



MENU OF ACTION



We, the representatives of the 2019 Women20 (W20) network, invite the G20 governments to commit to the W20 Communiqué and turn the proposed recommendations into concrete action. Our Menu of Actions elaborates on the W20 Communiqué by providing more detailed recommendations, measurable Key Performance Indicators (KPIs), and supporting materials. While lessons should be learned from successful initiatives, direct replication is seldom entirely effective. Applying programs to various contexts requires careful tailoring that reflects the diversity of women's experiences in different countries.

Menu of Action

- 1. Request labour and employment ministers to present a mid-term report on the 2014 Brisbane commitment to reduce the gender gap in labour force participation by 25 percent by 2025 during the 2020 G20.**
- 2. Remove systemic legal and social barriers in the labour market and provide solutions for achieving gender equality.**

Women are the largest untapped resource in the world economy. In order to achieve sustainable growth, it is vital to secure the full independence of women, regardless of race, economic status, and other facets of identity. In pursuance of equal participation in all areas of the labor force, including established and new enterprises of all sizes across sectors, we call upon the G20 nations to act on the following:

Recommendations

- **Enact and implement legal measures to achieve gender equality in all aspects of employment practices. In particular, take further action to close gender income gaps such as wages, pensions, and other earnings in line with the SDGs.**
 - Apply legal measures to the public and private sectors, while minimizing the informal labour market by implementing the ILO labour norms.
 - Prohibit gender-based gaps in recruiting, hiring, development, promotion, retirement age, and compensation, including pay, health care, benefits, and pensions.
 - Develop a national plan for implementation, while considering that priorities in each country may differ depending on the socio-economic environment.
 - Follow through on implementations and publicize the results annually.
 - Establish enforcement, monitoring, and punitive measures for non-compliance at country level.



- **Invest public funds in quality, accessible, and affordable care infrastructure for children and the elderly, and put in place mandatory paid parental leave to promote shared responsibility.**
 - Support the building of care facilities and networks, the training of professional caregivers, and the provision of decent remuneration and working conditions.
 - Offer child and elder care services for working family members, including those who are self-employed. Grant those who are eligible with paid care leave, including maternity and paternity leaves.
 - Promote flexible working options, such as flex time, telework, shortened work hours and the improvement of public transportation systems for commuting.
 - Promote the redistribution and shared responsibility of unpaid domestic and care work between women and men
 - Raise the visibility of male and female role models who demonstrate equal and mutually supportive partnerships at work and in the home.
 - Place more women in leadership roles to help shape a healthier workplace culture.

- **Incentivize employers in the public and private sectors to implement evidence-based policies, and publicize progress for gender equality, leading to more women in decent and quality work, and in leadership positions.**
 - Conduct gender gap analyses and set KPIs for hiring, workforce composition, pay, retention, talent pipelines, and ratios in managerial and executive/board level positions.
 - Define a desired gender-equal workplace and formulate an action plan to achieve it.
 - Publicize the policies, actions plans, and their progress to investors and the general public.
 - Include a gender awareness module in management training to increase trust in women's capabilities, eliminate the negative impacts of gender stereotypes and unconscious bias, and avoid reproduction of occupational segregation.
 - Recognize and award organizations/companies that promote gender equality in workplace.
 - Promote the leadership of male champions as mentors, sponsors, and advocates for women's economic empowerment.

KPIs/Monitoring Dashboard

- Public and private sectors set and publicize the following:
 - Retention rate gap of female and male employees.
 - Percentage of women taking maternity/child care leave.
 - Percentage of men taking paternity/child care leave.
 - Percentage of women who return to the workplace after taking maternity/childcare leave.
 - Percentages of gender pay gaps around the world.
 - New female employees as a ratio to total number of new staff employed each year.



- Ratio of new promotions that go to female employees.
- Percentage of women in middle and senior management, executive positions, and board memberships.
- Number of countries that have instituted paid paternity leave.
- Number of countries that have enacted legislation to prevent remuneration gaps between the two genders.
- Number of countries that ratify the ILO's proposed convention concerning the elimination of violence and harassment in the worlds of work.
- Number of countries that ratified the ILO Convention 189 concerning decent work for domestic workers.
- Number of countries that implemented social protection floors and reaffirm the right to social security based on ILO recommendation 202.

Supporting Materials

- Gender equality related policies and acts in Japan:
 - http://www.gender.go.jp/english_contents/mge/wlb/index.html
 - <https://www.kantei.go.jp/jp/singi/ichiokusoukatsuyaku/pdf/plan2.pdf>
- Nadeshiko Brand: TSE-listed enterprises that are outstanding in terms of encouraging the empowerment of women in the workplace:
 - https://www.meti.go.jp/english/press/2019/0322_003.html
- Diversity Management 100 Selection:
 - <https://www.meti.go.jp/english/mobile/2016/20161206001en.html>
- Declaration on Action by a group of male leaders who will create “a Society in which Women Shine”:
 - http://www.gender.go.jp/english_contents/mge/declaration/index.html
- Male Champions of Change:
 - <https://malechampionsofchange.com/>
- Women and Men for Balance life-Work:
 - http://www.gender.go.jp/english_contents/mge/wlb/index.html
- World Development Indicators of the World Bank (www.worldbank.org)
- Sex Discrimination Law Review January 2018: <https://www.fawcettsociety.org.uk/Handles/Download.ashx?IDMF=e473a103-28c1-4a6c-aa43-5099d34c01>
- The Taylor Review - Good Work – The Taylor Review of Modern Working Practices:
 - https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/627671/good-work-taylor-review-modern-working-practices-rg.pdf
- Good Work Plan Government Response to Taylor Review:
 - https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/679767/180206_BEIS_Good_Work_Report__Accessible_A4_.pdf
- Women's Business Council - Maximising Women's Contribution to Future Economic Growth:
 - https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/758874/Womens-Business-Council-Progress-Report2018.pdf



- Who Cares - why older women's economic empowerment matters for the SDGs, Age International:
- <https://www.ageinternational.org.uk/contentassets/b73c56b5662f44c2988f4018f1acb679/who-cares---age-international---nov18.pdf>
- Government Equality Office – Trailblazing Transparency – mending the gap:
- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/498743/Trailblazing_Transparency_-_Mending_the_Gap_report_Feb_2016.pdf
- Gender Pay Gap Reporting UK:
- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/770036/Employers-understanding-gender-pay-gap-actions-tackle-it.pdf
- Eight Ways to Understand Your Organisations Gender Pay Gap February 2019 - The Behavioural Insights Team:
- <https://gender-pay-gap.service.gov.uk/public/assets/pdf/understand-your-gender-pay-gap.pdf>
- What works to Reduce the Gender Pay Gap: family Friendly Policies Action Note:
- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/783088/WAGE-action-note1.pdf
- What Works to Reduce the Gender Pay Gap: women's progression in the work place action note:
- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/788294/Women-Progression-Workplace-Action-Note.pdf
- Closing the Gender Gap: Female Consumer Engagement In Financial Products Sept 2017:
- <https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=02f629ae-3e0c-4f86-a83f-b653b65f7de4>
- Government Equality Office (GEO) - shifting focus:
- <https://www.gov.uk/government/news/penny-mordaunts-new-mission-for-government-equalities-office>
- Fund to help isolated and marginalised women return to work:
- <https://www.gov.uk/government/news/mordaunt-launches-fund-to-help-isolated-and-marginalised-women-return-to-work>
- Returners qualitative analysis - organisations' experiences with returners ,March 2019, Leonie Nicks, Hannah Burd and Jessica Barnes – The Behavioural Insights Team GEO:
- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/790394/Returners-qualitative-analysis3.pdf
- Flexible working qualitative analysis - organisations' experiences of flexible working arrangements March 2019 Leonie Nicks, Hannah Burd and Jessica Barnes – The Behavioural Insights Team GEO:
- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/790354/Flexible-working-qualitative-analysis2.pdf
- Child Care – key policy issues
- https://wbg.org.uk/wp-content/uploads/2017/03/WBG_briefing_childcare_Budget-2017_final_Jeromev2_ENfinal.pdf
- Maternity/Paternity and parental leave
- <https://wbg.org.uk/wp-content/uploads/2018/10/Parental-leave-October-2018-w-cover-1.pdf>





- Gender Implications of Recent Trends in Education Funding
- <https://wbg.org.uk/wp-content/uploads/2018/10/Education-November-2018-w-cover.pdf>
- Women, Employment and Earnings – recent changes to the labour market by gender
- <https://wbg.org.uk/wp-content/uploads/2018/10/Employment-October-2018.pdf>
- Gender Gap in Pensions:
- <https://wbg.org.uk/wp-content/uploads/2018/10/Pensions-October-2018.pdf>
- Social Care: A System in Crisis
- <https://wbg.org.uk/wp-content/uploads/2018/10/Social-Care-October-2018-w-cover.pdf>
- Health and Gender:
- <https://wbg.org.uk/wp-content/uploads/2018/10/Health-October-2018-w-cover-2.pdf>
- De Henau, J. et al. Investing in the Care Economy: A gender analysis of employment stimulus in seven OECD countries. UK Women's Budget Group (report commissioned by the International trade union confederation). 2016.
- UN Secretary-General's High-Level Panel on Women's Economic Empowerment. Driver 3
- Toolkit: How to recognize, reduce and redistribute unpaid work and care. 2017.
- Fragoso, Lucía Pérez and Enríquez, Corina Rodríguez. IMF working paper: Western hemisphere: a survey of gender budgeting efforts. International Monetary Fund. 2016.
- G20 Development Working Group, editor. Annex to G20 Leaders Declaration: Hamburg Annual Progress Report On G20 Development Commitments. 2017.
- International Labour Organization. Economic Impacts of Reducing the Gender Gap (What Works Research Brief No. 10). 2017.
- International Organisation for Economic Co-operation and Development and International Labour Organization. Monitoring progress in reducing the gender gap in labour force participation. 2015.
- Service, Owain et al. EAST: Four simple ways to apply behavioural insights. The Behavioural Insights Team. 2014.
- Stotsky, Janet G. IMF working paper: Gender budgeting: fiscal context and current outcomes. International Monetary Fund. 2016.
- UN Secretary-General's High-Level Panel on Women's Economic Empowerment. Leave No One Behind: Taking Action for Transformational Change on Women's Economic Empowerment. 2017.
- Women20. Women20 Germany 2017 Implementation Plan. 2017.
- World Economic Forum. The Global Gender Gap Report 2017.
- Achieving 25 by 25: Actions to make Women's labour inclusion a G20 Priority; Gala Díaz Langou (CIPPEC), Florencia Caro Sachetti (CIPPEC), Estela Rivero Fuentes (Counting Women's Work), Margarita Beneke de Sanfeliu, Social (FUSADES), Cynthia L. Drakeman, (DoubleXEconomy), Paloma Ochoa (Fundación ICBC), Carolina Robino (IDRC), Boris Branisa (INESAD), Alina Sorgner (John Cabot University & Kiel Institute for the World Economy)



- The Imperative of Addressing Care Needs for G20 Countries, Sarah Gammage (ICRW), Abigail Hunt (ODI), Gala Díaz Langou (CIPPEC), Estela Rivero Fuentes (Counting Women's Work), Carla Isnaldi (Women 20), Urvashi Aneja (Tandem Research), Margo Thomas (Chatham House), Carolina Robino (IDRC)
- Gender Mainstreaming: A Strategic Approach, Margo Thomas (Chatham House), Cesar Cordova Novion (Jacobs, Cordova and Associates), Arjan de Haan (IDRC), Gimena de León (CIPPEC), Maxime Forest (Sciences Po), Sandhya S. Iyer (Tata Institute of Social Sciences)
- Republic Indonesia Health System Review
- Qurrah, launched by the Saudi Ministry of Labor and Social Development in cooperation with the Human Resources Development Fund:
 - https://www.hrdf.org.sa/Program/466/%D9%82%D8%B1%D8%A9?bc=3_4
 - Wusool, Saudi transport service
 - Telework, Saudi HRDF
 - Saudi Arabia National Transformation Program Document: <https://vision2030.gov.sa/download/file/1513>
 - Invisible Women Fawcett Society and Young Women's Trust:
 - <https://www.fawcettsociety.org.uk/Handlers/Download.ashxIDMF=cf1834f0-97e0-434a-83bf-20936f0fb461>
 - Sex and Power Fawcett Society:
 - <https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=ea2cb329-e6e0-4e0f-8a0b-5022f99bc915>
 - Spain 2019 Annual Pay Gap Report:
 - <http://www.inmujer.gob.es/actualidad/noticias/2019/FEBRERO/igualdadsalarial.htm>

3. Close the digital gender gap and ensure that women can exercise their digital rights.

The scale and speed of changes brought on by the advancement of digital technology in recent years have been unprecedented. The online sphere greatly affects all sectors of society, including industry, business, government, academia, and private citizens. According to research cited by the World Economic Forum's report, "Our Shared Digital Future 2018," over half of the population believes that not enough is being done to ensure technology benefits everyone. Digital technology is a double-edged sword, as it can both increase and diminish gender discrimination. The digital divide is not an issue that solely targets women, but it requires female empowerment-oriented cooperation by all stakeholders, as well as public and private sectors. In order to achieve the Sustainable Development Goals (SDGs), new prosperity in diversity and inclusiveness, and the goals of "25x25," rapidly developing and influential new digital technology must be vigilantly monitored.



Recommendations

- **Take urgent measures to promote the equal participation of women in the design and development of digital technologies with due consideration to ethics. Prevent the amplification of gender discrimination through biased data-sets, models, and algorithms in Artificial Intelligence (AI).**
 - Establish partnerships to increase awareness, prioritization, cooperation and action on digital equity. This could include partnering with EQUALS: The Global Partnership for Gender Equality in the Digital Age, as well as implementing the recommendations set forward by the digital Commission for Sustainable Development Working Group on the Digital Gender Divide.
 - Collaborate with stakeholders that focus on the changing nature of work and future digital transformations to develop an action-oriented policy framework that assesses and leverages the impact of ICTs on future jobs.
 - Establish programs that focus on women commercializing and disseminating their inventions and technological innovations, including those on the university-level.
 - Encourage investment and research in technology that strengthens the status of women. Support digital and technology-related female entrepreneurship. Work to increase the number of female researchers in labs, think-tanks, and other STEM spaces.
 - Legislate against online gender hate speech, and provide legal avenues to seek redress for assaults on personal integrity, without hindering the right to political or democratic expression.

- **Boost equal participation of women and girls of all ages in Science, Technology, Engineering, Arts, and Mathematics (STEAM).**
 - Support access measures for girls and women of all ages to develop skills and train in new and emerging fields of ICTs by developing age-appropriate extracurricular activities and mentoring programs focused on STEAM.
 - Include explicit consideration of Responsible Research and Innovation (RRI) and Ethical Legal and Social Implications (ELSI) in strategies regarding the development and application of existing and new digital technologies, including Artificial Intelligence.
 - Invest in lifelong learning and vocational training opportunities on the use of ICTs and digital skills to increase women's participation as users, developers, content creators, employees, entrepreneurs, innovators, patent holders, and leaders.
 - Cooperate with experts and NGOs already working in the field of female STEAM education and careers to promote female mentorship in the sector.

- **Provide women in urban and rural areas with affordable, reliable, and safe internet and mobile services.**
 - Collect and share data on women's access and usage of ICT and the internet, as well as their participation in the digital sector. Measure progress and inform relevant policy-makers to address these gender gaps as well as to understand the complex interrelations and dependencies, e.g. between income, education and digital inclusion.



- Remove policy and regulatory barriers which inhibit women from accessing and using digital technologies, including broadband and mobile. This includes considering factors such as mobile sector taxes, which can exacerbate the affordability barrier for women, and online anonymity, which can limit accessibility to digital technologies.
- Ensure policies and regulations stimulate and support investment in ICT infrastructure and network coverage, particularly in underserved rural areas.
- Strengthen protection measures and reporting procedures to protect women and girls against online abuse and harassment. This includes introducing legal and policy frameworks that recognize and address ICT-mediated abuse, harassment, and fraud.
- Promote initiatives that develop online protective services for girls and women, taking into account their socio-cultural environments, as well as their preferences, needs, and accessibility to technological devices.

KPIs/Monitoring Dashboard

- Female-to-male ratio of STEM program enrollment, as well as graduation rates in schools, apprenticeships, and tertiary education.
- Female-to-male ratio of representation in professional and technical jobs in STEM sectors.
- Level of digital technology requirements in all types of tertiary level education curricula (including Liberal Arts and Humanities).
- Gender disaggregated data on the participation in new industries and jobs created through digitalization and technological advancement.
- Female-to-male ratio of entrepreneurs launching STEM start-ups.
- Female-to-male ratio of technology patents applied for and patents received (including women on teams).
- Percentage of GDP spent on training girls and women (and other under-represented groups) to hone digital technology skills
- Proportion of individuals using the internet, disaggregated by sex, and considering gender gaps in income and education levels.
- Proportion of women and men who personally own an internet-enabled device (including mobile), compared with gender gaps in income and education levels.
- Proportion of women and men with mobile broadband subscriptions disaggregated by sex, and considering gender gaps in income and education levels.
- Proportion of adults using mobile financial and online banking services, disaggregated by sex.
- Survey data on the perception of access barriers and usage of digital technologies and the internet, as well as the value of such access and use, disaggregated by sex.
- Survey data on the types of content accessed by women compared to men available digitally.
- Proportion of women in senior management positions in ICTs/Internet businesses
- Proportion of women and men in senior policymaking positions in government concerned with ICTs and the Internet.
- Proportion of women and men working in the gig-economy.





Supporting Materials

- Broadband Commission for Sustainable Development
- The State of Broadband 2018
- <https://www.itu.int/pub/S-POL-BROADBAND.19>
- Action plan for Digital Entrepreneurship <https://www.broadbandcommission.org/Documents/publications/DigitalEntrepreneurshipReport2018.pdf>
- Recommendations for action: bridging the gender gap in Internet and broadband access
- <https://broadbandcommission.org/Documents/publications/WorkingGroupDigitalGenderDivide-report2017.pdf>
- GSMA
- GSMA Mobile Gender Gap Report 2019
- <https://www.gsma.com/mobilefordevelopment/resources/mobile-gender-gap-report-2019/>
- GSMA Mobile Gender Gap Report 2018
- <https://www.gsma.com/mobilefordevelopment/connected-women/the-mobile-gender-gap-report-2018/>
- GSMA Intelligence on mobile access by country
- ITU
- Responsible artificial intelligence: designing AI for human values
- <https://www.itu.int/net4/ITU-T/search/api/redirection?dest=http%3A%2F%2Fhandle.itu.int%2F11.1002%2Fpub%2F8129fdb-en%3Flocatt%3Did%3A0&position=3&page=3>
- Towards a human artificial intelligence for human development
- <https://www.itu.int/net4/ITU-T/search/api/redirection?dest=http%3A%2F%2Fhandle.itu.int%2F11.1002%2Fpub%2F8129f4b6-en%3Flocatt%3Did%3A0&position=10&page=3>
- Accessibility to Broadcast Technologies by people with Disabilities
- <https://www.itu.int/net4/ITU-T/search/api/redirection?dest=http%3A%2F%2Fhandle.itu.int%2F11.1002%2Fpub%2F8124cdf-en%3Flocatt%3Did%3A0&position=6&page=6>
- Powering the Digital Economy
- <https://www.itu.int/net4/ITU-T/search/api/redirection?dest=http%3A%2F%2Fhandle.itu.int%2F11.1002%2Fpub%2F8123e537-en%3Flocatt%3Did%3A0&position=1&page=1>
- Gender Dashboard
- <https://www.itu.int/en/action/gender-equality/data/Pages/ie.aspx?/en/action/gender-equality/data/Pages/default.aspx>
- Mozilla Foundation



- The Health of the Internet Report
- OECD
- Measuring the Digital Transformation: A Roadmap for the Future, OECD Publishing, Paris (<https://doi.org/10.1787/9789264311992-en>)
- How's Life in the Digital Age?: Opportunities and Risks of the Digital Transformation for People's Well-being, OECD Publishing, Paris (<https://doi.org/10.1787/9789264311800-en>)
- SIGI 2019 Global Report
- <http://www.oecd.org/publications/sigi-2019-global-report-bc56d212-en.htm>
- Bridging the digital gender divide
- <http://www.oecd.org/internet/bridging-the-digital-gender-divide.pdf>
- Gender Data Portal
- Pew Research Centre
- Mobility Connectivity in Emerging Economies (<http://www.pewinternet.org/2019/03/07/mobile-connectivity-in-emerging-economies>)
- Smartphone ownership is growing rapidly around the world but not always equally
- <http://www.pewglobal.org/2019/02/05/smartphone-ownership-is-growing-rapidly-around-the-world-but-not-always-equally>
- Gender and jobs in online image searches
- <http://www.pewsocialtrends.org/2018/12/17/gender-and-jobs-in-online-image-searches/>
- UN Women
- Gender Equality and Inclusive Growth
- <http://www.unwomen.org/en/digital-library/publications/2019/01/gender-equality-and-inclusive-growth>
- Gender Equality and Big Data
- <http://www.unwomen.org/en/digital-library/publications/2018/1/gender-equality-and-big-data>
- World Economic Forum
- Global Gender Gap Report 2018
- <https://www.weforum.org/reports/the-global-gender-gap-report-2018>
- Our Shared Digital Future Building an Inclusive Trustworthy and Sustainable Digital Society
- <https://broadbandcommission.org/Documents/publications/WorkingGroupDigitalGenderDivide-report2017.pdf>
- World Wide Web Foundation
- 2018 Affordability Report
- <https://webfoundation.org/research/2018-affordability-report/>
- Advancing Women's Rights Online
- <https://webfoundation.org/research/advancing-womens-rights-online-gaps-and-opportunities-in-research-and-advocacy/>





4. Ensure financial inclusion, promote women’s entrepreneurship, and accelerate access to investment and market.

It is widely understood that women and women-led businesses have greater difficulty in accessing funding compared to men and businesses led by men. Building on calls in the G20 Leaders Declaration in 2018 for “how to better engage with women entrepreneurs,” the W20 urges G20 countries to establish a policy framework, ecosystem, and action plan that accelerate the development of female enterprise.

The global investment marketplace is circa US \$80 trillion, but only US \$1.6 trillion is invested with gender as a consideration. By not understanding that all investments affect men and women differently, investors are overlooking a critical risk that destabilizes their portfolios, and are forfeiting opportunities that could enhance portfolio potential, and missing potential new markets. To achieve gender equality and eliminate various gender-based barriers, it is critical that financial institutions and investors in all asset classes deliberately incorporate gender factors/considerations into investment analysis and decision making. Government policies with incentives and accountability are also essential for creating an environment that transforms the finance sector into an effective tool that can unlock capital at scale to address women’s issues.

Recommendations

- **Ensure women’s equal rights to economic resources, access to ownership, and control over land and other forms of property, financial services, and natural resources.**
 - Remove restrictions on a woman’s right to own property.
 - Promote the adoption of mechanisms that address the needs of the world’s one billion unbanked women.
- **Develop a policy framework and action plan to strengthen the business, financial and digital capacity of women’s enterprises, including e-commerce.**
 - Commit to working towards a common framework for women’s economic empowerment. Improve data collection to guide and measure progress of public and private sector actors that promote women’s entrepreneurship.
 - Establish a policy and measurement framework, ecosystem, and action plan that will accelerate female enterprise development. Incorporate financial education and gendered data systems to track financial inclusion, as well as actions that facilitate and track access to corporate and public procurement, international trade, and digital markets/e-commerce.
 - Create mechanisms and opportunities for women-owned and women-led businesses to provide products and services for Japan’s 2020 Summer Olympics.





- Identify researchers interested in women's enterprise development, and strengthen their capacity for action research on relevant topics. Collect sex-disaggregated findings on the sectors, types of enterprises, and barriers most closely associated with women's entrepreneurship, including social enterprises. Suggested areas for action research might include:
 - Mapping of the ecosystem (enabling environment) for women's enterprise development, including policies, programs and stakeholders
 - Female-to-male ratio of entrepreneurs launching start-ups and scaling up.
 - Social and cultural factors impacting women's business ownership.
 - Size/maturity/profitability of female-owned firms (including equally and partially women-owned firms).
 - Growth trends of women-owned firms.
 - Sectoral concentrations of female entrepreneurs.
 - Percentage of women entrepreneurs securing external financing (includes funding types: microcredit, bank loans, crowd funding, fintech, angel funding, venture capital, etc., and the size of the loans and equity investments).
 - Percentage of women entrepreneurs successfully engaged with corporate procurement, public procurement, international trade, and digital markets/ecommerce, including both the number and size of contracts.
 - Gender disaggregated data on the profitability of M/SMEs and growth enterprises (including majority-owned and equally-owned women's enterprises, as well as women-led firms).
 - Gender disaggregated data on women entrepreneurs' age, educational attainment, marital status, and other demographic factors.
 - Survey data on women's perceptions of entrepreneurship as a career path.
 - Survey data on women's perceptions of the relationship between business ownership and personal success.
- Collect and curate research on the development of the women entrepreneurial ecosystem in all G20 countries. Facilitate knowledge-sharing across member countries.
- Create a Women Entrepreneurial Clearing house of good and best practices, case studies and lessons learned, including for social enterprises and rural enterprises.





- Develop partnerships with women’s business associations and other national and international stakeholders focused on female access to corporate and public procurement, international trade, digital markets, and e-commerce services.
- Promote female entrepreneurial participation in the design and development of digital technologies, apps, algorithms, inventions, patents, machine-learning and Artificial Intelligence, as well as other aspects of STEM and STEAM.
- Perform upskilling in technologies such as Big Data and Analytics, AI, the Internet of Things, Blockchain, and other advanced and emerging technologies.
- Encourage the development of an innovation ecosystem that works for women.
- Create a W20 Women’s Entrepreneurship Action Network in each country, called “WE Act,” designed to accelerate women’s enterprise development in each country, and across the W20.
- Strengthen women’s business associations, accelerators, incubators and other stakeholders in the women entrepreneurial ecosystem.
- Beginning with the Leaders’ Summit in 2020, each G20 member is asked to provide an annual report on progress made on accelerating women’s entrepreneurship and enabling women to grow their businesses. The report could profile activities outlined above, and track progress against “The Five C’s” created by the International Finance Corporation – capital, capacity, connections, confidence and contracts.
- Interventions, outputs and impacts included in the Five C’s include the following:





	Goal/Intervention	Indicators
Output	Increased access to capital	Number and value of new loans disbursed to women M/SMEs and Growth Enterprises
		Number and value of new business deposit accounts
		Number and value of new personal deposit accounts
		Number and value of employee deposit accounts opened/transferred to the financial institution
		Number and value of employee checking accounts opened/transferred to the financial institution
	Increased access to contracts/markets (to be analyzed in terms of the different types of markets to be accessed)	Number/value of new contracts
		Number of meetings facilitated with buyers
	Increased management capacity	Number of women trained
		Number of women reporting being satisfied or very satisfied with workshops, training, seminars and conferences)
		Number of women with increased knowledge of business management (this can be broken down by specific curriculum topics as necessary)
	Increased access to business connections/networks	Number of new business contacts
		Number of new customers from new business contacts
Increased confidence	Number of women reporting increased confidence in their ability to run their business	
Impact	Improved business performance	Value of increased revenues
		Value of increased profits
		Number of new jobs created
		Number of jobs retained
Other	Women's ownership	Percentage of the organization that is directly woman-owned (# shares owned by women/total # of shares).



- **Create conditions for public procurement contracts awarded to women-owned and women-led businesses to increase their share by a minimum of 10 percent, taking into consideration national circumstances.**
 - Countries should enhance transparency and support measures for public procurement contracts awarded to women-owned and women-led businesses, and increase their share by a minimum of 10 percent, taking into consideration the situation of each country. Build on knowledge developed by G20 members such as Canada, Indonesia, South Africa, South Korea and the USA, and non-members such as Chile and the Dominican Republic.
- **Incentivize investors to proactively incorporate gender factors into investment analysis and decision-making.**
 - Urge investors to proactively incorporate gender factors/considerations into investment analysis and decision-making to support the growth of the gender finance field.
 - Invest public money in women-led funds and those that use a gender lens using the G7 2X Challenge as a model.
 - Establish investment products that create vehicles for investment in gender equality, such as gender equality bonds that invest in companies that have policies of workplace gender equality.
 - Develop facilities that provide capital to financial institutions and investors that invest in women-owned businesses.
 - Encourage participation in blended investments that use public money to de-risk investments in women-owned businesses and enterprises that benefit women and girls.
 - Explore innovative access to capital and capacity-building initiatives for women on how to better access channels of financing and investment for growth.
 - Support the Enabling Environment.
 - Require the collection of sex-disaggregated data for financial institutions and investors
 - Create tax incentives for moving capital to women-led investment funds and funds that use a gendered lens.
 - Establish opportunity zones that offer tax incentives for investing in women-owned businesses in economically undeveloped areas in both developing and developed countries.
 - Provide financial resources for the development of gender-lens investing tools and field-building initiatives.
 - Utilize the government's convening power to facilitate dialogue and partnership opportunities in the investment community.





Supporting Materials

- Financial Inclusion
- Financial Inclusion
- Center for Global Development, (2018) “Exploring the Power of Savings for Women: Evidence-based Report Series on Women’s Economic Empowerment”
- McKinsey & Company: McKinsey Global Institute, (2015) “THE POWER OF PARITY: HOW ADVANCING WOMEN’S EQUALITY CAN ADD \$12 TRILLION TO GLOBAL GROWTH”
- T20 & W20, (2018), “Financial Inclusion for Women: A Way Forward,” Joint policy brief, Argentina
- UK Women’s Budget Group Women Count - a casebook for gender responsive budgeting groups
- UN Foundation / ExxonMobil, (2013) “A Roadmap for Promoting Economic Empowerment” HP: Women’s Economic Empowerment: A Roadmap
- Women’s Entrepreneurship
- Index
- WE Cities, (2017) Dell Women Entrepreneur Cities Index
- ADG Inc. and Dell (2015) “2015 Global Women Entrepreneur Leaders Scorecard: Data and Methodology”
- Mastercard, (2018) “Mastercard Index of Women Entrepreneurs (MIWE) 2018”
- Initiative/Network
- WE-APEC database – last available at: <https://www.we-apec.com/>.
- Dell Women’s Entrepreneur Network connects female entrepreneurs across the globe with networks, sources of capital, knowledge and technology. It is focused on scale-ups that earn a minimum of \$1 million in revenue or funding, and has additional criteria for acceptance into the network.
- EY Global, EY’s Entrepreneurial Winning Women program spans 65 countries, and identifies successful women entrepreneurs whose businesses show real potential to scale and provides them with the support, resources and access to help accelerate their growth.
- European Commission Female Entrepreneurship Portal
- Goldman Sachs 10,000 Women is a global initiative that fosters economic growth by providing women entrepreneurs around the world with a business and management education, mentoring and networking, and access to capital. The curriculum is now available online for female entrepreneurs worldwide via Coursera.
- The Japanese Women’s Leadership Initiative (JWLI) advances women’s social entrepreneurship in Japan. Founded in 2006 and accepted 64 women leaders, JWLI offers two-year leadership development program to accelerate social change and innovation by women’s social entrepreneurs and nonprofit executives.





- WEConnect International is a global network that connects women-owned businesses to qualified buyers around the world. It identifies, educates, registers and certifies women's business enterprises (WBEs) based outside of the U.S. that are at least 51% owned, as well as managed and controlled by one or more women, and then connects them with multinational corporate buyers. It certifies WBEs in more than 100 countries.
- WEGATE portal, "a one-stop-shop for women entrepreneurship" (European Gateway for Women's Entrepreneurship)
- Women Will Entrepreneurship programs provide both online and offline training that have helped more than 110,000 women across 28 countries improve their digital skills and businesses, and connects them with each other. (Google)
- Magazine
- Enterprising Women Magazine is a global magazine about women's entrepreneurship, headquartered in the United States with subscribers in 165 countries. It also holds an annual Summit and Awards program each year.
- Reports
- American Express, (2018) "The 2018 State of Women-Owned Business Report," 2018
- Edward Elgar Publishing, (2018) "Women Entrepreneurs and the Myth of 'Underperformance': A New Look at Women's Entrepreneurship Research"
- European Commission & OECD, (2016) "Policy Brief on Women's Entrepreneurship"
- European Parliament, DIRECTORATE GENERAL FOR INTERNAL POLICIES, (2015) "Women's Entrepreneurship: closing the gender gap in access to financial and other services and in social entrepreneurship"
- Global Entrepreneurship Monitor, (2016/2017) "GEM Canada Report on Women's Entrepreneurship in Alberta"
- Global Entrepreneurship Research Association London Business School, (2018/2019) Global Entrepreneurship Monitor, Global Report
- HECHAVARRIA ET AL. (2019) "High-Growth Women's Entrepreneurship: Fueling Social and Economic Development" Journal of Small Business Management 2019 57(1), pp. 5-13
- SCORE, (2018) "The Megaphone of Main Street: WOMEN'S ENTREPRENEURSHIP," USA
- Alison Rose, (2019) "The Alison Rose Review of Female Entrepreneurship," UK, N.B. The review mentioned above also suggests initiative for e-commerce on p. 96
- Access to Investment and Markets
- Criterion Institute, Key Concepts in Gender: A Primer for Investors, which provides investors with an introduction to gender lens investing
- Gender-Smart Investing Summit/UBS, (2018) The Gender-Smart Investing Summit Report on the activities, discussions, and outcomes of the first ever convening of gender-smart investors from all regions of the world and across all asset classes.





- Global Banking Alliance for Women is comprised of financial institutions focused on the women’s market, sharing best practices, and opening up access to financial services for women around the world
- IDB Invest (2019) How to Accelerate Gender Lens Investing? A report with a discussion of the state of the field of gender lens investing and a specific emphasis on how that can be deployed in Latin America and the Caribbean
- International Finance Corporation (IFC), World Bank Group “Investing in Women: NEW EVIDENCE FOR THE BUSINESS CASE”
- International Trade Centre (ITC), (2015) “Unlocking Markets for Women to Trade”
- International Trade Centre (ITC) “SheTrades” initiative seeks to connect three million women entrepreneurs to market by 2021
- University of Ottawa Telfer School of Management, (2018) “BENCHMARKING SMALL AND MEDIUM ENTERPRISES AS SUPPLIERS TO THE GOVERNMENT OF CANADA:
- University of Ottawa Telfer School of Management, (2018) “ACTION STRATEGIES TO INCREASE THE DIVERSITY OF SME SUPPLIERS TO THE GOVERNMENT OF CANADA”
- UN Women, (2017) “The power of procurement: How to source from women-owned businesses. Corporate Guide to Gender-Responsive Procurement,” Manual
- Veris Wealth Partners LLC (2018) Gender Lens Investing: Bending the Arc of Finance for Women and Girls – the fifth survey of gender lens products available in public markets
- The Wharton School (2018) Project Sage 2.0– the second survey of gender lens funds and vehicles in private markets

5. Promote life-long learning and formal education on gender equality in schools and workplaces.

The implementation of gender empowerment programs is imperative to the advancement of girls and women around the world. This, in turn, will help eliminate deep-rooted gender stereotypes and unconscious biases.

Recommendations

- **Collaborate with schools and community organizations to establish various programs and scholarships.**
 - Launch social awareness initiatives in schools and workplaces to eliminate stereotypes and unconscious bias, and enhance mutual respect regardless of gender, race, and ethnicity.
 - Encourage relationships between schools and the private/public sectors. This can lead to, for instance, mentorship programs, and professional women serving as role models when visiting and speaking with female students.
 - Women, especially those living in rural or vulnerable areas, should be encouraged to remain in the educational system through inclusion and educational permanence support policies and scholarships.





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Supporting Materials

- Fawcett report Gender Stereotyping: <https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=e8096848-cbdb-4e16-8713-ee0dadb3dcc5>
- Founders 4 Schools: Founders 4 Schools
- Inspiring Girls Initiative: <https://inspiring-girls.com/>

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

Violence against women and girls constitutes a clear violation of human rights, and further undermines the economic and political participation of women.

Recommendations

- **Establish effective legal frameworks, ensure access to justice, and strengthen law enforcement to end all forms of violence against women and girls in all spheres.**
 - Prevention
 - Raise social awareness on the laws and penalties for violence against women and girls by developing and disseminating guidance and training tools.
 - Promote comprehensive sexuality and relationship education, including information on sexual consent for adolescents, women, and LGBTQI people to raise awareness on reproductive health and rights.
 - Provide access to quality sexual health services.



- Legislation
 - Define violence and harassment against women and girls in domestic law.
 - Review existing legislation and introduce/or strengthen legislation and its implementation to prohibit all forms of violence and harassment against women and girls in all spheres, including digital platforms.
 - Ensure the effective prosecution of perpetrators of violence against women and girls.
 - Consider incorporating sexual extortion ('sextortion') as a crime in penal codex. Ensure punishment or penalties when committed by civil servants and public service providers, considering it as a gendered form of corruption and violence that particularly affects women's participation rate in the labor force.
 - Protection
 - Adopt and ensure a gender-sensitive and victim-centered approach and provide appropriate training measures for professionals such as law enforcement officers, prosecutors, judges, health professionals and social workers.
 - Provide adequate access to shelters and other necessary support systems, such as legal, health, trauma care for victims and survivors.
 - Establish support mechanisms for women who are prevented from working for reasons of domestic violence.
- **Support the adoption of the ILO's proposed convention and a recommendation concerning the elimination of violence and harassment in the world of work. Ratify international conventions related to violence against women.**
 - Support the adoption of the new ILO convention at the annual conference in 2019. Ratify the convention.
 - Ratify CEDAW and the Istanbul Convention.
 - Strengthen domestic legislation and law enforcement systems to align with the international standards set up by the international conventions.

KPIs/Monitoring Dashboard

- Number of countries that ratify the ILO's proposed convention concerning the elimination of violence and harassment in the worlds of work.
- Number of countries that ratified the CEDAW.
- Number of countries that ratified the Istanbul Convention.

Supporting Materials

- ILO, 2019. Report V(1), "Ending violence and harassment in the world of work, the fifth item on the agenda," (https://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_637108.pdf).





- ILO, 2018. Report V(1), “Ending violence and harassment in the world of work, first item on the agenda,” (https://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_553577.pdf)
- International Labour Organization. Gender Identity and Sexual Orientation: Promoting Rights, Diversity and Equality in the World of Work: Results of the ILO’s PRIDE Project. 2017.
- USAID and The Williams Institute. The Relationship Between LGBT Inclusion and Economic Development: An Analysis of Emerging Economies. 2014.
- Universal Access Project. BRIEFING CARDS: Sexual and Reproductive Health and Rights (SRHR) and the Post-2015 Development Agenda. 2014.
- UK new legislation for schools – relationships education, sex and relationship education and health education guidance: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/781150/Draft_guidance_Relationships_Education__Relationships_and_Sex_Education__RSE__and_Health_Education2.pdf
- Bullying and Harassment at Work. A guide for Employees ACAS: <http://www.acas.org.uk/media/pdf/r//Bullying-and-harassment-at-work-a-guide-for-employees.pdf>
- Bullying and Harassment at work, a guide for managers and employees: <http://www.acas.org.uk/media/pdf/2/j/Bullying-and-harassment-in-the-workplace-a-guide-for-managers-and-employers.pdf>
- Sexual Harassment in the Workplace - Women and Equality Committee Report; <https://publications.parliament.uk/pa/cm201719/cmselect/cmwomeq/725/725.pdf>
- ConRes research for the BBC: https://www.comresglobal.com/wp-content/uploads/2017/12/BBC-sexual-harassment_FINAL_v3.pdf
- Non-Disclosure Agreement Government proposals ; <https://www.gov.uk/government/news/new-legal-measures-to-protect-workers-from-misuse-of-non-disclosure-agreements>
- <https://www.peoplemanagement.co.uk/news/articles/changes-to-non-disclosure-agreement-rules-not-enough-end-harassment>
- New Domestic Abuse Bill includes clauses to implement Istanbul Convention: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/772202/CCS1218158068-Web_Accessible.pdf
- Sexual Harassment in Parliament: <https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=6d479f99-6eff-48c1-a28e-0b4bf408a954>
- VAWGs Background Briefings: <https://wbw.org.uk/wp-content/uploads/2018/10/VAWG-October-2018-w-cover-2.pdf>
- Saudi Arabia: Anti-Harassment Law : <https://www.clydeco.com/insight/article/ksa-anti-harassment-law>





7. Establish effective and transparent governance and accountability mechanisms for achieving gender equality.

We welcomed specific G20 commitments to promote the empowerment of women and girls in line with SDG5, which aim to “achieve gender equality and empower all women and girls.” They include:

- Reducing the gender gap in labour force participation rates by 25% by 2025.
- Ending all forms of discrimination against women and girls, as well as gender-based violence.
- Promoting women’s economic empowerment, including by working with the private sector (i.e., to improve labour conditions for all, access to quality and affordable care infrastructure and paternal leave, and to reduce pay-gap).
- Increasing women’s access to leadership and decision-making positions.
- Developing women and girls’ digital skills and increasing their participation in STEM.
- Engaging with and supporting women entrepreneurs.

Building on the above commitments made by the G20 leaders and the W20 2019 consultations, the W20 calls for concrete actions to take a gender mainstream approach across the G20 agenda, and to promote the empowerment of women and girls.

Recommendations

- **In coordination with international organizations, relevant national partners, and the W20, develop mechanisms to monitor the implementation of G20 commitments on gender equality. Report progress on a regular basis.**
 - Set key performance indicators (KPIs) for each commitment, with numerical targets.
 - Develop a common reporting format for measuring progress.
 - Share progress reports for peer review.
- **Jointly review progress, within G20, for achieving gender parity in leadership and all levels of decision-making in the public and private sectors by 2030.**
 - Consider measures, including quota systems, to achieve gender parity in leadership and decision-making positions in the public and private sectors, as well as in national and local assemblies.
 - Encourage listed corporations to disclose diversity policies along with gender-specific data such as female representation on boards/executive teams.





- **Strengthen the mandate and capacity of national gender machinery to ensure that gender impact assessments are conducted in line with legislation, standards, and policies.**
 - Strengthen national capacities for making sex-disaggregated data and gender statistics available, and advance gender-responsive monitoring and evaluation.
 - Allocate adequate financial and human resources in public institutions to effectively develop and implement a gender mainstreaming strategy across the board, including in key policy areas such as labour, finance, digital, entrepreneurship, and infrastructure.
 - Provide training programs to develop skills for sex-disaggregated data collection, gender-related statistics, and gendered analysis for evidence-based policy-making, implementation, monitoring, and evaluation in government as well as in civil society on both a national and local scale.
 - Foster exchanges among G20 countries to share knowledge, tools, and good practices for gender mainstreaming in policies and budgets, as well as in gender impact assessments.
 - Allocate adequate financial and human resources in public institutions to effectively develop and implement a gender mainstreaming strategy across the board, including in key policy areas such as labour, finance, digital, entrepreneurship, infrastructure, and violence against women and girls.
 - Develop a scheme for sex-disaggregated data collection, gender statistics, and gender analysis for effective policy-making, implementation, monitoring, and evaluation at both national and local levels, and in government, private corporations, and civil society organizations such as academic institutions, media, unions, and NGOs.

KPIs/Monitoring Dashboard

- The ratio of women in senior management positions and corporate boards.
- The ratio of women in local and national assemblies.
- Status and production of laws, policies, regulations, and standards that ensure gender impact assessments as a partial or separate entity of statutes.

Supporting Materials

- World Development Indicators of the World Bank.
- T20: “Women’s Economic Empowerment: Strengthening Public and Private Sector Impact through Accountability and Measurement (SDG 5)” by Margo Thomas (Women’s Economic Imperative)

