

By:



INDONESIAN CHAMBER OF
COMMERCE AND INDUSTRY



B20
INDONESIA
2022 **BUSINESS**

ADVANCING
INNOVATIVE,
INCLUSIVE AND
COLLABORATIVE
GROWTH

WOMEN IN BUSINESS ACTION COUNCIL

POLICY PAPER



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FOREWORD BY THE TASK FORCE CHAIR



“Over the last 2 years, COVID-19 has taken a significant toll on lives and livelihoods across the globe. It has had a particularly regressive effect on gender equality. We need to ensure the role of women in business and the workplace does not fall further behind. Gender equality is not only a pressing moral issue but offers significant economic upside – the World Economic Forum reported that global GDP could grow by an additional US\$28 trillion if women could participate equally as men in the world economy.”

The Women in Business Action Council (WiBAC) is putting forth three strategic imperatives that will enable us to move towards gender parity:

- *Empowering women entrepreneurs;*
- *Enabling women’s digital and leadership capabilities; and*
- *Promoting safe and equitable workplaces.*

The policy recommendations aim to promote the growth of women-led businesses and bring more women into the workforce. And as these policy recommendations are interlinked, they will deliver a multiplier effect globally if executed in tandem. Thus, we recommend that the G20 countries take these recommendations as a complete set and that countries do not cherry pick.

In addition, WiBAC recommends taking active steps to foster women inclusion in the global economy through participation in the One Global Women Empowerment (OGWE) platform. The platform brings together capabilities and networks to accelerate and scale initiatives to support women-led businesses and empower women at work. OGWE will act as a bridge to connect women empowerment efforts between successive G20 and B20 Presidencies, enabling the continuation of efforts from Indonesia to India, Brazil and beyond.

Finally, I am grateful for the opportunity to chair the WiBAC this year and to have worked closely with my esteemed co-chairs, deputy chair, policy manager, our members, knowledge partner and network partner to develop this policy paper and the OGWE platform. Gender equality must become a priority for the world. And that time is now.”

finance, from the perspective of the financiers and investors, and the demand side, from the perspective

Sincerely,

Ira Noviarti

*Task Force Chair, Women in Business Action Council
President Director, Unilever Indonesia*

FOREWORDS BY THE TASK FORCE CO-CHAIRS

CO-CHAIRS

FOREWORDS



Jos Schmitt

President & CEO,
Neo Exchange

"The benefits to economic growth and business performance by including women in our economies on an equal basis are staggering and indisputable. Yet we are still far from getting there, and in fact, the Covid-19 pandemic has led to regression. We need practical and actionable solutions, driven by policy, now! When women succeed, we all prosper."



**Diane Wang
Shutong**

Founder, Chairperson &
CEO, DHgate

"In the social commerce era, digital and STEM skills are opening up more possibilities for women in e-commerce and other business fields. More learning resources mean more opportunities, as entrepreneurship is often the only alternative for labor force participation in the emerging markets. The road ahead in supporting women in business through knowledge sharing and e-learning will be continuous."



Sucharita Eashwar

Founder & CEO, Catalyst for
Women Entrepreneurship

"As more women become entrepreneurs, it is crucial for them to develop skills to operate effectively in our digital economy. We plan to actively build their business and STEM skills to maximize the capacity of women owned/led enterprises to successfully contribute substantially to sustainable local, national and global economies."



Rania Nashar

Senior Advisor to the
Governor & Head of
Compliance & Governance,
Public Investment Fund

"When we encourage upskilling and development in half of the labor force, growth becomes inevitable. It compounds upon itself, creating a culture of diversity and equality, resulting in a powerful multiplier effect and further catalysing innovation and growth. This fact reinforces the importance of addressing entrenched imbalances around issues of low participation of women in STEM careers and female representation in leadership positions around the world."

FOREWORDS BY THE TASK FORCE CO-CHAIRS

CO-CHAIRS

FOREWORDS



Balaka Niyazee

General Manager & Senior
Vice President, P&G
South Korea

"P&G is committed to gender equality to help economies grow and businesses thrive. Currently, only 27% of women considering a tech career compared to 62% of men. A highly skilled STEM workforce will help drive technology-based innovation. We envision a world where all students are given the opportunity to explore a career in STEM. To achieve this, businesses need a multi-stakeholder approach and partnerships where everyone plays their role."



Zeynep Bodur Okyay

President & CEO, Kale Group

"Women in business matter, but even more so, businesses need women. The world has a shared interest in reconstructing the global economic order toward a more inclusive, sustainable, and resilient economy. Bringing more women into the workforce, especially to higher-quality jobs, is a fundamental prerequisite for success."



Johnny C. Taylor, Jr.

President & CEO, Society
of Human Resource
Management, SHRM

"As HR professionals and business leaders, we have a responsibility to remove barriers to success for women across our organizations. This policy paper provides actionable recommendations to ensure equitable and inclusive access to talent-building resources and technical education for women across the globe so that workplaces and communities everywhere flourish."

TASK FORCE COORDINATION GROUP

DEPUTY CHAIR



Nurdiana Darus
Corporate Secretary and
Head of Sustainability &
Corporate Affairs of
Unilever Indonesia

POLICY MANAGER



Maya Juwita
Executive Director, Indonesia
Business Coalition for Women
Empowerment

KNOWLEDGE PARTNER



NETWORK PARTNER



RECOMMENDATIONS: EXECUTIVE SUMMARY

Significant economic gains can be made if women were to participate equally in the global economy. The past decade has seen great strides in the economic inclusion of women, but persistent challenges remain, and COVID-19 has reversed some earlier gains. The Women in Business Action Council (WiBAC) recommends that G20 policy makers take active steps in:

- Empowering women entrepreneurs;
- Enabling women's digital and leadership capabilities; and
- Promoting safe and equitable workplaces

WiBAC also seeks the G20 leadership's support for the One Global Women Empowerment (OGWE) platform, a global network, that connects relevant stakeholders and helps to scale and accelerate existing networks and initiatives that promote the impactful inclusion of women and women-led businesses in the global economy.

THE CONTEXT

The COVID 19 pandemic has turned back the clock on many gains made towards gender equality within the economy, with women being disproportionately impacted in comparison to men. Increased care responsibilities with school closures forced more women than men to drop out of the labor market, with many quitting paid employment altogether. Even before the pandemic there was a significant gap in managerial positions held by women compared to men and the gap has widened. The International Labour Organization (ILO) reported that social distancing measures, lockdowns and distorted supply chains and markets have exacerbated structural inequities, as such increasing challenges that impede women-owned businesses and has led to several closures.

The lack of women's participation in the workforce not only affects their personal health and well-being, but it weakens the global economy. In 2018, the World Economic Forum (WEF) reported that global GDP could grow by an additional US\$28 trillion if women could participate equally as men in the world economy.

Past B20s have highlighted many barriers to women's economic inclusion which include lack of resources and funding for women entrepreneurs, access to digital skills and infrastructure, culture and stereotype influences, lack of opportunity, women taking on the majority of unpaid domestic/family care, lack of workplace flexibility, lack of legal rights, and violence against women, amongst others. Other G20 engagement groups such as W20 and G20 EMPOWER have raised similar issues while also focusing on broader societal challenges facing women and girls.

THE RECOMMENDATIONS

Under the Indonesian G20 Presidency, the B20 recommends proven and actionable steps that G20 governments can take to improve gender equality in the workforce as well as practical steps to build, accelerate and scale women-led businesses from subsistence to growth. This will support job creation, help bring more women out of poverty, enable more innovation and help further spur social and economic development.

WiBAC has identified three policy objectives as shown in the matrix below:

Empowering women entrepreneurs

1.1 Identify and establish the critical ecosystem that enables access to finance, legal, and other entrepreneurial technical assistance

1.2 Develop a global women business network to stimulate cross-border knowledge-sharing and investments into women-led businesses

Enabling women's digital and leadership

2.1 Equipping more girls with STEM skills and increasing and accelerating women's access to digital skills

2.2 Strengthen skills for women to undertake leadership roles and facilitate agreement on common gender reporting to improve transparency

Promoting safe and equitable workplaces

3.1 Improve job security for female workers in the informal economy, including in rural communities

3.2 Develop policies, strategies and systematic approaches to enable prevention of gender-based violence and provision of assistance to victims in the workplace

These policy objectives are critical to bringing more women into the workforce and retaining them in work.

In particular, the recommendations which, if addressed in tandem, can have a multiplier effect. The recommendations have been identified because they operate congruently, and positive outcomes gained in one area can lead to improvements in another. It is therefore essential that the recommendations be implemented holistically across G20 countries as a priority and that countries do not cherry pick.

RECOMMENDATION 1

Empowering Women Entrepreneurs

Policy Action 1.1 - Identify and establish the critical ecosystem that enables access to finance, legal, and other entrepreneurial technical assistance.

- Urgently amend laws and supporting policies that typically impede women's entrepreneurship
- Build digital infrastructure – following the recommendations of the B20 Indonesia's Digitalization Task Force
- Actively address physical, regulatory and socio-cultural barriers which limit affordable access to digital technologies, on-line format MSME education programs and access to market and financial infrastructure
- Urge the adoption of gender responsive procurement measures, including a minimum threshold of 3% of public and private sector procurement to women-led businesses
- Enable MSME development in high growth sectors such as digitalization, green economy and sustainable industry, and social enterprises, including incentivizing startups
- Advocate for additional disclosures on loans and financing granted to women to address bias in women's access to financial infrastructure, for example under standards to be issued by the International Sustainability Standards Board (ISSB)

Policy Action 1.2 - Develop a global women business network to stimulate cross-border knowledge-sharing and investments into women-led businesses.

- Foster support for women entrepreneurs, development of women's capabilities and promotion of safe and equitable workplaces by scaling and accelerating existing networks and initiatives through the One Global Women Empowerment (OGWE) platform
- Establish a permanent OGWE body – supported by a secretariat and enabled by technology - to act as the bridge between G20 and B20 Presidencies' outcomes, ensuring continuation of efforts from B20 Indonesia to B20 India, B20 Brazil and beyond
- Support, fund and participate in OGWE and ensure its adoption at the national level
- Enable and accelerate the development of supportive MSME ecosystems and infrastructure across countries through OGWE
- Participate in programs, campaigns and sharing of best practices geared towards the building of digital capabilities of women and the providing of knowledge sharing and technical Support, which includes coaching, training, and mentoring amongst other areas, through OGWE
- Support and participate in programs geared towards the moving of women from informal to formal work and addressing specific challenges facing women in the rural sector including reskilling and upskilling of women, through OGWE
- Participate in sharing of best practices and policies that support and can accelerate workplace violence prevention and restitution practices, through OGWE

PROPOSED KPIs:

WiBAC proposes that current and future G20 processes monitor progress on the share of female entrepreneurs. Specific targets for these KPIs are proposed in the Annex, with ambitions for 2025. WiBAC also proposes in the Annex to begin monitoring and tracking several additional indicators, including the Total Entrepreneurship Activity (TEA) ratio for men and women.

RECOMMENDATION 2

Enabling women's digital and leadership capabilities

Policy Action 2.1 - Equipping more girls with STEM skills and increasing and accelerating women's access to digital skills.

- Attract and retain female STEM students and professionals, by eliminating stereotypical views in education/ school/ work support structures, embedding STEM into school curricula, and incentivizing corporations that advocate the inclusion and hiring of female STEM graduates to enable a gender balanced workforce
- Foster capabilities in STEM and promote the development of clear career pathways and female leadership roles such as through roadmaps for skilled jobs

Policy Action 2.2 - Strengthen skills for women to undertake leadership roles and facilitate agreement on common gender reporting framework to improve transparency.

- Break down obstacles that limit equal representation of women in mid- and senior-level leadership positions, and encourage organizations to improve access to leadership training and on-the-job opportunities for women
- Facilitate agreement on a common gender reporting framework on fair representation that aligns to the Brisbane 25X25 targets as amended under Italy G20
- Encourage simple voluntary assessments on gender reporting for early detection of gender issues at workplace

PROPOSED KPIs:

WiBAC proposes that current and future G20 processes monitor progress on the percentage of women in middle and senior management roles. Specific targets for these KPIs are proposed in the Annex, with ambitions for 2025. WiBAC also proposes in the Annex to begin monitoring and tracking several additional indicators, including the proportion of women graduating in Science, Technology, Engineering and Mathematics (STEM) subjects, the percentage of women employed in STEM, and the rates of attrition of women in STEM education and STEM jobs.

RECOMMENDATION 3

Promoting safe and equitable workplaces

Policy Action 3.1 - Improve job security for female workers in the informal economy, including in rural communities.

- Review legislation to ensure equal rights and obligations for women and support entrepreneurship in rural communities in local high growth sectors
- Incentivize support for women returning to the workforce after long absences including a 'career comeback' tax exemption for businesses that employ and offer re-skilling and/or coaching programs for women after long periods outside the workforce

Policy Action 3.2 - Develop policies, strategies and systematic approaches to enable prevention of gender-based violence and provision of assistance to victims in the workplace.

- Work with relevant social groups to identify gaps in meeting the Violence and Harassment Convention (No. 190) and its accompanying Recommendation (No.206) and take active steps to address them, with a view to ratifying the convention and its associated recommendations
- Establish a tripartite body, that includes victims of sexual violence at work, to identify gaps and determine actionable next steps to address gaps
- Immediately take steps to address reported incidences, publicly denounce acts of sexual harassment, and have dedicated support for victims of abuse

PROPOSED KPIs:

WiBAC proposes that current and future G20 processes monitor progress on the female labor force participation rate. Specific targets for these KPIs are proposed in the Annex, with ambitions for 2025. WiBAC also proposes in the Annex to begin monitoring and tracking several additional indicators, including the percentage of women who have experienced violence in the workplace during the last year.

THE ONE GLOBAL WOMEN EMPOWERMENT PLATFORM

It is acknowledged that the actions of Governments alone will not be sufficient to make the significant and much needed dent in improving women's participation in the workforce. All relevant stakeholders need to come together to support women as business owners and employees.

There are several stakeholders who play a vital role. These include businesses, service providers, philanthropists, civil society organizations, multilateral organizations, lenders and investors. They are supported by various enabling platforms. Examples include funding platforms such as We-Fi, Banking on Women, and Global Invest Her; cross-border trade enablers such as WEConnect International, SheTrades, eTrade for women and APEC Cross-Border E-Commerce Training (CBET) workshops; platforms that support high growth and emerging sectors such as Female Entrepreneurs Worldwide (FEW), and She Loves Tech; and public/private collaboration platforms such as Closing the Gender Gap Accelerator (CGGA) by WEF. Other platforms and groups include Catalyzing Women's Entrepreneurship by the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP), Women's Entrepreneurship (APEC), Women's Entrepreneurship (OECD), RED MIA, Fair Share of Women Leaders, W20, G20 EMPOWER, Women Empowerment Working Group, and African Social Entrepreneurs Network. There are many more.

With so many enabling efforts underway, WiBAC considered how best to bring these together to: a) enable stakeholders with similar goals or complementary services to link up and scale their efforts; b) facilitate governments and businesses to jointly implement gender-based programs such as procurement initiatives etc.; and c) Quickly and easily connect women to additional resource options, markets and information (e.g., guides on laws and regulations, training programs).

To this end, WiBAC proposes a practical initiative – the One Global Women Empowerment (OGWE) platform. OGWE is a platform that aggregates existing capacities and networks to accelerate and scale impactful women empowerment efforts globally, thus enabling growth, development, and acceleration of women-led businesses and women in the workforce. It will be supported by technology and a permanent secretariat and will scale the efforts of existing platforms, initiatives and networks that already provide critical enablement to women-led MSMEs. OGWE will act as a bridge specifically for women's economic empowerment between successive G20 and B20 Presidencies, enabling the continuation of efforts from Indonesia to India, Brazil and beyond.

This is a strategic initiative and will be effective with the participation of G20 nations. The basic setup of OGWE is depicted below. Key stakeholders will include governments, businesses, investors, philanthropies, civil society organisations, and service providers, participating in the global platform to provide digital capabilities, knowledge sharing, funding and investments, technical support, and supportive policies, to empower every woman in business in the global economy.

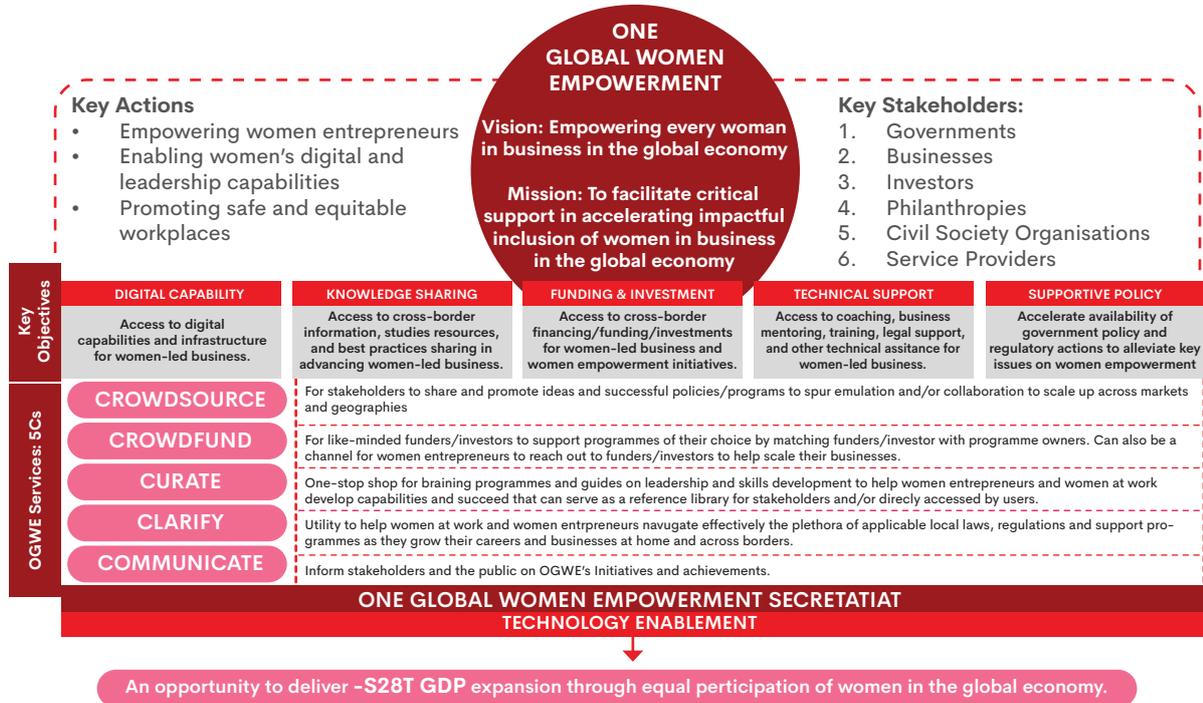
The OGWE platform will be run by a secretariat and be technologically enabled to provide the 5Cs of services – crowdsource, crowdfund, curate, clarify, and communicate – to all stakeholders involved. OGWE's target beneficiaries are women in business, defined as women entrepreneurs and women in the workforce

THE BASIC SET UP



One Global Women Empowerment

Aggregating existing capacities and networks to accelerate and scale impactful women empowerment efforts globally



WiBAC advocates that if Governments set the enabling policy framework as per recommendations, and stakeholders connect more broadly through OGWE, women’s economic empowerment can be accelerated. Implementing the recommendations will require policy adjustments and legislative change, as well as funding and plans that can be monitored and measured. The G20 leaders need to play a crucial role and lead the acceleration of economic and societal growth that comes with the full economic inclusion of women.

INTRODUCTION

Women continue to be underrepresented in the global economy, with inherent inequalities further exacerbated in recent years with the COVID 19 pandemic. In 2018, the labor force participation rate for women aged 15 years and up was 48.5 percent, 26.5 percentage points below that of men.¹ Yet the economics speak volumes to enhanced workforce equality. In 2018, the WEF² reported that empowering women to participate equally in the global economy as men could add US\$28 trillion in GDP growth by 2025.³ Companies with women in 25 percent of senior leadership positions outperformed at a compound annual growth rate of 2.8 percent; this increased to 4.7 percent at companies where women comprised 33 percent of senior leadership; and jumped to 10.3 percent at companies where more than 50 percent of senior leaders are women.⁴ Not to mention if women farmers had the same access to productive resources as men, they could increase yields by 20 to 30 percent and total agricultural output by 2.5 to 4 percent, lifting 100 to 150 million people out of hunger.⁵

These economic gains are not being realized due to persistent inequality. Across the globe, women continue to be over-represented in the informal economy, while being under-represented in managerial positions.⁶ Men are also more likely to hold jobs in higher paying industries than women, and when women join these sectors, they are sometimes offered lower wages or less senior roles.⁷ Investment in companies co-founded by women is less than half that invested in companies founded by male entrepreneurs.⁸ Gender differences in laws affect women in all regions (developed and developing markets). Globally, over 2.7 billion women are legally restricted from having the same choice of jobs as men. According to UN 2018 data, approximately 55 percent of economies have laws preventing women from working in specific jobs, 31 percent have no laws on sexual harassment in the workplace, and in 18 economies, husbands can legally prevent their wives from working.⁹ In the rural sector, women account for 41 percent of the global agricultural labor force, and yet they rarely own the land upon which they work.¹⁰

Compounding these inequities has been the disproportionate impact of the COVID 19 pandemic on women. The G7 recently recognized “the devastating and disproportionate impact of COVID 19 on women and girls, which risks reversing hard-won gains especially with regards to gender-based violence, sexual and reproductive health and rights, education and jobs”.¹¹ According to a recent WEF report, the cumulative COVID 19 impact has added 36 years to the timeline to reach gender parity – from 99.5 years in 2020 to 135.6 years today – and is likely to drag

1 International Labour Organization (ILO), World Employment and Social Outlook: Trends for Women 2018: Global Snapshot, 2018, p. 6

2 David Abney and Arancha Gonzalez Laya, This is why women must play a greater role in the global economy, World Economic Forum (WEF), January 24, 2018

3 McKinsey, The price of gender inequality, McKinsey Classics, September 2020

4 Mark Misercola, Higher Returns with Women in Decision-Making Positions, Credit Suisse, October 3, 2016

5 Food and Agriculture Organization of the United Nations, “Empowering women and girls is crucial to ensure sustainable food security in the aftermath of COVID19, say UN food agency heads ahead of International Women’s Day”, March 6, 2021

6 International Monetary Fund (IMF), Pursuing Women’s Economic Empowerment, 2018, p. 4

7 Laura D’Andrea Tyson and Ceri Parker, An economist explains why women are paid less, WEF, March 8, 2019

8 Katie Abouzahr, Matt Krentz, John Harthorne, and Frances Brooks Taplett, Why Women-Owned Startups Are a Better Bet, BCG, June 6, 2018

9 World Bank, Women, Business and the Law 2018, 2018, p. 2

10 ILO, Empowering women working in the informal economy, 2018, p. 3

11 White House Briefing Room, Carbis Bay G7 Summit Communiqué, June 13, 2021

an additional 47 million women into poverty.¹² The ILO also warned that some of the “modest progress” that has been made on gender equality around the world will disappear as a result of COVID.¹³ Studies by the United Nations Development Programme (UNDP) and UN Women also found in September 2020 that most nations have failed to protect women and girls from the negative economic and social consequences of the COVID 19.¹⁴ Early projections from ILO suggest 5 percent of all employed women lost their jobs as a direct result of COVID 19 in 2020, compared with 3.9 percent of employed men. As schools and daycare centers were shut down, childcare needs multiplied. Women have provided the majority of this needed care (mostly from home) during the crisis, leaving many of them unable to work.¹⁵

The following recommendations aim to provide proven and actionable steps that G20 governments can take to improve gender equality in the workforce. The paper outlines the recommendations as well as proven examples that can be adapted and scaled.

For ease of standardization and adoption across G20 nations WiBAC has adopted the ISO definition of a ‘women-led business’.¹⁶ A ‘woman led business’ is one that is at least 25 percent owned by one or more women, whose management and control lie with one or more women, which has at least one third of the board of directors comprised of women, where a board exists, where a woman is a signatory of the business’s legal documents and financial accounts, and which is operated independently from businesses that are neither led nor owned by women.¹⁷

12 UN Women, *From insights to action: Gender equality in the wake of COVID 19*, 2020, p. 6

13 ILO, *ILO Monitor: COVID19 and the world of work*. Fifth edition, June 30, 2020, p. 8-11

14 UNDP News Center, UNDP and UN Women launch COVID 19 Global Gender Response Tracker, September 28, 2020

15 ILO, *World Employment and Social Outlook: Trends 2021*, 2021, p. 23

16 The International Trade Centre (ITC) noted the growing use of the term “women-led business” as opposed to “women-owned business”. The former recognizes that successful women-led businesses have a variety of trajectories and strategies for growth. In many cases, successful women entrepreneurs running high-growth companies have chosen to give up equity in order to raise capital. While women-led businesses may be less than 51%-owned by women, women still have significant leadership positions and ownership within these companies, and this matters because many of these women-led businesses are driving economic growth and disrupting the industries they are entering. The success and economic impact of these women is discounted if the focus is on 51% ownership. ITC, *Technical Note: Definitions for Women’s Businesses*, 2020

17 International Organization for Standardization (ISO), *IWA 34:2021 (en) Women’s entrepreneurship – Key definitions and general criteria*, 2021



RECOMENDATION 1

EMPOWERING WOMEN ENTREPRENEURS

POLICY ACTIONS

Policy Action 1.1 - Identify and establish the critical ecosystem that enables access to finance, legal, and other entrepreneurial technical assistance.

The G20 Governments should:

- Urgently amend laws and supporting policies that typically impede women's entrepreneurship
- Build digital infrastructure – following the recommendations of the B20 Indonesia's Digitalization Task Force
- Actively address physical, regulatory and socio-cultural barriers which limit affordable access to digital technologies, on-line format MSME education programs and access to market and financial infrastructure
- Urge the adoption of gender responsive procurement measures, including a minimum threshold of 3% of public and private sector procurement to women-led businesses
- Enable MSME development in high growth sectors such as digitalization, green economy and sustainable industry, and social enterprises, including incentivizing startups
- Advocate for additional disclosures on loans and financing granted to women to address bias in women's access to financial infrastructure, for example under standards to be issued by the International Sustainability Standards Board (ISSB)

Policy Action 1.2 - Develop a global women business network to stimulate cross-border knowledge-sharing and investments into women-led businesses.

The G20 Governments should:

- Foster support for women entrepreneurs, development of women's capabilities and promotion of safe and equitable workplaces by scaling and accelerating existing networks and initiatives through the One Global Women Empowerment (OGWE) platform
- Establish a permanent OGWE body – supported by a secretariat and enabled by technology - to act as the bridge between G20 and B20 Presidencies' outcomes, ensuring continuation of efforts from B20 Indonesia to B20 India, B20 Brazil and beyond
- Support, fund and participate in OGWE and ensure its adoption at the national level
- Enable and accelerate the development of supportive MSME ecosystems and infrastructure across countries through OGWE
- Participate in programs, campaigns and sharing of best practices geared towards the building of digital capabilities of women and the providing of knowledge sharing and technical Support, which includes coaching, training, and mentoring amongst other areas, through OGWE
- Support and participate in programs geared towards the moving of women from informal to formal work and addressing specific challenges facing women in the rural sector including reskilling and upskilling of women, through OGWE
- Participate in sharing of best practices and policies that support and can accelerate workplace violence prevention and restitution practices, through OGWE

SDG IMPACT



Policy Actions 1.1 and 1.2 contribute to No Poverty target 1.4 'By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance'.

With a focus on technical assistance, Policy Action 1.1 also contributes to Quality Education target 4.4 'By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship'.

Policy Action 1.1 contributes to Gender Equality. It particularly supports target 5.1 to 'End all forms of discrimination against all women and girls everywhere' and target 5.5 to 'Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life'. It also addresses target 5.4 'Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate'. Policy Action 1.2 particularly contributes to target 5.a 'Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws' and 5.b 'Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women'.

Policy Actions 1.1 and 1.2 support Decent Work and Economic Growth target 8.3 'Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.

By stimulating cross-border knowledge-sharing and investments into women-led businesses, Policy Action 1.2 also contributes to target 9.2 'Promote inclusive and sustainable industrialization and, by 2030, significantly raise industry's share of employment and gross domestic product, in line with national circumstances, and double its share in least developed countries'. Additionally, Policy Actions 1.1 and 1.2 contribute to target 9.3 aims to 'Increase the access of small-scale industrial and other enterprises, in developing countries, to financial services, including affordable credit, and their integration into value chains and markets'.

Policy Action 1.1 encourages MSME development in high growth sectors such as digitalization, green economy and sustainable industry, and social enterprises, in doing so it contributes to target 13.2 'Integrate climate change measures into national policies, strategies and planning'.

RELEVANT G20 INDONESIA PRESIDENCY PRINCIPLE



Policy Objective 1 supports the Indonesian G20 Presidency priority theme of 'Collaborative Recovery and Growth' particularly in the ambition to 'Establish a supportive and critical ecosystem to enable women entrepreneurs.' It further supports this theme by fostering the 'Development of a global network to stimulate knowledge sharing and investments. WiBAC supports bringing more women entrepreneurs into the labor market and the recovery from the pandemic through collaborative recovery and growth.

CONTEXT

Policy Action 1.1

Women entrepreneurship plays a critical role in economic development. It provides income, generates wealth, and can have a multiplier effect through job creation and innovation. A 2019 report estimates that if women and men participated equally as entrepreneurs, global GDP could rise by approximately 3 to 6 percent, boosting the global economy by US\$2.5- US\$5 trillion.¹⁸ The untapped commercial opportunity afforded by extending financial services to unbanked and underserved women in the developing world is compelling; there would be more than US\$2 trillion in new deposits flowing into the financial system, US\$17 trillion in loans to capital-starved women-led MSMEs and up to US\$50 billion in life insurance premiums income annually.¹⁹ Financial technology (fintech) is a critical tool that can facilitate the closing of the gender gap in financial inclusion.²⁰ While 63 percent of the world's total population uses the internet today, the International Telecommunications Union (ITU) reports that more than 50 percent of the world's women are offline, highlighting a need for increased digital infrastructure and capabilities.²¹

Realizing this potential requires significant fast-tracking of solutions to barriers inhibiting women-led businesses, including access to resources like investment, finance, and infrastructure. It also requires the removal of legal barriers such as the ability to sign contracts, register businesses, or own property. For example, rural women comprise a quarter of the world's population and they frequently work as farmers, wage earners and entrepreneurs - yet less than 20 percent of landholders worldwide are women.²² Overall, on average, women have just three-quarters of the legal rights afforded to men, significantly curtailing their economic opportunities.^{23 24} Stereotypes manifest in terms of approval or disapproval of careers, pressures to focus on family first, or the perceived risk of women-led businesses, etc. Women entrepreneurs are keen to participate in the economy, but they lack access to finance or risk capital due to stereotypes and investor bias.

Additionally, COVID 19 has impacted women-led businesses more than men-owned businesses. The pandemic is seen to have made investors weary of risks and more likely to stick to their existing networks — which is very much a “boys' club” and tough for women to break into.²⁵ Female-led businesses raised a mere US\$6 billion in 2019 whereas in contrast male-led businesses raised US\$195 billion in the same year. These amounts further dwindled at the peak of the pandemic. It has also been suggested that women

18 Shalini Unnikrishnan and Cherie Blair, BCG, Want to Boost the Global Economy by \$5 Trillion? Support Women as Entrepreneurs, 2019, p. 1

19 Women's World Banking, There's Nothing Micro About a Billion Women: Making Finance Work for Women, 2022

20 Asian Development Bank Institute, Closing the Gender Gap in Financial Inclusion through Fintech, 2019

21 Alexandra Tyers-Chowdhury and Gerda Binder, What We Know About The Gender Digital Divide for Girls: A Literature Review, UNICEF, 2021, p. 5

22 ILO, Rural Women at Work: Bridging the Gap, 2018

23 World Bank, Women, Business and the Law 2021, 2021, p. 1

24 Cherie Blair Foundation, Gender Stereotypes & Their Impact on Women Entrepreneurs, 2021

25 Harvard Business Review, “Women-led startups received just 2.3% of VC funding in 2020”, February 25, 2021

entrepreneurs were more affected by COVID 19 as some sectors such as art, entertainment, travel and hospitality, which were more negatively impacted by the pandemic, tend to have greater female representation.

According to the Global State of Small Business Report commissioned by Facebook, World Bank and OECD, female-owned businesses were on average six percentage points more likely to close temporarily during COVID 19 than male-owned businesses (as observed in the survey cycles conducted between May 2020 and February 2021).²⁶

These sobering statistics tell us that much more must be done to enable women-led businesses.

²⁶ Facebook, Global State of Small Business, 2021, p.2



Policy Action 1.1: Identify and establish the critical ecosystem that enables access to finance, legal, and other entrepreneurial technical assistance

Entrepreneurship is critical to inclusive growth. It drives innovation, creates income and wealth and spurs job creation. Much can be gained from supporting women entrepreneurship.

Legal constraints: According to the Women, Business and the Law 2021 report, most reforms introduced or amended laws affecting pay and parenthood.²⁷ There were no reforms addressing gender differences in property rights, a barrier facing many women entrepreneurs. Priority laws for consideration include property ownership, bank account ownership, financial services (including encouraging commercial banks to establish specific credit lines for women entrepreneurs or female-led businesses at competitive interest rates, low fees and insurance companies to provide insurance products, trade and investment rules including but not limited to trade finance solutions, investor reporting on women-led businesses (including reporting by credit providers on the risk, default and loss data associated with women-led businesses with the aim of shifting risk perception bias), and taxation (including simplifying taxation rules and reviewing incentives to support women in business creation). For example, the Canadian government adopts a method called Gender-based Analysis Plus (GBA Plus) to assess its policies and programmes for systemic inequalities with a view to reducing such inequities.²⁸ Additionally, the government is working with Canadian financial institutions to develop a voluntary code to help support the inclusion of women entrepreneurs as clients in the financial sector.

Gender bias and stereotypes: Examples of measures that can be adopted in overcoming gender-based stereotypes range from school curriculum acknowledging both women and men's contributions to history, as well as for multinational corporations (MNCs) and governments to collaborate on creating mentoring programs for both men and women.

²⁷ WorldBank, Women, Business and the Law 2021, 2021

²⁸ Government of Canada, Gender-based Analysis Plus, accessed June 25, 2022

Global trends are driving new opportunities to bring more women into the economy as follows:

- **Green Economy:** Women are more attracted to the green industry due to favourable opportunities for progression. Additionally, green industries, especially green finance and renewables, offer good opportunities to improve climate change mitigation and the global environment. A randomized field experiment on 440 forest users in Indonesia, Peru and Tanzania found that when a gender quota (at least 50 percent of group members were women) was assigned to half of the participating groups, these groups conserved more trees as a response to a 'payment for ecosystem services' intervention and shared the payment more equally.²⁹ To realize the full potential of women in the green economy requires overcoming barriers such as increasing access to technical and vocational education and training, investing in training and capacity-building initiatives for women who are professionals in the green industry, and promoting women entrepreneurs who are successful in green industry as role models.³⁰ For instance, in recognizing the vital role women play in disaster preparedness and response, Vietnam Women's Union is now legally a part of the disaster-related decision-making system.³¹
- **Digital Revolution:** Women need the digital skills and access to the infrastructure – internet/computer/tablets/phone etc. – to be active participants in the digital economy. It is of paramount importance that the G20 Governments invest in digital infrastructure so women can access online format MSME education programs that address strategy and planning, financing options including trade finance and blended finance, structure and operations including social enterprises, sustainability, business opportunities including access to government contracts, scale development, marketing, entrepreneurial coaching, enabling regulation such as licensing and reporting, partnerships and networking, business integrity, and contracting.

In an increasingly digital world where financing can be available through non-traditional means, fintech lending companies can also be an alternative source of financing that women can tap into. MSMEs are typically underserved and underbanked due to the size of their business and the perceived risk by banks. Fintech lending companies can bridge this financing gap to aid women entrepreneurs, especially those who are just starting out in their entrepreneurial journeys, are trying to scale up, or need to build out their credit history.

- **Social Entrepreneurship:** According to WEF, the voices of female social entrepreneurs are needed to shape a sustainable and inclusive COVID-19 recovery. They have decades of experience in changing systems and creating lasting impacts. Their impact is in overhauling unfair and unjust systems, sparking collaborative social movements, and reshaping dominant expectations, norms, and stigmas.³² While multiple organizations are working on gender parity in the space of social entrepreneurship, there seems to be a lack of a consolidated and coordinated approach in addressing the specific needs of and requests by female social entrepreneurs. These needs, as identified in multiple studies, range from addressing the heavily male-dominated sector, discrimination based on appearance, not being listened to nor given decision-making power in group situations, and that fundraising, and networking are easier for male colleagues. Further

29 Nathan J. Cook, Tara Grillos, and Krister P. Andersson, "Gender Quotas Increase the Equality and Effectiveness of Climate Policy Interventions.", 2019, *Nature Climate Change* 9: 330-4

30 IBID

31 UNDP, "Women's roles increasing in Viet Nam disaster risk reduction efforts", accessed May 11, 2022

32 World Economic Forum, Why empowering female social entrepreneurs is key to economic recovery, January 15, 2021

and importantly, women from indigenous groups or racial minorities or who are disabled tend to encounter such challenges more frequently.³³ Addressing the inequalities in this sector has the potential to encourage more women into social entrepreneurship, who might otherwise be deterred from entry, and at the same time strengthen an inclusive recovery.

The collaboration between SheTrades and the Catalyst for Women Entrepreneurship is a noteworthy initiative promoting entrepreneurship amongst women. They launched a bootcamp to educate women on financial literacy enabling them to pitch for debt and equity funding.

- Gender Responsive Procurement: Global public procurement represents on average 13 to 20 percent of gross domestic product (GDP)³⁴ and corporations spend trillions of dollars acquiring goods and services. Gender-responsive procurement across value chains has the potential to offer equal opportunities for women's enterprises to access markets and to promote the development of women's entrepreneurship and economic empowerment.

WiBAC urges G20 governments to adopt a minimum threshold of 3 percent of public and private sector procurement to women-led businesses. This will set the right pace for gender parity within global supply chains.

Governments have adopted various approaches to incorporate gender considerations in procurement in the public and private sectors, for example by including them in tender requirements and contract clauses. Policies across markets vary from training initiatives to gender preferential policy:

- o Kenya has a policy of awarding 30 percent of procurement opportunities to youth, women and persons with disabilities.
- o Tanzania has a policy of reserving 30 percent of government tenders to enterprises led by women or people of disability
- o In the United States of America, the Federal Government established a target of at least 5 percent of the value of all prime and subcontracts to award women-owned small businesses each year.
- o South Korea has a policy that reserves at least 5 percent of the value of all goods and services procured by the public sector to be from women-led businesses.
- o In India, the Public Procurement Policy for Micro and Small Enterprises (MSEs) Order (2018) set an annual target for every central ministry, department and public sector undertaking to reserve 25 percent procurement for the MSE sector. This includes a special provision of 3 percent set aside for MSEs owned by women.³⁵
- o Canada has the Business Women in International Trade Program (BWIT) that links women entrepreneurs with international opportunities to bid and secure large procurements.³⁶
- o South Africa has implemented a Preferential Procurement Policy Framework Act where women-owned businesses receive extra points for their bids.

33 IBID

34 "Global Public Procurement Database: Share, Compare, Improve!", The World Bank, March 23, 2020

35 Ministry of Micro, Small & Medium Enterprises, Public Procurement Policy, accessed May 20, 2022

- o WeConnect in Philippines reviews procurement practices and trains procurement officials on gender responsive procurement.
 - o UNDP in collaboration with GIZ - Alliance for integrity and the Indonesia National Public Procurement Agency, LKPP, piloted the initiative "She-bid", empowering women-led entrepreneurs to access government contracts with integrity
 - o Initiatives such as The Women's Forum Daring Circle have published a 'Toolkit for Action on Inclusive Sourcing' to establish women's economic empowerment through gender responsive procurement.²⁷
- One way to support greater participation of women-led businesses in the procurement process is to train procurement officers and design procurement processes to remove subconscious gender bias. In due time, companies could report on the share of procurement allocated to women-led businesses. Increased availability of information on public contracting procedures and the share of procurement contracts secured by women-led businesses would enable knowledge sharing on good practices and help boost women's participation in public procurement.

³⁶ United States Agency for International Development (USAID), The Time is Now To Accelerate Women's Public Procurement; Case Study: Canada, 2022, p. 2

³⁷ Women's Forum for the Economy & Society, Women4Business Toolkit for Action, accessed April 8, 2022

CONTEXT

Policy Action 1.2

Empowering women entrepreneurs starts with establishing a supportive ecosystem. It also extends to women being able to tap into global networks and build momentum. Global markets improve the resilience of small businesses as they open access to supply chains, customers, financing and resources and learning opportunities.

There are examples of cross border cooperation and knowledge exchange that are helping women-led companies to expand their businesses.³⁸

- One such initiative of note is the Women Entrepreneur Finance Initiative (We-Fi) launched under the G20 German Presidency in 2017. We-Fi funding has already allocated US\$354 million to programs that will benefit close to 200,000 WSMEs.³⁹ The initiative is on track to reach its full mobilization target of an additional US\$3.5 billion in funding from public and private sectors for women-led businesses around the world by 2032.
- Another supportive policy is the 2017 Joint Declaration on Trade and Women's Economic Empowerment at the World Trade Organization (WTO). This declaration recognizes that international trade and investment are engines of economic growth and that improving women's access to opportunities and removing barriers to their participation in national and international economies contributes to sustainable economic development.⁴⁰ The WTO has also established an "Informal Working Group on Trade and Gender" to strengthen its efforts to increase women's participation in global trade.
- SheTrades, an initiative by the International Trade Center, is assisting women entrepreneurs to make commercial contacts and strike business deals with other female counterparties situated overseas.

Addressing specific challenges women face can help scale and transform MSMEs, including subsistence enterprises, into stronger and more resilient enterprises. These challenges include:

- Significant and unique challenges facing women in the workforce e.g., access to skills, understanding the regulatory environment, discrimination/ stigmatization, cultural barriers, or business practices.
- The development of laws that can facilitate improving equality within the workforce and offering of programs and funds to eliminate regulatory and sociocultural barriers in the progression of women's careers.
- Digital capability, knowledge sharing, technical support, funding and investment and supportive policies for women in business regardless of the business type, the sector, country, and location (rural or city) etc.

³⁸ European Commission, Business network supports women entrepreneurs on Austrian-Slovenian border, 2019

³⁹ Women Entrepreneur Finance Initiative, We-Fi Brochure 2022, 2022

⁴⁰ WTO, Joint Declaration on Trade and Women's Economic Empowerment on the Occasion of the WTO Ministerial Conference in Buenos Aires in December 2017, 2017



Policy Action 1.2: Develop a global women business network to stimulate cross-border knowledge-sharing and investments into women-led businesses.

Many organizations – governments, businesses and civil society groups – have implemented substantive initiatives to support female entrepreneurs and women in work, but many remain disconnected and operate independently. A focused multilateral effort is needed to make the critical elements of success available to any woman who is or would like to start an MSME, or who wants to enter and grow within the workforce, regardless of where they are in the world.

A global network that shares critical support and best practices will help scale up and accelerate efforts to address challenges that women face in the workforce, ranging from skills and leadership development to resource support (from business owners), cross border trade and investment opportunities and workplace violence, etc. Such a network could also promote sector-specific cooperation between women to create opportunities for them to share best practices focused on their industries.

A multilateral network can also help connect various stakeholders, including businesses, governments, international groupings like the International Organization of Employers (IOE), non-government organizations (NGOs), philanthropists, etc., so that they can access and support local communities while tapping on global best practices and resources.

The WiBAC proposes to establish the One Global Women Empowerment (OGWE) platform to achieve these objectives. The goal is to establish a permanent body – supported by a secretariat and technology – that will connect relevant stakeholders and provide for real-time best practices to accelerate the impactful inclusion of women and women-led businesses in the global economy. The network will act as the bridge between G20 and B20 Presidencies outcomes, ensuring continuation of efforts from Indonesia to India, Brazil and beyond.

OGWE will focus its efforts on accelerating and scaling what is already funded, established and working well, while developing new initiatives to address gaps. There is great merit in G20

countries collaborating with existing initiatives such as the World Economic Forum's Closing the Gender Gap Accelerators (CGGA). The CGGAs create public-private collaboration platforms at the national level to address gender gaps, develop local needs-based action plans and drive their execution. According to WEF, the CGGAs in Latin America and the Caribbean, formed in 2016, have achieved "substantial impact in closing national gender gaps".⁴¹ They have been successful in accelerating policy reform, developing strategies for businesses to close economic gender gaps with reference to their Accelerator Playbook, and bolstering opportunities for women in non-traditional and high-growth sectors.⁴²

OGWE will reliably share how digitalisation can address end-to-end needs, including access to digital skills development; facilitate access to cross-border financing/ investments/ markets/ suppliers; link women to leadership development and training; provide technical support including access to coaching, business mentoring, training, legal support, and other technical assistance for women-led business. It will also champion female role models to inspire women and girls worldwide. Coaching, in particular, can help budding leaders gain more confidence and overcome the lack of trust that affects women's performance in highly competitive environments.

OGWE presents a new opportunity for Indonesia and other G20 Governments to do something bold and ambitious to help realize an additional US\$28 trillion growth in the global economy through empowering women-led businesses and improving the livelihoods of women, men, children and society in general.

⁴¹ WEF, Gender Parity Accelerators

⁴² Saadia Zahidi and James Scriven, "In Latin America, public-private partnerships support a gender-inclusive recovery", WEF, May 23, 2022



REKOMENDATION 2

ENABLING WOMEN'S DIGITAL AND LEADERSHIP CAPABILITIES

POLICY ACTIONS

Policy Action 2.1 - Equipping more girls with STEM skills and increasing and accelerating women's access to digital skills

The G20 Governments should:

- Attract and retain female STEM students and professionals, by eliminating stereotypical views in curricula, classrooms and education/ school/ work support structures, embedding STEM into school curricula, and incentivizing corporations that advocate the inclusion and hiring of female STEM graduates to enable a gender balanced workforce
- Foster capabilities in STEM and promote the development of clear career pathways and female leadership roles such as through roadmaps for skilled jobs
- Build awareness of challenges faced by women in business, elevate female role models and leadership figures and celebrate women's achievements

Policy Action 2.2 - Strengthen skills for women to undertake leadership roles and facilitate agreement on common gender reporting framework to improve transparency

The G20 Governments should:

- Break down obstacles that limit equal representation of women in mid- and senior-level leadership positions, and encourage organizations to improve access to leadership training and on-the-job opportunities for women
- Facilitate agreement on a common gender reporting framework on fair representation that aligns to the Brisbane 25X25 targets as amended under Italy G20
- Encourage simple voluntary assessments on gender reporting for early detection of gender issues at workplace

SDG IMPACT



Policy Action 2.1 addresses No Poverty target 1.4 'By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance

Policy Action 2.1 to equip more girls with STEM skills and increase and accelerate women's access to digital skills primarily addresses several Quality Education targets including:

- 4.1 'By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes';
- 4.3 'By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university';

4.4 'By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship';

4.5 'By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations', and

4.6 'By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy'.

While Policy Action 2.2 also supports Quality Education target 4.3.

Policy Actions 2.1 and 2.2 contributes to Gender Equality target 5.1 to 'End all forms of discrimination against all women and girls everywhere'. Policy Action 2.1 particularly contributes to target 5.b 'Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women'. While Policy Action 2.2 contributes to target 5.5 'Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life'.

Policy Action 2.1 also contributes to Decent Work and Economic Growth target 8.6 'By 2020, substantially reduce the proportion of youth not in employment, education or training'.

Policy Action 2.2 contributes to Decent Work and Economic Growth particularly target 8.5 'By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value'.

Policy Action 2.1 has potential to contribute to Industry Innovation and Infrastructure target 9.5 'Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries, in particular developing countries, including, by 2030, encouraging innovation and substantially increasing the number of research and development workers per 1 million people and public and private research and development spending'.

Policy Action 2.2 contributes to Peace Justice and Strong Institutions, particularly target 16.6. 'Develop effective, accountable and transparent institutions at all levels' and target 16.7 'Ensure responsive, inclusive, participatory and representative decision-making at all levels'.

RELEVANT G20 INDONESIA PRESIDENCY PRINCIPLE



Policy Objective 2 supports the Indonesian G20 Presidency priority theme of 'Innovative Global Economy' particularly in the ambition of universal access to education and ensuring widespread digital literacy by 'Equipping more girls with STEM and accelerating women's access to digital skills'. It also supports the priority theme of 'Inclusive and Sustainable Future' by 'Facilitating the agreement on a common gender reporting framework and strengthening skills for women to undertake leadership roles'. This explores the full potential of involving women in the global economy whilst improving the working conditions allowing all citizens to fully participate.

CONTEXT

Policy Action 2.1

Equipping girls and women with digital, science and tech skills will better position them to achieve success in the formal economy, open up greater opportunities and create a more inclusive and equitable workforce. Although girls and boys perform similarly in math and science during early education, there are barriers that lead to girls and women abandoning STEM education (and careers). This is driven by cultural expectations and stereotypes, unconscious bias, discriminatory practices, and the fact that women think they will be treated unfairly compared to men in STEM fields.

Stereotypical perceptions that hold women back are reinforced through the media. Studies have shown exposure to media portrayals can contribute to or reinforce viewers' occupational knowledge, career socialization, and even gender stereotypical attitudes and beliefs about work. Building the digital capability of the female workforce by equipping more girls with STEM skills and increasing and accelerating women's access to digital skills is therefore not just about addressing access and accessibility barriers. Cultural norms and stereotypes as well as workplace practices that currently deter women from entering these fields need to be addressed.

The need for digital skills and STEM capability extends into all facets of work, not just the technology sector. For example, STEM skills would be important in construction; science concepts such as gravity, material properties, geography, pressure dynamics, and metallurgy; technologies such as computer aided design, simulators, augmented reality, and heavy machinery; engineering designs, layouts, and instructions; and math to measure and shape materials. The strong demand for these skills is driving the urgent need to accelerate effective means of addressing STEM education for women and girls.

Studies reflect that under-resourced communities often face special challenges while pursuing STEM fields. Students are less likely to be familiar with the subjects, and it is harder to find coaches and mentors with STEM backgrounds. In Brazil, for example, only 10.7 percent of Brazilian women in university are enrolled in STEM programs versus 28.6 percent of men.⁴³

Moreover, women are heavily underrepresented in some of today's most in-demand job roles, such as Cloud Computing (14 percent), Engineering (20 percent) and Data & AI (32 percent) with no significant progress since 2018.⁴⁴

Keeping women working in science, technology, engineering or math (STEM) jobs is just as important as getting them involved in the first place and social and professional norms

43 World Economic Forum (WEF), Global Gender Gap Report 2021, 2021, p. 134

44 IBID, p. 6

present persistent barriers. Pew Research found more frequent discrimination and sexual harassment, and that gender is perceived as more of an impediment than an advantage to career success in STEM jobs.⁴⁵ Often discrimination is worse in male dominated workplaces, for women in computer jobs or for those who have a post-graduate degree. Half of women in STEM jobs say they have experienced discrimination in the workplace because of their gender – more than women in non-STEM jobs (41 percent) and far more than men in STEM occupations (19 percent).⁴⁶

Male-dominated sectors like engineering are working to encourage more women into STEM. Reforms focused on school curricula and promoting girls' interest in STEM have resulted in more women studying engineering, but only to see many quit during or after their studies.⁴⁷ In the United States of America, women make up 20 percent of engineering graduates, but nearly 40 percent of women who earn engineering degrees either quit or never enter the profession. Research shows that men and women enter the field for similar reasons, but personal and professional expectations, culture and gender stereotypes impact continuity.

The same study found that work sites echoed the gender stereotyping experienced in school projects: men were assigned interesting problem-solving tasks where they could develop their analytic and technical skills, while women were often assigned jobs sorting papers, copying, collecting equipment, writing notes, and coordinating tasks they felt did not value or cultivate their skills. According to the study, this consistent gender stereotyping in college and then in the workplace, coupled with unchallenging projects, and greater isolation from supportive networks, leads many female students to leave before gaining their degrees or starting their careers.⁴⁸

Exhibit 1: Factors that affect women’s representation in STEM

Government Support

Government that actively encourage female participation in science (e.g. legacy of Soviet Union/satellite bloc) or ambitious welfare/social policies (Nordic Countries)

Health Sector

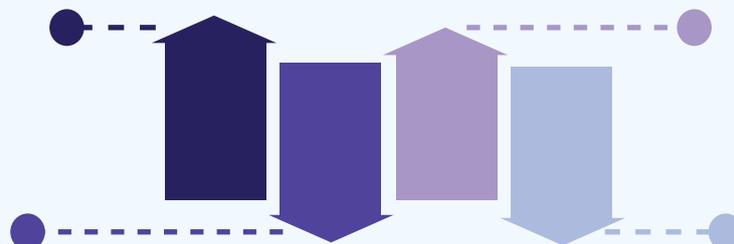
Women are better represented in healthcare, so countries with more prominent medical research have a better balance if women in STEM.

Education & Workforce

Women represent inly slightly more than 35% of the world’s STEM graduates. Women comprise less than 1/3 of the world’s researchers.

In-demand Roles

Women are heavily under represented in most in-demand job roles – Cloud Computing (14%), Engineering (20%), and Data&AI (32%), 33% of managerial roles in the IT sector held by women across G20 countries, shrinking with seniority.



45 Cary Funk & Kim Parker, Women and Men in STEM Often at Odds Over Workplace Equity, Pew Research Center, January 9, 2018

46 IBID

47 Susan S. Silbey, Why Do So Many Women Who Study Engineering Leave the Field?, August 23, 2016

48 IBID



Policy Action 2.1: Equipping more girls with STEM skills and increasing and accelerating women's access to digital skills

Understanding the status of women and girls in STEM. The G20 governments should take steps around the status of women and girls in STEM through the collection of critical participation and achievement data.

Improving government support and co-ordination to help support women and girls. In December 2012, President Obama announced a new Cross-Agency Priority (CAP) goal to increase the number of students who receive undergraduate degrees in STEM by 1 million over the next decade.⁴⁹ In order to meet this goal, the CAP goal includes a focus on providing educational opportunities and support for women.

Engaging and supporting Women in STEM through education reforms. The G20 governments should set an ambitious goal to raise the number and performance of students in STEM subjects. This can be achieved by formulating comprehensive strategies to include STEM subjects in curricula and engaging girls who are historically underrepresented in these subjects.

Providing better conditions for women in the workforce. Women today currently earn 49.6 percent of engineering and science degrees but only make up 29.4 percent of roles in those fields.⁵⁰ Reducing the dropout rate of women in STEM careers is especially important in the quest for gender equality, for many women who take time off to care for families, re-entering the STEM workforce can prove challenging but can be aided by programs specifically designed to address these barriers.

Mentorship is an important key to increasing and keeping women engaged in scientific and technical careers. By connecting established role models with nascent STEM professionals, mentoring works

⁴⁹ US Performance.Gov, "Cross-Agency Priority Goals", accessed May 5, 2022

⁵⁰ Society of Women Engineers, SWE Research Fast Facts, 2021

to address preconceived notions of these careers as inflexible or inherently male-dominated that may discourage many girls from participating in STEM field. Every year, the US President recognizes extraordinary individuals who have demonstrated remarkable abilities as mentors in the fields of science, engineering, and math. Among the chief qualifications of the roughly 15 annual recipients of the Presidential Award for Excellence in Science, Math, and Engineering Mentoring (PAESMEM) is demonstrated success in engaging underrepresented groups, including girls, in these technical fields.⁵¹ In Canada, the Prosperity Project runs awareness programmes to promote women's participation in STEM and their advancement in the workforce.⁵² It also provides mentoring to women entering, upskilling or pivoting to careers in STEM, skilled trades and leadership.

Equipping women with digital, science and technological skills is the first step in ensuring gender parity and securing women a place within the formal economy. G20 governments must also undertake measures to ensure these capable women are presented with fair and equal opportunities at the workplace allowing them to flourish and undertake leadership responsibilities.

51 National Science Foundation, "Presidential Awards for Excellence in Science, Mathematics and Engineering Mentoring", accessed May 6, 2022.

52 The Prosperity Project, The Zero Report - 2021 Annual Report Card on Gender Diversity and Leadership, 2021

CONTEXT

Policy Action 2.2

Firms with more women in senior positions have in many cases proven to be more profitable, more socially responsible, and provide safer, higher-quality customer experiences.⁵³ There is also growing evidence to establish the connection between gender-balanced representation in managerial roles and boards with stronger corporate governance and transparency in business operations.⁵⁴

There have been incremental gender equity improvements in certain areas of business, such as more female representation on Boards, more flexible working arrangements, changing hiring practices, and in some areas equal pay for equal work. But progress has been glacial. According to a recent Deloitte report, the global average of female board representation is just under 20 percent (19.7 percent), an increase of just 2.8 percentage points since 2018.⁵⁵ At this rate of change, gender parity is expected only by 2045. Currently, only 6.7 percent of boards are chaired by women.

There are many inequities that present in a woman's journey in business, each eroding the prospects for women to strive for leadership. Only 28 percent of organizations have implemented hiring practices specifically targeting women. At the same time, 30 percent of organizations have flexible working opportunities for all, and less than one quarter (22 percent) have specific gender-based targets for promotion.⁵⁶

While, men and women are similarly represented at the non-managerial level of the workforce, this balance shifts increasingly in favor of men at the leadership level. For example, at the senior leadership level, only 9 percent of HR professionals describe their organization's senior leaders as predominately women whereas half describe their organization's senior leaders as predominately men.⁵⁷ Moreover, only about 13 percent of decision makers at venture capital firms (with funds above US\$25 million) are women, and 64 percent of firms still don't have a single female partner.^{58,59} Looking to government, data by UN Women shows that women are underrepresented at all levels of decision-making worldwide - only 21 percent of government ministers were women, with only 14 countries having achieved 50 percent or more women in cabinets and only 25 percent of all national parliamentarians are women.⁶⁰

53 Harvard Business Review, Research: Adding Women to the C-Suite Changes How Companies Think April 2021

54 UNDP, Gender diversity and Inclusion for a Fair Business Environment, March 2021, p. 9

55 Deloitte Global, Women in the Boardroom: A Global Perspective (Seventh Edition), February 2022

56 50/50 Women on Boards, "50/50 Women on Boards Gender Diversity Directory", accessed January 30, 2022

57 SHRM, Women in Leadership: Unequal Access on the Journey to the Top, March 2022

58 Crunchbase, "Something Ventured: Female-founded US venture firms on track to raise over \$7B in 2021" November 10, 2021

59 Noting that more women in leadership positions at VCs alone will not ensure a narrowing of the gender gap in funding. Perception bias remains a significant barrier for women to achieve equality in entrepreneurship. A study on Q&A interactions between venture capitalists and entrepreneurs revealed that venture capitalists, regardless of their gender, posed promotion-oriented questions to men, while asking women questions about potential for losses. "Entrepreneurs who were asked promotion questions received twice as much funding as those who were asked prevention questions". Dana Kanze, Laura Huang, Mark A. Conley and E. Tory Higgins, Male and Female Entrepreneurs Get Asked Different Questions by VCs - and It Affects How Much Funding They Get, Harvard Business Review, 2017

60 UN Women, Facts and figures: Women's leadership and political participation, 2021

The challenges to women advancing into leadership roles is multifaceted, underpinned by societal and workplace culture and inherent bias, amongst others. There is a combination of internal (how women see themselves) and external (limitations placed on women by others) factors which reduce development opportunities for women.⁶¹ A recent survey of 319 women and men living and working in the Asia Pacific region showed clear gaps between men and women in terms of the developmental opportunities they receive. When asked to rank the most important career-progressing opportunities, women and men agreed on the top 3: Leadership development training, Promotion, and Salary increase, but women were offered these less often.⁶²

Not only is access to training important but so too is the type of training. Studies have identified that gender specific characteristics make a difference to what can be accomplished by women, suggesting bespoke training is needed.⁶³ Often gender-neutral leadership training overlooks the fact that men and women have different leadership styles because they are based on different thought processes.⁶⁴

Women participation in the workforce is significantly affected by work-life balance issues. Women are generally held responsible for unpaid domestic and care work that limit their availability for formal employment. In order to support women’s participation in the labor market and their career growth, policies need to ensure supportive infrastructures for women workers and entrepreneurs with caring responsibilities. This includes the development of parental leave policies to progressively achieve equality for men in child and family care responsibilities and also measures that include funding to improve formal childcare availability (i.e., inclusion of childcare in business start-up training or reduction of the contribution rates).



61 Sophia Zhao, Whitepaper – Overcoming Barriers to Women’s Leadership and Unlocking the Power of Diversity, Center for Creative Leadership, 2021, p. 4

62 IBID, p. 7

63 Forbes, Why Leadership Training Is Critical To Helping Women Achieve Their Potential, April 2020

64 IBID

65 KPMG, The Time has Come: KPMG Survey of Sustainability Reporting, 2020 p. 50

*N100 – top 100 companies by revenue in each of the 52 countries/ jurisdictions researched in the study

Given the sobering statistics around the advancement of women in the workplace, including into leadership, greater transparency will be critical to guiding action towards workforce gender equality. Some companies are already prioritizing gender-based indicators in their sustainability reporting. A recent survey reported that of the N100* companies studied that identify specific Sustainable Development Goals as relevant to their business, 43 percent include gender equality.⁶⁵ However, greater commitment to reporting gender indicators is needed. For example, out of the 500 largest companies in Canada invited to participate in a voluntary study on gender diversity and leadership, only 82 did.⁶⁶ Knowing that what gets measured gets done, it is important that more companies and organizations commit to gender reporting.

It is also important that reporting not be for reporting's sake. At a high level, a roadmap to identify the goals and standards on fair representation, ensuring applicability across the right sectors of society is needed. Further, at a micro level, businesses and government should monitor those areas where tangible improvements can be made.

⁶⁶ The Prosperity Project, Annual Report Card on Gender Diversity and Leadership, 2022



Policy Action 2.2: Strengthen skills for women to undertake leadership roles and facilitate agreement on common gender reporting framework to improve transparency

Formal leadership skills training and on-the-job opportunities are critical for women to undertake leadership roles. Steps need to be taken to encourage organizations to deliver on these opportunities as there remain barriers such as gender stereotypes around the choice of occupations for women, a lack of female role models, boys' clubs, and closed networks, as well as women's own views of their capability. Inherent bias in recruiting and promotion, training and other talent processes are also identified barriers. It is crucial to target both men and women from the early onset of their careers for leadership training to positively influence mindsets. Investors can support such outcomes by channeling their funding to businesses that are committed to gender equality. Reporting can play a crucial role in this regard to track progress and benchmark against good practices.

There is a plethora of training schemes available to women in work as business owners or employees. With Technical Support as one of the five pillars underpinning OGWE, the platform will include coaching, training, and mentoring and can also provide an archive of training programs and guides on leadership and skills development. This will help women entrepreneurs and women at work develop technical and non-technical capabilities.

Governments must collectively review and identify best practices to capture, report, and communicate non-financial disclosures. They should showcase the outcomes and successes associated with gender equity and activities to promote women empowerment, such as equal compensation, recruiting and retention at leadership levels, access to management training, and family leave.

This requires a thorough examination of current employer policies and practices around workplace gender equality, as well as a global exercise to understand which policy and regulatory levers are effective in helping businesses to promote equality. It could also show how businesses comply with existing policies and disclosure requirements, and identify what businesses need from policymakers and regulators in order to demonstrate progress. To unlock the potential of

gender equality within the workforce, specifically in leadership, a focused effort is needed to identify common reporting metrics on fair representation that can be adopted and implemented by countries. This is especially critical to ensure national reporting standards leverage the same sources, definitions, and methods to define comparable outcomes and measure genuine progress. The Canadian government issued a report on women and the workplace highlighting that gender equality and diversity can be enhanced with increased awareness and concerted action.⁶⁷

Gender reporting metrics on fair representation for use by business, government and other organizations should align to the Brisbane 25X25 targets as amended under G20 Italy. Its development should be informed by leading institutions and governments defining the gold standard for reporting on fair representation. Leveraging their lessons learned will support the adoption of a common reporting metrics. This will reinforce an agenda for enhanced transparency and global information sharing, the removal of barriers to data collection and reporting, and new opportunities for women-led value creation.

Australia is a pioneer in the field of gender reporting with its Workplace Gender Equality Act 2012. All non-public sector employers in Australia are required to report annually to the Workplace Gender Equality Agency (WGEA) on six gender equality indicators:

(i) Gender composition of the workforce; (ii) Gender composition of governing bodies; (iii) Equal Remuneration between women and men; (iv) Availability of flexible employment terms and practices relating to family and caring responsibilities; (v) Consultation with employees on issues concerning gender equality; and (vi) Gender-based harassment and discrimination policies. WGEA then publishes a report on each organization (excluding remuneration information) and provides each employer with a confidential Competitor Analysis Benchmark Report indicating their gender equality performance relative to other organizations. Non-compliant organizations are named in the WGEA annual report and may not be eligible to tender for Federal Government contracts. Australia's gender reporting standards set a strong benchmark for other developed G20 economies to emulate.

Further, Indonesia is paving the way for emerging economies to take significant steps in narrowing the gap in gender reporting. Indonesia launched its national gender reporting guidelines in June 2022, which references the Women's Empowerment Principles framework and Australia's WGEA. Its eight essential indicators include: (i) Workplace Gender Equality (WGE) accountability for leadership; (ii) Gender composition; (iii) Gender pay equity; (iv) Flexible work arrangements; (v) Preventing and addressing gender-based harassment and discrimination, sexual harassment, and domestic violence; (vi) Recruitment and selection; (vii) Promotion, professional development, and mentoring; and (viii) safe and inclusive workplace. The guidelines have also listed four complementary indicators for companies to consider implementing, namely (i) Equitable procurement practices; (ii) Gender-responsive marketing; (iii) Gender-responsive product design & development; and (iv) Women in communities. Indonesia's guidelines provide an archetype on how emerging economies can leverage and adopt existing sources on gender reporting.

⁶⁷ Government of Canada, Women and the workplace - How employers can advance equality and diversity, 2022

Many governments and businesses are already implementing effective regulations, policies, and strategies prioritizing greater transparency.

- The OECD provides comparative information on the progress of countries against a range of policy instruments and recommendations that can support empowering women in leadership and management roles in the private sector.⁶⁸
- The World Economic Forum produces its annual Global Gender Gap Report that reports on the differences between men and women in Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment.⁶⁹

Greater transparency will facilitate gender assessments for early detection of gender issues at the workplace. Companies can refer to Bloomberg's Gender-Equality Index (GEI), which tracks the gender reporting performance of more than 418 public companies with a combined market capitalization of US\$16 trillion across developed and developing markets.⁷⁰ The framework comprises over 70 metrics, each belonging to one of five pillars: female leadership & talent pipeline, equal pay & gender pay parity, inclusive culture, anti-sexual harassment policies and pro-women brand.⁷¹

Legislation in some countries is playing a wider role in promoting gender equality in the workplace and in the economy at large. European Union (EU) law requires certain large companies to disclose information on the way they operate and manage social and environmental challenges. This includes 'social and employee matters such as gender diversity and equal treatment in employment and occupation.

Companies can consider disclosing KPIs on aspects such as gender diversity; employees entitled to parental leave, by gender; the ratio of employees working under temporary contracts, by gender; and average hours of training per year per employee, by gender. The laws also cover disclosure on the diversity on company boards in terms of age, gender, educational and professional background. For instance, in France, the Copé-Zimmermann law (2011) requires large companies to appoint 40 percent of women in their executive and supervisory boards. In 2021, France's Rixain law went further by imposing quotas for the representation of women in leadership positions of large corporations. By 2027, at least 30 percent of managerial positions in large corporations, as well as 30 percent of the seats of these corporations' governing bodies will have to be filled by women. Companies that fail to comply will be subject to financial penalties.

Governments and companies that are proactively setting and surpassing goals, reporting on their successes, and being rewarded for it are well positioned to share best practices and support local adaptations to scale their solutions regionally or even globally. OGWE would provide an excellent opportunity for such knowledge exchange. It is important to start by building on what has already been done. The WEF CGGAs model is a pertinent example of public-private initiatives tackling specific gender issues such as the future of work. The Egypt Accelerator, for instance, is focused on female representation on boards, pay equity and reskilling women for high-growth sectors.⁷² Moreover, participating countries to the CGGAs are also involved in a Global Learning Network to enable the acceleration of learning through the exchange of insights and experience.

68 OECD, Policies and Practices to Promote Women in Leadership Roles in the Private Sector, 2020

69 World Economic Forum, Global Gender Gap Report 2021, 2021

70 Bloomberg, Bloomberg's 2022 Gender-Equality Index Shows Companies Increasingly Committed to Reporting ESG Data, January 26, 2022

71 Bloomberg, Gender-Equality Index Methodology, 2022

72 WEF, Gender Parity Accelerators



RECOMENDATION 3

PROMOTING SAFE & EQUITABLE WORKPLACES

POLICY ACTIONS

Policy Action 3.1 - Improve job security for female workers in the informal economy, including in rural communities

The G20 Governments should:

- Review legislation to ensure equal rights and obligations for women and support entrepreneurship in rural communities in local high growth sectors Foster capabilities in STEM and promote the development of clear career pathways and female leadership roles such as through roadmaps for skilled jobs
- Incentivize support for women returning to the workforce after long absences including a career comeback tax exemption for businesses that employ and offer re-skilling and/or coaching programs for women after long periods outside the workforce

Policy Action 3.2 - Develop policies, strategies, and systematic approaches to enable prevention of gender-based violence and provision of assistance to victims in the workplace

The G20 Governments should:

- Work with relevant social groups to identify gaps in meeting the Violence and Harassment Convention (No. 190) and its accompany Recommendation (No.206) and take active steps to address them, with a view to ratifying the convention and its associated recommendations
- Establish a tripartite body, that includes victims of sexual violence at work, to identify gaps and determine actionable next steps to address gaps
- Immediately take steps to redress reported incidences, publicly denounce acts of sexual harassment, and have dedicated support for victims of abuse

SDG IMPACT



Policy Action 3.1 contributes to No Poverty target 1.3 'Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable'.

Policy Action 3.1 contributes to Gender Equality target 5.1 to 'End all forms of discrimination against all women and girls everywhere'. Policy Action 3.1, improving job security addresses target 5.a 'Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws'. Policy Action 3.2 contributes to Gender Equality. It specifically supports target 5.2 'Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation'.

Policy Action 3.1 contributes to target 8.3 'Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services'. Policy Actions 3.1 and 3.2 also contribute to addressing target 8.8 'Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment'.

Policy Action 3.2 contributes to Peace Justice and Strong Institutions target 16.1 by helping to 'Significantly reduce all forms of violence and related death rates everywhere'.

RELEVANT G20 INDONESIA PRESIDENCY PRINCIPLE



Policy Objective 3 supports the Indonesian G20 Presidency priority theme of 'Inclusive and Sustainable Future', particularly in the ambition to create an inclusive and safe economy by 'Improving the job security for female workers in the informal economy and rural communities. It further supports this theme and aims to improve overall living conditions of all citizens by 'Preventing gender-based violence and provision of assistance to victims in the workplace.'

CONTEXT

Policy Action 3.1

While equipping women with digital and leadership capabilities will help transition women out of the informal sector, there is a need to address the precarious state of women in the informal sector as they lack basic labor protections and rights as working women.

According to the OECD and ILO, some 2 billion people (more than 61 percent of the world's employed population) are in informal employment, creating risks and vulnerabilities for individuals and society.⁷³ In general, informal workers are not protected and are not as well valued. They and their families are often excluded from government and social protections afforded to other workers. Men make up a larger share of informal workers globally, but the informal sector in domestic, home-based, family work are dominated by women. Globally, 28 percent of women informal workers are domestic workers, compared to 8.7 percent for men. 14 percent of women working in the informal sector work fewer than 20 hours a week compared to 3.1 percent of women in the formal sector.⁷⁴

Further, pervasive informality is associated with significantly weaker economic outcomes. The scale of informality diminishes the ability of Government to mobilize the fiscal resources needed to bolster the economy in a crisis – such as COVID 19, to conduct effective macroeconomic policies, and to build human capital for long-term development. Countries with above average informality had revenues 5–12 percent below that of others. They also have lower per-capita incomes, greater poverty, greater income inequality, less developed financial markets, and weaker investment.⁷⁵

Even though data shows informality had declined by about 7 percentage points between 1990 and 2018, the COVID 19 crisis has put a halt to this trend. According to one study of 12 cities, in the first month of the pandemic, informal workers living in poverty doubled, and earnings dropped 21 percent. Informal workers did not receive recovery assistance – only 42 percent received Government food relief and 41 percent received cash support. In places like Ahmedabad, India, certain sectors, like domestic workers, home-based workers, street vendors and waste pickers, were almost entirely out of work. In Bangkok, Thailand, massage workers could not work as a result of social distancing measures.

Informality in the rural sector has its own specific challenges. Globally, women account for 41 percent of the agricultural labor force, yet they rarely own the land upon which they work.⁷⁶ When a female farmer is not empowered to make decisions about the land on which she works, it is impossible for her to enter into contract farming agreements that

73 OECD & ILO, Tackling Vulnerability in the Informal Economy, 2019, p. 3

74 ILO, Women and men in the informal economy: A statistical picture. Third Edition, 2018, p. 62

75 The World Bank, The Long Shadow of Informality: Challenges and Policies, 2021

76 The World Bank, The Long Shadow of Informality: Challenges and Policies, 2021

77 International Labour Organization, Empowering women working in the informal economy, February 2018

78 Maryellen Kennedy Duckett, Empowering female farmers to feed the world

could provide higher and more reliable earnings.⁷⁷ Separately, women make up most of the workforce in coastal and maritime tourism and fisheries, the main blue economy sectors. Yet, they are in the lowest-paid, lowest-status and least-protected jobs. Moreover, they are systemically disadvantaged with only 14 percent of donor resources targeting smallholder women farmers; this is far lower than their share of the market.⁷⁸

Rural women also get paid less, with the gender pay gap as high as 40 percent.⁷⁹ Many rural women have precarious contracts or play an invisible role in their society and are more likely to work as contributing family members or subsistence farmers and receive no income for their labor. In addition, they bear a disproportionate share of unpaid care and household work. As a result, rural women are often not beneficiaries of the social protection programs associated with formal work.

Economic opportunity is also unequal for rural women with only 39 percent of rural girls attending secondary school compared to 45 percent of rural boys. Rural girls are twice as likely to be out of school than urban girls. The gender digital divide is particularly wide for rural women, who make up just a quarter of users of digital agricultural solutions.⁸⁰ A study in Africa showed that most women farmers were not familiar with more complex means of using their phones, beyond calling and texting and as such, they were unable to make use of digital agricultural solutions like DigiFarm which was available to them.⁸¹ In addition, rural women also face patriarchal and orthodox boundaries on their choices and are often subject to stereotypical biases based on cultural and religious beliefs.⁸²

Rural women will be a key source to achieving the 25x25 target, given they make up a quarter of the world's population. The G20 Labour and Employment Ministerial Declaration reaffirmed this with its commitment to combating inequality in employment between women and men in rural areas which is more pronounced than in urban areas.

78 Mercy Corps, Gender Impact Study: Final Consolidated Report, April 2021

79 International Labour Organization, Rural Women at Work: Bridging the Gap, March 2018

80 United Nations, "Gender Digital Divide Wide for Rural Women, Secretary-General Notes, in Message for International Day Observance", October 15, 2020

81 Mercy Corps Agrifin, Gender Impact Study: Final Consolidated Report, April 2021

82 Give India, Rural Women Breaking Stereotypes, November 28, 2019

83 G20 Research Group, "Fostering an Inclusive Sustainable, and Resilient Recovery of Labour Markets and Societies – G20 Labour and Employment Ministerial Declaration", June 23, 2021



Policy Action 3.1: Improve job security for female workers in the informal economy, including in rural communities

First and foremost, it is imperative to bring female workers out of the informal economy which requires an integrated strategy. This means making labour markets more flexible, reforming social protection, increasing labour productivity, making the regulatory framework and the justice system efficient, and simplifying and rationalizing the tax system. There has been success. In fact, the decline in informality seen between 1990 and 2018 partly reflected policy that many governments had introduced. These included reforms that either increased the benefits of formal-sector participation or reduced the costs of such activities – this entails tax and business licensing reforms especially simplification for MSMEs, reforms to increase access to finance, and stronger governance.⁸⁴

A Latin America and the Caribbean study led by the OECD suggests that all actors need to be involved to reduce informality and consider (i) the social protection systems and their expansion to vulnerable workers not covered by any social mechanisms; (ii) the adaptation of unemployment insurance systems; (iii) the development strategy to boost formal jobs in the region; and (iv) the fiscal pact to be adopted in the region.⁸⁵ Colombia, Brazil, and Mongolia introduced reforms to reduce informality, specifically special tax regimes for MSMEs to promote formalization, supportive measures for small enterprise development, and greater administrative efficiency in tax collection. These schemes provide lower tax rates, presumptive tax methods, and the integration of different taxes into one single tax payment. Evidence finds that reforms to streamline and improve tax administration do indeed contribute to the formalization of informal firms.⁸⁶

For rural women, a comprehensive and integrated approach is needed with targeted actions that support not just women in agriculture, but also entrepreneurship that taps into high growth opportunities such as the green and digital economy. There are many elements that need addressing

84 The World Bank, Widespread Informality Likely to Slow Recovery from COVID19 in Developing Economies, May 11, 2021

85 OECD, COVID19 in Latin America and the Caribbean: Regional socio-economic implications and policy priorities, 2020

86 International Labour Organization, Policies, Strategies and Practices for the Formalisation of Micro and Small Enterprises, 2016 p. 10

in parallel including:

- Structural barriers such as access to education (general education but also financial literacy education, especially on micro-insurance), skills development – soft, technical, trades etc. –, digital infrastructure, social support, childcare/elderly care
- Development of organizational, communication and leadership skills
- Basic rights such as land ownership and bank account ownership
- Enabling entrepreneurship as outlined in Policy Action 1.1 with targeted interventions in the rural sector.
- Scaling and accelerating projects that support emerging and high-growth sectors. For example – The Kosovo Digital Economy Project⁸⁷, which trains rural women in programming and web design to become online freelancers. It shows how digital skills training can create pathways to economic prosperity.

Further, Governments need to support companies in the formalisation of the informal sector by creating an enabling business environment, digitalizing all business registration systems and systems for the registration of workers, and promoting other supportive tax policies. The OECD highlights that in most countries second earners in married couples (typically women) are taxed more heavily than single individuals, discouraging participation of women in the formal sector.⁸⁸ To overcome this issue, Governments should design a tax framework that alleviates the impact on second earners in dual income households. In addition, businesses can be incentivised to take on women after long absences through mechanisms such as a career comeback tax exemption for companies that employ and offer re-skilling and/or coaching programs for women after long periods outside the workforce.

In addition, during COVID 19, many businesses introduced new ways of working such as working from home, sub-urban satellite offices to avoid congestion in city centres, and flexible working hours, thereby breaking down the traditional conservatism with regard to office hours and face time of formal work. This created the flexibility needed by women to transition from the informal to the formal economy, allowing them to juggle their multiple responsibilities. As we transit to living with COVID 19, businesses should continue to explore and refine such remote working structures to promote greater inclusion of women in the economy.

Promoting a safe and equitable workplace has two levers. The first being protecting the inherent rights of women in the informal economy and creating measures that allow them to grow and transition to the formal economy. All women should also have the inherent rights to work in a safe environment and have access to the proper channels of aid should they become victims of gender-based violence.

⁸⁷ World Bank, Kosovo Digital Economy (KODE), accessed February 4, 2022

⁸⁸ OECD, Policies to increase labour-force participation of women and older workers, 2020

CONTEXT

Policy Action 3.2

Every woman has the right to feel safe within the workplace. However, this is not the case and the prevalence of workplace violence towards women is completely unacceptable and preventable. It is acknowledged that the impact of domestic violence has significant repercussions for business and economic development as does sextortion and other forms of sexual harassment and violence. For the purposes of WiBAC, the focus will be on women in work

The cost of workplace violence is seen in lost productivity, absenteeism, job dissatisfaction, health, and wellbeing, amongst others.⁸⁹ The insurance industry estimates victims of workplace violence miss 1.8 million days of work every year at an estimated annual cost to employers of nearly US\$121 billion.⁹⁰ The US Department of Labor estimates that workplace violence costs 500,000 employees 1.2 million lost workdays every year.⁹¹ In Australia, the cost is estimated at A\$2.6 billion in lost productivity, and A\$0.9 billion in other costs.⁹² The largest loss of productivity – staff turnover, 32 percent of costs – results in lost income to individuals, lost profits to employers, and reduced tax paid to government. The estimated lost wellbeing for victims of actual or attempted sexual assault is estimated at A\$249.6 million.⁹³

A report undertaken for W20 Saudi Arabia found that almost one in three women experience sexual harassment on the job at least “sometimes”; and more than one in seven say they experience such behavior “regularly”.⁹⁴ Gender-based violence in the workplace harms individuals mentally and physically, it negatively impacts professional success and financial well-being, and has led to women leaving the workforce all together.⁹⁵

There are various contributing factors to workplace violence. These include workplace characteristics such as job demands, control, role clarity and relationships. Others include discrimination based on real or perceived differences, such as race, color, gender, religion, political opinion, national extraction or social origin, pregnancy or family responsibilities, age, disability, real or perceived HIV status, migration and indigenous or tribal peoples’ status.⁹⁶

89 Generally, workplace violence is an act or threat of harassment, physical violence, intimidation, or other threatening disruptive behavior that occurs at the work site. It can range from threats and verbal abuse to physical assaults and homicide. United States Department of Labor, “Workplace Violence,” accessed November 22, 2021

Harassment can be words, gestures or actions which annoy, scare, demean, intimidate, humiliate or embarrass another or which create an intimidating, hostile or offensive work environment. Sexual harassment is any unwelcome sexual advance or request for sexual favour, verbal or physical conduct or gestures of a sexual nature, or any other behaviour of a sexual nature that might reasonably be expected or be perceived to cause offence or humiliation to another, when such conduct interferes with work, is made a condition of employment or creates an intimidating, hostile or offensive work environment. Workplace violence can occur in any workplace and against any worker whether they be volunteers, work experience students, interns, apprentices, casual and permanent employees.

United Nations, “Harassment Policy including sexual harassment,” accessed November 22, 2021

90 Colleen Quinn, How Can We Stop The Rising Costs Of Workplace Violence, 2019

91 Management Services International, The hidden costs of workplace violence, 2019

92 Deloitte Access Economics, The economic costs of sexual harassment in the Workplace, 2019

93 IBID

94 W20 Saudi Arabia Women & Accenture, If Not Now, When? – A roadmap towards a more gender equitable economic recovery, 2020

95 ILO, Sexual harassment in the world of work, 2019, p. 1-4

96 IBID



Women are at higher risk of workplace violence and harassment, with certain cohorts more vulnerable. These include girls and young women, domestic workers, women with limited job security, migrant women, women in male-dominated occupations, and also where large numbers of women are supervised by a small number of men.⁹⁷

According to the ILO, the risk of violence and harassment can also increase in a workplace culture where there is a 'normalization' of violence and harassment, when bullying is not challenged and/or where there is drug/alcohol abuse.

The recent Me-Too Movement and Time Up Initiative have raised awareness of violence against women in the workplace. This in turn has forced the hands of government and business to do more. In June 2019, at the Centenary Conference of the International Labour Organization (ILO), the Violence and Harassment Convention (No. 190) and its accompanying Recommendation (No. 206) were adopted. These multi-lateral landmark instruments established a common framework to prevent and address violence and harassment, based on an inclusive, integrated and gender-responsive approach.^{98 99} Governments that ratify C190 are required to put in place the necessary laws and policy measures to prevent and address violence and harassment in the world of work.¹⁰⁰

The Convention defines 'violence and harassment' in the world of work as 'a range of unacceptable behaviors, practices or threats thereof, whether a single occurrence or repeated, that aim at, result in, or are likely to result in physical, psychological, sexual or economic harm'.¹⁰¹

97 IBID
 98 ILO, C190 - Violence and Harassment Convention, 2019 (No. 190), 2019.
 99 ILO, Sexual harassment in the world of work, 2019, p. 1-4
 100 ILO, Safe and healthy working environments free from violence and harassment, 2020
 101 ILO, Safe and healthy working environments free from violence and harassment – The Report at a Glance, 2019, p. 3



Policy Action 3.2: Develop policies, strategies, and systematic approaches to enable prevention of gender-based violence and provision of assistance to victims in the workplace

G20 governments should work with relevant social groups to identify gaps in meeting the Violence and Harassment Convention (No. 190) and take active steps to address them. This will play an instrumental role in moving towards ratifying the convention and its associated recommendations.

Key elements of this framework include:

- a. Article 5: "... respect, promote and realize the fundamental principles and rights at work, namely freedom of association and the effective recognition of the right to collective bargaining, the elimination of all forms of forced or compulsory labour, the effective abolition of child labour and the elimination of discrimination in respect of employment and occupation, as well as promote decent work".
- b. Article 6: "...ensuring the right to equality and non-discrimination in employment and occupation, including for women workers, as well as for workers and other persons belonging to one or more vulnerable groups or groups in situations of vulnerability that are disproportionately affected by violence and harassment in the world of work".
- c. Article 7: "...each Member shall adopt laws and regulations to define and prohibit violence and harassment in the world of work, including gender-based violence and harassment".
- d. Article 10: "Each Member shall take appropriate measures to: (a) monitor and enforce national laws and regulations regarding violence and harassment in the world of work; (b) ensure easy access to appropriate and effective remedies and safe, fair and effective reporting and dispute resolution mechanisms and procedures in cases of violence and harassment in the world of work; (c) protect the privacy of those individuals involved and confidentiality, to the extent possible and as appropriate, and ensure that requirements for privacy and confidentiality are not misused; (d) provide for sanctions, where appropriate, in cases of violence and harassment in the world of work; (e) provide that victims of gender-based violence and harassment in the world of work have effective access to gender-responsive, safe and effective complaint and dispute resolution mechanisms, support, services and remedies".

Governments need to initiate steps to ratify the Convention and adopt the recommendations as they are signed up to and then report on their progress. This requires gap analysis at a national level, and a tripartite collaboration - engaging government, workers, and employers. Victims of workplace violence and assault should be consulted as part of this effort.

Governments should share information on successful policies and practices to tackle gender-based violence as well as proven success stories of legal recourse to further facilitate implementation across G20 countries.

Establishing a mechanism such as OGWE can facilitate brainstorming of policy ideas and accelerate the development and implementation of action plans to prevent gender-based violence. For example, in Canada, the Gender-based Violence Knowledge Centre provides information on crisis helplines and other support services for those affected by gender-based violence. The Canadian government also funds community projects to prevent gender-based violence, promote a responsive legal and justice system, and support survivors of gender-based violence and their families.

Business is taking violence against women at work seriously. The UN Global compact has proposed five actions businesses can take to create a safe and fair work environment.¹⁰² These include:

- a. Adopt and implement a workplace policy on violence and harassment, in consultation with workers and their representatives
- b. Carry out a workplace risk assessment that includes hazards and risks of violence and harassment and take measures to prevent and control them
- c. Provide workers and other persons concerned with information and training on hazards and risks of violence and harassment and related prevention and protection measures
- d. Call on Governments to ratify ILO Convention 190 Sign the Women Empowerment Principles

Further, there are many businesses that implement workplace policies designed to stop violence at work. The best policies target the drivers of vulnerability such as disability, race, sexual orientation, etc. Specific actions include codes of conduct, anti-retaliation policies and measures so that whistleblowers, especially women, feel comfortable and remain safe from retaliation; anonymous hotlines; counselling and culture development (including tone at the top), promoting gender sensitive communication and language, conducting regular awareness and sensitization sessions for all staff on gender and harassment, including training for all employees and suppliers on gendered forms of corruption and unconscious bias. Studies show that awareness of internal biases can help reverse them and addressing unconscious bias in a systematic way can help tackle the underlying causes which may trigger sexual harassment. Other actions include contract terms on the repercussions if found guilty of sexual harassment or violence, gender-sensitive, safe, and accessible grievance mechanisms and dispute resolution.

102 UN Global Compact, Eliminating Harassment and Violence in the World of Work, accessed February 10, 2022

Supporting victims of workplace violence is specified in Article 10 of ILO Convention 190. It stipulates those victims must have effective access to gender-responsive, safe, and effective complaint and dispute resolution mechanisms, support, services, and remedies. By ratifying the convention countries are bound to introduce such measures. Many businesses and organizations have voluntarily embedded such practices. While prevention is always better than cure, such proactive steps are very welcomed. Practices being adopted include simple and well-articulated remediation processes, clarity on legal rights, third-party dispute resolution, training, counselling and legal support, and domestic violence leave provisions.

ANNEX

Key Performance Indicators

This paper cover two types of Key Performance Indicators (KPIs) KPIs that are currently collected by international institutions for which the taskforce has proposed specific targets for 2025 and additional indicators that are currently collected by international institutions for some G20 countries, but that WiBAC recommends should be collected and tracked across the entire G20 to facilitate benchmarking. The KPIs highlighted are:

Policy Objective 1: Empowering women entrepreneurs

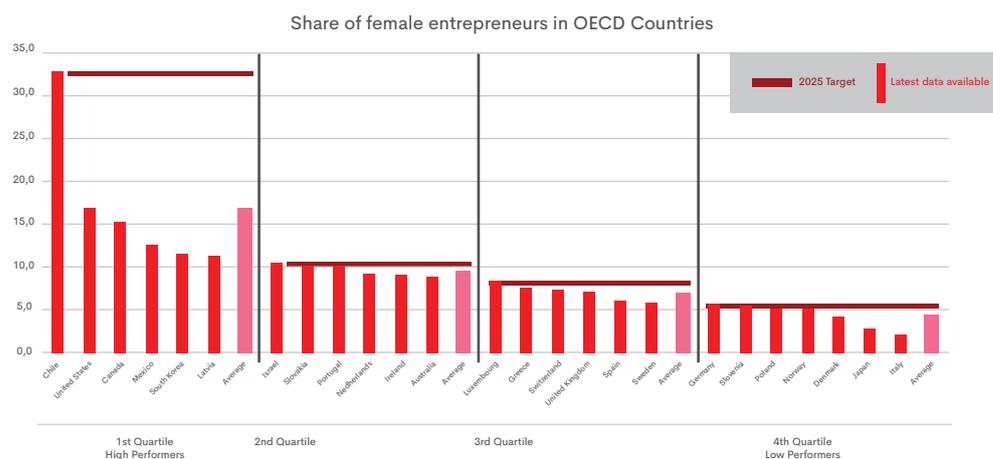
1. The percentage of share of female entrepreneurs. This data is collected by the OECD. WiBAC has analyzed the latest available data and propose specific targets for 2025 as outlined below:

2025 targets have been set for the percentage of share of female entrepreneurs.

Countries	Baseline*	Target**
Countries in the Top (1 st) Quartile (highest participation rate)	16.5% (2020)	32.4% or higher (2025)
Countries in the 2 nd Quartile	9.6% (2020)	10.4% or higher (2025)
Countries in the 3 rd Quartile	7.0% (2020)	8.3% or higher (2025)
Countries in the 4 th Quartile	4.4% (2020)	5.7% or higher (2025)

* Average figures are a simple average of the participation rates for each quartile, using the latest data.

** 2025 Target for each Quartile is based on the rate of its highest performer



Data source is OECD database. Analysis by Deloitte. Latest data from 2020. Data covers 9 countries from the G20 and 14 from the European Union. WIBAC recommends countries that are not included in the current analysis to collect the data by applying the relevant target based on their quartile of reference.

2. Additional Indicator:

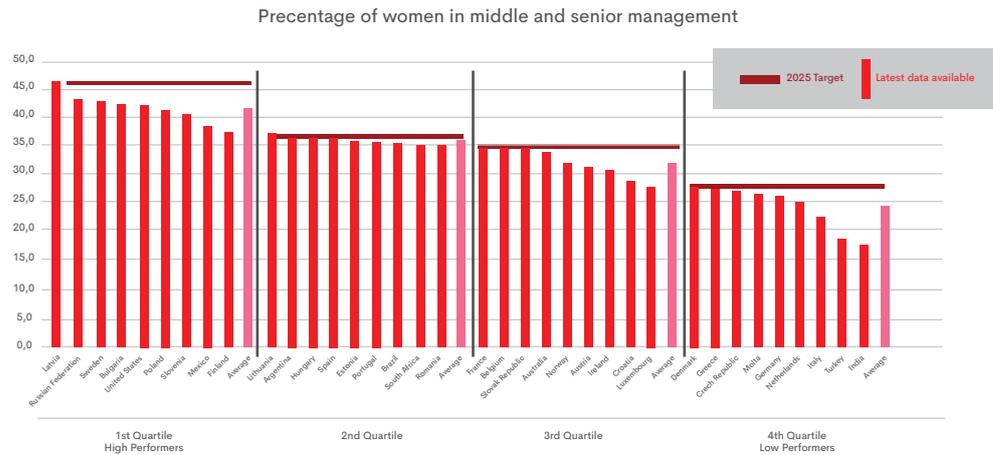
- a. Total Entrepreneurship Activity (TEA) ratio for men and women. This data is collected by a variety of different organization, but not in a globally comparable way that covers all G20 countries. ***

Policy Objective 2: Enabling women’s digital and leadership capabilities

- 1. The percentage of women in middle and senior management roles. This data is collected by the ILO. WiBAC has analyzed the latest available data and propose specific targets for 2025 as outlined below:
2025 targets have been set for the percentage of women in middle and senior management roles.

Countries	Baseline*	Target**
Countries in the Top (1 st) Quartile (highest participation rate)	41.7% (2020)	46.2% or higher (2025)
Countries in the 2 nd Quartile	36.1% (2020)	37.3% or higher (2025)
Countries in the 3 rd Quartile	32.2% (2020)	34.9% or higher (2025)
Countries in the bottom (4 th) Quartile (lowest participation rate)	24.6% (2020)	28.0% or higher (2025)

*** Data source is 2021 B20 Italy “Special Initiative on Women Empowerment” Policy Paper
 * Average figures are a simple average of the participation rates for each quartile, using the latest data.
 ** 2025 Target for each Quartile is based on the rate of its highest performer



Data source is ILOSTAT database (indicator: SDG_0552_NOC_RT_A). Analysis by Deloitte. Latest data from 2020

2. Additional Indicator:

- a. Proportion of women graduating in Science, Technology, Engineering and Mathematics (STEM) subjects. This data is currently collected by international institutions, but not in a globally comparable way that covers all G20 countries. WiBAC also specifically urges government to increase the number of female STEM graduates ***
 - 1. Rate of attrition of women in STEM education and STEM jobs
 - 2. Percentage of women employed in STEM. This data is currently collected by a variety of different organizations. However, again there is no universal definition of STEM occupations, making comparisons between countries difficult. WiBAC urges government and ecosystem partners to find consensus on a definition for this KPI and to track it over time accordingly. ***

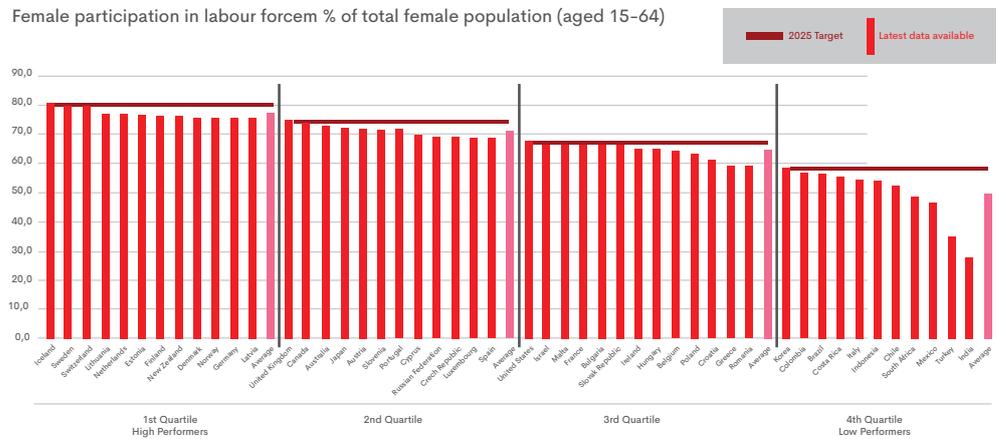
Policy Objective 3: Promoting safe and equitable workplaces

- 1. Female labor force participation rate. This is collected by the OECD. WiBAC has analyzed the data and propose specific targets for 2025 below:

2025 targets have been set for the Share of Women Participating in the Labor Force.

*** Data source is 2021 B20 Italy "Special Initiative on Women Empowerment" Policy Paper
 * Average figures are a simple average of the participation rates for each quartile, using the latest data.
 ** 2025 Target for each Quartile is based on the rate of its highest performer

Countries	Baseline*	Target**
Countries in the Top (1 st) Quartile (highest participation rate)	77.3% (2020)	80.7% or higher (2025)
Countries in the 2 nd Quartile	71.4% (2020)	75.1% or higher (2025)
Countries in the 3 rd Quartile	64.9% (2020)	67.8% or higher (2025)
Countries in the bottom (4 th) Quartile (lowest participation rate)	49.8% (2020)	59.1% or higher (2025)



Data source is OECD. Analysis by Deloitte. Latest data is from 2020, except for Indonesia (2019). Data covers G20 countries except Argentina, China, and Saudi Arabia

2. Additional Indicator:
- a. Percentage of women (over the total number of women) who have experienced violence in the workplace during the last year. Data collection on violence against women and availability of data varies between and within States. WiBAC urges Governments to agree on the enactment, implementation and monitoring of a common and comprehensive set of international indicators.

Acronyms

AI	Artificial Intelligence
B2B	Business to Business
B2C	Business to Consumer
CAP	Cross-Agency Priority
CGGA	Closing the Gender Gap Accelerator
ESCAP	Economic and Social Commission for Asia and the Pacific
EU	European Union
FEW	Female Entrepreneurs Worldwide
Fintech	Financial Technology
G20 EMPOWER	G20 Alliance for Empowerment and Progression of Women's Economic Representation
GDP	Gross Domestic Product
GEI	Gender Equality Index
GIZ	Germany Agency for International Cooperation
HR	Human Resources
ILO	International Labour Organization
ISSB	International Sustainability Standards Board
ITC	International Trade Centre
KPI	Key Performance Indicator
MNCs	Multi-national companies
MSMEs	Micro-, Small and Medium-sized Enterprises
OECD	Organisation for Economic Cooperation and Development
OGWE platform	One Global Women Empowerment platform
PAESMEM	Presidential Award for Excellence in Science, Math, and Engineering Mentoring
Q&A	Question and Answer
SDG	Sustainable Development Goal
STEM	Science, Technology, Engineering and Mathematics
UN	United Nations
WEF	World Economic Forum
We-Fi	Women Entrepreneur Finance Initiative
WGEA	Workplace Gender Equality Agency
WiBAC	Women in Business Action Council
WTO	World Trade Organization

List of Impacted SDG Targets

SDG Target	Description
1.3	Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable
1.4	By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance
4.1	By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes
4.3	By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university
4.4	By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship
4.5	By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations
4.6	By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy
5.1	End all forms of discrimination against all women and girls everywhere
5.2	Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation
5.4	Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate
5.5	Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life
5.a	Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws
5.b	Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women
8.3	Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services
8.5	By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value

8.6	By 2020, substantially reduce the proportion of youth not in employment, education or training
8.8	Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment
9.2	Promote inclusive and sustainable industrialization and, by 2030, significantly raise industry's share of employment and gross domestic product, in line with national circumstances, and double its share in least developed countries
9.3	Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets
9.5	Enhance scientific research, upgrade the technological capabilities of industrial sectors in all countries, in particular developing countries, including, by 2030, encouraging innovation and substantially increasing the number of research and development workers per 1 million people and public and private research and development spending
13.2	Integrate climate change measures into national policies, strategies and planning
16.1	Significantly reduce all forms of violence and related death rates everywhere
16.6	Develop effective, accountable and transparent institutions at all levels
16.7	Ensure responsive, inclusive, participatory and representative decision-making at all levels

Schedule of Task Force Exchanges

#	Date	Event	Location	Theme
1	17 Feb, 2022	TF Videoconference 1	Virtual	Review of 1st Draft Policy Paper
2	23 Mar, 2022	TF Videoconference 2	Virtual	Review of 2nd Draft Policy Paper
3	21 Apr, 2022	TF Videoconference 3	Virtual	Review of 3rd Draft Policy Paper
4	25 May, 2022	TF Videoconference 4	Virtual	Review of 4th Draft of Policy Paper
5	29 Jun, 2022	TF Videoconference 5	Virtual	Review of final version of Policy Paper
6	13-14 Nov, 2022	B20 Summit	Hybrid; Bali	Publication of TF Policy Paper

Distribution of Members

Country	#	Country	#	Country	#	Country	#
Argentina	6	India	4	Philippines	1	Tunisia	1
Australia	5	Indonesia	51	Russia	3	Turkey	5
Brazil	5	Italy	6	Saudi Arabia	5	United Arab Emirates	1
Canada	5	Japan	4	Singapore	2	United Kingdom	5
China	4	Jordan	1	South Africa	5	United States of America	7
Egypt	1	Luxembourg	1	South Korea	4		
France	5	Mexico	3	Spain	3		
Germany	5	Netherlands	2	Switzerland	4		

Task Force Leadership

Name	Company / Organization	Country	Deputy
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Deputy Chair			
Nurdiana Darus	Unilever Indonesia	Indonesia	
Policy Manager			
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Johnny C. Taylor, Jr.	Society for Human Resource Management, SHRM	United States of America	Emily M. Dickens

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	Madonna Jarrett	Deloitte
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	Radha Manogaran	Deloitte
	Siddharth Agarwala	Deloitte
	Sagarika Krishnan	Deloitte
Network Partner	Dwi Yuliawati Faiz	UN Women

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Xiaoyu Xie	CCPIT	Manager	China
Ying He	4Paradigm	Vice President	China
Yinghong Lu	Xiaomi Corporation	Head of International Legal and Compliance	China
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Yoyok Pitoyo	Komite Pengusaha Mikro Kecil Menengah Indonesia Bersatu	Chairperson	Indonesia



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