MENU
OF ACTIONS

W20

ARGENTINA 2018

WOMEN 20

Recommendations, Potential Actions and Existing Practices

In 2014, the G20 leaders agreed on the goal of reducing the gap in participation rates between men and women by 25 per cent by 2025. Despite this commitment, this goal will fall far short of being achieved unless each and every G20 country member adopts concrete and effective actions towards gender equality.

Understanding that each country is unique, W20 Argentina aims to provide, based on its final communiqué, a set of policies that will help G20 leaders achieve the 25x25 goal. This goal will not be achieved unless each G20 member country adopts concrete and effective actions. For such endeavor, this document provides concrete examples of how these policies can be implemented in real and diverse contexts. We hope this document inspires policy makers and stakeholders to develop holistic policies towards gender equality.

Recommendation #1

Invest in public, high quality, affordable and professionalized care services and infrastructure for dependent people including children, people with disabilities, people living with diseases and the elderly, in order to recognize and redistribute care work.

1.1 Menu of potential actions
- Broaden the investment in care services and infrastructure for children under school age, disabled people and the elderly, and guarantee quality and professionalized care services.
- Increase GDP investment in childcare and elder care services.
- Provide financial assistance to cover the cost of care.
- Expand hours of formal education and before and after school programs so that children can - be cared for in schools and match their parents' working schedules.
- Develop diverse models of child care delivery in order to fulfill the needs of working parents.

1.2 Existing practices
Uruguay's care services include a cash-for-care system for home-based services, day centres and residential and nursing homes, and regulations regarding carers' work. The government also committed to the provision of 28,000 free preschool places by 2018-2019. New programmes for the elderly were introduced in 2016, including 80 hours of care per month for those assessed as being in need. In addition, care homes were established to provide comprehensive care during the day and/or night for the elderly in situations of low to moderate dependence residing in their homes.

For more information go to:
http://w20argentina.com/wp-content/uploads/2018/08/Policy_Brief_on_Care_June_final.pdf

Women's Budget Group for the International Trade Union Confederation (Investing in the Care economy to boost employment and gender equality) shows that investing public funds in childcare and elder care services is a worthwhile investment that is more effective in reducing public deficits and debt than austerity policies: it would boost employment, earnings, economic growth and fosters gender equality. The report shows that an investment of 2% GDP in the caring industries would generate up to 1 million jobs in Italy, 1.5 million in the UK, 2 million in Germany and 13 million in the USA.
For more information go to:
https://wbg.org.uk/analysis/investing-in-the-care-econo-my-to-boost-employment-and-gender-equality/

Since 2013 Republic of Korea provides financial assistance to cover the cost of childcare centers for all children up to 6 years of age. It was necessary to increase the budget: from 0.1% of the GDP in 2004 to 0.9% in 2013. This was the largest budget increase made by an OECD country for these services. As a result, there was an higher demand for childcare services. From 2005 to the present, the proportion of children from 0 to 2 years of age that attend care centers increased from 9% to 34%, while among children aged 3 to 5 the increase was from 31% to 92%.
For more information go to:
http://unesdoc.unesco.org/images/0022/002297/229721E.pdf

UK provides a minimum amount of early education and childcare for working parents. Children between the ages of 2 to 4 are eligible for 30 hours of free childcare which add up to 15 hours a week over 38 weeks; which can be extended over 52 weeks up to a maximum of 570 hours. It also; provides information advice and assistance to parents; and information, advice and training to childcare providers.
For more information go to:
https://assets.publishing.service.gov.uk/government/up-loads/system/uploads/attachment_data/file/718181/Early_years_entitlements-operational_guidance.pdf

Recommendation #2

Put into place parental leave schemes by 2020 that promote co-responsibility between parents.

2.1 Menu of potential actions
- Extend paternity leaves and create parental leave schemes with incentives for men to use them, such as non-transferrable 'use it or lose it' entitlements.
- Engage men to actively change gender norms that foster more equal caring roles and responsibilities.
- Eliminate media and education practices that reproduce gender stereotypes.
- Conduct time use surveys for men and women on a regular basis to analyze the distribution of care and household activities.
- Incorporate unpaid and care work in the system of national accounts and GDP estimates.
- Review national legislation and adapt it to the No. 156 Convention concerning equal opportunities and equal treatment for men and women Workers with Family Responsibilities (equal care provisions).
- Expand maternity leaves as ILO recommends: a minimum of 14 weeks (recommendation 183) and, if possible extend it to 18 weeks (maternity protection recommendation num. 191).

2.2 Existing practices

Scandinavian countries shifted their focus towards leaves that promoted work-life balance and gender equality. They implemented the right to childcare leaves (originally exclusive for women) to be used indistinctly by the father or mother after a mandatory recovery period for the women after birth. However, freedom of choice did not translate into greater use of parental leave by men. That was why specific incentives for men to use parental leave began to be designed in the 1990s, giving a specific "permit fee" for parents. In 1993, a one-month leave was introduced in **Norway** and in 1995 in **Sweden** with a high wage replacement exclusive for men, so that if it is not used, it can not be transferred to the mother. In Sweden, the use of parental leave by men has risen steadily from less than 20% in the early 1980s to more than 50% at the beginning of 2000

For more information go to:

https://www.arbeidstilsynet.no/contentas-sets/e54635c3d2e5415785a4f23f5b852849/working-environment-act-october-web-2017.pdf
https://sweden.se/society/10-things-that-make-sweden-family-friendly/

In the **EU**, the existing maternity leave is 4 months paid at sick leave level. In order to improve access to work-life balanced arrangements, the EU Commission adopted in 2017 a proposal which foresees a right to paternity leave and reinforces the existing parental leave. It also introduces carers' leave for workers caring for seriously ill or dependant relatives.

For more information go to:

https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52017PC0253&from=EN
http://ec.europa.eu/social/main.jsp?&catId=1311&langId=en

Mexico is the first country in Latin America to calculate the value and volume of Unpaid Household Work. The National Survey on Use of Time aims to make visible the importance of domestic production and its contribution to the economy and the way men and women use their time in urban and rural areas. In 2015, the economic value of unpaid domestic and care work reached 24% of the country's GDP; women contributed 18 points and men 6 points. The value of unpaid domestic work as part of the GDP was higher than that achieved by other economic activities like manufacturing, trade, real estate services and the rental of goods.

For more information go to: http://www.inegi.org.mx/

Uruguay provides extended paid parental leave when children are born, six months leave entitlement for childcare, which can be taken by either parent and financial support for parents in low income families.

For more information go to:

http://w20argentina.com/wp-content/uploads/2018/08/Policy_Brief_on_Care_June_final.pdf

The **Poland's** Ministry of Labour and Social Policy launched in 2012 "Full-time Dad – I Like It!". It was national awareness raising campaign targeted at SMEs and employed parents. The main theme was fatherhood and active parenting; the campaign aimed to encourage men to participate in childcare.. The initiative also had a strong focus on raising the awareness of fathers, promoting new reconciliation models in the workplace and enabling women to work by developing fathers' awareness and skills.

For more information go to:

https://eige.europa.eu/gender-mainstreaming/good-practic-es/austria/using-social-media-campaign-domestic-work

Recommendation #3

Implement regulations and legal provisions to protect women from all forms of violence, including online-based violence, and to ensure all women have access to legal aid services and victim support services. Also, implement ILO recommendations on "Ending Violence and Harassment in the World of Work" to ensure working places are free of gender-based violence.

3.1 Menu of potential actions
- Establish protocols in all workspaces that adopt zero tolerance to gender-violence in the world of work. - Implement quick, supportive response to victims and safeguard their anonymity.
- Promote equal women's access to justice and legal aid.
- Implement leaves for victims of gender-based violence.
- Conduct research on the threats, as well as the cultural and social norms, that prevent women and girls from accessing and using mobile services and the internet in different social and cultural contexts.
- Encourage the development of safety applications and services that make it safer for women and girls to access and use mobile services and the internet, such as anonymous top up services.
- Strengthen protection measures and reporting procedures to protect women and girls against abuse and harassment. This includes introducing legal and policy frameworks that recognise and address ICT-mediated abuse, harassment and fraud, and through measures that promote access to justice. These should include making it easy and safe for women and girls to report abuse.
- Increase awareness of the threats of data privacy, online harassment, surveillance, illegal data retention and fraud, and how they can be addressed or reduced. This may be done through awareness campaigns for the general public, digital literacy programmes and formal education programmes/curriculum. Both men and women should be targeted in education and awareness activities.
- Develop awareness campaigns to prevent and stop online gender based violence with multi-stakeholder support

3.2 Existing practices
Gender-based violence

Federal Law No. 11340/2006 of **Brazil** on Domestic Violence, known as the Maria da Penha Act, authorizes judges to order employers to maintain the employment relationship of any victim of domestic violence who needs to take leave, for a maximum period of six months.
For more information go to:
 http://www2.camara.leg.br/legin/fed/lei/2006/lei-11340-7-agosto-2006-545133-normaatualizada-pl.pdf

In **Puerto Rico**, since 1989 and by means of the Domestic Abuse Prevention and Intervention Act (Act 54), an employer can request an order of protection in favor of any employee who has been victim of violence in the workplace.
For more information go to:
http://www2.pr.gov/ogp/Bvirtual/leyesreferencia/PDF/Justicia/54-1989/54-1989.pdf

Italy is an example of how the prevention of violence and harassment in the world of work can be addressed collectively. The collective agreement signed by the FIAT company and the trade union confederations in 2015 foresees the establishment of a commission of members and representatives of the unions to provide equal opportunities.. The commission is responsible for preventing all forms of harassment or discrimination based on race, sex (including sexual harassment) or other characteristics, which have the purpose or effect of violating the dignity of the victim.
For more information go to:
The **province of Buenos Aires** grants public employees, the possibility to take leave if the are victims of gender based violence. http://www.gob.gba.gov.ar/legislacion/legislacion/l-14893.html

In **France**, the burden of proof in case of harassment is eliminated and awareness-raising measures are implemented. The French Labor Code prohibits harassment, as well as retaliation against those who report such acts or give testimony in this regard. It establishes that the burden of proof falls on the defendant in the case of harassment and indicates possible sanctions (both disciplinary and criminal).
For more information go to: https://knowledge.leglobal.org/anti-discrimination-laws-in-france/

Online gender-based violence

Anonymous top-up mobile service: In India, mobile agencies are often 'male' spaces, intimidating for women to visit. It is not uncommon for retailer's or bystander to record and misuse a female customers' mobile numbers when they top-up. Vodafone's Sakhi facilitates a service that allows female customers to top-up anonymously in-store using a one-time password code, without sharing their mobile number. Vodafone distributes Sakhi pack in female friendly environments, kiosks in local female-friendly markets and at women's college campuses.
For more information go to:
http://microsite.vodafone.in/digitalpressrelease/vodafone_sakhi_pack/index.html

Take Back The Tech! is a global, collaborative campaign project that highlights the problem of tech-related violence against women, together with research and solutions from different parts of the world. The campaign offers safety roadmaps and information and provides an avenue for taking action. It was initiated in 2006 by the Association for Progressive Communications (APC) Women's Rights Programme and has grown into a diverse movement of individuals, organisations, collectives and communities. For more information go to:
https://www.takebackthetech.net/about

Recommendation #4

Increase access to fair credit, financial services and markets for women, and design initiatives to improve women's financial and legal literacy and entrepreneurial capacity. The G20 should also de-risk financing women-owned and women-led firms by counterbalancing traditional collateral requirements, via credit bureaus, collateral registries, guarantee funds and alternative sources of financing.

4.1 Menu of potential actions
- Ensure that financial institutions' ecosystems deliver real value to its women clients.
- Promote initiatives that facilitate financial education and access for women, including access to equity finance.
- Ensure that credit agencies collect repayment history from microfinance institutions, retailers and utility companies, to facilitate women to build a credit history. Use alternative data to build trust.
- Guarantee universal ID by implementing Digital ID.
- Ensure digitization of government payments to help women become familiar with digital financial services and develop credit histories of their own.
- Promote access to alternative financing models for women, such as cooperative finance, crowdfunding and mobile money (fintech).
- Encourage financial institutions to design special schemes for illiterate women.
- Ensure that financial institutions speak a more simple and open language.
- Provide capacity building to increase the number of women-owned and women-led startups and scale-ups, and facilitate their access to corporate, international and digital markets.
- Empower women to become angel investors and venture capitalists, in order to invest in the growth of scalable women-owned and women-led businesses.

- Implement the most relevant practices in the Buenos Aires Declaration on Women and Trade of 2017.
- Increase the presence of women in leadership positions in financial institutions and regulators.

4.2 Existing Practices

In **Jordan**, women accounted for 20% of management positions at Bank al Etihad's in 2013. The Bank implemented a number of policies to become the employer of choice for women. It helped employees better balance their home and work obligations by commissioning a childcare center for both women and men with young children, and locating it across the street from the bank's main office. Recognizing that many women faced challenges in getting to their jobs, the bank made efforts to shift women to branches closer to their homes. They also introduced flexible work hours and a customer-facing program "Shorouq" to increase its presence in the women's market. Today, women Women now account for 43% of the workforce, 21% of senior leadership and 30 percent of middle management.
For more information go to: http://www.gbaforwomen.org/download/unlocking-potential-womens-market-gender-diversity-inclusion-imperative/

In **Natwest**, a member of the Royal Bank of Scotland (RBS) launched in 2003 a Women in Business Program to support women business owners. Employees were trained to provide expertise, support and connect women with networks. Today women-owned SMEs represent 17% of the business baking portfolio, and when adding co-joint with men it rises to 34%. It targets to reach 30% of women in top three leadership layers by 2020, and 50% of the workforce by 2030.
For more information go to:
http://www.gbaforwomen.org/download/gba-case-study-natwest/

When Banco BHD León in **Dominican Republic** first looked at its customer base, it discovered that women represented more than 40 percent of customers but were generating only 30 percent of the bank's revenue. This helped the bank see a strong opportunity – both to attract new women customers and to strengthen banking relationships with existing female clients. BHD León conducted human-centered design research to understand women's motivations, concerns and needs. In partnership with the IFC it developed solutions that were built around women's key life goals: health, education, home, mobility, and business. BHD León has grown its women customer base by double or triple digits across all segments.
For more information go to: http://www.gbaforwomen.org/download/gba-case-study-banco-bhd-leon/

In **India**, National ID systems need to reach all women. Digital and biometric ID systems allow women to access financial services (and governmental services too), by reducing the transaction costs of accessing an account. The India experience showed how effective these measures can be. The Aadhaar biometric identification system led to an increase of 80% in account Access, with big gains among women and poorer adults (Demigüc-Kunt, et al. 2018).
For more information go to: http://w20argentina.com/wp-content/uploads/2018/08/Financial-Inclusion-for-Women-Final.pdf

The **Global Initiative ID4D** has documented the benefits derived from implementing digital ID for traditionally excluded groups (ID4D, 2018). Digital ID facilitates the implementation of tiered KYC and AML that reduce the entry requirements to transactional and simplified accounts, and in such a way eases access of women to financial accounts.
For more information go to http://id4d.worldbank.org/

Financial education is one component of some conditional cash transfer (CCT) programmes in **Latin America** (e.g. 'Bolsa Família' in Brazil, 'Familias en Acción' in Colombia and 'Juntos' in Peru). These programmes are targeted to families living in extreme poverty, and identify mothers as the recipients of the CCT and of financial literacy training. The Savings Promotion Pilot (SPP) was implemented in Peru from June 2010 to March 2012. It sought to promote formal savings among beneficiaries of Peru's Juntos CCT programme. It offered them financial education (training and follow-up sessions) in 17 specific districts of five regions in the Peruvian highlands.

For more information go to:

https://www.proyectocapital.org/es/component/.../9-notes.html?...la...financiera...

The **Better Than Cash Alliance** is a partnership of governments, companies, and international organizations that accelerates the transition from cash to digital payments in order to reduce poverty and drive inclusive growth. Based at the UN, the Alliance has 60 members, collaborates closely with other global organizations, and is an implementing partner for the G20 Global Partnership for Financial Inclusion.

For more information go to: https://www.betterthancash.org/about

Recommendation #5

Increase the share of public procurement awarded to women owned/led businesses by a minimum of 10% by 2025. The G20 governments should also award with better scoring in public procurement, companies with best gender diversity practices.

5.1 Menu of potential actions

- Recognize the existing gap in access to public procurement between women-owned and women-led companies compared to firms owned by men, and acknowledge the importance of reducing this gap in order to achieve gender equality, as well as sustainable and inclusive growth.
- Modify public procurement regulations, incorporating evaluation criteria with a gender lens.
- Initiate a broad effort to provide equal opportunities in public procurements through reducing barriers for women owned-led businesses.

5.2 Existing practices

The **Chile Compra** program utilizes an innovative e-market dynamic to foster robust participation rates for small businesses in public procurement, with micro, small and medium enterprises (MSMEs) accounting for 60% of total transactions. Main steps: to be open in terms of the information provided, making it simple and user-friendly to reduce the entry barriers. Technical assistance was provided for suppliers: currently, 87% of the complications that arise during the application period are solved. Overall, Chile Compra reports 123,000 MSMEs suppliers. A supporting program for women entrepreneurs was implemented in 2015 with gender-specific evaluation criteria, specialized training initiatives and a new certification program.

For more information go to:

http://w20argentina.com/wp-content/uploads/2018/07/public_procurement_v2.pdf

http://www.chilecompra.cl/2018/03/participacion-de-merca-do-de-las-mujeres-en-compras-publicas-crecio-en-25-respecto-al-2013/

The **United States of America** federal government established a spending goal in 1994 for federal agencies to award 5% of their SME set-aside designated contracts to women-owned small businesses. It wasn't until Women Impacting Public Policy (WIPP) took part – a women's entrepreneurial advocacy group – backed by the strength of American women business owners and their networks, that the 5% target was finally achieved in 2015. WIPP's campaign included focused research, policy analysis, awareness-raising, advocacy and coalition building. This was used to drive a multi-pronged intervention that addressed the key inhibitors to market entry.
For more information go to:
http://w20argentina.com/wp-content/uploads/2018/07/public_procurement_v2.pdf

Recommendation #6

Analyze existing laws and regulations in terms of their impact on women's economic development, particularly those that deal with conjugal property, inheritance and joint titling of land, and eliminate all forms of discrimination on access to and control of assets and resources.

6.1 Menu of potential actions
- Eliminate regulatory restrictions to women's economic participation and guarantee equal treatment in all spheres for men and women.
- Revise unequal retirement laws. Retirement laws must take into consideration women's labor patterns during their working life (periods of leave, types of jobs), their unpaid care activities, and their life expectancy, which are all different than the pattern for men.
- Move towards community property regimes or joint titling and recognize women's non-monetary contribution within separate property regimes to improve women's access to and control over household assets.
- Ensure that property laws such as inheritance laws treat men and women, boys and girls, equally, reducing women's vulnerability in widowhood and increasing investment in girls.
- Introduce laws on non-discrimination based on gender and marital status in access to credit and other financial services. Ensure that married women keep accounts and build credit histories in their own names.

6.2 Existing practices
Albania is an example for a comprehensive nondiscrimination law: The 2010 Law Against Discrimination No. 1021 in Art. 20(2)(e) prohibits discrimination based on sex and marital status when offering goods and services to the public, including "banking services and the opportunity to provide grants, loans, bank deposits or financing."
For more information go to:
http://www.uart.edu.al/media/150329-Lig-ji%2010221_%202010%20per%20mbrojtjen%20nga%20%20diskriminimi.pdf

Recent legal reforms that provide comprehensive nondiscrimination provisions in access to credit for women: The 2015 Gender Equity and Equality Act of **Zambia** prohibits discrimination based on gender and marital status in access to credit: Article 14(d) provides that "both sexes shall have equal access and rights to credit, capital, mortgages, security and training." Art. 37 states that "a person who provides goods, services or facilities shall not discriminate against a woman" including "by imposing terms, conditions or practices that perpetuate the disadvantage of a woman which are based on past discrimination or exclusion with respect to access to financial services or resources."
For more information go to:
http://www.parliament.gov.zm/node/4892

The **Maldives** passed a new Gender Equality Act in 2016. Art. 23(a) provides that "it is the responsibility of financial service administrations to ensure that men and women have equal access to financial services and facilities." It also poses an obligation on financial service institutions in the same article to "reasonably create pertinent policies" to facilitate this access.
For more information go to:
http://www.mvlaw.gov.mv/pdf/ganoon/chapterII/18-2016.pdf

The legislation in **Nicaragua** is an example of a consumer protection law that includes a nondiscrimination provision. Art. 9(10) of the 2013 Consumer Protection Law of Nicaragua (Law No. 842) puts a duty on providers of services, including financial services, to not discriminate against consumers based on sex and marital status.
For more information go to:
ttp://www.ine.gob.ni/oaip/leyesAdministrativas/leyes/Ley842_Consumidores.pdf

The non-discrimination law in **Finland** is an example of legislation based on the EU Directive 2004/113 on equal access to goods and services. The 2008 amendment to the 1986 Act on Equality between Men and Women (Sec. 8e) prohibits sex discrimination in the access to and provision of services, which includes financial services. The law also explicitly states that affirmative action shall not constitute discrimination: "Provision of goods and services exclusively or mainly to representatives of one gender is, however, allowed if it is justified in order to achieve a legitimate objective and this objective is sought to be achieved by appropriate and necessary means."
For more information go to: http://www.finlex.fi/en/laki/kaannokset/1986/en19860609.pdf

In the EU, gender equality is a fundamental right enshrined in EU treaties, which prohibits gender discrimination and is the basis for a large array of legislation and regulatory policies to promote equality between men and women.
For more information go to:
http://www.europarl.europa.eu/factsheets/en/sheet/59/equality-between-men-and-women

In the United States, for example, the 1974 Equal Credit Opportunity Act was a major step forward for married women, enabling them to keep accounts and build credit histories in their own names. Before that, credit bureaus would often carry only a husband's name on joint accounts—and upon separation, divorce, or the death of their husband, women would lack individual credit histories.
For more information go to: https://www.justice.gov/crt/equal-credit-opportunity-act-3

In **Brazil** since 2003 the joint land titling by spouses is required by law. Both the settlement agreement and title of the land are issued in the name of both spouses.
For more information go to: http://sistemas.mda.gov.br/aegre/index.php?sccid=600

India's 2005 Hindu Succession Act is an amendment to the 1956 one. It was essentially meant for removing gender discriminatory provisions regarding property rights. It was a revolutionary step in the field of Indian legislation regarding rights of women in India. Now the daughter shall have the same rights as the son.
For more information go to:
https://indiankanoon.org/doc/1291956/http://evaw-global-data-
base.unwomen.org/en/countries/asia/india/2005/the-hindu-succession-amendment-act-2005

Recommendation #7

Develop holistic and cross-sectoral policies that abolish the barriers to women's access and use of digital technologies, especially in rural areas. This should be done with a focus on accessibility, affordability, safety and security, digital skills development, and availability of relevant content and services, taking into account women's diversity.

7.1 Menu of potential actions
- Consult and involve women from the outset in the development of strategies, policies and budgets to ensure their development takes into account women's and girls' needs.
- Develop strategies for achieving affordable devices and internet access for women and girls that are based on an understanding of the ways in which population segments are impacted by affordability issues.
- Set gender equality targets across all broadband and ICT. These targets should be established along with clear accountability structures to ensure delivery.
- Promote voluntary infrastructure sharing, releasing spectrum at affordable cost, and considering use of public finances to incentivize the rollout of, or access to, infrastructure in underserved rural areas.
- Support and invest in the provision of safe and accessible public access facilities, where women and girls can use, and learn to use, the internet, and also access all types of online resources.
- Make online government content and services more accessible to women with limited literacy.
- Build awareness of the potential value of digital services and their benefits to women's lives.
- Develop relevant and meaningful content and services to stimulate use, in particular by encouraging the development of an ecosystem of quality, non-stereotypical services, applications and content relevant to women and girls.

7.2 Existing Practices
Colombia has allocated US $89 million from the country's ICT Fund to implement the programme "Internet Móvil Social para la Gente" ("Social Mobile Internet for the People") from 2016 to 2019. The programme focuses specifically on mobile connectivity and offers those eligible to participate: (1) a 3-4GB mobile data package for a reduced tariff of 6,000 pesos (just over US $2), with free access between 11pm and 5am; (2) the opportunity to purchase a subsidised 4G smartphone; and (3) free access to online government services, educational content, social networks, and messaging platforms. For more information go to: https://www.mintic.gov.co/portal/604/w3-article-16860.html

The Internet Saathi ("Internet Friend") program was created by Tata Trusts and Google India in 2015 in response to the fact that only 1 in 10 Internet users in rural India were women. The program aims to overcome barriers of access, knowledge, and cultural mindsets to help women use the Internet and benefit from it by enabling trained women from rural areas to train other women from their communities. The trainer is a peer from a nearby village, familiar with the local norms and language and well-trusted by other women. Over 17 million women have benefited from the program.
For more information go to:
https://www.womenwill.com/india/#_ga=2.110611973.1828965994.1537321581-1861641481.1521167719

Through the Benazir Income Support Program (BISP) the **Pakistani government** is providing smartphones to beneficiaries of the BISP in underserved areas. In addition, by making BISP payments transfers to female head of the beneficiary families through technology based mechanisms the government aims to enhance women's digital inclusion and their ability to take financial decisions on the use of cash transfers. For more information go to: http://bisp.gov.pk

Recommendation #8

Guarantee inclusive educational programs by promoting and investing in initiatives which boost equal participation of women and girls in STEAM (Science, Technology, Engineering, Arts and Mathematics) studies. These initiatives should consider a life-long learning approach to ensure trainings on digital skills help to increase women's employability and preparation for participating in digital entrepreneurship. Also G20 countries must and foster equitable participation of women in the development and governance of STEAM related industries.

8.1 Menu of potential actions
- Ensure that existing digital literacy and education initiatives consider the needs and interests of women and girls' in order to encourage equal participation across all levels of education, income and familiarity with ICT and the internet.
- Teachers, educators and other local leaders must be trained to use digital tools and understand the benefits of delivering digital skills training to women and girls in their communities.
- Empower teachers of STEAM areas (in all levels of education) with a gender perspectives, to reduce gender biases which discourage women and girls from studying STEAM-related disciplines. Promote - innovate ways of teaching these subject, enhancing the motivation and retention of women.
- Ensure that classrooms are technically well-equipped.
- Support and promote female role models in the digital sector including them in the design, development and production of digital technologies and leadership positions in the sector

8.2 Existing practices
Germany's National Pact for Women in STEM Occupations First launched in (2008) has also been a key initiative to attract young women's presence in academic STEM fields. By providing women and girls career support, young women are able to establish themselves professionally in the field of STEM from an early age. The number of women graduating in STEM in Germany rose by one-third from 2005-2010. For more information go to:
http://genderandset.open.ac.uk/index.php/genderandset/article/view/304/523

Girls Who Code, United States
This is a non-profit organization that aims to educate, empower and equip girls with the skills and tools to pursue opportunities in technology and engineering. Training is provided through free after school clubs or intensive summer courses and programs. Almost 90,000 adolescent girls have participated in the program.
For more information go to: https://girlswhocode.com/

Women in Science Camp aims to close the gender gap by providing high school girls with access to education, mentorship opportunities, and leadership training. Girls participate in hands-on activities to learn about various STEAM topics in a cross-cultural learning environment. Since 2015, camps have been held in **Rwanda, Peru, Malawi, Namibia and Georgia**, bringing together girls from around the globe. The camp is a public-private partnership effort between the U.S. Department of State's Office of Global Partnerships, Girl Up, and private partners like Intel and Google.
For more information go to: https://www.girlup.org/wisci/

#eSkills4Girls Hackathon. To foster innovation and to support initiatives that empower women and girls in tech, the German Federal Ministry for Economic Cooperation and Development organised a hackathon to develop new solutions that address the gender digital divide. More than 50 young professionals (mostly females) from Brazil, Ghana, the Philippines and Ukraine come together to discuss inspiring ideas that actively support women and girls to overcome the barriers of the digital world and empower them to learn tech skills and seek employment.
For more information go to:
https://www.eskills4girls.org/eskills4girls-hackathon-and-challenge/

In March 2018 the **UK** Government launched a fund to support people, particularly women back into work after time out looking after children and other relatives. The project grants can help returners update their skills, provide other training, or support businesses to increase employment opportunities for returners. The fund will prioritise projects that focus on small and medium enterprises, employers outside London, and projects that support returners at all skill levels. This is part of the government's wider strategy to develop the evidence base on what may help to close the gender pay gap.
For more information go to:
https://www.gov.uk/government/news/government-announc-es-15-million-fund-to-help-tackle-the-gender-pay-gap https://www.gov.uk/government/consulta-tions/returning-to-work-after-time-out-for-caring

Through the Connected to Learn project, the government of **Myanmar** spearheads a public-private partnership with Ericsson, the UK Department of International Development (DFID) and other project partners, including UNESCO, to promote mobile technology for learning and improve learning outcomes for girls. The project brings mobile technology and internet access to underserved schools in Myanmar, and also delivers training for teachers and students.
For more information go to:
https://bangkok.unesco.org/content/rural-myanmar-teachers-turn-mobile-ict

Plan 111 mil
"Plan 111 Mil" is an Argentinian national plan that aims to train 100,000 programmers, 10,000 professionals and 1,000 entrepreneurs over the next four years. The objective is to cover the labor demand of the Knowledge Based Industries, one of the sectors that grows the most and exports in Argentina. A gender commission was set up, and through awareness activities managed to increase from 27% to 35% the number of women enrolled .
For more information go to: https://www.argentina.gob.ar/111mil

Conectar Igualdad
As part of of the Connected Learning Plan, "Conectar Igualdad" ("Connecting Equality") seeks to provide public educational establishments in compulsory education levels with the best technological resources to guarantee full implementation of the initiative and thus expand its scope.
For more information go to:
https://www.argentina.gob.ar/educacion/aprender-conectados/conectar-igualdad

Recommendation #9

Ensure that all analyses of the future of work, including education needs and demands for new skills, are performed with a view to gender balance, improving social protection, assessing job quality, and fostering growth-oriented women's entrepreneurship and innovation. Countries must likewise ensure the development of unbiased algorithms in artificial intelligence.

9.1 Menu of potential actions
- Assess the impact of the new jobs brought about by technology through a gender lens.
- Set targets of women participating in upskills or re-skills trainings.
- Create a Women Entrepreneurial Action Alliance focused on Innovation, as well as technology transfer, patents, new business models, advanced and emerging technologies, equity investment, and "future-proofing" women-owned and women-led businesses. This Alliance will facilitate the development of strategies to create alternatives to collateral.

9.2 Existing practices
IDB study highlights the opportunities that changes in the dynamics of work might create for our regions, and for the employability of men and women. While technological progress could allow the countries to grow faster and attain higher standards of living, there is a risk for many countries be to miss out on this revolution. What matters is how well countries prepare to take advantage of these changes to maximize the opportunities, while addressing the likely risks and challenges. Appropriate responses at the level of the individual, the enterprise, and the government are needed.
For more information go to:
https://publications.iadb.org/handle/11319/8840

Arab Republic of Egypt, India, Indonesia, Mexico, and South Africa. The IFC research "The ride-hailing industry and its impact on men and women" combines company data with surveys of 11,000 drivers and riders to understand how the industry can boost women's incomes and mobility. Several factors impede the full participation of women, including concerns over security, limited freedom of movement, few role models, lack of car ownership, and lower Internet access and use compared with that of men. However, women riders reported increases in mobility and ability to travel to new locations due to ride-hailing.
For more information go to: https://www.ifc.org/wps/wcm/connect/ec101088-8a12-4994-9918-14455b8e2cd9/00418+IFC+DTE+Report_Complete_Layout+Final2-pxp.pdf?MOD=AJPERES
https://web.stanford.edu/~diamondr/UberPayGap.pdf

Paris Pionnièrs is an incubator for women tech entrepreneurs. It's goal is to have women champion the French tech scene. It offers tailored programs, mentoring, legal counselling and access to best practices to teams that have an innovative concept for the tech or social sector, and who have a woman in the founding team. This incubator has supported over 200 startups, showing a sustainability rate of 85%, and as a non-profit its financing comes from a joint venture between the City of Paris and the Public Investment Bank (BPI).
For more information go to: http://www.pionnieres.paris/en/

OECD. Going Digital, The Future of Work for Women. Will the ongoing digital transformation strengthen the position of women in the labour market? More flexible ways of working may make it easier to combine paid work with caring responsibilities which are still more often taken on by women; automation is also more likely to replace less skilled jobs, giving women an advantage since

they now outperform men on most measures of educational attainment. However, a closer look at the evidence suggests a mixed picture. Women and men have just as much to gain and fear from new digital technologies

For more information go to:

https://www.oecd.org/employment/Going-Digital-the-Future-of-Work-for-Women.pdf

The United States' Future Forward Initiative, implemented by Quantum Leaps, is working with women scientists and academics to commercialize their research, link with high-growth women entrepreneurs, and accelerate the number of women-led firms at the cutting-edge of advanced and emerging technologies. Its goal is to make women equal partners in STEAM, to unleash the economic power of innovation led by women, and to create next generation game-changers that will transform how the world works. It is working with government programs, such as the Small Business Innovation Research and Small Technology Transfer Research grants.

For more information go to: http://www.quantumleapsinc.org

SEWA (Self-Employed Women Association), India, partners with Airbnb to train women from villages on how to host guests and enlist their homes on the short-term home rental service, to help expand livelihood opportunities for women and empower them through home sharing.

For more information go to:

https://www.airbnbcitizen.com/new-airbnb-partnership-empowers-rural-indian-women/

Based on a series of pilots, the Directorate of Employment, Skill Development and Entrepreneurship, and UNDP **India** Country Office jointly prepared a policy document defining the architecture, operations, processes and deliverables with main scope of rethinking the exchanges that involve Career Guidance and Counselling Centers (CGCC) across the State. Once implemented, this policy will serve as a one-stop solution to a range of services to increase the employability of young people in Maharashtra (India) Government, with the particular focus on women.

For more information go to:

http://www.ncert.nic.in/departments/nie/dse/activities/advisory_board/PDF/Guidelines_for_Guidance_and_Counseling.pdf

ODI. A good gig? The rise of on-demand domestic work. Women make up 80% of the 67 million domestic workers globally, increasing numbers of whom are now turning to the rapidly-growing on-demand economy for domestic work in developing countries. The potential risks and benefits attached to this burgeoning form of work may therefore affect women disproportionately. Overall, on-demand working arrangements risk undermining progress towards the achievement of domestic work as decent work, particularly in countries with relatively advanced regulatory frameworks.

For more information go to:

https://www.odi.org/publications/10658-good-gig-rise-demand-domestic-work

Recommendation #10

Secure women's access to comprehensive and gender responsive social services including education and health in rural areas.

10.1 Menu of potential actions
- Increase the participation of women in the design, implementation, monitoring and evaluation processes of social education and health programs.
- Strengthen accountability through processes and institutions sensitive to gender.
- Improve health and nutrition outcomes and improve the preparation for primary education, in particular for those who come from disadvantaged environments.

10.2 Existing Practices
In **El Salvador, Guatemala, Mexico and Nicaragua**, the Program Expanding Economic Opportunities for Rural Women Entrepreneurs in Latin America was implemented by UN Women and financed by the International Fund for Agricultural Development (IFAD) in 2013-2016. This was an initiative to generate knowledge that sought to contribute to the economic empowerment of rural women entrepreneurs through innovative processes to develop the capacity, voice and power of rural women. This initiative helped to empower 3,749 women, members of a total of 102 organizations at the local level in the four countries.
For more information go to:
http://onu.org.gt/wp-content/uploads/2017/04/Caja-de-Herra-mientas-para-el-Empoderamiento-Econo%CC%81mico-de-las-Mujeres-Rurales-Emprendedoras.pdf

Argentina. In Jujuy, a northern province or Argentina a health system for indigenous women called SER-CEGIN was created between local governments, NGOs and the private sector . It is a social business that has enabled access to health services to more than 60.000 members through a sustainable model where women pay a yearly fee and get culturally and gender sensitive health services. It is a comprehensive system that includes sexual and reproductive health, medical attention, discounts on medicine and financing services for high cost procedures as surgeries. The model was replicated in Colombia and Costa Rica.
For more information go to: http://www.umana.red/

In **Turkey** the fiscal prioritization of early childhood care and preschool education expansion, and hence the building of a social infrastructure of care, over investments in physical infrastructure, for instance, presents an enormous potential for decent job creation, particularly in female dominated occupations and sectors. This in turn would promote gender equality from the demand side. Moreover, if such expansion takes place in a targeted manner, it also carries the potential for effective poverty reduction through stronger income growth for households in the bottom 40% of the income distribution.
For more information go to:
http://www.levyinstitute.org/pubs/rpr_8_15.pdf

Republic of Korea has supported rural women since 1990 to protect rights and interests of women in agriculture and fisheries. From 2001 to 2021, four five-year plans were being implemented to enhance their economic, social, vocational, and entrepreneurial rights, with an average of annual budget of 120 billion Korean won (about 107 million USD). From 2016, the Ministry of Agriculture, Food and Rural Affairs (MAFRA) has facilitated the rural women with women-friendly agricultural machineries and provided guidelines and necessary education.
For more information go to:
http://www.mogef.go.kr/nw/enw/nw_enw_s001d.do?mid=mda700&bbtSn=706372

Recommendation #11

Ensure investment and improvements in infrastructure services - especially transport, water, electricity, energy, connectivity – that consider the differential impact on women's needs and prioritize women's economic empowerment and quality of life.

11.1 Menu of potential actions

- Promote investment in gender-responsive sustainable infrastructure in rural areas, for example, infrastructure for safe drinking water and sanitation, energy, transport, water for irrigation, information and communication technology and public services.
- Guarantee the participation of women during identification, design, implementation, management and maintenance stages of infrastructure projects.
- Promote construction and maintenance jobs and business opportunities for women and women led/owned enterprises.
- Adopt a protocol to prevent gender-based violence in Infrastructure projects.
- Promote infrastructure projects that include local/indigenous speakers to eliminate language barriers and offer training and childcare services to ensure women's labor inclusion.

11.2 Existing Practices

Paraguay implemented the first phase of the pilot project "Construyendo Caminos hacia la Igualdad",a gender strategy for the inclusion of Women in non-traditional careers in Construction and Maintenance of Community Roads during 2015-2017 in three departments. This was a project designed and implemented by the Ministry of Public Works of Paraguay, UN Women and IDB, in close coordination with businesses from this sector and cooperation agencies.
For more information go to:
https://blogs.iadb.org/moviliblog/2017/10/27/mujeres-construyen-caminos-hacia-la-igualdad/

In Northeast of **Brazil** between September 2002 and December 2010, the World Bank promoted a project called Rio Grande do Norte Rural Poverty Reduction Project (RPRP) that aimed to deliver socio-economic investments in water supply, electricity, livestock and food production to 2,100 community associations representing 400,000 rural people. In 2009, RPRP launched a gender pilot to build women's economic empowerment through these community-based investments. The project addressed the relationship between access to water and electricity and increased female labor force participation in disadvantaged households. The project facilitated women's access to markets and income-earning activities, and also stimulated female participation in community decision-making and public affairs.
For more information go to:
http://documents.worldbank.org/curated/en/682171468276339631/pdf/760980WP0GAP0L00Box374362B00PUBLIC0.pdf

The Bolivia Santa Cruz Road Corridor Project uses a three-pronged approach to address potential GBV, including a Code of Conduct for their workers; a Grievance Redress Mechanism (GRM) that includes a specific mandate to address any kind of gender-based violence; and concrete measures to empower women and to bolster their economic resilience by helping them learn new skills, improve the production and commercialization of traditional arts and crafts, and access more investment opportunities.
For more information go to:
http://projects.worldbank.org/P152281/?lang=en&tab=overview

Uganda Strengthening Social Risk Management and Gender-Based Violence Prevention and Response Project. The project of the World Bank focuses on community-based interventions for the prevention of GBV, drawing from several rigorously evaluated approaches, and on strengthening critical sectors to provide quality response services to survivors of GBV. The project also includes an Impact Evaluation focusing on GBV prevention interventions.
For more information go to:
http://documents.worldbank.org/curated/en/637481498183339998/Uganda-Strengthening-Social-Risk-Management-and-Gender-Based-Violence-Prevention-and-Response-Project

The "Women's Access" program, Wusool, aims to empower **Saudi** women to work in the private sector and to increase their participation in the labor market by helping the employee overcome the difficulties of transportation to and from the workplace to ensure career stability. The program is supported financially by the Human Resources Development Fund and in conjunction with mobility service providers to provide high quality transportation services at reasonable cost.
http://wusool.sa/service.html

Recommendation #12

Promote economic empowerment for rural women through the creation of a 2030 Rural Women Global Fund, to strengthen cooperatives, entrepreneurship, women's business organizations, and participation in value chains and markets; promote access to credit and training; and enable women's participation in strategic decision-making. Also guarantee legal tenure of land, access to productive resources, technical assistance and social services.

12.1 Menu of potential actions
- Create a 2030 Rural Women Global Fund for empowering rural women, strengthening their organizations, promoting access to financing for women's economic activities, and training. Also provide capacity building to upgrade women's ability to participate in rural value chains.
- Promote equal access to agricultural loans and credits; as well as access to market facilities, taking into account the most marginalized groups, such as young rural women.
- Enact legislation to achieve the equal rights of women and men to access natural resources, including management, access, use, ownership and control over land.
- Ensure gender-equitable participation in the natural resources policy-making process, considering legal pluralism that refers to a situation where several different types of legal regimes apply to the same territory (statutory, customary and religious land laws).
- Strengthen the economic activities of women by providing technical assistance and incorporating technological innovation into traditional knowledge.

12.2 Existing Practices
In **Mozambique**, despite the legislative milestones achieved in terms of customary rights and gender equality, Land Law adopted in 1997 for instance, more efforts are needed to effectively implement gender-responsive governance mechanisms. In 2006, FAO began promoting a paralegal programme that consisted on providing legal education to community members on their land rights. These training sessions focused on using the legislative framework to support a rights-based approach to sustainable local development with specific attention to securing women's land rights.
For more information go to:
http://www.fao.org/gender/resources/videos/video-detail/en/c/161466/
http://www.fao.org/publications/card/en/c/65d4e433-1e69-4b24-ab9b-951319092609/

In **Uganda**, the LEMU movement works to support most marginalized groups to claim their land rights. It is a link between government and communities members. LEMU aims to share knowledge of regulations, laws and policies and facilitate the understanding of rights and changes taking place in land related issues. At the request of district governments and the Ministry of Lands, LEMU trains customary leaders and local land committee members on statutory and customary land laws and conflict mitigation, and on setting up area land committees for local land administration.
For more information go to:
http://land-in-uganda.org/lemu/about/
http://www.fao.org/3/a-i3114e.pdf

In the twenty-one countries in **Asia, Africa and Latin America and the Caribbean**, the Community Resilience Fund (FRC) has helped mobilize grassroots women's organizations living in conditions of vulnerability or suffering from disasters and high risk situations. The FRC is a global mechanism to channel resources to diverse communities in order to operationalize resilience practices and reduce vulnerability to threats and calamities. This holistic and bottom-up strategy connects four interrelated elements perceived as strategic objectives that (a) strengthen the organization and leadership of grassroots women, and (b) deepen the knowledge about the risks that can threaten their community, in order to support its mobilization aimed at mitigating them through actions led by the community.
For more information go to:
https://huairou.org/wp-content/uploads/2016/06/Fondo-de-Resiliencia-Comunitaria.pdf

Recommendation #13

Develop statistical systems based on indicators that are gender disaggregated and consider women in all their diversity, including rural women. Data collection must adopt international standards, enable cross-references with other indicators, and allow comparability across countries over time.

13.1 Menu of potential actions:
- Produce data disaggregated by gender, age, ethnicity, geography (urban and rural) to better capture the situation of women, as well as data on women's entrepreneurship land ownership and tenure.
- Strengthen statistical systems to analyze, use and disseminate data on the situation of women for the design of public policies and the protection of their human rights.
- Publish gender-disaggregated data in a safe and secure manner and considering data protection requirements and privacy consideration
- Collect, analyze, and track gender-disaggregated data on Internet access and usage, as well as on the participation of girls and women in STEM and in leadership positions.
- Ensure that indicators that measure access and use of technologies from a gender perspective are integrated into existing official data collection requirements.
- Promote and support robust, reliable, accurate and up-to-date research concerning women and girls' access to and use of technology and participation in the digital sector. This should focus on better understanding their needs, circumstances and preferences.
- Work with Central Banks to ensure the collection, analysis, and tracking of the use of financial services (the supply side) and have it be comparable among banks and regions.
- Work with Ministries of Women, National Statistical Offices, Regulators and other agencies to deliver surveys to ensure the collection, analysis, and tracking of access to financial services (demand side) and access to public, private, international and digital markets on behalf of women.
- Promote a pay gap report for companies with more than 200 employees The gender pay gap is defined as the difference in median pay between men and women.

13.2 Existing Practices
Gender Statistical Systems

The **European Institute for Gender Equality** is an autonomous body of the **European Union**, established to contribute to and strengthen the promotion of gender equality, including gender mainstreaming in all EU policies and the resulting national policies, and the fight against discrimination based on sex, as well as to raise EU citizens' awareness of gender equality. EIGE's work aims to: 1) support the development of national Gender Equality Indices; 2) include data from the region on women and men in decision making into EIGE's Gender Statistics Database; 3) share EIGE's collected tools on gender mainstreaming; 4) inform on EIGE's work on combating gender-based violence; 5) promote good practices on gender equality in the region.
For more information go to: https://eige.europa.eu/gender-statistics/dgs

Canada. To improve the availability of policy-informing statistics, statistical data must be disaggregated by sex to allow for analysis of gender issues. Canada explores how National Statistical Offices (NSOs) can use gender statistics to better meet policy makers' needs.
For more information go to: https://www150.statcan.gc.ca/n1/pub/11-634-x/2016001/section3/chap6-eng.htm

Mexico launched the Global Centre for Gender Statistics (CEEG), dedicated exclusively to generate and analyze statistics with a gender perspective. It will be coordinated by UN Women and the National Institute for Geography and Statistics (INEGI)

For more information go to:
http://lac.unwomen.org/es/noticias-y-eventos/articulos/2018/9/centro-global-de-excelencia-en-estadistica-de-genero-mexico

Labour inclusion indicators

The new Gender Pay Gap reporting regulations and process has been an incredibly positive initiative for UK companies, elevating a vital issue to the top of the boardroom agenda and forcing business leaders to face up to the extent of the problem. The first year of reporting has focused the attention of the businesses community and its leaders on understanding the causes behind their organisations, and sector's, gender gaps and the importance of putting into place practical solutions and actions to tackle their causes.
For more information:
https://www.gov.uk/guidance/gender-pay-gap-reporting-overview

Rural inclusion indicators

The **Land Portal Foundation** is a non-for-profit organization based in **Netherland**. Its mission is to build an information ecosystem for land governance that supports better informed decision and policy making at national and international levels. The website gathers information from a broad range of information providers and is organized in ways that are intuitive and usable for researchers, private sector actors and policy makers at global and local levels.
For more information go to: https://landportal.org/

The **Gender and Land Rights Database** (GLRD) was launched by FAO in 2010 to highlight the major political, legal and cultural factors that influence the realisation of women's land rights throughout the world. GLRD objectives are: 'identify major political, legal and cultural factors that influence gender-equitable land tenure; highlight gender disparities in land tenure; provide gender and land-related statistics; support integration of international standards and best practices into national policy and legal frameworks; support the realization of gender-equitable land tenure'.
For more information go to:
http://www.fao.org/gender-landrights-database/en/

Digital inclusion indicators

The Web Index: Measuring the Web's contribution to social, economic and political progress in countries across the world. It is designed and produced by the World Wide Web Foundation. By compiling data across many different dimensions of Web health and making it freely available, the Web Index helps to deepen and broaden our understanding of how countries can maximise the impact of the Web. It allows comparisons of trends over time and the benchmarking of performance across countries. It covers 86 countries and scores are given in the areas of access;,freedom and openness, relevant content, and empowerment.
For more information go to: http://thewebindex.org/about/

The Mobile Gender Gap Report is produced by GSMA Connected Women on an annual basis, This report reveals the magnitude of the gender gap in mobile internet use across low- and middle-income countries; as well as the size of the gender disparity in mobile ownership and the barriers that women face to own and use mobile phones and life-enhancing mobile services. Findings from the 2018 report are based on the results of over 25,000 face-to-face surveys commissioned by GSMA Intelligence across 23 low- and middle-income countries, and subsequent modelling and analysis of this survey data.
For more information go to:
https://www.gsma.com/mobilefordevelopment/connected-wom-en/the-mobile-gender-gap-report-2018/

Manual for Measuring ICT Access and Use by Households and Individuals, created by the International Telecommunication Union it aims to measure ICT access and usage by households and individuals, and provides a list of methods on how to integrate ICT-related questions into existing official data collection requirements.
For more information go to:
https://www.itu.int/dms_pub/itu-d/opb/ind/D-IND-ITCMEAS-2014-PDF-E.pdf

Financial inclusion indicators

The WFID partnership makes the case for the importance of sex-disaggregated financial services data and proposes several actions to create, gather and use this data to encourage financial service providers to target the women's market through a commercial approach, as well as to provide a full picture to policymakers on who is excluded from the financial system. The partnership has developed a set of actions and principles and commitments to gather sex-disaggregated data based on a multi-stakeholder initiative that could be used as the basis for other governments and institutions to implement. (Data2x, 2018).
Link:
http://www.gbaforwomen.org/download/way-forward-data-can-pro-pel-full-financial-inclusion-women/
http://www.gbaforwomen.org/download/womens-financial-inclusion-data-partnership-principles/

Chile created the National Women's Agency, now the Ministry of Women and Gender Equity, in 1991 to ensure that the public sector incorporates a gender focus when planning, budgeting, implementing and monitoring public policies. Sex-disaggregated data was prioritized as a key element. In 2001, the Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF) began collecting sex-disaggregated data on financial services and requested banks to report sex-disaggregated data on their savings accounts. The SBIF has continued to expand the variables to include demographic and income data, and has undertaken even deeper analyses.
For more information go to:
https://www.data2x.org/wp-content/uploads/2016/10/Chile-Case-study_English_Final.pdf

The Global Findex is one of the only demand-side surveys at the global level.This database is the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. The data are collected through nationally representative surveys of more than 150,000 adults in over 140 economies. The 2017 edition includes updated indicators on access to and use of formal and informal financial services. And it adds new data on the use of financial technology (fintech), including the use of mobile phones and the internet to conduct financial transactions.
For more information go to https://globalfindex.worldbank.org/

Lebanon

Having committed to launching a program for women, Lebanon's BLC Bank understood that an effective performance management system was essential to the program's long-term success. This effort took considerable time and resources, but it was very important as it allowed the bank to establish a baseline. When a new CEO was appointed three years after the program was launched and wanted a review of all BLC businesses, the bank was able to make a strong business case for its women's market program because it had the data showing its strong performance.

For more information go to:

http://www.gbaforwomen.org/download/draft-report-measuring-womens-financial-inclusion/