employment-and-social-policy/ILO-IMF-OECD-WBG-Achieving-stronger-growth-by-promoting-a-more-gender-balanced-economy-G20.pdf>.
- OECD Development Centre (2014), *Social Institutions and Gender Index*, <http://www.genderindex.org/>.
- OECD (2014d), *Women, Government and Policy Making in OECD Countries: Fostering Diversity for Inclusive Growth*, OECD Publishing, Paris, <http://dx.doi.org/10.1787/9789264210745-en>
- World Economic Forum, (2010): *The Corporate Gender Gap Report*. Geneva.

### **3. SUPPORTING WOMEN ENTREPRENEURS AND FEMALE COOPERATIVES**

The W20 is convinced that the G20 has not yet fully acknowledged the potential of entrepreneurship - and in particular female entrepreneurship - as a key driver of inclusive and viable growth. The W20 therefore endorses the recommendations by the B20 for promoting entrepreneurship as such. In this context, it is vital that women's continued access to, and control over, natural resources (including land) be safeguarded, especially in rural areas and in the case of indigenous women.

Indisputably, business literacy, capacity development, encouragement and incentivizing of women and girls are key for all efforts to drive women's economic empowerment, and in particular, for women taking up leadership roles and/or becoming entrepreneurs.

#### **Recommended measures:**

1. Foster lifelong business literacy, entrepreneurial skills and spirit and capability development of women and girls, including the provision of technical and vocational education opportunities and safe spaces to enable women to step up and take on new or expanded leadership roles.
2. Build online and offline incubation facilities for innovative businesses - including those that accelerate employment and/or the livelihood of young and/or marginalized women from rural and underprivileged communities - and connect female entrepreneurs with capacity building, financial institutions and investors, networks, markets, mentors, and supporting programs and resources.
3. Promote the creation of international, interactive platforms that share female best practice business models and showcase role models.
4. Develop a nomenclature system to count various types of women-owned businesses, including those that are majority women-owned, those that are equally owned by men and women, and those that are women-led.
5. Set targets for procurement from women-owned enterprises and include specific gender criteria in public supply chains as outlined by the Global Compact and Women Empowerment Principles, and elaborated on by the UN Women's and the International Trade Centre's 'Women & Trade' program, and track public procurement spending on women-owned businesses.
6. Work with the private sector ensure that a gender perspective is considered when undertaking value chain analyses to inform the design and implementation of policies and programmes that promote and protect women's right to work, and rights to work in global value chains.
7. Create policies and promote the use of platforms that facilitate access to international trade for women-owned businesses, and encourage trade between women-owned firms, such as the International Trade Centre's SheTrades Call to Action and SheTrades online platform.
8. Encourage large corporations to adopt and implement the Women's Empowerment Principles promulgated by UN Women and the UN Global Compact, especially Principle 5: "Implement enterprise development, supply chain and marketing practices that empower women" in accordance with UN Women's guide to gender-responsive corporate procurement, in order to increase sourcing from women-owned businesses.
9. Consider tax incentives and advantageous regulatory policy for women entrepreneurs.
10. Encourage the B20 to draw more attention to gender-related aspects of entrepreneurship.

#### **Monitoring dashboard:**

- Share of women-owned businesses
- Female-to-male ratio of new business registrations by women
- Female-to-male ratio of new businesses still operating after five years
- Number of women-owned businesses participating in the online platforms
- Number of countries signed up to participate in the online platforms

- Percentage of public sourcing from companies in which women hold at least 50.0% of the shares
- Ratio of national TOP 500 corporates releasing supplier diversity statistics
- Female-to male ratio of the rate of business literacy (i.e., use of best practices for business management, such as consistent recordkeeping)

#### **Supporting reports, studies and leading practices:**

- Babson College, Global Entrepreneurship Monitor
- Center for Strategic & International Studies, (2017): *A Collective Action Agenda for Women's Economic Empowerment: Building Ecosystems to Empower Women Entrepreneurs and Women in Factories*, Daniel F. Runde, Helen Moser, Erin Nealer
- Chatham House, (2017): *ChileCompra, Accessible Public Procurement for Small and Medium-Sized Enterprises (SMEs): Increasing the Participation of Women-Owned Companies*, by the International Trade Centre
- Chatham House, (2017): *Women's Federal Procurement in the USA, a Case Study*, by Quantum Leaps, Inc., Jennifer Bisceglie, Virginia Littlejohn, Clayton Johnson and Barbara Kasoff
- The Global Entrepreneurship and Development Institute, Global Entrepreneurship Index
- International Trade Centre, (2014): *Empowering Women through Public Procurement*
- International Trade Centre, (2015): *Unlocking Markets for Women to Trade*
- International Trade Centre, (2016): *ITC Women and Trade Report*
- Leora Klapper (World Bank Development Research Group), Annamaria Lusardi (The George Washington University School of Business), Peter van Oudheusden (World Bank Development Research Group), (2015): *Financial Literacy Around the World: Insights from the Standard & Poor's Ratings Services Global Financial Literacy Survey*
- UN Women, (2017): *The power of procurement: How to source from women-owned businesses*. UN Women.
- UN, (2015): *Addis Ababa Action Agenda of the Third International Conference on Financing for Development*. New York: UN.
- Vazquez, Elizabeth A., Sherman, Andrew J (2013). *Buying For Impact: How to Buy From Women and Change Our World*. WEConnect International. <https://www.weconnectinternational.org/en/media-news/press-releases/weconnect-releases-new-book-titled-buying-for-impact-how-to-buy-from-women-and-change-our-world>
- WEConnect International, (2017). *The Business Case for Global Supplier Diversity and Inclusion: The Critical Contributions of Women and Other Underutilized Suppliers to Corporate Value Chains*. Elizabeth A. Vazquez and Barbara Frankel. <https://www.weconnectinternational.org/images/Report.pdf>
- WEConnect International, (2015): *Global Supplier Diversity & Inclusion: Reaching the Gold Standard*. Elizabeth A. Vazquez and Michael Tobolski. [https://weconnectinternational.org/images/supplier-inclusion/GoldStandard\\_Checklist\\_v1.pdf](https://weconnectinternational.org/images/supplier-inclusion/GoldStandard_Checklist_v1.pdf)

#### **4. BRIDGING THE DIGITAL GENDER DIVIDE**

A woman anywhere in the world today is less likely to be online, is more likely to have low or no digital skills and is at greater risk of being socially and economically excluded by the digital disruption currently taking place. Due to cultural, social and economic barriers, women living in the world's least developed countries are 31 percent less likely than their male counterparts to have Internet access. In addition to the yawning social divide this reality reflects, it also represents a loss for the economy, as studies by the UN and the EU have revealed, as well as a loss for the women themselves, who are unable to fully realise their potential as economic, social and political

actors in the digital society. The W20 thus welcomes the Presidency's efforts, with the support of the OECD, on addressing the Future of Work to help improve women's labour market prospects in the future world of work impacted by digital transformation.

Without coherent, far-reaching and coordinated action to reverse these trends, the increasing rate of digital disruption risks a further exclusion of women from digital transformation, and disenfranchises them from the social and economic benefits and political discourse — already taking place without them — to which they are rightful parties. The additional risk exists that the needs of these women go unheeded and the benefits of engaging them in the digitalisation of society go unrealised. W20 therefore recommends expanding the 'Women's Initiative in Developing STEM Career (WINDS)' by setting up a scheme 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, and incorporating the following measures. It is vital that women acquire the capacities to leapfrog traditional job market segmentation and ghettoisation in low-end jobs, in order to have an equal share in the emerging network economy.

In this context, it is important, though, to keep in mind that tackling the digital gender divide is not only about one single female target group. Women's interaction with digital technologies is as diverse as their realities, opportunities and challenges. Provided content needs to be relevant and services tailored to the needs of women. Women should have the opportunity to learn and surf in safe spaces (exclusive access, moderated) to build up their confidence in using digital technology.

#### **Recommended measures:**

1. Establish partnerships with the new organisation 'EQUALS: The Global Partnership for Gender Equality in the Digital Age', thereby addressing the following segments: a) girls; b) women not in the workforce; c) women in the workforce; d) women in technology; e) women tech executives; and f) women entrepreneurs. Furthermore, use the Broadband Commission for Sustainable Development's Working Group report on the Digital Gender Divide as a roadmap for various stakeholders to tackle specific issue clusters. .
2. Collect data on women's access and usage of ICT in order to understand the complex interrelations and dependencies, e.g. between income, education and ICT usage of women, and publish it close to real time.
3. Conduct research on attitudes or stereotypes that affect the understanding, actions, and decisions in an unconscious manner (unconscious bias) in science, technology, engineering and mathematics (STEM) with regard to girls and women in G20 countries, and identify strategies for overcoming these biases. Create an Unconscious Bias Scorecard concerning girls and women in STEM, and rank by country.
4. Foster a dialogue with and between think tanks and foundations that understand the changing nature of work, the changing nature of the workforce and the transformations that lie ahead to ensure that the collected data and information will be integrated into action-oriented policy frameworks, connecting to ICT initiatives and their impact on jobs of the future.
5. Identify and share best practices in all key aspects of STEM and innovation. Recognize that design and the arts are important components of innovation, and also collect and share best practices in what is called STEAM (with the "A" signifying the arts).
6. Provide gender-equal, affordable and uncomplicated access to digital technologies, including Wi-Fi access, broadband and mobile technology, across age and geographic populations. Encourage investment at the national level in ICT infrastructure outside of industrial centres.
7. Ensure that classrooms are connected and well equipped with technology and that teachers have the necessary digital skills to train both boys and girls.
8. Support girls' and women's access, throughout their life cycle, to skills development and training in new and emerging fields by expanding the scope of primary, secondary and tertiary education. Furthermore, lifelong learning and vocational training opportunities in information and communication technologies

(ICT) and digital fluency are crucial for enhancing women's participation as users, developers and content creators, employees, entrepreneurs, innovators, patent holders, and leaders.

9. Promote initiatives that aim at customising design and content of digital technologies for girls and women, taking into account the local living and working conditions of females, their constraints and socio-cultural environment.
10. Adopt holistic education programmes in STEM throughout primary, secondary and tertiary school systems, academia and professional education, thereby embedding the learning of cognitive skills such as design thinking, creativity, innovation and agility. In doing so, take into consideration a customized approach to teaching ICT to girls and women, and foster their active encouragement through teachers, professors and counsellors.
11. Strengthen STEM education policies and curricula, so that they are relevant to the needs of girls and women, and benefit them. Encourage investment and research in sustainable technology to strengthen the capacities of both developing and developed countries, to enable women to leverage science and technology for entrepreneurship and economic empowerment in the changing world of work (e.g., "eSkills for Girls").
12. Develop age-appropriate extracurricular activities and mentoring programmes focused on STEM, as well as prestigious award programs that provide high visibility for girls and women who are successful in STEM. Cooperate with experts and NGOs already working in the field of female STEM education, and embrace mobile technologies for capacity building.
13. Set ambitious targets for women and girls to study STEM subjects at university, and/or to apprentice in STEM professions.
14. Establish programmes focusing on women commercialising their inventions and technological innovations, including through universities.
15. Develop accelerator, mentoring and coaching programmes for women enterprises in STEM, including digital angel platforms.

#### **Monitoring dashboard:**

- Female-to-male ratio of the rate of Internet and mobile users
- Female-to-male ratio of the rate of digital literacy (use of web applications, programming languages, network administration) for pupils, students and adults
- Female-to-male ratio of STEM enrolment rate in schools, apprenticeships and at university
- Female-to-male ratio of representation in professional and technical jobs in STEM sectors
- Number of companies with digital skill-up programs for women of all ages and career stages
- Gender-disaggregated data on the substitution of current jobs and the creation of new jobs via digitalisation
- Female-to-male ratio of entrepreneurs launching STEM start-ups
- Female-to-male ratio of patents applied for and patents received
- Unconscious Bias Scorecard concerning girls and women in STEM, ranked by country
- Major technology corporations with significant programmes focused on women innovators and entrepreneurs in STEM, including technology access, corporate venturing / funding, and high-profile award programmes.

#### **Supporting reports, studies and leading practices:**

- Accenture (2016): *Getting to Equal. How Digital is Helping Close the Gender Gap at Work.*
- betterplace.lab, (2017): *Bridging the Digital Gender Gap.*
- Cheryl Miller Van Dyck, (2017): *The Digital Gender Divide Is An Economic Problem For Everyone*, GE Reports

- D21 Digital Index Germany, 2016
- EQUALS: The Global Partnership for Gender Equality in the Digital Age, a joint initiative of the International Telecommunications Union (ITU), GSM Association (GSMA) and UN Women
- European Commission Digital Scoreboard for Europe, 2016
- G7 Women's Initiative in Developing STEM Career (WINDS), launched in partnership with the OECD, UN Women and other International Organisations, 2016
- Global Challenge Insight Report, (2016): *The future of jobs: employment, skills and workforce strategy for the fourth industrial revolution*, Geneva: World Economic Forum
- SANTO DOMINGO CONSENSUS adopted at the XII Regional Conference on Women in Latin America, October 2013
- UN Broadband Commission for sustainable development Working Group on the Digital Gender Divide, (2017): *Recommendations for action: bridging the gender gap in Internet and broadband access and use*  
<http://www.broadbandcommission.org/Documents/publications/WorkingGroupDigitalGenderDivide-report2017.pdf>
- Women20 Germany 2017 and Emerging Markets Sustainability Dialogues, (2017): *The Effects of Digitalization on Gender Equality in the G20 economies*.

## 5. ENSURING W20 ACCESS TO THE G20 NEGOTIATION TRACKS AND G20 SHERPA MEETINGS

The W20 promotes gender-inclusive economic growth and gender-responsive economic governance in G20 countries. Its mandate includes helping to achieve progress on the G20 commitments of 'women's full economic and social participation' as per the G20 2012 Los Cabos declaration. The W20 will only be able to meet its mandate if the G20 ensures W20's access to G20 negotiation tracks and G20 Sherpa meetings.

Another challenge for the W20 is the transfer of knowledge and expertise among changing G20 presidencies and alternating W20 chairing organisations. Ensuring continuity across the W20 processes is critical.

### Recommended measures:

1. Increase collaboration with W20 supporting organisations and think tanks - such as Chatham House and the G20 research group, and gender-data Data2X partnerships - to collect, aggregate and analyse data and, to provide white papers, case studies and cross-sector expert analysis to buttress the W20's business and economic case.
2. Strengthen the role of the W20 troika to ensure continuity.

### Monitoring Dashboard:

- Share of women in each G20 engagement group
- Share of W20 representatives in each G20 engagement group

### Supporting reports, studies and leading practices:

- *Bellagio Group on Gender and Growth, (2016): Putting gender equality at the core of the G20 agenda Action Plan 2016 – 17*. London: Chatham House.



## **6. GRANTING FULL PROPERTY RIGHTS, LEGAL CAPACITY AND RIGHT TO SELF-DETERMINATION FOR WOMEN AND GIRLS**

In their diversity from various sectors, communities, livelihoods, lifestyles, migration status, ethnicity and religious backgrounds, the women of the G20 countries make up a heterogeneous group with a range of needs and realities. The W20 appreciates the G20's recognition of the crucial role of women around the globe, for achieving the G20 overall objectives and the G20's commitment for ensuring gender equality and women's full participation in economic and social affairs, as well as for their economic empowerment. Equality of opportunity allows women to make the choices that are best for them, their families and their communities. However, opportunities for women are not equal where legal gender differences are prevalent. Such restrictions constrain women's ability to make economic decisions in a variety of ways, and can have far-reaching consequences. Moreover, they are associated with real economic outcomes, and these disparities in outcomes can persist throughout a woman's life: Where there are more legal gender differences, not only is a girl less likely to go to secondary school, later as a woman she is also less likely to be employed or run a business, and if she does manage to do so she is likely to earn less than a man would.

The 61st session of the Commission on the Status of Women (CSW61) in March 2017 has once again revealed the urgent need for the G20 to step up their efforts in order to eliminate all forms of discrimination against women. Violence against women and girls (VAWG) and women's access to quality sexual and reproductive health is not unrelated to their economic participation. Commuter violence is a barrier for labour force engagement and domestic violence affects productivity. Research suggests that cyber-violence against women and girls is emerging as a global problem with serious implications for societies and economies around the world.

Furthermore, it is necessary to consider the potential impact of all laws and standard settings on women, and bear in mind that cultural traditions, structural inequalities and unconscious biases still contribute to pervasive barriers for gender equality in all domains, including STEM, and must therefore actively be combatted. The G20 member countries should therefore embrace and actively support UN Women's "Roadmap for Substantive Equality: 2030".

### **Recommended measures:**

1. Enforce laws, policies, regulations and standards that grant women ownership and control over assets without the consent of others, and abolish barriers and biases inhibiting property rights and equal rights of participation.
2. Establish boards with equal representation of men and women in all G20 member states that evaluate the anticipated impact of all laws and standards on women.
3. Challenge and transform social norms which discriminate against women, working with different actors who influence norms (such as traditional leaders, public figures, women's rights organisations and the media).
4. Enforce disclosure and prevent violence against women and girls in all G20 member states, including in the digital world.
5. Increase women's access to justice, legal awareness and legal aid.
6. Ensure women's sexual and reproductive health and rights.
7. Empower companies towards unbiased and equal treatment by joining the UN Women's Empowerment Principles, and regularly reporting on progress

### **Monitoring dashboard:**

- Number of laws, policies, regulations and standards that inhibit equal participation and/or property rights for women

- Total and age-specific rate of women subjected to physical or sexual violence in the last 12 months by severity of violence, frequency, and relationship to the perpetrator(s)
- Legal standings and comparative punishments or penalties for individuals convicted of physical and/or sexual violence offline and online

### **Supporting reports, studies and leading practices:**

- Department of Economic and Social Affairs, (2016) *Leaving no one behind: the imperative of inclusive development, Report on the World Social Situation*. New York: United Nations
- Gonzales, Christian; Jain - Chandra, Sonali; Kochhar, Kalpana u. a. (2015): *Fair Play: More Equal Laws Boost Female Labor Force Participation*. IMF.
- The UN Statistical Commission (2014): Interim set of VAW indicators.
- UN Broadband Commission For Digital Development Working Group on Broadband and Gender (2015): *Cyber violence against women and girls. A world-wide wake-up call* (released on 24 September 2015 but officially withdrawn by the UN on 7 October 2015; despite announcements to the contrary, no revised version has been published so far but the report can still be found online) [http://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2015/cyber\\_violence\\_gender%20report.pdf?vs=4259](http://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2015/cyber_violence_gender%20report.pdf?vs=4259)
- UN Secretary-General's High-Level Panel on Women's Economic Empowerment, (2016): *Leave no one behind. A call to action for gender equality and women's economic empowerment*. New York.
- UN Women, (2015): *Progress of the world's women 2015 - 2016. Transforming economies, realizing rights*.
- World Bank Group, (2015): *Women, Business and the Law 2016 - Getting to Equal*, Washington: The World Bank.

## **7. OFFERING FULL ACCESS TO QUALITY EDUCATION FOR GIRLS AND WOMEN**

Increasing women and girls' education contributes to higher economic growth. Increased educational attainment accounts for about 50 per cent of the economic growth in OECD countries over the past 50 years, of which over half is due to girls having had access to higher levels of education and achieving greater equality in the number of years spent in education between men and women. But, for the majority of women, significant gains in education have not translated into better labour market outcomes. Education and encouragement play a key role in women's economic empowerment. The right to education, as well as access to and completion of quality and inclusive education, contributes to the achievement of gender equality and the empowerment of all women and girls. We note with concern the lack of progress in closing gender gaps in access to, retention in, and completion of secondary and tertiary education, in particular the 130 million girls worldwide who remain out of school, as well as the limited progress in measuring and improving learning outcomes.

### **Recommended measures:**

1. Take steps to address the barriers keeping girls out of school (including cost, cultural norms and violence) and those that prevent girls from learning once they are in school (such as inadequate facilities and gender-blind teaching).
2. Improve gender-based data collection and transparency on girls' school completion rates and learning outcomes.

3. Bolster up teacher training and support to ensure that lesson content is gender-sensitive and ensures equality in access to all subjects, particularly those that are traditionally male-dominated, including STEM subjects.
4. Expand the financing space for girls' education, including by means of increasing overseas development assistance (ODA) targeted at the education sector and encouraging low- and middle-income countries to increase domestic budgets for education.

#### **Monitoring dashboard:**

- Female-to-male ratio of adolescents aged 15-19 who have completed primary school
- Female-to-male ratio of adolescents aged 20-24 who have completed secondary school
- Female-to-male literacy rate, ages 15-24
- Number of governments offering at least basic vocational education, training and re-skilling
- Female-to-male ratio of the rate of business literacy (i.e., use of best practices for business management, such as consistent recordkeeping)
- Female-to-male ratio of the rate of digital literacy (use of web applications, programming languages, network administration) for pupils, students and adults
- Female-to-male ratio of STEM enrolment rate in schools, apprenticeships and at university

#### **Supporting reports, studies and leading practices:**

- International Commission on Financing Global Education Opportunity The Learning Generation, (2016): *Investing in Education for a Changing World*.
- OECD, (2015): *The ABC of Gender Equality in Education: Aptitude, Behaviour, Confidence*.
- UNESCO, (2014): *Global Education Monitoring Report: Gender Review*.

## **8. PROVIDING FULL ACCESS ON EQUAL TERMS TO PRODUCTIVE AND FINANCIAL RESOURCES FOR WOMEN**

Even though women are a profitable, stable and loyal banking segment, when given the holistic value proposition they need to succeed - access to finance, information, education, networks and recognition - they continue to be unserved and underserved by banks. Female entrepreneurs experience more difficulties than their male counterparts do in securing funding from banks and other sources including angel and venture capital; their average loan sizes are smaller and they pay more for finance, despite being better at repayment.

Female-owned businesses still represent a large share of micro, small and medium enterprises (MSMEs) globally. The credit gap remains. Despite this, recent AFI research shows that only a few countries have made access to finance for women business owners a priority. This issue has drivers on both the supply and demand side. Lack of collateral is a huge constraint, as is the fact that women tend to have lower levels of financial and business education. Socio-cultural constraints also combine with a lack of customized financial services and access points. This reality is true for all segments of the women's business market including micro, small and medium businesses, start-ups and less formalized structures such as rural cooperatives. The W20 therefore welcomes initiatives to fund women's entrepreneurship. Such initiatives should be designed and managed in consultation with the W20 and in cooperation with global and local institutions specialized on women entrepreneurship and address financing needs at a micro-finance and scale-business-up level.

## Recommended measures:

1. Ensure uncomplicated access for women to ownership, and financial and productive assets on equal terms.
2. Collect and analyse sex-disaggregated supply and demand-side data to buttress the 'business case' of women's financial inclusion.
3. Establish National Financial Inclusion Strategies with mechanisms for multi-stakeholder input (private, public and civil society) in G20 countries, where less than 40% of women have access to bank accounts.
4. Enable women-owned and women-led businesses to have access to debt and equity financing, both at start-up and scale-up stages, by building a stakeholder investment group that incorporates a gender lens.
5. Extend the Global Partnership for Financial Inclusion's (GPFI) efforts on financial inclusion to women of all ages.
6. Improve women and girls' financial and business literacy via in-classroom and lifelong learning opportunities.
7. Enable women's voices to help shape financial, property, insurance and digital products, services and policies.
8. Ensure financial inclusion of vulnerable groups, including displaced and migrant persons and marginalised communities.
9. Take concrete steps towards eliminating the practice of gender based price differentiation, also known as the "pink tax", whereby goods and services intended for or marketed to women and girls cost more than similar goods and services intended for or marketed to men and boys.

## Monitoring dashboard:

- Female-to-male ratio of the number of customers at a financial institution
- Female-to-male ratio of the total credit portfolio outstanding at a financial institution
- Female-to-male ratio of the number of loans outstanding at a financial institution
- Female-to-male ratio of the total deposits at a financial institution
- Female-to-male ratio of the number of savings accounts at a financial institution
- Female-to-male ratio of the percentage of non performing loans (NPL) at a financial institution
- Female-to-male ratio of the average number of products at a financial institution
  
- Female-to-male ratio of credits granted through programs that are publicly (co-)funded

## Supporting reports, studies and leading practices:

- Alliance for Financial Inclusion, (2017): *Survey Report on SME Finance Policies for Micro, Small and Medium Enterprises (MSMEs) owned by women and women entrepreneurs*. AFI SMEF Working Group Publication.
- Alliance for Financial Inclusion, (2016): *Denarau Action Plan: The AFI Network Commitment to Gender and Women's Financial Inclusion*.
- Demirguc-Kunt, Asli, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden, (2015): *The Global Findex Database 2014: Measuring Financial Inclusion around the World*. Policy Research Working Paper 7255, World Bank: Washington, DC.
- EY, (2017): *Women and Wealth. The case for a customized approach*, London.
- Global Banking Alliance for Women (GBA) (2017). *In Brief: The Economics of Banking on Women*. Online: <http://www.gbaforwomen.org/download/the-economics-of-banking-on-women/>
- Global Banking Alliance for Women, (2015): *The Value of Sex-Disaggregated Data 2015*.
- OECD, (2013): *Policy Guidance on Addressing Women's and Girls' Needs for Financial Awareness and Education*. OECD/INFE, OECD/CMF, OECD/IPPC.

- OECD/European Commission (2014), *The Missing Entrepreneurs 2014: Policies for Inclusive Entrepreneurship in Europe*, OECD Publishing, Paris. <http://dx.doi.org/10.1787/9789264213593-en>.
- OECD (2016), *Entrepreneurship at a Glance 2016*, OECD Publishing, Paris. DOI: [http://dx.doi.org/10.1787/entrepreneur\\_aag-2016-en](http://dx.doi.org/10.1787/entrepreneur_aag-2016-en)
- OECD (2014), *Women in Business 2014: Accelerating Entrepreneurship in the Middle East and North Africa Region*, OECD Publishing, Paris. DOI: <http://dx.doi.org/10.1787/9789264213944-en>

## 9. ENSURING FULL ACCESS TO LABOUR MARKETS AND ADVANCING DECENT WORKING CONDITIONS FOR MEN AND WOMEN

The G20 needs to ensure that work by women is paid, equal and valued. Working women are too often rewarded with poverty-level wages and precarious jobs, and they are subject to violence in the workplace. Women make up a much larger proportion of those working part-time than men, often not out of choice. Informal work is often the only option available to poor women. Even minimum wages, if existing, do not guarantee an income above the poverty line. As in informal work, women are overrepresented among minimum wage workers. W20 shares the concern expressed by CSW61 that the feminisation of poverty persists and also acknowledges the mutually reinforcing links between the achievement of gender equality and the empowerment of all women and girls and the eradication of poverty, and the need to ensure an adequate standard of living for women and girls throughout their life, including social protection systems.

### Recommended measures:

1. Set national wage standards that address differences among sectors and ensure minimum wages that allow meeting basic needs.
2. Minimize the informal labour market by implementing ILO labour norms and promote gender-independent, humane working conditions.
3. Strengthen public employment programmes for women in order to achieve inclusion into the labour markets, especially in the first labour market.
4. Grant women influence to advocate for their own improved conditions through individual rights enshrined in legislation and the capacity for collective bargaining and organising.
5. Encourage businesses and unions to protect women from all forms of violence and sexual harassment in the workplace.
6. Ensure universal social protection floors and the right to social security based on ILO recommendation 202.

### Monitoring dashboard:

- ILO country reviews

### Supporting reports, studies and leading practices:

- Economist Intelligence Unit, (2011): *A silver opportunity? Rising longevity and its implications for business*. Geneva: Economist Intelligence Unit Limited
- G20 Job Quality Framework
- International Labour Organization, (2016): *Women at Work Trends 2016*. Geneva: International Labour Office.

- Leonardo Bursztyn, Amanda Pallais, Thomas Fujiwara, (2016): *Acting Wife: Marriage Market Incentives and Labor Market*
- OECD, (2016): *How good is your job? Measuring and Assessing Job Quality*. OECD Publishing (Defining, Measuring and Assessing Job Quality and its Links to Labour Market Performance and Well-Being).
- The Centre for Performance-Led HR at Lancaster University, (2009): *Mature workers make their mark at McDonald's. New research proves older workers enhance McDonald's business performance*. Lancaster: Lancaster University
- The UN Secretary-General's High-Level Panel on Women's Economic Empowerment, (2016): *Leave no one behind. A call to action for gender equality and women's economic empowerment*,

## **10. PROVIDING FOR EQUAL PAY AND PENSION RIGHTS FOR EQUAL AND EQUIVALENT WORK**

On average, women are paid less than men. Women don't have access to the same kinds of jobs, the same degree of job security and the same wages as men. Women are employed in jobs that are frequently less valued, rewarded with lower wages and are less often offered opportunities for advancement than men. In those areas where women do have access to the same jobs as men, they are underrepresented in high-quality, well-paid jobs located in expanding sectors and overrepresented in the informal sector, and the occupations carried out by women are usually accompanied by lower wages. The World Bank has calculated that women in most countries earn, on average, just 60 to 75 percent of men's wages. Following current trends, the International Labour Organization estimates it will take 75 years to make the principle of equal pay for equal work a global reality; the World Economic Forum estimates 115 years.

Women are more vulnerable to poverty in old age than men: The uneven distribution of unpaid domestic and care work responsibilities forms a significant constraint on women's and girl's completion or progress in education, on women's entry and re-entry and advancement in the paid labour market and on their economic opportunities and entrepreneurial activities, often resulting in gaps in both social protection and pension. This fact will create a burden on governments as G20 populations age.

### **Recommended measures:**

1. Extend the '25 by 25' target to include the equal closing of the gender pay gap.
2. Enact, strengthen or enforce laws and regulations that uphold the principle of equal pay for equal work or work of equal value in the public and private sectors.
3. Provide effective means of redress and access to justice in cases of non-compliance to laws and regulations that uphold the principle of equal pay for equal work or work of equal value.
4. Adopt policies for both private and public sector employers to disclose their gender pay gaps in all G20 member states.
5. Promote the implementation of equal pay policies through, for example, social dialogue, collective bargaining, job evaluations, awareness raising campaigns, gender pay audits, and certification and review of pay practices and increased availability of data and analysis on the gender pay gap.
6. Promote legal, administrative and policy measures that ensure women's full and equal access to pensions, through contributory and/or non-contributory schemes, and independent of their employment trajectories, and reduce gender gaps in benefit levels.
7. Promote a universal social protection floor for women.
8. Carry out tax impact assessments by gender and income group.

### **Monitoring dashboard:**

- Female-to-male ratio of wages for similar work
- Female-to-male ratio of access to and equity of pensions

### **Supporting reports, studies and leading practices:**

- International Labour Organization, (2016): *Global Wage Report 2016/17 - Wage inequalities in the workplace*, Geneva: ILO.
- OECD, (2011): *Pensions at a Glance 2011: Retirement-income Systems in OECD and G20 Countries*. OECD Publishing
- OECD, (2016): *The Impact of Tax and Benefit Systems on the Workforce Participation Incentives of Women*
- UK legislation on gender pay gap reporting

## **11. MEASURING AND FAIRLY REDISTRIBUTING UNPAID DOMESTIC AND CARE WORK**

The W20 strongly believes that women's economic empowerment requires the G20 to acknowledge women's disproportionate burden of unpaid care and domestic work, including caring for children, older persons, persons with disabilities and diseases. Unpaid domestic and care work cannot be ignored: it is socially and economically essential. Still it is undervalued and excluded from national accounting, resulting in a bias against its economic value. If one does not understand the ramifications of a policy on both the paid and unpaid sector, gender inequality will endure.

Furthermore, it is necessary that the G20 promotes the shared responsibility of women and men for unpaid care and domestic work. Men's involvement in caregiving is increasing in some parts of the world, but nowhere does it remotely approach that of women. Working women continue to perform two to ten times more caregiving and domestic work than men do, and before reaching adulthood girls bear disproportionate domestic responsibilities, often limiting their educational attainment. The G20 member states urgently need to change this - not only for the benefit of economic growth but also for women's and men's health, children's well-being, and the improved, happy working lives of men and women.

The redistribution of this work from women to men will only be part of the answer, particularly for poorer households that are unable to afford paid services or to work part time. To remove the barrier to women's economic empowerment posed by unpaid care and domestic work, and meet SDG target 5.4, the W20 calls on the G20 to also redistribute the disproportionate share of unpaid care and domestic work by prioritizing, inter alia, social protection policies and infrastructure development that reduce women's unpaid care and domestic work. Significant investments in the care economy will reduce the barrier posed by women's unpaid care and domestic work, improve the provision of care to the community, stimulate employment, and contribute to economic growth, while levelling the playing field for women by narrowing the gender pay gap and improving access to decent jobs.

### **Recommended measures:**

1. Take steps to measure the value of unpaid care and domestic work in order to determine its contribution to the national economy, for example through periodic time use surveys, and include such measurement in the formulation of gender-responsive economic and social policies.
2. Fully engage men and boys as strategic partners and allies in achieving gender equality and the empowerment of all women and girls by designing and implementing national policies and programmes that address the roles and responsibilities of men and boys, including the equal sharing

of responsibilities in caregiving and domestic work. Also encourage men and boys to engage fully as agents and beneficiaries of change. Such programmes should challenge social norms and promote the positive involvement of men and boys in the lives of children and elders.

3. Encourage investments in gender-responsive social protection and care infrastructure, such as equitable, quality, accessible and affordable early childhood education, child care, elder care, health care, care and social services for persons with disabilities and persons living with diseases, which meet the needs of both caregivers and those in need of care.
4. Undertake all appropriate measures to recognise, reduce and redistribute women's disproportionate burden of unpaid care and domestic work, including through the provision of infrastructure, technology and public services such as water and sanitation, renewable energy, transport and accessible, affordable and quality care services.
5. Install equal treatment for all family models (e.g. single parents, families with more than one child, rainbow families ...) with respect to tax and subsidy policies.
6. Institute and implement equal, paid, and non-transferable parental and other family leave policies in both public and private sectors.
7. Encourage the B20 to promote flexible working arrangements for men and women tailored to the needs of the individual.
8. Measure the impact of public policies on gender equality in general and on women's unpaid care and domestic work in particular.
9. Support companies in their efforts to become family-friendly.

#### **Monitoring dashboard:**

- Female-to-male ratio of time spent on unpaid domestic and care work
- Female-to-male ratio of part-time paid work arrangements
- Female-to-male ratio of number and average duration of parental leaves
- Percentage of all-day places in kindergartens and schools for children up to twelve years
- Percentage of day care places for elders and people with disabilities

#### **Supporting reports, studies and leading practices:**

- Adema, W., C. Clarke and V. Frey (2015), Paid Parental Leave: Lessons from OECD Countries and Selected U.S. States, OECD Social, Employment and Migration Working Papers, No. 172, OECD Publishing, Paris, <http://dx.doi.org/10.1787/5jrqqvqqb4vb-en>
- EU Commission, (2017): *2017 Report on equality between women and men in the EU*. Brussels: European Union ITUC, (2017): *Investing in the care economy: simulating employment effects by gender in countries in emerging economies*. Brussels: ITUC, 7. [https://www.ituc-csi.org/IMG/pdf/care\\_economy\\_2\\_en\\_web.pdf](https://www.ituc-csi.org/IMG/pdf/care_economy_2_en_web.pdf)
- EY (2017): How Men Flex. The Working Mother Research Institute Report.
- Gender and Development Network, (2017): *Stepping Up- How governments can contribute to women's economic empowerment*. London. Levkov R, van der Gaag N, Greene M, Kaufman M, and Barker G, (2015): *State of the World's Fathers: A MenCare Advocacy Publication*. Washington, DC: Promundo, Rutgers, Save the Children, Sonke Gender Justice, and the MenEngage Alliance
- OECD (2015) Recommendation on Gender Equality in Public Life
- OECD (2016a), OECD Family Database, OECD, Paris. <http://www.oecd.org/els/family/database.htm>
- OECD (2017a), *Dare to Share: Germany's Experience Promoting Equal Partnership in Families*, OECD Publishing, Paris. <http://dx.doi.org/10.1787/9789264259157-en>.
- OECD (2017b), *Building an Inclusive Mexico- Policies and Good Governance for Gender Equality*, OECD Publishing, Paris. <http://dx.doi.org/10.1787/9789264265493-en>.
- OECD(2017) OECD Gender Data Portal, <http://www.oecd.org/gender/data/>



- UN Women, (2015): *Progress of the world's women 2015 - 2016. Transforming economies, realizing rights*, New York: UN.
- UN Women, HeForShe Campaign
- United Nations, Department of Economic and Social Affairs, (2016): *Leaving no one behind: the imperative of inclusive development, Report on the World Social Situation*. New York: UN.
- Welb, M. (2016): *Four Days to Change. Twelve Radical Habits to Overcome Bias and Thrive in a Diverse World*.

## **12. FOSTERING EQUITABLE REPRESENTATION OF WOMEN IN DECISION-MAKING POSITIONS**

Females across G20 nations now substantially outnumber males in educational achievement, but they are vastly underrepresented in decision-making positions in both the private and public sector. Failure to advance women is a waste of educational investment and denies institutions the positive impact of diversity on performance, innovation, and accountability. The impact on national competitiveness is substantial: Various studies in recent years have shown that companies with women in top management and board positions outperform their peers.

According to surveys in developed countries, it is neither that they lack toughness, management chops or proper skill sets. Nor is it all about work-life balance, although it is undisputed that career interruptions related to motherhood make it harder for women to advance in their careers and compete for top executive jobs. Instead, topping the list of reasons is the perception of a double standard for women seeking to climb to the highest levels of either politics or business, where they have to do more than their male counterparts to prove themselves. The male-dominated electorate and corporate power circles seem unwilling to place more women in top leadership positions.

### **Recommended measures:**

1. Adopt the goal to close the gender gap in the share of female leaders in decision-making capabilities in public and private sectors by 50% by 2030, unless a share is achieved that roughly reflects the share of women in the population ("plus 50% by 2030").
2. Take measures to ensure women's full, equal and effective participation and access to leadership and high level positions, including by means of temporary special measures, as appropriate, in economic decision-making structures and institutions at all levels, as well as in enterprises, corporate boards and trade unions.
3. Tackle gender stereotypes by raising awareness in decision-making positions in the professional sector.
4. Encourage and support women's participation and leadership in trade unions, workers' organisations and employers' organisations, and urge all leaders of these organisations to effectively represent the interests of all women workers.
5. Launch awareness and capacity-building campaigns and academies that foster female engagement in advocacy and public policy work at state, national and regional as well as federal levels.
6. Promote gender-equitable job-sharing in decision-making positions.
7. Encourage training of those who work in the media and the development and strengthening of self-regulatory mechanisms to promote balanced and non-stereotypical portrayals of women and girls, which contribute to the empowerment of women and girls and the elimination of discrimination against and exploitation of women and girls.

## Monitoring dashboard:

- Female-to-male ratio of representation in corporate boards
- Female-to-male ratio of representation in other leadership positions

## Supporting reports, studies and leading practices:

- Cook Ross Inc., Diverseo, Inclusion Institute, Move the Elephant for Inclusiveness, United Nations Global Compact, (2015): *Tackle Unconscious Bias to Create Inclusive Business Environments* [https://www.unglobalcompact.org/docs/issues\\_doc/development/Tackle%20Unconscious%20Bias%20to%20Create%20Inclusive%20Business%20Environments.pdf](https://www.unglobalcompact.org/docs/issues_doc/development/Tackle%20Unconscious%20Bias%20to%20Create%20Inclusive%20Business%20Environments.pdf).
- David A. Katz, Laura A. McIntosh (2016): *Corporate Governance Update: Gender Diversity on Boards: The Future Is Almost Here*, New York Law Journal, March 24, 2016 <http://www.wlrk.com/webdocs/wlrknew/WLRKMemos/WLRK/WLRK.25194.16.pdf>
- EY, (2016): *Navigating disruption without gender diversity? Think again. How five disconnects are holding back gender diversity and stifling innovation in business.*
- George Atalla, (March 2017): *Diversity disconnect*, Citizen Today [http://www.ey.com/Publication/vwLUAssets/ey-citizen-today-march-2017/\\$FILE/ey-citizen-today-march-2017.pdf#page=28](http://www.ey.com/Publication/vwLUAssets/ey-citizen-today-march-2017/$FILE/ey-citizen-today-march-2017.pdf#page=28)
- Linda-Eling Lee et al., (2015): *Women on Boards: Global Trends in Gender Diversity on Corporate Boards*, MSCI, Nov. 2015 (MSCI Report), Appendix III: Global Mandates Summary <https://www.msci.com/documents/10199/04b6f646-d638-4878-9c61-4eb91748a82b>.
- Marcus Noland, Tyler Moran, Barbara Kotschwar, (2016): *Is Gender Diversity Profitable? Evidence from a Global Survey*, Peterson Institute for International Economics Working Paper Series WP 16 - 3 FE, February 2016 <https://piie.com/publications/wp/wp16-3.pdf>
- María del Carmen Bernal González, Graciela Messina, Alejandra L. Moreno Maya (2014): *Female Talent in Senior Management: A search for a model*. Mexico: Centro de Investigación de la mujer en la Alter Dirección of IPADE (CIMAD).
- McKinsey Quarterly (January 2017): *How to accelerate gender diversity on boards.* <http://www.mckinsey.com/global-themes/leadership/how-to-accelerate-gender-diversity-on-boards>
- Oliver Wyman, (2016): *Women in financial services*, New York
- Pew Research Center, (2015): *Women and Leadership: Public Says Women are Equally Qualified, but Barriers Persist* Washington.