A Profile of Gender Disparities in the G20
What is Needed to Close Gaps in the Labour Market
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Summary

- Gender equality contributes to strong, sustainable and balanced economic growth. The international community has agreed to achieve gender equality and empower all women and girls as part of the Sustainable Development Goals (SDGs) adopted in September 2015. The G20 countries have committed to ‘women’s full economic and social participation’ (G20, 2012); to reducing the gender gap in participation by 25 per cent by 2025; and to bringing more than 100 million women into the labour force (G20, 2014a). The importance of these challenges led to the creation in early 2015 of the ‘Women 20’ (W20) as an engagement group to support the promotion of gender-inclusive economic growth.

- Progress towards gender equality at work has been slow. Contrary to conventional wisdom, global rates of female labour force participation have stagnated, or even fallen, in recent decades. The population-weighted G20 average rate of female labour force participation fell from about 58 per cent in 1990 to 54 per cent in 2013.

- Some G20 countries are especially lagging. Saudi Arabia stands out for having the most barriers to women’s economic opportunities. The country’s rate of female participation in the labour force is the lowest in the G20 and one of the lowest in the world. Some 25 legal differentiations limit Saudi women’s economic opportunities – the highest number of restrictions across 174 economies reviewed by the World Bank in 2014.

- Meeting the agreed G20 target to close the participation gap will require country-level actions to address gender biases over the life cycle of girls and women, and to remove associated market, legal and institutional barriers.
Introduction

At their summit in Brisbane in 2014, G20 leaders agreed for the first time to focus on gender equality challenges at the strategic level. To make the world’s premier economic forum accountable for progress on this crucial front, the engagement group known as the ‘Women 20’ (W20) was created in early 2015.

This brief note seeks to inform the work of the W20 in expanding women’s economic opportunities. It begins by outlining the origins and objectives of the W20, as recently agreed by the G20, then highlights the key gaps in economic opportunities for women and girls in G20 countries, identifying common challenges as well as distinguishing features and constraints.
Origins and Rationale of the W20

It is broadly accepted that gender inclusiveness and equality are prerequisites for strong, sustainable and balanced economic growth. In the 2012 Los Cabos Declaration, G20 countries committed to ‘women’s full economic and social participation’ (G20, 2012). Addressing persistent gender disparities is central to meeting the G20’s economic objectives, and has strong congruence with the goals laid out in the post-2015 sustainable development agenda adopted by the international community in September 2015. Among the 17 Sustainable Development Goals (SDGs) that were universally adopted, number 5 is to ‘[a]chieve gender equality and empower all women and girls’. The need for gender equality issues to be fully integrated into implementation of other SDGs is referred to as the ‘systematic mainstreaming of a gender perspective’ (United Nations, 2015).

As gender priorities have moved to the fore, specific targets have been adopted. In particular, the G20 leaders’ communiqué from the Brisbane Summit states the following:

We agree to the goal of reducing the gap in participation rates between men and women in our countries by 25 per cent by 2025, taking into account national circumstances, to bring more than 100 million women into the labour force, significantly increase global growth and reduce poverty and inequality (G20, 2014a).

The changes implied by this 2025 target vary across countries, as illustrated in Figure 1. While improvements are needed across the G20, the gender gaps in labour force participation are largest in Saudi Arabia, India and Turkey, where the differences in male and female rates presently exceed 40 percentage points.

At the same time gaps between male and female rates of labour force participation are only one dimension of gender constraints on economic opportunities, and of gender inequality more generally.

**Figure 1: Gender gaps in labour force participation (2013 and implied 2025 target)**

Sources: World Bank, World Development Indicators 2014; ILOSTAT. Country targets for 2025 are author calculations based on 2013 data.
The importance of the broader agenda led to the creation of the W20 to support the goal of advancing gender-inclusive economic growth and promoting gender equality. It is notable that leaders have, for the first time, focused on gender equality issues at the strategic level in the G20 – giving the W20 a remit unlike that of other international groupings. The objectives and role envisaged for the W20 are laid out in Box 1.

**Box 1: Establishing the W20**

As described by the 2015 Turkish presidency of the G20, the 'W20 is an engagement group fully committed to achieve a gender inclusive global economic growth in the G20 countries through the economic empowerment of women'.

Given the G20 target of reducing the gender participation gap by 25 per cent by 2025, the W20 will make recommendations and set measurable and actionable goals – from increasing rates of female participation in the labour force to removing the 'glass ceiling' on women’s promotion at work. The W20 will engage with and put pressure on G20 governments to implement these goals.

The W20 includes representatives from organizations dedicated to advancing gender economic inclusiveness in all G20 countries, and is chaired by a prominent representative from the G20 host country.

The W20 will have opportunities to collaborate with advocacy groups with mutual interests, such as the Business 20 (B20), Civil Society 20 (C20), Youth 20 (Y20) and Think 20 (T20).

It will work through a series of engagement meetings with policy-makers, experts and representatives of civil society and business from all G20 countries. The purpose of these meetings will be to produce recommendations and measurable goals for the group.

Over the past several months, Chatham House has undertaken consultations in London, Beijing, Istanbul, Milan and New York to help inform the objectives and process of the W20. The consultations involved representatives of government, the private sector and NGOs. Box 2 summarizes the findings of these meetings, and the recurring themes of the discussions.

Closing gender gaps is intrinsically important as a matter of human rights. All G20 countries except the United States have ratified the 1979 Convention on the Elimination of All Forms of Discrimination Against Women (commonly known as CEDAW). Gender equality is also instrumental in boosting economic efficiency and output. Several estimates have quantified the economic losses due to gender inequality in the labour market and the potential output gains (including for G20 countries) associated with closing gender gaps. For example, Goldman Sachs (2014) estimated that closing the gender employment gap could boost Japan’s GDP by nearly 13 per cent. Agénor (2015) models time use over the life cycle and simulates the effects of alternative policies (including public investment in infrastructure, and spending on health and education) on participation choices and economic growth for India. He finds that the resulting increases in female participation in the labour force would boost the annual rate of economic growth by 1.5–2.4 percentage points. A recent World Bank estimate for Turkey (Cuberes and Teignier, 2015) puts the economic loss from gender inequality at about 25 per cent of GDP.

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1 See W20 Turkey 2015, http://w20turkey.org.
2 The convention is broad-ranging, including guarantees of equality in economic life. The United States has signed but not yet ratified the treaty. Only the Holy See, Iran, Somalia, Sudan and Tonga are not signatories.
Box 2: Highlights of Chatham House W20 consultations

The Chatham House consultations revealed significant convergence on the objectives of the W20. Participants mostly agreed that these should include:

- Promoting gender equality broadly, beyond the labour market;
- Performing a think-tank function (with a strong policy focus), by building on existing research to address knowledge gaps on key topics such as:
  - Family leave and social infrastructure;
  - Barriers to female participation in the labour force (e.g. in Turkey, the lack of progression into higher education);
  - Gender bias and changing societal gender norms;
  - The heterogeneity of women’s situations (e.g. rural vs urban);
  - Unpaid domestic labour; and
  - Women’s opportunities in leadership and politics – the role of quotas and other instruments.
- Enabling networking among women across the G20; and
- Holding governments accountable through systematic monitoring of policies and progress.

Participants in the Chatham House consultations broadly agreed that the corporate sector’s role in advancing the W20 agenda should include the following:

- Facilitating the sharing experience – building on successful efforts to change culture and address gender bias;
- Offering flexible work arrangements to employees and contractors; and
- Using media to positively influence norms on women in the workforce.

It was agreed that the W20 process should work with ‘champions’ of gender inclusivity and engage in public–private partnerships.

It will be important for the W20 to coordinate with other engagement groups that are seeking to integrate and advance gender equality issues in the policy debate, as shown by the recent joint statement of the B20 and L20 (‘Labour 20’) on ‘Jobs, Growth and Decent Work’, which focuses on measures to create jobs and improve working conditions for both women and men (B20 and L20, 2015).

Discussions have also highlighted the potential for the W20 to set the agenda as the G20 moves into steering-committee mode. This underlines the importance of working with social partners and of strategic outreach. The potential gains are large. The McKinsey Global Institute (MGI, 2015) estimates that narrowing the global gender gap could double women’s contribution to global GDP growth by 2025. In the ‘full potential’ scenario, in which women’s participation in the economy is equal to men’s, the boost to annual global GDP in 2025 would be as much as $28 trillion, an increase of 26 per cent on the business-as-usual scenario. To put this in perspective, MGI notes that $28 trillion is roughly equivalent to the combined GDP of the United States and China today.

This underlines the importance of gender equality to the commitment by G20 finance ministers and central bank governors to raise GDP ‘by more than 2 per cent above the trajectory implied by current policies over the coming [five] years’ (G20, 2014b). The commitment, adopted in 2014, implies an extra 0.5 per cent growth per annum, but at present rates of growth the G20 is not on course to meet this target. Closing gender gaps will support efforts to meet country growth targets and the G20’s tax agenda. The focus here is on the G20 women’s labour participation target, but there is also scope for the W20 to add value to topics in the finance track.
Gender gaps are a challenge across countries at different levels of income – high incomes do not, per se, eliminate gaps. This is illustrated in Figure 2 (above), which compares per capita income with a measure of women’s economic opportunities for G20 members published by the World Economic Forum. At any given level of income, there is a range of situations regarding women’s economic opportunities. At higher income levels, Finland and Sweden have achieved the highest measures for women’s economic opportunities, whereas Japan, South Korea and Saudi Arabia rank much lower. This highlights the importance of countries’ social, policy and institutional contexts in determining women’s economic opportunities, as explored in the next section.

Finally, but not least, it is valuable to highlight a set of interesting findings from a recent poll of women across the G20, which probed what they saw as the most important challenges at work. These are briefly summarized below, in Box 3.

**Box 3: What women in the G20 say about work: findings from a recent poll**

A recent poll by Ipsos MORI supported by the Thomson Reuters Foundation and The Rockefeller Foundation (http://poll2015.trust.org) surveyed more than 9,500 women across the G20 countries. Women were asked to rank the top challenges they face at work. Work–life balance emerged at the top of the list, cited by 44 per cent of respondents. This concern was largest in Russia, where 60 per cent of women saw work–life balance as the major issue at work, followed by 57 per cent in India, 51 per cent in South Korea and 48 per cent in China.

Across the G20, this issue was followed by equal pay, which was the top issue for US women. Across the G20, a minority of women – 40 per cent – were confident that they were earning the same salary as a man doing the same job. Those women least confident that they were paid equally to men were in France (24 per cent), Germany (21 per cent) and Japan (19 per cent).

Third on the G20 women’s list of top concerns was harassment at work. The survey found that nearly one-third of G20 women said they had been harassed at work. This problem was the top concern at work for nearly six in 10 Turkish women, and for close to half of women in Mexico and Argentina. Yet most women across the G20 – more than six out of 10 – had not reported harassment. Women in India were most likely to speak out against harassment, followed by those in the United States, Canada and Mexico.

On the positive side, younger women tended to be more optimistic about their career prospects. Women in emerging economies also tended to be more positive. Brazil topped the survey in terms of confidence in balancing family and work, with some 74 per cent saying they did not think having children would damage their career.
Key Indicators of Gender Gaps in G20 Countries

The comparison of gender gaps in economic opportunities in different countries underlines an obvious but important point, which is the heterogeneity of G20 member states. Annex Table 1 highlights some key points. Per capita GDP in the G20 ranges from around $1,300 in India to over $46,000 in the United States. Economic performance among G20 countries over the past five years ranges from some of the highest growth rates in the world (such as in China and India) to stagnation (as in the European Union overall) to contraction (in Spain and Italy).

Across the G20, labour market conditions vary in key respects, including rates of unemployment. These are as high as 25 per cent in South Africa, but in low single digits (below 5 per cent) in China, India, Japan, South Korea and Mexico. Levels of income inequality also vary significantly, from among the highest in the world (as in South Africa and Brazil) to moderate (as in France and Germany).

Recent analyses have documented several key gender gaps in the world of work in the G20, specifically rates of participation in the labour force, pay differences and occupational segregation (ILO et al., 2014; UN Women, 2015; Morton et al., 2014). A joint note prepared by several international organizations for the G20 concluded the following:

To optimize the labour-productivity potential of increased female employment, women should be fully integrated in the labour force, not subjected to discriminatory gender wage gaps or involuntarily confined to part-time employment and to the most low-paid, low-productivity and vulnerable jobs (ILO et al., 2014).

Building on these findings, this paper argues that current gender gaps are too wide, and recent rates of progress too slow, to enable G20 countries to reach their goals for 2025. National leadership and reforms are needed to accelerate progress. This supports recent analysis by the ‘Labour 20’ (L20) on the participation gap, and underlines the importance of strengthening and deepening the work of the other engagement groups.

While this paper examines a series of indicators in turn, one should bear in mind that the barriers to female labour force participation are multidimensional and often overlap. It may be misleading to look at a single indicator for an economy in isolation. Some countries perform well on one measure but poorly on another – as shown in Figure 3 (see also Annex Table 2). The gender wage gap defined by the OECD as the difference between male and female median wages, divided by the male median wage and expressed as a percentage.

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3 In constant 2005 US dollars in 2014. World Bank, World Development Indicators.
4 Defined by the OECD as the difference between male and female median wages, divided by the male median wage and expressed as a percentage.
Contrary to conventional wisdom, global rates of female labour force participation have stagnated, or even fallen, in recent decades. Figure 4 shows the trend since 1990 for G20 members. The estimated population-weighted G20 average fell even more than the global average, from about 58 per cent in 1990 to 54 per cent in 2013. The only regional exception was Latin America, where the average rate rose from the relatively low level of 45 per cent to 59 per cent. Turkey is also a positive outlier in terms of recent trends: following years of decline after 1990, participation rates have risen somewhat since 2006, even if they remain below the levels reported in 1990.
India and Saudi Arabia face especially large challenges in meeting their G20 goals for closing the gender gap in labour force participation. India stands out for its marked decline in female participation over the past decade, which was one of rapid economic growth. India's gender gap in participation – at 54 percentage points – is one of the widest in the G20. Participation rates are lower among women in urban and better-off households. This phenomenon has attracted increasing attention, with research finding that the composition of growth affects participation rates. Of particular note is the decline in the relative importance of agriculture, with the consequent decline in participation in that sector not offset by increased female participation in other, faster-growing sectors (Lahoti and Swaminathan, 2015). Recent IMF research using micro-level data for Indian states, across which female participation rates vary, suggests that participation would be improved by better infrastructure (roads and power), higher public social and education spending, and greater labour market flexibility (Das et al., 2015).5

Saudi Arabia stands out for having the highest number of barriers to women's economic opportunities. This is reflected in its very low rate of participation – the lowest in the G20 and one of the lowest in the world. As shown in Table 4, drawing on data in the World Bank's Women, Business and the Law 2014, some 25 legal differentiations affect Saudi women – the highest number of restrictions across 174 economies reviewed in 2014. Saudi Arabia also has the fewest incentives for women to work. Discriminatory rules prevent women from taking some jobs and limit their freedom to make legal decisions. Analysis by Demirguc-Kunt, Klapper and Singer (2013), bringing together data on legal discrimination with data on financial access, found that in countries where women face legal restrictions on working, heading a household, choosing where to live or inheriting assets, they are less likely than men to own a bank account, save or borrow.

While gender pay gaps have been gradually closing in many countries, progress has stalled over the past decade.

Sex-disaggregated data on earnings are less complete than data on participation, but the evidence available for the G20 shows that the gender gap in the average pay of full-time workers ranges from close to 30 per cent in Japan to a lower but still significant 17 per cent in Mexico. It is notable that Saudi Arabia and Turkey have relatively low gender wage differences: 1.6 per cent and 7.1 per cent respectively (see Annex Table 2). The G20 simple average gap is 22.2 per cent, while the population-weighted average is 17.5 per cent.6

Occupational segregation contributes to pay gaps – women tend to enter less well-paid occupations, despite increasingly being better educated than men. Some have moved into management and professional occupations – in what Claudia Goldin has termed a ‘quiet revolution’ – but the concentration of women in low-paid sectors continues. Women frequently work as carers, in health and in education. They remain under-represented in better-paid sectors. In the United States over 90 per cent of pre-school/kindergarten teachers, hairdressers and dental hygienists are women – a proportion largely unchanged since the early 1970s. The share of male nurses has quadrupled since 1972, but women still account for nine-tenths of the total (Hegewisch, Liepmann and Hayes, 2010; Klugman, 2015). In the United Kingdom, women’s share of management and

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5 Labour market flexibility is measured by the OECD's Employment Protection Legislation Index, estimated at the state level, based on a survey of labour market regulations, e.g. duration of notice for termination.

6 Excluded from this average are Australia, China and Italy due to missing data.
professional positions rose by about 3 percentage points between 2002 and 2009, but traditional
gender patterns persist. Over 80 per cent of those employed in personal services such as caring and
hairdressing are women; only 6 per cent are engineers. The public sector employs some 40 per cent
of working women, but just 15 per cent of men (EHRC, 2014, Chapter 11).

Studies suggest that while gender pay gaps have been gradually closing in many countries, progress
has stalled over the past decade. Box 4 highlights trends in the United States.

**Box 4: Equal pay in the United States?**

A large gender pay gap still exists in the United States. Although the gap narrowed between the 1970s and 1990s,
progress has largely stopped in the past decade and a half. Moreover, broader measures of compensation show that
pay gaps are compounded by lower access to employer-provided health insurance, pensions and paid leave, so that
women’s total effective compensation falls further short of men’s.

The earlier narrowing of the pay gap has been traced to rises in women’s educational levels and increases in their
working experience. However, now that women have become the most skilled workers in the US economy, a large
part of the pay gap is unexplained. Indeed, the gender pay gap tends to widen as educational levels increase, so
that women with professional degrees earn only about two-thirds of what their male counterparts earn.

Research estimating the relative importance of different factors in determining the US pay gap highlights the role
of persistent discrimination. The US government cites Blau and Kahn (2007) as concluding that 41 per cent of the
gap ‘is not explained by differences in educational attainment, experience, demographic characteristics, job type
or union status’. Using a similar approach and more recent data, the Council of Economic Advisers (2015) finds
that industry and occupation explain only about 20 per cent of the wage gap, and that about two-thirds of the
gap cannot be explained by potential experience, age, race, education, industry or occupation.

Achieving gender equality in work is particularly challenging for women facing overlapping
disadvantages, such as poverty, lack of education, minority status, isolation and/or other markers
of discrimination. For example, a study by Povich, Roberts and Mather (2014) found that families
headed by women account for up 22 per cent of all working families in the United States but nearly
40 per cent of low-income families. This proportion varies significantly across states, ranging from
21 per cent in Utah to 53 per cent in Louisiana. The women who head such families often work
in low-wage jobs without health insurance or paid sick leave. The above-mentioned study found
that, in addition to poverty, these families experience lower levels of school and college enrolment
and completion. Obstacles to education include unaffordable tuition fees, the cost and difficulty of
travelling to and from classes, and the need to fit tuition timetables around working hours.

Balancing unpaid work at home and paid work outside the home is a challenge for many women.
Social norms mean that women still undertake the bulk of work in the home – not only childcare and
related chores, but also domestic work generally. The McKinsey Global Institute (2015) estimates that,
on average for the 27 countries sampled, routine household work accounts for about 63 per cent of
women’s unpaid work. The share for individual countries ranges from as high as 85 per cent in India,
77 per cent in South Africa and 75 per cent in Mexico to 66 per cent in China, 54 per cent in Australia
and 51 per cent in the United States.

It is well known that, around the world, women carry most of the responsibility for housework and
care (World Bank, 2011, pp. 80–81). Across the OECD, as well as in China, India and South Africa,
women perform an average of 4.7 hours per day of unpaid work – 2.5 hours more than men – although
there is significant divergence between countries (Miranda, 2011). In Turkey, Mexico and India,
women spend 4.3–5 hours more every day on unpaid work than men. This compares with a gap of about one hour per day in the Nordic countries. According to an OECD study, men in South Korea, India and Japan perform an average of less than one hour a day of unpaid work. For men in China and South Africa the average is 1.5 hours, while in Turkey, Italy, Mexico, Portugal and Spain the average is under two hours (Miranda, 2011).

Women’s unpaid work at home is not included in calculations of national economic output, even though estimates of its value are high. The US Department of Commerce has calculated that such work was equivalent to roughly 26 per cent of US GDP in 2010 (Bridgeman et al., 2012). More comprehensive research in Australia has calculated such work as being equivalent to 50 per cent of GDP (Hoenig and Page, 2012). The higher number partly reflects the fact that the researchers considered more than the (relatively low) replacement value of the work in question (since household carers etc. typically receive low pay). They also looked at the opportunity cost – which takes into account what caregivers could have earned had they been in paid employment.

A growing number of G20 countries support efforts to balance work and childcare by enabling mothers, and more recently fathers, with infants to take time off work. The amount of leave and benefits allowed varies from country to country. Different sources are inconsistent with respect to the provision of leave and its duration.7 Table 1 draws on the OECD Family Database, and therefore excludes G20 members outside the OECD. The United States stands out as the only country lacking provision for paid leave, although the states of California and Massachusetts have introduced such provisions. Among countries where paid leave is provided, the duration ranges from 12 weeks in Mexico to 65 weeks in South Korea.

Table 1: Maternity leave in weeks, selected G20 countries in the OECD, 2014

<table>
<thead>
<tr>
<th>Country</th>
<th>Total paid leave for mothers = (1) + (2)</th>
<th>Duration of paid maternity leave (1)</th>
<th>Paid parental and home care leave available to mothers (2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>18</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Canada</td>
<td>52</td>
<td>17</td>
<td>35</td>
</tr>
<tr>
<td>France</td>
<td>42</td>
<td>16</td>
<td>26</td>
</tr>
<tr>
<td>Germany</td>
<td>58</td>
<td>14</td>
<td>44</td>
</tr>
<tr>
<td>Italy</td>
<td>48</td>
<td>22</td>
<td>26</td>
</tr>
<tr>
<td>Japan</td>
<td>58</td>
<td>14</td>
<td>44</td>
</tr>
<tr>
<td>Mexico</td>
<td>12</td>
<td>12</td>
<td>0</td>
</tr>
<tr>
<td>South Korea</td>
<td>65</td>
<td>13</td>
<td>52</td>
</tr>
<tr>
<td>Turkey</td>
<td>16</td>
<td>16</td>
<td>0</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>39</td>
<td>39</td>
<td>0</td>
</tr>
<tr>
<td>United States</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: OECD Family Database, 2014.

7 Based on a review of the World Bank’s Women, Business and the Law 2014, the World Policy Database and the OECD Family Database.
Beyond maternity leave and benefits, a range of policies can support women’s economic opportunities, either directly or indirectly. These include provisions for part-time work and breast-feeding breaks at work, and laws against sexual harassment at work and against violence at home. The World Bank report, *Women, Business and the Law 2014*, documents such laws. Based on this, Figure 5 and Table 2 show that among G20 countries South Korea has the most extensive protection and support, and Saudi Arabia the least.

**Figure 5: Support for women’s economic opportunities across the G20**

Note: Number of protections out of a total of 31.  

Among channels of potential support, incentives and protection around work include the right to a flexible or part-time schedule, breast-feeding breaks and tax-deductibility of childcare payments. The most legislative support is provided in South Korea (12 measures out of a total of 14), compared with lows of three in South Africa, four in Saudi Arabia and Turkey, and five in India and Indonesia. The column on laws around accessing institutions relates to constitutional guarantees of non-discrimination (see Annex Table 3 for details).

Violence against women is now recognized as a global challenge, and has been legally prohibited in many countries. Research has shown that violence suffered at home incurs large economic costs due to absenteeism and lost productivity, amounting to 3–4 per cent of GDP (Klugman et al., 2014, Chapter 3). The final two columns of Table 2 show the extent to which countries have enacted laws against domestic violence and sexual harassment. Two G20 countries – Russia and Saudi Arabia – do not have adequate legislation against domestic violence. Saudi Arabia also lacks legislation against sexual harassment at work, as do Indonesia and Japan.

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8 *Women, Business and the Law 2014* includes the following questions on sexual harassment: Is there legislation that specifically addresses sexual harassment? Are there criminal sanctions for sexual harassment? Is there a governmental office tasked with addressing sexual harassment? Is there legislation on sexual harassment in: education, employment, public places, service provision? Are there criminal sanctions for sexual harassment in employment?
Another area in which a range of approaches to empowering women can be observed across the G20 is in access to early-childhood education. Pre-school enrolment rates range from below 10 per cent in Mexico to 50 per cent in France and South Korea, with several countries (Germany, Italy and Japan) reporting rates around 25 per cent (see OECD Family Database, www.oecd.org/social/family/database).

Care for the elderly constitutes a growing challenge for women, especially in societies where the assumption is that daughters will care for ageing parents. Hewlett and Rashid (2011) studied family and social pressures that ‘pile onto women when they marry, ratchet up after they have children, and become almost crushing as their parents and in-laws get older’. They found that ‘eldercare is a ticking time bomb, especially in countries where filial piety is tightly woven into the cultural value system’. Their surveys of professional women found that 81 per cent have to take care of an elderly family member. They also examined the phenomenon of ‘daughterly guilt’ – wherein women are pressured into subordinating work/career to their responsibilities for caring for elderly relatives. Such pressures are widespread in the BRICS economies (Brazil, Russia, India, China and South Africa). Indeed the researchers found that in India and China, ‘daughterly guilt’ is even more prevalent than ‘maternal guilt’ – the better-known phenomenon of family and social expectations pushing women into staying at home to look after infants and young children.

Figure 6 compares United Nations projections of child and old-age dependency ratios for all developing countries (panel A) with those for G20 countries (panel B).

**Figure 6: Trends in the burden of dependency ratios**

**A: All developing countries**

![Child dependency ratio](#) ![Old-age dependency ratio](#)

**B: G20 countries**

![G20](#) ![China](#) ![Japan](#) ![EU](#) ![Child](#) ![Old-age](#)


While the trends are similar, it is striking that in developing countries old-age dependency is not projected to exceed child dependency until after 2060, but that the crossover has already occurred in the European Union, where elderly dependents already outnumber children. The projected divergence in the relative burdens is largest in Japan, China and the EU. Over the next two generations, the old-age dependency ratio – the number of elderly people supported by each working-age person – will almost double in the EU.

Local norms and culture can have a strong influence on women’s economic opportunities, depending on how they shape behaviour. In many countries, biased social norms ensure that women’s
time is dominated by domestic responsibilities. Gender bias perpetuates low expectations of women’s human value and capabilities. As outlined in Box 5, this can have cumulative effects across the life cycle, for example reducing retirement savings as a result of women’s earnings being lower than men’s throughout their working lives. In Australia, as the country’s Human Rights Commission has documented, women retire with ‘superannuation’ balances and payouts that are approximately half the value of men’s. The commission attributes this gender gap in retirement savings not to ‘a single event or experience’, but rather ‘the cumulative product of decisions, events and experiences over the lifecycle’ – which may include ‘career decisions, inequality in pay, difficulties balancing paid work and caring responsibilities, experiences of violence, divorce and separation. There is no one single point where the gap begins or ends …’ (Australian Human Rights Commission, 2009, p. v).

In many countries, biased social norms ensure that women’s time is dominated by domestic responsibilities. Gender bias perpetuates low expectations of women’s human value and capabilities.

Table 3 presents recent evidence from the World Values Survey regarding public opinion on social norms around women’s right to work and leadership. On the proposition that men have more right to a job than women when work is scarce, in the G20 countries for which data are available, the proportion agreeing with the proposition varies from a low of 6–7 per cent in the United States and Australia to at least half the population in India and Turkey. In Turkey, almost six out of 10 people state that when jobs are scarce, men should have more right to a job than women. Beliefs that men make better business executives than women are widespread, averaging about 36 per cent, although their prevalence varies. Only about 12 per cent of people in the United States and 14 per cent of people in Australia share this view, compared with almost half in Russia and South Africa and around two-thirds in India and Turkey.

**Box 5: How norms and institutions matter across the life cycle**

Biased norms and lack of agency affect women’s economic opportunities and participation in the workforce at all stages in their lives. Some principal barriers include:

**Child and youth years**

- Biased expectations and preferences
- Inequalities in human talent development

**Productive-age years**

- Time constraints and segregation
- Legal discrimination and disincentives
- Unequal access to productive assets

**Elderly years**

- Unequal old-age work regulations
- Unequal levels of independence

Source: Morton et al. (2014), Chapter 3.
Table 3: Norms towards women’s work and leadership, percentage agreeing

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<thead>
<tr>
<th></th>
<th>When jobs are scarce, men should have more right to a job than women</th>
<th>Men make better business executives than women do</th>
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</tr>
<tr>
<td>United States</td>
<td>5.7</td>
<td>11.7</td>
</tr>
</tbody>
</table>

Note: All G20 countries included in the WVS survey are shown.

These attitudes at the country level correlate with patterns of women’s participation in the labour force. Figure 7 shows this correlation. Countries with the largest shares of the population agreeing that men should have priority in jobs also generally show lower rates of female participation in the labour force, and vice versa. In Denmark, where relatively few people believe that men should have priority, rates of female labour force participation are high. In Turkey the opposite is the case.

Figure 7: Norms towards women working vs female participation in the labour force

At the same time, men far outnumber women in positions of management and leadership. In all but three countries – Jamaica, Colombia and St Lucia – a worker’s boss is more likely to be a man than a woman (ILO, 2015, p. 19). Among the G20 countries for which data are available, Japan, South Korea and Turkey stand out with the lowest shares of female managers – barely more than one in ten (see Figure 8). Even those G20 countries with the highest shares of women in management are still significantly below parity – around 36 per cent in Australia, France and Mexico.
Yet while norms can be persistent, they are not static. Less than 80 years ago, just one in five people in the United States endorsed the idea of wives working if husbands supported them. That figure changed to four in five by 1998. One research priority is to gain a better understanding of how norms change, and of how legislative reforms, corporate practices and public policy drive such change.

A concrete manifestation of social norms can be seen in national legal frameworks. These may be conducive to women’s economic opportunities or create obstacles. In recent years, the World Bank has documented the extent and nature of such barriers in its biannual *Women, Business and the Law* report. This exercise involves looking at the laws across a series of areas that affect women’s opportunities – from whether a woman can sign a contract to head-of-household rules, and restrictions on getting a loan or a job.

As shown in Figure 9 and Table 4, the good news is that a number of G20 countries have legal frameworks in place with no overt discrimination against women at work – this is the case in Canada, Germany, Italy, Mexico, South Africa and the United States. On the other hand, Saudi Arabia stands out as having 25 such legal barriers – the highest number in the world – out of 43 restrictions that are reviewed. Argentina, India and Russia also maintain multiple barriers.
Table 4: Breakdown by type of legal barriers discriminating against women at work, G20 countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Total (out of 43)</th>
<th>Property (out of 5)</th>
<th>Work (out of 10)</th>
<th>Accessing institutions (out of 27)</th>
<th>Going to court (out of 1)</th>
</tr>
</thead>
<tbody>
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<tr>
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<td>7</td>
<td>14</td>
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</tr>
</tbody>
</table>

Note: Number of barriers out of a possible 43.

Does this matter in practice? The evidence suggests that such legal restrictions limit women’s economic opportunities. IMF research strongly associates gender-based legal restrictions with larger gender gaps in labour force participation (Gonzales et al., 2015). In other words, in countries where women face restrictions on inheriting assets, owning property or engaging in economic activity (for example, opening a bank account or freely pursuing a profession), the difference between female and male rates of participation in the labour force is likely to be greater. The same research has associated marked increases in female participation with the enactment of legal reforms.

Another key finding of the recent IMF research is that while women’s rights around work and economic opportunities are important individually, their joint impact is even more powerful. Guaranteed equity, more equal inheritance rights and the legal right to be head of a household are more effective at closing gender gaps in labour force participation when combined, rather than in isolation. Analysis by the World Bank shows a statistically significant negative relationship between the share of women in employment and the number of legal differences between men and women, and similar correlations for the share of female top managers and the earned income gap, all controlled for per capita income (World Bank, 2015).
A Concluding Note

The promotion of women’s economic opportunities is a major policy issue for the G20, given its own commitments and the international community’s broader post-2015 agenda on equality for women. At the same time, the nature of the challenges varies significantly across member countries; appropriate responses need to be framed according to national conditions.

The basic elements of the policy agenda are by now well established. They are outlined in several agreements, including the SDGs and OECD Gender Recommendation (see Annex 1 of this paper), as well as Asia-Pacific Economic Cooperation (APEC) forum initiatives (APEC, 2015). In October 2015, the first ever W20 Summit in Istanbul called on the G20 leaders to do more on gender equality and women’s economic empowerment, and, by consensus, adopted a communiqué to that effect, with a series of specific recommendations.

The profile of gender disparities and policy frameworks outlined above have clear policy implications. An essential part of the agenda to meet the G20’s goal on closing labour force participation gaps is to change legal rules and institutions that restrict women’s opportunities, and to review the scope for specific measures and investments to support the expansion of opportunities. G20 governments should eliminate all legal discrimination against women and review policies to support their participation in the labour market, including investment in social infrastructure for the care of children and the elderly. Governments can also lead by example, including by undertaking gender audits of their own workforces, and increasing the share of public procurement sourced to companies that meet specified gender criteria.

Making the most of links to other G20 engagement groups will also be crucial, including the good work already under way by the L20. Private-sector leadership and innovation on gender equality are also needed to promote and support progress.
Annexes

Annex Table 1: Key indicators (2014 unless otherwise indicated)

<table>
<thead>
<tr>
<th>Country</th>
<th>GDP per capita $^1$</th>
<th>Average annual economic growth (%) $^2$, 2009–14</th>
<th>Gini coefficient $^2$</th>
<th>Unemployment rate $^3$</th>
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<tr>
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<td>5,970</td>
<td>2.7</td>
<td>52.7</td>
<td>5.9</td>
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Notes: $^1$ GDP per capita is in constant 2005 US dollars in 2014. $^2$ Gini coefficients vary in years, see source for details. $^3$ Unemployment rates are ILO estimates in 2013.

Source: World Bank, World Development Indicators.
<table>
<thead>
<tr>
<th>Country</th>
<th>Labour force participation rate, 15–64 years, 2013</th>
<th>Gender pay gap, 15+ years, 2013</th>
<th>Women’s employment/population ratio, 15–64 years 2014</th>
<th>Women’s access to financial services 2014</th>
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<tbody>
<tr>
<td></td>
<td>Female level</td>
<td>Gender gap</td>
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</tbody>
</table>

Notes: All employment figures are ILO estimates. Blanks indicate missing data. 1 Gender gap equals average male figure minus average female figure. 2 Except Argentina and India (2012), France (2011) and Mexico (2008). 3 Except Brazil (2013), China (2010), India (2012), Indonesia (2013). 4 Measured as share with an account with financial institutions. Sources: World Development Indicators; OECD Employment database; and ILOSTAT.
Annex Table 3: Constitutional framework for gender equality and non-discrimination

<table>
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<tr>
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<th>Is there a non-discrimination clause in the constitution?</th>
<th>Does the constitution guarantee equality before the law?</th>
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</table>


Annex 1: The OECD Gender Recommendation and ILO conventions and recommendations on gender equality


The OECD Gender Recommendation includes a set of policy principles endorsed by OECD countries and a number of key emerging economies. The gender recommendation was adopted by the OECD Council meeting at Ministerial level on 29 May 2013 after a year of negotiations involving 11 thematic Committees of the OECD and the social partners (ITUC and IOE).

The OECD Gender Recommendation is consistent with the ILO core labour standards and other relevant conventions, such as the ILO Equal Remuneration Convention (No. 100), ILO Discrimination (Employment and Occupation) Convention (No. 111), ILO Workers with Family Responsibilities Convention (No. 156), ILO Maternity Protection Convention (No. 183) and ILO Domestic Workers Convention (No. 189). These conventions provide globally agreed standards on gender rights and policies based on the agreement of 185 member states as well as employers and workers' organizations in those countries. The ILO standards represent rights and principles endorsed by both the public- and private-sector representatives of this global membership.
Key principles of the OECD Recommendation:
The Council on Gender Equality in Education, Employment and Entrepreneurship recommends that members:

a) adopt practices that promote gender equality in education by:

1. ensuring that boys and girls have equal access to good-quality education, equal rights and opportunities to successfully complete schooling and in making educational choices;

2. reviewing and where necessary adapting school and early childhood education curricula, teaching and school practices to eliminate gender discrimination and stereotyping;

3. making the study of science, technology, engineering, mathematics (STEM) financial and entrepreneurship issues, as well as education, arts and the humanities, equally inclusive and attractive for both boys and girls; promoting the development of stronger reading habits among boys and girls;

4. campaigning and raising awareness among young men and women, parents, teachers and employers about gender-stereotypical attitudes towards academic performances and the likely consequences of overall educational choices for employment and entrepreneurship opportunities, career progression and earnings;

5. encouraging more women who have completed STEM studies to pursue professional careers in these areas, for example by means of career counselling, adult education, internships, apprenticeships and targeted financial support;

b) promote family-friendly policies and working conditions which enable fathers and mothers to balance their working hours and their family responsibilities and facilitate women to participate more in private and public sector employment by:

1. designing tax-benefit systems so that both parents have broadly similar financial incentives to work;

2. securing availability of and access to affordable good-quality early childhood education and care as well as affordable long-term care for other dependants, including for example disabled children or elderly relatives;

3. providing employment-protected paid maternity and paternity leave to working mothers and fathers;

4. encouraging working fathers to take available care leave, for example by reserving part of the parental leave entitlement for the exclusive and non-transferable use by fathers;

5. providing incentives to fathers to use flexible work entitlements, promoting a more temporary use of part-time work among men and women, providing incentives for women to participate more hours in the labour force, and raising awareness of gender stereotypes to encourage a more equal sharing of paid and unpaid work (household responsibilities) between men and women;

6. ensuring that all parents can participate in the labour market regardless of their partnership status, providing ample employment supports to sole parents;

7. ensuring that policies that address the problem of unemployment do not discriminate either directly or indirectly against women;
8. improving employment conditions and access to social support for informal workers, especially those in the most vulnerable categories such as home-based and domestic workers;

c) increase the representation of women in decision-making positions by:

1. encouraging measures such as voluntary targets, disclosure requirements and private initiatives that enhance gender diversity on boards and in senior management of listed companies; complementing such efforts with other measures to support effective board participation by women and expand the pool of qualified candidates; continuing to monitor and analyse the costs and benefits of different approaches – including voluntary targets, disclosure requirements or boardroom quotas – to promote gender diversity in leadership positions in private companies;

2. introducing mechanisms to improve the gender balance in leadership positions in the public sector, such as disclosure requirements, target setting or quotas for women in senior management positions; strengthening the flexibility, transparency and fairness of public sector employment systems and policies; and monitoring progress of female representation in the public sector;

3. encouraging greater participation and representation of women at all levels of politics, including in government, parliament, local authorities, and the judiciary system;

d) eliminate the discriminatory gender wage gap by: strengthening the legal framework and its enforcement for combating all forms of discrimination in pay, recruitment, training and promotion; promoting pay transparency; ensuring that the principle of equal pay for equal work or for work of equal value is respected in collective bargaining and/or labour law and practice; tackling stereotypes, segregation and indirect discrimination in the labour market, notably against part-time workers; promoting the reconciliation of work and family life;

e) promote all appropriate measures to end sexual harassment in the workplace, including awareness and prevention campaigns and actions by employers and unions;

f) reduce the gender gap in entrepreneurship activity by:

1. designing appropriate responses to gaps and market failures, including: policies to reduce barriers to women entrepreneurship, administrative burdens on firms and excessive regulatory restrictions; policies to support firm growth, internationalisation and innovation; support for the development and implementation of awareness campaigns, training programmes, mentoring, coaching, and support networks, including professional advice on legal and fiscal matters;

2. ensuring equal access to finance for female and male entrepreneurs through actions that influence both the supply of and demand for finance by: easing access to finance for viable businesses owned by men and women; taking steps to improve the knowledge and attitudes of financial institutions; increasing awareness of finance sources and tools among women entrepreneurs; and, encouraging more women to join business angel networks or venture capital firms.

g) pay attention to the special needs of women from disadvantaged minority groups and migrant women in relation to the aims set out above;
h) reduce the gender gap in financial literacy by developing and implementing initiatives and programmes aimed at addressing women's financial literacy needs, and in particular at fostering their awareness, confidence, competencies and skills when dealing with financial issues;

i) mainstream the gender equality perspective in the design, development and evaluation of relevant policies and budgets, for example by conducting systematic gender-impact assessments and generating appropriate data and evidence to build a benchmark for future assessments as well as a compilation of best practices for governments and government agencies;

j) strengthen accountability mechanisms for gender equality and mainstreaming initiatives across and within government bodies.

The Recommendation of the OECD Council on Gender Equality in Education Employment and Entrepreneurship (OECD, 2013) was adopted by all 34 OECD Member countries, Costa Rica, Latvia and the Russian Federation.

Selected ILO conventions and recommendations on gender equality

Discrimination (Employment and Occupation) Convention (No. 111) and Recommendation (No. 111), 1958
Equal Remuneration Convention (No. 100) and Recommendation (No. 90), 1951
Maternity Protection Convention (No. 183) and Recommendation (No. 191), 2000
Workers with Family Responsibilities Convention (No. 156) and Recommendation (No. 165), 1981
Part-Time Work Convention (No. 175) and Recommendation (No. 182), 1994
Domestic Workers Convention (No. 189) and Recommendation (No. 201), 2011
Social Protection Floors Recommendation (No. 202), 2012
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Acronyms and Abbreviations

APEC  Asia-Pacific Economic Cooperation
B20   Business 20
C20   Civil Society 20
EHRC  Equality and Human Rights Commission
ILO   International Labour Organization
IMF   International Monetary Fund
ITUC  International Trade Union Confederation
L20   Labour 20
OECD  Organisation for Economic Co-operation and Development
STEM  science, technology, engineering, mathematics
T20   Think 20
UNDP  UN Development Programme
W20   Women 20
Y20   Youth 20
About the Author

Jeni Klugman is a fellow of the Kennedy School of Government’s Women and Public Policy Program at Harvard University. She was gender director at the World Bank until July 2014, and previously served as director and lead author of three global Human Development Reports published by the UNDP. She sits on several boards and panels, including those related to the World Economic Forum and the Journal of Human Development and Capabilities. She holds a PhD in economics from the Australian National University and postgraduate degrees in both law and development economics from the University of Oxford, where she was a Rhodes Scholar.
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