THE ANNEX
We would like to take this opportunity to thank the:

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

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

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

Special thanks and gratitude to Angela Joo-Hyun Kang, Athena Peppes, Barbara Harvey, Bathylle Missika, Christina Struller, Dominic King, Emanuela Pozzan, Françoise Le Bail, Hyeshin Park, Janneke Kukler, Jean Dcunha, Judith Fessehaie, Lateefa Alwaalan, Mai Bin Dayel, Maria Luisa Boyce, Moneera Alqahtani, Pam Rajput, Patricia Tatro, Shahd Attar, Stéphane Dubois, Sunita Pitamber, Vanessa Erogbogbo, Virginia Littlejohn, who worked tirelessly to ensure a robust and meaningful partnership and helped further advance our advocacy work.
W20 Statements

W20 Statement to the G20 Trade and Investment Ministers
W20

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

Read more →

W20 Statement to the G20 Health Ministers
W20

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

Read more →

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

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

Read more →

Enhancing Women’s Economic Recovery and Resilience during COVID-19 and Beyond
W20 & UN Women

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

Read More →

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

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

Read more →

Enhancing Women's Economic Recovery and Resilience during COVID-19 and Beyond
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W20 Statement to the extraordinary virtual G20 Leaders' Summit: Call to action for gender equality in response to the COVID-19 pandemic
W20

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Read more →
Joint Statements with G20 Engagement Groups

**Joint Statement on Global Pandemic Preparedness**  
*B20, C20, L20, T20, W20 & Y20*  
W20 B20, C20, L20, T20, and Y20 issued a joint statement to reiterate the role that the G20 partnership can play in response to the outbreak of global pandemics.  
[Read more →](#)

**Joint Statement on Employment, Skills & Women**  
*B20, L20 & W20*  
Together, the W20, B20 and L20 called on G20 Leaders to ensure urgent and coordinated efforts are implemented to contain the impact of COVID-19 pandemic on the workforce.  
[Read More →](#)

**Joint Statement on G20 Global Pandemic Preparedness - Attending to Access to Education & Employment**  
*B20, C20, L20, T20, W20 & Y20*  
W20, along with B20, C20, L20, T20 and Y20 issued a joint statement highlighting the targeted action that needs to be taken by G20 leaders in education and employment to build a more resilient population that can aid in economic and social recovery.  
[Read More →](#)

**Joint Statement on Women in International Trade Network**  
*B20*  
To increase the inclusion of women in international trade networks and support their economic empowerment through trade, W20 and B20 released a joint statement with recommendations that G20 Members could support in order to achieve this goal.  
[Read More →](#)
PUBLICATIONS

W20 Inception Note
W20 Report
The purpose of this document was to build coherence among W20 delegates and knowledge partners and to initiate the policy recommendation process.
Read More +

Gender Equality Discussion within the G20
W20 & Milken Institute Report
Within this report, The Milken Institute, a knowledge partner of the W20 Saudi Arabia has drawn upon both the Milken Institute and W20 Saudi Arabia’s assessment of the policy impact of the W20 on G20 recommendations.
Read More +

Women’s Empowerment Through Digital Trade
W20 & USP Report
The joint statement with UPS aimed to highlight the importance of digital trade amidst the pandemic as well as calling for action to be taken towards empowering female-owned and female-led businesses within this field.
Read More +

Building Back Better for Gender Equality: Lessons from the EBRD
W20 & EBRD Report
This policy brief aims to share gender-responsive insights from the European Bank for Reconstruction and Development, and put forward joint EBRD-W20 policy recommendations for the immediate recovery phase, as well as longer-term rebuilding efforts, that can be applied across the G20.
Read More +

Building Back Better for Women - Missing Voices of Women in Decision-Making
W20 & Accenture Report
In the build-up to the G20 Leaders’ Summit in Saudi Arabia, W20 Saudi Arabia has partnered with Accenture Research on a series of articles highlighting specific areas in which it is vital we take action to empower women.
Read more +

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Building Back Better for Women - Women’s Dire Position in the Informal Economy
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Building Back Better for Women: Young Women
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Read more +
Women Entrepreneurs: An Action Plan to Build Back Better
W20 & ITC, ICC, UPS

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

Read More →

A Roadmap Towards A More Gender Equitable Economic Recovery: If Not Now, When?
W20 & Accenture Final Report

Coming Soon
W20 Response to G20 Working Groups

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

**Anti-Corruption**

W20 Calls for

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

**Development**

W20 Calls for

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

**Open letter to the Development Working Group Chair**

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

**Engage women in STEM education and employment through**

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

**Education**

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

**Labour and Employment**

**W20 Calls for**

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

**W20 Calls for social protection in a changing world of work**

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

**W20 Calls for care infrastructure development**

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

**Include women in decision making by**

- Ensuring equitable access and representation of women in decision making bodies from national to local, ministerial and public positions by affirmative action in order to achieve gender parity by 2030.
- Increasing the number of women decision makers in business through taking the necessary measures including quotas to ensure full gender parity on the boards of public and listed companies by 2030 and providing subsidies and incentives for employers who achieve gender parity in decision-making positions.
Accelerate progress towards the Brisbane 25x25 target by

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

Enhance care ecosystems to increase women labor force participation by

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

W20 Calls for social protection in a changing world of work

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

Promote workplace equality through laws and regulations by

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

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

Tourism

W20 Calls for

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

Trade and Investment

Open letter

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

Background

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

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

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

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

Facts & Figures

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

<table>
<thead>
<tr>
<th>Year</th>
<th>No.</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>1995</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2020</td>
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</table>

But has slowed during the last five years.

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

**ONLY 4 COUNTRIES HAVE**

50% OR MORE WOMEN REPRESENTATIVES

39.5% OF EUROPEAN PARLIAMENT ARE WOMEN

ONLY 8 COUNTRIES ARE ON THE 30% THRESHOLD.

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

In the 2765 MSCI ACWI index

PERCENTAGE OF WOMEN DIRECTORS

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>2010</td>
<td>17.9%</td>
</tr>
<tr>
<td>2020</td>
<td>20%</td>
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</table>

An analysis of more than 8600 companies in 49 countries showed women held 16.9% of all global board seats in 2018 and only 5.3% of board chair positions were held by women in 2018.
Focus Area: Inclusive Decision-Making

Examples of good practices on women in the public sector

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

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

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

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

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

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

Examples of good practices on women in the private sector

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

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

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

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

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

Background

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

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

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

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

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

Facts & Figures

Historically, the large increases in women’s labor force participation can be linked to an increase in the availability of care services, ‘family-friendly’ policies, and income protection.

INVESTING IN QUALITY CARE WILL

- Accelerate Job Creation
- Promote Equity
- Improve Women’s Employment
- Improve Women’s Productivity
- Improve Women’s Child Outcome
- Improve Women’s Family Welfare
- Improve Women’s Firm Productivity
- Improve Overall Economic development

A macroeconomic simulation conducted by the ILO in 2018 while allowing countries to meet SDG3 (health for all), SDG4 (education for all), SDG5 (gender equality) and SDG 8 (decent work and economic growth).

In addition, a minimum of 17.5% of any additional public spending would be recovered in the short term through fiscal revenues.

DOUBLING INVESTMENT IN SOCIAL INFRASTRUCTURE

Child Care
Education
Healthcare

Boost Employment
Boost Earnings
Boost Economic Growth
Foster Gender Equality

WILL

while allowing countries to meet SDG3 (health for all), SDG4 (education for all), SDG5 (gender equality) and SDG 8 (decent work and economic growth).

Two studies by the Women’s Budget Group in the UK

- OECD countries
- Covering Brazil, China, India, Indonesia and South Africa

HAVE SHOWN THAT INVESTING PUBLIC FUNDS IN CHILDCARE AND ELDER CARE SERVICES IS MORE EFFECTIVE IN

- Reducing Public Deficits & Debt Than Austerity Policies
- Help Increase Families’ Disposable Income
- Boost Consumption
- Increase state revenues via taxes and contributions to social security systems.
Examples of good practices in labor inclusion

- A successful child care initiative\textsuperscript{10} Canada has served as a blueprint for a number of programs around the world for two reasons: the rate of women age 26 to 44 in the workforce has reached 86\%, and the program pays for itself through increased taxes from working women and a reduction in families dependent on social benefits.

- The EU Directive on work-life balance for parents and carers\textsuperscript{11} which entered into force in August 2019 is a good example of policies that improve families’ access to family leave and flexible work arrangements.

- The OECD’s “Toolkit for Mainstreaming and Implementing Gender Equality,”\textsuperscript{12} offers insights into actionable family-friendly policies and strategies and shows how such policies have been implemented in Sweden and New Zealand.

- Innovative business models can also bring solutions to involve rural women in global supply chains and demonstrate the benefits of re-thinking the concept of education and training to respond to the needs of illiterate and semi-literate women.
  - Setting up a produced-owned cooperative under the leadership of the social enterprise Industry.
  - Solar engineering training provided by Barefoot College International (Solar Mamas)\textsuperscript{13} in 93 countries around the world.
  - The listing accommodation in rural India on Airbnb done by SEWA\textsuperscript{14} (digital and financial inclusion).

- The ‘new normal’ has also produced interesting discussions involving the formal and informal sectors in the tourism industry in Vanuatu\textsuperscript{15} are taking place to find viable solutions to revive the sector in the times of COVID-19.

- In terms of redistribution of care and domestic work, the media can also support changes in social norms. As an example, the “#Share the Load”\textsuperscript{16} campaign in India asked “Is laundry only a women’s job?”, and it created a debate.

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

Background

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

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

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

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

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

Facts & Figures

According to the Alliance for Financial Inclusion (AFI)

68% of women’s businesses in emerging economies have unmet credit.

The legal framework of all G20 countries provides women with the same rights as men to open a bank account at a formal institution and guarantees women’s equal access to credit.

Despite this framework, on average, 22% women in the G20 countries lack access to formal bank accounts.

31% or over 1.7 billion people make up the global unbanked. More than half are women.

72 countries bar women from some social groups from opening bank accounts or obtaining credit.
Examples of good practices in financial inclusion

+ **Argentina**
Resiliencia SGR, founded and run by women, works with banks to negotiate the best terms for clients who are often otherwise excluded from access to financial products, prioritizing women and diversely-led companies. Since its founding in December 2018, Resiliencia has worked with Santander to create a credit line at a preferential fixed rate of 29% for female-led MSMEs. These are 3-year loans with a French System of amortization, free from bank charges, for a maximum amount of 200,000 pesos (approx. 4,000 dollars). By 31st August 2020 60% of active accounts belonged to women, 50% of which represented either their first business account or entry to the financial market. Other banks have since expressed a strong interest in offering similar credits.

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

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

+ **Several G20 countries** have expanded women′s access to financial accounts by using new technologies.Digitization of payments has led to a 29% increase in account ownership for both men and women in Indonesia and 44% in India.\(^2\)
Focus Area: Digital Inclusion

Background

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

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

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

Facts & Figures

The proportion the internet globally is

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

Source: International Telecommunications Union.

58% men

48% women

more men than women own a mobile phone the gender gap is over 10%, and in 14 of those countries, over 20%.

72% OF WOMEN SAID

WOMEN’S EMPLOYMENT OPPORTUNITIES INCREASE AS DIGITAL FLUENCY INCREASES

50% OF WORKING WOMEN SAID

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

In the US, the 1st quarter of 2020 has achieved

ECOMMERCE HAS REPLACED PHYSICAL CHANNELS RAPIDLY IN THE COVID SITUATION.

In 10 YEARS’ GROWTH IN JUST THREE MONTHS.

WOMEN REPRESENTED IN STEM WORKFORCE

According to UIS data

MEN DOMINATE THE TECHNOLOGY INDUSTRY

Percentage in the Technology Staff at

LESS THAN 30% OF THE WORLD’S RESEARCHERS ARE WOMEN
Examples of good practices in digital inclusion

→ Global
EQUALS Global Partnership by International Telecommunications Union, UN Women, GSMA, International Trade Centre, and UN University to achieve equal access and use of digital technologies by 2030. UNESCO has embarked on a two-year process to elaborate the first global standard-setting instrument on the ethics of AI in the form of a recommendation.

→ Germany
- The Federal Ministry of Education and Research (BMBF) launched “Go MINT”, the National Pact for Women in MINT (STEM) careers with political, corporate, science, media, and social partners as a central info hub about STEM activities, support services, and expertise to attract more women to STEM. (www.komm-mach-mint.de).
- BMBF and the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (BMFSFJ) initiated the “Girls’ Day” campaign connecting girls of 10 years upwards and female role models for changing their education and career surroundings and vocational attitudes, esp. in digital inclusion through its national and global networking platform (www.girls-day.de).

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

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

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

Background

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

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

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

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

Facts & Figures

405 million women are entrepreneurs or operate established businesses.

A key recommendation is that women entrepreneurs should

“Learn from each other about the best ways to build successful businesses and a vibrant entrepreneurial ecosystem.”

GEM (2018/2019) emphasizes that data should

“Guide the development of an ecosystem that works well for all, informed by

Social Cultural Political & Economic Contexts

Robust entrepreneurial ecosystems include

“Policy, regional clusters, innovation systems, context and institutional frameworks that promote and support entrepreneurship.”

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

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

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

Effects of the pandemic are amplified on women who face challenges

Balancing professional and increased household and care responsibilities, including homeschooling.
Example of good practices in women's entrepreneurship

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

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

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

+ Growth and scale up Incentives and programs to increase the number of women-owned and women-led companies, including in STEM, eCommerce and advanced and emerging technologies have shown results:
  - German women entrepreneurial trade missions to China, India, Canada and Silicon Valley / San Francisco.
  - IGNITE: Creating an Innovation Ecosystem that Works for Women in the USA, and the FutureForward Emerging Tech
  - Collaboratory focused on high-growth women-owned
  - SMEs with AI, the Internet of Things, Blockchain, Virtual
  - Reality, quantum computing, etc. (USA pilot with corporate and university partners).

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

Programs include

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

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

The leading schemes are:

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

Collecting sex- and gender-disaggregated data to facilitate evidence-based policy and international comparisons, can improve women’s entrepreneurial research and development.

Definitions Initiative: Collaborate with W20 knowledge partner, the International Trade Centre, plus Swedish Institute of Standards and the International Standards Organization on global agreement on definitions for women-owned and women-led enterprises, and related terminology, in order to improve evidence-based policymaking and international data harmonization.

+ Research Collaborations

Collaborate with knowledge partners and three consortia of university researchers with regard to G20 countries and individual members of the C20. (Global Entrepreneurship Monitor; Diana Researchers organized by Babson College; and Dr. Colette Henry who is Head of the School of Business & Humanities at Dundalk Institute of Technology in Ireland, and Editor of the International Journal of Gender & Entrepreneurship.)

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

+ Showcase

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

Encourage specific new measure to mitigate COVID-19 such as the Women’s Enterprise Policy Group: Framework of Policy Actions to Build Back Better for Women’s Enterprise, which calls for the British “Chancellor to bring WEPC to the policy table to shape Covid19 enterprise policy that ‘Builds Back Better for women entrepreneurs, for the economy, and for society’” (UK, 2020).37