ARGENTINA 2018
THINK 20

GENDER ECONOMIC EQUITY: AN IMPERATIVE FOR G20

Content

Opening remarks

This publication represents an unprecedented catalogue of evidence-based recommendations for G20 countries on gender economic equity. For the first time since its creation, the Think20 (T20) has established a Task Force on Gender Economic Equity (GEE) to support the agenda of the G20 and Women20 (W20) and to respond to the G20 Argentine Presidency's commitment to mainstream gender equality throughout the G20 agenda and processes. The Policy Briefs that follow are an example of the efforts and contributions of experts and scholars from across the globe who have worked collaboratively within the Think20 to provide policy solutions to world leaders on a diverse range of issues. The Think20 provided a space for exchange and discussion for colleagues from think tanks, political leaders, representatives of international organizations, business leaders and members of other G20 engagement groups. We are very honored of having assumed this leadership responsibility between CIPPEC and CARI.

The T20 Argentina offered a unique opportunity to show the world the relevance and value of think tanks and universities. It has created a space to explore the challenges faced by our world and take into account evidence based perspectives and solutions brought about by experts from around the globe. Significantly, the T20 has provided a platform to explore the social and political dimensions of the economic and financial structure that dictate the transformations we are experiencing around the world. Central to this work has also been a commitment to 'Leave no one behind', as agreed by the world's leaders in the context of the Sustainable Development Goals in 2015.

Our work has been organized around ten Task Forces seeking to debate topics of a global importance, aiming to support the G20 process by discussing and producing policy recommendations. We intend to offer technical knowledge at the service of the world's population and the growth of countries by providing innovative content and new paradigms.

As T20 chairs, we have challenged ourselves and the other T20 members to think, to produce evidence, and to look for new solutions to achieve an economically prosperous, environmentally sustainable and socially inclusive future. And we have acknowledged that these achievements will only be possible if we work to reduce gender inequality in all spheres of our societies and economies. We hope that the policy briefs that follow can address the main challenges faced by G20 countries relating to gender economic inequity, and that the recommendations introduced can be translated into context specific policies. And given that gender economic equity is an imperative for the global economy, we hope that subsequent Think20 Presidencies continue to focus on gender equality as a stand-alone goal, as well as mainstreaming gender across all recommendations and commitments.

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This publication is the outcome of months of collective work across borders to bring a discussion on gender economic equity into the heart of the Think20 (T20) Argentina. During 2018, dozens of gender experts, academics, policymakers and their organizations have been actively involved in conversations, conference calls, and international events to draft the Policy Briefs presented below. Their commitment included compiling and translating already existing evidence and good practices into specific recommendations for G20 members. It also meant communicating the messages broadly in multiple fora, and advocating for G20 members to advance gender equity within their own countries.

Our work would not have been possible without the invaluable support of Canada's International Development Research Centre. A special thank you to Carolina Robino for championing the T20 Gender Economic Equity Task Force from its very inception, and to Federico Burone and Peter Taylor for supporting this agenda from Canada. We are tremendously grateful to Mariela Magnelli for her remarkable coordination of this Task Force.

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About the T20

The T20 is one of the G20's engagement groups, where representatives of different civil society stakeholders take their demands and proposals to G20 countries. It gathers think tanks and leading experts from around the world to produce concrete policy recommendations. During 2018 the T20 is co-chaired by the Argentine Council for International Relations (CARI) and the Center for the Implementation of Public Policies for Equity and Growth (CIPPEC). More information here: https://t20argentina.org

Introduction

Gender Economic Equity: a G20 Imperative

Gender economic equity is an imperative for the global economy, including the countries represented by the G20. This assertion is supported by data and analyses and is captured in the following quotation from the IMF which states that *"Women make up a little over half the world's population, but their contribution to measured economic activity, growth, and well-being is far below its potential, with serious macroeconomic consequences. …. The challenges of growth, job creation, and inclusion are closely intertwined."* [Elborgh-Woytek et al., 2013]

Labour force participation and its economic and social effects provide an important starting point. Even though female labour force participation has risen over the last 4 decades, its rate of progress has slowed down and remains almost 27 percentage points lower than male labour force participation. Women are less likely to participate in the labour market, largely because of their responsibilities within households. And, when women do work outside the home, they are disproportionately disadvantage compared to men, even when they are doing the same jobs as men. They face higher levels of poverty, higher unemployment or underemployment, and lower levels of remuneration compared to men. They are more likely to be engaged in the informal sector and the less dynamic sectors of the economy.

Worse still, these gaps are not expected to improve in the short term (International Labour Organization, 2017) and according to the 2017 World Economic Forum's Global Gender Gap Report, it could take 217 years to close the overall global gender gap, if the current trends continue.

This situation affects the growth potential of economies, the rights of women and girls, and the general economic and social well-being of societies. From a human right's perspective, there is little question that closing gender gaps is the right thing to do. Moreover, a growing body of work argues that reducing gender inequality is economically beneficial, making the case that encouraging female economic participation, improving access to quality child care, and equitable professional opportunities in the job market can yield significant economic returns.

In light of its critical role in the global economy, the G20 has a responsibility and the capability to deliver on gender equity. In 2014, G20 countries committed to reducing the gender participation gap by 25% by 2025 (target known as "25 by 25). Despite this commitment, G20 countries have not translated these agreements into specific domestic measures and public policies with the requisite budgetary allocations for implementation.

The 2018 Argentine Presidency of the G20 has committed to fostering "women's empowerment, the elimination of gender disparities in employment, science, technology and education, and protection from all forms of gender-based violence." In this context, the T20 has taken the ground-breaking step of establishing a Task Force on Gender Economic Equity comprised of by 56 scholars from 43 institutes and 19 countries. This Task Force has collaborated with and provided support to the Women 20 (W20) in advancing the issues of gender economic equity in G20 countries.

The agenda of the Gender Economic Equity Taskforce was defined jointly with W20 and is structured by W20's four priorities during 2018: 1) Labour inclusion, 2) Financial inclusion, 3) Digital inclusion, and 4) Rural Women. For each of these pillars a policy brief was produced. The researchers participating in this taskforce agreed to add three other briefs. Firstly, one on gender mainstreaming, given that this was one of the priorities stated by the Argentine Government for the G20. Secondly, a brief on the future of work and its implications on the gender divide, since the future of labour was the main thematic priority of Argentina. Finally, a policy brief on Care needs, as it is probably the most crucial determinant for economic empowerment of women worldwide. These seven policy briefs are presented in this publication as part of the collaborative work that was done by researchers of the T20's Gender Economic Equity Taskforce throughout the Argentine Presidency of G20 in 2018.

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Gender Economic Equity

Achieving "25 by 25": Actions to make Women's Labour Inclusion a G20 Priority

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Abstract

While women's labour insertion has significantly increased, wide gender gaps persist: women partipate less in labour markets, their employment conditions are worse, they face glass walls and ceilings and they are discriminated by the law. Achieving gender equity is not only a moral imperative, but it also key for growth and development. The G20 countries have committed to reduce the gap in labour participation 25% by 2025, yet progress has been slim and thus innovative solutions need to be implemented. This document aims to provide policy recommendations to achieve this goal and bridge gender gaps in the world of work.

Challenge

During the last decades women have massively entered the labour market. However, wide gender gaps persist. In 2017, global female labour force participation reached 49.4%, 26.7 p.p. lower than for men and no improvements are expected in the short term (ILO, 2017). Women are more likely to remain economically inactive and, when they do participate in labour markets, they are more prone to be unemployed, work in the informal economy, receive lower wages, concentrate in less dynamic sectors and be under-represented at the top (Kabeer, 2017). Thus, while female labour insertion and conditions have progressed, these have not necessarily translated into decent work or economic empowerment.

These gender inequalities are an obstacle to women's effective exercise of their rights. Yet promoting gender equality in labour markets is not only right for women, but also for the economy and society as a whole. A growing body of literature highlights the economic returns of closing gender labour gaps and the benefits of a diverse workforce for business performance (Brosio, Díaz Langou, & Rapetti, 2018). Therefore, the absence of a trade-off between equity and growth and its benefits in all dimensions make it imperative to advance towards women's empowerment.

Two interrelated factors are at play behind these gender gaps. First, social norms and customs create gender stereotypes that are deeply rooted in societies and internalized by men and women, affecting their decision to engage in labour activities in general and in certain sectors or occupations particularly. Second, the sexual division of labour has historically considered women as primarily responsible for domestic and care work, hampering female participation in paid activities and generating a "double burden". While female labour force participation has increased, there has been no recognition of the importance of unpaid work or a redistribution between men and women.

Gender prejudices are also associated to legal restrictions on women's agency. According to Women, Business and the Law report (World Bank, 2018), in 167 out of 189 countries laws hinder women's economic opportunities and 104 have legal gender-based job restrictions on women. These can affect their access to financial assets, property rights and social networks, and even constrain women's freedom of movement or labour insertion.

Education is another factor closely associated to labour inclusion. Educational achievements are correlated with greater participation in decision-making, improved employment outcomes, reduced early marriage, reduced maternal mortality and greater awareness of rights (UN Women, 2016). Over the last decades, girls' educational attainment has significantly improved and some countries exhibit a positive gap for women, yet in others it remains a problem.

Given its key role in the global economy, the G20 has a huge potential to deliver on gender equality. In 2014, the G20 leaders committed to reduce the gender gap in participation by 25% by 2025, which would bring more than 100 million women into the labour force. Despite the compromise and the heightened relevance of the W20 within the G20 process, overall progress has been slim and thus innovative solutions need to be pushed forward.

Proposal

Empowering women is not only correct from a rights' perspective, but it is also smart economics: evidence suggests that reducing gender gaps in the labour market can contribute to economic growth and sustainable and inclusive development. In this sense, reducing gender gaps is essential to achieve the 2030 Agenda goal of "leaving no one behind".

Unequal power structures limit the opportunities for women, for they exclude them from certain activities while mostly relegating them to the private sphere. These asymmetries are reinforced by existing social norms, laws and public policies, and they translate not only in lower female labour force participation and lower pay for women, but also in constraints on women's freedom of movement, on their decision-making and on their actions more broadly. While culture and social norms are hard to change in the short term, policy can foster and accelerate the debunking of gender stereotypes.

One symptom of our patriarchal societies is the fact that women exhibit higher levels of time poverty due to the disproportionate amount of unpaid work they perform, which often leads to a double burden of work. Therefore, increasing female labour force participation requires encouraging co- responsibility between different actors to redistribute these activities.

Moreover, as a new wave of innovation and technology disrupts the world of work, new challenges and opportunities arise to bridge gender gaps. According to the WEF (2016), the future of work will have different implications for men and women. As domestic chores are further automated, the amount of unpaid work could be reduced, decreasing women's double burden. Nonetheless, a globally ageing population means that care needs will increase in the near future. Additionally, the STEM field, in which women are underrepresented, is likely to register the highest employment growth, so reducing the digital, educational and entrepreneurial divides is essential to prevent women from lagging behind these opportunities.

Given existing information gaps, a necessary step to address inequalities is to collect better sex-disaggregated data and perform gender analyses of policies and events. Only by "engendering" data we will be able to produce better evidence and thus improve policymaking and planning to empower women. This requires gender mainstreaming in developing standards and methodologies for data collection and analysis, both in rural and urban environments. In this vein, striving towards the "25 by 25" goal set during the Australian G20 Presidency requires monitoring progress with quality data. For this purpose, the ILO and the OECD have developed a set of indicators (ILO & OECD, 2015) that are described in the Appendix.

As women face multiple and intersecting barriers in order to enter and remain in the labour market, a multidimensional and comprehensive approach is required to address each of the obstacles and deconstruct cultural and social representations in order to leverage female talent. Additionally, especial attention must be put on minority groups of women, such as migrants, who face additional barriers. The following sections provide policy recommendations building on previous research and the W20 2017 Communiqué and Implementation Plan.

1. Relaxing constraints on women's time

Evidence shows that investing in the care economy can have positive implications in female employment and economic growth (GROW, 2015; ITUC, 2016; Melesse & O'Neill, forthcoming), as it can contribute to alleviate women's time poverty.

All individuals have the right to care and be cared for, yet care responsibilities and domestic work remain as key obstacles hindering women's full economic participation. Social norms have traditionally led to women being considered primarily responsible for unpaid work, yet with their massive insertion into the labour market the traditional divide man breadwinner/women caregiver is becoming obsolete. Additionally, while vital from an economic and social perspective, unpaid work remains invisible in economic accounts (Dutkiewicz & Ellis, 2018).

While the distribution of these activities remains far from egalitarian between men and women, many countries lack sufficient and quality care services. This situation is particularly troublesome for women in vulnerable environments, as they lack resources to afford care services and therefore cannot balance their time between paid and unpaid work. Progress in gender equality has been uneven between different groups of women and socioeconomic cleavages have increased in many countries (UN Women, 2016).

Following the recommendations put forth on the T20 Policy Brief on Care, the ensuing policies are proposed:

- Recognise care and domestic activities as unpaid work.
  - Carry out periodic time-use surveys.
  - Measure the contribution of unpaid work in national accounts.
  - Foster the formalization and professionalization of care workers.

- Reduce the burden of care and domestic work.
  - Invest in the provision of care services for children, people with disabilities, people living with diseases and the elderly.
  - Provide technology, infrastructure and public services that contribute to diminish the burden of domestic work: piped water, electricity connections, roads, quality childcare and education services (Chopra & Zambelli, 2017).

- Redistribute these tasks more equally between men and women.
  - Design public campaigns to challenge gender stereotypes regarding paid and unpaid work and shape more supportive social norms.
  - Foster paid maternity, paternity and parental leave regimes that promote co-responsibility between mothers, fathers and the State. Establish a number of non-transferrable leave days for fathers. Ensure this right for all family conformations.
  - Enact fiscal incentives for companies to implement family-friendly policies and flexible working arrangements for women and men.
  - Enact fiscal incentives for women to participate in the labour market, e.g. tax cuts for families' second earners.

2. Removing legal barriers to women's economic empowerment

It is crucial to abolish all policies, laws and regulations that constrain women and foster legislations that protect them from being discriminated in order to allow their empowerment, strengthen their role in private and public decision-making and fulfil their rights. Legal discrimination based on gender hinders not only women's economic participation, but also the road towards sustainable and inclusive growth and development.

Despite improvements in gender equality, around the world women still face legal restrictions on their actions and opportunities. These limitations are correlated with fewer girls receiving education than boys, fewer working women and wider gender wage differentials (World Bank, 2016), all of which affect women's economic prospects and choices. Building on the UN Secretary-General's High-Level Panel on Women's Economic Empowerment and previous W20 processes, the following measures are put forward:

- Abolish policies, laws and regulations that prevent or restrict women's agency. These include regulations affecting women's freedom of movement, participation in economic activities, access to education, access to sexual and reproductive health services, working during night shifts, among others.
- Enact legislation to ensure women's equal access to assets and resources, including credit, land ownership, inheritance.
- Promote laws that guarantee equal pay for equal work regardless of gender.
- Reform inequitable laws and regulations and ensure legal protection and non-discrimination.
- Promote equal women's access to justice and legal aid.
- Prevent violence against women and girls in all contexts, including the workplace.

3. Foster women in STEM careers and traditionally male-dominated sectors

Women who enter the labour market tend to concentrate in sectors considered as "female", which are an extension of women traditional tasks in the private sphere - i.e. education, health and domestic work. Socio-cultural norms and factors affect their career and occupation choices (Beneke, Polanco, Vásquez, & Calderón, 2016) and educational systems reinforce stereotypical expectations for women (OECD, 2012), leading to reduced female participation in certain fields. While girls' education has progressed over the last decades, this improvement has been uneven among different subjects. In a changing world, the Fourth Industrial Revolution is leading to a future of work in which jobs in science and technology will be the fastest growing and better paid (WEF, 2016) and in which men are currently predominant, while new jobs can become an opportunity for women.

Additionally, evidence shows that diversity in a group is associated with better performance and results, as people from different backgrounds bring different insights and perspectives (Page, 2007; WEF, 2016). Therefore, it is necessary to encourage women to get involved in traditionally male sectors, and vice versa, since an early age, while building pipelines to leverage the wide diversity of female and male talents that exists in non-traditional fields. Some concrete policies that could contribute to these purposes are the following:

- Eliminate gender biases and stereotypes from schools' curricula and teachers' education.
- Provide career counselling at schools and universities that challenge gender stereotypes among youngsters.
- Implement vocational training and skills development in emerging fields and support women and girls' enrollment.
- Encourage mentoring and coaching programmes to attract women to STEM careers and other traditionally male-dominated fields.
- Promote scholarships for women in STEM fields.
- Articulate with the private sector to foster the insertion of women in traditionally male-dominated sectors. Design a diversity certification for companies that promote gender equity.
- Set specific targets for female enrollment in STEM university degrees.
- Provide equal access to technology for girls and boys, women and men.
- Support research initiatives to evaluate and monitor the effect of digitisation on women, especially in developing countries.
- Design public campaigns that challenge gender stereotypes in certain fields.

4. Gender mainstreaming in active labour market policies

Training programmes are essential to promote skill acquisition and enhance women's employability in the short term. Nonetheless, women face additional barriers to men in order to enroll and remain in these programmes, especially concerning care and domestic responsibilities. Moreover, participation in vocational training tends to imitate and reinforce the occupational segregation observed in the labour market.

As they dropout from programmes, women lose the chance to acquire skills that can help them get a job. Therefore, gender mainstreaming is necessary across labour market policies since their inception to address the specific needs of women to participate in the world of work. A call for action could include the following measures:

- Ensure equal access to labour market policies regardless of gender, tailoring programmes to address the specific barriers that women face.
  - Consider men and women's different needs on training programmes's design.
  - Set participation targets by gender and monitor progress.
  - Articulate training programmes with childcare services.

- Foster gender mainstreaming in instructors' training.

- Design specific training modules for women entrepreneurs1. Foster links between women and funding possibilities.

- Provide guidance for women and men that participate in vocational training to avoid the reproduction of occupational segregation.

- Foster women's financial inclusion and literacy2.

- Design national strategies to collect data and measure skills mismatches in the economy to implement vocational programmes based on market demand. Promote actions to reduce these gaps by increasing women enrollment.

- Encourage gender-neutral job descriptions and blind recruitment processes to neutralize unconscious biases that prevent employers from hiring women.

- Strengthen policies to recognize and reduce informality in feminized sectors, such as domestic services.

4. Breaking the glass ceiling

Women who enter the labour market usually find difficulties to reach decision-making and leadership positions, both in the public and private sector. This phenomenon of vertical segregation is also known as "glass ceiling", as women encounter an invisible limit to their professional development based on social norms, prejudices, unconscious biases,

traditionally male-dominated corporate structures, confidence gaps, among others. Minority groups of women even face a "concrete ceiling", harder to break, to see through and aspire.

While on average women are at least as skilled and educated as men, they are under-represented at higher-level positions. This is sometimes described as a "leaky pipeline": as one moves up the career ladder, the number of women decreases, as if they seeped along different professional stages so that only a few reach the top.

The barriers that women face can be related to care responsibilities that constrain the time they devote to paid work. Additionally, a corporate masculine culture and a lack of female role-models may impact on the ambitions and aspirations of high-potential women. In hiring and promotion processes, also recruiters could have unconscious biases and pre-conceived gender stereotypes.

G20 member states overall depict lower percentages of women in c-suite and board positions than the global average (Dutkiewicz & Ellis, 2018). It is imperative to amplify women's voice and provide them with equal opportunities to become leaders.

- Implement gender quotas in high level positions in all economic sectors, including G20 Parliaments or Congresses, public firms' boards, trade unions, NGOs.

- Design public campaigns in media to raise visibility of female role- models in leadership positions and to challenge gender stereotypes.

- Implement mentoring programmes to strengthen the role model effect of female leaders.

- Support networks of women in high-level positions.

- Promote work-life balance policies in order to retain women with care responsibilities and support their professional growth.

• Promote setting gender targets at all levels of organisations and monitor progress.

• Encourage firms to disclose wage gap information.

• In public procurement, ponder firms' gender diversity in the selection process.

4. Entrepreneurship and self-employment

Women entrepreneurs, defined as those who start a business either for subsistence or profit, make a huge contribution to national economies, as they create jobs, provide valuable products and services to communities and generate incomes for their families (Global Entrepreneurship Monitor, 2017). Nonetheless, their capacity for growth and their potential impact are significantly hindered by a myriad of barriers: women worldwide have restricted access to financial assets, resources, insurance and markets, and this affects their possibilities to increase productivity, scale-up their activities and engage in international trade. Moreover, women often lack entrepreneurship-relevant skills, such as experience in management positions, and they have less developed social networks that are crucial for a successful business start-up. These limitations also constrain the possibilities of women-owned businesses to enter value chains and compete in public procurement processes.

Nevertheless, female entrepreneurship is growing steadily. According to the Global Entrepreneurship Monitor (2017), between 2016 and 2014 female entrepreneurial activity increased 10%, while the overall gender gap in entrepreneurship decreased 5%. Moreover, while women are still more necessity-driven than men, they are increasingly opportunity-driven into business. In this context, it is necessary to leverage the huge potential of women entrepreneurs to contribute to the global economy, for which governments must create an enabling environment.

• Implement women-only training programs, incubators and accelerators aimed at developing entrepreneurial and leadership skills. Help them understand how they can transfer skills from household management into business development.

• Develop infrastructure (e.g. internet access) to enable non-urban entrepreneurs to access the market, raise funds (e.g., via crowdfunding), participate in online training programmes, and build and maintain social networks.

• Promote positive social attitudes and foster women's self-confidence in entrepreneurship by implementing ambassador programmes and designing public campaigns that showcase female role models in business (OECD, 2017a).

• Foster initiatives and events to build female entrepreneurial networks that do not reinforce gender differences and to integrate women to existing networks.

• Ensure social security protection and family policies (e.g. maternity leave) for the self-employed.

• In public procurement processes, foster the participation and selection of women-owned businesses.

• Ensure equal access of women to finance. Review financial instruments for start-ups and SMEs and remove biases that hamper women's access.
  • Implement tailored support for women entrepreneurs with growth-oriented business or working for subsistence.
  • Encourage women to become business venture capitalists and business angels.

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1 More details in the last section.

2 For detailed recommendations, please see the T20 policy brief on Financial Inclusion.

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Appendix

During the Australian G20 Presidency, leaders committed to reduce the labour force participation gap by 25% by 2025. In this vein, the ILO and OECD proposed a set of indicators to measure progress. Following their joint report (ILO & OECD, 2015), these indicators are mentioned below.

Gender gaps in labour markets

• Labour force participation rate, by sex, 15-64 (source: ILO, OECD; coverage: all countries).

• Employment/population ratio, by sex, 15-64 (source: ILO, OECD; coverage: all countries).

• Proportion of youth not in education, employment and training, 15-24 (source: ILO, OECD; coverage: all countries)

• Incidence of part-time employment, by sex (source: OECD, ILO; coverage: 18/20)

• Gender gap in senior managers, 15+ years (source: ILO,OECD; coverage:: 18/20)

• % entrepreneurs, by sex (source: OECD; coverage: 18/20)

• Gender pay gap (source: OECD, ILO; coverage: 15/20)

• Gender Gap in PIAAC numeracy proficiency, 15-64 (source: OECD; coverage: 12/20)

Gender gaps in opportunities

• Gender gap in OECD PISA reading and mathematics performance (source: OECD; coverage: 18/20)

• Gender gap in population with tertiary education, 25-64 (source: OECD; coverage: 19/20).

• Percentage of tertiary qualifications awarded to women in engineering (source: OECD; coverage: 18/20)

• Differences in legal treatment of men and women (source: WB; coverage: 19/20)

• Legal incentives to encourage women to work (source: WB; coverage: 19/20)

• Gender gap informal employment/total employment (source: ILO, coverage 15/20)

• Gender gap in coverage of social protection systems (source: ILO, coverage 15/20)

• Proportion of respondents who agreed with the statement: when jobs are scarce, men should have more right to a job than women (source World Value Survey (20/20)

• Total weeks of paid maternity leave and exclusive days for fathers (source: OECD; coverage (19/20)

• Preschool enrolment rate, children 3-5 years (source: OECD; coverage 17/20).

Gender gaps in benchmark indicators

	Employment			Entrepreneurship
	Gap in labour force participation, all ages pp (A)	Share of female managers, all ages, % (B)	Gender gap median earnings, full-time employees, pp (C)	Gap in self-employment, pp (D)
Argentina	24.4	30.6	...	8.4
Australia	10.2	36.6	14.3	8.3
Brazil	21.9	38.4	...	8.0
Canada	5.7	35.5	18.2	6.4
China	14.0	...	...	...
European Union	10.5	31.61	12.46	8.5
France	6.6	33.4	9.9	5.9
Germany	7.6	29.2	15.5	4.9
India	51.2	12.9	...	-3.2
Indonesia	31.1	27.5	...	-11.7
Italy	18.4	27.5	5.6	10.7
Japan	16.4	13	25.7	2.7
Korea	19.6	10.5	36.7	4.7
Mexico	33.5	36.4	16.5	-0.2
Russia	10.0	41.3	...	...
Saudi Arabia	56.9	5.8	...	...
South Africa	12.2	32.1	...	4.2
Spain	10.7	30.6	11.5	7.9
Turkey	38.9	15.0	6.9	-5.6
United Kingdom	9.6	36.2	16.8	8.2
United States	10.8	40.5	18.1	1.8

Source: OECD, (2017)

A. Data for 2016, except from Brazil (2015), Indonesia (2013), India (2012) and China (2010).
B. Data for 2017, except from Australia (2016), Japan (2016), Saudi Arabia (2015), Korea (2015), Canada (2014), Argentina (2014) and India (2012).
C. Data for 2016, except from Japan (2015), France (2014), Italy (2014), Spain (2014) and Turkey (2014).
D. Data for 2017, except from Korea (2016), Brazil (2015), Argentina (2014) and India (2012).

Gender Economic Equity

Gender Mainstreaming: A Strategic Approach

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Abstract

As a starting point, this brief recognizes the importance of gender equity for economic growth, societal well-being, and sustainable development. Moreover, the brief acknowledges that while women make up half of the world's population, most policy, program and government initiatives affect women and men differently. To address gaps in policies, implementation and impacts the authors propose a strategic approach to gender mainstreaming that strengthens inclusive policy making by adding a gender lens and tools for assessing the impact of policies on women and other under-represented groups and targets the determinants of gender inequity, based on three pillars: systematic reviews of policies, laws and regulations that limit women's economic activity; gender budgeting; and improving the quality of gender disaggregated data to support impact assessments, policy analyses, and advocacy.

The commitment of the Argentine presidency to fostering a gender mainstreaming strategy across the whole G20 agenda and boosting "women's empowerment, the elimination of gender disparities in employment, science, technology and education, and protection from all forms of gender-based violence." provides an opportunity for bringing this issue forward for the 2018 G20.

> *"Women make up a little over half the world's population, but their contribution to measured economic activity, growth, and well-being is far below its potential, with serious macroeconomic consequences. .... The challenges of growth, job creation, and inclusion are closely intertwined."*
> Elborgh-Woytek et al., 2013

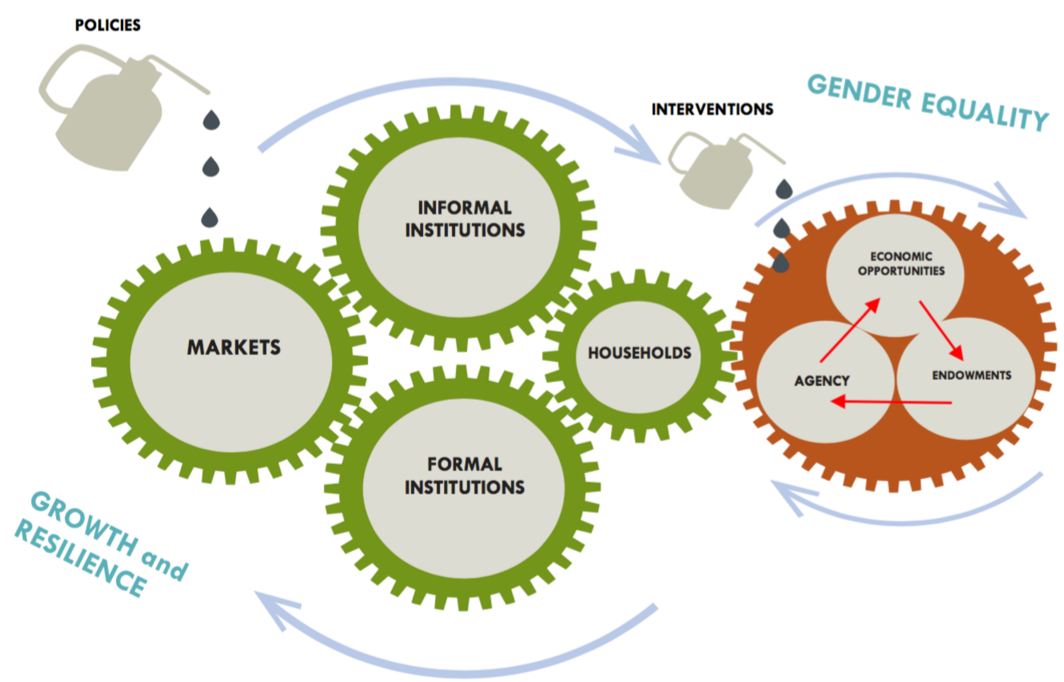
Challenge

As a starting point, we recognize that because of the inherent and pervasive structural inequalities globally, the impact of most policies has inherently different impacts and outcomes for men and women. The challenge faced by policy makers in addressing gender gaps and systemic constraints (Figure 1) is the complexity and inter-connectedness of the wide range of policy interventions and multiple paths to reform, since "gender-differentiated market failures, institutional constraints, and persistent social norms often combine to reinforce gender inequalities and make improving gender equality much more complex. When there are multiple constraints, they all need to be addressed." [World Bank, 2011]

The 1995 Beijing Platform for Action called for the end of gender inequality through a range of actions including gender mainstreaming policies, gender assessment of policy impacts, and preparation of national budgets and programs to ensure that resources are allocated to support programs and policies beneficial to women. This call has been amplified in several international declarations and conventions, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

In assessing the impact and progress of gender mainstreaming over the past two decades, feminist and policy scholars have largely concluded that the results are mixed and often disappointing, particularly at the national government level. Similar conclusions have been made about gender mainstreaming in multilateral institutions.

Figure 1: World Bank Group – Conceptual framework: gender equality, poverty reduction and inclusive growth



Source: World Bank: Gender Strategy, 2016.

In effect, efforts to mainstream gender in policy formulation and implementation have had limited impact as strategies and tools were technically flawed, poorly framed, lacked specific and measurable goals, and were subjected to considerable political and institutional resistance [Caglar, 2013]. Moreover, the institutions and policy actors tasked with implementation are often politically weak and poorly resourced [Chant and McIlwaine, 2016; True and Mintrom, 2001].

Gender mainstreaming is a broad and challenging agenda that requires a strategic and targeted approach in order to achieve impact and meaningful outcomes. This brief proposes to address some of the challenges of mainstreaming gender policies and implementation. It makes recommendations for: reframing and strengthening inclusive policy making processes, recognizing the importance of political support and action; addressing systemic issues including data gaps in order to achieve the essential outcomes and impacts; and, allocating budgets to support more robust impact analyses, policy design and implementation, and accountability for results. Mindful of the target audience of the G20, we have focused the discussion and recommendations of this brief on gender mainstreaming in the context of governmental policies and governmental institutions.

Proposal

A New Approach to Mainstreaming

Recognizing that "gender gaps are often the result of multiple and mutually reinforcing constraints ... require coordinated multi-sectoral interventions, or sequential interventions," the World Bank proposed four principles including: comprehensive gender diagnostics, targeting determinants of gender equity; and strategic mainstreaming [World Bank 2011].

The 2015 OECD Recommendation on Gender Equality in Public Life called for speeding up progress on gender equality goals, emphasized the need for policy makers in government and state institutions to implement new and innovative ways to promote gender equality, and avoid pitfalls in institutionalising gender equality to create systemic change across state institutions and decision processes (OECD 2015; OECD 2016). As stated by Gabriela Ramos, OECD Chief of Staff, G20 Sherpa and leader of OECD work on gender, the aim is to get state institutions and policy actors "to consider every aspect of policy through a gender lens".

Drawing on the existing body of analytical work and the lessons of experience from various governments, this brief proposes a strategic approach to gender mainstreaming that targets the determinants of gender inequity and is based on three pillars:

1. Systematic reviews of policies, laws and regulations that limit women's economic activity;

2. Strengthening inclusive policy making processes by adding a gender lens and tools for assessing the impact of policies on women and other under-represented groups; and

3. Improving the quality of gender disaggregated data to support evidence-based policy making.

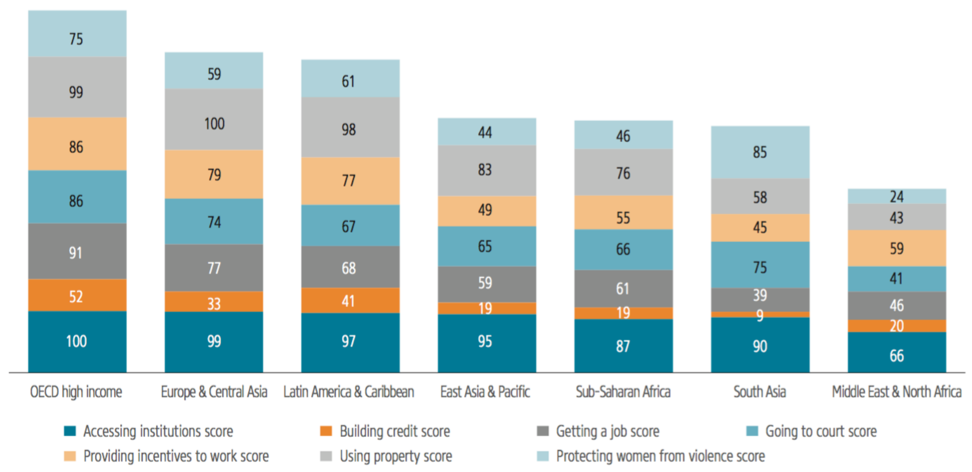
Policy Process: Systematically Applying a Gender Lens

The case can be made that the goal of systematically applying a gender lens to policy should be considered as integral to efforts aimed at strengthening policy making processes, the quality of policies, and the impact of policies by applying the principles of inclusiveness, consistency, transparency. In principle, the systematic approach of ex ante and ex post impact assessments of policies, legal and regulatory frameworks, and their implementation, should be applied to all under-valued and under-represented groups, including for example, women and the disabled who represent more than half of the world's population. This would be consistent with inclusive, evidence-based policy making in democratic systems.

The findings of the 2018 Women, Business and Law Report underscore the pervasiveness of legal and policy impediments affecting women by scoring seven indicators across 189 economies. According to the report and as reflected in Figure 2, "over a third of the economies examined have at least one constraint on women's legal capacity as measured by accessing institutions. Similarly, close to 40% of economies have at least one constraint on women's property rights as measured by the using property indicator."

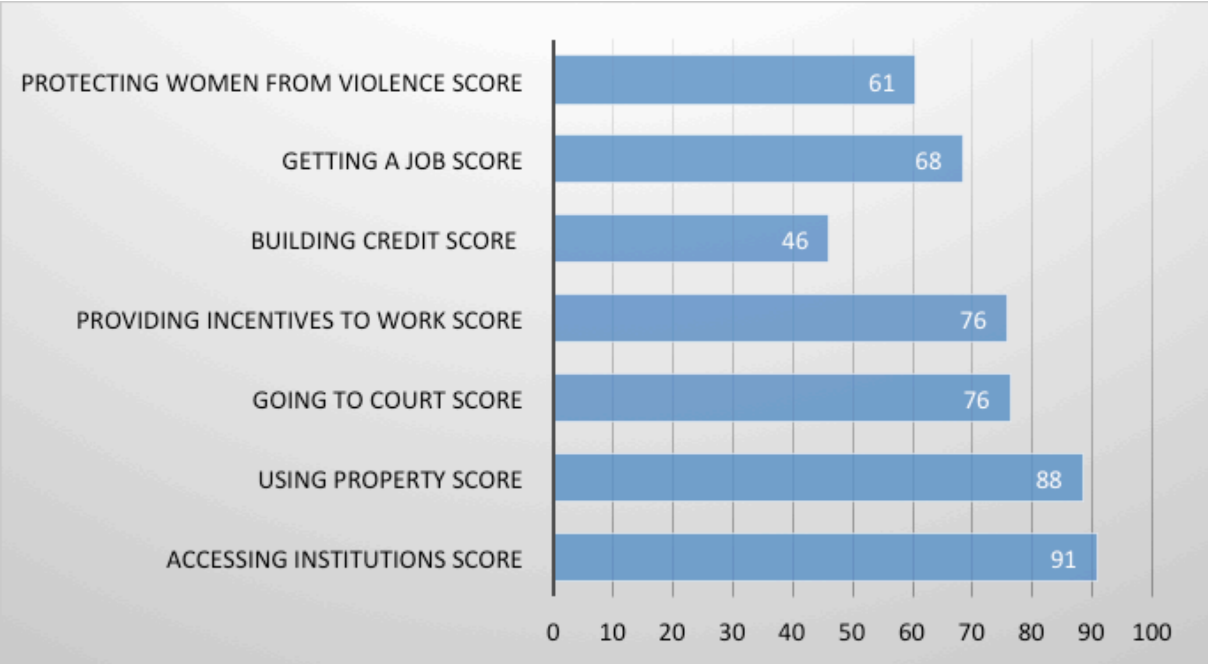
For the nineteen G20 member countries (Figure 3), the average scores indicate the need to target reforms of laws, regulations and policies, particularly in the areas of labour inclusion, access to credit and protections from violence. Within this group, the average scores are consistent with the findings that higher income economies perform best across indicators.

Figure 2: On average, OECD high-income economies perform best across most indicators



Source: World Bank, 2018: Women, Business and the Law Report.

Figure 3: G20 Member Countries Women, Business and Law 2018 Indicators (Average Scores).



The Politics of Policies

Several G20 member countries can potentially serve as models for systematically tackling the determinants of gender inequities by applying a gender lens in assessing policies, aligning policies and programs, and reforming the relevant laws and regulations. The effective implementation of gender mainstreaming strategies requires political support and demonstrated actions at high levels of government.

The United Kingdom's passage of the Gender Pay Gap legislation requiring firms with 250 or more employees to report on pay differentials for men and women has had considerable impact since its implementation in 2017. It provides an example of a coordinated effort to tackle one of the persistent gaps in women's labor force participation by changing policy and related legislation to institute a mechanism for collecting data to establish baselines and measure progress in addressing systemic pay inequities.

In 2016, Canada's Standing Committee on the Status of Women took stock of the implementation of the government's 1995 commitment to Gender-Based Analysis Plus (GBA+) analysis and concluded, to the surprise of few, that "despite the long history of work on the topic of GBA+, the federal government's commitment to the implementation of GBA+ is far from being fulfilled." The Committee concluded that in 2009 only 29 of approximately 110 federal organizations committed to GBA+ through the 2009 Departmental Action Plan on Gender- Based Analysis and identified political will as an important determinant of success in implementation. The incoming Government of Canada announced a feminist agenda and set about systematically and strategically aligning politics, policies and programs in support of this agenda. See Annex 1.

Mexico provides yet another example of efforts to align of politics, policies, and programs aimed at advancing gender equity by establishing the key elements of the framework outlined in Box 1 below. The OECD report "Building an Inclusive Mexico: Policies and Good Governance for Gender Equality" noted that Mexico has taken very important actions at the policy level to promote gender equality, including the establishment of "the National System of Equality between Men and Women – headed, for the first time, by President Peña Nieto … The presence of the President showed renewed commitment to allow a better integration of gender considerations into the policy cycle, in line with the original objective outlined in the National Development Plan 2013-2018. It also meant strong engagement to achieve better outcomes in the gender agenda and reaffirmed Mexico's commitment to the G20 gender target" (OECD, 2017). Yet there are significant challenges regarding implementation of the framework as Mexico continues to significantly lag behind OECD members and countries in the LAC region on issues such as female labor force participation (47% in Mexico compared with Chile, Colombia, Peru and Brazil at 60%) and violence against women.

Box 1. Mexico: Building an advanced legal and policy framework for gender

- The 2006 General Law of Equality between Women and Men proscribed the establishment of gender mainstreaming requirements within the Planning Act and the Federal Budget and Fiscal Accountability Act.

- The National Programme for Equality and Non-Discrimination (PROIGUALDAD) 2013-2018 demonstrate increasing legal and political commitments to gender equality".

Gender Impact Assessments

The Gender impact assessment (GIA) is one of several evidence-based, policy-making tools that may be applied to facilitate the implementation of gender mainstreaming by systematically and objectively assessing the ex-ante impact of policies, laws, and implementing regulations and establishing a baseline against which subsequent implementation can be measured. The GIA is typically an ex-ante assessment of a proposed piece of legislation or policy from a gender perspective. Depending on context and the nature of the policy being assessed, the GIA can be performed at different stages of the law-making or policy cycles.

As summarized in Box 2, several member states of the European Union (EU) have established frameworks for GIA implementation.

One of the main findings of the European Institute for Gender Equality (EIGE, 2014) review of GIA implementation case studies shows that for GIAs to effectively challenge gender-blind policies, they must be performed early enough in the policy making/ legislative cycle to influence policy design and facilitate inputs by technical experts to substantively amend the proposed policy or legislation. Under these conditions, the evidence shows that ex-ante GIAs contribute to the quality and transparency of the law/policy making process and improve the overall impact of new policies and regulations. In a similar vein, the evidence shows that ex-post policy and legislative evaluation undertaken from a gender perspective, also contribute to increase accountability and quality governance.

Box 2. GIA in European Union Member Countries

GIAs are regularly performed ex ante on policies or legislations, for example:

• Austria, GIA is framed by constitutional provisions on gender mainstreaming and gender budgeting adopted in 2013.

• Spain. A 2003 Law requires bills and propositions of regulation introduced by the government, to include a GIA; 2007 Law on effective gender equality, and a Royal decree of 2009 introduced GIA for policy planning; Regional goverments, e.g. Catalonia, have managed to develop and implement GIAs that are more comprehensive than those implemented at the State level.

Gender expertise is required to identify evidence of potential gender-blindness and the undesirable impacts of policies/laws on gender equality. In France, the High Gender Equality Council, an advisory body established by decree in 2013 and embedded into the law in 2017, has rapidly gained credit through its evaluation role, pointing out gaps to be filled in current legislation, acknowledging progresses, supporting the government in implementing gender mainstreaming and raising pending challenges to be addressed.

Gender Budgeting

Gender budgeting has emerged as one of the critical pillars of efforts to advance gender equity in developed and developing economies.

There is a broad range of experience and lesson drawing from approaches to gender budgeting, starting with Australia in 1984 where the government was required to assess budgetary impacts on women and girls [Elson, 2006]. The IMF survey [Stotsky 2016] of gender budgeting efforts covering more than 80 countries noted a range of outcomes, including: changes in fiscal policies (e.g., India and Mexico); improved accountability systems for public spending on gender-focused initiatives (e.g., Austria and Ecuador); incorporating relevant line ministries into gender budgeting processes and institutionalizing tools such as gender budget statements, circulars, and spending reviews (e.g., Morocco, Philippines, and Timor-Leste); and incorporating gender budgeting at the level of sub-national entities (e.g., Bolivia and India) [Stotsky 2016]. In response to the challenges of implementing policies and programs to advance gender equity, the Finance Ministers' Working Group on Gender Equity was convened during the 2015 World Bank Spring Meetings. A founding member of the Working Group, Okonjo-Iweala [2016] opined that gender mainstreaming simply was not getting results fast enough and proposed that finance ministers leverage the budget more effectively to incentivize reform and achieve concrete impacts on gender equity. The assessment of the IMF Survey amplifies and substantiates this view with the assessment that gender budgeting efforts *"seem to have led to meaningful fiscal policy changes only when they had the support of the political centre of fiscal decision-making … the leadership of the minister of finance has clearly been essential …. Parliamentarians and parliamentary committees are important supports to the executive branch and have sometimes been catalytic."* [Stotsky 2016, pg. 25-26].

"Gender budgeting efforts are intended to commit public budgeting to weighing the benefits and costs of policies that would promote gender equality and girls' and women's development, and then to taking action in response to this evaluation. The important point is not whether an initiative is labelled as gender budgeting but whether fiscal policies and administration are formulated with an eye to promoting gender equality and girls' and women's development" [Stotsky, 2016]. In this context, gender budgeting should be viewed not just as an essential tool for assuring implementation and impact, but also as critical for strengthening policy processes.

Mexico's experience with gender budgeting provides insights into the challenges of implementation despite political commitment. As noted in the 2017 OECD report, "Mexico has been making progress in strengthening the integration of gender requirements through the Planning and the Federal Budget and Fiscal Accountability Acts, as well as the National Development Plan of Mexico, which …. includes gender equality as a cross-cutting principle in support of Mexico's goal to "unlock its full potential" (OECD, 2017). Despite the legal and procedural requirements for all government policies and budgets to be assessed in terms of their different impacts on men and women and boys and girls, "gender analysis is still missing from the mainstream budgetary process and women's initiatives are seen as 'add-ons'." (OECD, 2017).

In 2017, the IMF Report "Women Are Key for Future Growth: Evidence from Canada" noted that if the "gap of 7 percentage points between male and female labour force participation with high educational attainment were eliminated, the level of real GDP could be about 4 percent higher today" (Petersson et al, 2017). Canada's implementation of gender budgeting has received a new impetus with the feminist mandate of the current government and its efforts to increase economic growth (See Annex 1). The 2017 Budget included a 'gender statement', said to be the first of its kind. The 2018 budget, included a proposal for "adopting a comprehensive and permanent approach to gender budgeting" and set out a 'gender results framework' with specific objectives and outcomes indicators covering education, economic participation, leadership and political participation, gender-based violence and poverty reduction. This rigorous approach to analysis and implementation provides a basis for assessing the gaps and increasing accountability for results.

India offers a robust example of gender budgeting on the national and state level, with potential lessons on the complementarities, benefits and challenges of gender budgeting within this framework. The IMF conducted an empirical analysis of gender budgeting at the state level in India where 16 out of 29 states adopted and sustained gender budgeting efforts over a 15-year period, "with varying degrees of intensity, complementing a central (or Union) government initiative" (Stotsky and Zaman, 2016). The study concluded that "gender equality, as measured by gender equality indices for enrolment in primary schools, improved significantly in gender budgeting states compared to states that did not put in place gender budgeting, …… [and] had an ambiguous influence on sector-level fiscal spending" (Stotsky, 2016).

On a regional level, within the European Union, several member states have developed and implemented gender budgeting. In Austria, Article 51 of the constitution establishes the principle of a gender-sensitive state budget, requiring each ministry to formulate gender-impact objectives for proposed budgetary measures. In Finland, national gender equality plans have been adopted starting in 2008, with specific requirements for each ministry's budget process. In Spain, the 2003 law requiring GIA in the State budgeting process has been complied with only twice on the national level – in 2011 and 2017. However, implementation at the regional government level has been more successful with Madrid or Valencia leading the way.

Information and Measurement: Gender Disaggregated Data

The collection and dissemination of robust and consistent sex-disaggregated economic and social data to inform and support evidence-based policy making poses a significant challenge. Therefore, the integration and implementation of a gender focus on data collection, disaggregation, analysis and publication all demographic, social and economic statistics are critical for designing, implementing and monitoring gender-informed policies. Experts have clearly articulated the case for collecting gendered statistics in support of greater gender equity (Box 3).

Box 3. Commentary on the Importance of Gender Disaggregated Data

> *"When we don't count women or girls, they literally become invisible,"* says Sarah Hendriks, director of gender equality at the Bill & Melinda Gates Foundation.
>
> The dearth of data makes it difficult to set policies and gauge progress, preventing governments and organizations from taking measurable steps to empower women and improve lives, noted Mayra Buvinic, a U.N. Foundation senior fellow working on the Data2X initiative aimed at closing the gender data gap.
>
> Source: Gates Foundation, New York Times, 2015

According to the World Bank, while 80 percent of the its member countries regularly produce sex-disaggregated statistics on mortality, labour force participation, and education and training, less 33 percent disaggregate statistics by sex on informal employment, entrepreneurship (ownership and management of a firm or business) and unpaid work, or collect data about violence against women. In recognition of this challenge and the critical importance of data to track progress, the Sustainable Development Goals framework includes requirements for the collection and dissemination of sex-disaggregated data. The 2014 Report on Mapping Gender Data Gaps (Buvinic et al, 2014) identified 5 domains of gender equality and women's empowerment in which there are significant data gaps. In the domain of economic opportunities, the gaps cover a broad spectrum in 4 buckets:

1. Labour inclusion: informal employment and unpaid work; earnings disparities and the opportunity cost of paid work; labour migration; employment mobility and job segregation; entrepreneurial activities and asset ownership;

2. Access to financial, digital and information resources;

3. Participation in the agricultural and agri-business sectors. These data are essential for the design of gender-informed agricultural policies; and

4. Access to child care.

There is a range of examples on the regional, national and sub-national levels that can provide lessons of experience and guide the development of models for the effective and efficient collection of gendered statistics. For the purpose of this Brief, we highlight the examples of Mexico, Argentina and the European Union.

Mexico has been heralded as one of the leading countries in the Latin America and Caribbean (LAC) region in collecting gender statistics, with the extensive adaptation of surveys conducted by the Institute of Statistics and Geography (INEGI) to collect gender- disaggregated information. Despite the availability of good quality gender-disaggregated data, the OECD reported that important "gaps remain when it comes to systematic collection and use of sex-disaggregated data at the crafting and evaluation stage of many sectoral policies that are perceived to be gender-neutral, but instead are gender blind" (OECD, 2017).

In Argentina, the City of Buenos Aires provides a model for sub-national data collection. The City has embarked on an ambitious project to systematically collect gender disaggregated data on the economic activities of it citizens to address gaps in critical data necessary to support policy design, implementation and assessment, the delivery of services to its citizens and reporting on the national level. This is a nascent effort (see Box 4) intended to support the gender mainstreaming strategy at the sub-national level in Argentina. It is clearly benefiting from the experience of other countries and initiatives within Latin America and other parts of the world.

The European Union provides a model for collection at the regional level and member country level. In 2015, the European Institute of Gender Equality (EIGE) developed a regional Gender Equality Index, covering women's access to employment, money, knowledge, time use, power and health. Drawing upon Eurostat, the EU statistical data collection system, the index provides a basis for identifying trends, establishing benchmarks and measuring progress on gender equality. In addition, several EU member states have developed increasingly comprehensive systems to collect, process and publish gender-disaggregated data.

These systems include:

- National annual statistics on men and women, as in the Czech Republic, Croatia or Sweden;

- Legally binding obligations to collect sex-disaggregated data entrenched in general gender equality laws, as in Spain; and

- Data collection on specific topics such as gender-based violence where collections have been fragmentary and lacking a unified definition due to the number of institutions involved in collecting the data. For this purpose, extensive surveys have been carried out on gender-based violence to reflect the multiple dimensions of this phenomena and inform policy making – such as the VIRAGE survey carried out in France in 2015-2017, and observatories of gender-based violence were established within different state bodies (as the Council of the Judiciary and the Ministry in charge of equality in Spain).

Box 4. Closing Gender Information Gaps to Strengthen Policies for Growth and Development: The Gender Indicators System of Buenos Aires City

The Gender Indicators System of Buenos Aires City was launched at the beginning of 2018. It collects data on different variables concerning the situation of women and men in the demographic, economic and political fields. The system aims at closing the statistical gap, based on the idea that information is essential to intervene through more and better public policies. Key elements of this initative include:

1. Adoption of the conceptual framework of the Economic Commission for Latin America and the Caribbean (ECLAC) for three spheres of women's autonomy: physical, economic and decision-making processes.

2. Inclusion of all major stakeholders (including government, civil society, private sector, and academia) in the process of designing the data collection system and adapting collection instruments and processes.

The collection of gender disaggregated statistics is not and end in itself, but a means to achieving better gender policies and, therefore critical for the gender mainstreaming strategy by:

- Making visible the main inequalities women face and critical issues that require policy intervention;

- Informing the policy making process and facilitating the design of policies within a gender lens; and

- Contributing to the follow up and monitoring of policies.

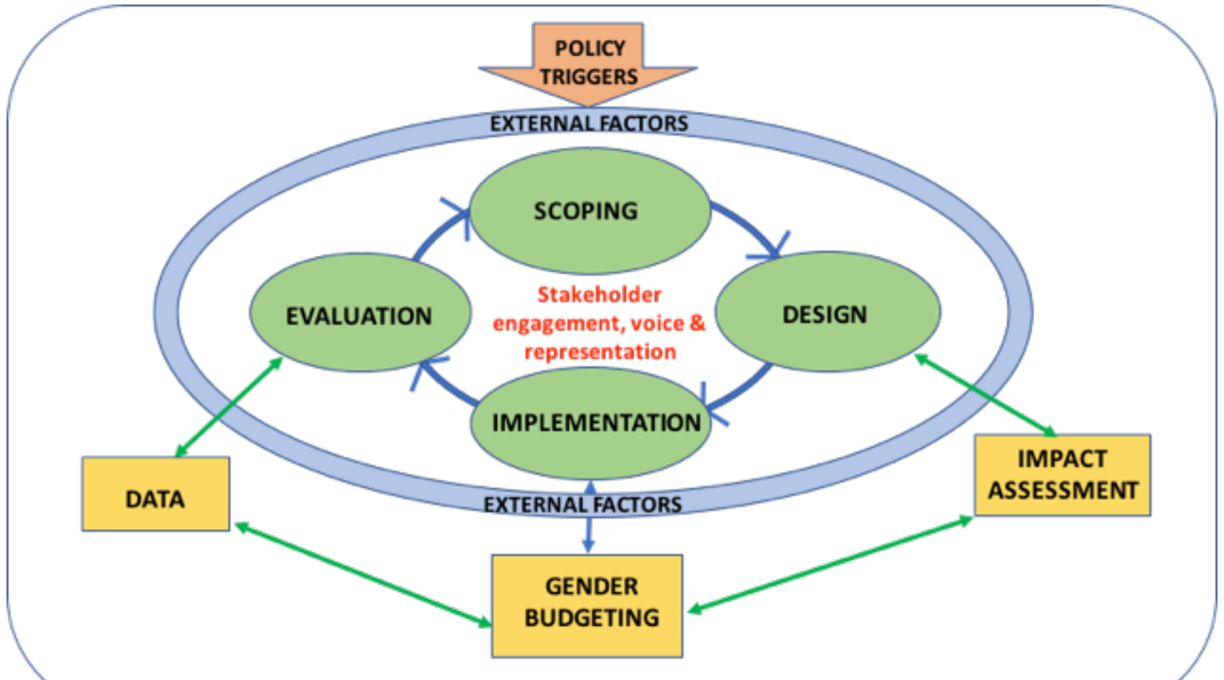
Recommendations for Action

An overall vision and strategy for inclusive, gender sensitive, and sustainable development is indispensable for framing policy reform with positive long-term goals. Efforts to integrate gender equality in public life should be anchored by a coherent national strategy and action plan instead of a piece-meal and ad hoc or reactive approach to addressing gender equity. A coherent, strategic approach is more likely to generate the support of key stakeholders, including the private sector.

It would improve consistency across policies and foster policy certainty. These factors contribute to a more secure policy environment, making it more likely that political, public and private resources will be invested in long-term initiatives such as gender mainstreaming. In addition, it must be recognized that the implementation of these recommendations will require not only resources but also capacity development.

Figure 3, provides a model or framework for strengthening policy processes to ensure transparency, consistency and accountability for gender mainstreaming.,

Figure 3. Evidence-based policy making: framework for supporting gender mainstreaming



Adapted from Pipka, 2014.

1. Design and implement policy processes to systematically include a gender focus on the determinants of gender inequities by requiring, implementing, and resourcing impact assessments to assure inclusivity, transparency, consistency and accountability. In line with the methodological approach outlined in Annex 2, implement impact assessments for:

A. a. Fast paced and streamlined *ex-post* reviews of targeted, existing policies, laws, regulations, procedures which have been embedded with systemic constraints to women's economic activity; and

B. *Ex-ante* analyses of new policies, laws, regulations, and procedures to limit biases that may disproportionately and negatively impact women.

2. Implement gender budgeting at national and sub-national levels, placing implementation and accountability at the political centre of fiscal decision-making on the ministries of finance. As articulated by the OECD, effective gender budgeting would "require that agencies mandated to verify the quality of proposed budgets, such as the Ministry of Finance and Credit, the Office of the President and the Parliament, would integrate the inclusion of gender impact assessments as a requirement within any stage of quality control. This commitment should show tangible results in terms of resource re-prioritization and re-allocation decisions across sectors, and ultimately result in better public spending, for the benefit of both men and women" (OECD, 2017).

3. Improve the collection and dissemination of gender disaggregated data to support policy making and implementation, identification of gaps, and reporting on progress in closing these gaps. Data constitute essential inputs for quality policy design, benchmarking and measuring progress on implementation, and accountability. We recommend that governments take the following steps:

A. Provide resources to close the data gaps.

B. Give priority to the following categories of statistical data collection:

i. Labor inclusion;

ii. Participation in the agricultural and agri-business sectors; and

iii. Access to child care.

C. Develop robust reporting and communication mechanisms to share this information with stakeholders for analysis, policy design, impact assessments, monitoring and evaluation, and advocacy.

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Annex 1. The Canadian Approach to Gender Mainstreaming[1]

Canada's government commitment to gender equality has a long history, but became a top priority after the 2015 general election. With continued leadership from the top, articulated for example in G7[2] and international trade debates[3], the efforts to mainstream gender have been extensive. This note describes the most significant efforts made, particularly in the promotion of gender-based analysis.

Investments in the previous two decades (1980s – 2000)

In 2016, the Standing Committee on the Status of Women took stock of the implementation of the government's 1995 commitment to Gender-Based Analysis Plus (GBA+) analysis,[4] the implementation of which was articulated in the Minister for the Status of Women's mandate letter in November 2015.[5] It concluded, to the surprise of few, that "despite the long history of work on the topic of GBA+, the federal government's commitment to the implementation of GBA+ is far from being fulfilled."

> GBA+, Gender-Based Analysis Plus, is defined as "an analytical process which examines the possible effects of legislation, policies, and programs on diverse groups of women and men, girls and boys." It takes into consideration gender and other identity factors.

The Committee concluded found that in 2009 only 29 of approximately 110 federal organizations committed to GBA+ through the 2009 *Departmental Action Plan on Gender-Based Analysis.* The Committee observed the "positive difference that the implementation of GBA+ makes to the quality, responsiveness, and effectiveness of government policies, programs and legislation."

Political will was considered an important determinant of success in implementation: "When we look at the departments that have been successful in implementing GBA, it's because it came from the top and was taken seriously from the top. It was seen not as something that they were doing because they were told, but because they understood the intrinsic value of doing this type of analysis and were able to translate that to the people who work for them."

Further, the Committee highlighted four elements key to implementation: practical considerations, such as the need to implement GBA+ at the earliest stages of the development of policies, programs and legislation; resources and incentives; a workplace culture that supports GBA+; and data and research.

Progress since 2015

A March 2018 report of Minister of the Status of Women – with the Privy Council office (PCO) and the Treasury Board of Canada Office Secretariat (TBS) – to the Standing Committee on the Status of Women provides an overview of measures taken since 2016.[6] This included the following. Budget 2017 included a new gender statement (discussed below). The Minister of Finance communicated to Cabinet colleagues that "funding proposals would no longer be considered without a clear and rigorous GBA+" (and this was matched by communication and training within the Finance Ministry – see Box). It also proposes that the gender analysis is presented when Finance presents the Budget in the House of Commons. Measures to ensure GBA+ is integrated have included new template for Cabinet Memoranda and TBS submissions, including a GBA+ annex and due diligence tool, with a SWC GBA+ Implementation Survey showing that over 90 per cent of respondents feel gender analysis is integrated in all ('often or always') submissions. The report further highlights future work on regulatory impact analysis (by TBS), and on integrating GBA+ into accountability mechanisms like departmental reports, and in the way the Governments consults the public on the impact of its policies.[7] And Status of Women will be made an official Department of the Government of Canada.[8]

Budget 2017 included a 'gender statement', said to be the first of its kind. This joint report was published just after the 2018 budget, which demonstrated the continued high-level and mainstreaming commitment ("adopting a comprehensive and permanent approach to gender budgeting"). Chapter 5 of the budget sets out a 'gender results framework'.[9] This starts with objectives, in terms of outcomes in education, economic participation, leadership and political participation, gender based violence and poverty reduction. It also highlights the "feminist international approach to all policies and programs, including diplomacy, trade, security and development".

1 Note prepared by Arjan de Haan, IDRC; comments and suggestions of colleagues are gratefully acknowledged.

2 https://pm.gc.ca/eng/news/2018/04/26/statement-prime-minister-gender-equality-top-priority-canadas-g7-presidency

3 https://www.cigionline.org/articles/advancing-gender-equality-through-trade

4 http://www.ourcommons.ca/DocumentViewer/en/42-1/FEWO/report-4/

5 https://pm.gc.ca/eng/minister-status-women-mandate-letter

6 http://www.ourcommons.ca/DocumentViewer/en/42-1/FEWO/related-document/9759318

7 SWC departmental plan 2018-19 is here http://swc-cfc.gc.ca/trans/account-resp/pr/dp-pm/1819/index-en.html

8 See interview here: http://www.cbc.ca/news/politics/status-women-monsef-budget-1.4556093

9 https://www.budget.gc.ca/2018/docs/plan/chap-05-en.html

Box: Promoting gender equality – the role of the Finance Ministry

> Feminist economists have long advocated for ensuring policy for gender equality is anchored in Finance Ministries, to ensure strengthening of gender analysis across all policies. The Canadian approach provides an important example of this. As mentioned, the Minister of Finance communicated the need for GBA+ to cabinet colleagues, and he consistently emphasizes the same within the Department. All staff responsible for assessing proposals need to pass the GBA+ course test. The training of analysts is regarded as a long-term transformative investment.

The 2018 budget includes a number of initiatives with clear gender dimensions, including: enhancing the Canada Workers Benefit; increasing uptake of the Canada Child Benefit and other benefits among Indigenous Peoples; Employment Insurance reforms to support sharing of child care responsibilities, and help individuals stay connected to the labor market; skills training support; promoting gender equality in research; and business innovation.

The budget received praise. Kate McInturff's Policy Alternatives blog commented[10] noted that "The government promised us a budget guided by gender analysis this year, and they delivered: on pay equity, on supports for women entrepreneurs .... Investments in child care, women's organizations and ending violence against women were more baby steps than the needed giant leap, but they still represent progress. And yes, there was a little something for the men and boys too." And to track future progress: "This budget includes the most thorough gender analysis we have yet to see in a public budget in Canada. It also sets benchmarks for progress. That means we can all see where the gaps are closing and where they are not. Which truly is a big step forward."

Concluding Thoughts

There are concerns, including in the development policy experience[11], that mainstreaming gender is unlikely to yield necessary results. It is too early to describe or analyze results of the Canadian efforts, and the gender-based analysis is only one of the instruments needed for transformational change. However, it is clear that efforts made are well-positioned to promote long-term transformation, in particular the systematic consideration of gender constraints and disadvantages in all policy areas, and the training of policy makers to understand how gender inequality matters across public policy.

10 http://behindthenumbers.ca/2018/02/27/baby-steps-dad-big-steps-forward-women/

11 Grown, C., Addison, T. & Tarp, F. (2016) Aid for Gender Equality and Development: Lessons and Challenges, Aid for Gender Equality and Development, Journal of International Development. 28 (3).

Annex 2. Gender Mainstreaming Policy Process: Impact Assessment

Table 1. Methodological Approach to Impact Assessment

IA steps for a policy or regulation proposal	Objectives	Gender based aspects and dimension to develop
Problem Definition Objectives Options Selection	Evaluate baseline Scope key topics Identify key stakeholders early on Select options	• Assess the gender impacts in the current system • Identify gender aware and organized stakeholders • Provide methods and resources to
Impact Assessment	Assess options Collect data & evidence Validate results	• Ensure that gender aspects are discussed through panels & Focus Groups discussed the proposal • Include test questions on consultation documents and 'Notice and Comment' of the proposal
Compare options 'Preferred option' Refine proposal	Minimize burdens while maintaining benefits of preferred option	• Assess the option in terms of its positive and negative effects on gender • Ensure though gender budgeting that the preferred option is adequately resourced
Monitor outcomes	Monitor the cost of implementation	• Ensure the implementation of the policy includes monitoring of the impacts on women

Gender Economic Equity

The Imperative of Addressing Care Needs for G20 countries

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Abstract

This document outlines the position of a group of research and non-governmental organizations on care needs and care policies in the G20 countries. It provides a summary of why addressing care needs is fundamental for women's economic empowerment and labour market participation and frames these policies in terms of protecting the right to care and be cared for. We call for more effort to recognize, reduce, redistribute and represent unpaid care work and to protect the rights of paid care workers. We provide a number of examples of successful policy and programme initiatives for G20 countries to consider expanding in their own domestic policy agenda as well as their development assistance to further women's economic empowerment globally.

Challenge

Worldwide, the responsibility for unpaid care work (UCW) falls disproportionally on women and girls, leaving them less time for education, leisure, self-care, political participation, paid work and other economic activities. The social construction of gender roles and responsibilities shapes and reinforces the gender division of labour where men are over-represented in paid work and women in unpaid care work. Yet while these patterns are changing and more women are entering paid work, the bulk of unpaid care work continues to be undertaken by women and girls (Figure 1), leading to longer work days and more time poverty.

Much of unpaid care work is devoted to caring for household members and household provisioning such as cooking, cleaning, washing, mending and making clothes. Gender gaps in unpaid care work tend to be greater in those countries with poorer infrastructure and less well-developed education and social protection systems (Figure 1). They are also higher in those countries with more discriminatory social institutions that place normative and legal restrictions on women's economic and social rights and mobility (Figure 2). This said, however, it should be noted that in all G20 countries, women spend more time on UCW than men.

Figure 1: Unpaid care work by region (2014)

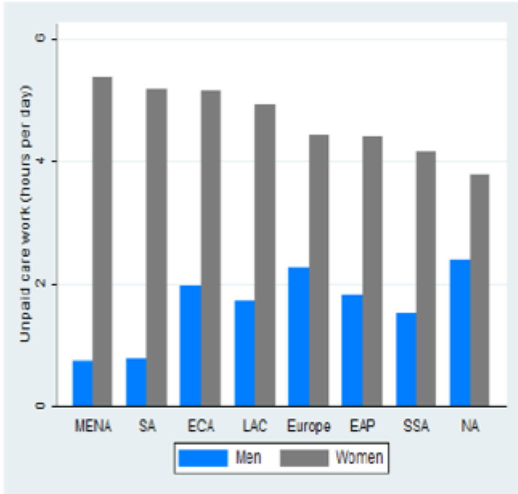
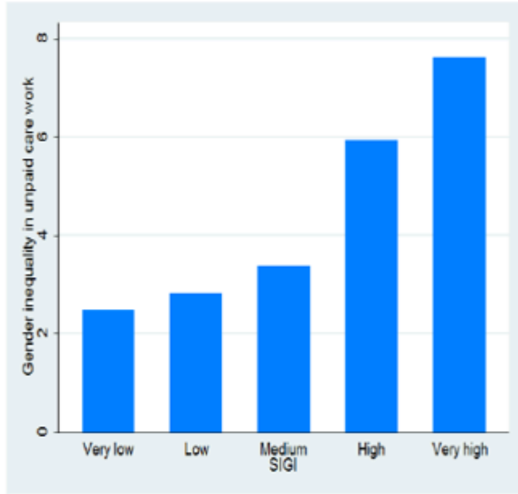


Figure 2: Gender inequality in unpaid care work (2014)

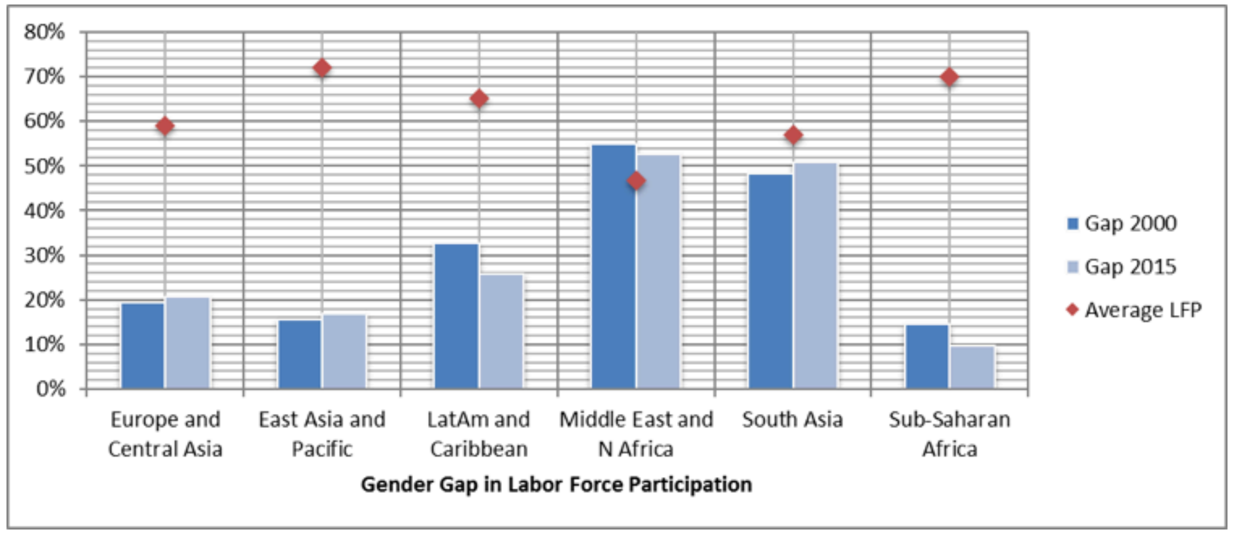


Note: The Social Institutions and Gender Index (SIGI) database is a cross-country measure of discrimination against women in social institutions (formal and informal laws, social norms, and practices) across 160 countries. Gender inequality in unpaid work is defined as the female-to-male ratio of time devoted to unpaid care activities by region and income group. https://www.genderindex.org/

Source: Ferrant,G., L. M. Pesando and K. Nowacka (2014) "Unpaid Care Work: the Missing Link in the Analysis of Gender Gaps and Labor Outcomes, OECD, Retrieved from https://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf

Care work takes up a significant amount of women's time in many countries, and particularly in contexts where infrastructure is poor and publicly provided services are limited or absent (Counting Women's Work 2018; ICRW 2005; ADB 2015; Oxfam 2018; OECD 2016a,b). The burden of care work is more acute in rural settings, in contexts with growing numbers of single-parent households headed by women, high-fertility countries and in ageing societies. Women's responsibilities for care work limit their engagement in labour market activities, exacerbate gender gaps in labour force participation (see Figure 3), reduce their productivity, increase labour market segmentation and lead them to concentrate in low-paid, more insecure, part-time, informal and home-based work as a means of reconciling unpaid care work and paid employment. The disproportionate representation of women in certain sectors and occupations contributes to gender wage gaps that undervalue women's labour and inflate the numbers of the working poor (ILO, 2016; Labour Participation T20 Policy Brief; UN Women, 2015). Globally, the gender pay gap is estimated to be 20% which means that on average women earn 80% of what men earn (ILO, 2016). The gender pay gap rises for workers with childcare responsibilities (ILO, 2016; Grimshaw and Rubery, 2015; Elming, Joyce and Costa Dias 2016; Flynn and Harris 2015). In this scenario, where carers are disproportionately exposed to unemployment, informality and poverty, we consider it essential to move towards universal access to care as a right.

Figure 3. Gender gap in labour force participation



Notes: Gap in labour force participation rates between the percentage of men and women over the age of 15 who are working. Average LFP refers to average labour force participation for men and women over 15 years of age. Data are from the World Bank, World Development Indicators.

Source: Gammage et al (2017). "Evidence and Guidance on Women's Wage Employment," report to USAID. https://www.marketlinks.org/library/evidence-and-guidance-womens-wage-employment

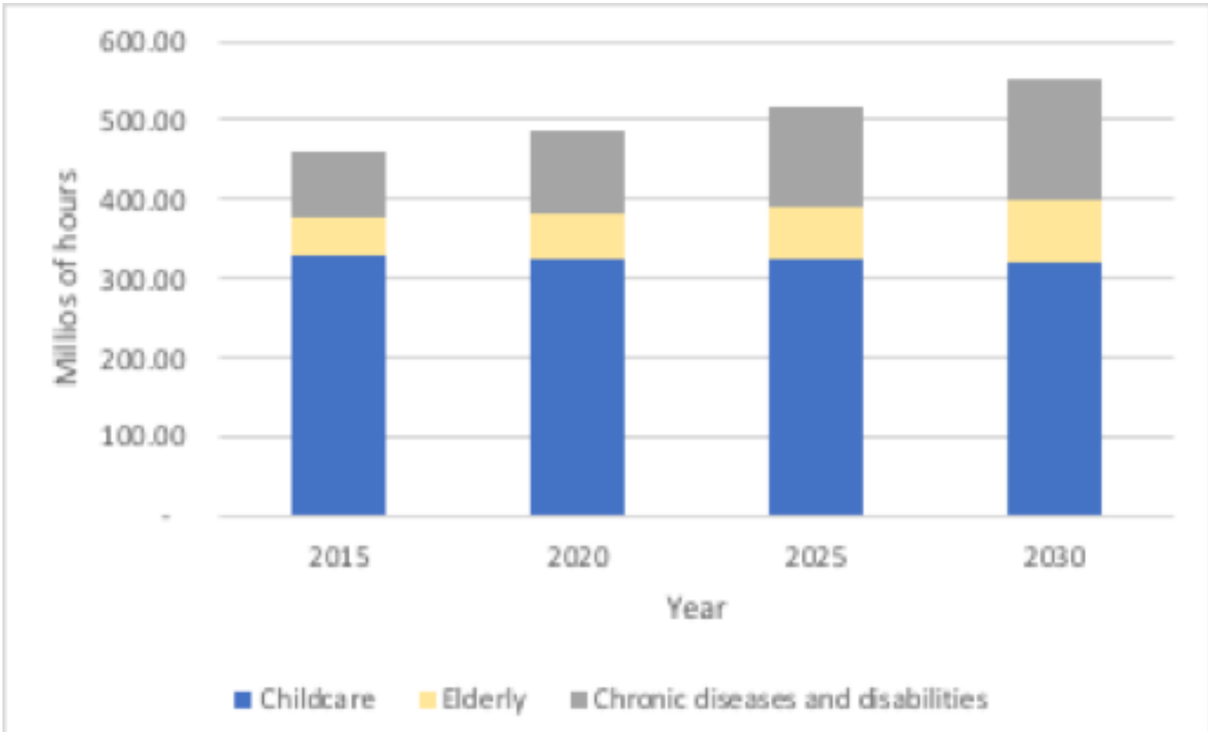
Care Crisis & Implications

Across the world we confront persistent care deficits where care services are either not available, not affordable or are inadequate and insufficient and where women disproportionately bear the responsibilities for caring for others, devoting a greater proportion of their time to caring (Alfers, 2016). Recent research by the Overseas Development Institute underscores that we are indeed facing a global care crisis where care needs outstrip the supply of care services (Samman, Presler-Marshall, & Jones, 2016). These authors found that:

- Across 53 developing countries, some 35.5 million children under five were without adult supervision for at least an hour in a given week.
- Across 66 countries covering two-thirds of the world's people, women take on an extra ten or more weeks per year of unpaid care work.
- On average, women spend 45 minutes more than men daily on paid and unpaid work – and over 2 hours more in the most unequal countries. The difference is the equivalent of 5.7 weeks of more work per year.
- Across 37 countries covering 20% of the global population, women typically undertake 75% of childcare responsibilities – with a range of 63% (Sweden) to 93% (Ireland).

The current social organization of care is largely by default and not by design. Rising female labour market participation in most of the world has not occurred with the equivalent redistribution of unpaid care work and as a result time burdens have risen and care provision has been compromised. The market and the state do not offer sufficient services and care provision continues to be resolved informally in many contexts (Samman et al 2016; Alfers 2016). This imbalance between care supply and demand will only increase as more countries advance in their demographic transition and elder care needs and care requirements for the sick and those with disabilities rise (Help Age 2018[1]; Scheil Adlung 2015). One example of this challenge is in Mexico, where it is projected that between 2015 and 2030, the demand for direct care will increase due to the combined effect of population aging and an increase in the prevalence of chronic diseases and disabilities, as people live longer and disease burdens and disability increases. This rise in care needs will happen despite the declining need for child care (Figure 4).

Figure 4. Projected Direct Care Needs in Hours, Mexico



Notes: Projections assume that unpaid care time received by individuals will remain constant.

Source: Rivero, E; E. Troncoso and E. Max. (2018) "Informe prospective de cuidados," report to UN Women.

1 As societies age, people live longer with chronic ailments and a greater proportion of their lives is spent with mobility or other physical and mental challenges that limit their autonomy and independence.

The European Quality of Life Survey underscores that multiple barriers exist reducing access to care services in G20 countries and beyond. These barriers include span affordability (the services that are available in the market are expensive and unaffordable for many), availability (there are insufficient services on offer), accessibility (physical distance or inappropriate opening hours limit use) and quality concerns (Eurofound, 2012). Addressing these barriers will be critical if we are to reduce the burden of unpaid care and guarantee the right to care and be cared for and adhere to commitments enshrined in the 2014 Brisbane commitment to reduce the gender gap in labor force participation (University of Toronto 2014).

Proposal

Care is essential for the young, the sick and the elderly. At some point in our lives we all need care and benefit from the care of others. This policy brief underscores that we all have a right to care and to be cared for (United Nations, 1948; WHO, 2017; RELAF/UNICEF, 2015). [2] The goal is to develop health care, education and social protection systems that support caring without penalty, either for those who receive care or for those who may choose to enter the labour market. In practice, this means that those who choose to care can do so and those who choose to work can be sure that their loved ones and family members are being cared for adequately.

Social protection systems can be essential platforms for integrating care services and meeting care needs, establishing the right to care and be cared for. Fully funded social protection systems require a commitment to increased public spending financed by progressive tax systems (Action Aid 2017). This is central to Uruguay's Care system (see Box 1) which recognizes care as fundamental human right.

Box 1. Uruguay's National Care System

Uruguay's Integrated National Care System (SNIC) was established in 2015 following an extensive process of alliance-building and negotiation. Founded on a principle of co-responsibility between the state, community, market and families, the SNIC aims change the sexual division of labour within households and ensure the social (re)valuation of paid care work in the market sphere. It notably mandates the provision of a range of public care services – including early years childcare, elder care, the regulation of private suppliers, improvements in quality standards, and training for caregivers.

The SNIC is a valuable example of progress on a national-level care agenda, resulting from a 'virtuous cycle of data, policy and advocacy'. Key ingredients in the recipe for success included:

- **Fiscal space** Progressive tax reforms starting in 2006 raised addition revenue, directed towards social protection, health and education.

- **The right to care** Care was firmly established as a human right for both care providers and receivers across Latin America during the 11th Regional Conference on Women in Latin America, creating an obligation for the state to act.

- **Data and evidence** Time-use surveys, initiated by academics and subsequently carried out by the National Statistical Office, quantified women's and men's unequal role in unpaid care and domestic work and were used to raise consciousness about the need to address care deficits.

- **Feminist alliances** Women's and labour movement activists, women politicians and feminist academics established the Gender and Family Network. They used the time-use survey findings to put care on the public policy agenda and engaged in strategic advocacy until the SNIC's adoption in 2015.

- **Political will** Gender and Family Network engagement with the government and political parties raised care up the political agenda, and in 2009 the ruling Frente Amplio included the National Care System in its electoral campaign programme for 2010–2015.

- **A strong institutional mandat**e In 2010, a governmental working group was established to design a new care system, creating a sense of ownership among state institutional actors. Following this, framework legislation for the SNIC was formally proposed in 2012.

- **National debate** 2011 saw a high-visibility national debate on care provision take place, attracting broad-based participation from politicians, technical experts, labour unions and women's rights organisations, among others, and galvanising public support for the SNIC.

The care system addresses care needs for the young, elderly, disabled and sick and embeds the right to care in social protection systems and public

2 Key relevant rights frameworks include Convention on the Rights of Persons with Disabilities, Convention on the Rights of the Child and the InterAmerican Convention on human rights (includes the right of the elderly to care) and the outcome document of the 11th Regional Conference on Women in Latin America.

provision. Uruguay provides early years child care provision; the care of disabled, the dependent and the old; and the need for support for care-givers. Key services include a cash-for-care system for home-based services, day centres and residential and nursing homes, and regulations regarding carers' work. The November 2013 Law 19.161 introduced new entitlements, including the extension of paid parental leave when children are born, six months leave entitlement for child care, which can be taken by either parent from 2016 onwards, and new forms of financial support for parents in low income or families with young children that may not have public day-care centres and need to use privately provided services. The government also committed to the provision of 28,000 free preschool places by 2018-2019. New programmes for social assistance and services 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 mild to moderate dependence residing in their homes, and to provide relief to the caregiving family. Part of these commitments also included the expansion of training programs for paid caregivers and the professionalization of care services.

Source: Adapted from J. Grugel (2016) "Care provision and financing and policies to reduce and redistribute care work: Preliminary observations from Bolivia and Uruguay," UNICEF, https://www.unicef-irc.org/files/documents/d-3922-Jean%20Grugel_Care%20abd%20children%20roundtable.pdf

Recognizing the rights to care and be cared for also includes providing critical support to those who care including health care, training, financial support and time off from caring. The UK's Model of Care for Carers provides an important example of a set of principles that can guide how to recognize carers needs and care for carers (see Box 2). Ensuring that both paid and unpaid carers are supported and able to care in dignified conditions will be essential if we are to resolve the care crisis. Unpaid carers are frequently forgotten as their work is considered a labour of love that is offered up freely and even "naturalized" as the role that mothers, wives and spouses play.

Box 2. Ensuring Care for Carers in the UK and Australia

The Model of Care for Carers was developed to assist social services identify gaps or areas of weakness in the assistance and support provided to unpaid carers caring for the sick and the elderly in the UK – often family members of those receiving the care - and has been adapted to provide similar support to carers in Australia. The Carers Compass identifies 8 key concerns that unpaid carers have identified as being important to them. This includes questions about information about caring and how to care, recognition of their own health needs and wellbeing, the right to a life of their own and quality services for the carer as well as the person being cared for. It also collects information about time off from caring, emotional support, training and support to care, financial security and a voice in care needs and policies. It has been used as an audit and performance management tool for National Health Services and local Authority commissions to improve support to carers in the United Kingdom and Australia.

Source: Adapted from NSW (2007) Model of Care for Carers: Carers' Compass and Checklist http://www.seslhd.health.nsw.gov.au/Carer_Support_Program/Model_of_Care_for_Carers.asp and the WHO (2018) Women on the Move, Migration, Care Work and Health, http://www.who.int/gender-equity-rights/knowledge/women-on-the-move/en/

National statistics are also important to recognize the volume and value of unpaid care work and its contribution to national economies. Governments must implement surveys and other instruments to measure these activities and identify the effectiveness of social programs and policies. Mexico has implemented time use surveys to help identify the value of unpaid care work on its GDP (see Box 3).

Box 3. Survey of Time Use and Valuation of Unpaid Domestic Work in Mexico

Mexico is the first country in Latin America that calculates the value and volume of Unpaid Household Work. The National Survey on Use of Time (ENUT) is the product of inter-institutional work carried out by the National Institute of Women (INMUJERES) and the National Institute of Statistics and Geography (INEGI). The objectives were to provide statistical information for the measurement of paid and unpaid work, and to make visible the importance of domestic production and its contribution to the economy and, in general; the way men and women use their time in urban and rural areas. Five time use surveys have been conducted: 1996 (ENTAUT), 1998, 2002, 2009 and 2014. Until 2002, the ENUT surveys were carried out as a module of the National Household Survey of Income and Expenditures (ENIGH), in in 2009 and 2014 the ENUT was then carried out as a stand-alone survey.

Moreover, since 2011, INEGI has a Satellite Account of Unpaid Household Work (CSTNRHM), that provides information on the economic value of unpaid work that women and men contribute to meeting household care needs. This valuation demonstrates the importance of unpaid care work in consumption and wellbeing. The results have been used to shape key indicators for the policy processes, such as the proportion of GDP made up of the economic value of unpaid care work provided by households inscribed in the National Program for equal Opportunity and non-Discrimination against women 2013-

2018, which aims to achieve substantive equality between women and men through public policies focused on reducing existing inequality gaps.

During 2015, the economic value of unpaid domestic and care work reached a level equivalent to 4.4 billion pesos, which represented 24.2% of the country's GDP; of this, women contributed 18 points and men 6.2 points. The value generated by unpaid domestic work and household care as a proportion of the country's GDP in 2015 was higher than that achieved by some other economic activities including manufacturing, trade and real estate services and the rental of goods.

Source: http://www.inegi.org.mx/

Importantly, women are not a homogenous group, and the burden of care is experienced differently among women. Care is often provided through 'local' or 'global care chains', in which those better off financially can often afford to purchase care services, thereby freeing up their time for paid work or other activities, while those providing services are often lower-income, or migrant women who do not have the same opportunity or choice about how they redistribute their own care work and responsibilities (Ehrenreich and Hochschild 2003; Parreñas 2012).

Ensuring that paid care workers have a right to decent work and social protection is a fundamental step in resolving the care crisis that protects the terms and conditions of employment for paid carers. In many countries facing growing care deficits, paid care work is often undertaken by informal workers without social protection and full labour rights (WHO 2018). Ensuring that paid care work is formal, regulated and of high quality will be essential if the redistribution of care responsibilities is going to take place through the state and in the market.

The world of work is changing, however, and the challenges of the gig economy and technological advancement are also likely to affect care provision and quality and the terms and conditions of work in care services (see Box 4).

Box 4: The Future of Work and Care

The other alternative is that as the care economy grows, and leverages new technological solutions, barriers to entry into these newly technologized jobs and sectors may increase for women. Already, much R&D is being directed towards creating robotic assistants for hospitals and homes. In this scenario, many women are likely to be displaced from their existing paid-care jobs, and the new jobs that are created within a care economy are more likely to be dominated by men, particularly if this change is technology-driven. Studies already show that gender biases restrict women's entry into science and technology related industries, which tend to be associated with male capabilities (Tejani and Milberg, 2010). While women's unpaid care responsibilities are likely to decrease, opportunities for decent work in other sectors will simultaneously be shrinking as well (Balakrishnan, R. L. McGowan and C. Waters, 2017). Moreover, only middle-high income households will be able to access such care-technologies, and the burden of care work on women in poor households will remain as high as before.

Scenario one is undoubtedly where we want to be - but will require proactive government interventions in public infrastructure and services, education and skilling and the deliberative use of policy to steer these technological trajectories. Scenario two is much more likely if the care economy in the future of work is left to market forces alone.

Policy Recommendations for Meeting Care Needs in the G20 and Through Development Assistance

The UN High-Level Panel on Women's Economic Empowerment identified some key principles for addressing care deficits through policies and programmes (United Nations, 2017). These embrace the recognition, reduction and redistribution of unpaid care ("3 Rs") and added a fourth "R" for representation:

- **Recognition** of unpaid care work means that the work performed, which is primarily undertaken by women in the household, is both "seen" and valued economically. It also means that it is recognized as being "work." Recognition can take several forms, including provision of compensation for the work, recognizing it when determining other benefits, such as pension payments, or measuring unpaid care work in national statistics (Budlender & Moussié, 2013).

- **Reduction** of unpaid care work means that the burden of caring is reduced for carers and for society more generally. This can happen when the service is provided in a different way. For example, women's childcare responsibility could be reduced if governments provided accessible and affordable child care services. Similarly, unpaid care work would be reduced if key services were provided closer to where people live and work so that less time is spent accessing healthcare and education (Budlender & Moussié, 2013).

- **Redistribution** of unpaid care work means that the overall amount of unpaid care work remains the same, but it is more fairly shared among different people, the market and the state. One example of this is where male household members take on a greater share of housework and childcare. Another example is where governments provide after school care or elder care (Budlender & Moussié, 2013; Esquivel, 2008; UN Women, 2016).

- **Representation** of paid and unpaid carers within the policy environment and the world of work is essential. This means supporting collectives and unions and groups of organized carers to project their concerns about paid and unpaid care work into the policy discussion and in negotiations about the terms and conditions of employment.

Some examples of concrete policies that foster the 4 Rs include:

1. Recognition

i. Conduct time use surveys for men and women. These should be conducted regularly and used to monitor the impact of programs and policies.

ii. Incorporate unpaid care in the system of national accounts and GDP estimations.

iii. Account for the time devoted to care in pension schemes, unemployment benefits and other contributory benefit schemes, crediting carers with time worked performing caring activities.

iv. Account for the time devoted to care within marriage, dividing the contributions made to pension schemes between spouses when couples divorce and or a spouse dies.

2. Reduction

i. Services:

i. Guarantee universal and easy access to high quality early and elder care services (these should be open beyond the typical hours of work to facilitate their use by working carers).
ii. Invest in the development of quality public care services.
iii. Expand hours of formal education and before and after-school programs so that children can be cared for in schools accommodating their parents' hours of work.
iv. Ensure access to care facilities for the dependent population (those with disabilities, the sick and the elderly).
v. Provide support to carers including training, financial assistance, connecting them with carer networks and other sources of support to break isolation and provide time off from caring.
vi. Recognize the skills of paid carers and develop skilling pathways that offer courses and credentials that support a transition from informal to formal work and foster higher quality caring and decent work in the care sector.
vii. Reinforce preventive health services that lessen the burden of disease and disability in ageing societies.

ii. Money:

i. Where care needs are met in the market, provide cash and non-cash transfers, tax credits and vouchers for families to access high quality and regulated care services.

iii. Infrastructure:

i. Ensure households and workers have access to infrastructure and transport to reduce the time burdens providing care, accessing care services and engaging in the labour market.
ii. Commit to supporting overseas development investments in infrastructure, energy and technology that reduce women's time burdens.

3. Redistribution

i. Time:

i. Expand paid maternity, paternity and carer leave and workplace flexibility schemes.
ii. Introduce incentives within family leaves schemes for men to use these leave schemes, such as non-transferrable 'use it or lose it' entitlements for men.
iii. Engage men to actively change gender norms that foster more equal caring roles and responsibilities.
iv. Incorporate gender and reproductive rights into the education programs for children and youth to deconstruct gender stereotypes.
v. Engage men to be more involved in careers related to early childhood care and education.

4. Representation

i. Support collectives of organized carers and care workers to enable them to engage with policy processes and negotiate improvements in the terms and conditions of their employment.

ii. Ratify Conventions 156 on workers with family responsibilities[3] and 189[4] on decent work for domestic workers.

3 See Convention 156. http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C156

4 See Convention 189. http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C189

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Appendix

Care and Fiscal Space

Expanding care service provision and ensuring the right to care and be cared for should be seen as an investment. Indeed, making "investments" in social care infrastructure can be essential for achieving greater gender equality and higher job growth. This is particularly true when these investments expand human capital development, reduce poverty and inequality, increase employment for both men and women, stimulate tax revenue generation and, as a result, increase fiscal space (Seguino 2013). A recent study by Ilkkaracan et al. (2015) in Turkey explored the employment opportunities that could be created by increasing expenditures on early childhood care centres and preschools in comparison to physical infrastructure and public housing, modelling the direct and indirect employment that would be generated. The authors found that investments in physical infrastructure would generate a total of 290,000 new jobs in construction and other sectors, while an equivalent injection into early childhood education would generate 719,000 new jobs in childcare and other sectors (2.5 times as many jobs). In addition to creating more jobs in total and more jobs for women and the unemployed, the authors determined that an expansion in childcare services would create more decent jobs than a construction boom. Of the new jobs that would be generated in care services, 85 percent were estimated to come with social security benefits, versus 30.2 percent in the case of construction-generated new jobs.[5]

The ITUC (2016) undertook a similar study for seven OECD countries, Australia, Denmark, Germany, Italy, Japan, UK and US. The report estimates the employment impact of increased public investment in the construction and care sector. The analysis shows that investing in either the construction or care sector would generate substantial increases in employment. The authors find that, "If 2% of GDP was invested in the care industry, and there was sufficient spare capacity for that increased investment to be met without transforming the industry or the supply of labour to other industries, increases in overall employment ranging from 2.4% to 6.1% would be generated depending on the country. This would mean that nearly 13 million new jobs would be created in the US, 3.5 million in Japan, nearly 2 million in Germany, 1.5 million in the UK, 1 million in Italy, 600,000 in Australia and nearly 120,000 in Denmark." The result is that women's employment rates also rise 3.3 to 8.2 percentage points (and by 1.4 to 4.0 percentage points for men) and the gender gap in employment rates would be reduced (by between half in the US and 10% in Japan and Italy. A similar level of investment in the construction industries would also generate new jobs, but approximately only half as many and investment in this sector was forecast to increase rather than decrease the gender gap in employment.

5 This estimate reflects the levels of informality in construction and the seasonal nature of these jobs.

As women's labour force participation rises, tax revenue tends to increase [see Figure 5], chiefly in those countries where employment is mostly formal. Yet increased women's labour force participation can come at the cost of raising women's time burdens, particularly where little investment is made in recognizing, reducing and redistributing unpaid care work and socializing the cost of care through expenditures on health, education and social protection.

Malta chose to do this by supporting the Free Childcare Scheme. The Free Childcare Scheme was launched in April 2014. The Government of Malta provides free childcare services to parents/guardians who work or who are pursuing their education. The childcare service is offered through the Registered Childcare Centres. The concept behind the scheme is to create ideal conditions for an enhanced work-family life balance, and stimulate an increased participation of women in the workforce: an important pillar for economic growth and sustainability.

Since the introduction of the scheme, over 12,000 children aged between 0 to 3 years have benefitted from free care at any particular month. As a result, the number of childcare centres which are currently providing their services as part of the Free Childcare Scheme has risen from 69 in April 2014 to 112 by the end of 2017; 88 per cent of which are privately owned.

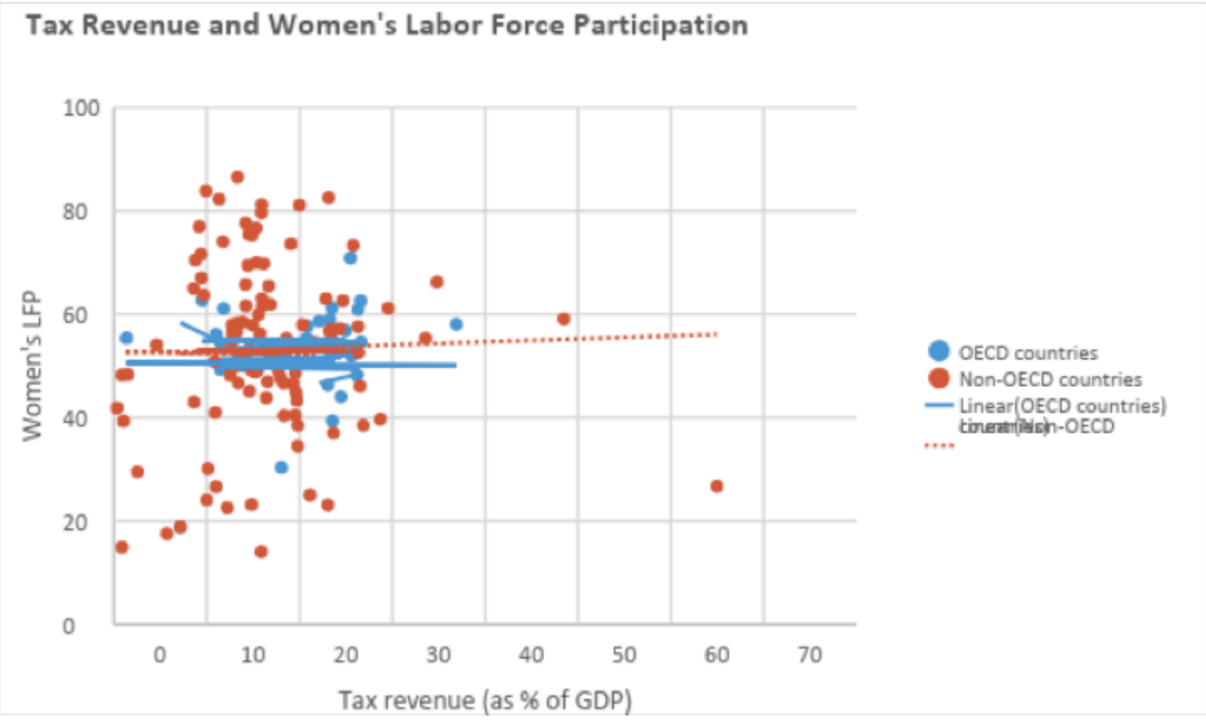
Throughout 2017, approximately 5,940 children made use of the Free Childcare Scheme in any particular month, out of which over 3,000 were new applicants. The Free Childcare Scheme office received a total of 3,323 new applications, processed a total of 21,369 change requests, and issued payments to centres amounting to a total of €15.6 million.

In order to guarantee the quality of the service being offered, the Quality Control Unit was set up in order to conduct rigorous monitoring checks. These checks included a series of unannounced site visits covering all the childcare centres which were completed throughout Q3 and Q4 of 2017. A cross-matching exercise was also conducted against Jobsplus records to verify the employment status of parents with active applications. In cases where discrepancies were noted, emails to the respective parents' childcare centres were sent out in order for them to regularise their situation. The Free Childcare Scheme builds both social and economic infrastructure in Malta. With the number of mothers in the labour market steadily increasing, this leads to higher state contributions and reduced dependency on state welfare. The Scheme also has a positive effect on increased investment in human capital, and helps prevent the transmission of inequalities and ensure more gender-balanced labour markets.

As these examples demonstrate, making resources available for social programs requires reframing these expenditures as investments, precisely because by stimulating economy-wide improvements in living standards, this type of spending yields a stream of income in the future. Yet all too often, we are told there are insufficient resources available for such investments. This is simply not true. Not only do such investments generate fiscal space, and garner more taxes as a result of their positive impact on growth and employment, but more fiscal space exists than otherwise expected. A recent article by the International Labour Organisation (ILO), UNICEF and UN Women concludes that we have many more options to expand fiscal space for social spending by reducing tax evasion and under-reporting, reprioritizing public expenditures away from military spending and reducing corruption and illicit financial flows. This article reports that the global cost of corruption is estimated to be more than 5 per cent of global GDP (US$ 2.6 trillion). The African Union estimates that 25 per cent of African states' GDP, amounting to US$148 billion, is lost to corruption every year. Surely, redoubling efforts to fight corruption are indispensable when there is such a pressing need to fund social protection, health and education – all positively associated with gender equality. Similarly, the 1997 Asian financial crisis in Thailand prompted the government to respond to civil society calls to address neglected social policies by reorienting spending away from national defence (a reduction of about 10% from the 1970s to the 2000s) and towards the creation of a Universal Health Care Scheme (at the time, one third of the population had no health coverage), People's Bank and other measures to stimulate spending nationally and improve financial and social conditions.

Figure 5. Tax Revenue and Women's Labour Force Participation

Source: T20 Care Task Force Analysis of World Development Indicators Data



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Gender Economic Equity

Gender Economic Equity and The Future of Work
A Future of Work that Works for Women

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Abstract

Future of Work debate has been more centered on robots than on workers. The excessive focus on automation and technology's potential displacement of jobs has neglected other trends that are also re-shaping the labor market as we know it. Digitalization and the gig economy, demographic changes and the associated care crisis, and the demand of new skills are equally important and will have a major impact on how we understand and carry out work. Critically, evidence suggests that these trends have specific implications for gender equality and women's empowerment. The contribution of this brief is to place a gender lens on the future of work debate, highlighting what is known – as well as remaining data gaps – and make firm policy proposals.

Challenge

The future of work has emerged as a major policy topic in recent years. However, analysis of the potential and known impacts of automation and digitalization is often gender blind. Recent studies suggest that men stand to gain one job for every three jobs lost to technology advances, while women are expected to gain one job for every five or more jobs lost (WEF, 2016). Excessive focus on automation has neglected other trends that are also reshaping work as we know it, such as digitalization and the rising demand of care services provision in the face of demographic shifts.

The 2030 Agenda for Sustainable Development, adopted by world leaders in 2015, offers a roadmap based on the principles of leaving no one behind and galvanising a 'data revolution' to ensure that changes in people's lives - and associated policy - are increasingly informed by comprehensive data. Historically marginalized groups should be at the center of the policy frameworks aimed at creating enabling conditions for sustainable development. This implies to establish the pillars to empower these groups in the face of future challenges. The current picture shows that women will remain a marginalized group if gender-sensitive interventions are not enacted.

Women's economic empowerment refers to a "process whereby women's and girls' lives are transformed from a situation where they have limited power and access to economic assets to a situation where they experience economic advancement" (Taylor and Pereznieto, 2014). This implies not only an increase in women's access to income and assets but also to guarantee control over them and their use. Decent work is crucial to economic empowerment, both in itself and as an instrument to secure an income and assets (Hunt and Samman, 2016). Employment is an empowering tool for women only if it meets certain quality requirements. Kabeer (2012) proposes a continuum to indicate how much a job can empower women. Good jobs, that are basically those that meet the ILO criteria of decent work, are at one end; bad jobs (informal, poorly paid and often demeaning) are at the other end. According to the Chronic Poverty Research Centre (2005), the poorest are more likely to end up working in the worst jobs (Hunt and Samman, 2016): Studies also confirm that poor women engage in activities to survive, which often forces them into forms of work that do not contribute to their empowerment As Kabeer (2012) states, there is little evidence that women are actively choosing to work this types of jobs. "Moving women along the spectrum is a core challenge to make work more empowering (...) Tailored interventions are needed both to support women's entry into better, more profitable and empowering work, and to improve conditions in precarious employment" (Hunt and Samman, 2016). This is particularly challenging given the rise of the own-account workers worldwide (ILO,2016).

Moreover, the gendered segregation of work limits women's entry into sectors traditionally associated with 'male' capabilities, such as the engineering, science and technology fields (Tejani & Milberg, 2010). These sectors have notably better working conditions- from higher pay to social protection. Even in 'feminized' areas of work predominated by women workers, such as the service sector which constitutes 80% of women's employment in OECD countries, women mainly occupy low paid positions (OECD, 2017). Policies aimed at shattering these glass walls should be a priority.

Demographic change opens a relatively unexplored opportunity for women that face obstacles in entering the labor market. Digitally-mediated provision of care and domestic work services is growing globally, and these jobs are being mainly occupied by women. However, quality of social protection and income stability remain an ongoing challenge (Hunt & Machingura, 2016). Moreover, gender inequities are being reproduced and magnified in the digital economy. In many emerging economies, women lag behind in terms of mobile and internet access. While the digital divide exists in varying degrees across the G20, poorer communities and rural women in the developing world tend to be the least digitally included (W20, 2017). Addressing barriers that implicitly and explicitly discriminate against women and girls' access to equal education and digital training is essential for harnessing the transformative potential of ICT. This will ensure that women leverage digital opportunities in the future world of work for their economic empowerment.

This Policy Brief aims to be a comprehensive attempt to place a gender lens on the specific challenges associated with digitalisation, the gig economy and social protection schemes in the labour markets of G20 economies. Low education and skill levels, alongside care commitments and socio-cultural norms, restrict women's access to economic opportunities. If these trends continues at their current rate, the future of work may not be wholly positive for women. The changing world of work offers women unique and critical opportunities for economic empowerment; yet these will rely on stringent policy steering to come to flourish.

Introduction

A disruptive narrative about the acceleration of the impact of technology on the future of work has caught the attention of the global community of policy makers. However, the conversation is often gender-blind. Analysis of the topic is too often oblivious to the differential effects that automation and digitalization are likely to have on men and women. This lack of sensitivity reproduces the marginalization that women are already experiencing in the labor market and reinforces existing gaps in terms of wellbeing and social inclusion. In 2017, global female labour force participation reached 49.4%, 26.7 p.p. lower that for men; no improvements are expected in the short term (ILO, 2017). Women are more likely to remain economically inactive and, when they do participate in labor markets, they are more prone to be unemployed, work in the informal economy, receive lower wages, concentrate in less dynamic sectors and be under-represented at the top (Díaz Langou et al, 2018).

Gender equity is a top priority for the 2018 Argentine G20 Presidency. To sustain this commitment, it is necessary to take into account the relative position of women in the labor market and the specific challenges that they look set to endure during the so called ‘Fourth Industrial Revolution’. Debating the Future of Work offers a rare opportunity to look beyond the immediate future which so often dictates policy discussion and planning. It creates space to discuss major emerging trends and question what ought to be done to produce positive outcomes in the years and decades to come. It is critical to ensure that the future of work works for women, as the principle of Leaving No One Behind mandates (UN Women, 2016).

FoW conversation on media platforms have been more centered on robots than on workers and the skills they will need (Muro et al, 2017) . The excessive focus on automation and displacement of jobs means that other significant trends re-shaping the labor market are not being paid due attention. Digitalization and the gig economy, demographic changes, the care crisis and the demand of new skills are trends which will have an equally important impact on how we understand work. Moreover, evidence suggests that these trends specifically impact gender equality and women’s empowerment. The contribution of this brief is, thus, to place a gender lens on the future of work debate, highlighting what is known – as well as remaining data gaps – to make firm policy proposals.

The 2030 Agenda on Sustainable Development is a framework that allows policies to

consider their distributional effects. The Leave No One Behind mandate dictates that interventions should prioritize marginalized groups. The Sustainable Development Goals must be considered when addressing the challenges that FoW represent for workers worldwide.

Demographic change is another driver of the labor market transformation. The care crisis represents both an opportunity and a challenge for women facing distinct obstacles to participating in remunerated activities. The advantages of the gig economy must be contrasted with its risks of poor social protection and labor rights to create robust regulation frameworks in this growing and relatively unaddressed sector.

Equally important, is the need to take action against horizontal gender segmentation within labor markets. Women continue to face explicit and implicit prohibitions to enter dynamic and better-paid sectors of the economy, such as in science, technology and engineering. Consequently, a majority of women find themselves confined to “feminine” sectors, such as healthcare, teaching and domestic work. Glass walls, combined with the unequal distribution of unpaid care and domestic choirs, account for a large part of the gender gap.

There should be greater focus on social protection in the FoW debate. New forms of labor relations often fail to meet decent work standards. All individuals should be guaranteed a certain level of income and access to basic services to everyone, regardless of their labor status. This is particularly important for women, as they are already being left behind in the access to quality services and face greater difficulties in securing a personal income.

Inequalities / Inob

Widening inequalities are a continuing megatrend and the imperative need to tackle them is a core part of the global commitment to’ Leave no one Behind’, in the 2030 Agenda for Sustainable Development. The mandate is clear: policy interventions must focus on the most marginalized groups first. When devising policies to respond to the changing world of work, it is critical to look at the implications the trend will have on different societal groups, notably for those whom have traditionally encountered greater obstacles to entering the labor market in decent conditions.

The current global labor force participation is approximately 49% for women and 75% for men. This 26 percentage points gap is an average: some regions face a difference of more than 50 percentage points (ILO, 2017). Women also experience significant barriers to entering formal employment and so tend to be overrepresented in certain types of vulnerable jobs. Moreover, they are disproportionately responsible for unpaid domestic and care work, putting their careers at risk (ILO, 2017). Going forward, it is critical that the FOW conversation has a strong, clear narrative on the causes and effects of growing, multidimensional inequality, with persistent gender equality at its core. A relationship between this narrative and the world of work, thinking how labor markets can both maintain inequalities and provide opportunities for progress.

Sustainable Development Goals (SDG) 5 and 8 provide guidelines on including gender lens into discussions about labor market participation and outcomes. SDG 5 on Gender Equality, is centered on gender equality in every dimension. SDG 8 on Decent Work and Economic Growth, focuses on decent work for everyone. ritical dimensions to take into account when considering the transformation of work are:

Tackling gender pay gaps and the unequal distribution of unpaid care and domestic work which act as a barrier to female labor force participation.

- Addressing labor market segmentation, including gendered occupational segregation.

- Supporting equal access to education, skills development and training updates to meet the requirements of evolving labor markets.

- Ensuring an efficient interrelationship between progressive labor, social protection and macroeconomic policy to support redistribution and growth.

The 2030 Agenda has a set of guidelines to address one of the major challenges of the differential impact of FoW trends on women and men: a lack of comprehensive data. Insufficient information is an obstacle to understanding the scale, pace and depth of the transformation of the global labor market. Lack of data precludes institutional capacity from easing the effect of technology displacement, solving the skills mismatch problem and regulating emerging sectors (Nofal, Corember, & Sartorio, 2018). Real time data is a precondition to anticipating challenges and better informing policy to address them. As long as women continue to be neglected due to poor information, it is imperative to strengthen statistical offices to produce and analyze data from a gender perspective, (De Orte, Segone, Tateossian, & Josephilda, 2015).

2. Demographic change and the care economy

New technologies are expected to transform the future of work, displacing many existing jobs and ways of working. Yet care work involves a number of skills and capacities that are likely to be the least susceptible to the impact of automation. In fact, the increasing need for care indicates that it could be expected to be an important source of employment in the future of work (ILO, 2018).

The growth in care needs notwithstanding, women are likely to face greater and differentiated challenges in the future of work. Low levels of education and skilling alongside care commitments and socio-cultural norms restrict women's access to economic opportunities; this trend is likely to be further reproduced in the future of work. Recent studies suggest that men stand to gain one job for every three jobs lost to technology advances, while women are expected to gain one job for every five or more jobs lost (WEF,2018). The platform economy is said by its proponents to enable flexible work, yet evidence on the relationship between women's time use, care and the care economy remains scarce. Gender inequities, including gender occupational segregation and pay gaps (Cook, Diamond, & Hall, 2018), are also being reproduced and magnified in the digital world. In many emerging economies, women lag behind in terms of mobile and internet access - in India, for example, less than 30% of women have access to the internet and only 14% of women in rural India own a mobile phone (UNICEF 2017; Rowntree, 2018).

What will this mean for women and unpaid care work? One future scenario could be that as the care economy grows and its contribution to national income increases, unpaid care work carried out by women will become increasingly recognized and redistributed. This will create a more enabling and supportive environment for care – ranging from support for carers to community care services. This could enable women to access new opportunities for economic participation and empowerment within the care economy. Their experience as carers would make them a highly valued part of the new workforce, with equal pay to men, and opportunities for training and career progression.

The other alternative is that as the care economy grows, and leverages new technological solutions, there will be an increased barrier to entry for women. Already, much R&D is being directed towards creating robotic assistants for hospitals and homes. In this scenario, many women could be displaced from their existing paid care jobs. If the change is technology driven, new jobs created with the care economy are then likely to become dominated by men. Studies already show that gender biases restrict women's entry into science and technology related industries, which tend to be associated with male capabilities (Tejani and Milberg, 2010). While women's unpaid care responsibilities are likely to decrease, opportunities for decent work in other sectors will simultaneously be shrinking as well. Moreover, only middle-high income households will be able to access such care-technologies, and the burden of care work on women in poor households will remain as high as ever.

Scenario one is undoubtedly what the global community should be aiming for. Achieving scenario 1 will require proactive government interventions in public infrastructure and services, education and skills and the proactive policy steering of technological trajectories. Scenario two is likely to occur if the care economy in the future of work is left to market forces alone.

Good-quality care employment that promotes gender equality should be a priority to empower women and help them enter the labor market. This is also a good policy option for development, demonstrated by macroeconomic modelling carried out by the International Labour Organization projecting forward to 2030 in 45 countries, which together represent 85% of global GDP and close to 60% of the global population and workforce. The combined employment in education and health and social work in these 45 countries amounted in 2015 to approximately 206 million workers, which represented almost 10% of their total employment and corresponded to 8.7 % of the combined GDP of these countries. The simulation compares a status quo scenario with a high road scenario. The status quo scenario assumes that care employment will change alongside population and demographic transformations into 2030, but that current coverage rates, quality standards and working conditions in care sectors will remain constant, with existing care deficits persisting. According to this scenario, it is estimated that total sectoral employment in education and health and social work is likely to increase by almost one-quarter to a total of 248 million jobs by 2030. This includes 94 and 95 million care workers and 29 and 30 million non-care workers in education and health and social work, respectively. In addition, 110 million jobs are generated in other sectors (indirect jobs). If the status quo scenario prevails, total employment creation in the care economy and in other sectors will be 358 million jobs by 2030 (ILO, 2018).

3. Technology and work: promises and challenges of the gig economy

If not properly addressed, existing gender gaps in digital inclusion, could lead to gender inequalities in labor markets and financial inclusion amongst others (Marisgal, Mayne, Aneja, & Sorgner, 2017). This is because digital technologies are omnipresent and digitization affects all areas of our lives. Digitally illiterate women are likely to be excluded from attractive and lucrative employment opportunities, because they lack one of the most demanded skills in the digital age. Additionally, their digital exclusion will also prevent them from finding a fairly paid job. Job search markets are becoming increasingly digital and many employers prefer to hire their employees on online job search platforms. Digitally excluded women without access to such platforms run the risk of receiving significantly lower wages for their work than current market wages. Consequently, the inability to access and use digital technologies is likely to lead to an increased gender pay gap.

Increased digital inclusion also offers promise to significantly improve female financial inclusion. Women often lack collateral required by traditional financial institutions to prove their creditworthiness. Digital economies are data-driven economies in which data capital is an important asset (Kanze, Conley and Higgings, 2018). New financial technologies use computer algorithms to analyze customer data in the form of digital transaction records to decide whether a particular customer should receive a loan or not. Digitally excluded women lack this important asset, making them riskier and less trustworthy for financial capital providers. In this sector time is of the essence. The longer it takes to close the digital gender gap, the less data capital women will be able to accumulate, leading to an ever increasing gap in financial inclusion.

One of the fastest-growing trends has become known as the gig, or platform economy, in which digital platforms link workers with those who purchase their services. Yet evidence strongly suggests that 'Uber-isation' has particular impacts on women. Gendered digital divides mean that many women are unable to access gig work, both because of women's disproportionately lower access to and use of mobile technology (GSMA 2018) and because of gender norms which mean women's use of digital technologies can be highly limited by male family members (Hunt et al 2017). Specific attention is required by policymakers to ensure equality and non-discrimination as digitally-mediated work continues to grow exponentially across the world.

The platform economy, with 'flexible' requirements, has the potential to facilitate women's employment by giving women the option to juggle their domestic and professional roles. Home service providers report an increasing demand for women workers, even in traditionally male dominated professions such as plumbing, carpentry and other house repair work. Yet, not all can be seen through rose tinted glasses as in their current form, platforms often do not provide access to social protection mechanisms. These are particularly important for women, who are structurally and socially more vulnerable to external shocks. Thus platforms can also reproduce the precarious condition women face in the future of work (Hunt & Machingura, 2016).

Under the current framework, the on-demand economy threatens platform workers' access to decent work opportunities. Risks such as insecure incomes, discrimination, reinforcement of unequal power relations and erosion of social protection instruments are major concerns (Hunt & Machingura, 2016). It is not too late to protect women from exploitation and help them secure labor rights if we work together to generate information to inform policy on how to regulate this new sector in the economy.

4. Education and skills – foster women in stem careers

Around the world, women who enter the labor market tend to concentrate in sectors considered as "female", and which are often an extension of traditional female tasks conducted in the private sphere, i.e. education, health and domestic work. Socio-cultural norms and factors may affect their career and occupation choices (Beneke de Sanfeliú, Polanco, Vásquez, & Calderón, 2016) and educational systems might reinforce stereotypical expectations for women (OECD, 2012), leading to reduced female participation in certain fields. While girls' education has progressed over the last decades, this improvement has been uneven among different subjects. In a changing world, the Fourth Industrial Revolution seems to lead to a future of work where jobs in science and technology will be some of the fastest growing, best paid (WEF, 2016) and predominantly male. Some analysis points to job polarisation with growth in both the highest and lowest paid sectors (Goos and Manning, 2003; ILO, 2016). Occupational restructuring could have differential impacts on women and men due to current gender segregation (Kauhanen, 2016)

The growing demand for professionals in Science, Technology, Mathematics and Engineering (STEM) is met with a significant labor shortage in these fields. Women are underrepresented and their low participation rates can be traced back to their school years with internalized gender stereotypes (UNESCO, 2016). The reasons for this gap are complex, but it is possible to identify three major drivers: 1) Aspirations that are molded by social and cultural norms about what a woman can and should do; 2) Information failures that deter women from entering STEM fields; 3) Institutional factors that constrain women from entering and remaining in STEM jobs (Muñoz-Boudet, 2017)

Biases start at an early age and are reinforced throughout an individual's life trajectory. Girls are less encouraged to study math or science, and often internalize beliefs (Nguyen & Ryan, 2008) that boys are naturally more adept in these fields. Even when those initial barriers are overcome, young women, who excel in science or mathematics, still face the daunting challenge of being a minority in a male dominated industry with a high probability of experiencing discrimination from future employers. There exist few female role models or mentors to guide young women navigate and ultimately overcome these concerns (Muñoz-Boudet, 2017).

Glass walls must be overcome for women to fully take advantage of the trends shaping the future of work. STEM skills are better remunerated and are more in demand from employers. The gender imbalance, thus, threatens the inclusion of women in prestigious work opportunities. Additionally, evidence shows that diversity in a group is associated with better performance and results, as people from different backgrounds bring different insights and perspectives (WEF, 2016). Involving women from an early age in traditionally male sectors, and vice versa, is fundamental for an individual's and society's well being. This can be achieved by building strong channels to guide and harness the wide diversity of female and male talents that exist in non-traditional fields.

5. Social protection

Current trends reshaping the future of work challenge social protection schemes aimed at supporting the achievement of leave no one behind. Social protection is a human right, grounded in the right to social security and enshrined in the Universal Declaration of Human Rights. This implies that States have an obligation to guarantee its citizens minimum level of social protection. In its most basic form, it should include income security throughout an individual's whole life cycle and access to health care for all (ILO, 2012). It is vital for G20 countries to agree on mechanisms to combine rights-based development with the institutions and policies that will allocate resources needed to make those rights a reality (ILO, 2017).

Most social protection systems were designed for workers in "standard" employment. As a result, worldwide social protection coverage is low, particularly for workers in non-standard arrangements. 45% of the global population is covered by at least one social benefit, leaving the remaining 55 % unprotected (ILO, 2017b). Only 29 % of the global population enjoys access to comprehensive social security, a fractional 2 percentage point increase from the 2014 rate (ILO, 2017b). Ongoing changes in the labor market are likely to further deepen the coverage gap.

Globalisation, demographic changes and technological advances driven by the so called Fourth Industrial Revolution, are contributing to the rise of non-standard forms of employment such as self-employment, temporary work and independent contracting (OECD, 2018). There are significant advantages to this new form of employment: it is easier and cheaper to offer and find work online (Katz and Krueger, 2016), digitalization lowers transaction costs, workers enjoy more flexibility and the gig economy reduces barriers to employment to those outside the traditional labor market. However, non-standard employment also exposes workers to new risks. The gig economy does not offer income security due to the occasional nature of labor contracts (Hunt et al, 2016).

Firms face the growing incentive of giving workers alternative contract types (such as temporary work, part-time work or temporary agency work) to avoid paying as much tax (ILO, 2016). Such trends pose a risk to the sustainability of social protection schemes (OCDE, 2018): They represent a reduction of the contributions being made to finance the system. On average, 16% of all workers are self-employed and a further 13% of employees are on temporary employment contracts in OECD economies (OECD, 2018). Most countries do not guarantee these workers the traditional social protection standards, leaving them, and their families, unprotected.

A number of challenging questions regarding the protection of workers in non-standard employment are now central to the social protection debate. Who should be responsible for their benefits? How is it possible to guarantee income security? What family benefits should they obtain while in and out of work? In retrospect, such questions arise due to traditional view that social protection is exclusively linked to workers' rights.

Untying social protection from employment to link it to social citizenship instead, could be key to protecting vulnerable populations most affected by coverage gaps (OECE, 2018). It would require an equilibrium between contributory schemes and tax-financed instruments.Some developed countries particularly Sweden, Norway, Denmark, have consolidated universal protection systems associated not with employment status, but with citizenship in a broad sense. These experiences are promising (Filgueira, 2015)

What should the G20 take into account

1. Encourage innovative policies, but also learn from the past.
Some things are new, but others not in the future of work – with some gender labor market inequalities being replicated. For example, gender gaps entrenched in 'traditional' labour market activities have already emerged across the gig economy. For example, a recent study on Uber found that women earn 7% less on the platform than men (Cook, Diamond, & Hall, 2018). Discrimination based on factors such as gender, age or race/ethnicity in traditional labour markets is replicated on platforms – albeit experienced in new, digitally-enabled ways (Hunt and Machingura 2016). Therefore, policymakers must resist the temptation to see emerging forms of work and wider social, economic and demographic trends as only 'new' and to be analysed and responded to in isolation, but also consider how existing discrimination, power differences and inequalities are replicated or exacerbated in modern - and future - life.

2. Significant data gaps remain – a hindrance to evidence-informed policymaking
Significant data gaps prevent the understanding of gendered experiences in the labor market. Filling those gaps is essential for the development of evidence-based policy which responds to the numerous and specific barriers to women's participation in decent labor market activity as the world of work changes in the years to come.

Ensuring decent and full employment for current labor market participants and new entrants will be an increasingly pressing challenge in years to come. Yet the scale of the challenge is likely to be significantly underestimated by commonly used statistical standards set by the International Labor Organization. Gelb and Khan (2016) have shown that the number of people seeking jobs may be ten times the number recorded as officially unemployed by most statistical systems. For example, 2 billion people globally are classified as 'outside the labour force', meaning they are neither working nor looking for work. Critically, very little is known about this group except that it is about two thirds (68%) women (ibid.), and that according to the 2013 World Development Report (WDR) on jobs, 'an unknown number' are 'eager to have a job' (World Bank, 2013, cited in Gelb and Khan, 2016). This sentiment is corroborated by polling surveys which confirm that 'a majority of women who are not currently in the workforce' would prefer to work (Gallup and ILO 2017: 7 cited in Stuart et al. 2018). Furthermore, Hunt and Samman (2016:13) found that an average of around 90% of men and women reported that a good-quality job was either 'essential' or 'very important' to them' across 17 countries in the Middle East and North Africa (MENA) and sub-Saharan Africa (SSA) in 2009. Clearly, ensuring that the future of work delivers for women requires not only a more accurate understanding of the quantitative demand for jobs than current statistical systems provide, but also a concerted effort to understand the gendered barriers to full economic participation. Automation is the main trend lacking the information needed to produce accurate estimates on the net loss of current work and the effect it will have on women and men alike. Even if women are more engaged in low skilled jobs which are the most prone to automation, it is also true that care services will represent a major labor opportunity in the future. The net balance is yet opaque.

3. Focus on the workers, not the jobs
Excessive focus on the net results of the transformation of labor markets in terms of job loss has shadowed what should be the real priority: the protection of workers. It is essential to invest in the process of re-skilling, digital inclusion and social protection.

Recommendations: A future of work that works for women

1. **Provide public infrastructure and services to address increasing care needs** and enable the creation of jobs for women in this field

2. **Ensure universal, rights-based social protection mechanisms for workers in non-standard employment.** Harness opportunities presented by the rise in digital technology to make 'invisible' work 'visible' to reach excluded workers.

3. **Reduce the digital divide between men and women** through skills development and mentoring. Interventions must take into consideration prevailing socio-cultural norms, eg. women might need informal learning spaces.

4. **Promote participation of women in STEM** through increased access to higher education in these fields through scholarships and internships;

consider admission quotas. Encourage girls from an early age to engage with math, science and technology; promote their participation in related extra-curricular activities; promote role models.

5. Invest in collecting gender-focused, context-specific data and evidence on the impacts of new trends such as the gig economy and automation. Recognize that local economic, political and social differences mean that trends will play out differently for men and women. Fill data gaps to better inform the decision-making process.

6. Improve female access to information about new opportunities in the future world of work, providing counselling and guidance on how to navigate these opportunities.

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Gender Economic Equity

Financial Inclusion for Women: A Way Forward

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Abstract

Despite the general progress made in terms of financial inclusion worldwide (there has been a nominal increase in the number of adults who have access to a bank account), the gender gap remains unaltered since 2011. In order to overcome the barriers faced by women to access and use financial services three sets of recommendations are proposed for G20 countries: 1) a set of cross cutting issues that are needed to support women's financial inclusion, 2) measures to close the gender gap by supporting the inclusion of financially excluded women -the unbanked-, 3) recommendations to support the development of women led business through their access to and use of financial services. These recommendations are framed under the understanding that social norms constrain women's capacity to access and meaningfully use financial services. For financial inclusion to have an impact on women's economic empowerment, livelihoods and broader welfare effects, these social norms need to be taken into account and acted upon. While social norms change is complex, the design and roll out of financial services and products has a key role to play.

Challenge

The Financial Inclusion agenda continues to be on the rise, as demonstrated by the much awaited 2017 data set recently published by the World Bank, Global Findex. A multiplicity of actors at the global and national level contributed to closing the gap in access to finance, advancing from a staggering 49% unbanked adult population in 2011 to a more promising 31% in 2017 (World Bank, 2018). Although significant progress has been achieved, there is a persistent gender gap in access to basic accounts in the financial system, where 72% of men have access to an account while only 65% of women have an account; this gender gap remains unchanged since 2011. In terms of use, recent research based on 18 countries state that, at a global level, men represent 65% of customers, they handle 80% of loan volume and 75% of deposits (Global Banking Alliance for Women, 2018).

A well-developed body of literature shows that closing the gender gap in financial inclusion could have positive effects in smoothing consumption, lowering financial risks and costs, providing security, increasing saving and investment rates, and facilitating new business opportunities. Women can contribute to growth not only by building businesses but also by better managing their financial resources. Having access to and use of a range of financial services enhances not only the contribution of women and women-led business to growth, but also contributes to women's autonomy, allows for better use of their personal and household resources, and reduces the vulnerability of their households and businesses. In short, closing the gender gap in financial inclusion can act as an enabler of countries' development, economic growth, inequality reduction, business evolution, and social inclusion.

However, greater women's financial inclusion requires a more gender inclusive financial system that addresses the specific demand- and supply-side barriers women face. An inclusive regulatory environment is also relevant. It is also important to acknowledge that broader social constraints related to intra-household bargaining power and the social status of women limit the broader impact of financial inclusion on women's economic empowerment. It is crucial to recognize these cross cutting constraint to ensure financial inclusion can have a transformational impact (Ngwemo et al. 2018).

Women face multiple barriers that limit their access to and use of financial services. These include: lack of an ID to prove identity, insufficient traditionally required collateral, mobility constraints and limited financial literacy, amongst others. Evidence shows that different measures can be used to overcome these barriers, and it is essential that financial institutions take these measures into account when developing inclusive financial services. Positive measures include: gathering sex disaggregated data to develop customized value propositions tailored to women's needs and gender-smart products, training employees to provide expertise and design-friendly ecosystems, providing financial training and education to women, improving women's networks. Financial institutions and policymakers can push forward regulations that promote the use of tiered KYC (know your customer) and AML (anti money laundering), simplified accounts, the development of alternative collateral registries, and support the development of fintech companies that could create new mechanisms to serve women's financial needs. The broad nature of the hurdles faced by women require the direct action of the financial sector, regulators and policy makers.

Financial inclusion is important for women to access loans, credit and to make transactions, but it is also essential to save money and build assets in a safe place, which can in turn help them move out of poverty. Savings interventions increase women's business earnings. Women seek savings vehicles, and use personal savings to invest in their businesses (Aldana and Boyd, 2015). Women's ability to save has effects on other aspects of their lives, as evidence shows that saving can positively impact women's empowerment (Holloway, et al. 2017; Trivelli and de los Rios, 2014) and household welfare (Karlan et al. 2016). Studies also show that even poor women are eager to save if given appealing interest rates, a conveniently located financial facilities, and flexible accounts—with bankers in Indonesia, rural Mexico (Morduch, J., 1999) and South Asia finding that convenience generally beats interest rates (Trivelli & Montenegro 2011).

Public policies are needed to support, promote and bring to scale improved access to and growing use of financial services for women and their businesses. Utilizing government programs based on G2P (government to people) transfers, like CCT (conditional cash transfer) payments, pensions or other social transfer programs, to help catalyze a more fluid interaction between women and the financial sector, could support the use of more financial services, particularly for lower income women. However, such efforts require creating an ecosystem that ensures a positive experience for the new account holder or payment receiver, as well as complementary services including accessible information, financial education, and incentives. These measures could help ensure that users do not simply cash out the social transfer, but continue to use and benefit from the new financial services. Evidence has shown great potential for women's financial inclusion in these types of initiatives (Trivelli and De los Rios, 2014), with the caveat that sending a payment through the financial sector is not enough to ensure the meaningful financial inclusion of the recipients of payments, and that complementary approaches such as those described above are required.

Other measures to improve female financial inclusion involve supporting women led Small and Medium Enterprises (SME) with incentives in public procurement and value chains, creating movable collateral registries and building and sharing data on women business –guaranteeing data privacy- to allow the development of new credit scoring methods that could also benefit women.

In general, encouraging banks to step forward and better align their products and services to the needs of women provides a win-win situation. More banks are beginning to recognize women as a distinct sector, and ninety banks globally have a women-specific banking proposition, such as NatWest in the UK and Westpac in Australia. Spreading awareness of the benefits achieved and best practices here will help to encourage more banks to step forward and follow suit.

The new alternative forms of digital finance open a new set of services, channels and value opportunities for women, both the financially excluded and the already financially included but underserved. Digital channels and innovative product designs have the potential to offer new and better value propositions for women when done holistically and considering social norms (W20 Argentina, 2018). Improving and increasing the outreach of such solutions will allow women to use more convenient financial services. Fintechs and new digital financial service providers should be seen as key partners of regulators, FSP (financial service providers) and the public sector in closing the financial gender gap.

Finally, regulators, financial sector businesses and fintechs need to improve the presence of women in leadership positions. More women CEOs, more women board members, more decision-making positions in women's hands are a required change to make closing the gender gap a sustained effort and a key financial industry and ecosystem objective. As new market entrants, Fintechs should be encouraged to take a lead in this area as they grow and scale.

Proposal

Increasing women's and women led businesses' access to and use of multiple financial services

The goal is to ensure that women and women-led businesses have access to and are able to use multiple financial services as tools to develop their financial autonomy, allow them to contribute to economic growth and to enhance their opportunities to take advantage of the opportunities that the future of work will bring. In this sense, three sets of recommendations are proposed: 1) a set of cross cutting issues that are needed to support women's financial inclusion, 2) measures to close the gender gap by supporting the inclusion of the financially excluded women -the unbanked-, 3) recommendations to support the development of women led business through their access to and use of financial services

While product development and roll out need to ensure financial products and service providers address women needs, it is important to embedded social norms change in product design and roll out for financial inclusion to become a transformative tool towards women empowerment and for enhanced welfare impacts. Beyond focusing "on women", there is interesting experimentation around how to engage men in financial inclusion programs designed to address the gender gap (CGAP, 2017).

I. Cross cutting issues required to support women's financial inclusion

Several of these barriers could be overcome through the development of digital solutions that could solve the mobility constraints and reduce transaction costs of accessing financial services and that can be customized for different use cases to serve diverse demands in real time. However, in order to make that promise real for all, but particularly for women, there are several challenges that need to be addressed. Two of them are central: customer protection and data privacy and digital identification.

Digital financial solutions are a valuable tool for women's economic empowerment, allowing them to be in a better position to face the (new) challenges that the future of work is bringing. These solutions need to better understand the financial needs and preferences of women. Demand side information is key to inform the FSP. However, there is insufficient sex disaggregated data to improve the design and delivery of financial products to serve women. We propose four cross cutting recommendations:

Recommendation 1: Guarantee digital ID for all
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.[1] Also 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.

Recommendation 2: Guarantee data privacy and customer protection to ensure quality and safe digital products are offered to women
Data use to ease access of women to financial services needs to deal with the potential risks to privacy, creating regulations and implementing systems to ensure that no abuse is behind any financial product offered to women. Digital finances are subject to data privacy regulations and require consent to access data from the clients. Regulators of digital financial products need to consider privacy protection within their consumer protection regulations.[2] Data privacy is even more important when linked to the previous recommendation supporting digital ID for all.

Recommendation 3: Collect and analyze sex-disaggregated data
Regulators and the financial industry require understanding the needs, constraints and preferences of women as users of financial services, for which collecting and analyzing sex disaggregated data constitutes a first, but crucial, step to address women financial needs. On the contrary, as stated by WFIP (2017:2) "Lack of data perpetuates gender gaps in financial inclusion. FSPs have consistently struggled to provide sufficient financial services to women, because they often do not have the data needed to develop an accurate picture of the women's market, and therefore cannot build a business case for targeting women or monitor their own performance with the women's market. Simultaneously, regulators and other policymakers frequently do not have sufficient data to identify who is or is not being served (access to financial services), who is being served well (quality of financial services), and who is using what services and why (use of financial services). Therefore, they are limited in their ability to develop and monitor effective financial inclusion policies" (Women Financial Inclusion Partnership, 2018). Data-driven policy designs are required to help close the gender gap. Financial product designs, selection of delivery channels, risk management products and price structure should be informed by sex disaggregated data, to match the financial needs and preferences of women. Serving women sustainably could enlarge significantly the clientele of the financial sector (GBA, 2015).

Regulators have a lead position to take in collecting and analyzing this type of data, not only to increase the access of women to financial services but also to close the gap in the types and characteristics of the products being used by women (shorter term credits, more expensive products, etc.). In a survey run by AFI, 76% of its members recognize the value of sex disaggregated data and most of them claim to currently collect it.

The WFIP proposes several actions to create, gather and use sex disaggregated data to improve how FSP can better learn about women clients (actual and potential) that could be adopted by countries and institutions.[3] The Data2x initiative has set principles and commitments to gather sex-disaggregated data based on a multi-stakeholder initiative (Data2x, 2018). A good case that shows how to use sex disaggregated data to foster women's financial inclusion is the recent experience of Chile (GBA et al, 2016).

Recommendation 4: Increase women presence in leadership positions in financial institutions
In addition to these three recommendations, an issue that needs to be looked into is the low presence of women in leadership positions in the financial industry, the regulators and in the new emerging fintech sector. Gender diversity will add value to the financial industry. Currently, less than 2% of bank's CEOs are women and less than 20% of board seats at banks are held by women (IMF, 2017).

An industry that intends to serve women but that has no women in its leadership will miss complementary perspectives. Gender diversity in leadership has shown to bring sustainability and new innovation pathways. The recommendation is to ask for regular reporting, publicly, the presence of women in the industry and in regulatory leadership positions. This information could prove a key input to public visibility into the lack of women in these institutions (awareness), the progress made within the financial industry (monitor), and also to allow the general public to show their preferences for more diverse firms, if they wish to do so.

Introducing incentives that favor organizations with women in leadership positions could increase the presence of women in leadership. For example, for the case of financial providers, blended finance products could be offered with better conditions (lower interest rates) to those providers with more gender diversity. Some experiences are already being tested and could introduce a positive market signal to support an increasing presence of women in the financial industry leadership. Regulators,

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1 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)

2 For an analysis of risks and opportunities of data usage by the digital financial sector see: http://www.cgap.org/blog/data-privacy-and-protection---providers-share-their-perspectives

3 WFID partners include the Alliance for Financial Inclusion (AFI), Data2X, and the Global Banking Alliance for Women (GBA), the Inter-American Development Bank (IDB), IDB Invest, the International Finance Corporation (IFC), the International Monetary Fund (IMF), and the World Bank Group (WBG).

industry leaders and/or civil society organizations can take the lead in creating reports, follow ups and public communications highlighting these business cases.

1. Measures to close the gender gap by supporting the inclusion of the financially excluded women -the unbanked-

Today 35% of adult women globally do not have access to a bank account. Financially excluded women face several barriers to access and make use of financial products; one of them is their lack of familiarity and exposure to interacting with the financial sector. Also there are relevant costs associated with accessing and using financial services for women: transaction costs to open an account (travel, waiting time, copies of documents, etc.) and fees for using certain products (fixed opening costs, transaction fees, and minimum balance requirements). Additionally, knowledge gaps, social norms and cultural issues could inhibit women from opening and using an account (when they have access). As previously stated, digital financial services can reduce the transaction costs to access, along with usage fees. However, there is still a need to help financially excluded women to test, interact and become familiarized with the usage of financial services, to ensure they can objectively evaluate whether the financial service creates real value for them, and also address beforehand, the financial numeracy and literacy gap that they might experience.

In order to support scalable interventions that allow financially excluded women to access and use financial services, two recommendations are proposed based on previous experience and evidence (Maldonado, J. (ed), 2018). One is related to the usage of government payments to allow women to test and interact with the financial sector, mainly through (digital) payment systems, and the other is to help women with the usage of the accounts.

There are structural constraints and issues linked to social norms that limit women's financial inclusion, including deeply rooted expectations about the sexual division of labor and unpaid household work. Social norms -specifically norms internalized by men- play an important role in keeping women out of the labor force (Arun et al, 2016). Gendered social norms also surround the use of technology more generally, and male control or intermediation of technology is often sought and accepted. Women's independent use of financial instruments are equally likely to reflect gender norms. Financial groups in particular operate within social relations of equality, which includes gender hierarchies (Field et al., 2016). Progressively, financial inclusion interventions are being designed to take social norms constraints into account, such as women's limited mobility or lack or collateral.

It is increasingly recognized that not challenging underlying social norms can limit the effectiveness and impact of these interventions and, in some cases, can lead to unintended negative consequences, such as intimate partner violence (Ngweno, et al. 2018; CGAP, 2017). Unconscious biases and social norms play an important role influencing the way women deal with their finances as well as in the access and usage of technologies, generating obstacles at different levels. Emerging evidence suggest that beyond focusing only on women, engagement of men, and the broader community around these barriers is critical. [4]

Recommendation 5: Ensure digitization of government payments

Women without accounts frequently interact with governmental offices to make payments (P2G) or to receive payments from them (G2P). Fees paid to access public services and payments for public utilities are still made mostly in cash in the developing world, and if payment was required through electronic means it could help a first interaction with a digital payments system. Also, several public monetary subsidies, like the increasing use of cash transfers, are paid regularly by governments to mostly financially excluded citizens, and in several such programs the targeted population are women (for instance, in the conditional cash transfers -CCT) and thus constitute a valuable vehicle to support an initial interaction between the payment receivers and the financial sector. 74% of G2P receivers in developed economies are already using an account, but only 55% in middle income countries are in the same situation and 39% in low income economies use accounts for their G2P. Over 60 million financially excluded adults receive a G2P payment, and two thirds of them have a mobile phone (World Bank, 2017).

The Latin American experience, with longstanding CCT programs, has shown the impact of making such transfers through the financial sector (Chipa, C and Prina, S. 2017). In some countries, such as Peru, Mexico and Argentina payments are made through deposits in savings accounts under the name of the recipient (that needs to have an ID); in others countries, such as Colombia, payments are through an e-wallet (e.g., Daviplata) or, as in the case of Chile, payments are done through transactional basic accounts (e.g., an universal available account called Cuenta RUT tied to the ID number of each person).[5]

These experiences have shown that access for women can grow fast, also in the poorer segments of the population, yet they are insufficient to ensure sustained usage of the newly acquired accounts (Bachas, et al. 2016; Dupas, 2016). Data shows that most of the CCT recipients cash out their entire transfer on the payment day. Additionally, around half of the new accounts created in India as part of government efforts to promote financial inclusion are not being used. So more needs to be done. For example, as in some cases in Latin America by Proyecto Capital, including

4 As an example, promising interventions including engaging men and highlighting the benefit of women's greater financial inclusion to the whole family and communities, etc.

5 There is a vast literature and evidence from this type of intervention. See for example: http://www.proyectocapital.org

incentives and training for new account holders, as part of the social programs, are key to change the low usage of the accounts.

Another option could be making it mandatory for all G2P and P2G payments to go digital and/or through the financial sector, mainly those related to programs and services used frequently by women, could provide a vehicle to help the first interaction of women with the financial sector (payments system). In Malawi, for example, the Women's World Banking and NBS bank have designed the Papfupi Savings Account, which uses mobile phones in rural areas as a transaction point to make deposits and withdrawals. With the help of the mobile sales team, clients can open an account in ten minutes from any location. And because the product conveys information simply and visually, the customer does not need to be literate to use the service (Better than Cash Alliance, 2015).

Making G2P and P2G payments go through digital means could generate valuable data on women's transactional history to help FSP providers learn about these new clients and allow them to customize products to better serve them. However, these mandatory G2P or P2G should be implemented only when the basic ecosystem and infrastructure to allow usage of the new payment services is in place (ITUC-T, 2016). New payment procedures must provide a value proposition that is attractive to women; it must save time, the usage cost should be cheap or ideally free, and it should be easy and secure to use. These new payment procedures must also increase the usage opportunities by providing several delivery channels and access to other products and services. When cashing out and payment ecosystems do not exist or they are not sufficiently dense, evidence shows that the same transaction costs apply and that women and men tend to withdraw all the money from their bank accounts and continue to operate almost entirely in cash.

Implementing this recommendation, using regular governmental payments to introduce women to the financial system could constitute a first step in the journey of unbanked women to financial inclusion. However, for financial inclusion to be transformative -to have an impact on women's productivity, livelihoods, and economic empowerment- it requires uptake and continued use of relevant financial products (NG'WENO, A., et al. 2018).

Recommendation 6: Reduce entry access and usage costs and barriers to financial services for women

It is critical to go beyond access to foster usage. Evidence suggests that expanding access to savings through one-time account openings through G2P, as an example, is not enough to foster use and impact welfare (Dupas et al. 2016). Recent evidence also shows that giving women a bank account that she does not feel empowered to access on her own, or does not trust, may have little impacts

As stated above, supporting the development of low cost (ideally no cost) basic financial services for women is key to help their access and usage. This requires adopting measures to ease access (basic mobile phones as entry devices, extending the delivery channels -correspondent agents- also female correspondent banking agents like in the Philippines), extended cash in/out network -avoiding entry fees-, regulatory adjustments to use tiered KYC and AML, etc. are part of the recommendation. Regulatory bodies play a key role in defining fee limits and other regulations to avoid entry costs that reduce financial access.

Complementarily, countries can explore providing incentives -monetary and non-monetary- to encourage the usage of certain financial services, as well as nudges (from behavioral economics) to increase usage.[6] In the same sense financial providers can test different measures to promote this initial interaction with the system (loyalty schemes, etc.).

2. Financial services to support women's businesses

In developed countries, women-led businesses grow faster than any other firms. In the developing world, there are between 8 and 10 million SMEs with at least one woman among their ranks. But these businesses face barriers to grow and develop, and some of these come from their limited access to financial services (IFC, 2017). Women face greater difficulties than men in gaining funding for their businesses and funders tend to believe that men are more entrepreneurial and growth minded than women (Eddleston et al., 2016). There are gendered differences in the ways men and women deal with risk and experience institutions, which can in turn translate into differences in the types of financial products that men and women prefer.

Evidence shows that women are cautious and more risk averse than their male counterparts, and that his is partly due to women's trust in institutions. For example, in their study of demand for weather index insurance in Bangladesh, Akter et al. (2016) find that although gendered differences in risk perceptions and risk aversion can explain some of the differences in demand for this kind of insurance, a key determinant of adoption is trust in institutions, which was found to be lower among women. The need for understanding women's risk preferences in the context of the institutions is also underscored in the paper by Arun et al. (2016), which highlights that higher levels of risk aversion among women needs to be understood in the context of whether or to what extent women can rely on institutions to mitigate the risk they are taking on, for instance, when they take out a loan. Similarly, a study by Delavallade et al. (2015) shows how different risk exposures can influence men and women's preferences for different types of financial products. Specifically, in their study in Senegal and Burkina Faso, the

6 Uruguay for example provides a discount in the sales tax for payments done through electronic money of debit cards.

authors find that because women have higher perceived and realized health risks, they choose savings tools over weather insurance.

The lack of traditional collateral, the prevalence of discriminatory property rights and insufficient financial information are at the center of the capital and credit shortages that women face. As they lack these resources, it is hard for them to scale up their activities and increase their productivity, which would be necessary for them to enter value chains and procurement processes. Businesses run by women tend to be small and medium enterprises and to be underrepresented in the business associations, limiting their voice and bargaining power. Consequently, they tend to participate to a lesser extend in international trade (ITC, 2015).

Women led-businesses need to be strengthened through better financial services. Not only to allow them to realize their own value but also to diversify the business sector, to open new opportunities for women and to add gender diversity to the leading companies.

The following recommendations aim to address some of the existing barriers women face, namely: lack of traditional collateral; lack of financial information/credit history for credit evaluations or a credit history which diverges from the "norm" in exhibiting break periods due to pregnancy and maternity breaks (which is often regarded disadvantageously for the business); lack financial literacy and numeracy for women; differentiated preferences between men and women in terms of risk and growth appetite; and lack of voice to interact with public policy and to talk to the financial services providers.

Recommendation 7: Allow alternative sources of collateral

A study among AFI's members showed that two thirds of respondents (66%) considered collateral requirements as a barrier for women's financial inclusion. Women have lower capital and assets and in some countries still face limitations to owning certain types of assets. To improve the women led business' access to formal credit, new types of collateral need to be accepted by financial lenders. There are positive case studies in Ghana and Liberia on the creation of collateral registries based on movable collateral and on credit bureaus including non-financial information which have proven to help women businesses to access more credit with better conditions. For example, in Mexico, development banks have an active role providing alternative guarantees for loans to SMEs led by women and use of alternative risk management instruments. Another example is Argentina where the use of informal instrument such as Sociedades de Garantia Mutua (i.e., reciprocated guarantees) have proven to be effective in helping to overcome women's lack of access to formal credit (Piras, C., Presbitero, A. et al., 2013).

In a more general sense, governments need to introduce laws on non-discrimination of access to credit, based on gender and marital status and reform legal barriers to women's access and control over assets by addressing laws affecting marital property, inheritance and mandate joint titling of land.

Recommendation 8: Promote new ways of building credit records

The development of new ways of providing (digital) financial services, mainly credit, through the use of new technologies and of nontraditional information based credit scorings represent a promising opportunity for women-led businesses lacking access to credit. Women-led businesses can take advantage of new sources of credit (provided by fintechs, digital credit, etc.) and other services and delivery mechanisms supported by new technologies (insuretech, etc.) Providing more quality data and information -phone bills, utility payments, input acquisitions, regularity in economic activities, etc.- can enhance how new and old providers (fintechs and FSPs) can evaluate and build alternative credit scores to gauge and learn about the repayment capacity of women-led businesses. Fintechs can easily ensure that microloans, consumer loans, utility companies and retailers are included, so that women can establish a credit history for themselves, as well as for their business.

Fintech products tend to value alternative information streams, and tend to reach traditionally underserved credit clients. Governments can support fintech incubators and women led fintechs that could in turn advantage women led businesses.

Recommendation 9: Support the creation of women's business associations and networks

Countries should support the creation of women's business associations through several means to raise their voice and visibility. This needs to be enabled in such way so as to allow them to take the barriers and issues affecting women-led business development to the attention of regulators and FSP (traditional financial institutions and fintechs). Using tax incentives, providing capacity building resources or just creating seats for representatives of such associations could set the basis for the building of a concerted effort among women in business, to solve their binding problems and to take their united and clear voice to policy makers, regulators and FSPs. The Women Impacting Public Policy (WIPP) in the US or the incentive program in Argentina that supports business capacity building efforts constitute examples of how to implement this recommendation.[7] Examples of professional women associations all around the world have shown the power of one voice to call attention to barriers affecting their career development.

7 More information at http://www.wipp.org and Doing Business in Argentina: An Investor Guide 2018.

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Gender Economic Equity

Bridging the Gender Digital Gap

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Abstract

Despite the headway the world has experienced over the years in terms of a substantial increase in digital access, there are still significant challenges to overcome in ensuring women are included in the transformation to a digital society and leapfrogging productivity and social development. Efforts to increase internet adoption access through broadband plans and legislative reforms have yielded improvements in use and adoption. However, a stark gender inequality is pervasive in terms of access, ownership of digital devices, digital fluency as well as the capacity to make meaningful use of the access to technology. Even though affordability is a key source of exclusion, there are also significant socio-cultural norms that restrict access for women. This policy brief brings forward the argument that access alone is not enough, women need agency and capacity to leverage access. We thus highlight the need to make an assessment of the global gender gap and develop meaningful indicators that contribute to the design and implementation of effective policies that drive adoption. We need effective promotion of women´ s digital adoption not only from the government but from the private sector and civil society to lead the digital adoption for women of best practices around the world.

Challenge

Despite the headway the world has experienced over the years in terms of a substantial increase in access as well as the availability of new applications and more affordable handsets, there are still significant challenges to overcome in ensuring women are included in the transformation to a digital enabled society. Ensuring women can efficiently adopt new digital technologies would benefit worldwide productivity and social development.

Access to mobile services in low and middle-income countries is indeed increasing, alongside falling prices and a vibrant internet ecosystem, as a result of information and communication technologies (ICT) policy reforms implemented since the early 1990s (Byrne & Corrado, 2015; Mariscal, J, Galperin, H & Viecens, F, 2016). However, a closer examination reveals significant gaps not only in terms of digital access but also in the ability of specific social groups to leverage new technological applications for socio-economic development.

Many groups, such as older adults, indigenous groups, and in particular, women, continue to fall behind in opportunities to effectively use ICTs to improve their livelihoods. As numerous areas of daily life and basic services are delivered by digital technologies, only some people will be able to harness the opportunities of engaging in the economy, of communicating and establishing social networks as well as having access to improved public and private services. The welfare gap between those with access to ICTs and the digitally excluded, salient among them, women, will widen and thus increase worldwide inequality.

Existing gender gaps in digital inclusion, if not properly addressed, are likely to lead to gender inequalities in many other areas, including inequalities in labour markets and less financial inclusion of women. This is because digital technologies are omnipresent and digitization affects all areas of our lives. Not only are digitally excluded women likely to be excluded from attractive and lucrative employment opportunities, because they lack digital literacy, which is one of the most demanded skills in the digital age. Their digital exclusion will also prevent them from finding a fairly paid job. The job search markets are becoming increasingly digital and many employers prefer to hire their employees on online job search platforms. Women without access to such platforms run the risk of receiving significantly lower wages for their work than current market wages. Therefore, the inability to access and use digital technologies is likely to lead to an even wider gender pay gap.

A better digital inclusion of women will also significantly improve their financial inclusion. Women often lack collaterals required by traditional financial institutions to prove their creditworthiness. Digital economies are data-driven economies in which data capital is an important asset. New financial technologies use computer algorithms to analyze customer data in form of digital transaction records and to decide whether a particular customer should receive a loan or not. Digitally excluded women lack this important asset, which makes them riskier and less trustworthy for providers of financial capital. Time is a crucial factor here, because the longer it takes to close the digital gender gap, the less data capital women will be able to accumulate, which could lead to a much wider gap in financial inclusion.

Thus, policies aimed at reducing gender gaps in digital inclusion will further empower women by preventing and reducing gender inequalities on labour markets and improving women's financial inclusion. If existing digital divides are addressed, particularly low and middle-income nations, where the digital gender gaps are the largest, could experience a leapfrogging process towards development. It would enable developing nations to leverage new technologies for long-standing challenges, including effective healthcare, education, political participation, and civil rights, among others. ICTs have the potential of transforming industries, providing opportunities to deliver services in new and efficient ways that can reach the most disadvantaged.

Like mobile phone ownership did for voice, mobile broadband is driving internet take up. Across Africa, Asia and Latin America, people are accessing the internet for the first time through their mobile devices. However, as of 2015, it was estimated that 200 million fewer women—some 14% globally—than men owned mobile phones. (GSMA, 2015).

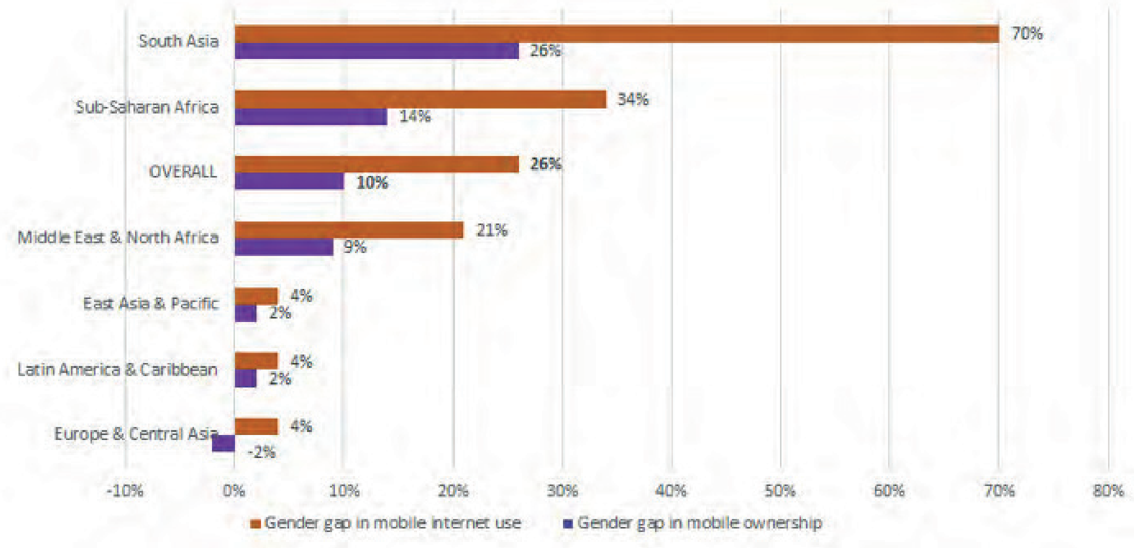
The adoption of mobile technologies alone can play a substantial role in shortening the gender divide by making women "feel safer and more connected, and provide access to information, services and life-enhancing opportunities like health information, financial services and employment opportunities" (GSMA Mobile Gender Gap Report, 2018).

Where we are?

Efforts to increase internet adoption access through broadband plans and legislative reforms have yielded improvements in digital adoption around the world. However, a closer look at these advances shows a stark gender inequality in terms of access, ownership of digital devices as well as digital fluency. According to Equals Global Partnerships, in the world, 200 million fewer women than men own a mobile phone, 250 million fewer women than men use the Internet and only 6 percent of women develop apps.

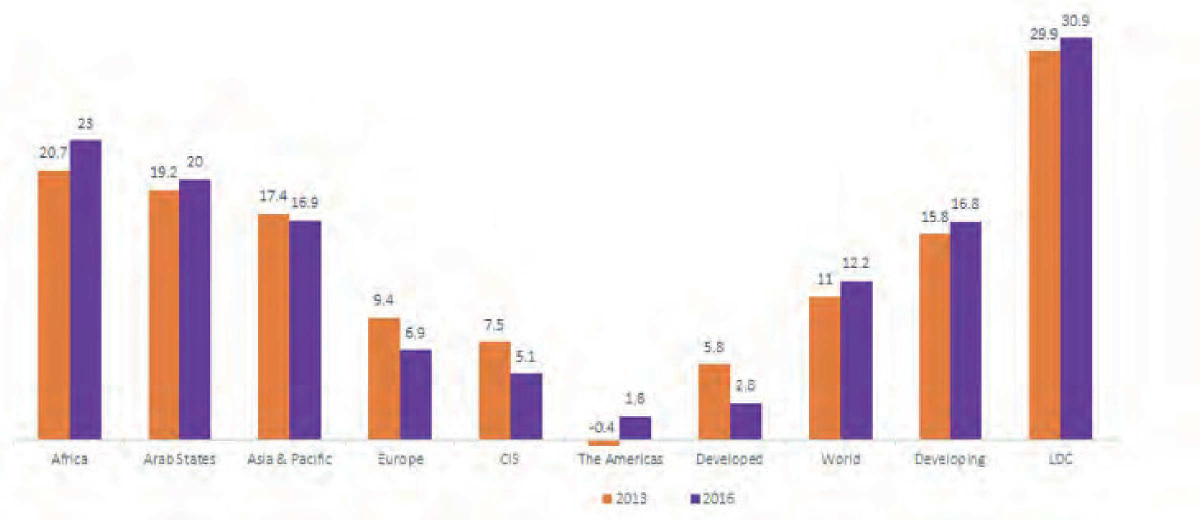
Even though mobile phone ownership and access in low and middle-income countries, has grown exponentially, recent studies show that women continue to be left behind; the prevalent gender inequality permeates the digital arena. India is the world's second biggest market for mobile phones, with more than one billion users, yet women make up only 2% of internet users in rural areas. (Aljazeera. India: Banning Women from Owning Mobile Phones. 2016). Across low- and middle-income countries 390 million women are unconnected and 184 million fewer women than men own a mobile. As Graphs 1 shows, there is a significant gender gap in mobile ownership and mobile internet use across low and middle-income countries, where South Asia stands out in the higher degree of gender inequality. Moreover, as Graph 2 indicates, the gender gap in mobile internet use is persistent and growing. Thus, even when women own mobile phones, there is a significant gender gap in usage for more transformational services, such as mobile internet (GSMA, 2018).

Graph 1. The gender gap in mobile ownership and mobile internet use, by region



Source: The Mobile Gender Report 2019, GSMA.

Graph 2. Internet user gender gap (percentage)



Note: 2016 are estimates. The gender gap is the difference between the Internet user penetration rate for males and females in relation to the internet user penetration rate for males, expressed as a percentage. Source: ITU.

This data is corroborated by the AfterAccess Global South Survey that reveal that, in Africa, Latin America and Asia, women have less access to technology than men, even to mobile services that are widely used by the poor. Women in low- and middle-income countries are, on average, 10% less likely to own a mobile phone than men; 184 million fewer women own a mobile phone. This survey also show that urban users far exceed rural users in all three regions. Even if there is mobile broadband coverage, people are not necessarily getting online. Over 1.2 billion women in these regions do not use mobile internet. Women are, on average, 26% less likely to use mobile internet than men. Even among mobile owners, women are 18% less likely than men to use mobile internet.

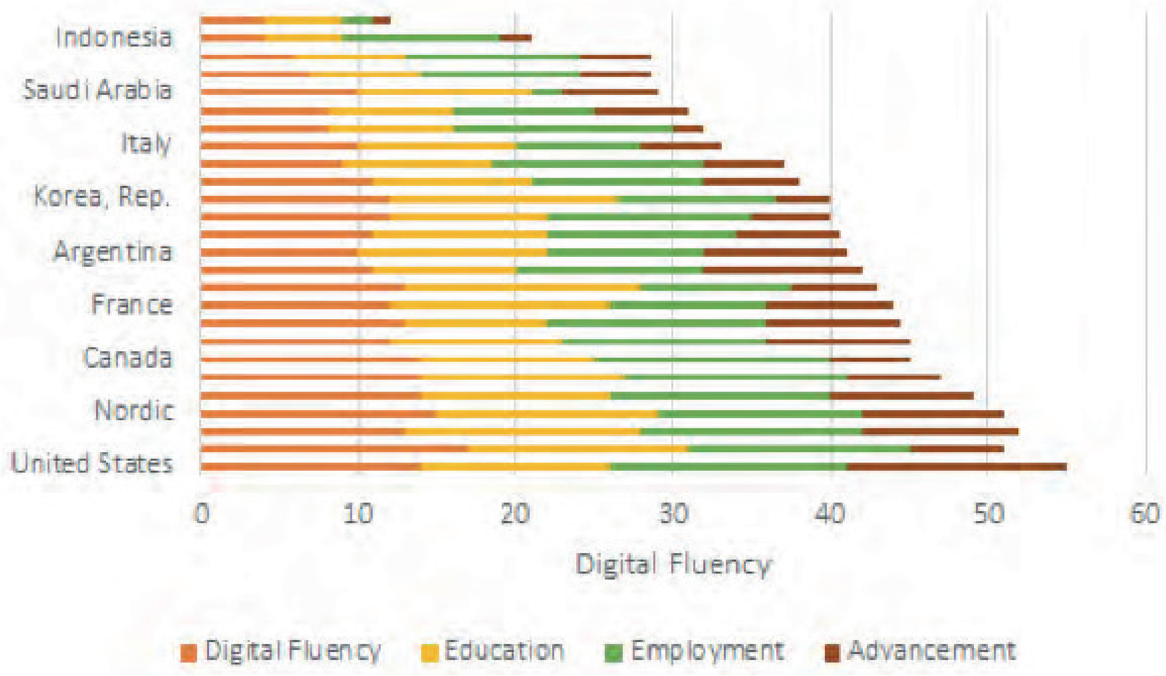
In Africa, the percentage of mobile phone penetration is higher for men than for women in Kenya, Ghana, Nigeria, Tanzania, Rwanda (the most unequal country with 50% for male population and 32% for women), and Mozambique. Smartphone penetration, as well, has a larger percentage for the male population than for the female population: South Africa, the country with the highest penetration, has 60% access for men and 52% for women.

In Asia, the gender gap in mobile ownership is almost 50%. In India: from the 61% of people owning a mobile phone, 79% are men and 43% are women. In terms of internet use, in Bangladesh, 18% of the people having internet use are male and 7% are women: almost a 62% gap for only the 13% of people with Internet access. The gap in Cambodia is 34%.

In Latin America, the only countries where a gender gap in mobile phone penetration does not exist is Colombia. The region shows a lower gender gap than in other regions of the global south. In Argentina this gap is very small, while Perú shows a more significant difference.

As seen in Graph 3, developed countries such as the U.S., the Netherlands, the UK, as well as the Nordic countries (Sweden, Denmark, Norway, and Finland) have the highest digital fluency scores and rank among the top performers in workplace gender equality. However, in the majority of the countries, low levels of access are likely to further constrain the capacity of women to access new digital economy opportunities. In a rapidly transforming workplace, digital fluency is going to become a paramount skill.

Graph 3. The Accenture Digital Fluency Model Overall Scores for Women



Source: Getting to Equal: How Digital is Helping Close the Gender Gap at Work, Accenture 2016

The digital gender divide becomes even more pronounced when it comes to women as creators of technology. This is also an issue in developed countries, where access to and affordability of digital technologies is almost equal for both sexes. In the USA, women account for 57% of all professional occupations, but only 25% of all computing occupations. There is only a negligible share of women from minorities in such occupations. While 88% of all ICT patents are invented by male teams of inventors, only 2% of patents are invented by female teams of inventors (Ashcraft et al. 2016). When it comes to commercialization of knowledge, only a few women, compared to men, decide to set up a new business venture in the ICT sector. This pattern applies to almost all G20 countries and is largely independent of the country's level of economic development (Sorgner et al. 2017).

Barriers to Inclusion

According to the AfterAccess Survey, unaffordability is consistently the main barrier to digital inclusion across all developing regions. The cost of devices and services were cited along with relevant content as inhibiting factors for digital adoption. Other significant barriers include lack of connectivity and lack of access to a device. A salient barrier is both low literacy and lack of digital skills. Women are less aware of mobile internet compared with men, which significantly limits their uptake, particularly in

Africa and Asia. Another barrier across markets, often felt more strongly by women, is a perception that mobile internet is not relevant to their lives. The absence of electricity was identified in this survey as a big challenge to overcome in parts of Asia and Africa.

Socio-cultural factors are a key impediment to access for many women. The gender gap in mobile ownership in India – estimated at about 114 million – reinforces the fact of unequal access but also paints an incomplete and misleading picture. A survey conducted in semi-rural Madhya Pradesh revealed that a majority of the women who owned a mobile phone did not know how to operate it. Unable to read or write, they could not dial a number or read messages; most did not know their mobile numbers and had to ask their husbands. Their mobile phone usage was mostly limited to pressing the green button when the phone rang.

The digital divide is thus not simply a question of access to digital technologies but about the capacity to make meaningful use of its access. In Madhya Pradesh, as in many parts of rural and semi-rural India, this capacity is directly shaped by gender biased belief and value systems that impose restrictions on the education and free mobility of women. Census 2011 data indicates that 65.46% of women are literate as compared to over 80% of men. Further, 23% of girls drop out of school before they reach puberty. A recent study, aptly titled 'Whatever she may study, she can't escape from washing dishes: Gender inequity in secondary education', also finds that the engagement of girls in housework and domestic chores is the largest contributor to a gender gap in secondary education. Patriarchal attitudes and beliefs also restrict women's rights to public spaces, preventing them from accessing community internet centers, outside employment, and co-ed training facilities.

Moreover, in many parts of India, as in other developing countries, not only do these social systems seem impervious to change, they seem to be becoming more deeply entrenched. Since 2010, there have been numerous report of khap panchayats and other conservative groupings banning or severely restricting mobile phone use for women; most recently, a panchayat in a village in Mathura announced that girls using a mobile phone would be fined. In many Indian villages, where 70% of India's population lives in over 600,00 villages, unmarried girls have been banned from using mobile phones with elders citing various reasons, including personal safety and ensuring they are not distracted from their studies. (Aljazeera. India: Banning Women from Owning Mobile Phones. 2016)

Thus, poverty and socio-cultural norms that affect women's educational opportunities in general are primarily responsible for digital gender divide. Socio-cultural norms can fuel gender stereotypes concerning the use of technologies, and these stereotypes are often reinforced in girls' closest environment, their families. Parents can directly or indirectly discourage girls to use technology during early socialization. In this way, they may shape girls' preferences regarding their future career choices in science and technology. Without sufficient female role models outside the family, it becomes even more difficult to overcome gender stereotypes.

Proposal

Case Studies

Many barriers to women's digital inclusion are traditional gender restrictions, which manifest themselves in laws or socio-cultural norms, poverty, lower educational opportunities for girls and restricted access to labour markets, as well as persistent gender stereotypes. Accordingly, policies aimed at empowering women by eliminating these traditional restrictions will also promote their digital inclusion. Moreover, there are more and more examples of how governments and NGO's can address women directly to improve their digital inclusion (see Sorgner et al. 2017 for an overview of existing programmes in the G20 countries). The following cases document the importance of agency to address current digital gender exclusion. By promoting the successful adoption of digital technologies by women, they are able to harness the opportunities offered by ICT; allow their inclusion to markets, public services, political participation and social networks thus diminishing existing vulnerabilities.

Prospera Digital - Mexico

Prospera Digital is one of Mexico's most recent case studies that had digital inclusion as one of its main objectives. The initiative was aimed at promoting maternal and infant health among some of Mexico's poorest. Prospera is one of the world's oldest and largest conditional cash transfer programs. Its model has been replicated in several countries due to its effectiveness in ensuring that beneficiaries are co-responsible in their and their families' social development. The digital component of the program was aimed at Prospera beneficiaries who were pregnant or had an infant. They were provided with a mobile solution that could empower them with knowledge about the different stages of their pregnancy, offer them health advice on areas such as nutrition and physical activity and ensure that they could identify risk factors that could potentially lead to birth complications or death. This mobile solution was a two way automated messaging system that could be used on basic, feature and smartphones. The messages were designed by the Health Ministry with the aid of international organizations that specialise on behavioural science. This was done to ensure that women not only received reliable, valuable and potentially life saving information in an accessible way, but that the messages could coax them into adopting healthier behaviors. The results of this pilot program proved effective in impacting the baby's health indicators such as height and weight at birth as well as other indicators such as length of the pregnancy and number of prenatal consultations, both of which are key elements to prevent birth complications. The pilot program also proved effective in helping women adopt mobile technology in new and useful ways, indicating that pertinence is a key element to promote adoption. Prospera Digital had an important training component, through which users were introduced to the program and also completed a brief workshop with the objective of teaching women how to engage with the SMS platform. In many cases, women were familiar with the use of SMS messaging, but many others had to learn. Most women in the program used their own phones, however some of the them had to learn to use cellphones for the first time. These basic phones were distributed for the purpose of the pilot.

EQUALS Global Partnership

EQUALS Global Partnership is a global network with more than 50 partners from government, NGOs and civil society. It was initiated in 2016 through an alliance between the International Telecommunications Union (ITU), UN Women, the International Trade Centre (ITC), GSMA and the United Nations University. Aware of the problem that women are excluded from opportunities in the financial, educational, social and health resources of the digital world, their objective was to collaborate among actors capable to transcend borders and cultures.

EQUALS Global Partnership includes an action plan of data gathering, knowledge sharing and advocacy strengthening. The network focuses on improving women and girls' digital technology access, connectivity and security, supporting development of science, technology, engineering and math skills of women and girls and promoting women in decision-making roles within the ICT field. These access, skills and leadership priorities have resulted in the creation of the Global Digital Gender Equality Action Map, a database of initiatives that seek to bridge the digital gender gap around the world.

EQUALS has enabled a repository of relevant research and grants yearly awards to outstanding projects. The winner in the skills category was the Digital Citizen Fund of Afghanistan, for building 13 information technology and media centres that provided internet access to 55,000 people and training to more than 10,000 women in digital literacy, financial literacy and entrepreneurship. More than 100 women have launched their own startups.

The Access award was granted to Lebanese Alternative Learning, which developed "Tabshoura in a Box", a platform that functions independently of the internet access and electricity. It constructed a hotspot where students access digital learning resources even in rural areas. Currently, three school and three learning centers are using Tabshoura in a Box. Sula Batsu Cooperativa of Costa Rica won the leadership award for creating rural "technological poles" lead by women to empower them to launch their own digital businesses. EQUALS claims the programme has impacted 1,500 rural young women. It also hosts a network of 400 girls who meet regularly to define and implement actions around women in tech, the results of which influence university curricula, companies and public policies.

Athena SWAN Charter - United Kingdom

The Athena SWAN Charter was promoted by the British Equality Challenge Unit in 2005 to to promote the inclusion of women in science, technology, engineering, maths and medicine (STEMM). The charter now recognizes also work in the fields of arts, humanities, social sciences, business and law.

Athena SWAN Charter´s priorities are to help women advance in academia, to retain their participation in the carrier pipeline, to address the gender pay gap, transitioning women from PHD to sustainable employment and avoiding discrimination. There are currently 143 members in the Charter with a total of 699 awards that recognise good practice in achieving gender equality. Athena has created a repository with information from all the winning projects. In the United Kingdom, there are 93 institutions that hold Athena SWAN Award.

This accreditation program functions as a way to positively sanction organizations that create an inclusive workplace. Requisites for receiving an Athena SWAN award are: collecting data on their current gender equity standards, policies and practices, identifying weaknesses and shortcomings, developing and implementing plans to improve gender equity at all levels of seniority, for casual, full-time and part-time staff, as well as for students and demonstrating improvements in gender equity over the course of two years.

Athena SWAN was evaluated in 2014 and holders of an award experienced changes in the working environment and organizational culture such as: women were more familiar with promotion processes, more likely to receive rewards for their work, improved their visibility, increased their self-confidence, enhance their leadership skills, saw benefits in terms of career development and in managing work-life balance. Athena SWAN is operating also in Ireland and Australia. The organization Science in Australia Gender Equity (SAGE), a program of activities designed to improve gender equity and diversity in the Science, Technology, Engineering, Mathematics and Medicine (STEMM), has implemented a pilot that involves 45 Australian Charter members, including 30 universities, 6 medical research institutes and 4 government science organizations.

Internet Saathi - Google, India

The Internet Saathi initiative, supported by Google and Tata Trust's partnership, aims to facilitate rural women's engagement with the internet by training them in rudimentary internet skills and providing them with an internet enabled device. Once trained as 'saathi's', more than 30,000 women across 1.1 lakh villages have helped other women access and utilise the internet in various ways.4 Anecdotal evidence indicates that women enrolled in the programme have utilised the internet in imaginative ways, from increasing awareness around health issues, to improving their earnings and productivity.

Policy Recommendations

- Governments around the world need to implement legal and regulatory frameworks that drive ICT adoption. These frameworks must consider that internet as a general purpose technology and is transversal to all sectors of the economy as well as to the political and social spheres of nations. Policies need to create and strengthen public agencies that coordinate the transversal integration of digital strategies across ministries. Through transversal and integrated policies, government should act as a catalyst for change; promote the active participation of key actors in the promotion and adoption of gender ICT adoption.

- Inclusive policies must effectively promote useful and meaningful content for women via digital platforms to increase access and use of basic services. Progressive policies would promote technological innovation as driver for social inclusion and economic participation of women.

- Design and implement capacity building programmes for women that include teaching digital skills and individual mentoring that accompanies women through the learning and adoption process in a case by case basis. Restrictions on mobility, for example, often result in women losing access to community internet centres and training facilities. Informal education and life-long learning spaces are important to impart digital fluency skills to women. More broadly, this highlights that skilling initiatives to equip women and other social groups with capabilities for future jobs cannot work in isolation; skilling will have to be undertaken alongside broader social policy interventions.

- Promote education of women in science and technology fields through scholarships, internships and training programs and consider gender quotas for admission into education programs in order to strengthen women participation in decision making positions and leadership within the STEM sector.

- Promote affordable, state of the art network deployment through alternative solutions, such as public-private partnerships, coverage obligations attached to spectrum auctions that promote connectivity to underserved areas

- Design digital procurement strategies that promote increased private supply of ICT services.

- Interventions to address digital exclusion of women must take into consideration prevailing socio-cultural norms, eg. women might need informal learning spaces.

- Low levels of education and skilling inhibit women's capacity to digital technologies. These 'old' problems needs to be urgently addressed to meet the 'new' digital challenges. New tools will be needed such as family counselling and innovative new pedagogies.

- Statistical data on digital inclusion are scarce and usually not disaggregated by gender. Disaggregated statistics should be made available. In addition, measures of digital inclusion should be improved to make them comparable across countries. This is particularly important for evaluating the effectiveness of policy measures aimed at improving digital inclusion in general and reducing gender digital divide in particular. More research needs to be done to better understand the dynamics and the underlying causes of the gender digital divides in different countries.

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Gender Economic Equity

Economic Empowerment of Rural Women

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Abstract

To achieve the G20 member nation's objective, both individually and collectively, of achieving growth that is strong, sustainable, balanced, and inclusive, it is critical to enact policies and design programs that target and empower the large population of rural women. Promoting rural women's economic empowerment presents unique challenges that require multidimensional approaches to overcome. Evidence shows that narrow solutions, such as focusing on finance alone, are rarely effective (World Bank 2017). Empowering rural women economically will require at least as much investment in capacity building, institutions, and cultural change as much as in access to finance and markets.

Challenge

By 2030, about 1.6 billion people will reach working age in low and middle-income countries—the number is lower in high income countries, but the need to stimulate job creation is just as urgent (World Bank, 2017). Fifty percent of the world's population is and will be female, but women currently comprise only about 39 percent of the labor force globally (WDI 2018). Economies that discriminate against women—in entrepreneurship and labor force participation—undermine their own growth trajectory. According to some research, gender gaps cause an average income loss of 15% in OECD economies and losses are estimated higher in developing economies (WBG 2018).

The challenge to creating jobs for women in rural areas is even more difficult, but no less important. For this brief, rural refers to areas that are remote, less densely populated, have fewer and/or more expensive services given high transaction costs, and have a higher proportion of economic activity derived from the natural resource bases. In some cultures, given their remoteness, rural communities can be more culturally conservative, adhering to traditional views and roles.

A paucity of disaggregated data limits the ability to paint a data story on the empowerment of rural women, but there have been sufficient studies to frame the nature of the challenge that policies and programs must overcome.

- Over half of all poor rural women lack basic literacy (UN Women, 2018). The same is true for numeracy, and both prevent women from managing money, engaging in trade, and accessing information. This has implications for ICT based solutions for women's empowerment in rural areas (May, 2015). It also often condemns women to low-skilled, low wage employment—often in the informal sector.

- Most of the 3.9 billion people not connected to the internet tend to be poorer, less educated, and rural women and girls (UN Women, 2018).

- A rural girl is twice as likely to be a child bride in Africa and Latin America and the Caribbean, and South Asia has the most child marriages in the world (Girls Not Brides, 2018). Early marriage ends a girl's education, moving her into household and reproductive work at the expense of their economic empowerment.

- Time poverty impacts rural women more than men, and in many countries, more than urban women. Rural women perform care work—cleaning, cooking, child and elder care, and community obligations—in disproportionate amounts, limiting their ability to engage in economic activity, attend training, and travel distances to banks or markets.

- Often, women's legal rights are not either not protected by the law or are constrained by the law—e.g., out of 189 countries over 30% legally restrict women's agency and freedom of movement in at least one area (World Bank Group, 2018).

- Even where the legal framework empowers women, cultural norms can present obstacles contrary to the law—e.g., a women's livestock cooperative in India was prevented from registering because they had not male members even though the law did not have such membership requirements.

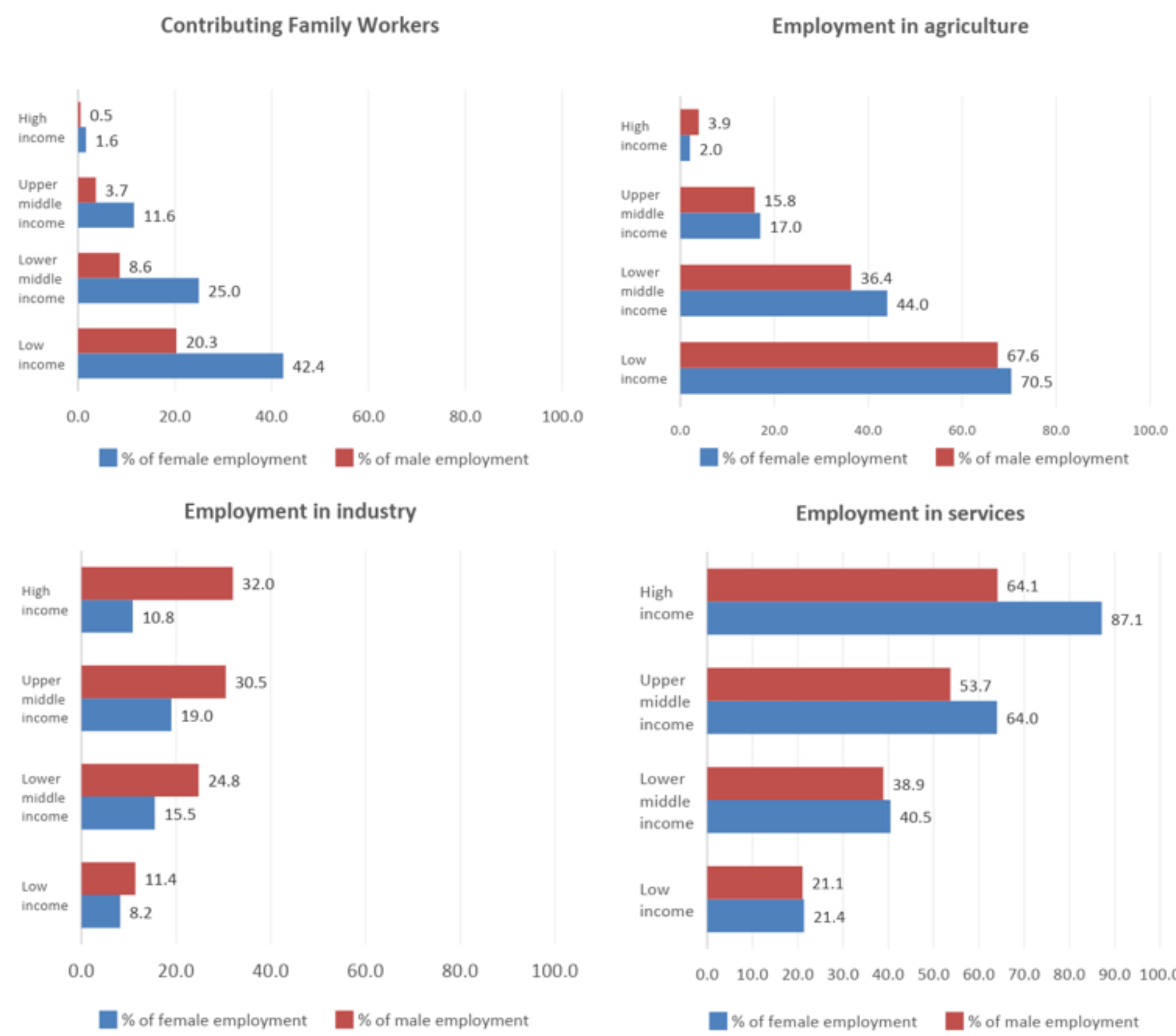
This note is organized around the framework endorsed by the UNSG's High-Level Panel on Women's Economic Empowerment, which categorizes women's economic activity into the formal economy, women owned enterprises, agriculture, and the informal economy. Within those four employment areas, the note explores several of the seven areas for reform to identify the policies and actions that the G20 member nations can take within their own economies and in their support to other economies.

Proposal

When women earn their own income, their control over that income can increase, and they are more likely to re-invest in their household—children's education and health, better food and nutrition for the family, increasing livelihood assets for the family. This can contribute to a virtuous inter-generational cycle that can raise a family out of poverty over time. Any economic growth plan must include elements that create economic opportunities for women in rural areas—through a combination of job creation and investment in education and training to ready women for the job opportunities of the future.

Job opportunities vary across income groups (see figure 1) as do the constraints to women's work. In low-income economies (LIEs), agriculture and natural resources is the dominant job sector, employing 71 percent of working women. Women also disproportionately work as contributing family labor (often unpaid). As economies move from low-income to high income, the structure of the workforce changes. In lower middle-income economies (LMIs), agriculture and natural resources still employs 44 percent of working women, but 41 percent of women work in the service sector jobs and 15 percent work in industry—one can assume these are largely paid jobs or self-employment because only 1.4 percent of women are employers. In upper-middle income economics (UMIs), there is a clear shift to service sector jobs (64 percent), followed by industry (19 percent) and then agriculture (17 percent). While agriculture is the smallest sector in high-income economies (HIEs), those are the only countries where slightly more men than women work in the sector (3.9 percent compared to 2 percent for women).

Figure 1. Male and Female Employment in Sectors by Country Income Group, 2017



Source: World Development Indicators compiled from International Labour Organization, ILOSTAT database. Data retrieved in November 2017.

The UNSG's High-Level Panel on Women's Economic Empowerment, categorizes the forms that women's economic activity takes into four broad and overlapping areas:

1. The formal economy: salaried positions and self-employment that is regulated by labor laws and covered by some form of social security. Paid work can be in low, medium, and high-skilled jobs across all sectors (agriculture, industry, services). Rural women with formal sector jobs face unequal pay and sexual harassment—as with their urban counterparts—but they also face limited job opportunities due to remoteness—companies are not attracted to rural areas due to infrastructure shortfalls and a mismatch of skills needed by the workforce. Many of the challenges to self-employment and entrepreneurship among rural women are shared across income groups—such as, access to sufficient finance including working capital, which impacts access to assets; access to information and mentoring to grow a business; access to markets is often informal, with low economic returns, and reliance on family money or MFIs for financial capital. Even when training is available, it may not be feasible due to accessibility and the volume of unpaid informal work rural women do. Where broad-band is available and general education levels are higher, there is a lack of distance learning available. Training is not adapting as fast as the market is changing. There needs to be greater focus on diversification, environmentally friendly production, entrepreneurship, financial planning and new communication technologies, this will allow women to move out of traditionally feminized sectors and improve their earning potential.

2. Women-owned enterprises - companies that are majority owned (51%+) and controlled by women. Most women-owned enterprises are concentrated in the informal sector and are "micro-size, low productivity and low-return activities (ILO 2010)." An estimated 70 percent of women-owned SMEs in the formal sector in emerging markets are underserved by financial institutions (World Bank, 2015), amounting to a financing gap of $285 billion (Global Markets Institute, 2014). The challenge for rural women is lack of access to formal finance due to distance, lack of collateral, and societal norms, lack of literacy and numeracy, etc. In LIEs and LMIs, rural women are more likely to run very small (5-9 staff) and micro enterprises (<5) that are often informal and therefore difficult to finance and often less competitive in the marketplace.

3. Agricultural and natural resource based work. According to (UN Women, 2018), agriculture still provides the most jobs for rural women, especially in South Asia and Sub-Saharan Africa where the rural populations are still in the majority and 60 percent of women work in agriculture (World Bank Group, 2017). East Asia and the Pacific and North Africa have 30%, the Arab States 20%, and there are fewer in the urbanizing regions of Latin America, Eastern Europe, Europe, and North America. Jobs are not just in crop agriculture, but also in livestock rearing, fishing and aquaculture, and harvesting of forest products. Current trends in migration are greatly impacting the nature of work by women in rural areas, particularly in agriculture (see box).

Box 2 Rural out-migration: a view from two angles

Between 1990 and 2015, the share of migrating men increased 10 percent while the share of women declined by 13 percent. However, much work remains to understand the motivations of women labor migrants. Women migrants are usually considered to be companions of male migrants, domestic workers, or victims of trafficking (Joseph and Narendran, 2013). In South Asia, which made up almost 15 percent of global migrants in 2015, with different patterns between men—more distant and permanent and based on a contractual agreement—and women—more seasonal and neighbourhood or culturally contiguous in nature (Khatri, 2010; Dohrethy, et al., 2014; and Beneria et al., 2012). Women's migration decisions are also heavily influenced by cultural norms limiting mobility and agency. Migration from South Asian countries like Bangladesh, India, and Nepal are driven by the economic conditions at the destination countries, but the policies related to migration do not recognize the particular drivers and risks faced by women. Gender sensitive policies need to be defined at the global and regional level that would bind governments committed to women's mobility and vulnerability.

Given that male out-migration from rural areas is higher than that of females, this implies that more women are left behind as de jure head of household. The forthcoming study, Male Out-migration and Women's Work and Empowerment in Agriculture: The Case of Nepal and Senegal seeks to describe the impact of migration on women's work and empowerment. Using tools like the Additional Women's Empowerment in Agriculture Index (A-WEAI), the study finds that male out-migration is strongly and significantly linked to significant changes in the types of work and responsibilities of women who stay behind. In both countries, women reduce work as contributing family members and increase participation in other income-generating activities. In Nepal, women in households with international migrants continue to farm but in different roles – as employers or self-employed workers. In Senegal, women shift from contributing family labor to trading or other non-agricultural self-employment or wage work. Policies and programs for rural economic development must recognize the impact of male outmigration—quantifying the number of de facto women acting as head of household, for example—and providing training, credit, and mentoring services for women to either stay in agriculture competitively or to move out of agriculture and into gainful self-employment.

Sources: Gender migration patterns: Iyer, Sandhya and Ananya Chakrabarty (2017), 'Gendering the Gravity Model of Migration in South Asian Context: Evidence of Capabilities-Growth Nexus', paper at the WIDER Development Conference, Migration and mobility, held on 5-6 October 2017 in Accra, Ghana. Male out-migration study: personal communication (5/7/2018) with Anuja Kar, Economist and project manager, Global Food and Agriculture Practice, World Bank

4. The informal economy—workers and enterprises not regulated or protected by the state. Nearly 40 percent of female wage workers do not contribute to any form of social security (ILO, 2016). In Sub-Saharan Africa, Latin America and the Caribbean, and South Asia, women not working in agriculture usually have informal non-farm employment (day labor, producing artisan goods, etc.). According to one source, the size of the informal sector as a percent of official GNI was 40 percent in developing countries, 38 percent in "transition countries", which can serve as a proxy for LMIs and UMIs), and 18 percent in OECD countries (Schneider, 2002). In South Asia, almost 80 percent of women work in the informal non-agriculture sector. Sub-Saharan Africa and South Asia have the most women working as contributing family workers—35 percent and 32 percent, respectively—or as own-account workers—43 percent and 48 percent, respectively— (ILO 2016).

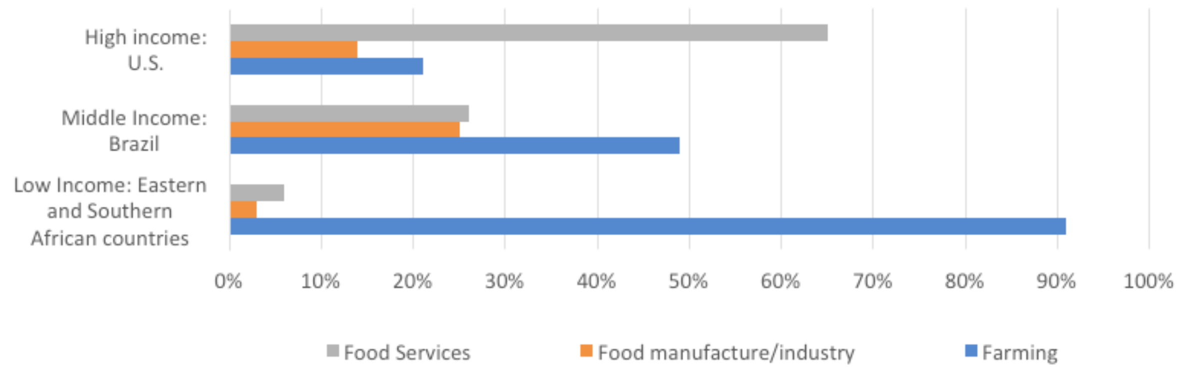
In contrast to their counterparts in urban areas, rural women—particularly those in LIEs and LMIs—are more likely to find employment and operate enterprises linked to the natural resource base. In HIEs and UMIs, the situation (as shown above) differs greatly from lower income economies with most women employed as wage and salaried workers—often in industry and services. Across all economies, women's entrepreneurship is greatly constrained, with very small numbers of women employing others. This note will seek to differentiate between the needs of and potential solutions for rural women in different economies; however, four areas of economic activity could offer significant opportunities both in jobs and enterprise development.

The Green Economy. Definitions vary but green jobs are generally those occupations that help countries move toward a less carbon-intensive economy and adapt to the impacts of climate change. They include employment in such industries as renewable energy, energy efficiency, and other services contributing to climate mitigation, as well as those contributing to adaptation and climate resilience. Opportunities in the green economy can increase economic possibilities for women, particularly in newer industries such as, renewable energy. ILO estimates that by about 2030, between 15 and 60 million jobs could be created in the green economy (ILO 2012). Investing in training could enhance women's entrepreneurship and job readiness in this sector and achieve the triple win of economic growth, ecological sustainability, and women's empowerment. Although often described only in terms of their climate vulnerability, women are change agents and environmental managers-through their involvement in agriculture, animal husbandry, and forestry at levels from local to national-who can influence the development and deployment of sustainable solutions.

The Blue Economy. World Bank Group defines the blue economy as "comprising the range of economic sectors and related policies that together determine whether the use of oceanic resources is sustainable." It seeks to "promote economic growth, social inclusion, and the preservation or improvement of livelihoods while ensuring environmental sustainability of the oceans and coastal areas". Job opportunities cross primary production, services, and industry and include traditional ocean industries such as fisheries, tourism, and maritime transport, but also new activities, such as offshore renewable energy, aquaculture, seabed extractive activities, and marine biotechnology and bioprospecting. Women's contributions to the blue economy have not received much attention because their participation is mostly limited to traditional, low value addition activities involving low skill-sets. These jobs are often informal and gender discrimination in terms of wages and work conditions is pervasive. The challenge is how states can translate the 'blue economy' into sustainable and equitable gendered distribution of opportunities. Currently, 98% of maritime employees are males (ITF 2015; UNECA, no date). Moreover, women are also the lowest paid in the industry (W20 208; UNECA, no date), while they produce (50%) of food globally (W20 2018) and contribute to mitigate climate change. This is a sobering fact if we consider that the blue economy provides a turnover of about US$3 and 6 trillion, and about 260 million jobs in the fisheries and aquaculture segments in the Indian Ocean alone (IORA 2018).

The Food Economy. Most data on agriculture employment refer to primary production—in crops, livestock, and fisheries. While these jobs decline as the size of the sector shrinks relative to industry and services, there is significant job potential in the broader food sector. According to the World Bank Group, "the food system extends moves beyond farm primary production to include activities along value chains, — such as food processing, packaging, regulations/safety standards, transportation, retailing, restaurants, and other services, etc. As incomes rise in a country, jobs tend to shift from primary production to off-farm jobs the food system. In fact, as figure 2 shows, more food system jobs in UMIs and HIEs fall into the industry and services sectors—providing (largely) formal sector paid jobs and own-account work.

Figure 2. Composition of Jobs in the Food Economy Across Income Groups



Rural/eco-tourism. Tourism is major engine for job creation and employment in rural areas. For example, eco-tourism can be a powerful tool to not only reduce poverty, but promote local participation, natural conservation and sustainable development. According to the ILO (2016), tourism directly created more than 107 million in 2015 (3% of the total employment) and it is expected to increase to 136 million by 2026. Eco-tourism in some countries, like Tanzania, contribute to 17% of the GDP annually (Mwesigwa & Mubangizi, 2016). Women's role in eco-tourism has increased, as they tend to be linked to the protection of the environment and natural resources. Moreover, women participation in eco-tourism not only entails financial gains but a stronger link to the community and the place they live. A 5-year project led by the Development Bank of Latin America (CAF) sought to transform the conditions of the tourism market into development opportunities for the rural communities of Peru, Bolivia, and Ecuador by promoting community-tourism entrepreneurships. As a result, 55% of tourism enterprises were led by women, facilitating their incorporation to the local market, as entrepreneurs. The project also helped increase rural women´s financial autonomy and the valuation for their work, contributing to empower women within the family and community. In addition, positive impacts extended to the schooling of children, their nutrition and, therefore, their future development (CAF, 2016).

Figure 1. UN Secretary-General's High-Level Panel on Women's Economic Empowerment, 2016

There are many potential job opportunities among the productive sectors across the economy. In LIEs and LMIs, especially, women are largely confined to the low-level, often informal, jobs that have lower remuneration than men. In There are several constraining factors—identified by the UNSG's High-Level Panel on Women's

Economic Empowerment that impact women's economic opportunities. The next section describes how policy and programmatic initiative can shape a system that empowers women as agents.

The policy narrative on gender and development has the potential to shape women as passive recipients of development rather than active agents in advancing their own development through the opportunities presented by the economy.

Tackling adverse norms and reforming discriminatory laws and regulations

Recommendation: Every G20 member should commit to eliminating gender discriminatory laws from their systems by 2025. Further, G20 development donors should require reform in the legal framework governing women's economic participation as a condition of official development assistance.

The World Bank Group's Women, Business and the Law (WBL) program tracks the legal environment that either supports or prevents women's economic empowerment. In its 2018 edition, WBL tracked 7 indicator sets across 189 countries. It found that one-third of the surveyed economies have at least one legal constraint for women to access institutions. About 40 percent of the economies have at least one constraint on women's property rights.

The World Bank Group's Women, Business, and the Law is a biennial survey to track how the policy and regulatory environment within economies supports or constrains women's empowerment. It provides sourced data across 7 empowerment areas that countries can use to develop an action plan for women's empowerment: accessing institutions, using property, going to court, providing incentives to work, building credit, getting a job, and protecting women from violence.

Table 1. Having the laws is not enough

The importance of women's empowerment for sustainable development is well known within policy making circles. Yet, it is too narrowly interpreted, focusing on the symptoms as opposed to the root causes of gendered patterns of inequality (True, 2003; Esquival, 2016) which are power dynamics, culture that perpetrates a patriarchal society, and lack of gender mainstreaming within relevant institutional and legislative frameworks.

Underlying (and sometimes undercutting) the legal and regulatory environment are the cultural norms that define traditional gender roles—too often to the detriment of women. Countries cannot ignore the presence of discriminatory and patriarchal institutional frameworks that persist. Economic exclusion, marginalization, and violence and gender discrimination based on patriarchy and cultural structures persist for many women, but most notably for poor, rural women in the developing world (Jones and Perry, 2003). This is one of the most influential issues impacting women's economic empowerment, but it is also the most difficult to reform as it requires long-term cultural change.

In addition to reforming legal frameworks, countries must proactively educate citizens—especially women —about their constitutional rights (as well as their rights under cultural and personal law codes). Training for law enforcement officials on the rights of women they should protect and how to provide that protection is another strategy for supporting cultural change. Finally, engaging both men and women (and boys and girls) about the rights, privileges, and responsibilities they have under the law, it an important step.

Recognizing, reducing, and redistributing unpaid work and care

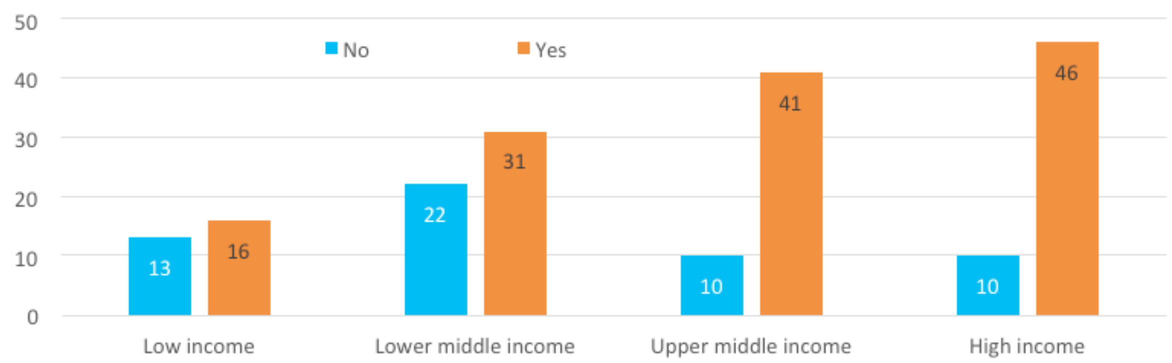
Recommendation: Every G20 member nation commits to address the data deficit related to women's unpaid work and lead the international community to work with the United Nations to update the System of National Accounts to better capture women's unpaid work.

A poster created by Banchte Shekha, an NGO in Bangladesh, encapsulates the unaccounted work of rural women and the societal attitudes toward them.

Women are, perhaps, the last generalists in an ever-specializing world. In addition to "economic work" (which is often categorized as chores), women spend a disproportionate amount of time on care of children and elders, cooking, cleaning, accessing water, etc. A 2015 study by the Centre for Policy Dialogue (CPD) for Manusher Jonno Foundation in Bangladesh tried to quantify the value of women's unpaid work. According to the study, showed that the replacement value of women's unpaid care work amounted to between 77 to 87 percent of 2014/15 GDP (CPD, 2015).[1] It also called for reform of the System of National Accounts, the standardized format created by the United Nations, treats women's contribution to the economy. This is particularly relevant for LIEs and LMIs, where rural households operate family enterprises (farming, livestock, fisheries, artisan production, etc.), but usually only the male head of household is reflected as the economic actor.

According to Women Business and the Law (2018), of 189 countries reviewed, 55 do not provide for the valuation of nonmonetary contributions in a marriage. Even where countries do, this applies large to family law and dissolution of marriage and the shared access to safety net programs (like social security in the United States). Still, in most countries, the assumption is that women not in the formal workforce are not making an economic contribution, leading to the assertion "my wife does not work".

Figure 1. Does the law provide for the valuation of nonmonetary contributions?



Recommendation: Every G20 member nation should commit to supporting more and better child care to support working families, especially in rural areas. Through ODA, G20 nations can support provision of child services and the enactment of laws to provide child care in developing economies.

Child care is a key obstacle for women joining the workforce or even accessing training to build marketable skills. One of the biggest obstacles to women joining the labor force or expanding their business is the time demands from care work—the cooking, cleaning, child care, elder care, productive labor, and other duties that fall disproportionately on women than men.

There are many ways to support rural women's economic empowerment: childcare subsidies, summer camps, flexible hours for working parents, inclusion of fathers in childcare activities and explicit measures to reintegrate mothers into the workforce. According to Women, Business, and the Law (2018), in 71 percent of the 189 economies surveyed, the government provides childcare services. Fifty percent of the surveyed countries provide non-tax benefits (child allowance), but only 30 percent provide non-tax benefits for private childcare centers. Even fewer countries, 17 percent, provide a tax deduction for childcare payments. Across all indicators of support for child care, UMIs and HIEs perform better.

Rural areas present special challenges to child care provision. Public interventions such as "Cuna Mas" in Peru and "Reach up" in Jamaica, have proven to empower rural and low-income women by providing them with facilities, nutrition and nursing services for their children, allowing them to work or attend school. However, most countries do not have the resources to extend public child care to all localities and most informal sector workers (dominating rural areas of LIEs and LMIs) would not be eligible for such centers. The diffuse population also often means a lack of critical mass to justify a childcare center. As the extended family structure breaks down due to increase mobility, migration, and other causes, the options for child care disappear. As a result, women work much longer hours—doing "economic work" when the children are in school or asleep, r they take their children with them, which often means hours in the sun near agricultural fields and little or no supervision.

Many private sector companies provide childcare services to boost recruitment and retention of women employees. Many countries—such as Chile, Turkey, Brazil and India, have legal mandates for companies to provide childcare for employers. Childcare services are one tool to change business culture. These initiatives have proven to be successful in terms of recruitment a broader talent pool -which usually entails greater gender diversity-, the reduction of turnover as well as long-term commitment to employers (IFC, 2017).

The need for childcare services presents enterprise opportunities in rural areas. The Self-employed Women's Association (SEWA) provides early child care services as a social enterprise providing a much needed service to women working agriculture, as day labor, who are self-employed, and as employees in other SEWA enterprises. The service has resulted in improved nutrition of the children and better performance once the children enter school. The experience "demonstrates that adequate childcare

1 Centre for Policy Dialogue (CPD). 2015. Estimating women's contribution to the economy. http://cpd.org.bd/wp-content/uploads/2014/10/Estimating-Women%E2%80%99s-Contribution-to-the-Economy-Study-Summary.pdf

encourages school-going among children and helps tackle social barriers such as caste." Beyond support for working women, the SEWA centers provide jobs for other women as crèche teachers, etc. (Chatterjee, 2006). Many such examples exist across the world, and they are a good area for investment by governments—in the form of tax breaks, grants to support improved services, and training of workers.

Building assets—digital, financial, and property

Recommendation: G20 nations should craft policies and programs meant to create access to the modern economy that address the issues of accessibility and usability for rural women. It is not the technology alone, but the associated services and training available to use the technology.

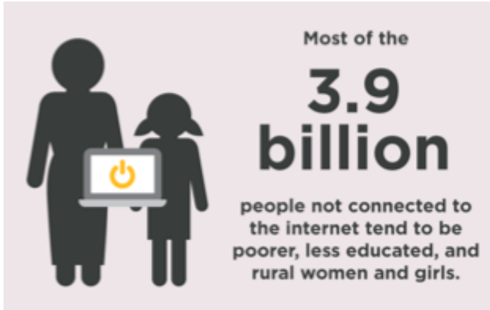
Particularly for entrepreneurs, the drivers of the modern economy are access to digital technology for price discovery, financial services, output market entry, networking, etc.; financial services for initial and working capital and to manage risk; and (especially for agriculture, livestock, and aquaculture) access to land for production and as collateral for access to credit. For rural women, the needs vary across economy groups.

Digital. Digital technology is changing the way markets work, and for those who have access to good quality technology, it can help lower barriers to entry in markets and improve price discovery to enhance competitiveness. The challenge for rural women entrepreneurs across all country income groups is the accessibility of sufficient technology to compete. Even in many HIEs, access to broadband limits entrepreneur's efforts to reach input and output markets efficiently and reliably. Governments need to prioritize ensuring affordable quality broadband access in the rural areas of their countries.

Recommendation: Where super-fast broadband is too expensive to deliver to individual customers, providing a super-fast hub within a public community center could facilitate rural entrepreneurs.

In LIEs and LMIs rural women face challenges beyond the technological access. First, pricing of the technology—smart phones, tablets, computers—can be place the technology out of reach. Many services run through SMS technology—iCow in Kenya is one such example—requiring much less capital to benefit from the service. However, there are many obstacles beyond access to technology.

The experience of Bangladesh is a good example of challenges to bridging the digital divide for rural women. While the country has good access to financial services (90% of 21 million MFI customers) for women, in 2015 only 18 percent of digital finance users were women. The reasons for this include few women agents working in mobile banking markets, potential security risks to women, lack of appropriate ID for a mobile account, actual ownership—most phones are owned by the husband or order child, and of literacy and numeracy (Shrader, 2015). BRAC tested an intensive training program—twice monthly training sessions for 10 months—for 200 women clients in rural areas. This resulted in 33 percent of the trainees becoming regular bKash users. An analysis of goMoney in Solomon Islands showed similar limitations to women's use of the technology. It also found that having access to a steady income stream was correlated with more active and consistent use of mobile banking services—so more female customers (59%) were in full-time paid jobs or self-employed; only 38% were subsistence farmers (World Bank, 2018).



Recommendation: Increasing rural women's access to digital technology may require a drive to get women national IDs, training to make them comfortable with the technology, literacy and numeracy training, and/or training for families to make the men of a household open to women using the technology.

Financial services. According to Global Findex, 71 percent of men have an account at a financial institution compared to 64 percent of women. The rate of people having accounts increases by 15 percent when people have secondary education. Worldwide, 66 percent of rural people have an account, but this drops to 32 percent in LIEs. Almost one in four people (23 percent) in low-income countries states that the reason for not having an account is distance (World Bank, 2018).

Access to credit requires collateral and/or a credit rating system, both of which can be unreachable for women in rural areas. In rural areas, one of the main forms of collateral is land, from which most women are blocked—culturally if not legally. According to UN Women (2018), fewer than 13 percent of agricultural landowners are women. Based on data from FAO, there is very little up-to-date data on land management or land ownership patterns. Table 2 below shows the data available for the G20 countries, which would be more likely to have robust data collection systems. A survey of 189 countries found that 40 percent have at least one constraint on women's property rights (World Bank Group, 2018). The same survey found that 78 percent of the countries have no law that affirmatively gives the right to women to be a "head of household". For unmarried women, only 21 percent of countries have that affirmative right in the law. The number drops to 5 percent for married women. Lack of credit contributes to lack of production inputs and technology, regardless of the sector. In primary cropping systems, this results in a yield gap of 20-30 percent. In enterprises out outside of agriculture, it can contribute to higher production costs and lower quality products.

Table 2. Women's management or ownership of agricultural land among G20 member nations.

G20 Member Nations	Agricultural Holders		Agricultural Landowners	
	Women as % of total	Source Date	Women as % of total	Source Date
Argentina	16.2%	2002		
Australia				
Brazil	12.7%	2006		
Canada	27.4%	2011		
China				
France	22.7%	2010		
Germany	8.4%	2010		
India	12.8%	2010-2011		
Indonesia	8.8%	1993		
Italy	30.7%	2010		
Japan				
Mexico	15.7%	2007	32.2%	2002
Republic of Korea				
Russian Federation				
Saudi Arabia	0.8%	1999		
South Africa				
Spain	21.7%	2010		
Turkey				
United Kingdom	13.1%	2010		
United States	13.7%	2012		

Note: The European Union is a G20 member but not list because data is reported at the national level only. Source: FAO, 2018.

Recommendation: A priority for the G20 and other nations is to improve the collection of quality data about land ownership.

According to Women, Business, and the Law, only 19 percent of countries have laws prohibiting creditors from discrimination based on marital status, and only 38 percent ban discrimination based on gender (figure 2). There are also limited avenues to build a credit history—e.g., evidence of reliable bill payment, something that women are often responsible for in the household (figures 3-5).

Recommendation: Countries should reform inheritance laws to allow women access to property and land.

As has been acknowledged by Women, Business, and the Law, discriminatory inheritance laws undermine women's capacity to engage in economic activities. In 36 economies, widows are not granted the same inheritance rights as men. Moreover, in 39 economies, laws prevent daughters to inherit the same proportion of assets as sons.

Control of land or housing can provide direct economic benefits to women entrepreneurs. When women have access to land, their chances to access to credit increases, as they are able to use this resource to obtain loans or microfinance, even in informal settings (Persha, L. et al., 2017). This is particular important because women tend to receive a lower income than men (due to their domestic burden), which leads to less savings and monetized contributions to invest in a small business.

Recommendation: Countries should commit to providing affirmative protection of women against discrimination by creditors, and they should establish credit rating systems that collect information on payment history to help women, in particular, build a credit history through other means.

Figure 2. The law prohibits discrimination by creditors on the basis of . . .

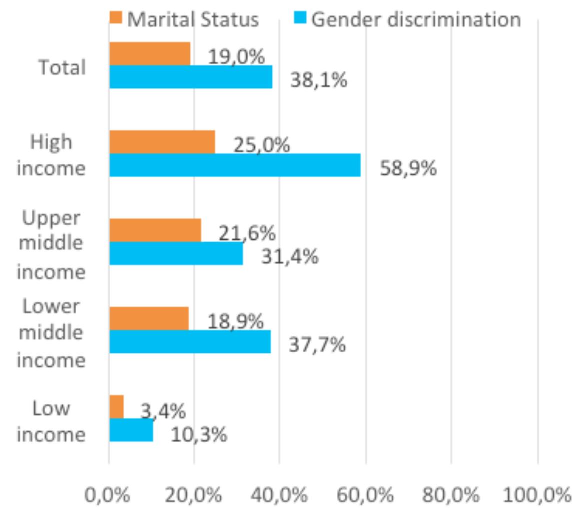


Figure 2. Microfinance institutions provide information to private credit bureaus or public credit registries.

Figure 3. Utility companies provide information to private credit bureaus or public credit registries.

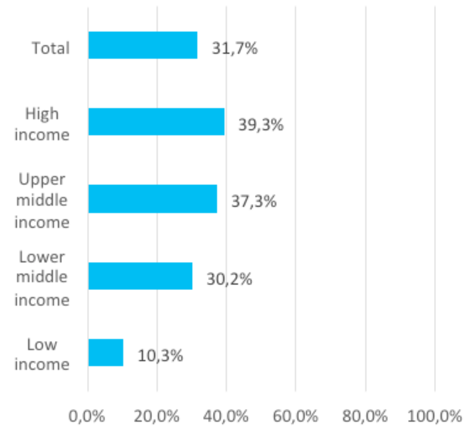
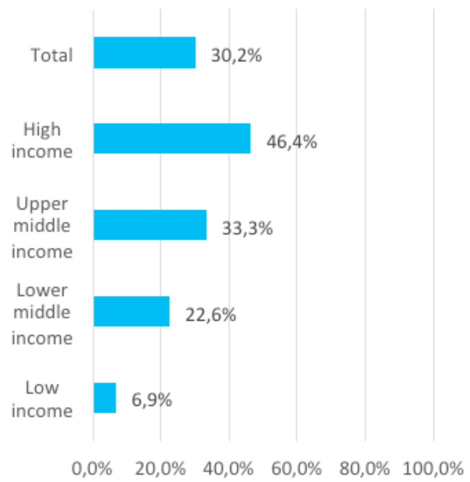


Figure 4. Retailers provide information to private credit bureaus or public credit registries.



Strengthening visibility, collective voice, and representation

Recommendation: G20 nations should commit to supporting the operation of women's groups and networks through, for example, ensuring the legal framework for women's organizations to have a legal identity within the country; provide support—e.g., training, grants, tax breaks, providing land or production space, etc.—for organizations to operate; and working with the networks to design policies and programs for women's economic empowerment.

Can women achieve economic empowerment without achieving political and social empowerment? Criticisms of modern empowerment programs point to their focus on finance and assets women economically without empowering them in all other spheres of life? Certainly, legal and regulatory reforms that enshrine equal rights for women and programs that ease their unpaid labor burden are important, as is the access to finance and assets. However, focusing solely on this misses the heart of empowerment as it was envisaged by the United Nations Fourth World Conference on Women in 1995:

> "Absolute poverty and the feminization of poverty, unemployment, the increasing fragility of the environment, continued violence against women and the widespread exclusion of half of humanity from institutions of power and governance underscore the need to continue the search for development, peace and security and for ways of assuring people-centred sustainable development. The participation and leadership of the half of humanity that is female is essential to the success of that search." (The United Nations Fourth World Conference on Women. 1995)

The creation of gender sensitive institutions could assist in bringing women into the forefront of both the narrative and practice of the economy (box 2). IFPRI (2017) points to the example of Heifer International which linked its asset transfer program for women to forming and strengthening women's groups. The assets helped the women earn income, which increased agency within her household and community and the groups provided a space for women to come together, learn, and gain confidence (IFPRI, 2017).

Box 2 Networks give women collective voice and increased agency in the economic arena

> In Africa, the First Continental Conference on the Empowerment of African Women in Maritime (CCEAWM) in Luanda, Angola, in March 2015 was a huge step in creating a gender sensitive institutional platform for women involved in the maritime sectors in Africa. To create enabling institutional arrangements, states should prioritize the implementation of the 1982 United

Nations Convention on the Law of the Sea (UNCLOS). This would require the international community to scale up gender sensitive investments in ocean resources. These investments should be targeted and inclusive of poor and rural coastal communities in a way that ensure that women are not only empowered but have equal access to resources.

In South Asia, formal and informal networks are working to link women entrepreneurs at all levels to advocate for pro-female employment and business policies. The South Asia Women's Development Forum brings together entrepreneurs with women's chambers of commerce and other association to share information and advocate on women, business, and the policy environment that affects them. The informal Business Enterprise and Employment Support for Women in South Asia, has worked across national borders to facilitate women-to-women learning on technical issues for economic empowerment such as product development, product quality, business planning and management, etc.
Source: authors

One of the concepts underlying new WEFI program (2017) is that lack of networks and knowledge constrain female entrepreneurship. Certainly, social connections have long enabled men to access business opportunities. Where women can come together, build confidence, forge professional connections, and connect with mentors to help build their business (WEFI concept note).

For rural women in low income countries, such organizations and networks—that seek to empower women economically—can also help establish links to input and output markets, to productive assets, and to finance. Examples such as, SEWA, ALEAP, SABAH, and BRAC have provided the support in training, jobs, finance, and market access for women that often lack the literacy skills and agency to be successful entrepreneurs.

Recommendation: G20 Countries should promote rural women's political participation in all levels of government.

Lack of access to resources undermine women's political participation, which is a key element to strengthen democratic and fair societies, and create a political environment that is able to translate women's perspective and needs into legislation. Evidence supports that when women are in office, they tend to make laws beneficial to female's interests (Reindgold, 2000) and increase opportunities for the career of other women.

For example, in the 100 economies with a score of 100 or higher in "accessing to institutions", Women, Business, and the Law highlighted that the proportion of seats

held by women in national parliaments was 24%, whereas in the 62 economies with a score lower than 100, this percentage decreased to 17%. Some regions, such as Latin America, have experienced a backlash in women's political participation. In 2014, there were 4 women presidents, the highest number ever experienced in the region. Currently, there is no female president. Female participation in legislative bodies in the region is 28.4% (Inter-Parliamentary Union, 2017), around one fifth of all parliamentarians. The world average is 23.4%.

By promoting women's political participation, countries encourage women's economic empowerment.

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Early childhood development, education and care (ECDEC) has rightly gained a prominent place on national and international policy agendas. In recent years a broad global consensus has emerged that ensuring access to high quality early childhood development, education and care programmes is one of the most effective policy tools countries can employ to impact both individual and collective (i.e. national) well-being and educational achievement. Children learn and make significant experiences from birth, long before they enter formal schooling.

The importance of the earliest years of human life as a 'critical period' (Woodhead, 1996) is recognised not least t

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