



W20 2024

EXEMPLOS OF BEST PRACTICES

INTRODUCTION

This report, **"Recommendations for Practices and Actions,"** is designed to provide a comprehensive set of guidelines aimed at advancing gender equality and empowering women economically. The report focuses on five key areas of critical importance: Women in STEM, Climate Justice, the Care Economy, Ending Violence Against Women and Girls, and Women Entrepreneurs. These recommendations are derived from the W20 Communiqué 2024, which outlines actions and strategies to fulfill G20 commitments to gender equality and women's economic empowerment.

Aligned with the overarching goal of the W20 Communiqué 2024, this document emphasizes the implementation of actions to bridge the gender gap in labor markets, ensure women's inclusion in high-growth sectors such as STEM, and address structural inequalities that affect women across the globe. This report provides not only an analysis of the current state of these issues but also actionable recommendations, drawing from successful practices identified by work teams across the G20 countries.

It is important to note that this is a ***living document***, meaning it will evolve as new data and practices emerge. Recommendations are continually refined and expanded upon as more examples of successful policies and actions become available. The ultimate aim of this report is to inform policymakers, ensuring that all actions taken are evidence-based and aligned with global efforts to achieve gender equality and women's economic empowerment. All sources referenced throughout are directly linked to the W20 Communiqué 2024 and its accompanying materials, ensuring that these recommendations are firmly rooted in the agreed objectives of the G20 leaders.

By providing these recommendations, this document seeks to contribute to the global discourse on gender equality and serve as a practical tool for G20 members in their ongoing efforts to implement effective and impactful gender equality policies.

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Priority Area

WOMEN IN STEM



Priority Area: Women in STEM

Introduction

The gender gap in STEM fields, particularly in ICT and AI, presents significant challenges that hinder economic growth and social equity. Women, especially those from underrepresented groups, face substantial barriers at educational and professional levels. Addressing these gaps is crucial, as AI has the potential to contribute an additional \$13 trillion to the global economy by 2030. Gender equality in AI deployment offers a significant economic and social advancement opportunity.

Recommendation # 1

To ensure AI benefits reach all women and girls, the G20 must support research and collaboration to build gender-equitable AI technologies, emphasize the importance of accurate and neutral data-cleaning processes, and adopt ethical AI guidelines across public and private sectors.

1. 1. Establish an international consortium of academic institutions, civil society organizations, and technology companies to research and develop gender-equitable AI technologies.

Best practices: Montreal Declaration for Responsible AI, which involves multiple stakeholders in discussions on responsible and ethical AI, is one of the best references.

1. 2. Implement mandatory guidelines for data collection and cleaning, with clear criteria for impartiality and gender inclusion to avoid biases in technology development.

Best practices: The Ethics Guidelines for Trustworthy AI from the European Commission, which recommend best practices for data collection and usage, are a good example.

1. 3. Encourage governments and organizations to adopt ethical AI guidelines across sectors, ensuring the technology is developed and deployed in a gender-sensitive and responsible manner.

Best practices: Leverage frameworks such as the UK National AI Strategy and UNESCO's Recommendation on the Ethics of Artificial Intelligence for guiding ethical AI implementation.

Recommendation # 2

We urge the G20 leadership to deliver on its existing commitments to halving the digital gender gap by 2025 by addressing the main barriers to digital gender inclusion and dismantling normative barriers to gender equality in STEM.

2. 1. Leverage insights from the [GSMA Mobile Gender Gap Report 2024](#) to understand the main barriers to digital gender inclusion and adopt strategies for increasing women's access to and usage of digital/ mobile connectivity (such as launching initiatives aimed at reducing barriers to affordability and digital literacy)

Best practices:

- The Rwandan government introduced the [Digital Ambassadors Programme \(DAP\)](#) aimed to increase the digital literacy of five million Rwandan citizens, and their resulting access and use of online systems and services. DAP's delivery approach is based on the model of recruiting young women (and men) with entrepreneurship ambition to provide digital literacy training and act as catalysts of change in their communities
- Follow [Digital India's approach](#), which prioritizes digital inclusion by making technology affordable and accessible, particularly in rural areas.

2.2. Conduct gender gap assessments in STEM across educational institutions and workplaces, focusing on underrepresented women and girls in particular

Best practices:

Leverage findings from the recently published report by the European Union on "[Addressing the gender gap in STEM education across educational levels](#)" which suggests that confidence plays a crucial role in girls' decisions to pursue STEM further. As such early exposure to STEM, supportive environments and overcoming of societal stereotypes are essential to maintaining girls' interest in STEM fields. Barriers at the level of educational institutions that contribute to the gender gap include curricula that are not gender-inclusive, teaching practices that reinforce stereotypes, and a lack of female role models in STEM. The report identifies gender-sensitive teaching methods and the integration of STEM subjects as strategies to enhance girls' participation in STEM. The [report](#) also contains an analysis of EU-funded projects with several promising practices for addressing the gender gap, such as:

- mentorship programmes
- gender-neutral and inclusive teaching approaches
- projects designed to increase girls' engagement in STEM through hands-on, real-world applications

2.3. Design public campaigns and educational programs that dismantle harmful gender stereotypes and change cultural norms that discourage women from entering STEM fields.

Best practices:

- Look to initiatives like the [Tanzania National ICT Policy](#), which focuses on the inclusion and empowerment of women in technology sectors.

2.4. Allocate funds to develop inclusive digital tools and services specifically designed to reach underserved and marginalized communities of women and girls.

Best practices:

- Draw inspiration from the [GovTech Maturity Index](#), which measures digital government progress, emphasizing inclusive public services.

Recommendation #3

G20 countries should invest in developing impactful, inclusive digital tools and public services to limit the widening of existing inequalities and reach underserved communities.

3.1. Mandate the collection of gender-disaggregated data across sectors and develop tools to track women's and girls' experiences in the digital space. Use this intersectional data to shape public policies and organizational strategies to close the digital gender gap, particularly in STEM fields.

Best practices:

- Build on the [E-Government Development Index](#), which assesses the development of e-government services and their inclusivity, applying similar metrics to gender equality in digital spaces.
- Canada is incorporating intersectional data to develop gender-sensitive digital policies. The "[Women in Tech Fund](#)," for example, takes an intersectional approach by prioritizing investments in underrepresented groups, including Indigenous women and women of color, to ensure broader inclusion in digital and tech fields.
- The German government, through its "[National Gender Equality Strategy](#)," includes intersectional approaches to understanding how diverse factors affect women's engagement in STEM and digital industries. They are working with tech companies to create inclusive workspaces that address the unique challenges faced by migrant and minority women in STEM.

3.2. Create digital literacy and STEM programs which are gender-transformative, actively challenging gender norms and empowering women and girls to participate fully in the digital economy.

Best practices:

- Utilize strategies from the EQUALS Global Partnership and its recently published [Gender-Transformative Digital Skills Education Framework](#), which advocates for a gender-transformative approach to digital skills and STEM education, focusing on inclusivity and empowerment.

Glossary:

- **TFGBV:** Technology-facilitated gender-based violence, including harassment and discrimination encountered by women and girls in digital spaces.
- **Gender Transformative Digital Skills Education:** Gender Transformative Digital Skills Education seeks to transform gender stereotypes, attitudes, norms, and unequal power relations to bridge the gender digital divide and foster gender equity and equality.
- **Normative Barriers:** Socially constructed rules, expectations, and stereotypes that restrict individuals' behavior and opportunities based on gender, culture, or societal norms, often limiting access to resources, education, or opportunities for specific groups.

References:

OECD (2022), *Women as a share of all 16–24 year-olds who can program*, <https://goingdigital.oecd.org/indicator/54>.

Green, A. and L. Lamby (2023), "The supply, demand and characteristics of the AI workforce across OECD countries", *OECD Social, Employment and Migration Working Papers*, No. 287, OECD Publishing, Paris, <https://doi.org/10.1787/bb17314a-en>.

GSMA (2024) [Mobile Gender Gap Report](#)

EQUALS Global Partnership for Gender Equality in the Digital Age (2024) ["Towards a Gender Transformative Approach"](#)

European Union (2024), ["Addressing the gender gap in STEM education across educational levels"](#)

Priority Area

CLIMATE JUSTICE RECOMMENDATION



Priority Area: Climate Justice

Introduction

Women and girls represent 80% of the victims of climate disasters which is an unjust, disproportionate burden of the impact of the climate crises as they remain socially, politically, and economically underserved. Climate change and gender are intricately linked and addressing gender is essential for effective climate actions. The G20 members are responsible for 75% of Greenhouse Gas Emissions (GHG) and current policies and targets are inadequate to limit global warming to 1.5 C. The global cost of climate change damage is estimated to be between \$1.7 trillion and \$3.1 trillion per year by 20504.

Recommendation # 1

1: Guarantee a gender-responsive approach in all climate change policies, strategies, tactical plans, actions and Nationally Determined Contributions (NDCs), ensuring meaningful representation of all under-represented and underserved women.

1.1. Gender quotas in climate-related decision-making bodies:

Best Practices: In countries with legislated candidate quotas, women's representation is five percentage points and seven percentage points higher in parliaments and local government, respectively, compared to countries without such legislation. Rwanda implemented gender quotas, requiring that 30% of parliamentary seats be held by women. As a result, women now hold 61% of seats, leading to more gender-inclusive policies, including those related to climate action. While climate-related decision-making bodies are overall lacking in quotas, in Nepal, the National Forest Policy 2019 directs all forestry related government, non-government and private sector entities to "include 50% women in their respective organizations with leadership responsibilities" which offers lessons learnt.

Sources:

- i. [Where we are: Eastern and Southern Africa: Rwanda. Africa: Rwanda \(UN Women\)](#)
- ii. [Facts and figures: Women's leadership and political participation \(UN Women\)](#)
- iii. [State of climate change and gender equality in Nepal \(UNEP\)](#)

1.2. Enhance gender data mechanisms to inform climate change policies:

Best Practices: St. Lucia has been working to collect gender-disaggregated data to enable gender-differentiated impacts to be considered in decision-making and planning on its climate actions, while Fiji has factored in the specific role of women in different economic spheres when implementing climate change adaptation activities.

Sources:

- i. [Advancing women's participation in climate action through digital health literacy: gaps and opportunities](#)

Recommendation #2

Invest in gender-just climate finance and implement direct funding to women-led climate projects and businesses. Prioritize gender-transformative climate funding directed at adaptation and resilience for women who are dependent on natural resources.

2.1. Promote gender-transformative climate finance:

Best Practices: A report by UN Climate Change on the doubling of adaptation finance found that gender-responsive approaches increase the overall effectiveness of adaptation finance. Since 2018, the Philippines has required integration of key environmental and social considerations into public-private partnerships, specifically safeguards against environmental impacts and resilience to climate change, alongside gender equality and preserving culture and heritage.

Sources:

i. [Closing the Gap, Boosting ambition: Investing in women is Key to Climate Action](#)

2.2. Integrate gender perspectives in climate education and adaptation

Best Practices: In Uttarakhand, India, women researchers were supported to promote scientific awareness and build local women's confidence in disaster-prone areas. They conducted research on environmental factors and interacted with local women, enhancing their scientific and technological knowledge. This initiative aimed to address the underrepresentation of women in disaster management and foster self-reliance among women researchers.

Sources:

i. [Women's Role in Disaster Risk Management \(NIDM\)](#)

2.3. Strengthen gender-sensitive health services for climate and disaster issues

Best Practices: Women are at a greater risk due to vulnerability to climate change, specifically in LMICs. It is beneficial to consult women for adaptation and mitigation strategies for enhanced resilience. Moreover, evidence-based policymaking should be used.

Sources:

[i.Climate Change and Women's Health: A Scoping Review](#)

2.4. Ensure Indigenous representation in decision-making and create an Indigenous Body

Best Practices: The International Indigenous Forum on Biodiversity (IIFB) was established to develop a caucus of representatives of indigenous peoples and local communities, who meet before and during the Convention on Biological Diversity (CBD).

Sources:

[i.International Indigenous Forum on Biodiversity \(Convention on Biological Diversity\)](#)

2.5. Include gender considerations in NDC planning and policies

Best Practices: NDC Partnership worked with members of World Resources Institute (WRI)'s Gender Equity Practice to support three countries – Eswatini, Mozambique, and the Republic of the Marshall Islands – in conducting gender assessments of their climate policy and implementation mechanisms to provide recommendations on strengthening the integration of gender in their new and existing climate policies, strategies, laws and enhanced NDCs.

Sources:

[i.A Gender Assessment of NDCs and Climate Change Policy and Planning Instruments for Three Countries \(UNFCCC\)](#)

Priority Area

ENDING VIOLENCE AGAINST WOMEN AND GIRLS



Priority Area: Ending Violence Against Women

Introduction

A life free of violence is a human right. Approximately 1 in 3 women experiencing physical or sexual violence in their lifetime, according to the World Health Organization. Gender-based violence not only devastates the lives of survivors but also imposes significant economic costs. The global economic impact is estimated to be up to 3.7% of global GDP,⁷ which includes expenses related to healthcare, legal proceedings, and loss of productivity due to the impaired ability of survivors to work. This substantial economic burden underscores the urgent need for comprehensive strategies to prevent violence and support affected individuals.

Recommendation # 1

Develop, review and enforce policies, legislations, regulations and support structures to protect women and girls and prevent impunity and secondary victimization in femicide and gender-based violence in all forms – home, transport, work, in-conflict settings, economic, and technology-facilitated gender-based violence (TFGBV).

1.1 Include gender considerations in NDC planning and policies

Best Practices: ILO: Ratification and implementation of ILO or C190 to a world of work free from violence and harassment, including GBV. The following countries have ratified ILO Convention No. 190: Albania, Antigua e Barbua, Argentina, Australia, Bahamas, Barbados, Belgium, Canada, Central Africa Republic, Chile, Ecuador, El Salvador, Fiji, France, Germany, Greece, Ireland, Italy, Lesotho, Mauritius, Mexico, Namibia, Nigeria, Panama, Peru, San Marino, Somalia, South Africa, Spain, Uganda, UK, Uruguay.

Austria, Denmark, Finland, Kyrgyzstan, North Macedonia, Norway, Papa New Guinea, Philippines, Portugal, Republic of Moldova, Romania, Rwanda, Samoa are ratifying the ILO Convention No. 190 in 2024 or 2025.

Sources:

[i.https://normlex.ilo.org/dyn/normlex/en/fp=NORMLEXPUB:11300:0::NO::P11300_INSTRUMENT_ID:3999810](https://normlex.ilo.org/dyn/normlex/en/fp=NORMLEXPUB:11300:0::NO::P11300_INSTRUMENT_ID:3999810)

Brazil: Maria da Penha Law (2006): One of the most recognized laws against domestic and family violence. It created mechanisms to prevent, punish, and eradicate violence against women.

https://www.planalto.gov.br/ccivil_03/_ato2004-2006/2006/lei/l11340.htm

Spain: Organic Law 1/2004: Comprehensive Law on Gender-Based Violence, which recognizes gender violence as a crime and offers a comprehensive approach to addressing it, including protection measures, social and legal assistance.

Source:

https://www.coe.int/t/dg2/equality/domesticviolencecampaign/countryinformationpages/spain/LeyViolenciadeGeneroingles_en.pdf

Argentina: Law 26.485 (2009): Comprehensive Protection to Prevent, Punish, and Eradicate Violence Against Women. The law addresses various forms of violence, including physical, psychological, and economic.

Source: <https://www.argentina.gob.ar/normativa/nacional/ley-26485-152155>

https://www.argentina.gob.ar/sites/default/files/contenidos_minimos_ley_micaela.pdf

México: General Law on Women's Access to a Life Free of Violence (2007): Provides prevention, protection, and punishment measures for cases of violence against women.

Source: https://www.summitamericas.org/brief/docs/Law_on_access_to_a_life_free_violence.pdf

Canada: National Strategy to Combat Gender-Based Violence: Implemented in 2017, focusing on prevention, support for victims, and increased accountability for perpetrators.

Source: <https://publications.gc.ca/site/eng/9.839055/publication.html>

France: Domestic Violence Law (2020): Includes measures such as faster and stricter protection orders and electronic monitoring for aggressors. National Action Plan Against Gender-Based Violence.

Source: https://www.diplomatie.gouv.fr/IMG/pdf/pna_eng_vf_cle0c99c8.pdf

<https://perma.cc/4HPF-SKD7>

Sweden: Domestic Violence Protection Law: Offers protection for victims, with a strong focus on psychosocial support. Gender Equality Policy: Widely recognized for addressing gender violence as a social and cultural problem.

Source:

<https://www.government.se/contentassets/9f4260f9e1724682aada19ba2dff181c/informationmaterial-swedens-work-to-combat-mens-violence-against-women-003.pdf>

<https://resourcehub.bakermckenzie.com/en/resources/fighting-domestic-violence/europe/sweden/topics/illegal-provisions>

India: Protection of Women from Domestic Violence Act (2005): Provides legal protection for women victims of domestic violence, including physical, emotional, sexual, and economic abuse.

Source:

<https://cdnbbsr.s3waas.gov.in/s3ec03333cb763facc6ce398ff83845f22/uploads/2024/09/2024091127.pdf>

<https://sansad.in/getFile/loksabhaquestions/annex/1715/AU35.pdf?source=pqals>

https://doe.gov.in/files/inlinedocuments/DoE_Prevention_sexual_harassment.pdf

Chile: Law 20.066 (2005): Establishes protection measures against intrafamily violence, with a focus on women. National Plan Against Gender Violence (2018-2030)**: Structured to ensure equal rights and protection from violence.

Source: https://siteal.iiep.unesco.org/sites/default/files/sit_accion_files/ley_20.066-2005.pdf

United States: Violence Against Women Act (1994): Provides resources and support for investigations and prevention programs against violence against women, as well as legal protection.

Source: <https://endsexualviolence.org/wp-content/uploads/2017/09/VIOLENCE-AGAINST-WOMEN-ACT.pdf>

<https://www.justice.gov/ovw/file/641566/dl>

United Kingdom: Domestic Abuse Act (2021): Legislation that offers greater protection for victims of domestic violence, expands the definition of abuse, and provides legal support.

Source: <https://www.legislation.gov.uk/ukpga/2021/17/contents>

<https://www.legislation.gov.uk/ukpga/2023/51/contents/enacted>

[https://www.sarsas.org.uk/protection-from-sex-based-harassment-in-public-act-2023-what-does-it-hope-to-](https://www.sarsas.org.uk/protection-from-sex-based-harassment-in-public-act-2023-what-does-it-hope-to-achieve/#:~:text=Key%20summary%20of%20the%202023%20Act&text=The%20Act%20creates%20a%20new,the%20offence%20of%20public%20harassment)

[achieve/#:~:text=Key%20summary%20of%20the%202023%20Act&text=The%20Act%20creates%20a%20new,the%20offence%20of%20public%20harassment](https://www.sarsas.org.uk/protection-from-sex-based-harassment-in-public-act-2023-what-does-it-hope-to-achieve/#:~:text=Key%20summary%20of%20the%202023%20Act&text=The%20Act%20creates%20a%20new,the%20offence%20of%20public%20harassment)

South Africa: Legislation on Domestic Violence and Sexual Crimes: Includes punitive and protective measures for women victims of violence.

Source:

<https://www.stateofthenation.gov.za/priorities/making-communities-safer/gender-based-violence>

https://www.divorcelaws.co.za/uploads/1/2/1/6/12166127/the_domestic_violence_amendment_act_14_of_2021.pdf

<https://www.justice.gov.za/vg/gbv/NSP-GBVF-FINAL-DOC-04-05.pdf>

Colombia: legislation provides measures to prevent and punish violence and discrimination against women.

Source: <https://www.minjusticia.gov.co/programas-co/conexion-justicia/Documents/Infografias/NORMATIVIDAD%20VIGENTE.pdf>

Norway: Action Plan to Combat Domestic and Gender-Based Violence: Focused on prevention and support measures for victims.

Source: <http://1325naps.peacewomen.org/index.php/norway/>

Australia: National Strategy to Prevent Violence Against Women and Their Children: A comprehensive program focused on prevention and support for victims.

Source: <https://www.dss.gov.au/ending-violence>

Turkey: Istanbul Convention (2011): Turkey was a signatory and adopted the convention that establishes measures to prevent and combat violence against women, but later withdrew from the agreement in 2021.

Istanbul Convention: <https://rm.coe.int/grevio-s-baseline-evaluation-report-on-legislative-and-other-measures-/1680abe1bb>

UN Women: <https://www.unwomen.org/en/news-stories/explainer/2023/10/four-actions-to-forge-workplaces-free-from-sexual-harassment-and-violence>

UN Women: <https://www.unwomen.org/en/what-we-do/ending-violence-against-women/facts-and-figures>

CIPD: https://www.cipd.org/uk/views-and-insights/thought-leadership/cipd-voice/new-duty-to-prevent-sexual-harassment/?utm_source=mc&utm_medium=email&utm_content=20240501_CIPD+Update_NWL_KNW_GLO_MIX_MAN_NA.https%3a%2f%2fwww.cipd.org%2fuk%2fviews-and-insights%2fthought-leadership%2fcipd-voice%2fnew-duty-to-prevent-sexual-harassment%2f&utm_campaign=cipd_update&utm_term=1046212

EUROPEAN PARLIAMENT: https://www.europarl.europa.eu/doceo/document/A-9-2023-0234-AM-298-298_EN.pdf

Communique W7: <https://www.women7.org/>

Recommendation # 2

Invest in evidence-based and gender transformative educational policies and programs starting from early childhood that change harmful gender roles, social norms, and stereotypes such as those perpetuated in entertainment and social media, so that everyone in society respects gender equality issues (e.g., toxic masculinities) and prevents all forms of gender-based violence.

Best Practices Sweden: Sweden's approach to gender equality in education is comprehensive, starting from early childhood. The country emphasizes gender-neutral language, gender-equal toys, and curricula that challenge traditional gender roles. Swedish preschools and schools aim to provide equal opportunities and support for all genders.

Source: <https://www.government.se/contentassets/efcc5a15ef154522a872d8e46ad69148/gender-equality-policy-in-sweden-240229.pdf>

UN Women: <https://www.unstereotypealliance.org/en>

UNICEF: <https://www.unicef.org/eap/media/14076/file/UNICEF%20%20UN%20Women%20advocacy%20brochure.pdf>

UNESCO: <https://www.unesco.org/gem-report/en/2024genderreport>

UK: <https://www.asa.org.uk/resource/regulatory-statement-on-gender-stereotypes-in-ads.html>
<https://www.asa.org.uk/static/uploaded/e06425f9-2f9f-44c3-ae6ebd5902686d44.pdf>

Argentina: <https://www.boletinoficial.gob.ar/detalleAviso/primera/246657/20210708>

Council of Europe: <https://rm.coe.int/prems-064620-gbr-2573-gender-equality-in-media/16809f0342>

Recommendation # 3

Maintain and increase ongoing and well- coordinated financing and funding for prevention, protection, early intervention, and response services to make a sustained impact on preventing and reducing the prevalence and incidence of gender-based violence.

Best Practices:

Brasil (Rio de Janeiro): Casa da Mulher Carioca: it serves as a space for promoting public policies for women, aiming to create an environment for interaction, training, and female empowerment. It implements effective strategies to prevent violence against women, promote citizenship, and foster autonomy. In other cities there is Casa da Mulher Brasileira is a space that integrates different specialized services that address the most diverse types of violence against women. They can be found in Campo Grande/MS, Fortaleza/CE, Ceilândia/DF, Curitiba/PR, São Luís/MA, Boa Vista/RR, São Paulo/SP, Salvador/BA, Teresina/PI e Ananindeua/PA. Besides that the society can also report domestic violence situations through the Women's Hotline (Central de Atendimento à Mulher) by calling the number 180. The complaint is anonymous and free, available 24/7, nationwide. Source: [Casa da Mulher Carioca – Portal Carioca Digital](#)

Mapping of Programmes for perpetrators of domestic violence in Central Asia.

Source: <https://www.osce.org/secretariat/576324>

Government of India, Annual Report on Schemes and Programs Related to Women and Children (New Delhi: Ministry of Women and Child Development, 2024).

Forum Generation:

https://forum.generationequality.org/sites/default/files/202103/GBV_FINAL_VISUAL_EN.pdf

Call to Action: <https://www.calltoactiongbv.com/what-we-do>

EIGE:

https://eige.europa.eu/sites/default/files/documents/20213229_mh0921238enn_pdf.pdf

Equality Institute: https://preventgbv.org/wp-content/uploads/2023/11/EQI_The-Accelerator_What-Counts_Report_Nov-2023-1.pdf

Recommendation #4

Commit to collection, analysis, and dissemination of official national data, following the UN guidelines, on femicides and all forms of gender-based violence considering intersectionality, including race/ethnicity in all its diversities that reflect each country's context, to measure continuously the impacts of violence.

Best Practices UN Women:

https://data.unwomen.org/sites/default/files/documents/Publications/2024/GDO-2024_highlights-brief.pdf

Many countries have data available to monitor violence against women, including:

United States: the National Intimate Partner and Sexual Violence Survey.

[About The National Intimate Partner and Sexual Violence Survey \(NISVS\) | National Intimate Partner and Sexual Violence Survey \(NISVS\) | CDC](#)

Brazil: Data from DataSus and the Brazilian Public Security Yearbook.

[Anuário Brasileiro de Segurança Pública – Fórum Brasileiro de Segurança Pública](#)

Australia: Reports from the Australian Bureau of Statistics.

[Domestic abuse in England and Wales overview – Office for National Statistics](#)

Itália:

https://eige.europa.eu/sites/default/files/documents/2016.5480_mh0216774enn_pdfweb_20170215100604.pdf

India: *National Commission for Women, Annual Report 2024 (New Delhi: NCW, 2024).*

Source: <http://ncw.nic.in/Annual-Reports>

UNODC: https://www.unodc.org/documents/data-andanalysis/gsh/2023/Global_study_on_homicide_2023_web.pdf

European Women's Lobby: <https://www.womenlobby.org/New-Study-Impact-ofPornography-on-Sexual-Violence?lang=en>

Transparency International:

<https://www.transparency.org/en/publications/breaking-the-silence-around-sextortion>

https://images.transparencycdn.org/images/2020_Report_BreakingSilenceAroundSextortion_English.pdf

UN Women: <https://www.unwomen.org/sites/default/files/2023-11/gender-related-killings-of-women-and-girls-femicide-feminicide-global-estimates-2022-en.pdf>

Trans Respect: <https://transrespect.org/en/trans-murder-monitoring-2023/>

Priority Area

CARE ECONOMY



Priority Area: Care Economy

G20 member states have the opportunity to take immediate actions to demonstrate leadership on the care economy and contribute to global progress towards comprehensive care and support systems. These actions should be undertaken with the UN's key principles to transform care systems in mind: human-rights based, state accountability, universality, transformative, and leaving no one behind.

Recommendation # 1

Reduce and promote an equal redistribution of unpaid care work through the development and implementation of government policies that integrate education, healthcare, and social services to support caregivers and ensure inclusive, high-quality, and affordable care is accessible to all, with a focus on children, older persons, persons with disabilities, and other dependents.

1.1. National and international leadership on the care economy

1.1.1. Develop national care economy road maps to provide a framework for implementing care standards and regulations inclusive of redistribution of unpaid care work, recognition and measurement of care work, promotion of decent work, and investments in comprehensive care services and infrastructure

Best Practice: [Road Map for Care Economy for a more Gender Equal World of Work](#) – Indonesia. The Road Map covers seven priorities for transforming care work: 1. Developing accessible, quality childcare services; 2. Strengthening elderly and long-term care services; 3. Improving inclusive, integrated care services for peoples with disabilities, HIV, special needs and other vulnerable groups; 4. Enhancing greater access to maternity leave; 5. Increasing the involvement of men, including paternity leave; 6. Recognizing decent work for care workers; and 7. Implementing social protection for those workers in the care economy.

Best Practice: The International Labour Conference in June 2024 established [A New Global Agreement on Decent Work in the Care Economy](#) based on 9 guiding principles including:

- a. The respect, promotion and realisation of fundamental principles and rights at work, including freedom of association and collective bargaining.
- b. Implementation of relevant international labour standards.
- c. Investment in the care economy as a key means of promoting quality care and decent job creation.
- d. The primary responsibility of the state in care provision, funding and regulation, including through a robust policy and regulatory framework.

Source:

[G20 New Delhi India Leaders Declaration 2023](#) – leaders confirmed their commitment to women-led development and to enhancing women’s full, equal, effective, and meaningful participation as decision makers for addressing global challenges inclusively and in contributing as active participants in all spheres of society, across all sectors and at all levels of the economy, which is not only crucial for achieving gender equality, but also for contributing to global GDP growth.

[Transforming Care Systems](#) offers practical guidance for UN Agencies at the country, regional and global level to address care within the context of the SDGs and Our Common Agenda. It aims to inform and harmonize UN Agency efforts on care by offering definitions, guiding principles, approaches and policy options that can be contextualized to different socioeconomic realities.

1.1.2. G20 member states join the [Global Alliance for Care](#) to facilitate and foster collective action, advocacy, communication and learning about its recognition as news, as work, and as a right. Utilize the [Global Alliance to track global conversations](#), joint initiatives, and investments on the care economy and as a forum to exchange information and identify new ways to strategically mobilize funds in support of the care economy.

Best practices: 20 governments are currently members of the Global Alliance for Care, including G20 countries Mexico, Canada, the United States, Argentina, Germany, and Brazil.

1.2. Equal redistribution of unpaid care work

1.2.1. Ensure statutory, universal access to quality Early Childhood Care and Education (ECCE), Pre-primary Education, and Long-Term Care (LTC) services.

Best practices:

- **Care systems:** Uruguay has developed a [National Care System](#), which fits the ECLAC and UN Women's definition as it articulates every program, initiative and institution that provides care services to the different target populations and because it moves towards the recognition, reduction and redistribution of unpaid care work. Colombia has formally recognized care as a fundamental right in its National Constitution. As such, it is the State's responsibility to guarantee, protect and facilitate it under conditions of equality and equity. The country has been progressing in the implementation of the [National Care Program](#), which aims to guarantee the right to dignified care and recognize and strengthen care as a social function interdependent to sustaining life, and it has a [National Care System](#).

- **ECCE:** Germany offers a statutory childcare service system for children 0–2 years old that is universal and free or low cost (via public daycare centers called Kita), with the highest subsidies given to low-income families. The quality of ECCE is high with a strong focus on well-trained educators and small child-to-staff ratios. Chile's Integral Early Childhood Protection Program "Crece Contigo" offers comprehensive interventions aimed at early childhood based on intersectoral coordination, both at the territorial and administrative levels and aims to provide comprehensive care especially for most vulnerable families. With much lower coverage and quality of care services, Argentina provides early childhood care, education and care centers (CECs) which contribute to both the development of children's capacities and women's economic autonomy. The UK is doubling its investment in childcare and rolling out a new policy that provides working parents with 30 hours of government-funded childcare per week, over 38 weeks of year, for children 9 months old until pre-primary education begins.
- **Pre-Primary education:** Most G20 countries have a statutory national pre-primary education system. Italy's 'scuola materna' is universal and free pre-primary school for children ages 3–6 which focuses on the overall development of the child, has inclusive education programming, and includes national quality standards.
- **LTC:** Japan's statutory and universal long-term care system is one of the most comprehensive in the world, providing a wide range of services from home to institutional care and is designed to ensure that older people (older than 65 and some 40–64 with age-related conditions) have the care they need and provide relief for family caregivers.

Source(s): The [ILO's Global Care Policy](#) portal provides an overview of different policies related to ECCE, pre-primary education, and long-term care services for more than 180 countries, including all the G20 member states. The [Fawcett Society has produced a report](#) that looks at the ECEC provision in Australia, Canada, France, and Ireland and shows how recent reforms in those countries can be applied to UK policies and systems.

1.3. Provide paid parental leave (maternity, paternity, shared parental leave) to all new parents that aligns with ILO minimum international labor standards. This includes offering a minimum of 14 weeks of maternity leave, at least 4 weeks of non-transferable leave for the second caregiver, and ensuring both parents can access paid leave to support family bonding and shared caregiving responsibilities.

Best practice: In addition to the legally prescribed 6 weeks of maternity leave, Germany offers up to 3 years of state paid parental leave per child, with the benefit calculated based on the parent's average income salary (to a cap).

Source(s): The ILO's Global Care Policy portal provides an overview of different policies related to parental leave for more than 180 countries, including all the G20 member states, ILO Convention 183

1.4 Ensure that comprehensive support systems are in place, including additional paid family leave available that encompasses all family members in the household and those with disabilities.

Best practice: France provides 3–6 months of paid family leave to care for sick relatives and up to 310 days of paid leave to care for a sick child with a serious illness or disability; this is covered through social protection systems and includes self-employed workers.

Source(s): The ILO's Global Care Policy portal provides an overview of different policies related to long-term care leave for more than 180 countries, including all of the G20.

1.5. Enhance social protection systems to promote financial security and ensure the provision and receipt of quality care.

Best practice: Australia, Canada, France, Germany, and Saudi Arabia have strong social protection systems, covering 100% of their populations. Australia has recently increased its coverage to ensure universality and now provides a range of income and care support to assist those who are unemployed, have severe disabilities, or are caregivers; its National Disability Insurance Scheme funds individualized care plans for people with disabilities.

Source(s): The G20 Social Policy Portal was launched by the ILO and the International Social Security Association and will provide a space to share knowledge and best practices to support evidence-based policymaking. The Global Accelerator for Jobs and Social Protection for Just Transitions was launched in 2021 to support the creation of decent jobs and to extend social protection for those excluded.

Recommendation #2

Recognize and measure care work, particularly unpaid and informal care work, by systematically collecting and sharing quality, disaggregated, and comparable data.

2.1. Data on care work

2.1.1. Improve systematic and periodic disaggregated data collection on care at the individual and household levels. This should capture key variables such as age, disability, and socioeconomic status to support inclusive evidence-based design, implementation, and evaluation of policymaking.

Best Practice: UNICEF's Multiple Indicator Cluster Surveys (MICS) microdata from national household income and expenditure, national time-use surveys, as well as household surveys/censuses conducted periodically in all regions. In Colombia, the Care Economy Law 1413 mandates the measurement of the contribution of women to economic and social development, as a tool for defining and implementing public policies. This included data identifying over 34 million hours of unpaid care work in one given year. The data subsequently informed policies that supported and addressed care needs.

Source(s): The [ILO's Global Care Policy](#) portal provides an overview of different policies related to long-term care leave for more than 180 countries, including all of the G20.

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Source: W20 Communique 2022, Indonesia on Priority Area #5–Women with Disabilities: Enhance data collection on care work by gathering disaggregated data on age, disability, and socioeconomic status to support inclusive policymaking. Simultaneously, require employers to make reasonable adjustments for women with disabilities, including a 3% quota for public sector hiring and incentives for private companies to provide accommodations. [_____](#)

2.1.2. Use evidence from regular time use surveys in line with the International Classification of Activities for Time-Use Statistics (ICATUS) to determine the percentage of time spent on unpaid domestic and caregiving work, disaggregated by gender, age, and location.

Best Practice: The Multiple Time Use Study (MTUS) tracks unpaid domestic, childcare and adult care across a range of G20 countries including Spain, Italy, Germany and the US, also identifying multiple sociodemographic categories. Sweden regularly collects time use data that sheds light on the distribution of unpaid work between men and women and captures data specific to caregiving responsibilities. This data has informed Sweden's expansion of public childcare and paternity leave policies, which has resulted in a more balanced allocation of time between men and women in caregiving.

2.1.3. Develop better methodologies for data capture, indicators, and evidence to recognize care's socioeconomic contribution and measure the costs of care production and women's contribution.

Best practice: In Argentina, the [Basic Care Basket](#) has been implemented in the main urban agglomerations. Preliminary results show that 60% of households were at risk of being unable to support the development of children and adolescents without exploiting women's time. This indicator contributes to efficient public resources allocation since it sheds light on households' care needs and deficits, georeferencing them and informing the design of the most appropriate intervention strategies to alleviate it. As noted in [2023 W20's Communiqué](#), G20 countries could commit to increase funding for a universal "Basic Care Basket", building on prior UN commitments by G20 donor countries to provide 0.7% of GNI to develop and improve care infrastructure (including digital infrastructure).

2.1.4. Drive concrete actions to improve care data, particularly on care-related expenditures, the quality-of-service delivery, and care for demographics such as children under 3 and older people which are presently underrepresented.

Best Practice: ILO's recent consensus building around harmonising the measurement of care work, building on 2018 understanding of holistic and encompassing concept of 'care work.'

Source: ILO (2024) Advancing the measurement of care work and the care economy: a global consultation for new statistical standards, ILO (2018) Care work and care jobs for the future of decent work.

2.1.5 Incorporate transversal and strong gender perspective in national and international statistical systems to contribute to identifying gender gaps and formulating effective solutions to narrow them.

Best Practice: T20 TF01 recommendation (included in the Communiqué) on G20 countries to request the UN Statistics Division to support countries in the generation of disaggregated data for the design and implementation of unbiased evidence-based policies to address intersecting gender, racial, and ethnic inequalities and discrimination.

Source: T20 (2024) Communiqué, Brazil 2.1.4. Drive concrete actions to improve care data, particularly on care-related expenditures, the quality-of-service delivery, and care for demographics such as children under 3 and older people which are presently underrepresented.

2.1.6. Implement living wage policies and practices with gender sensitive processes and measures embedded.

Best Practice: Germany and the Netherlands signed a joint declaration on promoting living wages in January 2021. The UK has a mandatory National Living Wage which is paid to all workers aged 21 and older and which is monitored annually by an independent body, the Low Pay Commission. As an important note, while living wage policies are becoming more common, metrics and methodologies are rarely gender sensitive.

Source: ILO Report on the Meeting of Experts on wage policies, including living wages (2024), EuroFound provides regular updates on pay in the EU, including an annual study on minimum wages

Recommendation #3

Recognize and measure care work, particularly unpaid and informal care work, by systematically collecting and sharing quality, disaggregated, and comparable data.

3. Reward paid care work

3.1 Ratify and implement ILO Conventions and Recommendations including Convention 189 Recognizing Domestic Workers as Carers, Convention 190 Violence and Harassment and Convention 149 Nursing Personnel as they are relevant to ensuring standards for decent working conditions and fair wages in the care sector.

Best Practice: Ratification of ILO Conventions relevant to care work

ILO Convention	G20 Member States	EU countries excluding G20 EU countries (27-3)	African Union countries (55)	Total number of countries in the world that ratified
189	7	6	6	38
190	10	8	8	45
149	3	11	9	41

Sources: The ILO's report, [The Road to Decent Work for Domestic Workers 2023](#), summarizes in-depth research conducted in 2021 and presents findings and in country best practices.

The ILO's [Care Work and Care Jobs for the Future of Decent Work](#) 2018 report looks at unpaid and paid care work and its relationship with the changing world of work, highlighting the persistent inequalities in households and the labour market linked to care work.

[From global care crisis to quality care at home: the case for including domestic workers in care policies and ensuring their rights at work](#), ILO Policy Brief calling for domestic workers to be included in care policies and labour rights.

[Building Caring Economies](#), a joint report by CARE International and the [Cherie Blair Foundation for Women](#) demonstrates how and why governments and decision makers should invest in building caring economies to achieve gender and economic justice globally, with four case studies of women entrepreneurs from the UK, Kenya and Vietnam.

3.2 Improve working conditions and the protection of labour rights for care and domestic workers especially those in the informal sector including:

- limiting hours of work
- expanding flexible work arrangements to ensure better work-life balance
- enhancing health and safety at work
- Identifying and implementing fair, equitable and sustainable wage policy reforms including equal pay for work of equal value in line with G20 wage policy principles
- Improving access to comprehensive social protection benefits, including unemployment benefits, paid sick leave and pensions, taking into account relevant international labour standards, in particular the Social Protection Floors.

Best Practice:

[Australia](#), [UK](#), [Iceland](#), [Canada](#), [Brazil](#) and the [EU](#) have mandatory gender pay gap reporting which requires employers to report on pay differences between men and women. In the UK, there are discussions to extend this pay gap reporting to include ethnicity and disability.

[Finland](#) and Sweden provide pension credits for unpaid carers, [Botswana](#), [Mauritius](#), and [Namibia](#) have pension schemes that benefit those outside the formal economy.

Laos and Mongolia have extended maternity protection to the informal economy, and Togo has a cash transfer scheme targeting pregnant women.

Sources: [ILO Monitor on the world of work](#) confirms that building a national social protection floor would increase GDP per capita in low- and lower-middle-income countries by 14.8 per cent within 10 years (May 2023).

[The UN Global Accelerator on Jobs and Social Protection for Just](#)

[Transitions, September 2021](#) –sets out the UN system’s collective response for addressing the multiple challenges that threaten to erase development progress. The initiative aims to accelerate progress towards the Sustainable Development Goals (SDGs) and support the creation of decent jobs, primarily in the green, digital and care economies, and to extend social protection to people who are excluded.

3.3. Ensure women’s full and effective participation and equal opportunities for leadership roles at all levels of decision-making in the care sector. Identify and implement measures to improve women’s representation in high-level decision-making positions to fully engage and ensure the recognition, redistribution, and reduction of unpaid care work and the proper reward and representation of care workers through policies, laws, and through employers.

Best Practice:

Austria, Belgium, Denmark, Finland, France, Germany, Luxembourg, the Netherlands, Poland, Spain, Sweden and the United Kingdom all have regulations regarding women’s representation among executive board members in private companies. Rwanda established a 30% gender quota for elected women in parliament in 2003, and it now [leads the world](#) with the largest proportion (61.3%) of elected women in parliament, with the global average for women in national parliaments is around 25%.

Sources:

[Women’s Economic Empowerment and the Care Economy in ASEAN](#) – the data snapshot reports on the gender disparities in corporate leadership, with women making up a minority of directors and managers at all levels and no country in the region has achieved gender parity in management.

3.4. Promote and ensure care workers representation, social dialogue and collective bargaining. Support and work collaboratively with trade unions/elected worker representatives, workers groups and associations to deliver the decent work agenda. Recognise care workers’ right to join a union or association and to be represented.

Best Practice:

- The [Rana Plaza](#) disaster in Bangladesh created a platform for workers to organize themselves.
- South Africa community health workers mobilized to campaign for decent work and subsequently formed the National Union of C Domestic workers.
- Argentina, Belgium, France, Hong Kong (China), Lebanon, the Netherlands and South Africa together formed the International Domestic Workers Federation, and the Federation of Asian Domestic Workers Unions (FADWU), established in 2010, unites six nationality-based unions of domestic workers.
- In the [Philippines](#), a global UN Women programme, Promoting and Protecting Women Migrant Workers' Labour and Human Rights, works to build the capacities of migrant women's organisations and networks to better serve and assist women migrant workers. As well as in Indonesia, International Organization for Migration (IOM)'s published reports on the protection of Indonesian migrant workers, including details on bilateral agreements and social security provisions.

Sources:

[Joint Demands for Community Health Workers in South Asia](#) is a campaign by health care workers for formal recognition as public health workers, entitled to decent pay, regular and prompt salary payments, back pay for work previously completed, and increased pay for longer service. This includes all protections under labour laws, including social security benefits, pension payments, and entitlements to parental, carers, and sick leave.

3.5 Recognise the need to formalise informal insecure female-dominated occupations, including domestic work and care work. Governments should consider tax incentives for employers, reducing costs for registering workers for social security, simplifying administrative procedures, and improving labour inspection mechanisms and compliance with labour law, according to national circumstances.

Best Practice:

- In Europe, Belgium, Denmark, Finland, France, Germany, Italy, and Sweden have made formal employment of domestic workers more attractive to households through income tax deductions or tax credits.
- Argentina has simplified registration procedures to increase the level of registration among households employing domestic workers.
- Nordic countries have mandated the purchase of home-based personal care services from registered companies or registered self-employed workers. Regulation has led to the creation of formal employment.

- Trinidad and Tobago formed the Service Workers Centre Cooperative Society Limited (SWCC) to address some of the challenges faced by domestic workers and providing decent employment opportunities. Dozens of other similar domestic workers' cooperatives are being formed around the world, in addition to cooperatives providing other types of care services.
- In China, domestic workers employed by agencies enjoy labour protections and training opportunities equal to other workers. In Beijing, the Government subsidizes these enterprises to assist them in covering the domestic workers' social security insurance, resulting in decent protections for this segment of the domestic workforce.
- France and Belgium have adopted a package of measures, including support of skills training and promotion of service providers with the aim of developing the domestic work sector beyond the formalization of undeclared jobs.
- In Chile, Michelle Bachelet campaigned for President in 2006 with a strong emphasis on women's empowerment and access to services and social protection and reformed the pension system, with significant benefits to women outside the formal labour market.

3.6. Introduce and implement legislation that prevents and protects women against discrimination, in particular mothers and part-time workers, and prevents and protects women against sexual harassment and other forms of work-related gender-based violence.

Best Practice:

- Argentina, Brazil, Iceland, Mozambique, and Türkiye have introduced nondiscrimination clauses which ensure pro rata cash benefits and employment conditions are not less favourable for part-time workers.
- The UK's Worker Protection (Amendment of Equality Act 2010) Bill (Oct 2024) and employer guidance will strengthen existing protection for workers against sexual harassment. From October 2024, it places a new duty on employers to take 'reasonable steps' to prevent sexual harassment, and Employment Tribunals will have the power to increase compensation by up to 25% if they find an employer has breached this duty.
- Australia passed legislation in 2022 that placed a positive duty on employers to prevent workplace sexual harassment, sex discrimination and victimisation.

Sources:

The ILO's [Ending Violence and Harassment Against Women and Men in the World of Work](#) report offers a systematic legal analysis of 80 countries' regulatory frameworks to address violence and harassment in the world of work.

[Preventing and Addressing Workplace Harassment and Violence Guide](#) helps federally regulated employers develop a human rights-based approach to preventing and addressing workplace harassment and violence and meet their obligations under the Canadian Human Rights Act and the Canada Labour Code.

A Roadmap for Respect: Preventing and Addressing Sexual Harassment in Australian Workplaces is a response to all 55 of the Australian Human Rights Commission's recommendations outlined in the Respect@Work report. The strategy provides a clear and comprehensive path forward for Australia to prevent and address sexual harassment and support meaningful cultural change in Australian workplaces.

3.7 Implement education and training programs to improve skills, the quality of caregiving, and outcomes for children and others receiving care. Facilitate care workers' career development through increased education and training opportunities. Work collaboratively with institutions such as the WHO and ILO to develop and implement transparent programs and pathways for care workers, including a focus on digital devices and enabling technologies in the care sector

Best practice: Argentina provides training programs for informal caregivers, particularly those that care for children, older people, or people with disabilities. Japan has a comprehensive system to train long-term care workers and those working in elder care (Kaigo training programs). The UK have established a national care career structure, accreditation qualification, and provided funding for apprenticeships and training in the care sector. Russia provides vocational training and skills upgrading for those on parental leave.

Source(s): ILO report on care work, care jobs, and the future of decent work; OECD platform mapping quality in ECEC; Global Social Service Workforce Alliance resources

Recommendation #4

Commit to increasing critical and sustainable public investments in comprehensive care services and infrastructure, work towards affordable care systems, and support public-private funding models and innovative technological solutions.

4. Investments in care

4.1 Drive public investments to improve access to basic infrastructure to support care provision, including safe water and sanitation, electricity, convenient transport, and time and labor-saving technology and equipment.

Best practice: [Canada](#), [Germany](#), and [the US](#) have prioritized aid and support for infrastructure projects in LMIC countries, working to directly access care facilities and services in lower income countries. [South Korea](#) and [Mexico](#) have been reforming their public transportation systems to make them more accessible and secure for caregivers.

Source(s): The SDG [6.1.1](#), [6.2.1a](#), [7.1.1](#), and [11.2](#) set targets and track progress towards 100% access to safe and affordable drinking water; adequate and equitable sanitation and hygiene; affordable, reliable, and modern energy services; safe affordable, accessible, and sustainable public transport systems. [This paper](#) synthesizes existing research on care-related infrastructure on WEE outcomes in LMICs.

4.2. Support international financial institutions and multilateral organizations efforts focused on the care economy.

Best practice: The World Bank's [Invest in Childcare](#) initiative has been a successful joint initiative funded by Australia, Canada, Germany and the United States; the Bill and Melinda Gates Foundation; the Conrad N. Hilton Foundation; Echidna Giving; the Hewlett Foundation; and the LEGO Foundation which has catalyzed up to \$180 million in new funding for quality, affordable, and accessible childcare in low and middle-income countries. More funding will be needed to ensure the sustainability and impact of this initiative moving forward.

4.3. Leverage the Global Roadmap for Action on the Care Economy's recommendations, metrics, and targets to promote a shared understanding of care, identify policy areas where the G20 can help to close gaps in policy, financing, and data, and promote coordinated action at key global moments. Make clear progress towards established global goals of 3-10% of national income for equitable quality care services, 1% of national GDP to pre-primary education, and 10% of national education spending and foreign aid to education to pre-primary education. As foreign aid for long-term care becomes more trackable, move towards a goal allocating of 1-2% of foreign aid to LTC.

Best practices: Within the OECD, Iceland, Sweden, Norway, France, Denmark, and Finland, spend more than 1% of GDP on early childhood education and care, with Sweden allocating a majority, or more than 1%, of its total spending on ECEC to childcare. In 2022, UNESCO member states committed to investing at least 10% of total education spending on pre-primary education and guarantee one year of free pre-primary education.

Source: [A Strategic Roadmap for the Global Care Economy – The Asia Foundation](#)

4.4. Support innovative technological solutions that reduce the gender imbalance in caregiving.

Best practice: Japan has legislated Support for Technological Innovation by funding and support for various technologies that aid in elder care. This includes funding for research and development of care robots, smart home systems, and other technological solutions. Integration of Technology into Care Service by encouraging the adoption of advanced technologies in long-term care facilities and home care settings. This includes provisions for incorporating assistive devices and electronic health records to improve the quality and efficiency of care. Public and Private Sector Collaboration by promoting collaboration between the government, private sector, and research institutions to drive technological advancements in care services. This collaborative approach has led to the development and implementation of numerous innovative solutions. Regulations and Standards by establishing regulations and standards for the use of technology in care settings to ensure safety, effectiveness, and quality. This helps in maintaining high standards while integrating new technologies.

Source: [Japan Health Policy NOW – Long-term Care Insurance \(japanhpn.org\)](#)



Priority Area

WOMEN ENTREPRENEURS





Priority Area: Entrepreneurship: Access to Capital, Investment and Markets

G20 member states have the opportunity to take immediate actions to demonstrate leadership on the care economy and contribute to global progress towards comprehensive care and support systems. These actions should be undertaken with the UN's key principles to transform care systems in mind: human-rights based, state accountability, universality, transformative, and leaving no one behind.

Recommendation # 1

Design financial instruments, and supportive entrepreneurial policy, law, and frameworks that utilize blended finance to engage public, private, philanthropic, and multilateral banks and institutions to advance business and financial equality for women of varied racial and ethnic backgrounds. A strong proven framework that exemplifies this is the Women Entrepreneurs (WE-Fi) Finance Code.

.1. Create or improve a Regulatory Framework

- **Internal Assessment:** identify key areas and public officials in the government that need to be involved in the project and provide training on blended finance and the new regulatory frameworks. Review existing laws and regulations and understand possible interactions between.
- **Stakeholder Mapping:** Identify key actors such as the government, private sector, NGOs, financial institutions, and international organizations that can be partners and be involved in the process.
- **Public Consultations:** Conduct consultations with stakeholders to understand needs and concerns, ensuring that the regulation is suitable for the local context.
- **Policy and Norms Definition:** Create policies and norms that regulate blended finance operations, including clear definitions, governance structures, and responsibilities of involved parties.
- **Fiscal and Regulatory Incentives:** Develop incentives that make investments more attractive, such as tax benefits, subsidies, or credit guarantees.
- **Monitoring and Evaluation:** Implement a continuous evaluation system to review and adjust policies and regulations as needed and do regular reporting on fund usage, results achieved, and impact generated.

1.2. Best Practices

Specific investments in gender equality and women's empowerment are key drivers of both macro social and economic development. The World Bank estimates foregone global wealth due to the persistence of gender inequalities to be in the region of USD 160.2 trillion (OECD, 2020[16]),

Include Gender Lens incentives and marks on all finance regulations and laws

- **DAC gender equality policy marker**

Qualitative statistical tool to record development activities that target gender equality as a policy objective to qualitatively track the financial flows that target gender equality

<https://web-archive.oecd.org/temp/2024-02-06/369190-dac-gender-equality-marker.htm>

- **Gender Equality Scorecard – UN PRI**

Tool for investors to measure gender performance in companies through key gender metrics.

<https://www.unpri.org>

<https://www.unpri.org/sustainability-issues/environmental-social-and-governance-issues/social-issues/diversity-equity-and-inclusion>

- **Global Gender-Smart Investing Initiative**

Provides practical insights for integrating gender into venture capital and private equity investments.

<https://www.gendersmartinvesting.com>

Share Models for developing a Blended Finance Framework

- **Women Entrepreneurs Finance Initiative (We-Fi)**

A global initiative aimed at closing the financing gap for women-owned businesses in developing countries, We-Fi mobilizes public and private sector resources to support women entrepreneurs.

<https://we-fi.org/>

- **Blended Finance Toolkit – Convergence (Global)**

A toolkit offering blended finance resources, case studies, and practical guides for governments.

<https://www.convergence.finance>

- **Sustainable Development Investment Partnership (SDIP) – World Economic Forum & OECD**

Framework to promote blended finance for sustainable development in emerging markets.

<https://www.weforum.org/publications/sustainable-development-investment-partnership/>

- **2X Challenge**

Launched by the G7 Development Finance Institutions, this initiative aims to mobilize \$15 billion for gender-lens investing by 2022, focusing on women entrepreneurs and businesses.

<https://www.2xchallenge.org/>

- **The Global Innovation Lab for Climate Finance**

Develops new instruments for gender smart climate finance through public-private partnerships.

<https://www.climatefinancelab.org/publications/blended-finance-and-the-gender-energy-nexus-a-stocktaking-report/>

- **IFC – SME Finance & Gender**

Offer guarantees to lower the risks faced by financial institutions moving into SME markets.

<https://www.ifc.org/en/what-we-do/sector-expertise/blended-finance/sme-finance-and-gender>

- **JAPAN ASEAN WOMEN EMPOWERMENT FUND (JAWEF)**

Provides loans to microfinance institutions (MFIs) that serve female entrepreneurs in the ASEAN region and beyond.

<https://www.convergence.finance/resource/japan-asean-women-empowerment-fund-case-study/view>

Act on the creation and Implementation of laws, regulations and initiatives

- **Africa – NEPAD / Spanish Fund for African Women’s Empowerment**

<https://nepad.org/overview/nepad-spanish-fund-african-womens-empowerment>

- **Uganda – InvestHer Climate Resilience Bond**

A social bond to empower women-led adaptation-focused agri-SMEs in Uganda.

<https://www.climatefinancelab.org/ideas/investher-climate-resilience-bond/>

- **USA – Women's World Banking Asset Management (WAM)**

A blended finance fund supported by the U.S. Government, aiming to mobilize \$100 million to improve low-income women’s financial inclusion by attracting private capital in developing markets.

www.dfc.gov/media/opic-press-releases/first-its-kind-us-government-blended-finance-fund-empower-women

- **Women’s Livelihood Bond (WLB)**

singapore-based company, that provide bonds that are able to mobilise private sector capital for development impact,

<https://wlb.iixglobal.com/>

Partner with organizations that invest in blended finance gender funds and initiatives

- **Global Fund for Women**

This fund supports grassroots organizations focused on women's rights and gender equality through blended finance mechanisms.

<https://www.globalfundforwomen.org/>

- **The Shell Foundation's Gender-Focused Investments**

The foundation invests in blended finance structures that support clean energy and SMEs, with a focus on gender equality.

<https://www.shellfoundation.org/>

- **Root Capital**

A non-profit social investment fund that provides loans and financial training to small and growing agricultural businesses, with a focus on women-led enterprises.

<https://rootcapital.org/>

- **Bill & Melinda Gates Foundation's Gender-Lens Investments**

Invests in various initiatives that promote gender equality, including blended finance structures that support women-led enterprises..

<https://www.gatesfoundation.org/>

1.3. Knowledge partners and External reference organizations

1.4. Internal advisors form W20 (make a commitment to answer for people that need help)

Recommendation # 2

Assure sex-disaggregated data collection and tracking on grants, loans and equity-based finance. Develop methodologies for credit scoring and loans with no or alternative collateral. Include digital and financial literacy in programs for women entrepreneurs

1. Step by step:

Develop Data Tracking: Standardize frameworks and databases to track financial support for women, ensuring secure data collection and international coordination.

Create a Sandbox environment: Foster a regulatory system that allows new initiatives on credit scoring and loans, with regulatory support and pilot testing.

Promote Digital and Financial Literacy: Implement digital and financial literacy programs for women, from schools to lifelong learning initiatives. Map and collaborate with existing networks of women entrepreneurs.

Ensure Data Privacy: Set privacy standards for data use in credit assessments, promoting secure technologies and regular audits.

Encourage Collaboration: Publish reports to track progress and share best practices.

2. Data tracking on grants, loans and equity-based finance given to women

a. GFI (Malaysia): GFI, a Malaysian fintech, uses AI-based psychometric assessments to enable financial institutions to lend to individuals without formal credit histories, focusing on creating opportunities for women and including previously excluded populations.

Source: <https://financialallianceforwomen.org/members/gfi-fintech/>

Expert: GFI (Malaysia)

- Dominican Republic Initiatives: government programs and private bank initiatives are updating discriminatory credit scoring algorithms to provide more women with access to financial services, emphasizing the need to revise traditional credit assessment methods

Source: <https://www.icr-facility.eu/credit-to-women-entrepreneurs-in-the-dominican-republic-equal-financial-rights-boosted-womens-businesses/>

- World Bank Study (Ethiopia): The World Bank's study in Ethiopia found that using psychometric credit scoring instead of collateral more than doubled women's access to formal loans and reduced firm closures, showcasing its effectiveness in supporting women's entrepreneurship.

Source:

<https://documents1.worldbank.org/curated/en/09944151142232337/pdf/IDUOdd894b3d009330483f08eea036058c589c97.pdf>

Expert: World Bank

Yabx Fintech (Uganda): Yabx uses non-traditional data like utility payments and network-usage patterns to build customer profiles, increasing its eligible customer base from 100,000 to four million and disbursing over six million loans in 12 months.

Sources: Yabx

URL: <https://internationalbanker.com/technology/the-role-of-ai-in-shaping-credit-scoring-in-emerging-markets/>

Findo Fintech (Argentina): Findo, an Argentine fintech, uses AI to evaluate over 170 parameters and alternative data for credit scoring, impacting over 200,000 people and expanding across Latin America while achieving a high repurchase rate of 73%.

Expert: Findo

Source: <https://www.forbesargentina.com/negocios/findo-motor-scoring-alternativo-n3050>

MercadoPago Fintech (Argentina): Mercado Pago's alternative scoring model uses big data and AI to evaluate user behavior, transaction data, and payment compliance to offer personalized credit scoring, thereby improving access for underserved populations in Latin America.

Expert: MercadoPago

Source: <https://www.lanacion.com.ar/economia/economia-cotidiana-scoring-alternativo-una-via-para-que-mas-personas-puedan-acceder-al-credito-nid2390599/>

Gender Data Playbook by Data2x and Financial Alliance for Women: it provides practical guidance for closing gender data gaps, helping institutions design effective interventions to enhance women's economic empowerment and financial inclusion.

Source: <https://data2x.org/wp-content/uploads/2023/05/Gender-Data-Playbook-FINAL.pdf>

Expert: Data2x and Financial Alliance for Women

3. Create sandbox initiatives to modernize the instruments used in credit scoring and loans with no or alternative collateral

Reciprocal Guarantee Systems (Argentina): this unique kind of system provides collateral to MSMEs via Mutual Guarantee Societies, helping to address financing gaps for women entrepreneurs by overcoming legal and cultural barriers, though ensuring these systems specifically support women-led enterprises is essential for effective empowerment.

b. Sources: <https://casfog.com.ar/#sistema>; [Reciprocal Guarantee System in Argentina](#)

c. Experts: CASFOG (Argentine Chamber of Societies and Guarantee Fund)

Mudra Loan for Women (India): Mudra Loans under PMMY offer women entrepreneurs easy access to loans without collateral, with three loan categories Startup Loans or Shishu (for new businesses), Growth Loans or Kishor (for scaling up small businesses), and Expansion Loans or Tarun (for established businesses needing larger funds)

b. Sources:

i. <https://www.bajajfinserv.in/mudra-loan-for-women>

ii. <https://cleartax.in/s/mudra-yojana>

c. Experts: India's Ministry of Finance and Corporate Affairs

PRONAF Mulher (Brazil): The program in Brazil provides financing with preferential interest rates for women family farmers, promoting financial inclusion, sustainable rural development, and the empowerment of women in the agricultural sector.

Sources: <https://www.bndes.gov.br/wps/portal/site/home/financiamento/produto/pronaf-mulher>

Expert: National Bank for Economic and Social Development of Brazil (BNDES)

Fundo Dona de Mim (Brazil): The Fundo Dona de Mim provides microcredit with favorable conditions for low-income women entrepreneurs in Brazil, supporting their financial autonomy, business growth, and fostering women's empowerment in underserved communities.

Source: <https://fundodonademim.org.br/>

Expert: Grupo Mulheres do Brasil

4 . Digital and financial literacy initiatives

Verband deutscher Unternehmerinnen (VdU) bootcamp (Germany): A two-day virtual bootcamp for female entrepreneurs focuses on scaling businesses and securing capital, offering personal capacity building in growth and financing.

Experts: [Home: Verband deutscher Unternehmerinnen \(vdu.de\)](http://www.vdu.de)

The Asia Women Impact Fund (Japan): It stands out for its focus on both social and financial returns, supporting innovative projects that address gender-specific challenges and drive significant impact in women's empowerment across Asia.

Expert: Sasakawa Peace Foundation

Source: <https://www.spf.org/awif/>

Sispreneur (Indonesia): Sispreneur in Indonesia is a best practice program that empowers women entrepreneurs by offering microloans, business training, and mentorship, along with financial and digital literacy education, to enhance their economic independence and support sustainable development.

Expert: Sispreneur initiative

Source: <https://www.xlaxiata.co.id/en/news/w20-official-the-w20-sispreneur>

Khazna program (Saudi Arabia): The Khazna program empowers low-income women in Saudi Arabia with financial literacy education on saving, budgeting, and debt management, addressing family dynamics, stigma, and cultural expectations.

Source: <https://www.alahndha.org/>

Expert: Al-Nahdha Society

Ela Pode (Brazil): The "Ela Pode" program uses AI to provide personalized business guidance and financial management support to women entrepreneurs, enhancing their literacy and decision-making skills.

Expert: Rede Mulher Empreendedora(RME)

Source: <https://elapodeia.com.br/>

From entrepreneurs to businesswomen (Argentina): The "Emprendedoras a Empresarias" program by Fundación FLOR provides training, mentoring, and resources to help Argentine women entrepreneurs scale their businesses and transition to successful business leaders.

Expert: Fundacion FLOR

Source: <https://flor.org.ar/en/emprendedoras-a-empresarias/>

Recommendation 3:

Increase women's access to domestic and international markets through public (Gender-Responsive Public Procurement (GRPP)) and corporate procurement. Facilitate women's engagement in external markets through trade fairs and targeted interventions to build their knowledge and ability to meet international standards in international trade, e-commerce and e-procurement.

1. Enhancing Women's Access to Gender-Responsive Public and Private Procurement (GRPPP)

Because several organizations we work closely with have produced individual publications that cover both public and private (corporate) procurement and refer to this as GRPPP – including our knowledge partner, UN Women – we are addressing some best practices relating to public and private procurement both together, and separately, as required by publications they have produced.

In addition, there are variations in the definitions of women-owned and women-led businesses, which have ramifications in multiple aspects of access to markets.

a. Best Practice and Results

- Global Example: UN Women – Legal Frameworks for Gender-Responsive Procurement (2023) is relevant to both public and corporate procurement.

<https://www.unwomen.org/sites/default/files/2023-02/Legal-frameworks-for-gender-responsive-procurement-en.pdf>

- Global Example: UN Women Guidance Note: Building Gender-Responsive Procurement: Lessons from Research and Practice (2022)

<https://www.unwomen.org/sites/default/files/2022-11/Guidance-note-Building-gender-responsive-procurement-en.pdf>

- **Kagider** is a highly strategic association established in 2002 in Istanbul. It has worked with UN Women, WEA, and the International Trade Centre's SheTrades program in Geneva. It also obtained 540,000 euros in funding from the European Union for a GRPPP initiative to facilitate women's procurement opportunities at the local and provincial levels. The project created a web platform, www.ticaretinkadinlari.com, to facilitate communication, improve women entrepreneurial visibility, and support their participation in GRPPP tenders. Kagider consulted with Turkish women entrepreneurs about challenges they faced in accessing markets, and identified solutions. Kagider also worked with female attorneys who recommended ways to streamline the procurement process for women and recommended legislative changes and model legislation for local and regional implementation. Kagider and its partners also persuaded women mayors and provincial governors in Turkey to implement GRPPP practices at the local and regional levels. After the 7.8 magnitude earthquake in Turkey in February 2023, Kagider used its web platform to create economic opportunities for women in refugee camps.

- **National Example: Kagider, the Turkish Association of Women Entrepreneurs**

- **Gender Responsive Procurement Summit 2022**
UN Women in Istanbul and Kagider jointly convened a Gender Responsive Procurement Summit in Istanbul to address both public and corporate procurement. IPSOS created a research report. https://eca.unwomen.org/sites/default/files/2023-08/grp_summit_report_eng_0.pdf

- **Kagider** is a highly strategic association established in 2002 in Istanbul. It has worked with UN Women, WEA, and the International Trade Centre's SheTrades program in Geneva. It also obtained 540,000 euros in funding from the European Union for a GRPPP initiative to facilitate women's procurement opportunities at the local and provincial levels. The project created a web platform, www.ticaretinkadinlari.com, to facilitate communication, improve women entrepreneurial visibility, and support their participation in GRPPP tenders. Kagider consulted with Turkish women entrepreneurs about challenges they faced in accessing markets, and identified solutions. Kagider also worked with female attorneys who recommended ways to streamline the procurement process for women and recommended legislative changes and model legislation for local and regional implementation. Kagider and its partners also persuaded women mayors and provincial governors in Turkey to implement GRPPP practices at the local and regional levels. After the 7.8 magnitude earthquake in Turkey in February 2023, Kagider used its web platform to create economic opportunities for women in refugee camps.

b. Sources and Results

Kagider has outlined the process it used in driving local and regional procurement in two documents, one describing Kagider's Action Steps, and the second concerning Model Legislation Recommended in Turkey. See PDFs for both documents. [NOTE: GRPPP ACTION PLAN ATTACHMENT 2 AND ATTACHMENT 3. The translations from Turkish to English still need to be polished.]

c.W2O Knowledge Partner: Meral Guzel, Head, Women's Entrepreneurship Accelerator, located at UN Women in New York

d.Potential W2O Advisor: Yeşim Sevig, Secretary General of Kagider in Istanbul, is the W2O expert on the process Kagider used to drive local and regional GRPPP.

1. Definitions of Women-Owned and Women-Led Businesses

The definitions of women-owned and women-led businesses vary widely across different organizations and governments, creating confusion and challenges. Ownership thresholds range from 20% to 51%, depending on the organization. For example, the U.S. government requires 51% female ownership, while the SheTrades Initiative sets it at 30%. The International Finance Corporation (IFC) recognizes businesses as women-owned with either $\geq 51\%$ ownership or $\geq 20\%$ ownership combined with certain management or board criteria.

Some definitions focus solely on ownership, while others also include criteria related to control, management, and decision-making roles. Additionally, there is often a lack of distinction between "women-owned" and "women-led" businesses, with the terms used interchangeably, further complicating matters.

The absence of standardized definitions leads to challenges in accurately measuring women's contributions to the economy, determining eligibility for supplier diversity programs and government contracts, and collection and comparability of sex-disaggregated data at both national and international levels.

To address this definitional issue, a number of multinational corporations and some governments have united around a common definition, and utilize a third-party certification process with a $\geq 51\%$ ownership standard. The process started with American multinationals, and expanded globally to other countries and corporations. As a result, some entities utilize a Third Party Certification Process.

Utilize Third Party Certification to Accelerate Public and Private Procurement Programs for Women-Owned Businesses. Certification is considered important by some corporations and governments to confirm that the business is not only owned by one or more women but also managed by a woman or women on a daily basis, and that it is not a "front" that is male-owned, often by a husband or male relative.

a. Best Practices and Results

- **National Example:** United States – The Women’s Business Enterprise National Council (WBENC), established in 1997, is a non-profit organization that works with 570+ major corporations and government agencies that seek to source contracts with women-owned businesses. WBENC certification validates that a business is at least 51% owned, controlled, operated and managed by a woman or women. The organization has 14 Regional Partner Organizations in the US, and has certified many thousands of Women’s Business Enterprises (WBEs). WBENC hosts a large annual trade show and Women’s Enterprise Forum, and facilitates sectoral capacity building. Many corporate members have supplier development programs for groups of certified WBEs. See <https://www.wbenc.org/> for more about this excellent organization.
- **Global Example:** WE Connect International is a global network that assists over 180 corporate members in connecting with 17,000+ certified or registered women-owned businesses in 135+ countries. Corporate members represent \$4 trillion USD in aggregated purchasing power. The organization provides official WBE certification in 60 countries, including many W20 countries, and also “registers” women’s businesses in other nations. WEConnect’s Academy trained over 11,400 women business owners and facilitated over 42,600 connections between women-owned businesses and corporate buyers in 2022. WEConnect now also focuses on certification for public procurement. See <https://weconnectinternational.org/> and <https://media-weconnectinternational-org.s3.amazonaws.com/2023/08/WEConnect-International-Fact-Sheet-2023.pdf>
- **Potential W20 Advisor:** US W20 delegate Elizabeth Vazquez is the founder and CEO of WEConnect International.

1. Gender Responsive Private Procurement (also referred to as Corporate Procurement)

a. Best Practices and Results:

- **Global Examples:** UN Women, by itself or with WEA partners, has developed reports, toolkits and articles about corporate procurement, including: Implementation Guidelines for the Gender-Responsive Procurement Model Policy Framework (GRP-MPF) for UN System Organizations (see PDF by that title -- NOTE: GRPPP ACTION PLAN ATTACHMENT 4)

- Global Examples: UN Women and UN Global Compact

Their flyer, Gender-Responsive Procurement (2024), focuses both on corporate procurement and how the UN itself procures products and services.

<https://www.unwomen.org/en/about-us/procurement/gender-responsive-procurement>

See the Six-Step Action Plan (2024) used by their Gender Responsive Procurement Task Force at <https://www.unwomen.org/sites/default/files/2024-07/grp-task-force-action-plan-en.jpg?t=1719842915>

See WEA and UN Women's Procurement's Strategic Value (2022) <https://www.unwomen.org/sites/default/files/2022-04/Procurements-strategic-value-en.pdf>

And UN Women's The Power of Procurement: How to Source from Women-Owned Businesses: Corporate Guide to Gender-Responsive Public Procurement (2017)

[The power of procurement: How to source from women-owned businesses | UN Women – Headquarters](#)

- Global Example: WEConnect International, profiled above:

<https://weconnectinternational.org/>

- National Example: United States, Women's Business Enterprise National Council, profiled above, <https://www.wbenc.org/>

a.Additional Sources on Private Procurement:

Women's Studies International Forum Issue 105 dated 2024, called "Does gender equality matter? Gender responsive corporate procurement efforts of inter-governmental organizations"

<https://www.sciencedirect.com/science/article/pii/S027753952400075X>

1. Public Procurement – Overview: Despite governments spending 12% of their global gross domestic product (GDP) on public procurement – with some developing countries reaching as high as 40% – only 1% of this goes to women-owned and women-led businesses. This is according to UN Women and the International Trade Centre in Geneva, in the launch of their global campaign on Gender-Responsive Public Procurement. In 2018, the global public procurement market was estimated to be US \$13 trillion. Women-owned businesses that are certified and actively engaged in public procurement have significantly higher revenues and rates of employment compared to female non-suppliers to government.

- ITC's SheTrades Program has published several other excellent publications on Gender Responsive Public Procurement in the past:
- Making Public Procurement Work for Women (2020) – This is one of the best publications to describe the entire process, and the new SheTrades and UN Women process is largely based on the methodology outlined in this publication – <https://www.intracen.org/file/itcguidewobpp20201106webpdf>
- Empowering Women through Public Procurement (2014) – <https://www.intracen.org/resources/publications/empowering-women-through-public-procurement>

Other Sources Include:

- WTO Government Procurement Agreement: A gender lens for action (2023) – [Note, ITC is a joint agency of the UN and the World Trade Organization] https://www.intracen.org/sites/default/files/media/file/media_file/2023/10/09/wto_government_procurement_agreement_a_gender_lens_for_action.pdf
- Chatham House, Gender-smart Procurement Policies for Driving Change, Edited by Dr. Susan Harris Rimmer, former Head of Australia's W20 delegation (2017) – this features case studies from Australia, Chile, the EU, and the US. <https://www.chathamhouse.org/sites/default/files/publications/research/Gender-smart%20Procurement%20-%2020.12.2017.pdf>
- Banyan Global, for USAID, written by Virginia Littlejohn. A website called The Time is Now to Accelerate Women's Public Procurement (2022), which includes strategies, checklists, a toolkit, and case studies of GRPP initiatives by the Dominican Republic, Kenya, South Africa, Zambia, Chile, the Gambia, Nigeria, Canada and the US – <https://banyanglobal.com/project/the-time-is-now-to-accelerate-womens-public-procurement-a-toolbox-and-call-to-action/>
- UN OPS: Gender-Responsive Public Procurement (2023) <https://content.unops.org/publications/UNOPS-Gender-responsive-Public-Procurement-EN.pdf>
- Global Example: European Institute for Gender Equality – information about EIGE's GRPP mainstreaming initiatives on behalf of the European Union. https://eige.europa.eu/publications-resources/publications/gender-responsive-public-procurement?language_content_entity=en#
- Also: https://eige.europa.eu/gender-mainstreaming/toolkits/grpp/five-reasons-why-gender-responsive-public-procurement-crucial-eu-context?language_content_entity=en

- Global Example: The World Bank – The World Bank has had a Gender Responsive Public Procurement Program since 2018. [5WBIWD2021SlidesRubinfield.pdf \(worldbank.org\)](#)

Its GRPP program aims to leverage the significant purchasing power of governments to create economic opportunities for women-owned businesses and promote gender equality. It urges governments to adopt procurement policies and practices that increase participation of women-owned/women-led businesses in public procurement; remove barriers that women entrepreneurs face in accessing public contracts; and promote gender-responsive practices among government suppliers.

The World Bank provides key components including:

- Policy Development to supports countries in developing GRPP policies, regulations, and guidelines.
- Capacity Building for procurement officials on implementing GRPP practices.
- Sex-Disaggregated Data Collection on public procurement to track progress.
- Supplier Development initiatives to build capacity of women-owned businesses to compete for government contracts.

The World Bank is piloting GRPP approaches in the Dominican Republic, Gabon, Kenya, Nigeria and Pakistan. These pilots aim to demonstrate the feasibility and impact of gender-responsive procurement practices.

a. National Example: United States

The United States federal government established a 5% goal for contracts with women-owned businesses in 1994, and implemented a women-owned small business (WOSB) set-aside program in 2010 to help agencies achieve the goal. Lead ecosystem actors include the US Small Business Administration (SBA), numerous large government agencies including the Departments of Energy and Defense, and several influential NGOs, including Women Impacting Public Policy (WIPPP) and the National Association of Women Business Owners (NAWBO). The SBA oversees performance of all other agencies and publishes an annual scorecard on spending for all small business categories.

b. Sources

- i. US Small Business Administration <https://www.sba.gov/federal-contracting/contracting-assistance-programs/women-owned-small-business-federal-contract-program>
- ii. SBA Scorecard for FY2023: <https://www.sba.gov/agency-scorecards/scorecard.html?agency=GW&year=2023>
- iii. Gender-Responsive Public Procurement PowerPoint developed by Molly Gimmel for the Women7 Summit in Rome in 2024, Attachment 5

iv. The National Association of Women Business Owners (NAWBO) and Women Impacting Public Policy (WIPP) often coordinate on advocacy for public procurement for women. <https://nawbo.org/> and <https://www.wipp.org/>

d. Potential W20 Advisors: US W20 delegates with expertise in this topic include Molly Gimmel and Anne Simmons-Benton. Molly is the Co-Founder and CEO of Design to Delivery Inc. (a firm that has received over \$100 million in federal contracts since 2010), and a former NAWBO Board Chair. Anne Simmons-Benton is a former government official who has extensive work experience in public procurement law. Both she and Virginia Littlejohn have some expertise in international aspects of public procurement, and are Co-Heads of the US delegation.

National Example – Canada:

a. Best Practices and Results:

In 2018, the Prime Minister directed Public Procurement and Services Canada (the central purchasing agency) to increase the participation of women-owned businesses in federal procurement from 10% to 15% (a. Orser et al., 2021). To date, The Government of Canada supports several procurement programs to increase economic opportunities for underrepresented business owners.

(b.) Introduced in 1996, the Procurement Strategy for Indigenous Businesses targets First Nations, Inuit and Métis (Indigenous) businesses.

(c.) Federal departments and agencies are required to ensure a minimum 5% of the total value of contracts are held by Indigenous-owned businesses. In 2018, the government also introduced the Policy on Social Procurement to create social procurement programs, policy instruments, guidelines on social procurement, and social procurement small business set-aside programs for underrepresented/disadvantaged groups.

See also Gender-responsive public procurement: strategies to support women-owned enterprises, by Barbara Orser, Xiaolu (Diane) Liao, Allan L. Riding and Quang Duong, Telfer School of Management, University of Ottawa
<https://www.emerald.com/insight/1535-0118.htm>

Potential W20 Advisor: Dr. Barbara Orser, former Head of W20 Delegation for Canada

- The implementation of Gender-Based Budgeting will be essential to effectively drive gender actions through national procurement budgets. The graphic provided by this link is recommended in a World Bank blog as an effective process for development of an action plan for the purpose of GRPP implementation. – <https://s7d1.scene7.com/is/image/wbcollab/gender-responsive?qlt=90&fmt=webp&resMode=sharp2>

Implement the Women Entrepreneurs Finance Code in Multiple G20 Countries.

1. THE UK'S INVESTING IN WOMEN CODE

A. INITIAL BEST PRACTICE AND RESULTS

Best Practice

In 2019, the UK initiated what became a world's best practice by developing the Investing in Women Code. It was designed to address the \$1.7 trillion capital gap that women entrepreneurs face globally, and to bridge that gap in the UK. This was part of a long-term British strategy to increase the rate at which women engage in entrepreneurship to the same percentage as males. It was also designed to advance UK progress toward the G20's Brisbane Goal of 25 by 25, launched in 2014, which called for reducing the gender gap in labor force participation rates between men and women by a target of 25% by 2025 across all G20 countries.

The Alison Rose Review of Female Entrepreneurship, commissioned by the UK Treasury, was published on 8 March 2019. In addition to substantive policy and programmatic recommendations, it noted that £250 billion of new value could be added to the UK economy if women started and scaled new businesses at the same rate as UK men. <https://www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship>. As a result, the UK government launched its Investing in Women Code on July 16, 2019.

The Code committed signatories to improving female entrepreneurs' access to tools, resources and finance by nominating a senior leader responsible for supporting equality, providing gender-disaggregated data on funding, and adopting internal practices to improve access for female entrepreneurs. <https://www.british-business-bank.co.uk/about/our-values/investing-in-women-code>.

Results

- The UK Government's Department for Business and Trade manages the Code process.
- Code partners include the British Business Bank, UK Finance, the British Private Equity & Venture Capital Association, the UK Business Angels Association, and more than 200 financial institutions are signatories to the Code.
- Annual reports were published in 2021, 2022 and 2023, each time showing continued growth in signatories and data collection.
- In 2018, there were 56,200 women-owned businesses in the UK. By 2022, the number had increased to 151,603 companies - more than twice as many as in 2018, before the Rose Review was launched. This represents a growth rate of 169.8% in women-owned businesses from 2018 to 2022.
- Women-owned businesses contributed £85 billion to annual economic output in 2022. However, as the COVID-19 pandemic impacted the revenues that women's businesses generated during this period, more detailed year-by-year data during a non-pandemic timespan is needed to develop full understanding of the Code's economic impact on UK revenues.

B. SOURCES

Alison Rose Review of Female Entrepreneurship, 2019

https://assets.publishing.service.gov.uk/media/5c8147e2e5274a2a595bb24a/RoseReview_Digital_FINAL.PDF

Government Response to the Alison Rose Review of Female Entrepreneurship, 2019

https://assets.publishing.service.gov.uk/media/5c814ef140f0b6368a9d898d/Government_Response_to_Alison_Rose_Review_of_Female_Entrepreneurship_PDF_1.2_final.pdf

British Business Bank's Overview of the Investing in Women Code

<https://www.british-business-bank.co.uk/about/our-values/investing-in-women-code>

Investing in Women Code Annual Report 2021

https://assets.publishing.service.gov.uk/media/6079a703d3bf7f40182bb040/2020_Annual_Investing_in_Women_Code_report_FINAL.pdf

Investing in Women Code Annual Report 2022

<https://www.british-business-bank.co.uk/sites/g/files/sovrnj166/files/2023-02/investing-in-women-code-annual-report-2022-v2.pdf>

Investing in Women Code Annual Report 2023

[Investing in Women Code Annual Report 2023 \(british-business-bank.co.uk\)](https://www.british-business-bank.co.uk/sites/g/files/sovrnj166/files/2023-02/investing-in-women-code-annual-report-2023-v1.pdf)

C. EXPERTS

- International: UK Government and Financial Institutions, especially the British Business Bank, and the Head of We-Fi, Wendy Teleki
- Potential W20 Advisors from the UK Delegation: Barbara Cleary and Ann-Maree Morrison, Co-Heads of W20 UK delegation

1. WOMEN ENTREPRENEURS FINANCE CODE

A. WE-FI'S BEST PRACTICE AND RESULTS

Best Practice

The British model was embraced as a best practice by the Women Entrepreneurs Finance Initiative (We-Fi) at the World Bank, and 30 global experts assisted in adapting it for global application. The Women Entrepreneurs Finance Code was formally launched in late 2023. It is expected to be as measurable, impactful and historic as was the G20's adoption of the Brisbane Goal of 25 by 2025 in 2014.

Support for the Finance Code recommendation has appeared in three W20 Communiqués, and 30 countries have signed on, including Indonesia. The Netherlands has sprinted forward with its Code, and 90% of the country's big lending partners are deeply engaged. The process is equally relevant in developing and developed countries, and major multilateral development banks, financial institutions, government partners, and technical support organizations are signatories and strong supporters. The Dominican Republic is another strong example.

W20's Special Request of Brazil and G20 Countries. The G20 countries gave birth to We-Fi during Germany's G20 Presidency. We-Fi is a collaborative partnership among 14 governments, eight multilateral development banks (MDBs), and other public and private sector stakeholders, hosted by the World Bank Group. The founding financial contributors are Australia, Canada, China, Denmark, Germany, Japan, the Netherlands, Norway, the Russian Federation, Saudi Arabia, Republic of Korea, the United Arab Emirates, the United Kingdom and the United States. To date, these governments have committed \$355 million, and financially supported development of its Women Entrepreneurs Finance Code. Given the deep involvement of G20 countries in creating We-Fi and financing its WE Finance Code, the W20 strongly recommends that as many G20 countries as possible "adapt We-Fi's WE Finance Code as a framework and model for national contexts."

While the program can be joined at any time, we ask that Brazil join immediately, and urge as many G20 countries as possible to become signatories of the Code. This will enable us to begin implementation across many G20 countries with a strong cohort early next year. Note that We-Fi, the OECD, and the Financial Alliance for Women (FAW) and its institutional members in 135 countries have developed a detailed 44-page Action Plan for implementation. We anticipate developing a Peer Learning Network to accelerate progress.

Results

We-Fi's 2023 Annual Report was called Mobilizing for Systemic Change. W20 and G20 should be part of the action, implementation and constructive global change that will accelerate the growth of women's entrepreneurship, create jobs, and grow GDP.

The Code is Structured for Action Across Three Pillars

- Leadership on Code-related activities, including how to become a Signatory and create a core team in each country (We-Fi Secretariat leading)
- Data. Mainstreaming the collection and reporting of sex-disaggregated MSME finance data (OECD leading)
- Action to close finance gaps for women MSMEs (WMSMEs) by promoting peer learning, increasing the volume and types of financial offerings, developing new products and services, establishing business cases, and setting targets, strategies, policies, and standards to expand financing for W-MSMEs (Financial Alliance for Women leading)

Summary of the 5 Action Steps for Implementing the Finance Code in a Country

• Identify Champions

oIdentify 1-3 Country Champions (especially regulators and bankers to begin with. Obtain signatories)

oBuild the country's case for the WE Finance Code

oDiscuss the vision for the code

• Build a National Coalition across the ecosystem and expand signatories

oEstablish roles and responsibilities

oConvene coalitions and build consensus

oAnnounce intent to launch the Code and set a launch date

- **Customize the Code to each National Context**

oInstructions for signatories

oCommitment guidelines

oDefinitions and indicators

A.SOURCES

We-Fi's website about the WE Finance Code: [WE Finance Code | Women Entrepreneurs Finance Initiative \(we-fi.org\)](#).

PDFs and PowerPoints

1.WE Finance Code Brochure

2.WE Finance Code Overview

3.WE Finance Code Pitch (for stakeholders)

4.WE Finance Code Guidelines for Country Implementation:This publication is a detailed 44-page handbook designed to assist governments, financial institutions, data experts, and other stakeholders during every step of the process, including how to contextualize the process for their national conditions.

C. EXPERTS:

- International: Wendy Teleki, Head of the We-Fi Secretariat
- We-Fi and W20's Women Entrepreneurs Act (WE Act) initiative will work closely together to support G20 countries in adopting Finance Codes.

1. Access to International Trade

a.Best Practices and Results

Institutional

The International Trade Centre is a joint agency of the UN and the World Trade Organization, located in Geneva.Its flagship women and trade program, SheTrades, connects women entrepreneurs to markets, trains them, helps them overcome barriers, and increases their participation in international trade. While its programs are focused on women in developing countries, its programs and initiatives are superb, and developed countries can adapt and benefit from many of its learnings. This will be the premier best practice that we will highlight in this action plan. Studying their entire site will prove highly beneficial <https://www.shetrades.com>

Key components include:

- **ITC SME Trade Academy**, where women entrepreneurs from any country can register to learn about international trade. [ITC SME Trade Academy \(intracen.org\)](#)
- **SheTrades Global**, a premier global business event to connect women entrepreneurs with potential buyers, investors and partners to grow their exports. [SheTrades Global | ITC \(intracen.org\)](#)

- **SheTrades Hubs**, which are nationally or regionally anchored resource centers providing women entrepreneurs with access to training, market information, and investment opportunities. They provide access to a community of partners from a network spanning 16 in-country and two regional hubs across Africa, Asia, Latin America, the Caribbean and the Middle East and North Africa (MENA) regions. In addition, they support policy makers with enhancing gender-inclusive policies. [SheTrades Hubs | ITC SheTrades Initiative](#)

SheTrades has Hubs in:

Africa – Ghana, Kenya, Mauritius, Nigeria, Rwanda, South Africa and The Gambia

Asia – Bangladesh, Indonesia, Mongolia, the Philippines and Viet Nam

Latin America and the Caribbean – Argentina, Dominican Republic, Trinidad & Tobago and Uruguay

Regional hubs – the Caribbean and the Middle East and North Africa

See also their HUB Milestones.

- **SheTrades Outlook** is an innovative policy tool that helps stakeholders assess, monitor, and improve the institutional ecosystem for women's participation in international trade. It is funded by the UK as part of a wider program of support for women entrepreneurs for women across the Commonwealth. SheTrades Outlook assists policymakers in making their policies work for women. The tool assesses countries across 6 key areas (Trade Policy, Legal & Regulatory Framework, Business Environment, Access to Skills, Access to Finance, and Work and Society). It uses 84 indicators across these 6 pillars to compare women's participation in trade across different countries. It provides individual country assessments based on 55 policy indicators across the pillars. <https://outlook.shetrades.com/home>

SheTrades facilitates international trade through the following steps:

- **Skills Development:** Offering workshops, webinars, and online courses tailored to specific sectors and topics like e-commerce, logistics, and business skills.
- **Market Access:** Connecting women entrepreneurs to potential buyers and business opportunities worldwide.
- **Policy Support:** Assisting policymakers in implementing gender-responsive policy reforms to ensure all genders benefit equally from trade.
- **Partnerships:** Collaborating with public and private sector partners to amplify the impact of their work.
- **Investment Opportunities:** Organizing business and investment generation activities through initiatives like SheTrades Invest.
- **Visibility:** Providing a platform for women-owned businesses to showcase their products and services to potential international buyers.
- **Networking:** Facilitating connections between women entrepreneurs and global trade networks.
- **Research and Data:** Conducting analysis on gender and trade data to inform policies and interventions.

ITC's Gender Moonshot in collaboration with SheTrades:

- Develop innovative services for new target groups of women, including workers, young women, and small-scale traders; and by focusing on high-growth, male-dominated sectors, and digital readiness.
- Use SheTrades Hubs to deliver high-quality services.
- Work with ITC's more than 200 partners for joint programs and advocacy.
- Work with Ministers towards inclusive policies, with a focus on gender-responsive public procurement.
- Support an inclusive African Continental Free Trade Area.
- Promote ITC trade and gender data tools.
- Establish a gender mainstreaming technical unit to increase the visibility of its women and trade agenda across all projects and develop new services and tools. The unit will house a pool of resources on trade and gender for project managers, share best practices, and increase the uptake of existing tools on trade and gender. [gender_moonshot_brochurefin.pdf \(intracen.org\)](#).

ITC and UN Women are W20 Knowledge Partners.

Potential W20 Advisors: Anne Simmons-Benton and Virginia Littlejohn have both worked with ITC and SheTrades for many years and could potentially serve as advisors to W20 countries. Virginia wrote the Trailblazers Call to Action for policy changes to facilitate women entrepreneurial engagement in international trade. See Event Programme ([intracen.org](#)) with link to Trailblazers document.

Global Best Practice: Organization of Women in International Trade (OWIT International) operates through a network of chapters in the Americas, Western Europe, and Africa. Additionally, OWIT supports a "Virtual Chapter" for individuals who don't have access to a local chapter. While it includes corporate women and those involved with policymaking, it assists women entrepreneurial members in accessing international markets through educational programming, networking opportunities, and providing a platform for women to connect with their peers in the international trade community. [OWIT International – Organization of Women in International Trade International](#)

Women in International Trade (WIIT) is OWIT's affiliate chapter in Washington DC, and has a strong focus on trade policies. [WIIT – Association of Women in International Trade](#)

Country-Level Best Practices

National governments in G20 countries typically have ministries devoted to commerce, trade and exporting, and are often focused on encouraging more SMEs to engage in exporting via trade missions and large trade events. However, women SMEs are often overlooked in this regard and are not aggressively recruited for these initiatives.

Women's business associations have an important educational and advocacy role to play in creating the necessary policy frameworks and capacity building needed to prepare women-owned businesses for international trade.

Some countries showed up on a mapping process we conducted as having good international trade programs for women entrepreneurs. Most were G20 and/or EU countries, including Brazil, which has worked closely with ITC's SheTrades program since a Global Trailblazers Summit in Brazil in 2015, which released a Trailblazers Call to Action on women and trade, and resulted in pledges of trade commitments from numerous countries.

Among the countries that have implemented notable programs and initiatives to support women entrepreneurs in international trade are those listed below. They often involve a combination of government programs, business association efforts, and public-private partnerships.

- **Canada**, which has developed an overarching strategy to support women entrepreneurs and business leaders in trade. The government has organized women-focused trade missions, including the Asia Pacific Foundation of Canada's Women-only Business Missions to countries in Asia, which builds on a previous CanAsian Business Women's Network initiative that started several decades ago. – [Women's Business Missions | APF Canada \(asiapacific.ca\)](#)

- **The United States has several initiatives, including:**

- The International Trade Administration's Global Diversity Export Initiative (GDEI) <https://www.trade.gov/global-diversity-export-initiative>

- The Women's Global Trade Empowerment program, run by the U.S. International

- Trade Administration. It provides resources for women entrepreneurs who wish to expand their businesses internationally. The platform facilitates the necessary skills to build an export strategy and develop valuable business connections. It also features events, tools, and resources to help women entrepreneurs and executives accelerate their exporting journey, and features profiles of successful female exporters. www.trade.gov/womens-global-trade-empowerment

- Women Entrepreneurs Grow Global (wegg®), a non-profit organization offering educational programs on going global <https://womenentrepreneursgrowglobal.org/>

- **The Brazilian Trade and Investment Promotion Agency (ApexBrasil)** hosted a women's trade Summit with ITC in 2015, and implemented the Women and International Business Program in 2023, which has already assisted almost 3,000 companies led by women. <https://apexbrasil.com.br/br/en.html#home>
- **Enterprise Ireland** launched an Action Plan for Women in Business in 2020, which included doubling the number of women-led companies in international markets. [Women in business | Enterprise Ireland \(enterprise-ireland.com\)](#)
- **Spain** has implemented measures to increase women's participation in trade in areas such as access to finance, trade-related training, data and information, and ensuring compliance with Spain's Gender Equality Law.

- **The Australian government** has organized women-focused trade missions and supports a Women in Global Business program. Management-Focused Initiative: Australia's Women In Global Business (asiapacific.ca)
- **The UK government** has run specific trade missions for women entrepreneurs, including missions to Silicon Valley and other tech hubs. – London-based female founders join Silicon Valley trade mission (londonandpartners.com)
- **The Swedish government** has incorporated gender equality objectives into its trade policy and has organized trade delegations with a focus on women-owned businesses.

These initiatives are a mix of government programs, business association efforts, and public-private partnerships. For example:

1. **Government programs:** Many of the trade missions and policy initiatives are led by government agencies.

1. **Business association initiatives:** Organizations like OWIT International (Organization of Women in International Trade) and Women in International Trade (WIIT) in the United States play important roles in supporting women entrepreneurs. Verband deutscher Unternehmerinnen (VdU), the Association of German Women Entrepreneurs, has had an international committee for several decades, and has organized a number of trade missions to many countries, including missions of about 50 German women CEOs who have gone on trade missions to India, China and Silicon Valley in the US.

1. **Public-private partnerships:** Programs like SheTrades, run by the International Trade Centre (a joint agency of the UN and WTO), involve collaboration between more than 200 public and private sector partners.

The effectiveness of these programs can vary, and what works best in one country may not be directly transferable to another due to different economic, social, and cultural contexts. However, these examples demonstrate a growing global recognition of the importance of supporting women entrepreneurs in international trade.

Additional Sources

Knowledge Partners and Experts

a. Through the Women's Entrepreneurship Accelerator (WEA), the alliance of 6 UN agencies, UN Women and the International Trade Centre are collaborating on increasing women's engagement in international trade. – WEA - Women's Entrepreneurship Accelerator (we-accelerate.com)

a. Potential W20 Advisors. ITC is one of W20's deepest knowledge partnerships. Virginia Littlejohn and Anne Simmons-Benton have both worked with ITC for many years, and could potentially serve as W20 advisors. Virginia wrote the ITC's Trailblazers Call to Action in 2015.

2. E-Commerce and E-Procurement.

E-commerce offers a massive opportunity for Community Wealth Building, Scaling Deep and Scaling Up. The Council on Foreign Relations state that nearly US\$300 billion could be added to the ecommerce market in just 5 years as opposed to US\$50 billion lost if gender gaps in ecommerce go unaddressed. In order to have higher economic growth we need more businesses scaling up, which requires investing in a larger base of businesses, including those that give back to the community and regional businesses.

Ecommerce is a fast and sustainable way to grow economies and reduce poverty through expanding market share and wealth, supporting more women and girls and SMEs by these actions:

b. Best Practices:

- **Promoting ecommerce as a Community Wealth Builder** changing the narrative;
- **Promoting ecommerce as sustainable and supportive of the high street;**
- **Data Gathering and Tracking of ecommerce and omni-channel businesses,** versus pure high street businesses, by stage, region, age, gender, and recognising ecommerce as a sector, as what cannot be measured cannot be managed or funded;
- **Funding and promoting training in ecommerce** specifically by experts in the field and introducing fully accredited courses throughout school system and lifelong;
- **Promoting and funding the use of alternative e-procurement processes,** such as buying direct from Amazon Business to help SME access, solely or as a group, to large contracts, and the use of, and training in, simple and cheap to access government and corporate e-procurement systems that link to ecommerce platforms;
- **Promoting the adaption of existing finance systems** to ensure all link directly to e-procurement and ecommerce systems;
- **Funding and promoting ecommerce networks** for all, and promoting female role models, that train businesses of all sizes in ecommerce.

b. Sources:

i.W20 UK Ecommerce: Economic Empowerment of Women and Girls, 2022 (UK)
<https://www.ann-maree.biz/uk-ecommerce-gender-report-2022/>

ii.“E-Procurement and Gender Procurement – W20 UK,” by Ann-Maree Morrison, MBE

Potential W20 Advisor. Ann-Maree Morrison, MBE, and the UK’s Co-Head of Delegation, has provided considerable input on E-commerce and E-procurement.

Recommendation 4 :

Ensure **tax incentives for investors** to support women entrepreneurs, including tax deductions, credits, capital gains tax concessions, and government co-contributions for a range of investors including microfinance, angel investment, venture capital, and private equity. Provide tax incentives for female entrepreneurs and their businesses.

Use tax incentives for venture capital and business angels to foster investment in women-founded startups and SMES

Best practice: United Kingdom

The UK has four different Venture Capital Schemes: SEIS, EIS, SITR and VCT. The SEIS and EIS in particular have been very successful in unlocking early stage capital for startups in the UK and are considered a global best practice.

The Seed Enterprise Investment Scheme (SEIS).

Sources:

<https://www.gov.uk/government/statistics/enterprise-investment-scheme-seed-enterprise-investment-scheme-and-social-investment-tax-relief-may-2024/enterprise-investment-scheme-seed-enterprise-investment-scheme-and-social-investment-tax-relief-statistics-2024>

<https://www.gov.uk/guidance/venture-capital-schemes-apply-for-the-enterprise-investment-scheme>

Best practices: European Union

1) Creation of the Capital Markets Union to to strengthen the single market by deepening the integration of investment across the European Union

Improved access to finance is a key component of this project, in particular for start-ups, small- and medium-sized enterprises (SMEs), and young companies with innovative growth plans. This study investigates the part that tax incentives for venture capital and business angels can play in fostering investment, with the intention of promoting the diffusion of best practice across Member States. It also recognises that tax incentives form part of a broader set of policy tools and that it is important to consider the broader policy mix when analysing tax incentives.

Source: https://taxation-customs.ec.europa.eu/system/files/2017-09/taxation_paper_69_vc-ba.pdf .

2) Eurogroup – inclusive format on the future of Capital Markets Union

- the Eurogroup inclusive format has identified three priority areas for action where measures are necessary to improve the functioning of European capital markets:
- A. Architecture: develop a competitive, streamlined and smart regulatory system, allowing funds to be better channelled into innovative EU businesses, with greater liquidity, risk taking and risk sharing together with higher resilience and financial stability. B. Business: ensure better access to private funding for EU businesses to invest, innovate and grow in the EU. C. Citizens: create better opportunities for EU citizens to accumulate wealth and improve financial security, by increasing direct and indirect retail participation through access to profitable investment opportunities.

Suggested measures:

- Foster equity financing through well-designed national corporate tax systems to ensure EU companies have access to diversified sources of funding.
- Increase investments in the EU, especially in the sustainable and digital sectors, and ensure that businesses, especially SMEs, have access to the appropriate funding to grow within the EU, can be competitive and are not hindered by excessive administrative burden.
- Improve conditions for institutional, retail, and cross-border investment in equity, in particular in growth/scale up venture capital through regulatory means, targeted tax incentives by Member States or other measures at EU and national level.
- Bolster the EU's edge in sustainable finance by scaling up the impact of the EU framework in place and fostering the use of the provided finance toolkit by market participants to support their transition efforts.

Source: <https://www.consilium.europa.eu/en/press/press-releases/2024/03/11/statement-of-the-eurogroup-in-inclusive-format-on-the-future-of-capital-markets-union/>

European Investment Bank

Source:

https://www.eib.org/attachments/thematic/why_are_women_entrepreneurs_missing_out_on_funding_en.pdf .

- The InvestEU Programme, part of the 2021–2027 Multiannual Financial Framework, provides the opportunity to establish an integrated framework of actions from both the financing and advisory side for catalysing investment in female businesses and harnessing the power of women as investors. Specifically, within European Union programmes, a number of gender metrics and eligibility criteria could be introduced as pull mechanisms, thereby placing the support and financing of women-founded and women-led companies high on the agenda and incentivising banks and investors to pursue a more gender-balanced investment allocation (potentially a kind of “seal” or requirement to unlock European Union funding opportunities). The InvestEU programme provides the European Union with crucial long-term funding by leveraging private and public funds in support of Europe's sustainable recovery. It helps to mobilize private investments for the EU's top policy priorities, such as the green, and digital transition, innovation and social investments and skills.

Source:https://investeu.europa.eu/investeu-programme_en

Best practice: India

Abolition of Angel tax for all class of investors.

This was introduced by the Indian Ministry of Finance in the Union Budget 2024-2025 to bolster the Indian start-up eco-system, boost the entrepreneurial spirit and support innovation. The "Angel Tax" refers to a levy imposed on the capital raised by unlisted companies via the issue of shares to investors.

Sources:<https://pib.gov.in/PressReleaselframePage.aspx?PRID=2035599>,
http://timesofindia.indiatimes.com/articleshow/111952205.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

Best practice: Ireland

Source: <https://www.revenue.ie/en/personal-tax-credits-reliefs-and-exemptions/investment/relief-investment-corporate-trades/employment-investment-incentive.aspx>

Best Practice: Belgium

Tax Shelter for Startups and Scale-ups

This initiative is for all private taxpayers in Belgium. Invest in a start-up or scale-up today and get back 25%, 30% or 45% of your investment as tax reduction.

Source: <https://finances.belgium.be/fr/entreprises/tax-shelter-petites-entreprises/debutantes-start-up>

Best practice: Australia

Innovation investment offset

Investors in an Australian Early Stage Innovation Company (ESIC) (broadly, a company that is at an early stage of establishment to develop new or significantly improved innovations with the purpose of commercialisation to generate an economic return) are provided with a non-refundable carryforward tax offset equal to 20% of the amount paid for the investment, subject to an annual offset cap of AUD 200,000 (including affiliates).

Source: <https://taxsummaries.pwc.com/australia/individual/other-tax-credits-and-incentives>

The offset (capped to a maximum of AUD 1,000) is 16% of the income tax payable on the portion of an individual's income that is small business income.

Provide tax incentives for women entrepreneurs and their businesses.

Best Practice: Australia

Small business income tax offset

A small business income tax offset applies to individuals who run small businesses (businesses with an aggregate annual turnover of less than AUD 5 million or who pay income tax on a share of the income of a small business partnership or trust.

<https://www.oecd.org/en/topics/smes-and-entrepreneurship.html>

<https://www.weforum.org/agenda/2023/06/women-entrepreneurs-frontier-markets-opportunity/>

The McKinsey Global Institute (MGI) estimates that if women participated in the economy “identically to men”, they could add as much as \$28 trillion or 26% to annual global GDP by 2025 – an amount greater than the size of the US economy today. Yet even in the US, where venture capital (VC) is more sophisticated than anywhere else in the world, less than 2% of VC was invested in women-founded companies in 2022 – the lowest level seen since 2016 and 2012. In Europe, the percentage is even lower, at less than 1% in 2022.