

W20 GUIDEBOOK FOR POLICYMAKERS

W20

Women20 for the G20



A Guide to Global, National, and Local Action for Women and Girls



Recommendations to the G20 from the
Women20 working groups, presented
by the W20 USA Presidency.





W20 GUIDEBOOK FOR POLICYMAKERS

This publication is an institutional work of the Women20 (W20) USA Presidency.

iSAW Foundation holds and administers the copyright as the W20 USA Presidency's legal copyright owner under a written Copyright Stewardship and Administration Agreement. Policy and editorial authority, and decisions concerning the publication's content, attribution, adaptation, translation, licensing, distribution, and authorized use, are reserved to the W20 USA Presidency.

© 2026 iSAW Foundation, legal copyright custodian and steward on behalf of the Women20 (W20) USA Presidency. All rights reserved.

ISBN: 979-8-9982246-1-4

W20 GUIDEBOOK FOR POLICYMAKERS

Message from the Chair



ANNE SIMMONS-BENTON



Ms. Anne Simmons-Benton is an international leader and attorney with more than 30 years of experience. She has worked in over 32 countries, managing and leading complex international priorities for the US - focusing on trade, economic growth, innovation, and the role of women.

Anne is the Chair of the United States W20 for the 2026 Presidency and has served as Co-Head of Delegation for five years. She is the Chair of the Board of the United Nations Association of the National Capital Area and the Deputy Chair of the Society for International Development - U.S.

Dear Reader,

As Chair of the Women20 (W20) 2026 USA Presidency, I am proud to present the **W20 Guidebook for Policymakers**. This Guidebook is a collective institutional work of the W20, led by the W20 USA Delegation in collaboration with W20 Delegates and contributors from across the global W20 community. Our model is to have the host country expert (US - this year) paired with another W20 Delegate expert for leadership in the working groups to truly bring a shared vision forward.

This significant body of work brings together subject matter experts, knowledge partners, organizations, and institutions from across the G20 and beyond. Their shared purpose was to develop policy frameworks across eight critical themes central to advancing the equality, economic empowerment, well-being, safety, and full participation of women and girls.

In early 2026, the United States' G20 leadership departed from established G20 practices and did not convene 12 of the thirteen official engagement groups in their traditional capacity - only the Business20 was called upon. Despite these circumstances, USA W20 remained determined to continue the momentum from the past and to build a stronger foundation for the future. We did not want a gap that could potentially weaken the W20 and future W20 Presidencies.

Message from the Chair



We recognized this moment as an opportunity to expand our efforts beyond the development of a traditional communiqué for G20 leaders. This challenge was an opportunity to go deeper, broader, and stronger.

We reviewed the US G20 Theme and supported the back to basics theme with a focus on “Building Stronger Foundations”. We chose all the themes from the past eleven years of the Women20 and added some critical missing areas for women – such as agriculture and food security.



Guided by the W20 USA theme, we focused our work on lasting impact, practical implementation, and long-term sustainability.

The ‘W20 Guidebook for Policymakers’ is the result of that commitment.

Working groups were established for each of the eight W20 USA priority themes:

- | | |
|-------------------------------------|---------------------------------------|
| 1. Agriculture and Food Security | 5. Entrepreneurship |
| 2. Care Economy | 6. Health: Advancing Women’s Health |
| 3. Decent Work | 7. Planet: Earth, Air, Water, and Sun |
| 4. Education, STEAM, and Digital/AI | 8. Safety and Security |

For each theme, the Guidebook presents policy frameworks, case studies, recommended actions, and measurable approaches designed to support the development and implementation of policies that advance women and girls across G20 countries, the European Union, the African Union, and their respective member nations.

Another important objective of the W20 USA Presidency was to support future Presidencies by creating a robust knowledge base that can be sustained and expanded over time. In addition to this published edition, the Guidebook will be housed on the W20 iSAW Platform, an interactive digital environment designed to connect Presidencies, preserve institutional knowledge, and support the continued development of W20 themes and priorities.

Through the platform, policy frameworks can be expanded, additional case studies from G20 countries can be incorporated, and sources for metrics and measures can be tracked and monitored. This digital capability will allow the Guidebook to evolve, remain relevant, and serve as an enduring resource for policymakers seeking evidence-informed approaches to the issues affecting women and girls.

Message from the Chair

A W20 Guidebook for Policymakers of this scale and depth represents an important milestone. It provides policymakers with practical tools, proven strategies, and adaptable frameworks that can support meaningful action across diverse national and regional contexts. Yet the value of this work will ultimately be determined by how it is used.

I therefore ask you to consider your own responsibility in carrying this work forward. Read these chapters. Explore the frameworks, learn from the case studies, and use the supporting measures to inform action within your area of influence. Adapt these resources to your local context, engage the stakeholders needed to move from recommendation to implementation, and measure the progress achieved.

You are the essential link between the knowledge contained in this Guidebook and the action required to create real and lasting change. Through collective leadership and sustained commitment, we can transform this body of work into policies and practices that improve the lives of women and girls around the world.

With sincere appreciation for all who contributed to this historic undertaking, and with a clear expectation of action from those entrusted to carry it forward, I am honored to present the 'W20 Guidebook for Policymakers'.

Anne Simmons-Benton

Anne Simmons-Benton
Chair, W20 USA 2026 Presidency

www.Women20.org



TABLE OF CONTENTS



OPENING SECTIONS

Message from the Chair	2
About the Women20	6
Acknowledgments	10
Guidebook Purpose and Use Case	11
Cross-Cutting Themes and Core Principles	15

THEMATIC CHAPTERS

W20 2026 Thematic Overview	20
01 Agriculture & Food Security	21
02 Care Economy	63
03 Decent Work	89
04 Education, STEAM, Digital/AI	131
05 Entrepreneurship	169
06 Health - Advancing Women's Health	219
07 Planet - Earth, Air, Water & Sun	257
08 Safety & Security	279

CLOSING

Closing	301
---------	-----

ABOUT THE WOMEN20

WOMEN20 (W20) IS THE OFFICIAL G20 ENGAGEMENT GROUP
FOCUSED ON THE ECONOMIC EMPOWERMENT OF WOMEN AND GIRLS



THE CREATION OF THE WOMEN20 (W20) AN OFFICIAL G20 ENGAGEMENT GROUP

Catalyst The catalyst for the W20 occurred at the 2014 G20 Leaders' Summit in Brisbane, Australia. During this summit, G20 Leaders committed to close the gender employment gap 25% by 2025, a goal commonly known as "25 by 25." This came to be known as the Brisbane Agreement.

Establishment The Women20 (W20) was officially established the following year in 2015 during the Turkish presidency of the G20. It was created as an official engagement group to promote gender-inclusive economic growth, advocate for women's empowerment, and ensure gender equality is presented to leaders and integrated into the annual G20 Leaders' Declaration.

W20 PRESIDENCIES:

2026 - United States Presidency
2025 - South Africa Presidency
2024 - Brazil Presidency
2023 - India Presidency
2022 - Indonesia Presidency
2021 - Italy Presidency
2020 - Saudi Arabia Presidency
2019 - Argentina Presidency
2018 - Japan Presidency
2017 - Germany Presidency
2016 - China Presidency
2015 - Türkiye Presidency



WHAT THE W20 DOES

SMART Recommendations Bring together experts to provide specific, measurable, achievable, relevant, and time-bound recommendations to advance economic growth, peace and prosperity in G20 countries and the world through better and equitable inclusion of women.

Share these recommendations with the G20 leaders through a “**Communique**” and other means.

Advance initiatives in each G20 member to achieve the recommendations.

Build female leadership internationally.

Advocate for equity and equality within our own countries.

Advocate for sex-disaggregated data to be able to track and quantify the economic impact of reforms.

Advance research and education to increase understanding of the benefits for the inclusion of women and the causal link to improved country and global outcomes.

Organize events to disseminate evidence-based results on benefits from the equitable inclusion of women.

The working groups for the W20 have evolved with each Presidency Round of the G20. Initially, working groups focused on labor force participation, equality of pay and women’s leadership.

WHO ARE THE W20 MEMBERS

The Delegates of the Women20 come from the Group of Twenty (G20) member states and countries.

The G20, or Group of Twenty, is an international forum of the world’s major economies, created in 1999 to address global economic issues such as financial stability, trade, and sustainable development.

As of 2026, the G20 includes 21 members: 19 sovereign countries (Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Türkiye, the United Kingdom, and the United States), plus the European Union (EU), and since 2023, the African Union (AU).



WHAT THE W20 DOES

The realm of policy recommendations has expanded into access to capital markets and finance, entrepreneurship, closing the digital gender divide, climate change, gender health and violence against women. In 2026, agriculture and food security was added as well as security (UNSC 1325) and AI.

The W20 goal is to include women's viewpoints and provide evidence-based recommendations to the G20 Leaders to address global problems, and advocate for women leaders as decisionmakers to ensure an inclusive and better world for future generations of women and men, girls and boys.

WOMEN20 MILESTONES:

The W20 has been influencing international policies and advancing women's rights and inclusion in the global economy and driving policy change in the world's largest economies for over 11 years.

The Harvard Kennedy School Women's Alumni Network for Women20 (W20) (HKSAN) produced a report reviewing the last ten years for the South Africa 2025 Presidency. **The Report found a significant impact from the W20 in providing recommendations that were welcomed by the G20 and demonstrated that 33.6 percent of recommendations were adopted into the G20 Leaders' Commitments.**

The HKSAN Report noted that the W20 has made 220 recommendations across 13 thematic areas aimed at influencing G20 Leaders to adopt gender focused policies and translate them into laws advancing women's rights and prioritizing gender equality. G20 leaders have made 109 gender commitments of which 74 originated from W20 recommendations with 80% plus countries implementing at least one recommendation. In 2021 the G20 leaders included the Roadmap of Rome Towards gender Equity in the Declaration during the Presidency in Italy.

WHO ARE THE W20 MEMBERS

Delegates are officially appointed within each of their Delegations. The Delegates represent the non-governmental voice within each G20 member country or union.

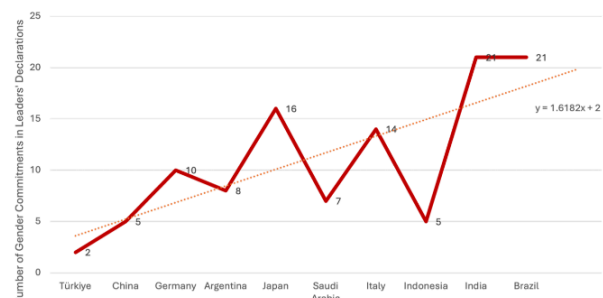
They are comprised of civil society representatives, entrepreneurs, academics, researchers, and women leaders across multiple sectors and serve in this role without remuneration. The Delegates often bring in knowledge partners to add expertise in specific areas from well-known and respected organizations.



NUMBER OF GENDER COMMITMENTS IN THE LEADERS DECLARATION

This line chart shows the number of gender commitments in G20 Leaders' Declarations from 2015 to 2024. The values range from 2 commitments in Türkiye 2015 to 21 commitments in both India 2023 and Brazil 2024.

Figure 7. Number of gender commitments in the Leaders Declaration



Source: HKSAN analysis of G20 Leaders Declarations, 2015 - 2024

The G20's inclusion of W20 recommendations has reflected a growing commitment to gender equality coupled with a recognition of the urgency and importance of gendered-focused initiatives for growth and prosperity.

Successful W20 advocacy has emphasized the need for policies that tackle the gender gap in labor force participation, equal pay, and economic opportunities for women and other gender related issues in the global economy. Recognition of the care economy as a sector by the G20 Leaders demonstrates W20's capacity to influence global economic policy and to demonstrate that looking at global problems through a gender lens can create new solutions.



G20 commitments have expanded tenfold linking gender equality to climate, digital transformation and economic policy. W20 advocacy has led to a growing recognition of climate change's gendered aspects and has transformed environmental policy into a core gender equality issue.

W20's first decade has established a foundation of influence within global economic governance. The W20 continues to strengthen its advocacy impact, striving to improve accountability mechanisms and addressing implementation gaps. The W20 has demonstrated strong adaptability and agility responding to global crises and emerging challenges. Covid 19 amplified existing gender inequalities and the W20 made recommendations to ensure that remote and flexible working became a key part of the solution.

In 2026, the W20 created this Guidebook for Policymakers to further support the ability of G20 Leaders and leaders around the world at all levels - urban, rural, national, regional and multilateral - as they advance change that incorporates women as economic and policy actors. New policy areas for the Women20 agenda include agriculture and food security as key economic drivers, utilizing innovation to advance health outcomes, and ensuring that women, peace and security (UN Security Resolution 1325) is included as a G20 topic and not just segregated to the G7. Finally, in 2026 we provide a deeper focus on AI to analyze digital transformation's impact on society.

ACKNOWLEDGMENTS



The W20 Guidebook for Policymakers is the result of an extraordinary global collaboration in 2026. It reflects the collective knowledge, experience, dedication, and shared commitment of individuals and organizations working across countries, cultures, sectors, disciplines, and time zones to advance women and girls.

We extend our deepest appreciation to the Working Group Chairs and Co-Chairs, whose leadership made this work possible. They guided the elaboration of the eight thematic areas, brought

together diverse expertise, facilitated working groups across geographic and organizational boundaries, and helped transform extensive dialogue, research, and experience into practical policy frameworks. Their leadership required tremendous dedication, coordination, perseverance, and care throughout every stage of the process.

We are equally grateful to the W20 Delegates, working group members, subject matter experts, researchers, contributors, and reviewers who shared their time and expertise. Their work included identifying policy priorities, conducting research, developing and reviewing frameworks, contributing case studies, recommending actions, identifying measurable approaches, and refining the content through multiple stages of collaboration. Many balanced this work alongside significant professional and personal responsibilities, often meeting across widely different time zones to ensure that diverse perspectives were represented.

Our sincere thanks also go to the Knowledge Partners whose research, technical expertise, evidence, and institutional knowledge strengthened the quality and credibility of the Guidebook. Their contributions helped connect global experience with practical policy solutions and measurable approaches. The Working Groups in many cases worked with these partners as a starting point instead of reinventing the wheel and together with them moved the recommendations forward based on evidence-based research to create new insights.

We recognize and thank the supporting organizations and institutions that contributed expertise, coordination, technology, communications, knowledge management, design, editorial assistance, and operational support. Much of the work required to produce a Guidebook of this scale took place behind the scenes. Every contribution, whether highly visible or quietly provided, was essential to bringing this collective body of work together.

We also express our appreciation to the sponsors and supporters whose financial and in-kind contributions helped make the work of the W20 2026 USA Presidency and the development of this Guidebook possible. Their support reflects a shared belief in the importance of advancing policies that improve the lives and opportunities of women and girls.

Finally, we thank the Heads and Co-heads of Delegation, and the global W20 community for their trust and for their continued commitment to cooperation, continuity, and collective impact. This Guidebook demonstrates what can be achieved when people unite around a common purpose and contribute their knowledge, experience, and leadership toward a shared goal. **Creating collective impact on a global scale.**

To everyone who contributed to this historic undertaking, we offer our sincere gratitude. This Guidebook is strengthened by your collective efforts and stands as a foundation upon which policymakers, future W20 Presidencies, and partners around the world can continue to build.

Stronger Together.

thank you

GUIDEBOOK PURPOSE AND USE CASE

The purpose of the W20 Guidebook for Policymakers is to provide both a starting point for discussion and an enduring, action-oriented resource that supports the development and implementation of policies that advance women and girls. It brings together policy frameworks, evidence, case studies, recommended actions, and measurable approaches across eight critical themes addressed by the W20 2026 USA Presidency.

The Guidebook is intended to help bridge the distance between policy recommendations and practical implementation. It provides policymakers and other leaders with resources they can use to understand complex and interconnected issues, identify priorities, learn from global experience, strengthen existing policies and programs, and develop approaches suited to their own national, regional, and local contexts.

The Guidebook also contributes to the continuity and institutional knowledge of the W20. It establishes a foundation that future W20 Presidencies, Delegates, and partners can build upon as new evidence, experiences, and policy solutions emerge. Through its published and digital formats, it is designed to remain relevant, expand over time, and support sustained collective action across countries, sectors, and generations.

Ultimately, the Guidebook's purpose is not only to inform, but to inspire and enable action that produces measurable, meaningful, and lasting progress for women and girls around the world.

How to Use This Guidebook

The W20 Guidebook for Policymakers is designed to help turn knowledge, evidence, and experience into meaningful policy action. It brings together the collective expertise of W20 Delegates, subject matter experts, knowledge partners, organizations, and institutions from across the G20 and beyond.

The Guidebook is intended for policymakers, government leaders, public institutions, international organizations, civil society, the private sector, researchers, advocates, and others working to advance the equality, economic empowerment, well-being, safety, and full participation of women and girls.

The Guidebook is not intended to prescribe a single approach for every country or community. National priorities, policy environments, available resources, and the experiences of women and girls differ across regions. Readers are encouraged to use the material as a foundation, adapting the frameworks and recommended actions to their own legal, cultural, economic, and social contexts.



How to Use This Guidebook



Chapters Stand On Their Own and are Interconnected

The Guidebook is designed to be practical so that you can pull information about an individual theme without having to read it sequentially. Each chapter has references to the other chapters where there are cross-cutting themes. It is good practice to review the cross-referenced chapters when possible.

Accessing the Digital Guidebook and Active Hyperlinks

Throughout the printed Guidebook, hyperlinks are included to connect readers with referenced research, case studies, organizations, tools, and additional resources. These hyperlinks are visible for reference in the printed edition but are not active or clickable.

A digital PDF edition of the Guidebook is available through the Women20 website at www.Women20.org. In the digital edition, the hyperlinks are active and can be selected to open the related online resources directly.

For convenient access, QR codes are placed throughout the printed Guidebook. Scan any of these QR codes with the camera or QR code reader on a mobile device to open the digital PDF. Readers can then navigate to the relevant section and select the active hyperlinks.

For the most complete and interactive reading experience, readers are encouraged to use the printed and digital editions together.



1. Identify the Most Relevant Theme

Begin with the thematic area most closely connected to your responsibilities, priorities, or area of influence. While each theme can be explored independently, many of the issues affecting women and girls are interconnected. Readers are encouraged to consider the relationships among the eight themes and the opportunities for coordinated action across sectors.

2. Understand the Policy Context

Review the introduction and policy framework within the selected theme to understand the issue, the barriers women and girls experience, and the conditions required to achieve progress. Consider how the global challenges and opportunities presented relate to your national, regional, or local context.

How to Use This Guidebook



3. Learn from the Case Studies

The case studies provide practical examples of policies, programs, partnerships, and approaches from different countries and contexts. Use them to identify lessons, enabling conditions, potential challenges, and practices that may be transferable or adaptable to your own environment.

A case study does not need to be replicated exactly to provide value. Its greatest contribution may be a principle, partnership model, implementation method, or lesson that can inform a locally appropriate solution. Case studies for countries with similar legal frameworks may be easier to review from an implementation starting point. Case studies for countries with similar norms and customs may also be considered as an easier starting point.

4. Consider the Recommended Actions

Review the recommended actions and determine which are most relevant, achievable, and capable of generating meaningful impact within your area of influence. Consider what is already in place, where gaps remain, and what policy, legislative, institutional, financial, or programmatic changes may be required.

The recommended actions can be used to:

- Inform policy development and legislative priorities
- Strengthen existing laws, policies, programs, and services
- Support strategic planning and resource allocation
- Encourage collaboration across government, business, civil society, and academia
- Advance advocacy and stakeholder engagement
- Identify opportunities for regional and international cooperation
- Identify the gaps – as that also provides an opportunity for action

How to Use This Guidebook



5. Adapt and Implement

Translate the selected recommendations into an action plan appropriate to your context. Identify the stakeholders who should be involved, the resources required, the responsibilities of each participant, and the anticipated timeline.

Women and girls, particularly those most affected by the issue, should be meaningfully included in the development, implementation, and evaluation of the policies and programs intended to serve them. “Nothing without me,” is important to remember for inclusion – to ensure **all** women and girls are represented.

6. Measure Progress and Share Learning

Use the proposed metrics and measurable approaches to establish a baseline, define desired outcomes, monitor implementation, and evaluate impact. Where possible, data should be disaggregated by age and sex to reveal differences in outcomes and ensure that progress reaches women and girls in all their diversity.

Measurement should support continuous learning as well as accountability. Document what works, what does not, and what needs to change. Sharing these findings can help strengthen future policies and contribute to the broader W20 knowledge base.

A Guidebook Designed to Evolve

This published Guidebook represents a foundation for continued learning and action. Its digital home on the W20 iSAW Platform will enable policy frameworks to be expanded, additional case studies to be contributed, and sources for metrics and measures to be updated and monitored over time.

Readers are encouraged to return to the Guidebook as priorities evolve, new evidence emerges, and progress is achieved. Its value will be realized not only through the knowledge it contains, but through the decisions, partnerships, policies, and actions it inspires.

CROSS-CUTTING THEMES AND CORE PRINCIPLES

An Interconnected Approach to Policy

The eight W20 2026 themes address distinct areas of policy, but the lives of women and girls do not fit within separate policy categories. Education affects employment. Health influences economic participation. Safety determines whether women and girls can learn, work, lead, and participate fully in society. Care responsibilities affect access to education, decent work, entrepreneurship, and health services. Environmental conditions influence food security, livelihoods, health, migration, and personal safety.

For this reason, the themes in this Guidebook should not be viewed as independent areas of work. They are interconnected and mutually reinforcing. Progress in one theme can accelerate progress across several others, while barriers within one area can limit the effectiveness of policies in another.

A cross-cutting approach helps policymakers recognize these relationships, coordinate action across sectors, and develop policies that reflect the full realities of women's and girls' lives. It can also help governments identify shared priorities, avoid unintended consequences, use resources more effectively, and measure the combined impact of policy decisions.

One Policy System, Eight Interconnected Themes

Progress for women and girls is strengthened when policies work across thematic boundaries.



DISTINCT POLICY PRIORITIES • SHARED OUTCOMES • COORDINATED ACTION

CORE PRINCIPLES

There exist several essential and fundamental considerations to ensure women's equality, these must be considered and integrated into all policies to achieve true gender equality.

These principles rise to the level of indispensable and crucial concepts that must be considered in all the Chapters of the Guidebook for Policymakers. There exist many resources and publications that delve into each of these topics, so this section is a reminder that these topics must be considered by each of the policymakers as they craft reforms for their jurisdiction. Additionally, the context from where the policymaker sits plays a key role in understanding these principles and pushing them forward.

Legal Rights Not only must there be legal rights under the law, but there must also be policies to implement those laws, and enforcement of the legal rights at all levels. From the Universal Declaration of Human Rights adopted on December 10, 1948, governing 193 member states to the national level and to the local level there must be recognition of women's equality.

Social Dynamics Roadblocks to women's full participation in the economy and in political and social life must be addressed for change to take place. A combination of formal and social informal social arrangements has long played a significant influence on women's capability to have equity and equality. To overcome this pervasive influence, there must be consistent and intentional policies and institutional support across all sectors of engagement (school, work, and society) that enable equal participation in social, economic, and political life and address deep-rooted gender biases and social norms. Social dynamics impact human capacity, cultural norms, public health, attitudes and perceptions, each of which may have a significant bearing on how women truly fare and how society perceives them and opens the space for their equal participation.

Engaging Men and Boys Engaging men and boys as partners and allies is essential, and it cuts across every theme. It is very important to the core principle of social dynamics but stands alone as it is so essential to consider. We cannot just "empower" women as men and boys must be key partners in this process.

Leadership Women should have the opportunity to have equal seats at the table in local councils and bodies, national governments, and global and multilateral bodies. Ensuring intentional entry points and access is a key to including women's voice in and access to decision-making bodies.

Education and Training Girls and women should have equal access and social (parental, community, and national) support to attend primary and tertiary education, and participate in advanced education, technical vocational programs, digital learning, and lifelong courses of education and skill-building to be able to bring their full capacity to bear.

Safety and Justice While this topic is included also in the Universal Declaration of Human Rights, it is important to reiterate it here. Women bear the brunt of war and conflict and are often the purposeful target. Additionally, women are highly impacted by gender-based violence and require safe, supportive environments in homes, communities, and workplaces to prosper and achieve their potential.

APPLYING A CROSS-CUTTING LENS

When developing or evaluating policy within any one theme, policymakers should consider:

- The core principles and how they apply in their location.
- Which other themes influence this issue or are affected by it?
- Could progress be limited by barriers in another policy area?
- Which government ministries, institutions, sectors, and communities should be involved?
- How might the policy affect different groups of women and girls?
- Could the policy unintentionally create or deepen inequalities?
- Which shared outcomes and measures could demonstrate progress across multiple themes?
- How can women and girls with relevant lived experience participate in designing, implementing, and evaluating the policy?

Applying this cross-cutting lens moves policymaking beyond isolated interventions and toward coordinated, sustainable solutions. By recognizing how the eight themes reinforce one another, policymakers can increase the reach of their actions, strengthen outcomes across sectors, and create more meaningful and lasting progress for women and girls.

In each chapter, there are cross-cutting themes identified to help you navigate policy considerations.

The following is an example of how you may work with this Guidebook:

Education, STEAM, and Digital/AI Across All Themes

Education, STEAM, and Digital/AI are among the most significant cross-cutting drivers within the Guidebook. Access to quality education provides women and girls with the knowledge, skills, confidence, and qualifications needed to participate in economic, civic, and public life. Digital access and literacy increasingly determine whether they can reach essential services, pursue employment, build businesses, access markets, participate in decision-making, and benefit from innovation.

These capabilities intersect with every W20 theme:

Education, STEAM, and Digital/AI Across All Themes

Knowledge, skills and digital access expand opportunity throughout the policy system.



- In **Agriculture**, education and digital technologies can help women farmers access training, climate and weather information, financial services, land records, new technologies, and broader markets.
- In the **Care Economy**, digital tools can improve access to care services, workforce training, scheduling, service coordination, and information for caregivers and families.
- In **Decent Work**, education, reskilling, and digital capabilities can expand women's access to emerging industries, improve employment mobility, and prepare workers for technological change.
- In **Entrepreneurship**, digital literacy can enable women to establish businesses, access financing, reach customers, participate in e-commerce, and connect with networks and mentors.
- In **Health**, education and technology can improve health literacy, expand access to reliable information, support telehealth, strengthen data collection, and extend services to underserved communities.
- In **Planet: Earth, Air, Water, and Sun**, STEAM education equips women and girls to contribute to climate science, environmental leadership, renewable energy, conservation, and the development of sustainable solutions.
- In **Safety and Security**, education can increase awareness of rights and available services, while technology can support access to assistance, early-warning systems, and reporting mechanisms.

Technology can also introduce new barriers and risks. Unequal access to devices, connectivity, digital skills, and financing can deepen existing inequalities. Bias in data and artificial intelligence can reproduce discrimination, while online harassment and technology-facilitated violence can threaten women's safety and participation. Digital and AI policies should therefore be designed with equality, accessibility, privacy, transparency, and safety at their foundation.

Policies across all themes should identify potential safety risks and include appropriate prevention, protection, reporting, and response mechanisms.

THE W20 2026 THEMATIC OVERVIEW FOR THE WORK GROUPS

The following sections present the eight W20 2026 themes, each addressing a critical area affecting the equality, economic empowerment, well-being, safety, and full participation of women and girls.

In 2026, we chose more themes than previous years. This was done to capture the work done in previous W20 rounds since we were going deeper and developing a Guidebook for Policymakers and not just a Communique. We also mapped the themes to the UN Sustainable Development Goals to ensure that nothing was left out that impacted women and from a theory of change perspective.

New themes for 2026 are agriculture and food security, the deeper integration of AI, decent work from a broader perspective than just labor, advancing women's health, and security for women based on UN Security Resolution 1325.



Agriculture & Food Security



Care Economy



Decent Work



Education, STEAM, Digital/AI



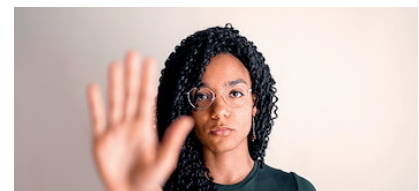
Entrepreneurship



Health - Advancing Women's Health



Planet - Earth, Air, Water & Sun



Safety & Security

Within each thematic section, readers will find policy frameworks, case studies, recommended actions, and measurable approaches developed to inform and support policymaking across G20 countries, the European Union, the African Union, and their respective member nations.

Together, these eight themes reflect the W20's collective commitment to advancing practical, evidence-informed solutions that can contribute to meaningful and lasting change for women and girls around the world.

01 AGRICULTURE & FOOD SECURITY

This chapter provides policymakers and leaders with practical guidance and identifies key areas for action to advance equality for women and girls globally.



Chapter Content:

Introduction, Frameworks, Case Studies, Metrics, Recommendations, Acknowledgements, and Appendices



EXECUTIVE SUMMARY

At a moment of compounding global shocks—from fertilizer price spikes and environmental stress to geopolitical disruption—fully harnessing women's contributions across agrifood systems is not simply a social objective; it is an economic and food security imperative. Women comprise 42 percent of the global agrifood workforce (FAO, 2026a) and play critical roles both on and off the farm. They are disproportionately concentrated in local food systems that sustain household and community food security, and often remain in agriculture during periods of conflict, climate, and economic crisis—helping stabilize livelihoods and food production when shocks occur.

The economic case is clear: Closing the gender gaps in farm productivity and agrifood sector wages would increase global GDP by approximately 1 percent—nearly US\$1 trillion—while reducing global food insecurity by around 2 percentage points and lifting 45 million people out of food insecurity (FAO, 2023). Targeted investment compounds these gains: if half of small-scale producers benefited from development interventions focused on empowering women, an additional 58 million people would see significantly higher incomes and 235 million more would have greater resilience to shocks (FAO, 2023).

Progress in closing gender gaps across agrifood systems has largely stalled, imposing measurable costs in food security and nutrition, agricultural productivity, supply chain resilience, and economic growth across G20 and partner economies alike. In recognition of the 2026 UN International Year of the Woman Farmer (IYWF; Food and Agriculture Organization of the United Nations [FAO], 2024b), the W20 established a Working Group dedicated to Agriculture and Food Security.

Building on existing international commitments, including the CFS Voluntary Guidelines on Gender Equality and Women's and Girls' Empowerment (Committee on World Food Security, 2023), the Working Group presents 17 recommendations across three mutually reinforcing pillars, with measurable targets and illustrative case studies to support implementation.

“Women farmers are all women working in agrifood systems in different capacities across all segments of value chains. This includes farmers, producers, peasants, family and smallholder farmers, seasonal laborers, fishers, fish workers, beekeepers, pastoralists, foresters, processors, traders, traditional knowledge holders, women in agricultural sciences, formal and informal workers, and rural entrepreneurs.” FAO 2026 (FAO, 2026b)

PILLAR I: Mobilize and Align Finance for Women in Agrifood Systems

Call to Action:

By 2030, mobilize at least US\$100 billion to expand women's economic opportunities across agrifood systems.

G20 governments should mobilize domestic public investment; official development assistance; concessional, climate, and multilateral development finance; and private capital, using public and concessional finance strategically to address market failures, reduce investment risks, and catalyze

substantially greater private capital. Reaching the \$100 billion target also requires improving how existing resources are allocated.

Governments worldwide spend more than US\$650 billion annually on agricultural support, yet around 60 percent is price-distorting or harmful to human health and the environment, and only about 35 cents of every dollar spent delivers farm-level income gains (World Bank, 2025b). Rebalancing support toward higher-impact public goods, paired with gender-responsive budgeting, can improve returns while ensuring women benefit.

PILLAR II: Address Structural Barriers and Enable Participation

The value of this finance ultimately depends on investing it to address the **6 interconnected structural barriers identified in this Framework by advancing the following priority actions:** strengthen women's leadership and decision-making; advance women's land rights and improve land governance; expand women's access to financial tools and services; unlock digital and AI-enabled tools and services; invest in women-centered infrastructure; and promote market integration and commercial opportunities. Flagship targets by 2030 include:

- **Land rights:** At least 40 percent of countries adopt and implement legal and policy reforms guaranteeing women's equal rights to land and productive resources.
- **Finance:** Double the share of growth-oriented finance benefiting women-led agrifood enterprises, including by leveraging public agricultural finance portfolios, with at least 10 G20 governments adopting the WE Finance Code across agricultural finance institutions. Ensure at least 20 percent of climate finance directly benefits women farmers, women-led agrifood enterprises, and women's producer organizations.

Infrastructure: At least 50 percent of women-led agrifood enterprises gain access to new or improved productive infrastructure, strengthening gender-responsive design, women's leadership, and GBV safeguards.

- **Digital inclusion:** Halve the rural digital gender gap in phone ownership and mobile internet use, and double the number of women farmers and women-led agrifood enterprises using digital and AI-enabled tools.
- **Market Integration:** At least 50 million more women farmers participate in formal producer organizations, cooperatives, and enterprises; and increase by at least 10 percent the share of publicly-supported agrifood procurement benefiting women farmers, women-led enterprises, and women's producer organizations. G20 governments support at least one national or regional private-public platform such as SheTrades.

PILLAR III: Strengthen Data and Accountability Systems for Investing in Women

G20 governments should strengthen sex disaggregated data systems; institutionalize gender-responsive budgeting; and strengthen transparent monitoring, reporting, and accountability mechanisms. By 2030, at least 10 G20 governments should integrate the Women's Empowerment Metric for National Statistical Systems (WEMNS) into their statistical systems and establish regular public reporting on gender-responsive agricultural expenditures and outcomes.

At least 15 partner countries should receive sustained investment and technical assistance to strengthen national statistical systems and improve the availability of sex-disaggregated agrifood data, including through FAOSTAT's Gender in Agrifood Systems Domain.

SUSTAINING INSTITUTIONAL COMMITMENT BEYOND 2026

The gains this framework calls for will not be realized within a single presidency cycle. The W20 recommends a standing Gender and Agriculture Subgroup within the G20 Agriculture Working Group, with deliverables extending across successive presidencies and a formal liaison mechanism between W20 and the Agriculture Working Group.



CHAPEAU

In recognition of 2026 as the UN International Year of the Woman Farmer (IYWF) (Food and Agriculture Organization of the United Nations [FAO], 2024b), the Women20 (W20) has established a Working Group dedicated exclusively to Agriculture and Food Security. Its agenda reflects the United States' G20 Presidency priority of advancing economic prosperity through a "back to basics" approach while building on previous W20 recommendations. The Working Group draws on the Committee on World Food Security (CFS) Voluntary Guidelines on Gender Equality and Women's and Girls' Empowerment (Committee on World Food Security, 2023), endorsed by more than 100 countries, as the normative framework for advancing women's economic participation across agrifood systems, and on FAO's Commit to Grow Equality (CGE) (FAO, n.d.-a) platform as the mechanism through which governments can demonstrate progress. Together, these underpin this framework. The Working Group is further informed by the UN Decade of Family Farming (2019-2028) (FAO & International Fund for Agricultural Development, n.d.), which elevates the voices and contributions of rural women, Indigenous Peoples, and youth in shaping agrifood policy, investment and governance.

These recommendations align with the broader international commitments already endorsed by G20 members, including the Sustainable Development Goals—particularly SDG 2 (Zero Hunger) and SDG 5 (Gender Equality)—which provide the accountability framework against which several recommendations are measured. They also build on CEDAW, including General Recommendation No. 34 on Rural Women (UN Committee on the Elimination of Discrimination against Women, 2016) and General Recommendation No. 39 on Indigenous Women and Girls (UN Committee on the Elimination of Discrimination against Women, 2022), the Rio Conventions (United Nations Framework Convention on Climate Change, n.d.-b), and the G20's flagship Global Alliance Against Hunger and Poverty (Global Alliance Against Hunger and Poverty, n.d.). Building on global momentum, including the CFS Voluntary Guidelines, the FAO CGE platform and the IYWF Resolution, co-sponsored by more than 120 nations, this framework presents practical, evidence-based recommendations to help G20 governments accelerate action and translate commitments into measurable economic results.



II INTRODUCTION: RATIONALE AND FRAMEWORK

Closing the gender gaps in farm productivity and agrifood sector wages would increase global GDP by approximately 1 percent – equivalent to nearly USD 1 trillion – while reducing global food insecurity by around 2 percentage points and lifting 45 million people out of food insecurity. Targeted investment compounds these gains: if half of small-scale producers benefited from development interventions focused on empowering women, an additional 58 million people would see significantly higher incomes and 235 million more would have greater resilience to shocks (FAO, 2023).

Women represent 42 percent of the global agrifood workforce, with even higher participation in many agrarian economies, making their contributions essential to food security, supply chain resilience, and the future growth of agrifood systems. In many G20 economies, women's contributions are most visible beyond the farmgate. Across processing, trade, and distribution, their share of off-farm agrifood employment matches or exceeds their participation in agricultural production itself, underscoring that women's leadership spans the full value chain, from farm to fork (FAO, 2023).

W20 FRAMEWORK FOR ACTION: WOMEN AS ARCHITECTS OF AGRIFOOD SYSTEM TRANSFORMATION

Mobilize US\$100B by 2030 to help unlock an estimated US\$1T in global GDP by expanding women's economic opportunities across agrifood systems.



MORE PRODUCTIVE | SUSTAINABLE | RESILIENT | INCLUSIVE AGRIFOOD SYSTEMS

Their contributions go beyond numbers. Women are concentrated in local food markets, small-scale processing, and subsistence production that sustain household and community food security. They cultivate diverse crops, sustain savings groups and cooperatives, and serve as the primary custodians of the agricultural biodiversity and traditional knowledge that underpin long-term growth and resilience.

And when systems come under stress – from conflict, price volatility, or extreme weather – women hold the line.

While men tend to diversify out of agriculture during crises, women remain, intensifying their labor to sustain households and local food systems, often without additional resources, assets or institutional support (Lee et al., 2021).

Yet women make these contributions on an uneven playing field. Persistent structural barriers to land, finance, inputs, technology, training, markets, and formal networks confine women to the least profitable, least recognized and most precarious segments of agrifood systems.

These barriers are not experienced uniformly: women are not a homogenous group. Indigenous women, young women, and women with disabilities often face compounding obstacles shaped by overlapping forms of bias and exclusion. And inequalities follow them across the labor market: Women engaged in agricultural employment earn just 82 cents for every dollar earned by men (FAO, 2023).

These constraints are not a reflection of lower capability, but of unequal access to productive resources and opportunities. FAO estimates that structural inequalities create a 24 percent productivity gap between women- and men-managed farms of the same size. Women also remain underserved by agricultural technologies, extension systems, and digital tools that are frequently designed around male farmers and male-owned enterprises, limiting their ability to fully benefit from emerging advances in agtech and digital agriculture (FAO, 2023).

Despite gains, progress in closing many gender gaps across agrifood systems has largely stalled in recent years. These barriers impose measurable costs not only on women, but also on their families, communities and beyond - in terms of food security and nutrition, agricultural productivity, supply chain resilience and economic growth across G20 and partner economies alike. At a moment of compounding global shocks – from fertilizer price spikes and environmental stress to geopolitical disruption – fully supporting women’s leadership in agrifood systems is not simply a social objective; it is an economic and food security imperative (Bryan et al., 2026).

Women should therefore not be viewed primarily as a vulnerable group within food systems, but as strategic economic actors and essential partners in building resilient, productive, and sustainable agrifood systems. Realizing this potential at scale, however, depends on resources that remain in short supply: smallholder farmers, the majority of whom are women, face tens of billions of dollars in unmet annual financing needs, and progress in closing this gap cannot be tracked without better data on how existing finance reaches women. At the same time, finance and technical solutions alone are not sufficient – shifting the gender norms and household dynamics that shape women's access to resources and decision-making requires engaging whole communities, including men and boys.

Realizing this opportunity at scale will require more than isolated projects or targeted programs. It demands a coordinated approach that mobilizes greater public and private investment, directs those resources toward the highest-impact constraints on women's economic participation, and strengthens the institutions, data systems, and accountability mechanisms needed to sustain progress over time.

The W20 framework is therefore organized around three mutually reinforcing pillars that together provide an integrated roadmap for accelerating women's economic empowerment and agrifood transformation.

Pillar I.

Mobilize and Align Finance for Women in Agrifood Systems:

Mobilize and deploy public, concessional, and private finance to accelerate investment in women's economic empowerment and deliver more productive, sustainable and resilient agrifood systems.

Pillar II.

Address Structural Barriers and Enable Participation: Remove structural barriers and invest in the assets, services, and institutions that expand women's economic opportunities.

Pillar III.

PiStrengthen Data and Accountability Infrastructure:

Strengthen data systems, targets, transparency, and accountability to improve investment decisions and accelerate results.

The Working Group presents 17 recommendations across these three pillars. Each recommendation is accompanied by measurable targets,

implementation metrics, and illustrative case studies to support adaptation, implementation, and accountability across diverse national contexts.

III RECOMMENDATIONS, TARGETS AND CASE STUDIES

Pillar I:

Mobilize and Align Finance for Women in Agrifood Systems

Recommendation 1: A Call to Action: by 2030, mobilize at least US\$100 billion to expand women's economic opportunities across agrifood systems.

G20 governments should mobilize domestic public investment, official development assistance (ODA), concessional finance, climate finance, multilateral development finance, and private capital to expand women's economic contribution across agrifood systems with the aim of accelerating inclusive growth, resilience, and long-term sustainability of agrifood systems. While mobilizing additional finance remains important, equal attention should be given to how existing public resources are allocated and how international public finance can be used more strategically to address market failures, reduce investment risks, and catalyze substantially greater private capital.

This “Call to Action” is the financing vehicle for the recommendations in this Framework – on data and accountability, leadership, land rights, financial inclusion, digital access, infrastructure, and market integration. Investing at this scale begins to unlock the \$1 trillion in additional GDP that can be generated by closing gender gaps in agrifood systems, accelerating progress towards more productive, sustainable, and resilient agrifood systems for all.

How to Get There:

Reaching the \$100 billion mobilization target does not require new public spending at scale; it requires reallocating resources already in the system. Governments currently spend more than \$650 billion annually on agricultural support. Yet the World Bank estimates approximately 60 percent of this is price-distorting or harmful to human health and the environment, and only about 35 cents of every dollar spent reaches farm-level income gains (World Bank, 2025b). At roughly \$20 billion per year, the \$100 billion target represents a small fraction of this existing expenditure—achievable by progressively rebalancing agricultural support toward higher-impact public goods, including agricultural research and development, extension services, irrigation, rural roads, digital infrastructure, climate information systems, innovation, market infrastructure, and animal and plant health systems, paired with gender-responsive budgeting to ensure sex-disaggregated tracking of who benefits.

Domestic reallocation should be complemented, not replaced, by more strategic use of official development assistance, concessional finance, multilateral development finance, and climate finance. These resources should address market failures, support policy and institutional reforms, and reduce both actual and perceived investment risk to mobilize substantially greater private investment. ODA retains a catalytic role in crowding in other stakeholders and resources even as it comes under acute fiscal pressure; concessional instruments—guarantees, blended finance, first-loss facilities—can mobilize multiples of private capital for every public dollar deployed; and climate finance remains substantially underutilized for women in agrifood systems despite growing global commitments, creating a clear opportunity to channel adaptation and resilience funding toward women farmers and agrifood entrepreneurs.

The World Bank's new AgriConnect Initiative (World Bank, 2025a) shows what's possible: it commits to doubling annual agribusiness and agrifinance investment to US\$9 billion by 2030, alongside mobilizing an additional US\$5 billion annually from private partners—the kind of multilateral finance scale-up this framework calls for, provided it is paired with the gender-responsive tracking and targeting this Framework recommends.

Capital alone, however, will not close these gaps: reaching the target is only the financing vehicle, and its value depends on whether that mobilized capital is directed at the structural barriers—land, finance, infrastructure, technology, skills, and markets—that this Framework's subsequent recommendations address.

REPURPOSING AGRICULTURAL SUBSIDIES TO UNLOCK PRODUCTIVE INVESTMENT

1. The World Bank's Agricultural Policy and Food Systems Transformation Compendium

provides a global evidence base demonstrating how governments can redirect agricultural support toward more productive investments, including rural infrastructure, climate resilience, innovation, and services that benefit smallholder farmers. With global agricultural support exceeding more than US\$650 billion annually, the compendium highlights opportunities to improve the effectiveness of existing expenditures by shifting resources away from distortionary incentives toward investments that strengthen productivity, resilience, and inclusion. Country examples—including Costa Rica's reforms to improve the targeting of agricultural support and other national efforts to redirect resources toward public goods and farmer services—illustrate how policy reform can unlock greater value from existing agricultural budgets. The experience demonstrates that mobilizing finance for women in agrifood systems requires not only new resources, but also better allocation of existing public expenditures (World Bank, 2025b).

2. ODA as Catalyst for Change: Germany (GIZ) SAFE Initiative: Catalyzing Sustainable and Inclusive Supply Chains: The Sustainable Agriculture for Forest Ecosystems (SAFE) initiative, funded by

Germany's Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by GIZ and partners, demonstrates how official development assistance (ODA) can catalyze broader public and private investment in

sustainable agrifood systems. Through traceability systems, technical assistance, sustainable finance, and partnerships among governments, producers, and private-sector buyers, SAFE helps smallholders meet evolving sustainability standards while strengthening supply-chain resilience (GIZ, n.d.-a). In Ecuador, SAFE supports cocoa and coffee producers—including women and Indigenous communities—by improving access to markets, services, and sustainable production opportunities. The initiative illustrates how ODA can advance environmental sustainability, economic inclusion, and long-term resilience while expanding opportunities for underserved producers (GIZ, n.d.-b).

3. Concessional Finance: Catalyzing investment

through GAFSP: Created by the G20 in response to the 2008 global food price crisis, the Global Agriculture and Food Security Program (GAFSP) uses grants, blended concessional finance, and technical assistance to mobilize investment in smallholder agriculture, agribusinesses, and producer organizations. Since 2010, GAFSP has committed more than US\$2.4 billion through more than 320 projects in 55 countries, reaching over 30 million people. Through its Private Sector Window, GAFSP combines concessional finance with commercial investment to expand access to finance for underserved agribusinesses and value chains. Its Vision 2030 strategy estimates that every US\$1 of concessional private-sector financing mobilizes approximately US\$6.30 in private investment, demonstrating how targeted concessional finance can crowd in substantially larger pools of private capital. GAFSP demonstrates how an established G20 financing platform can leverage concessional resources to crowd in private investment, providing a scalable model for mobilizing substantially greater capital for women and agrifood systems (Global Agriculture and Food Security Program, 2024).

4. Unlocking Climate Finance: Carbon finance reaching Smallholders and Women: the case of Kenya:

The [Kenya Agricultural Carbon Project](#) piloted one of the first large-scale soil carbon finance models for smallholders, supporting agroforestry and sustainable land management practices that generate verified carbon credits while improving productivity and resilience. KACP demonstrates that carbon finance can be structured to reward smallholders at scale while generating direct, if still under-leveraged, economic benefits for women in agriculture—but only when programs are intentionally designed for inclusion and paired with land/tenure and extension access. The project helped establish a foundational model for linking agricultural practices to carbon markets, influencing subsequent land-use carbon finance approaches in East Africa (World Bank, 2014).

Pillar II:

Address Structural Barriers and Enable Participation

B.1. Strengthen Women's Leadership Across Agrifood Systems

Recommendation 2: Strengthen women's leadership across agrifood systems by investing in women's leadership pipelines, removing structural barriers to participation, and adopting measures—including mentorship, sponsorship, and peer learning—to increase women's representation and influence in governance and decision-making, ensuring that leadership opportunities are inclusive of young women, Indigenous women, and other historically underrepresented groups.

Why This Matters: Women play essential roles across agrifood systems, yet remain underrepresented in the institutions that shape agricultural policy, allocate resources, govern natural resources, and oversee food systems—limiting institutions' ability to draw on the full range of knowledge and innovation needed to build productive, resilient systems. Leadership is a systems issue: diverse and inclusive leadership strengthens institutional performance and decision-making quality, and meaningful participation of women, including young women and Indigenous women, helps ensure that policies, financial services, extension systems, research agendas, and value chain

initiatives better reflect the needs of the people they serve. Women's leadership in agricultural research and innovation systems also shapes which technologies are developed and whose priorities drive research agendas.

Leadership is also essential to implementation. Women-led producer organizations, cooperatives, Indigenous Peoples' organizations, and business networks play a critical role in translating policy commitments into action and strengthening accountability. Investing in leadership pipelines—mentorship, sponsorship, professional networks, and peer-to-peer learning—expands the pool of women prepared to lead across public institutions, financial systems, and agribusiness. Yet systematic data on women's representation and influence remain limited; accelerating progress requires institutional reforms paired with stronger accountability systems that monitor representation and leadership outcomes through sex-disaggregated data.

Targets: By 2030, G20 governments should:

- adopt, implement and regularly report on a national strategy to strengthen women's leadership across agrifood systems, drawing on measures such as structured mentorship, sponsorship, executive development and peer learning.

1. Building leadership pipelines and institutional transformation.

The [African Women in Agricultural Research and Development](#) (AWARD, n.d.) program invests in women scientists and professionals through fellowships, mentorship, leadership development, and professional networks while also working with research institutions to strengthen gender-responsive leadership, organizational culture, and career pathways. Since 2008, the AWARD Fellowship has equipped more than 300 African women agricultural scientists from 23 countries with advanced leadership, mentoring, and scientific skills, creating one of the world's largest

leadership pipelines for women in agricultural research. More recent fellowships by AWARD such as She Leads African Food Futures (SHEAF) and Gender Responsive Agriculture System Policy (GRASP) extend their model beyond research to government, academia, and the private sector, explicitly addressing the "leaky pipeline" that limits women's leadership across agrifood systems.

2. Strengthening Grassroots Leadership and Collective Action.

The FAO Dimitra Clubs (FAO, n.d.-b) demonstrate how investing in community dialogue and collective action can strengthen women's leadership, shift social norms, and improve local governance. Working through voluntary community groups that bring together women and men, the approach creates safe spaces for communities to identify shared challenges, strengthen women's participation in decision-making, and take collective action on agriculture, natural resource management, and rural development. Rather than focusing solely on individual capacity building, the model recognizes that sustainable leadership requires changes in community norms and institutions alongside women's empowerment. Evidence from Niger shows that the approach significantly increased women's participation in household and community decision-making, strengthened women's leadership in local organizations, and increased the adoption of improved agricultural practices (FAO, 2024a). Communities also reported stronger social cohesion, greater collective action, improved natural resource management, and reductions in gender-based violence through greater dialogue and joint decision-making. The Dimitra Clubs demonstrate that investing in grassroots leadership and collective action can generate lasting improvements in women's voice, community governance, agricultural resilience, and inclusive rural development.

B.2. Strengthen Women's Land Rights and Improve Governance

Recommendation 3: Close the legal and policy gaps that leave most countries without comprehensive protection of women's rights to land and other productive resources - including individual, joint, collective, customary and Indigenous land and resource tenure rights as appropriate to context - in at least 40% of countries by 2030, while measurably increasing women's tenure security over land and access to such resources.

Recommendation 4: Deploy the full range of tenure-strengthening tools: including registration, titling, certificates and other legally recognized forms of documentation of individual and joint rights to land and other resources where applicable; participatory mapping and community land delimitation; and legal recognition and protection of women's land rights under collective, customary and Indigenous tenure systems as appropriate to context.

Recommendation 5: Pair legal reform with sustained social norms and behavior-change programming; legal literacy; fit-for-purpose digital land administration systems; strengthened institutional and administrative capacity; inclusive and accountable governance structures with meaningful participation of women; and accessible gender-responsive dispute resolution and justice mechanisms supported by legal aid and effective enforcement - all underpinned by continuous learning, monitoring and evaluation, and feedback loops that support adaptive implementation and iterative reform.

Why This Matters:

Land and natural resources are among the most fundamental productive assets in agriculture, underpinning food production, income generation, and access to credit, producer organizations, extension services, and market opportunities. Yet women's access remains constrained at every level of

this system. SDG indicator 5.a.1¹ shows that men are more likely than women to hold secure rights over agricultural land in sixty-seven of seventy-nine reporting countries, and in more than forty percent of those countries men are twice as likely to do so. Separately, half of countries reporting on SDG indicator 5.a.2² have weak legal frameworks protecting women's land rights—meaning the barrier is not only who ends up holding land, but whether the law itself guarantees women that right. Closing this gap requires legal reform reaching both land law and the family and succession law that can strip women of documented rights on widowhood or divorce, paired with the full range of tenure-strengthening tools; formal titling alone reaches only the minority of women whose land falls within registration systems, leaving customary and communal tenure—where most rural women's rights actually sit—unaddressed.

Legal reform and documentation do not on their own determine whether women can exercise or defend the rights they hold. Inclusive and accountable governance structures determine whether women have a voice in how land decisions are made locally—including meaningful participation in customary councils and land committees, and in allocation processes that govern access to land and other productive resources as well as equitable input into how those resources are distributed. Accessible dispute resolution and justice mechanisms determine whether a right, once violated, can actually be enforced. Underlying both is a set of discriminatory social norms that shape whether reforms are adopted, implemented, or quietly bypassed in practice; this is why sustained investment in social norms and behavior-change programming, alongside legal literacy, should be

paired with administrative and governance infrastructure rather than treated as a secondary or optional add-on. Measurement should track this fuller picture as well: SDG indicator 1.4.2 captures both documented rights and perceived tenure security by sex, yet no country currently reports the perceived-security sub-indicator broken out by sex³, even though aligned survey instruments already exist—showing the remaining barrier is institutional uptake, not technical feasibility.

Targets: By 2030, G20 governments should:

- Ensure at least 80 percent of target countries report on SDG indicator 5.a.2 at least once, with at least 40 percent adopting and implementing evidence-based legal and policy reforms guaranteeing women's equal rights to access, own, inherit, and control land, property, financial services, and natural resources;
- Ensure at least 80 percent of target countries collect data on SDG indicator 5.a.1 at least once, with at least 40 percent demonstrating improvement in the share of rural women with secure rights to agricultural land; and
- Ensure at least 80 percent of target countries report sex-disaggregated data on SDG indicator 1.4.2, including the perceived-security sub-indicator, at least once, with at least 40 percent demonstrating improvement in women's secure and documented land tenure.

¹SDG Indicator 5.a.1. Percentage of people with ownership or secure rights over agricultural land.

²SDG Indicator 5.a.2. Proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control.

³Official country-level reporting on the perceived-security component (b) remains limited and rarely sex-disaggregated. Prindex, a joint initiative of the Overseas Development Institute and the Global Land Alliance, has emerged as the leading source of nationally representative, sex-disaggregated data on perceived tenure security, complementing custodian-agency (UN-Habitat and World Bank) reporting on this indicator.

1. **CGIAR Synthesis of Studies - Gender Gaps in Tenure Security Weaken Natural Resource Governance Outcomes.**

This IFPRI synthesis of research from 2013–2020 reviews how gender shapes tenure security and natural resource governance across land, water, fisheries, and forests. A central finding is that women's tenure rights are generally weaker than men's, both in the range of rights they can assert and their degree of authority over those rights, and women more often hold informal, negotiated rights rather than formally recognized ones – a gap the synthesis ties directly to weaker incentives and authority for women to invest in or sustainably manage the resources they use. Country-level evidence links the strength of women's tenure specifically to natural resource management outcomes, reinforcing the broader argument that secure rights are a precondition for women's effective stewardship rather than a side benefit of it. A recurring cross-study lesson is that land certification alone is insufficient: multiple studies find that combining formal documentation with complementary interventions – training, organizational support, and institutional reform – is necessary to translate tenure security into real empowerment and resource-management gains. Overall, the paper argues that gender-blind tenure and governance interventions risk reinforcing existing inequalities, while gender-responsive design of tenure interventions strengthens both equity outcomes and natural resource management effectiveness (Kristjanson, 2021).

2. Ethiopia: Beyond Land Registration. Drawing on qualitative research across Ethiopia's East and North Shewa zones, this UN Women brief examines what happened after the country's Second-Level Land Certification program issued more than 15 million land certificates, nearly 90 percent of which included women as individual or joint owners. The brief finds that while getting land registered in a woman's name is a significant step, evidence indicates that titling alone does not necessarily translate into greater tenure security for women, since control and transfer rights remain shaped by broader gendered norms and practices. Certification improved women's land-use rights and partially strengthened their control rights – formal land transactions now require a wife's consent – but income and yields from certified land still tend to remain under men's control, and land transactions continue to happen informally at high rates, particularly for female-headed households. The brief recommends a "post-certification agenda": pairing titling with gender-responsive land administration systems, certificate-linked access to finance and agricultural inputs, women-friendly dispute resolution mechanisms, and sustained work on the underlying social norms governing marriage, divorce, and inheritance. It is a useful evidentiary anchor for the W20 Recommendations relating to Land and the point that titling and co-titling tools need to be paired with norms work and dispute-resolution access to convert documented tenure into real control and transfer rights (UN Women, 2022).

3. Rwanda: Land Tenure Regularization. This rigorous study evaluates Rwanda's nationwide land tenure regularization program. It finds the program improved land access for married women and strengthened the recordation of inheritance rights without gender bias. It also led to a large increase in investment in soil conservation, with the strongest gains among female-headed households – the group that had faced the greatest tenure insecurity beforehand. Because the program combined legal reform

with a low-cost, nationwide rollout, it is widely cited as a model for pairing formalization with deliberate attention to gender outcomes, rather than assuming registration alone benefits women equally. The case illustrates that when land tenure reform is designed with women's access and inheritance rights built in from the start, it can translate directly into greater investment in and stewardship of the land (Ali et al., 2014).

4. Peru: Joint Land Titling. This study examines Peru's Special Land Titling and Cadaster Program, which formalized property rights on roughly 1.5 million agricultural plots, with joint titling between spouses applied to a majority of them. It finds that joint titling significantly increased women's participation in household decision-making, across a broad range of household decisions. The effect was strongest for decisions on large investments and agricultural matters, and weaker for day-to-day spending – an area where women in these communities already had a strong say regardless of titling. The findings are widely cited as some of the clearest evidence that joint titling shifts real decision-making power within the household, not just who holds the paperwork. The case shows that when women's names are placed on land titles alongside their spouses', it measurably strengthens their voice in how that land and household are managed (Wiig, 2013).

B.3. Expand Women's Access to Financial Tools and Services

Recommendation 6: Strengthen gender-responsive financial systems by working with financial regulators, development finance institutions, and commercial banks to adopt policies, incentives, and accountability frameworks that expand women's access to finance across agrifood systems, including through initiatives such as the [WE Finance Code](#).

Recommendation 7: Expand Access to Finance for Women Farmers by strengthening policies, programs, and financing mechanisms that increase women's access to affordable and appropriate financial services throughout the agricultural cycle, including through value chain finance, embedded finance, cooperative and producer organization financing, guarantee mechanisms, and blended finance approaches.

Recommendation 8: Expand Growth Finance for Women-Led Agribusinesses by strengthening public, catalytic, and private financing mechanisms—including government-backed agricultural finance for women-led agrifood enterprises.

Recommendation 9: Increase Women's Access to Climate and Resilience Finance across agrifood systems, including investments that strengthen climate-smart agriculture, risk management, insurance, natural resource management, and resilient livelihoods.

Why This Matters:

Closing the gender gap in agricultural finance starts with the financial system itself. Women face compounding barriers—limited collateral, discriminatory lending practices, and financial products poorly suited to agriculture's seasonal cash flows—that persist because financial institutions often lack the data, incentives, and accountability frameworks needed to serve women effectively. Addressing this requires financial regulators, development finance institutions, and commercial banks to adopt policies and accountability mechanisms that make financial systems more responsive to women's needs, whether through sex-disaggregated lending data, institutional targets, or public reporting. The WE Finance Code is one such framework, illustrating how requiring lenders to collect and report on their performance can shift focus from individual transactions to the responsiveness of the financial system as a whole. For women farmers specifically, closing the credit gap

requires more than volume; it requires de-risking. Concessional finance, guarantees, and blended finance reduce the actual and perceived risk of lending to smallholders, crowding in commercial capital that would not otherwise reach them—a public-private leverage model this framework applies throughout.

That same de-risking logic applies with even greater force to women-led agribusinesses, which face a market failure rather than a performance problem: evidence shows enterprises with greater women's leadership are more profitable and less likely to default, yet they remain systematically undercapitalized, falling into a "missing middle" too large for microfinance and too small or risky for commercial finance (International Finance Corporation, 2021). Catalytic tools—guarantees, first-loss capital, blended finance—can unlock the private investment needed to close this gap and expand the flow of growth-oriented finance reaching women-led enterprises. Climate finance shows the starkest gap of all: small-scale agrifood systems receive just 0.8 percent of tracked international climate finance, and women farmers—among those most exposed to climate risk—receive only a fraction of that already-limited share (Chiriack et al., 2023). Blending public and private climate finance can extend the same de-risking approach to climate adaptation, expanding the share of climate finance that reaches women farmers, women-led enterprises, and women's producer organizations (FAO, 2023).

Targets: By 2030:

- At least 10 G20 governments should require publicly supported agricultural finance institutions—including agricultural development banks, guarantee funds, and participating financial institutions—to adopt and implement the **WE Finance Code principles**.
- G20 governments should **double from current levels**, and publicly report, the share of growth-oriented finance reaching women-led agrifood enterprises through publicly supported agricultural finance portfolios, with

development finance institutions and public agricultural finance institutions adopting the same commitment across their lending and guarantee portfolios; and

- G20 governments and climate finance institutions should ensure that **at least 20 percent** of climate finance directly benefits women farmers, women-led agrifood enterprises, and women's producer organizations, with annual public reporting on progress.

1. Building Gender-Responsive Financial Systems through the WE Finance Code.

The **WE Finance Code**, launched by the Women Entrepreneurs Finance Initiative (We-Fi) in 2023, provides a practical framework for strengthening financial systems to better serve women-led businesses. Rather than financing individual enterprises directly, the Code works with governments, financial regulators, development finance institutions, and commercial banks to strengthen leadership, collect and report sex-disaggregated lending data, identify financing gaps, develop tailored financial products, and improve institutional accountability. Now being implemented in more than 30 countries, it is helping establish common standards for measuring and expanding women's access to finance across national financial systems. Indonesia, one of the first G20 countries to adopt the Code, illustrates its potential. Following national adoption, participation expanded from 11 to 28 institutions, including government agencies, commercial banks, fintech companies, and industry associations. Early reporting showed that women accounted for 95 percent of beneficiaries of Indonesia's national microfinance programme and 49 percent of recipients of the government's People's Business Credit (KUR) programme, while one participating commercial bank reported approximately US\$1 billion in lending to more than 48,000 women-owned businesses. Although sector agnostic, the WE Finance Code offers a practical framework for

agrifood systems by improving the data, incentives, accountability, and financial products needed to expand finance for women farmers and women-led agribusinesses (World Bank, 2024). Women Entrepreneurs Finance Initiative. (n.d.).

2. **ACELI Africa - Catalyzing Commercial Lending to Agricultural SMEs. The Agricultural Capital Exchange (ACELI Africa)**

ACELI Africa demonstrates how catalytic public finance can unlock commercial lending to agricultural SMEs that are typically underserved by traditional financial markets. Rather than lending directly, ACELI works through commercial banks and other financial institutions by combining financial incentives, risk-sharing mechanisms, and technical assistance to reduce the cost and perceived risk of lending to agricultural enterprises. The model also incorporates targeted incentives for lending to women-led businesses and enterprises that source from or serve women farmers, embedding gender inclusion within mainstream agricultural finance rather than creating separate financing programmes (Aceli Africa, 2022). Since its launch in 2020, ACELI has mobilized more than US\$200 million in commercial lending to agricultural SMEs across East Africa, reaching enterprises that collectively work with tens of thousands of smallholder farmers. More than 40 percent of supported enterprises qualify for ACELI's gender incentive by being women-owned, women-led, or sourcing significantly from women farmers. The initiative demonstrates how blended finance can crowd in private capital, strengthen agricultural finance markets, and expand access to growth-oriented finance for women farmers and women-led agribusinesses while building commercially sustainable lending ecosystems rather than relying on permanent subsidies (Organisation for Economic Co-operation and Development, 2025)

3. **Farm Credit Canada - Integrating Finance and Business Development for Women Agripreneurs**

Farm Credit Canada (FCC); Canada's federal Crown corporation and the country's sole public lender dedicated exclusively to agriculture launched its Women Entrepreneur Program in 2019 in response to research showing that women in agriculture needed not only access to capital but also business skills, mentorship, and professional networks. The program combines preferential lending terms, discounted interest rates, and a fee waiver of up to CAD \$1,000 per loan for professional development with structured learning opportunities, mentorship, and peer networking. It serves women across the agrifood value chain, from primary producers to agribusinesses and food entrepreneurs. By FY2022-23, FCC had approved 3,350 Women Entrepreneur Loans totaling more than CAD \$2.2 billion since the program's launch, including CAD \$401.7 million disbursed that year alone. FCC also publicly reports lending to women as a distinct indicator in its annual ESG reporting, strengthening accountability for its CAD \$500 million three-year lending commitment. The program demonstrates how public agricultural finance institutions can combine tailored financial products, business development support, and transparent reporting to expand women's access to growth-oriented finance. FCC estimates that closing the revenue gap between female and male farm operators would add CAD \$5 billion annually to Canada's agricultural GDP (Farm Credit Canada. (n.d.). Women Entrepreneur Program).

4. **Costa Rica's Payment for Environmental Services (PES) Programme.**

Costa Rica's Payment for Environmental Services (PES) programme demonstrates how public finance can create markets that reward environmental stewardship while expanding access to climate and nature finance. Since 1997, the National Forestry Financing Fund (FONAFIFO) has compensated landholders for ecosystem services—including forest conservation, reforestation, watershed protection, biodiversity conservation,

and carbon sequestration—using revenues from a dedicated fuel tax alongside international climate finance and private-sector contributions. Over time, the programme introduced targeted measures to improve participation by women, Indigenous Peoples, and smallholders, including preferential scoring for female applicants, simplified application procedures, and dedicated outreach to historically underserved groups. Between 1997 and 2019, the programme supported more than 18,000 families, including 2,788 women, while conserving more than one million hectares of forest. The programme demonstrates that well-designed public finance can simultaneously generate climate and biodiversity outcomes while broadening women's access to emerging environmental markets through gender-responsive eligibility criteria, targeted outreach, and inclusive financing mechanisms (FONAFIFO, n.d.; United Nations Framework Convention on Climate Change, n.d.-a; World Bank, 2021)

5. **Argentina's Collateral-Free Guarantees for Women in Agrifood Finance:**

Argentina's Resiliencia Sociedad de Garantía Recíproca (SGR) exemplifies how collateral-substitution models translate policy recommendations into concrete action across agrifood systems. Operating under Argentina's regulated legal framework, Resiliencia SGR engages commercial banks, capital markets, and institutional frameworks to create gender-responsive access to formal finance. By providing institutional guarantees that replace traditional land and asset requirements, the model enables women farmers and entrepreneurs to access credit throughout the agricultural cycle without relying on titled collateral. Furthermore, it unlocks private growth finance and working capital for women-led agribusinesses. According to Resiliencia, SGR, it is reaching over 1,000 MSMEs—45% of which are led by women—and bringing 543 first-time entrants into the formal credit market. As a market-based mechanism prioritizing sustainable and B Certified enterprises, Resiliencia catalyzes resilient, long-term investment across agrifood value chains (Resiliencia SGR, n.d.).

B.4 Unlock Digital and AI-Enabled Tools and Services for Women Farmers

Recommendation 10: Recognize Digital Agrifood Ecosystems as Publicly Funded Infrastructure by formally classifying digital agrifood ecosystems—including last-mile connectivity, affordable devices, mobile payment systems, interoperable digital identity and payment systems, and open platforms—as productive public infrastructure eligible for direct public investment and concessional financing.

Recommendation 11: Ensure Women Benefit from Improved Digital Infrastructure through targeted measures that address affordability, digital literacy and skills, and accessibility, and by investing in digital-based agricultural technology (agtech) tools and services—including digital ag extension, weather advisory, market information, and on-farm management tools—that meet the needs and preferences of rural women and indigenous communities

Recommendation 12: Establish Data Safeguards and Institutionalize Reporting by implementing robust statutory safeguards for privacy, informed consent, interoperability, and responsible data governance to protect women across agrifood systems—with particular attention to AI-enabled advisory, digital credit-scoring, and market-information tools, where algorithmic decision-making and model training on personal data raise heightened risks of bias and reduced transparency—while publicly reporting progress through sex-disaggregated metrics.

Why This Matters:

Digital infrastructure is the connective tissue linking women to land registries, financial services, market and weather information, and extension systems that physical distance and institutional barriers have historically placed out of reach. But that connective tissue is broken for too many women. Progress on closing the gender gap in mobile internet adoption has stalled, leaving hundreds of millions of women unconnected, with the gap widest in rural areas and compounded for some by factors such as low literacy, disability, and remote location (GSMA, 2026). The barriers are structural and economic rather than technical: the cost of an entry-level handset represents roughly a quarter of a woman's monthly income in low- and middle-income countries (Sibthorpe, 2025), nearly double the burden faced by men, while digital and literacy skills training too often assumes a single model reaches all women equally.

Women are also excluded from digital agricultural tools because they are often not officially recognized as farmers: many lack land titles, national identity cards, or bank accounts in their own name, and less than 15 percent of all landholders globally are women (World Economic Forum, 2025), leaving them invisible in the land registries and agricultural databases on which digital platforms are built. Where digital identity systems are not interoperable across land, financial, and agricultural registries, this invisibility compounds—excluding women already absent from formal land documentation from every digital service layered on top of it. This is why the framework treats connectivity, devices, platforms, and interoperable digital identity systems as public infrastructure eligible for direct investment, paired with deliberate, tailored measures on affordability and skills. Closing the gender gap in mobile internet adoption alone would add an estimated USD 1.3 trillion in GDP by 2030 (GSMA, 2026), making this as much a macroeconomic imperative as an equity one.



The rapid rise of AI-enabled advisory and financial tools compounds both the opportunity and the risk. These tools are beginning to reach women farmers that traditional extension systems never could, at a fraction of the cost, and early evidence suggests women report high satisfaction with AI-based advisory services. But most AI applications in agriculture remain designed for large-scale farms in the Global North, and biased training data or poorly governed automated decision-making can reproduce or deepen existing exclusion rather than correct it. These risks are magnified where consent itself is not meaningful for women with limited literacy or familiarity with how their data is used, and where non-interoperable systems lock a woman's information within a single provider, unable to follow her or be overseen by public authorities. This is why statutory data safeguards, tailored consent standards, interoperability requirements, and sex-disaggregated reporting are treated as core recommendations of this framework rather than voluntary best practice.

Targets: By 2030, G20 governments should:

- Halve the gender gap in phone ownership (conventional and smartphone) and mobile internet use among rural populations, extending the G20's 2020 New Delhi commitment to halve the digital gender gap;
- Double the number of women farmers and women-owned enterprises using digitally based agricultural tools and services;
- Report annually on the number of rural women reached through publicly funded digital and tech literacy training programs in support of halving the digital gender gap; and
- Ensure all G20-supported digital platforms—including AI-enabled agrifood platforms—comply with minimum standards for responsible data governance, privacy, transparency, and algorithmic accountability.

1. Brazil: Making Women Visible as Farmers – a Precondition for Digital Inclusion.

Brazil's experience with the PRONAF family farming program and affiliated agricultural initiatives illustrates a foundational challenge that digital tools cannot solve on their own: women who are not officially recognized as farmers cannot access the systems built for farmers. In Brazil, agricultural groups worked with government to introduce a simple paper logbook system enabling rural women to record and value their own production. The logbooks enabled women to obtain the DAP (Declaration of Aptitude for PRONAF), the document required to access government-subsidized farm credit and participate in public procurement schemes. Without that recognition, no digital platform – however well designed – reaches them. Brazil's 2017 Agricultural Census, influenced by this advocacy, was the first to formally count women producers at scale, finding that women-run agricultural establishments had risen to 18.6% – nearly a million women previously invisible in the data. The implication for digital agricultural infrastructure is direct: identity, recognition, and data must precede digitization. G20 governments investing in digital agricultural platforms must simultaneously close the recognition gap that keeps women off the farmer registry in the first place (UN Women, 2019).

2. **Rwanda: Smartphones as Public Agricultural Infrastructure.**

Rwanda's government has treated digital devices as a form of agricultural infrastructure rather than a consumer good. Under the ConnectRwanda initiative, the Ministry of ICT and Innovation distributed 3,000 smartphones to female cooperative leaders and farmer promoters – women selected specifically because each reaches an average of 4,000 farmers in their catchment area. The rationale was explicit: women constitute more than 60% of Rwanda's agricultural workforce, and leaving them on the wrong side of the device gap would undermine the country's broader agricultural transformation agenda (Ministry of ICT and Innovation, Republic of Rwanda, n.d.). Separately, UN Women and the World Food Programme partnered with the government to deploy a mobile-enabled "Buy from Women" platform, giving women farmers real-time access to weather data, land measurement tools, and market linkages via text message. Both initiatives treat connectivity and devices not as add-ons but as foundational public goods – the same logic embedded in W20 recommendations (UN Women, 2016).

Farmer," was redesigned mid-stream to address women directly and account for their distinct roles and time constraints within farming households. The results demonstrated stronger engagement and improved knowledge outcomes among women reached through the gender-responsive approach compared with standard digital extension approaches deployed during the same period. The experience demonstrates that digital extension services are most effective when they move beyond gender-blind approaches and are designed around the realities of the farmers they aim to serve. By accounting for differences in roles, constraints, and access, gender-responsive design strengthens women's engagement while improving the relevance and effectiveness of services for farming communities more broadly (Ragetlie et al., 2022).

3. **Tunisia: Gender-Responsive Digital Extension Outperforms Generic Approaches.**

During the COVID-19 pandemic, when in-person extension was suspended across much of the region, Tunisia piloted a gender-responsive digital extension programme—documented in a peer-reviewed sustainability study—that adapted messaging and delivery to better reflect women farmers' roles, constraints, and decision-making contexts. The programme, known as "Dear Brother

4. **Argentina-Paraguay-Bolivia:**

An integrated approach to rural digital infrastructure. NANUM Mujeres Conectadas demonstrates how targeted digital inclusion can help address structural gender gaps across the Gran Chaco region. Financed by IDB Lab (IDB Lab, n.d.) and implemented by Fundación Avina in partnership with Fundación Gran Chaco, Fundación Nativa, Grupo Sunu, and other local organizations, the tri-national initiative strengthens rural connectivity by enabling Indigenous and rural women to lead community-based digital solutions. Through a combination of connectivity infrastructure, digital skills development, and support for women-led enterprises, NANUM addresses the intersecting challenges of geographic isolation, economic exclusion, and climate vulnerability. The initiative has supported community networks that enable women and rural communities to access information, strengthen productive activities, and participate more fully in the digital economy (Fundación Gran Chaco, n.d.). NANUM was

recognized through the EQUALS in Tech Awards for advancing inclusive digital access and demonstrating the potential of women-led approaches to closing the rural digital divide.

B.5. Invest in Women-centered Rural Infrastructure

Recommendation 13: Prioritize investments in decentralized irrigation, community storage, aggregation hubs, cold chains, productive-use energy, feeder roads, and water systems that address the constraints facing women farmers. To ensure long-term asset performance and de-risk these investments from the ground up, capital deployment should be guaranteed by four strengthened pillars as outlined by the main multilateral banks' environmental and social safeguards⁴, which address land governance and resource rights, inclusive infrastructure design, inclusive procurement and economic opportunity, and protective governance and safe environments.

Why This Matters:

Infrastructure is one of the strongest determinants of agricultural productivity, market participation, and resilience. Yet infrastructure is not gender neutral. Women farmers consistently have less access to irrigation, storage, aggregation facilities, productive-use energy, transport, and reliable water systems (FAO, 2023). These constraints reduce productivity, increase post-harvest losses, limit access to higher-value markets, and reinforce persistent income gaps (World Bank & ONE Campaign, 2014).

At the same time, rural infrastructure is rarely designed around the realities of women's economic lives.

Facilities often overlook the practical constraints women face—including time poverty, small production volumes, limited mobility, and insecure land rights—resulting in infrastructure that women cannot fully utilize even when it is physically available.

The challenge is therefore not simply to mobilize more infrastructure finance, but to ensure that infrastructure investments are designed, financed, procured, and governed in ways that enable women to use them productively. This requires both targeted investment in decentralized productive infrastructure and stronger gender-responsive safeguards throughout the project cycle.

Embedding gender considerations into infrastructure projects is not only an equity objective but also good investment practice. Projects that recognize local land rights, incorporate women's productive needs into design, strengthen community ownership, and expand opportunities for women-owned enterprises are more likely to avoid implementation delays, achieve higher utilization rates, strengthen local markets, and deliver more sustainable development outcomes (World Bank, 2017).

Targets: G20 governments and multilateral development banks should advance:

- **Gender-responsive design:** Ensure 100% of G20-supported rural infrastructure projects undertake gender-responsive needs assessments and consultations with women during project preparation, with findings reflected in project design.
- **Gender-responsive finance:** Ensure 100% of G20-supported rural infrastructure projects are tracked using a recognized gender marker and publicly report gender-related outcomes.

⁴¹) Land Governance & Resource Rights: Enforced via World Bank ESF ESS5 (Land Acquisition, Restrictions on Land Use and Involuntary Resettlement), IFC / IDB Invest PS5, AfDB ISS OS5, and ADB ESF ESS 5, which require formal verification of customary tenure and joint spousal/women's land documentation. 2) Inclusive Infrastructure Design: Enforced via World Bank ESF ESS1 (Environmental and Social Risks), IFC / IDB Invest PS1, IDB ESPF ESPS 9 (Gender Equality), and AfDB ISS OS1, which mandate gender-disaggregated baseline data and technical adaptations for women's productive needs. 3) Inclusive Procurement & Economic Opportunity: Enforced via World Bank ESF ESS2 (Labor and Working Conditions), IFC / IDB Invest PS2, AfDB ISS OS2, and World Bank IPF Procurement Regulations (Section 5.9), guaranteeing equal pay and enabling targeted procurement quotas for women-owned SMEs. 4) Protective Governance & Safe Environments: Enforced via World Bank ESF ESS4 (Community Health & Safety / GBV-SEAH protocols), ESS10 (Stakeholder Engagement & Grievance Mechanisms), IFC / IDB Invest PS4 & PS1, IDB ESPS 4 & ESPS 10, and AfDB OS4 & OS10, which legally mandate GBV codes of conduct and guaranteed female participation in project oversight committees.

- **Women's access:** Ensure that at least 50% of women farmers and women-led agrifood enterprises in targeted project areas have access to at least one new or improved productive infrastructure service (e.g., irrigation, storage, aggregation facilities, cold chains, productive-use energy, or reliable water systems).
- **Safety and safeguards:** Ensure 100% of projects include gender-based violence risk assessments, accessible grievance mechanisms, and measures to protect women's land and water rights.

1. The Gambia: Securing Women's Land and Water Access through Concessional Infrastructure Finance. The Resilience of Organizations for Transformative Smallholder Agriculture (ROOTS) project in The Gambia demonstrates how concessional finance can combine infrastructure investment with institutional support to strengthen women farmers' productive capacity. Supported by IFAD, the OPEC Fund for International Development, the Global Environment Facility, Agence Française de Développement, the Government of The Gambia, and farmer contributions, the US\$80 million project invests in irrigation, productive infrastructure, market access, and farmer organizations. The project specifically targets women farmers, who represent the majority of beneficiaries, by improving access to productive assets, including land, water, finance, and agricultural services. By pairing infrastructure investments with stronger farmer organizations and improved access to resources, ROOTS illustrates how concessional finance can help ensure that women benefit from agricultural infrastructure rather than remain excluded from its economic opportunities. The experience provides a transferable model for designing gender-responsive infrastructure investments in climate-vulnerable agricultural systems (International Fund for Agricultural Development, 2019).

2. Colombia: Using Gender-Responsive Procurement to Expand Women's Participation in Infrastructure:

Colombia demonstrates how public procurement can be used as a strategic tool to increase women's participation in infrastructure investments and related supply chains. Beginning in 2020, the Colombian government incorporated gender criteria into public works contracts, including requirements related to women's employment, equal pay, and participation of women-led businesses. With World Bank support, these approaches were integrated into infrastructure projects through bidding requirements, contractor performance indicators, and accountability measures. In one application, women's participation in construction work increased from approximately 4–6 percent to 15 percent after gender requirements were introduced. Colombia demonstrates that procurement rules can move beyond compliance requirements to create economic opportunities for women while strengthening the impact of public infrastructure investment (World Bank, 2023).

3. India: Building Sustainable Rural Infrastructure through Women-Led Institutions:

India's JEEViKA program, supported by the World Bank and later scaled nationally through the National Rural Livelihoods Mission (NRLM), demonstrates how women's organizations can become platforms for managing productive assets, accessing finance, and strengthening rural economic infrastructure. Beginning in Bihar, JEEViKA organized rural women into self-help groups that connected members to financial services, markets, agricultural extension, and producer organizations. The model expanded nationally through NRLM, which has reached more than 45 million women, with women's groups collectively saving approximately US\$1.4 billion and leveraging US\$20 billion from commercial banks. These women-led institutions have also supported farmer organizations, improved market access, and strengthened community-level delivery of services. JEEViKA demonstrates that investments in women's collective organizations can create durable

infrastructure for rural economic participation and improve the sustainability of agricultural investments (World Bank, 2019).

4. Argentina: Expand Women's Market Access through Inclusive Infrastructure Design:

The Norte Grande Water Infrastructure Project in Argentina combined investments in regional water infrastructure with decentralized water systems serving Indigenous communities in the Chaco region. Project design responded to social assessments showing that women spent hours each day collecting water and incorporated community-level facilities that reduced time burdens while improving access to markets. Flexible aggregation and storage arrangements also enabled Indigenous women's cooperatives to participate in commercial value chains despite producing smaller production volumes. The project demonstrates how infrastructure designed around users' needs can increase both productivity and commercial participation (World Bank, 2010).

B.6. Expand Women's Market Integration

Recommendation 14: Organize Women for Economic Participation by supporting the organization of women farmers into formal organizations, cooperatives, and enterprises—including digitally enabled models—and invest in the leadership, business, and entrepreneurial capabilities needed to improve access to finance, markets, and value chains at scale.

Recommendation 15: Create Market Demand for Women-Led Enterprises by increasing women's participation in domestic and global agrifood value chains by embedding gender-responsive procurement, supplier diversity targets, and support for women bidders and suppliers within national agrifood system strategies and public-private partnerships to increase by at least 10 percent the share of publicly supported agrifood procurement and supplier development benefiting women farmers, women-led enterprises, and women-inclusive producer organizations, supported by national targets and public reporting.

Recommendation 16: Connect Women to Commercial Opportunities by leveraging and expanding proven market access platforms such as the International Trade Center [SheTrades Initiative](#), enabling women agrifood enterprises to access buyers, procurement systems, and export opportunities through aggregation, certification, and matchmaking platforms, while encouraging participating corporations to establish supplier diversity targets and publicly report procurement from women-owned and women-inclusive agrifood enterprises.

Why This Matters:

Resilient agrifood supply chains depend on a diverse, reliable, and productive supplier base, and women smallholders are a critical part of that base—managing diversified farming systems that sustain agrobiodiversity and soil health while providing the flexibility supply chains need most under weather stress and market disruption. Research shows that women farmers, when accorded secure tenure and stable off-take relationships, demonstrate higher contract compliance and lower side-selling rates than their male counterparts. Yet women remain systematically locked out of the higher-value segments of agrifood supply chains: qualification criteria, land title requirements, volume minimums, and certification costs are structurally calibrated to farming systems women disproportionately cannot access, concentrating them instead in the lowest-paid, most precarious roles. This is not simply a question of equity; it is a question of supply chain performance and the efficiency of public and private investment across agrifood systems.

Closing this gap requires action in deliberate sequence. Women farmers who are isolated and operating below minimum volumes cannot meet the requirements of formal markets alone, so organizing them into producer organizations, cooperatives, and digitally enabled enterprises creates the collective scale needed to access finance, negotiate contracts, and meet buyer requirements—without which demand-side interventions reach too few women and deliver too little. (This organizational participation is distinct from women's access to land and secure tenure rights, which this Framework addresses separately.) Building on that foundation, gender-responsive procurement and supplier diversity requirements address the demand side directly, since qualification criteria and procurement standards that are not actively redesigned will continue to filter women out of higher-value segments. Finally, connecting organized, procurement-ready women-led enterprises to existing commercial infrastructure—trade platforms, buyer matchmaking, export certification—converts formal participation into real market opportunity, while corporate supplier diversity targets and public reporting create accountability for sourcing from women-owned and women-inclusive enterprises. Together, organizing, demand creation, and market connection form an integrated agenda that complements this Framework's finance recommendations: a woman with capital but no route to market cannot deploy it productively, just as a woman with a market opportunity but no working capital cannot fulfill it.

Targets: By 2030, G20 governments should:

- Enable at least **50 million women** farmers to participate in formal producer organizations, cooperatives, and enterprises;
- Increase by at least **10 percent** the share of publicly supported agrifood procurement and supplier development benefiting women farmers, women-led enterprises, and women-inclusive producer organizations, supported by national targets and public reporting; and

- Expand women agripreneurs' access to market connection platforms, specifically by (a) supporting at least one **national or regional private-public platform**, such as SheTrades or another model appropriate to market context, that provides aggregation, certification, or market-matchmaking services with intentional outreach to women agrifood enterprises specifically, (not general supplier-diversity coverage alone); and (b) encouraging participating corporations to establish supplier diversity targets for women-owned and women-inclusive agrifood enterprises and to publicly report procurement against those targets, consistent with the reporting standard in Recommendation 16.

1. India – Strengthening the Farmer Producer Organization (FPO) Ecosystem:

India has promoted the large-scale formation of Farmer Producer Organizations (FPOs) as a mechanism to aggregate smallholder farmers, including women, into formal producer entities that improve access to markets, inputs, and finance. The Government of India's national FPO scheme, launched in 2020, aims to support the formation of 10,000 FPOs, building on earlier efforts to strengthen farmer collectives as a means of improving scale, bargaining power, and market participation. Evidence from FAO and IFPRI highlights that FPOs can enable farmers to pool production, reduce transaction costs, and improve access to buyers, credit, and inputs, particularly for small and marginal farmers who comprise a large share of India's agricultural workforce. At the same time, research emphasizes that outcomes vary depending on governance quality, scale, and access to professional management support. The experience demonstrates that structured producer organizations can strengthen women farmers' integration into formal value chains, but require sustained institutional and financial support to achieve their full potential (FAO, 2024c; International Food Policy Research Institute, 2024).

2. **Rwanda - Moving Women Coffee Cooperatives and Export Value Chains:**

A 2025 International Institute for Sustainable Development (IISD) case study of three women's coffee cooperatives in Rwanda finds that cooperative organisation has been central to women's economic empowerment and market integration in high-value coffee value chains. Women's participation in these cooperatives increased access to peer-to-peer training, extension services, voluntary sustainability standards (VSS) compliance support, and direct buyer relationships, while also enabling participation in specialty coffee premiums and value-added marketing initiatives. The study highlights that cooperative membership strengthens women's agency and voice in household and community decision-making, alongside improvements in income diversification and reinvestment in community services. The Government of Rwanda, through the National Agricultural Export Development Board (NAEB), supports coffee cooperatives by strengthening access to extension services, training, input distribution, processing infrastructure (including coffee washing stations), and traceability systems to improve quality and export competitiveness. These investments are designed to deepen smallholder (including women farmer) integration into higher-value coffee value chains and formal export markets (International Institute for Sustainable Development, 2025; National Agricultural Export Development Board, n.d.).

3. **Private Sector Support: Supply Chain Integration:**

ofi (Olam Food Ingredients): ofi integrates women farmers into global agrifood supply chains through cooperative-based sourcing models and structured farmer aggregation systems across more than 50 countries. As part of its "Commit to Grow Equality" (CGE) partnership with FAO, ofi has committed to supporting 250,000 women farmers by 2030, with current reporting

indicating 94,000+ women already reached through targeted livelihood and sourcing programs. The model uses farmer organisations and cooperatives to improve traceability, quality compliance, and market reliability, while strengthening women farmers' access to training, inputs, and formal commercial buyers in global commodity supply chains (Olam Food Ingredients, 2024; FAO, 2025).

4. **India - Gender Responsive Procurement:** India's Government e-Marketplace (GeM) uses its Womaniya Initiative to connect women-owned enterprises directly with government buyers through a digital procurement platform, complemented by supplier onboarding, training, and capacity-building support. By 2026, more than 200,000 women-led enterprises had secured over ₹80,000 crore (approximately US\$9 billion) in government contracts, demonstrating how public procurement can expand market opportunities while strengthening competition and supply chain resilience (Government e-Marketplace, n.d., 2026).

5. **Global Matching Platform - Africa Regional Agrifood Application:**

The International Trade Centre's SheTrades Initiative is a global market-access platform connecting women-led enterprises to buyers, investors, and supply chains through digital tools, national SheTrades Hubs, and public-private partnerships that provide export readiness support, certification guidance, and structured buyer matchmaking. Operating through more than 20 national and regional Hubs, the Initiative supports over 100,000 women entrepreneurs across multiple sectors by converting fragmented women-led micro and small enterprises into visible, procurement-ready suppliers. Within agrifood specifically, the ITC She

Trades and FAO “Empowering Women and Boosting Livelihoods through Agricultural Trade” (EWAT) programme supports women agrifood producers and traders to access regional value chains under the African Continental Free Trade Area (AfCFTA). Implemented initially in Ghana, Malawi, Nigeria, and South Africa and later expanded to Senegal and Tanzania, the programme combines capacity building, trade facilitation, and access to finance to improve women’s participation in formal agrifood markets. In Ghana, Phase I results showed a 45% increase in awareness of AfCFTA benefits among women participants, a 69% increase in knowledge of export registration requirements, and a 55% increase in knowledge of food safety standards. The programme demonstrates how trade agreements can be translated into practical market access gains through targeted support for women agripreneurs in agrifood value chains (FAO & International Trade Centre, 2025).

Pillar III:

Strengthen the Data and Accountability Infrastructure for Investing in Women

Recommendation 17: G20 governments should strengthen the data, evidence, and accountability systems needed to guide investment decisions, measure progress, and accelerate results by: a) investing in national statistical and administrative systems that generate, analyze, and publicly report data by sex and other contextually relevant characteristics across agrifood systems; b) institutionalizing gender-responsive budgeting; and c) strengthening transparent monitoring, reporting, and accountability mechanisms to track investments, implementation, and outcomes.

Why This Matters:

Sound policymaking and effective resource allocation depend on timely, reliable data. Data and evidence function as public infrastructure and global public goods, enabling governments, development partners, and financial institutions to identify priorities, target investments, monitor results, and adapt policies over time—including assessing whether the commitments in this framework on land, finance,

digital technologies, markets, and leadership are translating into measurable progress. Yet significant gaps persist: despite women accounting for 42 percent of the global agrifood workforce, many governments still lack data disaggregated by sex and other contextually relevant characteristics, or the institutional capacity to collect, analyze, and use such data to inform gender-responsive policy. Expanding internationally comparable tools, such as the Women’s Empowerment Metric for National Statistical Systems, and reporting against globally agreed indicators can close this gap. Reporting on SDG indicator 5.a.1 alone expanded from just ten countries in 2021 to seventy-eight countries in 2026, demonstrating how global commitments can catalyze investment in national statistical systems and strengthen accountability over time.

Collecting better data is necessary but not sufficient. Governments also need the institutional mechanisms to ensure public spending reaches women and delivers measurable results. Gender-responsive budgeting provides that mechanism, integrating a gender perspective into planning, budgeting, implementation, and evaluation rather than creating parallel budgets for women. The gap between commitment and implementation remains wide: a review of more than 300 agriculture-related policies across 40 low- and middle-income countries found that while sixty-nine percent acknowledged women’s roles or constraints (Acosta et al., 2025), these commitments frequently lacked corresponding budget allocations or implementation mechanisms. Institutionalizing gender-responsive budgeting, consistent with SDG indicator 5.c.1, is therefore essential to align expenditure with policy commitments and ensure that increased resource mobilization actually reaches women.

Targets: By 2030, G20 governments should:

- Ensure that all person-level indicators collected through publicly funded agrifood programs and administrative systems are disaggregated by sex and other contextually relevant characteristics; and at least 10 G20 countries incorporate Women’s Empowerment Metric in National Statistical Systems (WEMNS) into their systems.
- Institutionalize gender-responsive budgeting across the agriculture sector, consistent with SDG indicator 5.c.1, with at least 10 G20 countries

- establishing regular public reporting on gender-responsive agricultural expenditures and outcomes; and
- Strengthen the availability and use of sex-disaggregated agrifood data, including through FAOSTAT's Gender in Agrifood Systems Domain, by investing in national statistical systems and providing technical assistance and capacity support to at least 15 partner countries.

1. **WEMNS: A New Global Tool for Measuring Women's Empowerment**

The Women's Empowerment Metric for National Statistical Systems (WEMNS) is a new internationally comparable survey instrument developed by IFPRI and partners to enable countries to measure women's empowerment at scale through national statistical systems. Building on more than a decade of experience with the Women's Empowerment in Agriculture Index (WEAI), WEMNS provides a standardized approach for collecting nationally representative data on women's agency, decision-making, and empowerment across multiple dimensions of life. The tool is designed to complement existing SDG indicators by capturing aspects of empowerment that are not reflected in traditional measures of assets, employment, or income alone. By integrating WEMNS into national household surveys, governments can generate regular, comparable data on women's ability to make decisions, exercise agency, access opportunities, and participate

in economic and social life. These data can help identify persistent gender gaps, inform policy design, monitor progress over time, and strengthen accountability for national and international commitments. As countries seek to accelerate progress on gender equality across agrifood systems, tools such as WEMNS offer an important opportunity to expand the availability of internationally comparable indicators and strengthen the evidence base

for more effective policymaking and investment. Following validation in Bangladesh, Guatemala, Malawi, and Nepal, WEMNS has been integrated into national agricultural surveys in Liberia, Sierra Leone, and Tanzania through the 50x2030 Initiative (see case study below), creating one of the first pathways for routinely measuring women's empowerment within official national statistical systems.

2. **FAOSTAT Gender in Agrifood Systems Domain: A Global Public Good for Evidence-Based Decision-Making:**

The FAOSTAT Gender in Agrifood Systems Domain is the first global platform to bring together harmonized, sex-disaggregated indicators on women and men across agrifood systems. It is designed to strengthen evidence-based policymaking by making internationally comparable gender data more accessible and easier to use. The platform compiles indicators across five interconnected domains:

- **Economic participation and incomes**, including employment, earnings, and labor force participation.
- **Assets and services**, including land rights, access to finance, productive resources, agricultural services, and technology.
- **Education**, including educational attainment and skills.
- **Agency and social institutions**, including decision-making, leadership, unpaid care, and discriminatory social norms.
- **Food security and nutrition**, including food insecurity and nutrition outcomes.

By consolidating data from multiple international sources into a single open platform, the FAOSTAT Gender Domain enables governments, researchers, development partners, and financial institutions to benchmark progress, identify policy gaps, monitor commitments, and target investments more effectively.

more strategically, strengthen accountability, and improve the effectiveness of public investment. Earlier applications of gender-responsive budgeting in the agriculture sector further illustrated how gender analysis could inform more equitable agricultural planning, service delivery, and investment (Tchelishvili et al., 2024; Ministry of Agriculture and Animal Resources, 2010).

3. Rwanda: Gender-Responsive Budgeting in Practice:

Rwanda provides one of the strongest examples of integrating data, budgeting, and accountability within a national public financial management system. In addition to embedding gender-responsive budgeting in its legal and budget frameworks, Rwanda established the Gender Monitoring Office (GMO) in 2007 to oversee implementation of national, regional, and international gender equality commitments. The GMO monitors the quality and implementation of Gender Budget Statements, conducts field audits of sector ministries, and produces annual reports assessing progress, identifying implementation gaps, and informing priorities for subsequent budget cycles. Central to this approach is the use of sex-disaggregated data. Rwanda has developed a national Gender Management Information System that compiles gender indicators and sex-disaggregated data to support evidence-based planning, budgeting, monitoring, and decision-making across government. By linking data systems with budget preparation, expenditure monitoring, and independent oversight, Rwanda demonstrates how governments can move beyond measuring gender gaps to using evidence to allocate resources

4. The 50x2030 Initiative to Close the Agricultural Data Gap:

The 50x2030 Initiative is a 10-year, roughly \$500 million multi-agency partnership between the World Bank, the Food and Agriculture Organization, and the International Fund for Agricultural Development, launched in 2019 to build stronger agricultural data systems in 50 low- and lower-middle-income countries around the world. As of its most recent country engagement update, the Initiative was actively working with 21 countries, including Ethiopia, Kenya, Nigeria, Ghana, Cambodia, Indonesia, Nepal, Armenia, Georgia, and Haiti. Funding follows a 70/30 model, with 70 percent coming from partner countries themselves through World Bank concessional financing and 30 percent from donors; under Italy's 2024 G7 presidency, G7 financial reporting confirmed active funding from Italy, Germany, France, and the United States, alongside contributions from the Bill & Melinda Gates Foundation, with Germany's support alone totaling \$11.1 million and reaching 34 engaged countries by mid-2024. The surveys the Initiative funds are specifically designed to produce sex-disaggregated agricultural data aligned with SDG indicators 2.3.1, 2.3.2, 2.4.1, and 5.a.1, among others, and include a dedicated survey instrument for measuring women's empowerment and nutrition outcomes. It is an example of the kind of support G20 countries can provide to partner governments as well as the kind of sex-disaggregated agricultural data infrastructure this Recommendation calls for (G7 Food Security Working Group, 2024).

IV RELATIONSHIP OF RECOMMENDATIONS TO OTHER W20 WORKING GROUPS

The recommendations of the Agriculture and Food Security Working Group should be read alongside those of the other seven 2026 Women20 working groups – Care Economy; Decent Work; Education, STEAM and Digital/Artificial Intelligence; Entrepreneurship; Health; Planet; and Safety and Security. Women's outcomes in the agrifood system cannot be separated from the conditions these other working groups address: unpaid caregiving responsibilities that constrain women's time and labor force participation, access to education and digital skills, health status, exposure to climate and disaster risk as land stewards, financing and market access as entrepreneurs, and physical safety and security in rural and conflict-affected settings. The strongest points of intersection lie with the Care Economy, Decent Work, Entrepreneurship, and Planet working groups, and this framework's recommendations should be understood as complementary to the more extensive treatment those groups give to their respective agendas.

This Framework does not address unpaid care work in depth, though it must be acknowledged as a binding constraint on women's ability to farm, run agrifood enterprises, or take up new opportunities created by these recommendations; the Care Economy Working Group's call to reduce the unpaid care gap by 35 percent by 2035 and to recognize care work's contribution to gross domestic product also should be considered as foundational to this Framework's own aims. The Entrepreneurship Working Group's recommendations on closing the financing gap and opening procurement and trade markets to women-owned businesses directly align with this Framework's finance and market integration pillars and, taken together, are mutually reinforcing. The Decent Work Working Group's attention to informal employment and the extension of social protection is similarly relevant given the prevalence of informal labor arrangements across agrifood value chains,

even though this Framework does not take up social protection as a standalone theme. The Planet Working Group's recommendations are closely aligned with this Framework's infrastructure, access to digital and AI-enabled tools and services, and land rights themes. Its call for climate-smart, drought-resilient agricultural practices and innovations, support for community-managed water infrastructure, secure land tenure as a precondition for resilience investment, and expanded access to insurance and other disaster risk financing speaks directly to the needs of women farmers and pastoralists, who are frequently the primary stewards of land and natural resources and among the least protected against climate and disaster-related loss.

The Education, STEAM and Digital/Artificial Intelligence Working Group offers a substantially deeper treatment of the digital and artificial intelligence agenda than this Framework attempts, and its recommendations on connectivity, digital skills, and algorithmic accountability inform implementation of this Framework's own digital access pillar. The Health Working Group's call for gender-responsive universal health coverage underpins women's capacity to participate productively in agrifood systems, even where this Framework does not elaborate on health service delivery. Finally, the Safety and Security Working Group's attention to the Women, Peace and Security agenda bears directly on this Framework's infrastructure recommendations regarding physical safety, and its focus on the relationship between conflict and instability is relevant given the well-documented links between conflict and rising global hunger. Taken together, these intersections underscore that unleashing women's full potential to create more productive, sustainable and resilient agrifood systems depends on progress across the full W20 agenda, not on this Framework alone.

V SUSTAINING INSTITUTIONAL COMMITMENT BEYOND 2026

The gains this Framework calls for will not be realized within a single presidency cycle. Sustained progress will require durable institutional structures that carry priorities forward, rather than allowing momentum to reset with each new G20 presidency. A standing Gender and Agriculture Subgroup within the G20 Agriculture Working Group, mandated across successive presidencies, would advance women's economic power to build more productive, sustainable, and resilient agrifood systems regardless of which country holds the presidency. The deliverables agreed here should likewise extend beyond 2026, with successive presidencies committing to carry them forward as part of the Working Group's ongoing work program. A formal liaison mechanism between W20 and the Agriculture Working Group – ensuring predictable consultation on priorities and alignment of annual deliverables – would allow W20's input to shape the Working Group's agenda across presidencies, rather than relying on the informal relationships of any single cycle.

W20 should hold itself to the same standard it asks of G20 governments. Just as this framework calls for durable governance on the G20 side, W20 is encouraged to standardize the naming and recognition of its own agriculture and resilient agrifood systems working group, ensuring continuity and consistency across W20 cycles and in its engagement with G20 counterparts.

VI ACKNOWLEDGEMENTS

The W20 Agriculture and Food Security Working Group was led by Working Group Co-Chairs Dina Esposito, W20 USA Delegate and Fabiana Mena, W20 Argentina Delegate and supported by Aslihan Kes, W20 USA Delegate and Working Group Deputy Chair. We are exceptionally grateful for all W20 Working Group member contributions to this Framework.

It also draws substantially on the expertise, evidence, and feedback of W20 2026 Agriculture and Food Security Knowledge Partners, the Food and Agriculture Organization of the United Nations (FAO), the International Food Policy Research Institute (IFPRI), the International Land Coalition, and Landesa, whose guidance was central to shaping this Working Group's analysis and recommendations. Any errors of fact and the recommendations themselves are the sole responsibility of the Women20 Working Group on Agriculture and Food Security.

APPENDIX I GLOSSARY OF TERMS

Agrifood systems:	The people, activities, investments, and choices involved in producing and delivering food and agricultural goods – spanning how food is grown, harvested, processed, packaged, transported, distributed, traded, bought, prepared, eaten, and disposed of – as well as non-food agricultural products such as forestry, feedstock, biomass for biofuels, and fibres (FAO, n.d.).
Blended finance:	The strategic use of concessional or catalytic capital from public or philanthropic sources to reduce risk and mobilize additional private investment toward development objectives (OECD; World Bank Group Development Finance Institutions Working Group, 2017).
CEDAW:	The Convention on the Elimination of All Forms of Discrimination against Women, the principal international treaty on women's rights, adopted by the UN General Assembly in 1979 (UN Women).
Customary land tenure:	A system of land ownership, use, and management governed by the customs, traditions, and practices of a community rather than by statutory law. It may be formally recognized by law or operate alongside formal legal systems. (Source: FAO/CFS).
Gender data:	Gender data encompasses multiple types of information: Quantitative sex-disaggregated data: Numbers separated by sex, such as employment rates, education levels, or health outcomes; Qualitative gender data: Information on gender roles, relationships, causes of inequalities, and women's participation and leadership; and Diversity-focused data: Captures differences within subgroups, considering age, disability, ethnicity, or socio-economic status (UN Women).
Gender-responsive budgeting:	The practice of integrating a gender perspective into government planning, budgeting, and expenditure tracking. SDG indicator 5.c.1 assesses three components: government policy intent backed by budget allocations, mechanisms to track those allocations, and public disclosure of that tracking (UN Women).
Official development assistance (ODA):	Government-provided grants and concessional loans whose main objective is the economic development and welfare of developing countries (OECD Development Assistance Committee).
Sex-disaggregated data:	Data collected and tabulated separately for women and men, enabling measurement of differences between them across social and economic dimensions (UN Statistics Division; FAO).

Sustainable Development Goals (SDGs):

The 17 goals and 169 targets adopted by all UN member states in 2015 under the 2030 Agenda for Sustainable Development, calling on all countries – developed and developing alike – to end poverty and advance shared prosperity while protecting the planet. Several of the SDG indicators anchor the accountability metrics used throughout this Framework. These are:

SDG indicator 5.a.1:

(a) Proportion of total agricultural population with ownership or secure rights over agricultural land, by sex; and (b) share of women among owners or rights-bearers of agricultural land, by type of tenure. A de facto indicator. FAO is the custodian agency.

SDG indicator 5.a.2:

Proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control. A de jure indicator. FAO is the custodian agency, with UN Women and the World Bank as partners.

SDG indicator 1.4.2:

Proportion of total adult population with secure tenure rights to land, (a) with legally recognized documentation, and (b) who perceive their rights to land as secure, by sex and type of tenure. Custodian agencies: UN-Habitat and the World Bank. (N.B. Because official country-level reporting on the perceived-security component (b) remains limited and rarely sex-disaggregated, Prindex, a joint initiative of the Overseas Development Institute and the Global Land Alliance, has emerged as the leading source of nationally representative, sex-disaggregated data on perceived tenure security, complementing custodian-agency reporting on this indicator.)

SDG indicator 5.c.1:

Proportion of countries with systems to track and make public allocations for gender equality and women's empowerment. This is an indicator about the characteristics of the fiscal system, and not about the quantity or quality of financial resources allocated. Developed jointly by UN-Women, OECD, and UNDP.

WE Finance Code:

A voluntary framework through which governments, financial regulators, and lenders adopt common standards to collect sex-disaggregated lending data, identify financing gaps, and expand women's access to finance, launched by the Women Entrepreneurs Finance Initiative (We-Fi) in 2023 (World Bank; We-Fi).

Woman farmer

This report uses the definition FAO uses in the context of the International Year of the Woman Farmer, which is: Women farmers are all women working in agrifood systems in different capacities across all segments of value chains. This includes farmers, producers, peasants, family and smallholder farmers, seasonal laborers, fishers, fish workers, beekeepers, pastoralists, foresters, processors, traders, traditional knowledge holders, women in agricultural sciences, formal and informal workers, and rural entrepreneurs. (Source: FAO, International Year of the Woman Farmer (2026).

APPENDIX II REFERENCES

Aceli Africa. (2022). Gender inclusion: Learning brief. https://aceliafrica.org/app/uploads/2022/10/Aceli_GenderInclusionBrief_FINAL.pdf

Acosta, M., Osorio, M., Valverde, I., Vilimelis, S., Polli, M., Stloukal, L., & Phillips, L. M. (2025). Gender-responsiveness of agricultural policy: An analysis in low- and middle-income countries. *Global Food Security*, 44, Article 100837. <https://doi.org/10.1016/j.gfs.2025.100837>

African Women in Agricultural Research and Development. (n.d.). AWARD. <https://awardfellowships.org/>

Ali, D. A., Deininger, K., & Goldstein, M. (2014). Environmental and gender impacts of land tenure regularization in Africa: Pilot evidence from Rwanda. *Journal of Development Economics*, 110, 262-275. <https://doi.org/10.1016/j.jdevco.2013.12.009>

Bryan, E. B., Alvi, M., Cisse, M., Gikunda, E., Kirimi, E., Muhammad, H., Ringler, C., Sahledengil, T., Yakasai, B., & Zerfu, T. (2026, June 12). Women as shock absorbers: Gendered costs of the global fuel and fertilizer crisis. International Food Policy Research Institute. <https://www.ifpri.org/blog/women-as-shock-absorbers-gendered-costs-of-the-global-fuel-and-fertilizer-crisis/>

Chiriack, D., Vishnumolakala, H., & Rosane, P. (2023). The climate finance gap for small-scale agrifood systems. Climate Policy Initiative. <https://www.climatepolicyinitiative.org/publication/the-climate-finance-gap-for-small-scale-agrifood-systems/>

Committee on World Food Security. (2023). Voluntary guidelines on gender equality and women's and girls' empowerment in the context of food security and nutrition. Food and Agriculture Organization of the United Nations. https://www.fao.org/fileadmin/templates/cfs/Docs2223/Gender/Guidelines_Final_Agreed_Version_June_2023_CLEAN/GEWGE_Guidelines_Final_Agreed_Version_June_2023_CLEAN.pdf

Deutsche Gesellschaft für Internationale Zusammenarbeit. (n.d.-a). Sustainable Agriculture for Forest Ecosystems (SAFE) Initiative. GIZ. <https://www.giz.de/en/worldwide/132243.html>

Deutsche Gesellschaft für Internationale Zusammenarbeit. (n.d.-b). Sustainable Agriculture for Forest Ecosystems (SAFE): Ecuador. GIZ. <https://www.giz.de/en/projects/deforestation-free-supply-chains>

European Commission. (2024). Women in farming in the EU. Directorate-General for Agriculture and Rural Development. https://agriculture.ec.europa.eu/overview-vision-agriculture-food/women-farmers_en

Food and Agriculture Organization of the United Nations. (2023). The status of women in agrifood systems. <https://doi.org/10.4060/cc5343en>

Food and Agriculture Organization of the United Nations. (2024a). Dimitra clubs: Community listeners' clubs for the empowerment of women and men. <https://www.fao.org/evaluation/highlights/detail/dimitra-clubs/>

Food and Agriculture Organization of the United Nations. (2024b). International Year of the Woman Farmer 2026. <https://www.fao.org/woman-farmer-2026/en>

Food and Agriculture Organization of the United Nations. (2024c). Strengthening farmer producer organizations ecosystem in India. <https://www.fao.org/family-farming/detail/en/c/1741861/>

Food and Agriculture Organization of the United Nations. (2025). ofi and FAO Commit to Grow Equality partnership. <https://www.fao.org/connect-private-sector/stories/detail/es/c/1758686/>

Food and Agriculture Organization of the United Nations. (2026a). Gender indicators 2000-2024 (June 2026 update): FAOSTAT gender in agrifood systems domain. FAOSTAT. <https://www.fao.org/faostat/en/#home>

Food and Agriculture Organization of the United Nations. (2026b). About: International Year of the Woman Farmer (IYWF) 2026. <https://www.fao.org/woman-farmer-2026/about/en>

Food and Agriculture Organization of the United Nations. (n.d.-a). Commit to Grow Equality. <https://www.fao.org/commit-grow-equality/about-cge/en>

Food and Agriculture Organization of the United Nations. (n.d.-b). Dimitra Clubs: Empowering rural communities. <https://www.fao.org/rural-institutions/areas-of-work/community-mobilization/en/>

Food and Agriculture Organization of the United Nations & International Fund for Agricultural Development. (n.d.). United Nations Decade of Family Farming 2019-2028. Food and Agriculture Organization of the United Nations. <https://www.fao.org/family-farming-decade/home/en/>

APPENDIX II REFERENCES

- Food and Agriculture Organization of the United Nations & International Trade Centre. (2025). FAO and International Trade Centre renew commitment to empower women agrifood traders in African Continental Free Trade Area. <https://www.fao.org/africa/news-stories/news-detail/FAO-and-International-Trade-Centre-renew-commitment-to-empower-women-agrifood-traders-in-African-Continental-Free-Trade-Area/en>
- FONAFIFO. (n.d.). Payment for environmental services (PES). National Forestry Financing Fund. <https://www.fonafifo.go.cr/en/services/environmental-services/>
- Fundación Gran Chaco. (n.d.). NANUM Mujeres Conectadas. <https://gran-chaco.org/es/proyecto/exo-mujer-liderando-el-cambio-tecnologico-para-la-adaptacion-al-cambio-climatico-en-el-gran-chaco-americano/>
- G7 Food Security Working Group. (2024). Financial report on food security and nutrition. Italian G7 Presidency. <https://www.g7italy.it/wp-content/uploads/Elmau-Financial-Report-on-Food-Security-and-Nutrition.pdf>
- Global Agriculture and Food Security Program. (2024). GAFSP Vision 2030 strategic plan. <https://www.gafspfund.org/>
- Global Alliance Against Hunger and Poverty. (n.d.). Global Alliance Against Hunger and Poverty. <https://globalallianceagainsthungerandpoverty.org/>
- Government e-Marketplace. (2026). GeM marks seven years of Womaniya initiative. <https://www.gstimes.in/gem-marks-seven-years-of-womaniya-initiative/>
- Government e-Marketplace. (n.d.). Womaniya initiative. Government of India. <https://gem.gov.in/>
- GSMA. (2026). The mobile gender gap report 2026. GSMA. <https://www.gsma.com/r/gender-gap/>
- IDB Lab. (n.d.). NANUM Mujeres Conectadas. Inter-American Development Bank. <https://bidlab.org/>
- International Food Policy Research Institute. (2024). Navigating growth challenges: Strengthening farmer producer organizations in India. <https://www.ifpri.org/blog/navigating-growth-challenges-strengthening-farmer-producer-organizations-india>
- International Finance Corporation. (2024). Women-owned businesses: The trillion-dollar financing gap. International Finance Corporation.
- International Finance Corporation. (2021). Closing the smallholder financing gap: Blended finance solutions for agricultural micro, small, and medium enterprises (MSMEs). World Bank Group. <https://www.ifc.org>
- International Institute for Sustainable Development. (2025). Women leading change: Women's cooperative associations in Rwanda. <https://www.iisd.org/publications/report/rwanda-women-cooperative-associations>
- Kristjansson, P. (2021). Gender, tenure security, and landscape governance: Synthesis of studies of PIM's Governance of Natural Resources Flagship Program, 2013-2020 (IFPRI Discussion Paper 2084). International Food Policy Research Institute. <https://doi.org/10.2499/p15738coll2.134250>
- Lee, Y., Haile, B., Seymour, G., & Azzarri, C. (2021). The heat never bothered me anyway: Gender-specific response of agricultural labor to climatic shocks in Tanzania. *Applied Economic Perspectives and Policy*, 43(2), 732-749. <https://doi.org/10.1002/aep.13153>
- Ministry of Agriculture and Animal Resources. (2010). Agriculture gender strategy. Government of Rwanda. <https://faolex.fao.org/docs/pdf/rwa152488.pdf>
- Ministry of ICT and Innovation, Republic of Rwanda. (n.d.). Connect Rwanda initiative. Government of Rwanda. <https://www.minict.gov.rw/>
- National Agricultural Export Development Board. (n.d.). Rwanda coffee sector overview. Government of Rwanda. <https://www.naeb.gov.rw/rwanda-coffee>
- Olam Food Ingredients. (2024). Choices for change: Sustainability report summary. <https://www.ofi.com/content/dam/olamofi/sustainability/sustainability-pdfs/choices-for-change-summary-short-version.pdf>
- Organisation for Economic Co-operation and Development. (2025). Aceli Africa: Mobilising private capital for agricultural enterprises in East Africa. In *Blended finance case studies*. OECD Publishing. https://www.oecd.org/en/publications/blended-finance-case-studies_2fb90b9a-en/aceli-africa-mobilising-private-capital-for-agricultural-enterprises-in-east-africa_5707a4f7-en.html
- Ragetlie, R., Najjar, D., & Oueslati, A. (2022). Dear Brother Farmer: Gender-responsive digital extension in Tunisia during the COVID-19 pandemic. *Sustainability*, 14(7), 4162. <https://doi.org/10.3390/su14074162>

APPENDIX II REFERENCES

Resiliencia SGR. (n.d.). Home.
<https://www.resilienciasgr.com.ar/>

Sibthorpe, C. (2025, June). Progress has stalled in closing the mobile internet gender gap: Why does it matter, and what can we do? GSMA & Business Fights Poverty.

Tchelishvili, N., Keating, L., Gores, L. A., Renteria Rodriguez, C., & Tang, V. (2024). Gender budgeting practices in Sub-Saharan Africa. In L. L. Kolovich & M. Newiak (Eds.), *Gender equality and economic development in Sub-Saharan Africa* (Chap. 16). International Monetary Fund.
<https://doi.org/10.5089/9798400246968.071>

UN Committee on the Elimination of Discrimination against Women. (2016). General recommendation No. 34 (2016) on the rights of rural women (CEDAW/C/GC/34). United Nations Digital Library.
<https://digitallibrary.un.org/record/835897?ln=en>

UN Committee on the Elimination of Discrimination against Women. (2022). General recommendation No. 39 on the rights of Indigenous women and girls (CEDAW/C/GC/39). United Nations Digital Library.
<https://digitallibrary.un.org/record/3997099?ln=en>

United Nations Framework Convention on Climate Change. (n.d.-a). Momentum for Change: Costa Rica's Payments for Environmental Services Program.
<https://unfccc.int/climate-action/momentum-for-change/activity-database/costa-rica-payments-for-environmental-services-program>

United Nations Framework Convention on Climate Change. (n.d.-b). The Rio Conventions.
<https://unfccc.int/process-and-meetings/the-rio-conventions>

UN Women. (2016). Empowering women farmers of Rwanda through mobile technology.
<https://www.unwomen.org/en/news/stories/2016/8/empowering-women-farmers-of-rwanda-through-mobile-technology>

UN Women. (2019). The simple scheme that's driving a quiet revolution for Brazil's family farmers.
<https://www.unwomen.org/en/news/stories/2019/10/feature-brazil-family-farmers>

UN Women. (2022). Beyond land registration: Securing women's land rights in Ethiopia.
<https://africa.unwomen.org/sites/default/files/2022-10/Policy%20Brief%20BEYOND%20LAND%20REGISTRATION.pdf>

Wiig, H. (2013). Joint titling in rural Peru: Impact on women's participation in household decision-making. *World Development*, 52, 104-119.
<https://doi.org/10.1016/j.worlddev.2013.06.005>

World Economic Forum. (2025, September 24). How gender-intentional digital infrastructure can transform agriculture. World Economic Forum.
<https://www.weforum.org/stories/technological-innovation/how-gender-intentional-digital-infrastructure-can-transform-agriculture/>

World Bank. (2010). Argentina: Norte Grande Water Infrastructure Project (Project No. P120211).
<https://documents1.worldbank.org/curated/en/478651593095916257/txt/Argentina-Norte-Grande-Water-Infrastructure.txt>

World Bank. (2014, January 21). Kenyans earn first-ever carbon credits from sustainable farming.
<https://www.worldbank.org/en/news/press-release/2014/01/21/kenyans-earn-first-ever-carbon-credits-from-sustainable-farming>

World Bank. (2017). The World Bank environmental and social framework.
<https://documents1.worldbank.org/curated/en/383011492423734099/pdf/The-World-Bank-Environmental-and-Social-Framework.pdf>

World Bank. (2019, September 10). Rural women collectives in India: Translating agency into economic empowerment [Results brief].
<https://www.worldbank.org/en/results/2019/09/10/rural-women-collectives-in-india-translating-agency-into-economic-empowerment>

World Bank. (2021, September 29). Costa Rica improves the efficiency of its Payment for Environmental Services Program.
<https://www.worldbank.org/en/results/2021/09/29/costa-rica-improves-the-efficiency-of-its-payment-for-environmental-services-program>

World Bank. (2023, January 29). Increasing female labor force participation and power through procurement [Feature story].
<https://www.worldbank.org/en/news/feature/2023/01/29/increasing-women-in-labor-force-through-procurement>

World Bank. (2024, March 27). WE Finance Code: Data-driven transformation to close the gender finance gap.
<https://www.worldbank.org/en/news/feature/2024/03/27/we-finance-code-data-driven-transformation-to-close-the-gender-finance-gap>

APPENDIX II REFERENCES

World Bank. (2025a). AgriConnect.
<https://www.worldbank.org/ext/en/agricconnect>

World Bank. (2025b). Repurposing agricultural support:
2025 policy compendium.
<https://www.worldbank.org/en/topic/agriculture/brief/repurposing-farm-support>

World Bank & ONE Campaign. (2014). Levelling the field:
Improving opportunities for women farmers in Africa.
World Bank.
<https://documents.worldbank.org/en/publication/documents-reports/documentdetail/579161468007198488/levelling-the-field-improving-opportunities-for-women-farmers-in-africa>

APPENDIX III TABLE OF RECOMMENDATIONS AND METRICS

The table below consolidates the Working Group's seventeen recommendations and their associated metrics and targets, organized by pillar and theme.

PILLAR	THEME	RECOMMENDATION(S)	METRICS / TARGETS (BY 2030 UNLESS NOTED)
Pillar I	Mobilize and Align Finance for Women in Agrifood Systems	Recommendation 1: (Call to Action): By 2030, mobilize at least US\$100 billion in public, concessional, climate, and private finance to expand women's economic opportunities across agrifood systems.	By 2030, mobilize at least US\$100 billion in public, concessional, climate, and private finance to expand women's economic opportunities across agrifood systems.
Pillar II	Strengthen Women's Leadership Across Agrifood Systems	Recommendation 2: Strengthen women's leadership across agrifood systems by investing in women's leadership pipelines, removing structural barriers to participation, and adopting measures – including mentorship, sponsorship, and peer learning – to increase women's representation and influence in governance and decision-making, ensuring that leadership opportunities are inclusive of young women, Indigenous women, and other historically underrepresented groups.	By 2030, G20 governments should adopt, implement, and adhere to a regular reporting cycle on a national strategy to strengthen women's leadership across agrifood systems, drawing on measures such as structured mentorship, sponsorship, executive development, and peer learning.
Pillar II	Strengthen Women's Land Rights and Improve Governance	Recommendation 3: Close the legal and policy gaps that leave most countries without comprehensive protection of women's rights to land and other productive resources – including individual, joint, collective, customary, and Indigenous land and resource tenure rights as appropriate to context – in at least forty percent of countries by 2030, while measurably increasing women's tenure security over land and access to such resources.	Ensure at least eighty percent of target countries report on SDG indicator 5.a.2 at least once, with at least forty percent adopting and implementing evidence-based legal and policy reforms guaranteeing women's equal rights to access, own, inherit, and control land, property, financial services, and natural resources.

APPENDIX III TABLE OF RECOMMENDATIONS AND METRICS

The table below consolidates the Working Group's seventeen recommendations and their associated metrics and targets, organized by pillar and theme.

PILLAR	THEME	RECOMMENDATION(S)	METRICS / TARGETS (BY 2030 UNLESS NOTED)
Pillar II	Strengthen Women's Land Rights and Improve Governance	<p>Recommendation 4: Deploy the full range of tenure-strengthening tools, including registration, titling, certificates, and other legally recognized forms of documentation of individual and joint rights to land and other resources where applicable; participatory mapping and community land delimitation; and legal recognition and protection of women's land rights under collective, customary, and Indigenous tenure systems as appropriate to context.</p> <p>Recommendation 5: Pair legal reform with sustained social norms and behavior-change programming; legal literacy; fit-for-purpose digital land administration systems; strengthened institutional and administrative capacity; inclusive and accountable governance structures with meaningful participation of women; and accessible gender-responsive dispute resolution and justice mechanisms supported by legal aid and effective enforcement.</p>	<p>Ensure at least eighty percent of target countries collect data on SDG indicator 5.a.1 at least once, with at least forty percent demonstrating improvement in the share of rural women with secure rights to agricultural land.</p> <p>Ensure at least eighty percent of target countries report sex-disaggregated data on SDG indicator 1.4.2, including the perceived-security sub-indicator, at least once, with at least forty percent demonstrating improvement in women's secure and documented land tenure.</p>
Pillar II	Expand Women's Access to Financial Tools and Services	<p>Recommendation 6: Strengthen gender-responsive financial systems by working with financial regulators, development finance institutions, and commercial banks to adopt policies, incentives, and accountability frameworks that expand women's access to finance across agrifood systems, including through initiatives such as the WE Finance Code.</p>	<p>At least ten G20 governments should require publicly supported agricultural finance institutions – including agricultural development banks, guarantee funds, and participating financial institutions – to adopt and implement the WE Finance Code principles.</p>

APPENDIX III TABLE OF RECOMMENDATIONS AND METRICS

The table below consolidates the Working Group's seventeen recommendations and their associated metrics and targets, organized by pillar and theme.

PILLAR	THEME	RECOMMENDATION(S)	METRICS / TARGETS (BY 2030 UNLESS NOTED)
Pillar II	Expand Women's Access to Financial Tools and Services	<p>Recommendation 7: Expand access to finance for women farmers by strengthening policies, programs, and financing mechanisms that increase women's access to affordable and appropriate financial services throughout the agricultural cycle, including through value chain finance, embedded finance, cooperative and producer organization financing, guarantee mechanisms, and blended finance approaches.</p> <p>Recommendation 8: Expand growth finance for women-led agribusinesses by strengthening public, catalytic, and private financing mechanisms – including government-backed agricultural finance programs – that increase access to working capital, investment capital, and growth-oriented finance for women-led agrifood enterprises.</p> <p>Recommendation 9: Increase women's access to climate and resilience finance across agrifood systems, including investments that strengthen climate-smart agriculture, risk management, insurance, natural resource management, and resilient livelihoods.</p>	<p>G20 governments should double from current levels, and publicly report, the share of growth-oriented finance reaching women-led agrifood enterprises through publicly supported agricultural finance portfolios, with development finance institutions and public agricultural finance institutions adopting the same commitment across their lending and guarantee portfolios.</p> <p>G20 governments and climate finance institutions should ensure that at least twenty percent of climate finance directly benefits women farmers, women-led agrifood enterprises, and women's producer organizations, with annual public reporting on progress.</p>
Pillar II	Unlock Digital and AI-Enabled Tools and Services for Women Farmers	<p>Recommendation 10: Recognize digital agrifood ecosystems as publicly funded infrastructure by formally classifying digital agrifood ecosystems – including last-mile connectivity, affordable devices, mobile payment systems, interoperable digital identity and payment systems, and open platforms – as productive public infrastructure eligible for direct public investment and concessional financing.</p>	<p>Halve the gender gap in phone ownership (conventional and smartphone) and mobile internet use among rural populations, extending the G20's 2020 New Delhi commitment to halve the digital gender gap.</p>

APPENDIX III TABLE OF RECOMMENDATIONS AND METRICS

The table below consolidates the Working Group's seventeen recommendations and their associated metrics and targets, organized by pillar and theme.

PILLAR	THEME	RECOMMENDATION(S)	METRICS / TARGETS (BY 2030 UNLESS NOTED)
Pillar II	Unlock Digital and AI-Enabled Tools and Services for Women Farmers	<p>Recommendation 11: Ensure women benefit from improved digital infrastructure through targeted measures that address affordability, digital literacy and skills, and accessibility, and by investing in digital-based agricultural technology (agtech) tools and services that meet the needs and preferences of rural women and Indigenous communities.</p> <p>Recommendation 12: Establish data safeguards and institutionalize reporting by implementing robust statutory safeguards for privacy, informed consent, interoperability, and responsible data governance to protect women across agrifood systems – with particular attention to AI-enabled advisory, digital credit-scoring, and market-information tools – while publicly reporting progress through sex-disaggregated metrics.</p>	<p>Double the number of women farmers and women-owned enterprises using digitally based agricultural tools and services.</p> <p>Report annually on the number of rural women reached through publicly funded digital and tech literacy training programs in support of halving the digital gender gap.</p> <p>Ensure all G20-supported digital platforms – including AI-enabled agrifood platforms – comply with minimum standards for responsible data governance, privacy, transparency, and algorithmic accountability.</p>
Pillar II	Invest in Women-Centered Rural Infrastructure	<p>Recommendation 13: Prioritize investments in decentralized irrigation, community storage, aggregation hubs, cold chains, productive-use energy, feeder roads, and water systems that address the constraints facing women farmers, guaranteed by four strengthened pillars outlined in the World Bank's Environmental and Social Safeguards addressing land governance and resource rights, inclusive infrastructure design, inclusive procurement and economic opportunity, and protective governance and safe environments.</p>	<p>Gender-responsive design: Ensure one hundred percent of G20-supported rural infrastructure projects undertake gender-responsive needs assessments and consultations with women during project preparation, with findings reflected in project design.</p> <p>Gender-responsive finance: Ensure one hundred percent of G20-supported rural infrastructure projects are tracked using a recognized gender marker and publicly report gender-related outcomes.</p>

APPENDIX III TABLE OF RECOMMENDATIONS AND METRICS

The table below consolidates the Working Group's seventeen recommendations and their associated metrics and targets, organized by pillar and theme.

PILLAR	THEME	RECOMMENDATION(S)	METRICS / TARGETS (BY 2030 UNLESS NOTED)
Pillar II	Invest in Women-Centered Rural Infrastructure	Recommendation 13: Prioritize investments in decentralized irrigation, community storage, aggregation hubs, cold chains, productive-use energy, feeder roads, and water systems that address the constraints facing women farmers, guaranteed by four strengthened pillars outlined in the World Bank's Environmental and Social Safeguards addressing land governance and resource rights, inclusive infrastructure design, inclusive procurement and economic opportunity, and protective governance and safe environments.	<p>Women's access: Ensure that at least fifty percent of women farmers and women-led agrifood enterprises in targeted project areas have access to at least one new or improved productive infrastructure service.</p> <p>Safety and safeguards: Ensure one hundred percent of projects include gender-based violence risk assessments, accessible grievance mechanisms, and measures to protect women's land and water rights.</p>
Pillar II	Expand Women's Market Integration	<p>Recommendation 14: Organize women for economic participation by supporting the organization of women farmers into formal organizations, cooperatives, and enterprises – including digitally enabled models – and invest in the leadership, business, and entrepreneurial capabilities needed to improve access to finance, markets, and value chains at scale.</p> <p>Recommendation 15: Create market demand for women-led enterprises by increasing women's participation in domestic and global agrifood value chains through gender-responsive procurement, supplier diversity targets, and support for women bidders and suppliers within national agrifood system strategies and public-private partnerships.</p>	<p>Enable at least fifty million women farmers to participate in formal producer organizations, cooperatives, and enterprises.</p> <p>Increase by at least ten percent the share of publicly supported agrifood procurement and supplier development benefiting women farmers, women-led enterprises, and women-inclusive producer organizations, supported by national targets and public reporting.</p>

APPENDIX III TABLE OF RECOMMENDATIONS AND METRICS

The table below consolidates the Working Group's seventeen recommendations and their associated metrics and targets, organized by pillar and theme.

PILLAR	THEME	RECOMMENDATION(S)	METRICS / TARGETS (BY 2030 UNLESS NOTED)
Pillar II	Expand Women's Market Integration	Recommendation 16: Connect women to commercial opportunities by leveraging and expanding proven market access platforms such as the International Trade Centre's SheTrades Initiative, enabling women agrifood enterprises to access buyers, procurement systems, and export opportunities through aggregation, certification, and matchmaking platforms.	Expand women agripreneurs' access to market connection platforms by supporting at least one national or regional public-private platform providing aggregation, certification, or market-matchmaking services with intentional outreach to women agrifood enterprises, and encouraging participating corporations to establish and publicly report against supplier diversity targets for women-owned and women-inclusive agrifood enterprises.
Pillar III	Strengthen the Data and Accountability Infrastructure to Invest in Women	Recommendation 17: G20 governments should strengthen the data, evidence, and accountability systems needed to guide investment decisions, measure progress, and accelerate results by (a) investing in national statistical and administrative systems that generate, analyze, and publicly report data by sex and other contextually relevant characteristics across agrifood systems; (b) institutionalizing gender-responsive budgeting; and (c) strengthening transparent monitoring, reporting, and accountability mechanisms to track investments, implementation, and outcomes.	<p>Ensure that all person-level indicators collected through publicly funded agrifood programs and administrative systems are disaggregated by sex and other contextually relevant characteristics, and that at least ten G20 countries incorporate the Women's Empowerment Metric in National Statistical Systems (WEMNS) into their systems.</p> <p>Institutionalize gender-responsive budgeting across the agriculture sector, consistent with SDG indicator 5.c.1, with at least ten G20 countries establishing regular public reporting on gender-responsive agricultural expenditures and outcomes.</p> <p>Expand reporting to the FAOSTAT Gender in Agrifood Systems Domain through sustained investments, technical assistance, and capacity support to at least fifteen partner country national statistical systems.</p>

02 CARE ECONOMY

This chapter provides policymakers and leaders with practical guidance and identifies key areas for action to advance equality for women and girls globally.



Chapter Content:

Introduction, Frameworks, Case Studies, Metrics, Recommendations, Acknowledgements, and Appendices



I INTRODUCTION AND EXECUTIVE SUMMARY

Since 2015, the Women20 (W20) has advanced recommendations on unpaid care work, childcare, long-term care, decent work for care workers, social protection, and enabling infrastructure, with the G20 increasingly adopting and aligning with these recommendations within their declarations. Yet, global commitments have not translated into sufficient investment or implementation. Access to quality care services and support remains uneven, and care responsibilities remain unequal and deeply gendered, with women and girls continuing to shoulder a disproportionate share of unpaid care work.

Evidence shows that investments in care generate substantial social and economic returns for women, care recipients, families, and the broader economy. For example, ILO modeling estimates that, for every dollar invested in closing the childcare policy gap, global GDP could increase by an average of 3.76 dollars (ILO, 2023), and investments in childcare, long-term care, and related care policies could create up to 299 million jobs by 2035 (Addati et al., 2022). A coordinated, multi-stakeholder approach is required to build inclusive, high-quality, accessible, and sustainable care systems that address systemic inequalities and contribute to more equitable and resilient societies.

This document outlines how the care economy has been integrated in global multilateral policy frameworks and commitments made in the G20.

It presents the W20 Care Economy Working Group's recommendations to the G20 to accelerate action toward comprehensive, inclusive, and sustainable care systems, which broadly include: 1) increase investment in care systems; 2) reduce and redistribute unpaid care; 3) recognize care work through better data; and 4) reward and represent paid care work. Each recommendation is mapped to metrics and G20 baseline data, utilizing the Global Roadmap for Action on the Care Economy as a framework. The assessment reveals uneven progress across G20 countries and policy areas.

Overall, the W20's review suggests persistent implementation gaps. Public investment in care remains below recommended levels; access, coverage, and financial support for care systems vary considerably from country to country; and gaps in comparable expenditure and time-use data constrain comprehensive analysis across the G20. At the same time, policy developments and growing engagement in global care initiatives demonstrate continued momentum and create opportunities for stronger coordination. The G20 can build on this momentum and draw on emerging best practices to move from recognition and commitment toward sustained investment, comprehensive implementation, and accountability for care systems that advance gender equality, human rights, and social and economic development.

FIGURE 1 · THE RETURN ON INVESTMENT IN CARE

3.76

Global GDP could increase by an average of 3.76 dollars (ILO, 2023)

299M

and investments in childcare, long-term care, and related care policies could create up to 299 million jobs by 2035 (Addati et al., 2022).

Both figures are modeled estimates of the returns to closing care policy gaps. Source: ILO (2023); Addati et al.

II THE CARE ECONOMY IN INTERNATIONAL POLICY FRAMEWORKS AND G20 COMMITMENTS

DEFINITION

The care economy, as defined by the International Labour Organization (ILO)'s 2024 Resolution concerning decent work and the care economy, includes care work - both paid and unpaid - and direct and indirect care within and outside of the household.

ILO Resolution concerning decent work and the care economy (2024).

It encompasses the people who receive care and the people who provide care, from individuals to institutions. The care economy spans the diverse and complex care and support needs of people across all stages of the life course, including children, adolescents, youth, adults, older persons, persons with disabilities, and caregivers.

The W20's recommendations on the care economy are grounded in a growing body of international commitments, legal standards, and policy frameworks (see Appendix B for a summary) that recognize care as essential to human rights, inclusive growth, and co-responsible societies where caregiving responsibilities are shared equitably between women and men, families, communities, and governments. The International Labour Organization's 5R Framework for Decent Care Work – recognize, reduce, and redistribute unpaid care work, while rewarding and representing

paid care workers – provides a foundational policy approach for transforming care systems (Addati et al., 2018).

This framework was reinforced through the 2024 ILO Resolution, the first international tripartite agreement on the issue, which recognizes the links between care, gender equality, decent work, sustainable development, and social justice (ILO, 2024). The UN System Policy Paper on Transforming Care Systems further calls for a shift toward comprehensive care systems that are rights-based, gender-responsive, inclusive, and connected to the Sustainable Development Goals (United Nations, 2024). This connection to sustainable development was affirmed by the 2025 UN Resolution 80/152, which also acknowledged the need for additional measures by Member States to increase investment in the care economy and integrate care into national policies, planning, and data (United Nations General Assembly, 2025).

Recent legal developments have also strengthened the case for care as a matter of rights and public responsibility. In 2025, the Inter-American Court of Human Rights issued Advisory Opinion OC-31/25, recognizing the right to care - including the rights to receive care, provide care, and exercise self-care - and its relationship with other human rights (Inter-American Court of Human Rights, 2025). This rights-based approach is central to a caring society, where all people are recognized as both care providers and care recipients across the life course.

THESE FRAMEWORKS ARE INCREASINGLY REFLECTED IN G20 COMMITMENTS

2014·BRISBANE

The 2014 Brisbane Goal committed G20 members to reduce the gender gap in labor force participation by 25% by 2025 (G20, 2014)

2021·ROME ROADMAP

The 2021 G20 Roadmap Towards and Beyond the Brisbane Target set forward a path to achieve this goal through action on structural barriers like unpaid care (W20 Italia, 2022).

2025·BRISBANE-ETHEKWINI

In 2025, recognizing persistent gaps (Harris, 2025), G20 labor and employment ministers adopted the Brisbane-eThekwinini Goal (G20, 2025b), extending that commitment to reduce the gender labor force participation gap by 25 percent by 2030 and adding a commitment to reduce the gender pay gap by 15 percent by 2035 (G20, 2025a).

Critically, government ministers linked these goals to investments in quality care services and action to address structural barriers to women's full participation in labor markets.

III KEY RECOMMENDATIONS

G20 governments should treat care as essential social and economic infrastructure and accelerate action toward comprehensive, inclusive, and sustainable care systems. The W20 Care Economy Working Group's recommendations are below, each mapped to detailed metrics and G20 baseline data in Appendix A. These recommendations should be

implemented as part of a national care strategy that advances broader social, economic, and gender equality objectives, while also supporting G20 efforts towards an ambitious 35% reduction in gender gaps in labor force participation and wages by 2035.

RECOMMENDATION 01

INCREASE INVESTMENT IN CARE SYSTEMS

Increase investment in comprehensive care and support systems to 10% of national income by 2030, integrating education, healthcare, and social services. This should be done by increasing public investment, optimizing macroeconomic policy tools to mobilize fiscal resources, leveraging public-private models, and adopting innovative technological solutions.

TARGET 10% of national income by 2030 · Table A1, Appendix A; Relevant Case Studies

RECOMMENDATION 02

REDUCE AND REDISTRIBUTE UNPAID CARE

Promote the overall reduction and equal redistribution of unpaid care work to reduce the unpaid care gap by 35% by 2035 through government policies that address harmful social norms and encourage co-responsibility in caregiving and domestic work. This includes:

- i Increasing paid parental leave and accessible, affordable, and quality childcare and early education services to close the childcare policy gap by 35% by 2035.
- ii Progressively expanding access to quality long-term care and support services for older persons and persons with disabilities through the provision of statutory long-term care service systems across all G20 countries by 2035.

TARGET –35% unpaid care gap by 2035 · Table A2, Appendix A; Relevant Case Studies

RECOMMENDATION 03

RECOGNIZE CARE WORK THROUGH BETTER DATA

Recognize, measure, and evaluate paid and unpaid care work's contribution to economies, including GDP, and societal well-being through the systematic collection and analysis of comparable disaggregated data (e.g., time use surveys). This data substantiates the economic and social value of paid and unpaid care, brings visibility to women's disproportionate share of care work, contributes to a better understanding of care delivery models, and informs new areas of the care economy.

TARGET Comparable, regular G20 time-use and expenditure data · Table A3, Appendix A; Relevant Case Studies

RECOMMENDATION 04

REWARD AND REPRESENT PAID CARE WORK

Reward and represent paid care workers and promote and protect their dignity through the adoption and implementation of international labor standards and national policies that up-skill workers, strengthen collective representation, prevent violence and harassment in the world of work, and improve working conditions with fair employment and pay, decent work, and inclusive social protection.

TARGET Ratify and implement C189, C190 and C149 · Table A4, Appendix A; Relevant Case Studies

IV GLOBAL CARE FRAMEWORK

The Global Roadmap for Action on the Care Economy (GRAC) (Harris et al., 2024) provides a policy framework for action on care at the global level, with recommendations in four core areas: investments, coordination and advocacy, policy change, and evidence and data. The table in Appendix A adapts and applies the GRAC to the G20 context to assess current progress and identify

gaps across the W20's recommendations.

Overall, the W20's review shows that G20 members have taken significant steps to advance care policies, but progress remains uneven across countries and policy areas. Below is a summary of findings, which should be interpreted in light of significant gaps in internationally comparable data.

01 INVESTMENTS

G20 investment in care services remains low, with combined public spending on early childhood education and care (ECEC) [or pre-primary education if ECEC spending data are not available - see Appendix A for more details] and long-term care services ranging from 0.06% to 3.66% of GDP - far below the target of 10% of national income. While all but one G20 countries either disburses or receives foreign aid to early childhood education

(ECE), the aid levels are small and represent less than 4% of all foreign aid to education.

Comparable expenditure data is limited, particularly for non-OECD G20 members and for long-term care overall, making it difficult to assess progress comprehensively and consistently across the full G20. However, available data supports the need for G20 member states to increase public investments.

02 POLICY CHANGE ACROSS THE ILO'S 5R FRAMEWORK

G20 members have made progress across several areas of care policy, including childcare, long-term care, paid maternity and parental leave, social protection, infrastructure, and labor protections for care workers. Yet, coverage and financial support (i.e subsidies and incentives) remain uneven. Key gaps include: wide childcare policy gaps in many G20 countries, limited availability of paid long-term care leave, insufficient support for workers to provide care and support to family members,

unequal access to paid parental leave, and low ratification rates of international labor standards relevant to care workers, particularly for domestic workers and nursing personnel.

This analysis also points to promising policy trends, including the adoption of quality standards for the provision of childcare, extensive access to convenient transport and electricity (infrastructure), and most G20 countries meeting minimum social protection spending thresholds.

03 DATA AND EVIDENCE

The review identifies data availability as a cross-cutting challenge. Many G20 members, especially those that are not part of the OECD, do not regularly publish comparable and disaggregated data on care-related public expenditures, particularly for early childhood care and education, disability or social care, and long-term care.

Time-use data are similarly important for understanding unpaid care work and the gender

inequalities associated with it: across G20 countries with available data, women spend 2.24 times as many hours on unpaid work as men. While the majority of G20 countries collect time-use data, fewer have done so in the last five years, and several have delayed reporting these data to the United Nations. Strengthening data systems and reporting would support more effective policy design, monitoring, and accountability.

04 GLOBAL COORDINATION AND ADVOCACY

G20 engagement in global care coordination platforms is growing, including through participation in the Global Alliance for Care. However, there remains scope to expand participation among G20 governments and strengthen coordination across national,

subnational, and multilateral actors to support policy coherence, knowledge exchange, resource mobilization, and implementation. The review also highlights the need for better tracking of how care is reflected across international commitments.

Together, these findings suggest that G20 members should continue moving from recognition of care as a policy priority toward measurable investment, implementation, and accountability. Appendix A provides the detailed indicator-level assessment supporting these conclusions.

V CASE STUDIES

These case studies were selected as they represent best practices on policies and investments in the care economy across a range of G20 contexts and illustrate approaches that may be relevant or

adaptable across different national settings. Each case study is organized by relevant W20 recommendations.

RECOMMENDATION 1: INCREASE INVESTMENT IN CARE SYSTEMS

INDIVIDUALIZED DISABILITY SUPPORT THROUGH GERMANY'S FEDERAL PARTICIPATION ACT

1.03M people supported, 2024 **€28.7B** net public expenditure **+12.9%** on the previous year

Germany reformed its approach to disability support through the Bundesteilhabegesetz (Federal Participation Act), passed in 2016 and implemented in stages from 2017 to 2023, separating disability support (Eingliederungshilfe) from general means-tested social assistance and rebuilding it as an individualized, needs-based entitlement centered on self-determined participation in society. Germany funds services directly – assistance with daily living, education, employment, and community participation – assessed by need rather than household income. As of 2024, just over 1.03 million people, roughly 1.2 percent of Germany's population, received support under the reformed system, with net public expenditure reaching €28.7

billion, an increase of 12.9 percent from the previous year (Statistisches Bundesamt, n.d.). Nearly a third of recipients are children and youth. Germany's experience illustrates both the promise and the fiscal challenge of scaling up public investment in individualized, rights-based support: the shift expanded access and autonomy, but with net expenditure rising at double-digit rates in recent years, it has required the government to continually manage rapid, sustained cost growth, through administrative and eligibility reforms, offering G20 members a model for entrenching increased care investment as a right while illustrating the budgetary discipline such a commitment demands over time.

UNIVERSAL LONG-TERM CARE INSURANCE IN JAPAN

7M+ older adults certified, mid-2025 **1 IN 5** people aged 65 and over **2000** Kaigo Hoken introduced

Japan has one of the world's most aged populations and introduced its Long-Term Care Insurance system (Kaigo Hoken) in 2000. This has shifted the burden of eldercare from individual families to a system of social solidarity funded through mandatory insurance premiums. The system is universal for residents aged 65 and over, and also covers adults aged 40–64 with age-related conditions, with eligibility determined through a standardized national assessment rather than family income or availability of informal caregivers. As of mid-2025, over 7 million older adults – around one in five people aged 65 and over – were certified as

as needing long-term care or support (ILO, 2025). The system has professionalized eldercare work and reduced reliance on unpaid family caregivers, who continue to be predominantly women, though it has also faced ongoing financing pressure and workforce shortages as demand has grown, requiring periodic reform to premium and copayment structures. Japan's experience illustrates how G20 members with aging populations can build long-term care into national social insurance architecture, rather than treating eldercare as a private family responsibility.

RECOMMENDATION 2: REDUCE AND REDISTRIBUTE UNPAID CARE

EXPANDING MATERNITY PROTECTION AND PARENTAL LEAVE IN INDONESIA

6 MONTHS maximum leave, up from 3 **1,000 DAYS** of life covered **2024** Law No. 4 enacted

Indonesia strengthened maternity protection through Law No. 4 of 2024 on Maternal and Child Welfare During the First 1,000 Days of Life (2024). The law expands maternity leave beyond the previous three-month standard, allowing up to six months of leave in specific circumstances such as documented medical complications, with pay scaled to leave length (SSEK Law Firm, 2024), reflecting growing recognition of maternal health, child development, and caregiving responsibilities. The reform supports breastfeeding, maternal recovery, and early childhood development, and expansion of

paternity leave benefits (Yusuf & Putri, 2024) while contributing to broader care-economy objectives. Implementation challenges remain, however, including ensuring adequate income replacement, employer compliance, financing mechanisms, and extending protection to informal-sector workers, who make up a significant share of Indonesia's workforce. Indonesia's experience demonstrates how emerging economies can advance maternity protection while balancing labor-market realities, within a broader care-economy framework promoting gender equality and shared caregiving.

REDISTRIBUTING CARE BETWEEN PARENTS THROUGH SOUTH KOREA'S 6+6 PARENTAL LEAVE SYSTEM

100% of ordinary wages, capped monthly **+6.8%** births in 2025, to 254,500 **0.8** total fertility rate

South Korea faces one of the world's lowest fertility rates. The country introduced its "6+6 Parental Leave System" in January 2024, designed to actively redistribute caregiving between mothers and

fathers rather than simply expand leave. When both parents take leave within eighteen months of a child's birth, each receives up to six months of benefits at 100 percent of ordinary wages, subject

to monthly caps – one of the most generous designs for fathers' leave among OECD countries. The scheme was reinforced in 2025 with higher benefits, expanded employer-paid paternity leave, and simplified application processes. Provisional government data show births rose 6.8 percent in 2025 to 254,500 – the highest number since 2010 – with the total fertility rate recovering to 0.8 for the first time in four years (Gahui, 2026). Researchers

caution that other factors, including a post-pandemic rise in marriages, are also likely contributing, and longer-term data is needed to isolate the scheme's specific effect. Still, South Korea's experience offers G20 members a concrete example of family leave policy designed explicitly around redistributing, rather than merely accommodating, unpaid care work.

POLICIES AND A COMMON APPROACH ON CARE ACROSS THE AFRICAN UNION

Several African Union member states are advancing unpaid care work at the national policy level. Kenya took a landmark step in December 2025 when its Cabinet approved a National Care Policy, becoming the second AU member state, after Cape Verde, to adopt a coordinated national care framework (Maichuhie, 2025). Rwanda revised its Law Governing Persons and Family in July 2024 to formally recognize unpaid care work in marital property, backed by time-use data showing Rwandan women spend far more time on unpaid care than men (between 3-5 hours more) (UN Women, 2022). Tanzania is advancing shared care responsibility through its National Gender and Women Development Policy (2023) and National Clean Cooking Strategy (2024-2034), targeting 80

percent clean cooking adoption by 2034 to ease rural care burdens (The United Republic of Tanzania, 2023; The United Republic of Tanzania Ministry of Energy, 2024). South Africa used its 2025 G20 Presidency to prioritize care work within the G20 Empowerment of Women Working Group and is developing a national care strategy. In December 2025, the AU's Specialized Technical Committee on Gender Equality and Women's Empowerment called for a Common African Position on Care Work and an African Care Forum to coordinate national strategies continent-wide, signaling a shift toward embedding care in national development planning, even as most member states remain earlier in this process than Kenya, Rwanda, Tanzania, or South Africa (African Union, 2025).

RECOMMENDATION 3: RECOGNIZE CARE WORK THROUGH BETTER DATA

MEASURING UNPAID CARE WORK AND ITS CONTRIBUTION TO GDP IN MEXICO

23.9% of GDP: unpaid household and care work, 2024, worth 8 trillion pesos

26.3% of GDP once emotional care is incorporated, in the 2024 edition

80+ open-data indicators in Mexico City's Care Indicators System

Mexico began systematically measuring the economic value of unpaid household and care work in 2003 through its Satellite Account of Unremunerated Household Work (Cuenta Satélite del Trabajo No Remunerado de los Hogares), maintained by the national statistics office, INEGI, as a supplementary account alongside the official System of National Accounts. The account draws on Mexico's National Time Use Survey to assign an

imputed monetary value to unpaid domestic and care activities (including food preparation, cleaning, shopping, and direct care and support) based on the market cost of equivalent paid labor. As of 2024, this work was valued at 8 trillion pesos, equivalent to 23.9 percent of GDP, exceeding the contribution of manufacturing (20.3 percent) and commerce (18.6 percent) as measured sectors; the 2024 edition also incorporated emotional care for the first time,

raising the total to 26.3 percent of GDP (INEGI, 2025). More recently on the local level, in 2022, Mexico City's Women's Secretariat, with Open Data Charter, launched a Care Indicators System aggregating over 80 open-data indicators on the supply and demand for care to guide local care policy and service planning (UNDP, 2023). Mexico's

experience offers G20 members a model for institutionalizing unpaid care measurement at both the national and subnational level – pairing a recurring, comparable national statistic with open, granular local data – making the scale of unpaid care work, its economic contribution, and unmet care needs visible to policymakers.

RECOMMENDATION 4: REWARD AND REPRESENT PAID CARE WORK
RIGHTS FOR AGED CARE WORKERS IN AUSTRALIA

\$24 → \$34 AUD PER HOUR

hourly pay for care workers, over three years

9,000 → 20,000

aged care union members, 2021-25

RESIDENCY

a first pathway to permanent residency for migrant care workers

Australia reformed its aged care sector following the Royal Commission into Aged Care Quality and Safety, an independent investigation that revealed significant failings in the quality of care, workforce conditions, and sector governance. In response to the investigation and a union-backed case pushing for reform, the government legislated a historic wage increase for care workers, raising pay from \$24 to \$34 AUD per hour over three years, and introduced mandatory minimum care time, requiring providers to deliver a daily minimum amount of care to each resident. The resulting staffing increase could not be met by the domestic workforce alone, so in partnership with local unions, the government developed the Aged Care Industry Labor

Agreement (ACILA), which allows approved providers to sponsor migrant aged care workers and, for the first time, includes a pathway to permanent residency, conditioned on providers signing a Memorandum of Understanding with an aged care union. Aged care union membership rose from 9,000 to 20,000 over four years (2021-25) as migrant workers gained secure employment status (UNI Global Union, 2026), and the sector has since been removed from all future Designated Area Migration Agreements. Australia's experience offers G20 members a model for pairing wage reform and minimum-care standards with a migration pathway that conditions permanent residency on formal worker representation.



VI CROSS-CUTTING AREAS WITH OTHER W20 ISSUES

Care is an issue woven across society and intersects multiple working groups within the W20 USA's mandate; and as such, it must be addressed systematically. Unpaid care responsibilities constrain women's participation in the labor market, entrepreneurship, and education, while paid care workers form a large and often unprotected segment of the workforce whose conditions bear directly on decent work standards. Climate change and health system gaps, in turn, intensify the

demand for care, making investment in care systems inseparable from progress on both agendas.

The six intersections below - Decent Work, Entrepreneurship, Education/STEAM/Digital/AI, Planet, Health, and Agriculture and Food Security - illustrate the interconnection between these areas and why the G20 should adopt holistic and coherent policies that can cut across these overlapping and related issues.

DECENT WORK

RECOMMENDATION 4

Strengthening labor standards and practices to improve decent work for care workers

Unpaid care work affects women's access to decent work, and paid care workers are a highly vulnerable workforce that requires stronger policies to ensure decent work standards are upheld. Women's care responsibilities shape their labor force participation, driving their concentration in part-time, informal, lower-paid, and insecure work that often provides limited benefits and inadequate protections. Care work in general is undervalued, as it is primarily performed by women, particularly immigrants and those of racialized identities. Many care workers lack formal contracts and access to formalization pathways. Key labor rights, including freedom of association, the right to collective bargaining, and the guarantee of a safe and healthy workplace, remain out of reach. This insecurity is compounded by care workers' socio-economic

status, including migration status, which further isolates them from social protections and leaves them open to exploitation. By expanding access to social protections, identifying formalization pathways that preserve and expand workers' current livelihoods, and ratifying key ILO Conventions including ILO C189 on decent work for domestic workers, ILO Convention 149 on nursing personnel, ILO C190 on the elimination of violence and harassment in the world of work, ILO C183 on maternity protection, and ILO C156 on workers with family responsibilities, in addition to the 2024 resolution concerning decent work and the care economy, G20 members can uphold and advance decent work standards for both unpaid and paid caregivers.

ENTREPRENEURSHIP

RECOMMENDATIONS 1 AND 2

Expanding care-conscious entrepreneurial business models to invest in care systems and reduce unpaid care work

Entrepreneurship opportunities are adversely affected by unpaid care responsibilities which limit women's time, mobility, and capital to start or grow a business. Unpaid care work done mostly by women constrains entrepreneurial opportunity and helps

explain persistent gaps in women's business ownership and access to finance. International financing bodies have identified care responsibilities as a specific barrier to women securing credit, since caregiving constraints limit the

time available to meet lender requirements, build business networks, and scale operations. At the same time, the care economy itself represents a significant entrepreneurial opportunity: emerging models are helping women convert unpaid care skills into formal, income-generating businesses, particularly in childcare, eldercare, and home-based care services. Investment in care infrastructure therefore serves a dual purpose for the entrepreneurship agenda – freeing women's time for business creation while also expanding a growing market for women-led care enterprises.

G20 governments should ensure care and entrepreneurship policies are designed together, including by extending access to finance, business support, public procurement opportunities, and formalization pathways to women-led care enterprises, while ensuring that entrepreneurship models do not become a route to low-paid, informal, or unprotected care labor, and by recognizing care service provision as a legitimate, investable business sector rather than solely an informal or family obligation.

EDUCATION / SCIENCE, TECHNOLOGY, ENGINEERING, ARTS, MATHEMATICS (STEAM) / DIGITAL / AI

RECOMMENDATIONS 2 AND 4

Embedding care-responsive practices in education and technology to redistribute unpaid care and reward paid care workers

Without addressing care, investments in education and digital transitions cannot be sustained. Unpaid care responsibilities continue to limit women's participation in STEAM fields, AI innovation, and lifelong learning, while the motherhood penalty in academic careers starkly illustrates how caregiving responsibilities translate into slower promotion, fewer research opportunities, and persistent gender gaps in higher education. At the same time, platform work—including care platform work—shows the risks of digitalization: while technology can expand access, it can also intensify informality, surveillance, wage insecurity, and gaps in labor and social protection. In line with ILO Convention No. 193 on decent work in the platform economy, adopted in June 2026, platform-mediated care work

should be governed by algorithmic transparency, human oversight, worker protections, freedom of association, and collective bargaining rights. Education is therefore central to transforming the care economy. By placing caregivers at the center, education and early childhood development policies can reduce unpaid care work and create dignified jobs. Moreover, early years education plays a critical role in shaping new social norms and cultural change, including the promotion of caring masculinities that rebalance responsibilities across genders. Across the G20, education can serve as a powerful lever to embed recognition of care as economic infrastructure and drive future skills, digital innovation, and cultural transformation.

PLANET - EARTH, AIR, WATER, AND SUN

RECOMMENDATIONS 1 AND 2

Directing climate finance and resilience planning towards care systems and redistribution of unpaid care

Investments in care systems are not only social policies but also climate infrastructure. Climate change itself intensifies unpaid care work; climate-related health issues increase the demand for caregiving, while longer hours are required to fetch water, food, and fuel as resources become scarce. At the same time, climate shocks disrupt

community care networks through climate-induced migration and erode care infrastructure, making care work more complex and precarious. Yet care also builds climate resilience: it sustains households and communities through crises, enabling adaptation, workforce stability, and recovery. Green transitions cannot be sustained by deepening the

care crisis or relying on unpaid care work; they must recognize care as economic infrastructure at the heart of just transitions. Climate finance must therefore dedicate resources to care systems, and,

by advancing the care-climate nexus through policies and financing, the G20 can make care a cross-cutting priority for both economic justice and environmental sustainability.

HEALTH

RECOMMENDATIONS 1, 2, AND 4

Aligning health and care workforce policy and investment to increase investment in care systems, redistribute unpaid care, and reward paid care workers

The health and care economy agendas are closely connected but not synonymous. Health systems extend beyond the care economy to encompass disease prevention, diagnosis and treatment, public health, medicines, and other clinical services. The two areas intersect most directly through the health and care workforces and in areas such as maternal and reproductive health, nursing, disability and rehabilitation, mental health, and long-term and palliative care. Health and care workers, who are predominantly women, provide much of this essential care, making investments in workforce, decent working conditions, and education and skills critical to both stronger health systems and care systems. The quality, accessibility, and affordability

of health care also shape the amount and intensity of care that people require over their lifetime, with stronger health systems helping to prevent care needs and reduce reliance on unpaid care. At the same time, aging populations, chronic disease, and gaps in affordable health care can increase the demand for unpaid care and shift care responsibilities from formal systems to the household. G20 health and care policies should therefore be coordinated to simultaneously strengthen health systems while ensuring that care needs are not shifted onto unpaid caregivers and that all caregivers are adequately supported and protected.

AGRICULTURE AND FOOD SECURITY

RECOMMENDATIONS 1 AND 2

Closing rural infrastructure gaps to redistribute unpaid care and increase investment in agrifood systems

Unpaid care and domestic responsibilities constrain women's productivity and participation across agrifood systems, even as women drive much of global food production, processing, marketing, household nutrition, and natural resource management. Globally, women spend more than twice as much time on unpaid domestic and care work, approximately 4.2 hours a day for women compared to 1.9 for men (FAO, 2023), driven in rural areas largely by time spent collecting water and fuel. These responsibilities limit women's access to productive resources, training, markets, finance, technology, producer organizations, and leadership

opportunities, and are compounded by chronic underinvestment in rural infrastructure and public services, reducing the time available for farming, entrepreneurship, and market participation. Climate change and environmental degradation further intensify these dynamics, reinforcing a cycle of lower productivity and economic exclusion. G20 members should take action by directing rural infrastructure and public service investment to alleviate labor-intensive household responsibilities, such as water and fuel collection, that drive women's unpaid care work in agrifood systems.

APPENDIX A THE GLOBAL ROADMAP FOR ACTION ON THE CARE ECONOMY IN THE G20 CONTEXT

This table adapts and applies the [Global Roadmap for Action on the Care Economy \(GRAC\)](#) to the G20, mapping each GRAC recommendation to W20 recommendations, and identifying where G20 countries stand as it relates to each (column labeled “G20 Progress”). A note on our adaptation: some indicators have been revised to incorporate the most relevant and recent data (marked with *), and

the “Intermediate Action” and “2030 Goal” columns from the 2024 GRAC have been excluded for simplicity and relevance. Additionally, where internationally comparable G20 data are unavailable, the framework uses the closest available proxy indicators. Full data is available from the W20 Care Economy Working Group upon request.

Table A1: W20 Recommendation 1 - Increase Investment in Care Systems

W20 Recommendation #1

Increase investment in comprehensive care and support systems to 10% of national income by 2030, integrating education, healthcare, and social services. This should be done by increasing public investment, optimizing macroeconomic policy tools to mobilize fiscal resources, leveraging public-private models, and adopting innovative technological solutions

GRAC RECOMMENDATION	OTHER RELEVANT W20 RECOMMENDATIONS	GLOBAL INDICATORS	GLOBAL BASELINE
Increase public expenditure on equitable quality public care services – Early Childhood Education and Care (ECEC) and/or pre-primary education [GRAC Recommendation 1.1]	#3. Recognize care work through better data	Public ECEC expenditure as % of GDP (OECD Social Expenditure Database, SOCX) Public pre-primary education expenditure as % of GDP (UNESCO/OECD Education at a Glance)	OECD countries spend on average 0.8% of GDP on ECEC ¹ (OECD Family Database PF3.1, 2019); global data on ECEC is scarce

G20 PROGRESS

OECD G20 members spend an average of 0.65% of GDP on ECEC [figures range from 1.26% (France) to 0.27% (USA); data from 2021-23, [OECD](#)]. No internationally comparable ECEC expenditure data is available for 9 G20 countries.

G20 members spend an average of 0.35% of GDP on pre-primary education ([UNESCO](#)) [figures range from 0.89% (Russia, 2013) to 0.06% (Indonesia, 2014)].

¹ This average masks significant variation and excludes most of the Global South. ECEC expenditure data for non-OECD G20 members is largely unavailable through internationally comparable sources, representing a critical measurement gap. Where ECEC data is unavailable, pre-primary education expenditure data is used as a proxy. However, pre-primary education is a more limited metric; ECEC includes both care and education components for ages 0-8, while pre-primary education is limited to education services for children approximately ages 3-6.

GRAC RECOMMENDATION	OTHER RELEVANT W20 RECOMMENDATIONS	GLOBAL INDICATORS	GLOBAL BASELINE
Increase public expenditure on equitable quality public care services – Long-Term Care (LTC) for aging and disability [GRAC Recommendation 1.1]	#3. Recognize care work through better data	Total long-term care expenditure as % of GDP (OECD System of Health Accounts, SHA – HC3 Long-Term Care (Health) + HCR1 Long-Term Care (Social) = total)*	OECD countries spend on average 1.8% of GDP on LTC (OECD). ² No comparable LTC data available for non-OECD G20 countries, except for Brazil

G20 PROGRESS

10/19 G20 members report data to the OECD on LTC expenditures. These countries spend an average of 1.62% of GDP on health-related LTC. ([OECD SHA-HC3](#)). 4 of these 10 countries (Australia, France, Japan, UK) report additional LTC social (disability care) expenditures, averaging an additional 0.4% of GDP ([OECD SHA-HCR1](#)).

No internationally comparable LTC expenditure data available for 9 countries.

Increase bilateral and multilateral foreign aid to support care services and infrastructure [GRAC Recommendation 1.2]	#3. Recognize care work through better data	% of foreign aid to education allocated to pre-primary education (Theirworld).	1.4% (of which, 0.4% came from bilateral donors) of foreign aid to education went to pre-primary education
		# of countries that allocate and receive foreign aid to early childhood education (ECE)* (OECD DAC CRS) ³	No data on foreign aid to LTC
		% of foreign aid to LTC*	

G20 PROGRESS

11/19 G20 countries allocate bilateral foreign aid to ECE ([OECD DAC CRS](#)). Across those countries, the percentage of foreign aid to education that is allocated to ECE ranges from .12% (Germany) - 3.5% (Canada) in 2024 (calculated by authors based on [DAC education flows](#)).

8/19 G20 countries were bilateral recipients of foreign aid to ECE (with Türkiye the only G20 member that both disbursed and received ECE aid) ([OECD DAC CRS](#)). Across those countries, the percentage of foreign aid received for education that went to ECE ranges from close to 0% (China) to 3.49% (Türkiye) in 2024 (calculated by authors based on [DAC education flows](#)).

No international comparable data on foreign aid to LTC.

Without dedicated LTC and/or care economy markers in OECD DAC reporting, G20 performance on foreign aid for care services and infrastructure cannot be comprehensively assessed.

² This average masks wide variation and excludes the majority of the Global South.

³ Similar to the above metric on public expenditure on ECEC, foreign aid data for ECEC for G20 members is largely unavailable through internationally comparable sources. As a proxy, we use foreign aid data for early childhood education (ECE) - a more limited metric similar to pre-primary education which encompasses education, typically for ages 3-6, but not care services for the youngest children.

Table A2: W20 Recommendation 2 - Reduce and Redistribute Unpaid Care Work

W20 Recommendation #2

Promote the overall reduction and equal redistribution of unpaid care work to reduce the unpaid care gap by 35% by 2035 through government policies that address harmful social norms and encourage co-responsibility in caregiving and domestic work. This includes (i) increasing paid parental leave and accessible, affordable, and quality childcare and early education services to close the childcare policy gap by 35% by 2035 and (ii) progressively expanding access to quality long-term care and support services for older persons and persons with disabilities through the provision of statutory long-term care service systems across all G20 countries by 2035.

GRAC RECOMMENDATION	OTHER RELEVANT W20 RECOMMENDATIONS	GLOBAL INDICATORS	GLOBAL BASELINE
Ensure universal access to quality, affordable, and accessible Childcare [GRAC Recommendation 3.1]	#1. Increase investment in comprehensive care and support systems	<p># of countries with no childcare policy gap (ILO).</p> <p># of countries with a statutory national pre-primary education system for ages 3 and above (ILO)</p> <p># of countries that establish quality standards for the provision of center-based childcare services (World Bank WBL)</p>	<p>26 countries have no statutory childcare policy gap (zero time between parental leave and childcare services or pre-primary education)</p> <p>105 countries have a statutory pre-primary education system</p> <p>62/190 countries establish quality standards for center-based childcare services</p>

G20 PROGRESS

While 4/19 G20 countries have no childcare policy gap, across the rest of the G20, the average childcare policy gap is four (4) years ([W20](#))

13/19 G20 countries have a statutory national pre-primary education system for ages 3 and above ([ILO](#))

All G20 countries except for India have either partial (six) or full (twelve) quality standards for the provision of child care ([World Bank WBL](#))

Strengthen comprehensive support systems for aging and long-term care (LTC) [GRAC Recommendation 3.2]	#1. Increase investment in comprehensive care and support systems	<p># of countries with statutory long-term care service systems (ILO)</p> <p># of countries with paid long-term care leave (ILO)</p> <p># of countries with national long-term care strategy (WHO)</p>	<p>91 countries have a statutory long-term care service system (ILO)</p> <p>35 countries have paid long-term care leave (ILO)</p> <p>95 countries have a long-term care strategy (WHO)</p>
---	---	--	--

G20 PROGRESS

15/19 G20 countries have a statutory LTC service system for older persons ([ILO](#))

10/19 G20 countries do not provide any LTC leave, 3/19 provide unpaid LTC leave, and 6/19 provide paid LTC leave. ([ILO](#))

Most G20 countries have either a strategy or a partial(focused) LTC strategy. However, 12/19 have a LTC strategy while 7 do not report ([WHO](#))

Provide paid maternity and parental leave to all new parents of infants, adhering to ILO minimum International labor standards [[GRAC Recommendation 3.3](#)]

#4. Reward and represent paid care work

of countries that adhere to ILO C183 guaranteeing women at least 14 weeks of paid maternity leave plus other protections ([ILO Global Care Policy Portal](#), [World Bank Gender Data Portal](#), [WBL](#))

100 countries adhere to ILO C183, and 43 countries have ratified C183

of countries that offer at least 1 week of paid leave to fathers ([ILO](#))

122 countries provide at least 14 weeks of paid maternity leave, with 117 countries financing maternity cash benefits through social protection systems

of country ratifications of ILO

81 countries provide mandatory coverage for maternity leave cash benefits for self-employed women

C183 on maternity protection ([ILO](#))

of country ratifications of ILO

115 countries provide at least 1 week of paid leave to fathers, and 16 countries reserve some parental leave to fathers

C156 on workers with family responsibilities ([ILO](#))

46 countries have ratified C156

G20 PROGRESS

10/19 G20 countries align with ILO C183 ([ILO Global Care Policy Portal](#), 2025) and 2/19 G20 countries have ratified C183 ([ILO](#))

13/19 provide at least 14 weeks of paid maternity leave ([ILO Global Care Policy Portal](#))

10/19 countries provide mandatory coverage for maternity leave cash benefits for self-employed women ([ILO Global Care Policy Portal](#))

10/19 countries provide at least 1 week (5 days) of paid leave for fathers ([ILO Global Care Policy Portal](#), 2025), with 5 of these 10 reserving parental leave for fathers, and 2 additional countries providing paternity leave solely through reserved parental leave to fathers ([ILO Global Care Policy Portal](#), 2025). 4/19 G20 countries provide no paternity or parental leave reserved for fathers.

6/19 countries have ratified C156 ([ILO](#))

Ensure adequate paid leave encompasses all family members in their household needing care, including older people and those with disabilities [GRAC Recommendation 3.4]

of countries providing no paid leave for workers to meet the care needs of 'family members' and 'relatives' ([World Policy Analysis Center](#))

110 countries provide no paid leave for workers to meet the care needs of immediate family members, extended family members, or relatives

G20 PROGRESS

13/19 G20 countries provide no paid leave for workers to meet the care needs of immediate family members, extended family members, or relatives, and 5 G20 countries provide paid leave to meet the care needs of at least some extended family members. Only 1 country (Russia) has comprehensive leave for family members or relatives ([World Policy Analysis Center](#))

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 [GRAC Recommendation 3.6]

#1. Increase investment in comprehensive care and support systems

SDG indicator 6.1.1 (WHO/ UNICEF's JMP): % of population using safely managed drinking water source

73% of the world is using a safely managed drinking water source (e.g., piped water)

SDG indicator 6.2.1a (WHO/ UNICEF's JMP): % of population using a safely managed sanitation service

57% of the world uses a safely managed sanitation service

91% of the world has access to electricity

SDG indicator 7.1.1 (IEA/World Bank): % of population with access to electricity

60.6% of the world has convenient access to public transportation in urban areas

SDG indicator 11.2 (UN Habitat): % of population that has convenient access to public transport, by sex, age, and persons with disabilities*

There are wide regional variations across all metrics, with Sub-Saharan Africa having the widest access gaps.

G20 PROGRESS

Across G20 countries, use of a safely managed drinking water source averages 83.7%.

5/19 countries have no data. ([WHO/ UNICEF's JMP](#))

Across G20 countries, use of a safely managed sanitation service averages 79.4%. There is only 1 country that falls below 50% (Argentina). ([WHO/ UNICEF's JMP](#))

In almost all G20 countries, 99-100% of the population has access to electricity. ([IEA/World Bank](#))

15/19 countries have more than 50% of their population w/ convenient access to transport in urban areas ([UN Habitat](#))

Table A3: W20 Recommendation 3 - Recognize Care Work through Better Data

W20 Recommendation #3

Recognize, measure, and evaluate paid and unpaid care work's contribution to economies, including GDP, and societal well-being through the systematic collection and analysis of comparable disaggregated data (e.g., time use surveys). This data substantiates the economic and social value of paid and unpaid care, brings visibility to women's disproportionate share of care work, contributes to a better understanding of care delivery models, and informs new areas of the care economy.

GRAC RECOMMENDATION	OTHER RELEVANT W20 RECOMMENDATIONS	GLOBAL INDICATORS	GLOBAL BASELINE
Share better, up-to-date, disaggregated data on national care expenditures and foreign aid [GRAC Recommendation 4.1]	#1. Increase investment in comprehensive care and support systems	<p># of countries that share public data on national care expenditures on pre-primary education and early childhood care and education (UNESCO)</p> <p># of countries that share public data on national expenditures on LTC (OECD)*</p>	<p>38 countries published pre-primary education expenditure data in the last 3 years (2021-24)</p> <p>Global data unavailable for early childhood care and education (ECCE) and LTC</p>
G20 PROGRESS <p>Pre-primary: 12/19 G20 countries have published disaggregated expenditure data on pre-primary education in the last three years (2022-2024), while none provide systematic public data on ECCE. (UNESCO)</p> <p>ECCE: No G20 country systematically reports expenditure data covering children younger than pre-primary age.</p> <p>LTC: 10 G20 countries share public data covering national expenditures on long-term care (OECD). Expenditure data is not available for non-OECD countries except Brazil.</p>			
Conduct regular time-use surveys to determine the proportion of time spent on unpaid domestic and care work, disaggregated by sex, age, disability, and location [GRAC Recommendation 4.2]	#2. Reduce and redistribute unpaid care work	<p>SDG indicator 5.4.1 (UNSD, UN Women): proportion of time spent on unpaid domestic and care work, by sex, age and location</p> <p># of countries using time use surveys (TUS) (Open Data Watch; UN Women)</p> <p># of countries conducting TUS every 8 years* (UNSD)</p> <p># minutes of unpaid work by men and women (OECD)</p>	<p>Far from global SDG 5.4.1 target</p> <p>49 countries published time use data between 2013-2022</p>

G20 PROGRESS

17/19 G20 countries have reported national time use survey (TUS) data to UNSD in accordance with SDG 5.4.1, with 12/19 reporting data in the last 5 years (since 2021, [UNSD](#))

However, at least 6 G20 countries have conducted more recent time use surveys but have not reported that data to the UN, leaving gaps in international monitoring despite the existence of survey data.

Saudi Arabia has never conducted a national TUS; Indonesia has only piloted one.

Across G20 countries, women spend 2.24x as many hours on unpaid work. (calculated by authors)

Prioritize evidence generation on what works to amplify rigorous research results, and communicate results in accessible formats and forums, disseminated to a diversity of audiences [[GRAC Recommendation 4.3](#)]

of care economy knowledge resources available (collected by the Global Alliance for Care's Global Digital Community), disaggregated by type of care work, region, and population*

93 knowledge resources in the Global Digital Community in 2023 Research dissemination via events and information sharing on care is not currently tracked comprehensively

G20 PROGRESS

160 resources available through the Global Alliance for Care's Global Digital Community, including resources covering [13/19 G20 countries](#)

Table A4: W20 Recommendation 4 - Reward and Represent Paid Care Work

W20 Recommendation #4

Reward and represent paid care workers and promote and protect their dignity through the adoption and implementation of international labor standards and national policies that up-skill workers, strengthen collective representation, prevent violence and harassment in the world of work, and improve working conditions with fair employment and pay, decent work, and inclusive social protection.

GRAC RECOMMENDATION	OTHER RELEVANT W20 RECOMMENDATIONS	GLOBAL INDICATORS	GLOBAL BASELINE
Enhance social protection systems to promote financial security and ensure the provision and receipt of quality care, considering the support needs of persons with disabilities [GRAC Recommendation 3.5]	#1. Increase investment in comprehensive care and support systems	% of national income spent on comprehensive social protection floor (GEF EJR Indicator 1.1, ILO) # of countries providing financial or tax support for families to pay for childcare services (WBL)	GEF EJR Indicator 1.1: target has been met per GEF; however, some countries still fall below the 3% threshold on total expenditure for social protection (excluding health)



SDG 1.3.1: % of children/ families with children receiving cash transfers ([ILO](#))

78/190 economies provide support (financial or tax) for families for childcare services

SDG 1.3.1: % of the population above retirement age receiving pension benefits ([ILO](#))

31/117 countries provide family cash transfers to more than 75% of children/ households

SDG 1.3.1: # of countries providing cash transfers to persons with disabilities ([ILO](#))

79/131 countries provide pensions to more than 75% of the population above retirement age

43/110 countries provide social protection benefits to more than 75% of the population with severe disabilities

G20 PROGRESS

18/19 G20 countries spend more than 3% of GDP on social protection (excluding health). Indonesia is the only G20 country that falls below this threshold ([ILO](#))

16/19 G20 economies provide some form of financial or tax support for childcare ([WBL](#))

10/19 G20 countries provide family cash transfers to more than 75% of children/ households ([ILO](#))

15/19 G20 countries provide pensions to more than 75% of the population above retirement age ([ILO](#))

9/19 G20 countries provide social protection benefits to more than 75% of the population with severe disabilities ([ILO](#))

Ratify ILO Convention 189 on domestic workers, Convention 190 on violence and harassment in the world of work, Convention 149 on nursing personnel, and other relevant key international normative frameworks critical for improving working conditions for care workers [[GRAC Recommendation 3.7](#)]

of country ratifications of C189 ([ILO](#))

38 countries have ratified C189

of country ratifications of C190 ([ILO](#))

44 countries have ratified C190

of country ratifications of C149 ([ILO](#))

41 countries have ratified C149

G20 PROGRESS

6/19 G20 countries have ratified C189 ([ILO](#))

2/19 G20 countries have ratified C149 ([ILO](#))

9/19 G20 countries have ratified C190 ([ILO](#))

Table A5: Implementation Enablers for W20 Recommendations 1-4

Implementation enablers for W20 Recommendations 1-4

These implementation enablers support delivery of the four W20 care recommendations by strengthening coordination and collaboration, integration, multi-level governance, and collective action.

GRAC RECOMMENDATION	OTHER RELEVANT W20 RECOMMENDATIONS	GLOBAL INDICATORS	GLOBAL BASELINE
Enhance the role of national governments as primary duty bearers of care systems and provide more space for policy leaders to share what works in policy, financing, and practice. [GRAC Recommendation 2.1]	Supports all W20 recommendations	# of governments that are members of the Global Alliance for Care	20 members
G20 PROGRESS 25 national government members as of mid-2026, including eight (8) G20 members plus Spain, which is part of the EU (GAC) 41 subnational government members (as of mid-2026), representing six (6) G20 countries (plus Spain) (GAC)			
Strengthen the inclusion and cross-cutting integration of care in multilateral forums and investments. [GRAC Recommendation 2.2]	Supports all W20 recommendations	# of international instruments (e.g. declarations, commitments or resolutions) that explicitly mention/integrate the care economy, with disaggregation in non-gender focused sectors like humanitarian relief, climate and environment, health, labor, education, migration, and social protection.* Amount of \$ from philanthropic donors to care-related organizations and programs	There is no tracking of this, yet. Once a tracking system is established, the baseline can be determined. Stakeholders engage in knowledge exchange, collective advocacy, and strategic mobilization of funds through the Global Alliance for Care.

G20 PROGRESS

Global Alliance for Care (GAC) is tracking care references in relevant international commitments, although the analysis is not yet public.

G20 members participating in GAC engage in knowledge exchange, peer learning, and collective advocacy.

Strengthen multi-level governance for care systems by recognizing and supporting the role of local and subnational governments in the planning, financing, implementation, and monitoring of care policies, services and infrastructure. [Not in the 2024 GRAC, future proposed 2.3]	Supports all W20 recommendations	<p># of G20 countries whose national care strategies, policies, or legal frameworks explicitly assign roles and responsibilities to local and/or subnational governments</p> <p># of G20 countries with formal multi-level coordination mechanisms for care policy involving national and local/subnational governments</p> <p># of local and regional governments in G20 countries with formally adopted care strategies, care systems, dedicated care governance mechanisms, or care-centered territorial plans</p>	No internationally comparable baseline currently exists.
--	----------------------------------	---	--

G20 PROGRESS

Global Alliance for Care (GAC) will establish an initial G20 baseline through a systematic review of national care strategies, legislation, intergovernmental coordination mechanisms, and documented local and regional care policies.

Based on the initial review and assessed feasibility of future tracking, the GAC will develop a tool to track these indicators globally and across the G20.



APPENDIX B KEY INTERNATIONAL FRAMEWORKS AND COMMITMENTS ON CARE

YEAR	FRAMEWORK/ COMMITMENT	CORE CONTRIBUTION	RELEVANCE TO CARE ECONOMY
2014	G20 Brisbane Goal	Reduce the gender gap in labor-force participation by 25% by 2025, from 2012 levels	Established a measurable G20 commitment to increasing women's economic participation.
2018	ILO 5R Framework for Decent Care Work	Recognize, reduce and redistribute unpaid care work; reward and represent paid care workers	Foundational framework for transformative care policy; formally endorsed through the 2024 ILO Resolution.
2021	G20 Roadmap Towards and Beyond the Brisbane Target	Sets out actions to increase the quantity and quality of women's employment and address pay gaps, discrimination and unequal paid/unpaid work	Explicitly addresses unpaid care, parental and care leave, and investment in affordable childcare and long-term care.
2024	ILO Resolution concerning decent work and the care economy	Establishes a common definition and guiding principles for the care economy and endorses the 5R approach	First international tripartite agreement specifically on decent work and the care economy, linking care with gender equality, decent work, sustainable development and social justice.
2024	UN System Policy Paper on Transforming Care Systems	Provides a UN-wide framework and policy options for comprehensive, rights-based, gender-responsive care systems	Positions care-system transformation as integral to gender equality, social justice and achievement of the SDGs.
2025	Inter-American Court Advisory Opinion OC-31/25	Recognizes care as a stand-alone human right and defines its relationship with other human rights	Major legal step toward treating care as a rights issue and a responsibility extending beyond households and individuals. Adopted June 12, 2025.
2025	G20 Brisbane-eThekweni Goal	Extends the 25% reduction in the gender labor-force participation gap to 2030; encourages a 15% reduction in the unadjusted gender wage gap by 2035	Links achievement of gender equality in labor markets to addressing structural barriers, including access to quality childcare and older-person care and more equal sharing of care responsibilities.
2025	UNGA Resolution 80/152 - Contribution of the Care Economy to Sustainable Development	Calls for integrating care into national planning and statistics, improving measurement of paid and unpaid care, and increasing investment in care infrastructure and services	Elevates the care economy within the UN sustainable-development agenda and calls on the UN system, development partners, IFIs and MDBs to support national care systems through finance, technical assistance and capacity-building.

APPENDIX C WORKING GROUP ACKNOWLEDGEMENTS

The following W20 Care Economy Working Group members contributed to this document:

Kelsey Harris	W20 USA Delegate, Chair of Care Economy Working Group	Erin Radford	W20 USA Delegate
Chiou See Anderson	W20 Australia Head of Delegation, Co-Chair of Care Economy Working Group	Aapta Garg	W20 USA Delegate
Gala Diaz Langou	W20 Argentina Delegate	Adriana Carvalho	W20 Brazil Head of Delegation
Kathleen Riach	W20 United Kingdom Delegate	Betul Ozel Cicek	W20 Türkiye Co-Head of Delegation
Rebecca Rewald	W20 USA Delegate		

The Working Group is exceptionally grateful to its Knowledge Partners for their guidance and technical expertise that they provided throughout the development of this document:

Global Alliance for Care

Ana Moreno and Jacqueline Leduc

International Development Research Centre

Carolina Robino and Amar Nijhawan

REFERENCES

- Addati, L., Cattaneo, U., Esquivel, V., & Valarino, I. (2018). Care work and care jobs for the future of decent work. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40dgreports/%40dcomm/%40publ/documents/publication/wcms_633135.pdf
- Addati, L., Cattaneo, U., & Pozzan, E. (2022). Care at work: Investing in care leave and services for a more gender equal world of work. International Labour Organization. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@dcomm/documents/publication/wcms_838653.pdf
- African Union. (2025, December 2). African Union Commission concluded 10th specialized technical committee on GEWE and Africa pre-commission on the status of women 70 consultation, setting a bold continental agenda for gender equality [Press Release]. <https://au.int/en/pressreleases/20251202/au-concluded-10th-specialized-technical-committee-gewe>
- Food and Agriculture Organization of the United Nations. (2023). The status of women in agrifood systems. <https://doi.org/10.4060/cc5343en>
- Gahui, K. (2026). No. of births in 2025 breaks 15-year high at 254,500: data. Korea.net. <https://www.korea.net/NewsFocus/Society/view?articleId=288047>
- G20. (2025a). G20 South Africa Summit: Leaders' Declaration. G20 South Africa. <https://www.g20.utoronto.ca/2025/251122-declaration.html>
- G20. (2025b). G20 2025 Labour and Employment Ministerial Declaration. G20 South Africa. <https://www.g20.org.za/g20-media/16881/>
- G20 (2014). G20 Leaders' Communiqué. G20 Australia. <https://g20.utoronto.ca/2014/2014-1116-communicue.html>
- Harris, K. (2025). Closing gaps, opening opportunities: The G20's progress on women's economic empowerment –and what comes next. Center for Global Development. <https://www.cgdev.org/publication/closing-gaps-opening-opportunities-g20s-progress-womens-economic-empowerment-and-what>
- Harris, K., Panda, A., Sachetti, F. C., Hasan, K., Blomstrom, E., & Papagiotti, F. (2024). The global roadmap for action on the care economy. Center for Global Development. <https://www.cgdev.org/publication/global-roadmap-action-care-economy>
- Instituto Nacional de Estadística y Geografía. (2025, November 25). Cuenta Satélite del Trabajo No Remunerado de los Hogares de México (CSTNRHM) [Press release]. https://www.inegi.org.mx/contenidos/saladeprensa/boletines/2025/tnrh/CSTNRHM2024_RR.pdf
- Inter-American Court of Human Rights. (2025, June 12). Advisory opinion OC-31/25: The content and scope of care as a human right and its interrelationship with other rights. Organization of American States. <https://www.corteidh.or.cr/OC-31-2025/index-eng.html>
- International Labour Organization. (2023). The benefits of investing in transformative childcare policy packages towards gender equality and social justice. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40dgreports/%40gender/documents/briefingnote/wcms_900115.pdf
- International Labour Organization. (2024). Resolution concerning decent work and the care economy. https://www.ilo.org/sites/default/files/2024-07/ILC112-Resolution%20V-%7BRELMEETINGS-240620-001%7D-Web-EN_0.pdf
- International Labour Organization. (2025). Long-term care insurance (Kaigo Hoken) in Japan. ILO Global Care Policy Portal. <https://webapps.ilo.org/globalcare/south-4-care/24?language=en>
- International Labour Organization. (2026). C193 - Decent Work in the platform economy convention, 2026 (No. 193). https://normlex.ilo.org/dyn/nrmlx_en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:4496059
- Law No. 4 of 2024 regarding the Welfare of Mothers and Children in the First Thousand Days (Indon.). <https://peraturan.bpk.go.id/Download/349268/UU%20Nomor%204%20Tahun%202024.pdf>
- Maichuhie, K. (2025). What Kenya's adoption of National Care Policy means for gender equality. Daily Nation. <https://nation.africa/kenya/news/gender/what-kenya-s-adoption-of-national-care-policy-means-for-gender-equality-5308780>
- SSEK Law Firm. (2024). Employer obligations under Indonesia's new law on maternal and child welfare. <https://ssek.com/blog/employer-obligations-under-indonesias-new-law-on-maternal-and-child-welfare/>
- Statistisches Bundesamt. (n.d.). 1 029 000 Personen erhielten 2024 Leistungen der Eingliederungshilfe für Menschen mit Behinderung [1,029,000 people received

integration assistance benefits for people with disabilities in 2024]. Destatis. Retrieved 2026.

<https://www.destatis.de/DE/Themen/Gesellschaft/Umwelt/Soziales/Sozialhilfe/eingliederungshilfe.html>

UNI Global Union. (2026). Migrant care workers: Building worker power and promoting rights.

<https://uniglobalunion.org/report/migrant-care-workers/>

United Nations. (2024). Transforming care systems in the context of the Sustainable Development Goals and Our Common Agenda.

https://unsdg.un.org/sites/default/files/2024-07/FINAL_UN%20System%20Care%20Policy%20Paper_24June2024.pdf

United Nations Development Programme. (2023). Making care needs visible with care indicators: Mexico. Data to Policy Navigator. <https://www.datatopolicy.org/use-case/open-data-charter>

United Nations General Assembly. (2025, December 15). Contribution of the care economy to sustainable development (Resolution 80/152, A/RES/90/555). <https://digitallibrary.un.org/record/4097266?v=pdf>

The United Republic of Tanzania Ministry of Energy. (2024). National Clean Cooking Strategy (2024-2034). <https://www.nishati.go.tz/uploads/documents/en1717680135NATIONAL%20CLEAN%20COOKING%20STRATEGY%202024-2034%20FINAL.pdf>

The United Republic of Tanzania. (2023). Thirtieth anniversary of the fourth world conference on women and adoption of the Beijing Declaration and Platform for Action (1995).

https://www.unwomen.org/sites/default/files/2024-09/b30_report_tanzania_en.pdf

UN Women. (2022). Baseline survey on unpaid care work status among women and men in 8 districts of Rwanda. United Nations Entity for Gender Equality and the Empowerment of Women (UN Women).

<https://africa.unwomen.org/sites/default/files/2022-06/3R%20Baseline%20survey%20report%20FINAL.pdf>

W20 Italia. (2022). G20 Rome Roadmap towards and beyond the Brisbane Target: more, better and equally paid jobs for women. <https://w20italia.it/wp-content/uploads/2022/07/Rome-Roadmap.pdf>

Yusuf, I., & Putri, A. (2024). Employers obligations on maternal and child welfare under Law No. 4 of 2024. Nusantara Legal Partnership. <https://nusantaralegal.com/employers-obligations-on-maternal-and-child-welfare-under-law-no-4-of-2024/>

03 DECENT WORK

This chapter provides policymakers and leaders with practical guidance and identifies key areas for action to advance equality for women and girls globally.



Chapter Content:

Introduction, Frameworks, Case Studies, Metrics, Recommendations, Acknowledgements, and Appendices



I DECENT WORK FOR WOMEN: IDENTIFYING THE CHALLENGES

Women constitute half the population and more than 40 per cent of the total workforce in the G20 countries. Yet despite progress in some areas, gender gaps in the world of work persist, in high-income as well as middle- and lower-income countries. Gender disparities exist across the four pillars of decent work. Women continue to experience lower labor force participation, higher un- and under-employment, fewer workforce protections, and more informality and precarious employment than men. Gender wage gaps remain high, and occupational segregation and other factors mean that women in many sectors are more vulnerable than men to negative consequences from technological and environmental change. Women are underrepresented in the institutions and mechanisms that determine workplace policies and practices. Unequal gender power relations also render women workers disproportionately vulnerable to severe labor exploitation, including forced labor, and to gender-based violence and harassment at work.

Using the International Labor Organization's Decent Work agenda as the policy framework to guide our work, we have developed recommendations for national-level policies, laws, regulations and programs in the following four primary issue areas:

FOUR PRIMARY ISSUE AREAS

- 01** From Brisbane to Johannesburg: Reducing gaps in women's labor force participation and women's pay
- 02** Addressing the impact of AI and technology on employment and the quality of work for women
- 03** Expanding rights and protections for women in the informal economy
- 04** Eliminating forced labor for women

Some challenges are relevant across multiple issue areas, and we included them in the "Interrelated Issues" section to underscore their broad impact on the primary Decent Work issues mentioned above. These interrelated issues include:

INTERRELATED ISSUES

- Addressing domestic worker vulnerability.
- Reducing gender-based violence and harassment in the world of work.
- Strengthening data collection and evaluation.

II THE ILO FRAMEWORK FOR ADVANCING DECENT WORK

DEFINITION

The concept of decent work was developed by the International Labor Organization and is built on four inter-related pillars: Employment Creation, Rights at Work, Social Protection, and Social Dialogue—with gender equality as a cross-cutting priority. The pillars of decent work are defined in Appendix I. They are designed to promote productive work that delivers fair income, security, and equal opportunities.

Decent work is widely embraced by major global, regional and national institutions as a policy framework for building inclusive, sustainable economies. The concept is embedded in the UN's Sustainable Development Goals for 2030 (Goal 8), in the principles of the UN Global Compact (the world's largest corporate sustainability initiative), and embraced as an essential component of women's economic empowerment by UN Women and other leading women's advocacy organizations (UN Women & International Labour Organization, 2012; United Nations, 2015; United Nations Global Compact, n.d.). Governments worldwide have integrated its core tenets into national development strategies. (International Labour Organization, 2018)."

III G20 COMMITMENTS ON DECENT WORK AND GENDER DISPARITIES

The G20 has embraced decent work as a policy framework for calls to action on employment-related matters since the 2009 Summit in Pittsburgh, at which the G20 leaders, responding to the global financial crisis, committed to “implementing recovery plans that support decent work, help preserve employment, and prioritize job growth.”

Successive G20 Leader Summits have consistently adopted communiqués committing to prioritizing

job creation, just transitions, and social protection frameworks in their economic planning. G20 commitments to advancing decent work and to closing gender gaps in the world of work were reaffirmed most recently at the 2025 Summit, both in the G20 Leaders’ Declaration and in the G20 Principles for Inclusive Economic Growth, Employment and Reduced Inequality. The 2025 commitments are enumerated in Appendix III.

IV EXECUTIVE SUMMARY OF WORKING GROUP RECOMMENDATIONS

This summary outlines five key issue areas and associated recommendations to advance decent work for women in the workforce, improve protections, and address emerging challenges.

FIRST

To reduce gaps in women’s labor force participation and pay, stakeholders should adopt multi-pronged strategies that include workplace reforms such as paid parental leave and flexible work arrangements, as well as improving pay and working conditions in female-dominated sectors. Increasing women’s representation in leadership and collective bargaining is essential, alongside implementing gender impact assessments in policymaking. The goal is to reduce labor force participation and gender pay gaps by 35% by 2035, supported by robust anti-discrimination laws, equal pay measures, and improved data collection on gender gaps.

SECOND

As artificial intelligence (AI) and technology reshape employment, it is critical to govern these transitions with gender-responsive frameworks. This includes ensuring decent work, preventing gender bias, and establishing accountability for AI’s effects on employment. Worker protections must be strengthened across AI value chains, with laws adapted to guarantee benefits, safety, and social protection. Proactive gender impact assessments and reskilling investments are needed to prevent declines in women’s employment and job quality.

THIRD

Expanding rights and protections for women in the informal sector requires adapting social protection systems to meet their needs. This means ensuring access to health care, pensions, basic income, and childcare, particularly for low-income workers. Plans to reduce exploitation and progressively extend formal, gender-responsive protections are vital, as is the collection and analysis of national data on informal workers, disaggregated by sex.

FOURTH

To protect women from forced labor, comprehensive laws must ban imports made with forced labor, ensure remediation for affected workers, and mandate due diligence across supply chains. Recruitment practices should be reformed to prohibit charging workers fees, ensure fair contracts, protect freedom of movement, and guarantee access to remedies for abuse, holding both recruiters and employers accountable.

FINALLY

Addressing some inter-related issues in decent work includes updating labor laws to protect domestic workers, guaranteeing equal rights, fair contracts, and safe reporting of abuse. All G20 countries should ratify and implement ILO Convention 190 to prevent workplace violence, with a focus on protecting women and vulnerable groups. Improved collection and analysis of gender-disaggregated data is essential to measure progress and inform future action.

V BACKGROUND AND RECOMMENDATIONS FOR G20 LEADERS

A. BRISBANE TO JOHANNESBURG: CLOSING THE WOMEN'S LABOR FORCE PARTICIPATION GAP AND THE GENDER PAY GAP

In 2014, G20 leaders committed in Brisbane, Australia, to reducing the gap in labor force participation between men and women by 25 percent from 2012 levels by 2025. This goal—called the Brisbane goal or “25 by 25”—aimed to bring 100 million more women into the workforce, boost global growth, and reduce poverty and inequality.

G20 countries have repeatedly reaffirmed their commitment to the Brisbane goal, citing it to justify new policies and report annually to the International Labor Organization (ILO) and the Organization for Economic Co-operation and Development (OECD) (ILO and OECD, 2025). This commitment led to policy actions such as national plans and strategies to support women in the workplace, expanded access to affordable childcare, and measures to improve women's earnings.

As of 2024, significant progress has been achieved in bringing more women into the workforce, with the average unweighted G20 gender gap in labor force participation declining from 22.2 percent in 2012 to 18.0 percent – an almost 19 percent reduction. This translates to 100 million more women in the workforce.

Nine countries, including Argentina, Australia, the European Union, France, Germany, Japan, the Republic of Korea, South Africa, and the United Kingdom, nearly achieved or surpassed the Brisbane Goal on labor force participation. However, progress is uneven, and several countries, such as India, Indonesia, Italy, Mexico, Saudi Arabia and Türkiye, still lag significantly behind the target, despite considerable improvements. The COVID-19 pandemic initially stalled progress, but subsequent recoveries have seen women's labor force participation rebound strongly, highlighting the continued potential for further gains.

A July 2025 report by the Center for Global Development includes an analysis of country progress in meeting the Brisbane goals on labor force participation across the G20 (Harris, 2025).

In advance of the 2025 G20 meeting in South Africa, the W20 called on world leaders to build on progress by increasing women's participation in the workforce and improving pay and job quality. Specifically, the W20 called on the G20 to reduce the gender labor force participation gap and the gender pay gap by 35 percent by 2035, known as the Johannesburg goals.

2014 BRISBANE

participation gap –25% by 2025

2025 W20 ASK

both gaps –35% by 2035

2025 G20 ADOPTED

participation –25% by 2030; wage gap –15% by 2035

In *Women at Work in G20 Countries: Progress and Policy Action in 2024* (2025), the ILO and the OECD reported that across G20 countries, the average unadjusted wage gap between men and women (measured at the median monthly wage for full-time employees) was reduced to 15.4 percent in 2022-2023. This was down from 18 percent in 2020 and 20.6 percent in 2006. Over this period, wage gaps declined by more than 10 percentage points in Brazil, Indonesia, Japan, the Republic of Korea and South Africa, while the unadjusted wage gap

increased in China, India and Türkiye. Cross-national differences in the wage gap levels remain considerable, ranging from five percent in Italy to 43 percent in India (ILO & OECD, 2025).

Leaders at the South Africa G20 meeting recognized that persistent pay inequality undermines economic inclusion, limits women's lifetime earnings and retirement security, and holds

back overall productivity and growth. They noted that unequal pay between men and women for work of equal value remains a major obstacle to gender equality in the labor market.

However, the W20 recommendation was not fully adopted. Under South Africa's presidency, the G20 committed only to progressively reducing the unadjusted gender wage gap by 15% by 2035 (based on 2022 levels). G20 leaders also committed to reducing the gender gap in labor force participation by 25% by the year 2030.

Increasing decent work opportunities for women is

not only a matter of fairness but an economic imperative. Studies have shown that reducing gender gaps in labor force participation increases GDP by expanding the total labor supply, mitigating the economic impacts of shrinking working-age populations in some countries, and driving productivity gains through greater diversity, innovation, and talent allocation. To more effectively achieve the goals of reducing and closing the labor force participation and gender pay gaps, we offer the following recommendations, which focus on structural barriers.

RECOMMENDATIONS

REDUCE THE LABOR FORCE PARTICIPATION GAP BY 35 PERCENT BY 2035

RECOMMENDATIONS 1

Adopt multi-stakeholder strategies with businesses and worker representatives to eliminate gender-based disparities in workforce participation by dismantling structural barriers through reformed workplace policies, including but not limited to paid parental leave and flexible work arrangements, improved pay and conditions in women-dominated sectors, and targeted programs supporting women's entry, retention, and advancement in male-dominated fields. Special attention should be directed to green jobs and technology sectors, where labor demand and wage premiums are significant.

INDICATORS / METRICS

- Reduction in the gender labor force participation gap
- Increase in women's share of employment in male-dominated sectors, including green jobs and technology
- Reduction in the gender pay gap across median earnings
- Reduction in occupational segregation

RECOMMENDATIONS 2

Ensure that national and workplace policies on care, occupational safety and health, social protection, just transitions, and new technologies are shaped through rigorous gender impact assessment and by actively creating spaces that advance women's leadership and meaningful participation, including in collective bargaining and social dialogue processes.

INDICATORS / METRICS

- Increase in women's representation in leadership, trade union and collective bargaining bodies
- Increase in the proportion of national labor and workplace policies developed with documented gender impact assessments
- Increase in women's representation in tripartite social dialogue bodies



RECOMMENDATIONS

REDUCE THE GENDER PAY GAP BY 35% BY 2035

RECOMMENDATIONS 1

Enact and enforce comprehensive legal protections against discrimination, ensuring they are accompanied by practical, proactive measures to achieve substantive equality, including equal pay legislation with objective job evaluation, pay transparency, and living wage policies, as well as accessible complaint mechanisms.

INDICATORS / METRICS

- Adoption and enforcement of equal pay legislation, including pay transparency measures and objective job evaluation mechanisms.
- Reduction in the gender wage gap across the wage distribution, including at lower deciles.
- Increase in the share of workers – disaggregated by sex – covered by living wage policies.
- Increase in the number of gender-based workplace discrimination complaints resolved.

RECOMMENDATIONS 2

The G20 should request that the OECD, ILO, and national statistical agencies provide data on the gender gap in labor force participation and gender gaps in pay to more accurately track progress toward meeting the Johannesburg goals.

INDICATORS / METRICS

- Publication and dissemination of accurate and timely data related to women's labor force participation in G20 countries.
- Publication and dissemination of accurate and timely data related to pay disaggregated by gender in G20 countries.

Case studies on the Quebec Legislation on Pay Equity, Australia's Gender Equality Targets, Brazil's Equal Pay Law, the UK Gender Pay Gap Reporting, and the Indonesia: Women in STEM Workforce Readiness and Development Program are included in Section VI(A).

B. ADDRESSING THE IMPACT OF AI ON WOMEN IN THE WORKFORCE

The expansion of artificial intelligence (AI) poses both significant opportunities and high risks to the attainment of decent work standards in the world of work. Women-dominated occupations are almost twice as likely to be exposed to generative AI as male-dominated ones, with a disproportionate share falling into the highest-automation-risk categories. According to a 2026 ILO research brief, exposure to generative AI varies widely across regions and income levels. In high-income countries, 41 per cent of jobs are exposed, compared to 11 per cent in low-income countries (International Labour Organization [ILO], 2026). These gaps reflect differences in occupational structures and sectoral composition, digital

readiness, and skills.

The ILO research also concluded that women are more exposed to generative AI than men in 88 percent of countries. This can likely be attributed to a higher share of women in the services sector and the rapid expansion of AI in these economies. For some women workers, such as health and care workers, the greater threat may be less the elimination of jobs than the degradation of job quality, including heightened workloads, embedded algorithmic bias, and increased marginalization (Gmyrek et al., 2023).

These risks are compounded by entrenched occupational segregation and women's

underrepresentation in STEM and in the development,

THE COST OF INACTION

Unmanaged AI displacement risks pushing women out of vulnerable roles and making G20 countries vulnerable to increased unemployment, shrinking tax bases, reduced consumer demand, and undermining the projected productivity gains from AI as well as overall economic growth.

RECOMMENDATIONS 1

Ensure that AI transitions are governed through proactive, gender-responsive AI governance frameworks that uphold decent work standards, strengthen social dialogue, assess labor market impacts, and prevent gender inequalities from being reproduced or amplified through algorithmic and AI systems. Governments and employers should establish accountability mechanisms to monitor the effects of AI on employment, working conditions, equality of opportunity and treatment, and workers' rights throughout technological transitions, including through engagement with worker organizations.

INDICATORS / METRICS

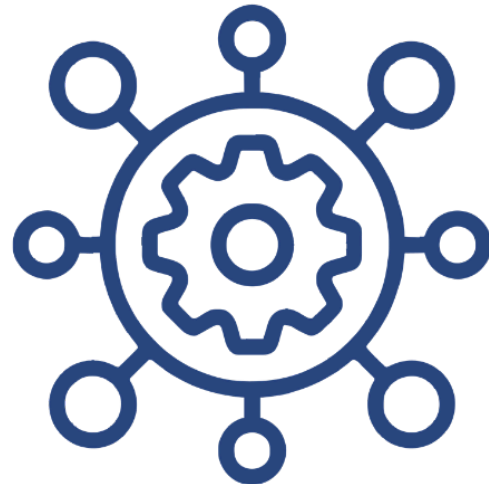
- Number of countries with gender-responsive AI governance frameworks.
- Number of gender-responsive AI governance frameworks developed in collaboration with worker organizations.

RECOMMENDATIONS 2

Strengthen protections for workers across AI value chains, (referring to all workers involved in building, training, running, and maintaining AI systems including platform workers, data annotators, content moderators and other AI-adjacent occupations disproportionately performed by women and workers in low- and middle-income countries) by extending labor rights, occupational health and safety protections, collective representation, and social protection coverage regardless of employment classification. Labor legislation should be adapted to ensure access to health insurance, sick leave, pension entitlements, and safe working conditions throughout AI-related supply chains.

design, and deployment of AI systems.

FRAMEWORKS



INDICATORS / METRICS

- Percentage of workers across AI value chains covered by statutory labor rights and social protection.
- Number of countries that have extended core labor rights and social protections to workers in AI value chains, including platform workers, contractors, freelancers, and outsourced workers.

Case studies on the EU Artificial Intelligence Act and the Canadian AI Strategy are included in Section VI(B).

RECOMMENDATIONS 3

Conduct gender-disaggregated impact assessments prior to AI deployment, ensuring income and social protection continuity for displaced workers, and investing in reskilling pathways that explicitly account for caregiving responsibilities and support women's transition into AI-enabled and high-growth occupations and implement measures that prevent disproportionate reductions in women's employment, earnings and job quality through social dialogue and evidenced-based approaches.

INDICATORS / METRICS

- Percentage of women in occupations most vulnerable to job loss from AI.

C. DECENT WORK IN THE INFORMAL ECONOMY

60%

of the global workforce is
informally employed

740M

informal workers worldwide are
women

33%

of women employed in the G20

Nearly 60 percent of the global workforce is informally employed, meaning they are not covered, or are insufficiently covered, by laws, regulations, and programs that provide labor rights, social protection, and other employment benefits to formal workers. An estimated 740 million informal workers worldwide are women. Structurally complex, the informal workforce encompasses self-employed workers, workers in private homes, and workers in informal enterprises, as well as workers in formal enterprises who nevertheless lack the rights and protections of formal employment. It is also extremely diverse, including workers who range from street vendors and waste pickers to domestic workers sewing garments and unlicensed factory workers, to app-based platform workers and fast-food workers hired on zero-hours contracts. While informal work is most prevalent in developing and emerging economies, it exists across G20 countries, sectors, and income levels, including within high-income economies. An estimated 33% of women employed in the G20 work in conditions of informality, including 48.6% of employed women in upper-middle-income G20 economies and 81.4% of employed women in lower-middle-income G20 economies. (ILO and OECD, 2024).

Women informal workers face a range of intersecting challenges that limit their economic security, rights, and opportunities for advancement. They are disproportionately concentrated in low-paid and precarious forms of work—domestic work, home-based work, agriculture, street vending, and care work. These vulnerabilities are compounded by gender inequalities such as unequal pay, exposure to harassment and violence, and exclusion from decision-making processes that shape their livelihoods. Without legal recognition and access to social insurance, they lack income security during periods of illness, maternity,

unemployment, or old age, reinforcing cycles of poverty and inequality.

The transition from informal to formal employment is an important pathway to addressing these challenges, and G-20 leaders have repeatedly emphasized this transition as a central driver for inclusive growth, reducing inequality, and securing decent work (see Appendix III). But evidence shows that there is no single successful strategy for achieving this goal. Because of the complexity of informal work, effective formalization requires a comprehensive, inclusive, and gender-responsive approach that recognizes the structural vulnerabilities associated with informality and the diverse circumstances of women workers. Strategies should be tailored to reflect differences across sector, occupation, and local context, while ensuring that informal workers and their representative organizations are directly involved in designing and implementing the laws, policies, and programs that directly affect their livelihoods.

For self-employed and workers in informal enterprises, evidence shows that effective policies need to address both enterprise formalization and the progressive extension of rights and protections to workers in tandem. Measures that focus solely on formalizing businesses may increase enterprise registration without improving workers' access to social protection or labor rights. Conversely, extending labor protections without addressing the constraints faced by informal enterprises may discourage formalization or undermine livelihoods. (see case study on Peru in section IV).

Extending social protection requires a two-track approach. Workers with the capacity to contribute should be progressively integrated into contributory social insurance through simplified registration and affordable contribution mechanisms, while workers



with low or irregular incomes should be protected through adequately financed non-contributory social protection schemes. Combining these approaches is essential to achieving universal social protection while recognizing the diversity of workers in the informal economy.

Strategies for achieving decent work for informal workers must also take into account that informality is increasingly experienced through the informalization of employment within formal enterprises, which occurs when workers are employed through arrangements that reduce or bypass the protections traditionally associated with formal employment: for example, the replacement of jobs with predictable schedules and guaranteed pay with on-call, ad-hoc arrangements; subcontracting arrangements that obscure employer responsibility; classification of workers as independent contractors not covered by labor laws or regulations; and platform-based arrangements that use algorithmic management tools to allocate tasks, monitor worker performance and determine pay. These forms of employment may provide enterprises with flexibility, but they can also transfer risks from employers to workers by limiting access

to labor rights, social protection, employment security and other elements of decent work. To address increasing informalization within the formal economy, governments should adopt measures to ensure that employment relations are properly recognized, prevent the evasion of labor obligations, and ensure that new forms of work do not create new pathways to informality.

Addressing informality remains an economic imperative for G20 countries seeking long-term stability and security. Extending rights and protections to informal workers benefits workers, businesses, and the broader economy alike: fair pay, secure conditions, and investment in worker well-being drive higher productivity, better health outcomes, stronger corporate reputations, and lasting economic stability. Continuing the tradition of G20 declarations, members should deepen their commitment to extending labor protections, social protections, and decent work standards to informal workers, while also investing in the collection and integration of reliable data on the informal economy and its workers to design more effective policies.

RECOMMENDATIONS 1

Adopt comprehensive legislative and policy frameworks to promote the transition from informal to formal employment while preventing the informalization of employment relationships within the formal economy. Such frameworks should:

- 01** extend labor rights and protections to all workers regardless of contractual arrangement, including the right to organize and engage in collective bargaining;
- 02** support the formalization of enterprises through enabling regulatory measures, integrating business formalization with labour rights, social protection and income security;
- 03** prevent the misclassification of employees and the use of work arrangements intended to relieve the employer of labour obligations;
- 04** ensure that informal workers and their representative organizations are meaningfully involved in the design, implementation, and evaluation of laws and policies affecting their livelihoods through institutionalized social dialogue;
- 05** be gender responsive and contextualized to address the diversity of informality and to preserve and enhance existing livelihoods.

INDICATORS / METRICS

- Measures adopted to promote transition to formality
- Measures adopted to extend to informal workers the legally protected rights to organize
- Existence of formal consultation mechanisms with organizations representing informal and non-standard workers.
- Percentage of workers employed by formally registered enterprises who are in informal employment, disaggregated by sex

RECOMMENDATIONS 2

Expand scope and reach of social protections system to provide informal workers with access to benefits by adapting benefits, contributions and administrative procedures to the needs and constraints of informal economy workers and informal enterprises, with consideration to the needs and constraints of women workers. This should include access to health care services, pension benefits, basic income guarantees, and childcare, with subsidies for workers with low income.

- a** Sub-recommendation 1.1: Expand contributory social insurance through simplified registration, affordable contributions and digital enrolment for workers with contributory capacity.
- b** Sub-recommendation 1.2: Expand tax-financed non-contributory schemes for workers with low or irregular incomes.
- c** Sub-recommendation 1.3 Ensure that social protection systems are climate-responsive, with mechanisms to protect informal workers most vulnerable to climate change.

INDICATORS / METRICS

- SDG Indicator 1.3.1 (effective social protection coverage), disaggregated by sex, sector, employment status and migration status. (International Labour Organization [ILO], n.d.)
- Number of countries adopting measures to expand social protections and rights to informal workers and/or informal enterprises (disaggregated by sex and sector).
- Percentage of women informal workers receiving at least one contributory or non-contributory benefit. (data from OECD KILBIH 2.0 database)

RECOMMENDATIONS 3

Ensure the systematic collection, analysis, and dissemination of official national data on informal workers and enterprises, disaggregated by sex, and following the guidance of the International Conference of Labor Statisticians in this area.

INDICATORS / METRICS

- Percentage of women in each G20 country working in informal employment, by occupational sector, including % employed informally within the formal sector.
- Number of countries producing regular statistics on informal employment.

Case studies on zero-hour contracts in the UK; Tunisia's self-entrepreneurship law and program; Brazil's integrated formalization and social protection strategy; South Africa's domestic worker social protection initiative; Jordan's subsidy fund program; and Peru's pathways to formalization initiative are included in Section VI(C).

D. PROTECTING WOMEN FROM FORCED LABOR

27.6M

people in forced labor worldwide

6M

women and girls in forced labor exploitation

\$64B

in illicit profits yearly

The ILO estimates that worldwide, 27.6 million people are in forced labor. Of that total, 6.3 million are trapped in forced labor for commercial sexual exploitation, another 3.9 million are in state-imposed forced labor and the remaining 17.3 million are in forced labor in the private economy in sectors other than the commercial sex sector – what the ILO calls for statistical purposes forced labor exploitation (International Labour Organization [ILO], Walk Free, & International Organization for Migration [IOM], 2022). Of these 17.3 million workers, some 6 million are women and girls, more than one-fifth of whom are in situations of debt bondage, coerced to work against their will or to

perform tasks or accept conditions they would otherwise refuse because of a debt to an employer or recruiter. Forced labor exploitation in the private sector generates an estimated \$64 billion in illicit profits yearly (International Labour Organization [ILO], 2024b).

DETERRING FORCED LABOR THROUGH IMPORT BANS

Bans on the import of products made with forced labor create a strong economic disincentive for companies and suppliers to profit from coercive labor practices, since losing access to major markets can be financially devastating. While not specifically singling out women for protection, import bans

heavily impact sectors where women constitute much of the vulnerable workforce. These sectors include apparel manufacturing, where women represent 60-80% of the global workforce (ILO STAT, 2023), and agrifood, where women constitute more than 35 percent of the global workforce (FAO, 2026),

Currently, import bans are designed to prevent exploitative goods from entering markets – an important goal in and of itself – but none include remediation requirements as a condition for lifting or suspending a ban.

Additionally, import bans are not currently paired with mandatory due diligence requiring companies to actively identify, prevent, mitigate, and account for forced labor in their operations and supply chains.

RECOMMENDATIONS 1

All G20 countries should enact, enforce, and adequately fund laws prohibiting the importation of goods mined, produced, or manufactured wholly or in part with forced labor, including state-imposed forced labor and debt bondage. Such laws should provide for worker centered remediation to affected workers as a condition of

ceasing enforcement action and should be paired with mandatory due diligence requiring companies to actively identify, prevent, mitigate and account for forced labor risks across their operations and supply chains.

RECOMMENDATIONS 2

Governments should prohibit forced labour in public procurement through mandatory supplier due diligence, contract conditions, and effective enforcement. They should require companies to prioritise prevention and remediation, ensuring commercial responses do not compound harm to workers.

INDICATORS / METRICS

- Number of countries that have undertaken enforcement actions related to forced labor import bans (seizures, investigations, sanctions, or customs measures).

IMPROVING RECRUITMENT PRACTICES

Unfair recruitment can lead to exploitation, abuse, and sometimes forced labor. Millions of workers around the world face exploitative recruitment practices. Migrant workers are three times more likely to fall into forced labor, often as a direct result of exploitative recruitment practices and illegal recruitment fees and costs, with the estimated illegal profits extracted through such fees amounting to \$5.6 billion annually (ILO Fair Recruitment Initiative Strategy 2026-2030). Women increasingly migrate for employment.

In 2024, females accounted for some 48 percent of global migrants (Migration Data Portal, International Organization for Migration Global Migration Data Analysis Center, 2024).

This requires well-resourced labor inspectorates empowered to intervene at all stages of recruitment. Coordination among national and international stakeholders, including bilateral, regional, and multilateral initiatives, can further strengthen these protections.

RECOMMENDATIONS 1

All G20 countries should adopt and effectively enforce comprehensive recruitment legislation covering all workers, labor recruiters, and employers. Such legislation should: prohibit recruitment fees or related costs charged to workers, require transparent written contracts in a language workers understand, with safeguards against contract substitution; provide that workers' identity documents and contracts should never be confiscated or retained; respect their freedom to move within or leave a country; hold employers and recruiters accountable for upholding workers' rights throughout the recruitment process; and provide workers with guaranteed access to grievance mechanisms and effective remedies in cases of abuse.

INDICATORS / METRICS

- Number of countries having and enforcing laws regulating recruitment, specifically that (1) prohibit charging workers recruitment fees or related costs; (2) require formal contracts that clearly explain the terms and conditions of employment in a language the worker understands; (3) protect worker's

- right to retain their identity documents and contracts; and (4) protect workers' freedom of movement.
- Number of countries with safe and effective channels for workers to report labor rights violations and receive assistance.

Case studies on the United States and European Union import bans, and labor recruitment and child labor in Turkey, and processes in Mexico, and the United States are included in Section VI(D)

E. INTERRELATED ISSUES

PROTECTING VULNERABLE DOMESTIC WORKERS

75.6M

domestic workers globally

38M

of them in G20 countries

1 IN 4

female forced labor victims in the private economy

Some 75.6 million people globally, including an estimated 38 million in G20 countries, are employed as domestic workers (International Labour Organization [ILO], n.d.). More than three-quarters of these workers are women, and a large percentage of them are migrants. Domestic workers make a significant contribution to the global economy, performing essential work in private households including cleaning, cooking, and caring for children, the sick, and the elderly. Their work makes it possible for their employers, particularly women, to pursue paid work outside the home and, in the case of migrant workers, facilitates substantial income transfers between countries in the form of remittances. Yet because domestic work continues to be undervalued and invisible, domestic workers are highly vulnerable to the worst forms of labor exploitation, including forced labor. Nearly one out of four female victims of forced labor and exploitation in the private economy are domestic workers. (ILO, 2022)

Eliminating these abuses requires addressing the decent work deficits that enable them. In many countries, domestic workers are explicitly excluded from foundational labor protections, such as wage and hour laws, and because they work in private homes, there is typically no oversight of working conditions by public authorities and little opportunity to communicate with other workers. Isolation, lack of legal protections, and for live-in workers, dependence on employers for basic needs, create structural power imbalances that prevent them from leaving exploitative conditions. Barriers to exit are particularly high for migrant domestic workers who are often subject to visa and sponsorship regimes that bind them to a single employer, so that leaving abusive employment puts them at risk of deportation or becoming undocumented. Many incur immense debt to recruiters or agencies to secure employment and travel, trapping them in continuous servitude to pay it off.

RECOMMENDATIONS 1

All G20 countries should update national labor laws to explicitly cover domestic workers, ensuring they are entitled to the same rights and standards as workers in other sectors, including but not limited to minimum wage, overtime pay, working hours, rest periods, safety and health protections, paid leave guarantees and access to social protection. Domestic workers' right to freely associate or join unions should be recognized and protected alongside standardized written work agreements and safe mechanisms for workers to report abuse, leave abusive employment situations, and access compensation without fear of retaliation or deportation.

- a** Subrecommendation: 1.1 G20 countries should ensure that migrant workers have the right to keep travel and identification documents; regulate labor recruiters and agencies and hold employers liable for recruitment fees to prevent workers from falling into debt bondage; and develop "know your rights" educational programs for domestic workers.
- b** Subrecommendation: 1.2 Governments should ratify and implement ILO Convention No. 189, the Domestic Workers Convention, and ensure these protections extend equally to migrant domestic workers regardless of migration status.

ELIMINATING GENDER-BASED VIOLENCE AT WORK

Violence and harassment in the world of work, including gender-based violence and harassment, remain pervasive across all sectors and geographies, with disproportionate impact on women, particularly those in precarious, informal, or feminized employment. Adopted by the ILO in 2019, Convention 190 is the first international standard to recognize the right of everyone to a world of work free from violence and harassment. Countries that ratify the Convention are required to adopt comprehensive laws and policy measures that prevent, prohibit, and address all forms of violence and harassment in the world of work through an inclusive, gender-responsive approach that covers workers regardless of contractual status, extends protections beyond the physical workplace, and includes guidance on implementation through its accompanying Recommendation 206.

Despite its significance, ratification remains limited across G20 members, and large portions of the global workforce, including those in supply chains, care and domestic work, and digital and platform-based work, lack the legal protections and policy frameworks C190 requires. Workplaces free from violence and harassment are more productive, attract and retain talent, and reduce the significant economic costs associated with absenteeism, turnover, and lost earnings, making ratification and implementation a sound investment in workforce stability and long-term economic growth.

RECOMMENDATIONS 1

Ratify ILO Convention 190 and adopt comprehensive implementation through the enactment and enforcement of legislation, national action plans, workplace policies and enforcement mechanisms to prevent and respond to violence in the workplace, particularly for women and vulnerable groups. This includes provision of guidance, training or other tools for employers and workers, strengthening labor inspection systems through a gender and occupational safety and health perspective, and ensuring access to appropriate and effective remedies and support services such as complaint and investigation procedures. National action plans and workplace policies should be developed in consultation with worker and employer organizations.

INDICATORS / METRICS

- Number of countries that have ratified ILO 190
- Number of countries that have developed implementation plans or strategies to implement ILO 190
- Number of countries that enforce legislation aimed at combatting workplace violence
- Number of agreements negotiated with worker organizations addressing gender-based violence at work

Case studies on Uruguay's and Italy's ratification of C190 are included in Section VI(E).

STRENGTHENING DATA COLLECTION

Strengthening data collection and monitoring mechanisms is essential to assess progress, identify persistent barriers, and support evidence-based policymaking. Having robust and internationally comparable data is critical to understanding the evolving nature of gender inequalities and ensuring accountability for commitments made by G20 members.

RECOMMENDATIONS 1

The G20 should request that the OECD, the ILO, and national statistical agencies strengthen the collection, harmonization, and analysis of gender-disaggregated and intersectional data to better measure gender gaps and more accurately track progress toward the implementation of these recommendations. Such efforts should include comparable indicators on labor force participation, wages, care responsibilities, forced labor, informal economy and the impacts of emerging technologies and AI.

VI COUNTRY CASE STUDIES ON DECENT WORK

The case studies included in this report were selected through consultations with members of the Working Groups and knowledge partners. They are intended as illustrative examples rather than the result of a systematic or comparative selection

process. The examples retained were considered the most relevant to the report's objectives at the time of writing. This collection could be expanded and refined as further work is undertaken, and additional case studies become available.

A. CASE STUDIES ON CLOSING THE WOMEN'S LABOR FORCE PARTICIPATION AND GENDER PAY GAP

QUEBEC, CANADA: PAY EQUITY LAW (E-12.001 - PAY EQUITY ACT)

Quebec's Pay Equity Act, adopted in 1996, aims to eliminate wage gaps resulting from systemic gender discrimination against female-dominated job categories within the same organization. The legislation applies to provincially regulated employers with at least ten employees and requires them to compare female- and male-dominated jobs of equal value and adjust compensation where disparities exist.

Job evaluation is based on four factors: the qualifications required, including education, experience, and skills; the responsibilities associated with the position; the physical and intellectual effort involved; and the conditions under

which the work is performed. Each job category is assigned a value based on these criteria to determine whether jobs of comparable worth receive equal pay.

Employers are also required to assess pay equity maintenance every five years. The Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) is responsible for enforcing the Act by providing guidance and training, developing methodological tools, overseeing compliance through the Employer's Pay Equity Statement, conducting audits, and investigating complaints and disputes.

AUSTRALIA: EMPLOYER-LEVEL GENDER PAY GAP PUBLICATION AND GENDER EQUALITY TARGETS

Australia requires all employers with 100 or more employees to report annually on gender equality under the Workplace Gender Equality Act 2012. Employers must report to the Workplace Gender Equality Agency (WGEA) across six gender equality indicators, including workforce composition, equal pay, workplace flexibility, leadership, consultation on gender equality, and the prevention of workplace sexual harassment and discrimination.

In 2023, the law was amended to allow WGEA to publish gender pay gaps for individual employers, rather than only industry-wide results. Employer-level gender pay gap publication transforms gender pay gap reporting from a compliance exercise into a public accountability mechanism, enabling workers, investors and consumers to assess organizational performance and encouraging employers to take action to reduce gender pay inequities. The first employer-level results were released in 2024, and the data set covers around 8,500 employers and

1,600 corporate groups, and records a private sector average total remuneration gender pay gap of 21.1 per cent. Employers may also publish a statement examining the factors contributing to their results.

Australia has also moved beyond transparency to require action from employers. From April 2026, employers with 500 or more employees are required to set measurable gender equality targets over a three-year period. These employers must select three targets from a menu of 19 options, using their own workforce data as a baseline. Targets and progress are published by WGEA, and employers that fail to meet their targets demonstrate improvement against them without a reasonable excuse may be publicly identified and become ineligible to tender for Australian Government contracts. This links public reporting to clear accountability incentives for improvement.

BRAZIL: EQUAL PAY LAW - (LEI NO. 14.611, 2023)

This law requires companies to report data regarding gender inequality. The regulation mandates that companies with more than 100 employees disclose salaries and remuneration criteria in transparency reports on a semi-annual basis. The data must not identify individual employees, and whenever wage inequality is identified, companies must present an action plan to rectify it, including targets and deadlines. If a company's report shows any pay disparities, the company is required to develop and implement a corrective action plan within 90 days that includes measures to take to resolve the disparities, with defined targets, deadlines, and a review process. The penalty for non-compliance is fines of up to 10 times the monthly salary owed, in addition to possible administrative sanctions. It also includes programs to support women's advancement and

reduce workplace barriers, including caregiving responsibilities, and encouragement for companies to engage with worker representatives to directly negotiate measures to achieve pay equity.

This law has been in effect for less than 3 years, during which time it has not had a noticeable impact on closing the gender pay gap, despite following measures regarding transparency that have been effective at reducing the gap in other countries. This could be due to several factors, including that most women are employed in companies with fewer than 100 employees or in the informal economy, and not covered by this law. In addition, the law has faced pushback from employers, including a lawsuit that was only recently resolved in the supreme court. While the case was pending, enforcement was partially suspended.

UNITED KINGDOM: GENDER PAY GAP REPORTING AND EQUALITY ACTION PLANS

Under the umbrella of the New Employment Rights Act 2025, the UK Government has introduced Equality Action Plans linked to gender pay gap reporting. Since April 2026, employers with 250 or more employees have been encouraged to publish an Equality Action Plan alongside their gender pay gap data on the [government's gender pay gap reporting service](#). The government intends to make Equality Action Plans mandatory from 2027, subject to further secondary legislation.

The plans are intended to show the steps employers will take to reduce their gender pay gap. A plan might include education and awareness; supportive policies covering wellbeing, workplace adjustments and line manager support; actions around communication and culture.

The Government has published [guidance](#) for

employers. According to the guidance, employers must choose at least one action related to each requirement. The guidance encourages organisations to go further and include additional actions where possible. The guidance suggests a range of possible actions, which employers are encouraged to choose from, such as making job descriptions more inclusive, mentioning flexible work arrangements and leave policies in job adverts, clear progression steps for employee development, increased transparency around pay, and mentorship programs.

The action plans present an opportunity to consolidate women's equal participation in the workforce. Once measures in the action plans are mandated with full pay transparency measures it is believed real change to close the gender pay gap will be realised.

INDONESIA: WOMEN IN STEM WORKFORCE READINESS AND DEVELOPMENT PROGRAM

(Source: International Labour Organization [ILO], n.d.-b))

The Women in STEM Workforce Readiness and Development Programme, launched by the International Labour Organization (ILO) in Indonesia from 2017-2021, aimed to address job losses from automation, which particularly threatened women in low-skilled roles. By targeting women at various career stages, the program offered technical and leadership training, mentorship, and direct employer connections to help women access better opportunities in Indonesia's growing automotive and ICT sectors.

The program fostered collaboration with industry leaders to deliver demand-driven training and workplace skills, focused on job placement, mentoring, and peer networks to support women's

long-term STEM career growth. By aligning training with labor market needs and strengthening employer-vocational partnerships, the program paved the way for more women in STEM, reduced gender skills gaps, and supported Indonesia's workforce competitiveness.

An independent evaluation found the program strengthened Indonesia's STEM workforce by introducing online training in the Ministry of Manpower and deepening collaboration between government, vocational schools, and employers. It led to improved communication, productivity, and retention within firms, while also advancing gender inclusion by boosting employer commitment and women's workplace readiness.

B. CASE STUDIES ON ADDRESSING THE IMPACT OF AI ON DECENT WORK FOR WOMEN IN THE WORKFORCE

EUROPEAN UNION: ARTIFICIAL INTELLIGENCE ACT (AI ACT):

The European Union's Artificial Intelligence Act (AI Act), which entered into force in August 2024, is the world's first comprehensive legal framework governing artificial intelligence (European Union, 2024). It adopts a risk-based approach, prohibiting certain harmful uses of AI, imposing strict requirements on high-risk systems used in areas such as employment, health, education, and public services, and establishing transparency obligations for lower-risk applications (European Commission, 2024). The regulation also introduces specific obligations for general-purpose AI models, including generative AI systems.

The AI Act is expected to strengthen the protection of fundamental rights, increase transparency and accountability, and encourage organizations to implement stronger governance and risk-management practices. Like the General Data Protection Regulation (GDPR), it is likely to have significant extraterritorial effects and to influence AI regulation and standards beyond Europe (Veale & Zuiderveen Borgesius, 2021).

Since its passage, **SPAIN** has developed and is in the process of enacting legislation (called the Spanish AI Act) to codify the aims of the EU AI Act (Diplo Foundation, n.d.).

CANADA: CANADA'S NATIONAL ARTIFICIAL INTELLIGENCE STRATEGY: AI FOR ALL

Published on June 6, 2026, Canada's new AI Strategy marks an important shift from a focus on research excellence toward the broader challenge of adoption and economic transformation. Its pillars, including support for AI adoption, infrastructure, skills development, trust, and responsible governance, recognize that Canada's competitiveness will depend not only on technological innovation, but also on building the capabilities of workers, managers, organizations, and public institutions to use AI effectively and responsibly. The strategy also acknowledges the need for stronger protections for privacy, cybersecurity, employment rights, democratic institutions, cultural and linguistic diversity, and the

public interest. Its explicit commitment to responsible AI is therefore particularly significant. However, this ambition remains largely to be operationalized. Beyond investments in computing power and innovation ecosystems, the next phase will require sustained support for businesses, especially SMEs, to redesign their processes, develop human and organizational capabilities, manage risks, and build trust in AI systems. The central challenge is not simply to accelerate technological deployment, but to ensure that AI contributes to productivity, quality of work, social cohesion, democratic resilience, cultural vitality, and inclusive economic growth.

C. CASE STUDIES ON DECENT WORK IN THE INFORMAL ECONOMY

UNITED KINGDOM: INFORMAL WORK IN THE FORMAL SECTOR AND ZERO-HOURS CONTRACTS

Informal work can exist within the formal sector and is a phenomenon that is increasing in high-income countries as well as lower-income countries. In the UK context, zero-hours contracts represent a form of employment informalization within the formal economy. While they are legally binding and recorded for tax purposes, they eliminate traditional employment safeguards such as guaranteed hours, job security, and predictable income, leaving workers in a precarious, vulnerable state. New UK legislation on zero-hours contracts is an example of national legislation aimed at providing these workers with more of the formal rights and protections afforded to other workers.

According to new analysis from the Work Foundation at Lancaster University, the number of UK workers on zero-hours contracts hit a record high of 1.23 million in February 2026. Women make up more than half (54%) of workers on zero-hours contracts. Research undertaken by the Young Women's Trust found that many young women felt forced into these roles as they were often the only jobs available, with unpredictable shifts often leading to wasted money on childcare for shifts that

never materialized, illustrating how one-sided flexibility in the labor market directly compounds care insecurity.

Planned reforms under the Employment Rights Act 2025, effective as of 2027, propose to extend employment protections to millions of workers by banning what has been described as "exploitative" one-sided flexibility in zero-hours contracts. The reforms will give workers a right to guaranteed hours reflecting hours worked during what is expected to be a 12-week reference period, subject to government consultation; a right to reasonable notice of shifts; and a right to payment for shifts cancelled, curtailed, or moved at short notice. The Act has also fundamentally reformed Statutory Sick Pay, with changes effective April 2026: removing the Lower Earnings Limit so all workers qualify regardless of income, introducing day-one entitlement by removing the historic three-day waiting period, and introducing pro-rated payments for lower earners. A new Fair Work Agency brings together different enforcement bodies and has the power to bring employment tribunal claims on behalf of individuals and provide legal assistance where individuals have raised claims themselves.

TUNISIA: SELF-ENTREPRENEUR LAW (Source: Global Fairness Initiative, 2024)

Informality remains one of Tunisia's largest labor market challenges, accounting for approximately 40% of total employment. Many own-account workers, freelancers, home-based workers, and micro-entrepreneurs faced complex registration procedures, fragmented administrative systems, and limited access to health insurance, pensions, and other social protections. Women, young entrepreneurs and digital workers were particularly affected by these barriers.

Tunisia responded by adopting the Self-Entrepreneur Law (Law No. 2020-33), later strengthened through the 2023 Finance Law,

creating a simplified legal status for self-employed workers and micro-entrepreneurs. The reform established a single digital registration platform integrating business registration, simplified taxation and access to social security and health insurance. It also introduced a unified contribution system, exempted newly registered workers from social security contributions during their first year (with contributions financed by the National Employment Fund), and simplified administrative procedures by allowing registration, tax declarations and social security affiliation through one online interface. The law was also updated to expand eligible activities, increase the revenue ceiling, and remove the

original seven-year limit on benefiting the regime, making it a more sustainable pathway to formalization.

The reform is distinctive because it was developed through a participatory, multi-stakeholder process involving the Ministry of Employment, Finance, the prime ministry, sectoral ministries, social security institutions, civil society organizations, unions and the Tunisia Inclusive Labor Initiative (TILI). Beginning in 2017, TILI convened consultations and policy dialogue that helped frame the reform as both an entrepreneurship and social protection strategy for informal workers.

As of 2026, more than 10,500 self-entrepreneurs have registered under the new regime, with women representing approximately 40% of registrants. This experience shows that formalization works best when digital innovation, simplified procedures, integrated social protection, and participatory governance are combined, rather than focusing exclusively on business registration. It offers a practical example of how governments can lower barriers to formalization while expanding access to rights and protections for informal workers, and it points to a more inclusive path forward.

BRAZIL: INTEGRATED FORMALIZATION AND SOCIAL PROTECTION STRATEGY (Source ILO, 2026)

Brazil extends social protection to microenterprises, the self-employed, and rural workers through several complementary mechanisms rather than a single program. Simples Nacional, launched for eligible micro and small enterprises, consolidates taxes and social security contributions into one simplified monthly or quarterly payment scaled to turnover, growing registered enterprises from roughly 3 million in 2009 to 5 million in 2018, covering about 10.6 million workers by 2017. The Individual Microentrepreneur category, created in 2009, lets self-employed workers register free

online and access a basic pension, disability, survivors', sickness, maternity, and family benefits, with 32 percent of participants citing social security access as their main reason for joining. For rural and agricultural workers, contributions are scaled to wages or production sales value and subsidized by the general budget to account for seasonal, irregular income, while mobile social security offices extend registration and outreach to remote areas. Brazil also ties public procurement eligibility to social security compliance, giving enterprises a further incentive to register workers.

SOUTH AFRICA: DOMESTIC WORKERS SOCIAL PROTECTION REFORM (Source ILO, 2026)

Domestic work has long been one of the largest sources of employment for women in South Africa, particularly among low-income and historically disadvantaged groups. South Africa's reform of social protection for domestic workers is a clear example of extending social insurance coverage to a highly informal and feminized sector. In 2003, the government amended the Unemployment Insurance Act to include domestic workers in the national Unemployment Insurance Fund (UIF), granting them access to unemployment, maternity, illness, and survivor benefits. This reform marked a major shift from treating domestic work outside the scope of labor protection toward recognizing

domestic workers as workers entitled to social security and labor rights.

A defining feature of the South African approach was integrating domestic workers into the existing national social insurance system rather than creating a separate scheme. Employers were required to register domestic workers and contribute jointly with them to the UIF, while labor legislation progressively strengthened employment standards and working conditions in the sector. By linking social protection to employment registration, the reform sought to improve income security and encourage formal employment relationships within

private households. This approach reflects the broader principle highlighted by the ILO that extending social insurance coverage is a key pathway for supporting transitions from informal to formal employment.

The results have been significant. Coverage increased substantially following the reform, providing hundreds of thousands of women workers with access to unemployment and maternity protection that had previously been unavailable. The experience also demonstrated that domestic workers can be incorporated into national social insurance systems when contribution mechanisms are adapted to the realities of household employment and supported by enforcement measures and awareness campaigns.

South Africa's experience shows that extending

social protection to workers in informal and vulnerable sectors, particularly women in the care economy, requires legal recognition, mandatory coverage, employer registration, institutional enforcement, and sustained public commitment.

South Africa demonstrates how extending contributory social protection to domestic workers can improve income security, support labor formalization, and advance gender equality. This experience reinforces the importance of integrating informal workers into national social insurance systems, combining labor rights, social protection, and enforcement mechanisms in line with ILO Recommendation No. 204 on the Transition from the Informal to the Formal Economy and broader commitments to universal social protection.

JORDAN: ESTIDAMA++ FUND TO EXPAND SOCIAL PROTECTION THROUGH CONTRIBUTION SUBSIDIES

(Source ILO, 2025)

Many informal workers in Jordan, including women, refugees, and workers in micro-enterprises, have historically been excluded from contributory social protection because of irregular incomes and the cost of social security contributions, leaving them without pensions, employment injury insurance, or other essential protections despite participating in the labor market. The Jordan Social Security Corporation, in partnership with the ILO, launched the Estidama++ Fund, subsidizing social security contributions for vulnerable workers, including Jordanian and non-Jordanian workers, Syrian refugees, women, and self-employed workers, to reduce the financial barriers that often prevent

participation in social insurance schemes. The programme has supported more than 32,000 workers by covering part of their social security contributions, enabling access to pensions, employment injury insurance, and other benefits while workers remain economically active. By combining public financing with simplified contribution mechanisms, Estidama++ demonstrates that extending social protection to informal workers does not require fully subsidized systems but can instead rely on targeted incentives that encourage gradual integration into formal social insurance.

PERU: FORMALIZATION PATHWAYS FOR MICROENTERPRISE (Source: Diaz, Chacaltana, Rigolini, & Ruiz, 2018)

Peru provides an important example of how formalization is a gradual process linking business registration, labor formalization, and access to social protection. Despite significant economic growth and multiple reforms aimed at supporting small and medium enterprises (SMEs), informality remained widespread, particularly among microenterprises

and self-employed workers. Policymakers often assumed that simplifying business registration would automatically lead to labor formalization and social protection coverage. However, evidence from Peru shows that formalization is more complex and incremental.

Drawing on a longitudinal study of 888 Peruvian microenterprises, researchers found that business formalization and labor formalization do not necessarily occur simultaneously. Many enterprises registered with tax authorities but failed to register workers for social security, while others complied with labor regulations despite lacking full business licenses. Only around 60 percent of firms in the sample complied with both business and labor requirements at the same time. The study also documented significant movement between formality and informality, with approximately one-third of firms changing status within a single year.

A key lesson from Peru is the importance of enforcement and integrated policy approaches. The research found that business formalization increased the likelihood of labor formalization, but the reverse was not true. Firms that formalized their business operations were more likely to register

workers and comply with labor regulations, extending access to social protection and employment benefits. Stronger institutional enforcement through tax authorities, labor inspections, and payroll registration systems was identified as a major driver of compliance. The findings also showed that productivity, firm growth, and legal incorporation increased the probability of sustaining formal status over time.

Peru's experience demonstrates that successful formalization strategies require coordinated action across taxation, labor regulation, social security systems, and business support services. Consistent with ILO Recommendation 204, the case highlights formalization as a gradual pathway that combines economic incentives, enforcement mechanisms, and institutional coordination to help workers and enterprises transition toward decent work and social protection.

D. COUNTRY CASE STUDIES ON PROTECTING WOMEN FROM FORCED LABOR

Forced Labor Import Ban

HARVARD UNIVERSITY, KENNEDY SCHOOL OF GOVERNMENT: BEST PRACTICE

In Spring, 2026, the Harvard Kennedy School of Government released a comprehensive evaluation of forced labor import bans (Murphy, 2026). After extensive review, it identified the following as the core elements of an effective forced labor import ban:

- 01** Adoption of the ILO definition of forced labor, adding explicit inclusion of state-imposed forced labor and labor transfers.
- 02** Designation of the competent enforcement authority(ies) and provide them with explicit statutory powers to investigate and to detain and seize products suspected to be made with forced labor (e.g. enforcement).
- 03** Establishment of a public entity list and a rebuttable presumption.
- 04** Establishment of an explicit evidentiary standard, ideally at reasonable cause.

- 05** Creation of an open, accessible allegations mechanism with confidentiality protections for complainants.
- 06** Establishment of a transparent route for disclosing enforcement action.
- 07** Requirement and operationalization of cross-border data sharing.

Other considerations for legislation include:

- 01** Pairing the import ban with mandatory supply chain due diligence and traceability requirements.
- 02** Creating investigation triggers when partner countries take enforcement action.
- 03** Directing enforcement revenues to worker support funds.

All these provisions will rely on the legislation ensuring:

01 Provision of adequate, sustained funding and staffing for enforcement, and to support capacity-building for civil society and the trade community;

02 Engagement with civil society as genuine partners from the start.

03 Protection for affected workers.

04 Ensure that SMEs don't bear a larger burden.

UNITED STATES: FORCED LABOR IMPORT BAN

The United States has the oldest and strongest law. It has prohibited the importation of goods made with forced labor since 1930 under Section 307 of the Tariff Act, which bars entry of any product mined, produced, or manufactured wholly or in part through convict labor, forced labor, or forced or indentured child labor. Enforcement falls to U.S. Customs and Border Protection (CBP), which may issue Withhold Release Orders (WROs) upon

receiving information reasonably indicating a product was made with forced labor, immediately stopping those goods from entering U.S. commerce. Notably, any individual or organization may submit allegations to CBP to trigger an investigation into a specific company, supply chain, or at-risk product, making the mechanism broadly accessible as an accountability tool.

EUROPEAN UNION: FORCED LABOR IMPORT BAN

Taking effect December 14, 2027, the EU Forced Labor Regulation bans the sale, import, and export of products made wholly or partly with forced labor, applying to all companies regardless of size or sector – including small and medium-sized enterprises excluded from some corporate sustainability reporting directives. The regulation covers both domestic and imported goods, tracing forced labor, state-imposed forced labor, and child

labor across all tiers of the supply chain. Enforcement is risk-based and data-driven, with the European Commission handling investigations outside the EU and national competent authorities handling cases within member states. Where authorities find a substantiated concern, companies may be required to withdraw products from the EU market, dispose of or destroy goods, or face halted imports and exports at the EU border.

BRAZIL: FORCED LABOR IMPORT BAN

(Government of Brazil, 2026)

The Brazilian government seeks to combat forced labor through inspections by the Ministry of Labor and Employment, new legislation protecting rescued domestic workers, and specialized reporting campaigns. These measures guarantee rescued domestic workers the right to six unemployment insurance installments, emergency shelter, inclusion in the Unified Registry (CadÚnico), and priority access to the Bolsa Família program. The law also allows for the application of rules similar to the Maria da Penha Law to remove

abusers and prohibit contact with victims of domestic exploitation. Labor inspectors conduct mobile operations to rescue women in sectors prone to exploitation, such as cattle ranching, coffee cultivation, and domestic work. The Ministry of Women trains staff at the Women's Assistance Hotline to recognize signs of human trafficking and the labor exploitation of women. "Ligue 180" and "Disque 100" serve as confidential channels for the public to make anonymous reports.

ILO: GENERAL PRINCIPLES AND OPERATIONAL GUIDELINES FOR FAIR RECRUITMENT AND DEFINITION OF RECRUITMENT FEES AND RELATED COSTS Strengthening recruitment practices

According to the ILO, key elements for fair recruitment include:

- Legislation regulating recruitment that applies to all workers, labor recruiters, and employers;
- Ensuring that no recruitment fees or related costs are charged to or otherwise borne by workers or jobseekers;
- Transparent, written contracts that clearly state the terms and conditions of employment in a language the worker can understand, and enforceable measures to prevent contract substitution;
- Workers' identity documents and contracts should not be confiscated, destroyed, or retained;
- Respecting freedom of workers to move within a country or leave a country;

- Holding employers and recruiters accountable for respecting workers' rights in the recruitment process;
- Workers' access to grievance and other dispute resolution mechanisms, and to effective remedies in cases of abuse;
- Effective and sufficiently resourced labor inspectorates, empowered and trained to investigate and intervene at all stages of the recruitment process.

Additional considerations:

Coordination among key national and international actors, and regular exchange among stakeholders (i.e., employers, recruiters, trade unions, civil society, and migrant workers), can help to inform and advance successful efforts to protect against recruitment abuses, and advance fair recruitment and decent work. Bilateral, regional, and multilateral initiatives can make significant contributions to advancing fair recruitment.

TURKIYE: LABOR RECRUITMENT IN THE AGRICULTURE SECTOR

Source: (United Nations Development Programme [UNDP], Türkiye, 2025)

Seasonal agricultural workers are widely recognized as being at heightened risk of labour exploitation due to informal employment, low social protection coverage, labour mobility, and limited access to public services. To address these vulnerabilities, Türkiye launched the Strengthening Seasonal Agricultural Capacities in Rural Areas Project in January 2025 as part of its component of the Integration Through Employment Support in Urban and Rural Environments (INSURE) Programme. The project is financed by the European Union and implemented by the United Nations Development Programme (UNDP) in cooperation with the Ministry of Agriculture and Forestry, the Ministry of Labour and Social Security, the Turkish Red Crescent, and other national partners. Running until December 2027, the project targets seasonal agricultural workers—including refugees, beneficiaries of

international protection, and host communities—in Adana, Bursa, Hatay, Konya, Mardin, Mersin and Şanlıurfa. It seeks to reduce workers' vulnerability to labour exploitation by promoting formal employment through registration in the Work Permit Exemption System, improving working and living conditions, expanding access to vocational training and labour rights awareness, strengthening agricultural cooperatives and enterprises, and increasing access to social protection.

By addressing structural drivers of informality in one of the sectors most vulnerable to labour exploitation, the project could support preventive practice for reducing the risks associated with forced labour and promoting decent work in agriculture.

TURKIYE: IMPROVING RECRUITMENT PRACTICES

From 2015 to 2018, the Turkish government and the Fair Labor Association, with U.S. Department of Labor funding, partnered to improve decent work in hazelnut production, including through improved labor recruitment in the agricultural sector. The project tested the efficacy of guidelines issued by the U.S. Department of Agriculture in agriculture supply chains globally.

This project addressed unregulated recruitment in Turkey's hazelnut sector by supporting enforcement of Turkey's recruiter registration laws. Collaboration with Turkey's Ministry of Labor and Social Security, and the Turkish Employment Agency (İŞKUR) and other government bodies helped translate policy into action and strengthen government oversight through research and training. By mapping 277 labor contractors and recruiters serving approximately 14,000 workers, the project helped

A total of 219 labor contractors / recruiters received training, and 89 were registered during the project period. The project's measurable achievements included building a detailed evidence base on recruitment in the hazelnut sector, enhancing compliance, and reducing child labor risks. Targeted, evidence-based interventions demonstrated progress in protecting workers and reducing exploitation in Turkey's agricultural sector.

identify who the intermediaries were, how they recruited workers, and where the principal risks occurred. The project then supported registration through:

- awareness raising on the legal registration requirement;
- training labor contractors on child labor, recruitment and their legal responsibilities;
- advising contractors on how to complete the registration process;
- encouraging suppliers to work with registered and better-performing intermediaries;
- facilitating engagement between contractors, companies and İŞKUR;
- creating a database and clearer visibility of intermediaries operating in the supply chain.

The project's impact was recognized by Turkish government and industry partners, who emphasized the value of its training, data, and systems in shaping national policy and sector practices. Many of the approaches used today, including mapping and tracing labor recruiters across different agricultural supply chains, were developed and refined through this project and are being operationalized in India and Egypt.

MEXICO: EMPLOYMENT AGENCY REGULATIONS (RACT) OF 2006 (AMENDED IN 2014)

The law regulates private recruiters, employment agencies, and labor intermediaries in Mexico. Private recruiters must obtain a license to operate legally. They may charge employers fees for their services. However, they are prohibited from charging fees to workers, and from making agreements with employers to have their recruitment fees deducted from workers' wages.

Recruiters seeking to place Mexican workers in employment abroad are required to verify the seriousness and reliability of the employer to

safeguard the worker; ensure the working conditions match those offered to the applicants on housing, social security, and repatriation; verify the workers' right to seek consular protection; and, guarantee to cover the repatriation costs of workers in the event of a breach of the contract terms. The RACT also requires the Ministry of Labor and Social Welfare to inform the Ministry of the Interior every six months of all authorizations and registrations issued for private employment agencies that place Mexican workers abroad.

UNITED STATES: IMMIGRATION LAW AND DEPARTMENT OF LABOR REGULATIONS

The INA governs the employment of foreign nationals in the United States. Foreign labor certification programs, administered by the U.S. Department of Labor (DOL), permit U.S. employers to hire foreign workers on a temporary or permanent basis to fill jobs. Employers must demonstrate that there are not sufficient qualified U.S. workers available and willing to perform the work, and that the hiring will not adversely affect the wages and working conditions of U.S. workers similarly employed. The employer must show that the wages offered meet or exceed the prevailing wage paid for that occupation in the area of intended employment.

DOL regulations prohibit charging workers recruitment fees to workers admitted under the H-2A (agricultural) and H-2B (non-agricultural) temporary worker programs and require employers to provide workers with a written document in a

language they understand describing the terms of the job.

The DOL's Office of Foreign Labor Certification (OFLC) publishes quarterly a list of foreign labor recruiters and the case numbers associated with them to find job orders. The list contains the name and location of persons or entities that were hired by, or working for, the recruiter that employers have indicated they engaged, or planned to engage, in the recruitment of prospective H-2B workers to perform the work described on their H-2B application. By providing this Foreign Labor Recruiter List, the U.S. Department of Labor is in a better position to enforce recruitment violations and workers are better protected against fraudulent recruiting schemes.

DOL also maintains a list of individuals or corporations, including recruiters, who have been disqualified (debarred) from participation in labor certification programs because of past violations.

E. INTERRELATED ISSUES CASE STUDIES: DOMESTIC WORKER VULNERABILITY, REDUCING GENDER-BASED VIOLENCE

Addressing Domestic Worker Vulnerability

URUGUAY: EXTENDING LABOR RIGHTS TO WOMEN IN THE INFORMAL SECTOR

Domestic work is one of the largest sources of women's employment worldwide and remains one of the sectors most affected by informality. In Latin America, where women account for the vast majority of domestic workers, informality has historically left millions without legal protections despite their essential contribution to households and national economies.

Uruguay is a leading example of extending labor rights to women in informal employment through comprehensive legal reform and social dialogue. The country adopted Law No. 18.065 on Domestic Work in 2006, recognizing domestic workers as workers entitled to the same fundamental labor rights as other employees, including regulated working hours, paid leave, minimum wages, social security coverage, and occupational protections. This reform was reinforced through Uruguay's ratification of ILO Convention No. 189 on Decent Work for Domestic Workers in 2012, and stronger legal protections against violence and harassment, particularly for women working in private households.

A defining feature of Uruguay's reform was its tripartite governance model, which brought together government institutions, employers' organizations, and the PIT-CNT trade union confederation through collective bargaining and continuous social dialogue.



Rather than relying solely on legislation, the reform combined labor inspection, enforcement mechanisms, minimum wage setting, collective bargaining, and awareness campaigns to improve compliance and working conditions. This integrated approach shows that extending labor rights to women in highly informal sectors depends on coordinated action, not legislation alone. Uruguay has also achieved one of the highest levels of social security coverage for domestic workers in Latin America, with formal registration and access to employment benefits increasing substantially following the reform.

ITALY: RATIFICATION OF ILO CONVENTION 190 (C190) Reducing Gender-Based Violence and Harassment at Work

Italy provides a comprehensive model for the adoption and implementation of ILO Convention 190 (C190). Ratified in 2021 through Law No. 4, it embedded the principles of the convention into existing occupational safety and health law, Legislative Decree No. 81 of 2008, which already required employers to assess and manage all

workplace risks. Since its approval, the law has been reviewed and reformed to include provisions for the protection of healthcare workers (Law No. 113) and an explicit requirement for employers to plan measures to prevent violent or harassing behavior (Decree Law No. 159). Following its adoption, Italy created the National Observatory on the Safety of

Healthcare and Social Professionals (ONSEPS) to monitor incidents and guide prevention efforts. It established ex officio prosecution for personal injury from workplace violence, so victims are not required to file complaints themselves and increased penalties for perpetrators. It designated every March 12 National Education and Prevention Day.

The 2025 amendment reinforces existing work-related stress risk assessments to explicitly include violence, mobbing, harassment, and discrimination as recognized hazards, applying across all employers under the general Occupational Safety Health (OSH) framework.

URUGUAY: RATIFICATION OF ILO CONVENTION 190 (C190)

Uruguay became the first country to ratify C190 following unanimous adoption by its House of Representatives in December 2020. The ratification was built into existing legislation including, Law No. 18561 on sexual harassment in the workplace and in student-teacher relationships, and Law No. 19580 on gender-based violence against women. The

process itself was driven through a tripartite campaign led by the national trade union center PIT-CNT, working in coordination with the Ministry of Labor, the government, and women's organizations, reflecting a consultative model built through years of prior engagement between unions and legislators on workplace harassment.

APPENDIX I GLOSSARY OF TERMS

AI VALUE CHAINS

refer to all workers involved in building, training, running, and maintaining AI systems including platform workers, data annotators, content moderators and other AI-adjacent occupations disproportionately performed by women and workers in low- and middle-income countries.

DECENT WORK PILLARS

01 EMPLOYMENT CREATION

is the process of generating more and better job opportunities for people who are able and willing to work. It involves not only increasing the number of available jobs but also improving the quality of employment, ensuring that jobs are productive, provide fair income, provide workplace security, offer social protection for families, and offer better prospects for personal development and social integration. It specifically encompasses facilitating the transition from informal to formal employment.

02 RIGHTS AT WORK

refers to upholding key labor rights, including freedom of association, the right to collective bargaining, the elimination of all forms of forced or compulsory labor, the abolition of child labor, the end of discrimination in employment and occupation, and the guarantee of a safe and healthy workplace.

INFORMAL ECONOMY

refers to individuals engaged in working arrangements that are in practice or by law not covered or insufficiently covered by laws, regulations and programs that provide workers in formal employment rights at work, access to social protection, and other employment guarantees.

03 SOCIAL PROTECTION

refers to policies and programs designed to reduce and prevent poverty, vulnerability, and social exclusion. It encompasses access to health care and income security, particularly for older people; unemployment; sickness; disability; work injury; maternity; or loss of the main income earner.

04 SOCIAL DIALOGUE

is the process of building consensus and promoting democratic participation among key stakeholders in the workplace. It advances social and economic progress by including governments, employers, and workers in discussions on work issues. It covers negotiation, consultation, or information exchange on common economic and social policy interests. Social dialogue can be informal or institutional, and occur at national, regional, sectoral, or enterprise levels. It may involve only employers and work.

APPENDIX II 2016-2025 RECOMMENDATIONS ON DECENT WORK INCLUDED IN W20 COMMUNIQUE TO THE G20

2025: SOUTH AFRICA

- Adopt new 2035 minimum targets to replace the Brisbane Goals, to be tracked by the OECD and ILO, henceforth to be known as the Johannesburg Goals:
 - Reduce the female labour force participation gap by 35% by 2035
 - Reduce the gender wage gap by 35% by 2035
- Eradicate modern slavery as a grave and inhumane injustice disproportionately borne by women and girls. Addressing forced labour, trafficking, and forced marriage is a precondition for fair markets, resilient supply chains, and inclusive growth. The G20 must implement robust due diligence and trade measures, invest in care and decent work, and support survivor-led solutions to ensure that no economy is built on exploitation.

2024: BRAZIL

- Implement actions to achieve women's economic empowerment and gender equality commitments agreed to in the last nine G20 Leaders' Declarations:
 - Implement the 2014 Brisbane commitment (25x25) to reduce by 25% the participation gap of women in the labor force by 2025.
- Achieve Sustainable Development Goal #5 (SDG-5) Gender Equality by 2030 by meeting and raising current commitments, such as:
 - Reduce the participation gap of women in the labor force by 50% (instead of 25%)
- Act on previous W20 recommendations that remain critical to achieve gender equality, such as:

- Holistically address disadvantages that women face in the labor market by removing barriers and thereby increasing the employment rate. These include addressing: the gender pay gap, access to benefits in the formal sector (Insurance, pensions) and quality jobs with employment advancement.

2023: INDIA

- Advance previous commitments in the 2022 Bali Leaders' Declaration, the "G20 Roadmap Towards and Beyond the Brisbane Target" included in the 2021 G20 Leaders' Declaration, increasing the quantity and quality of women's employment and previous G20 Leaders' Declarations regarding equality and equity for women.
- Adopt and enforce anti-violence legislation and workplace safety as provided for in ILO Convention 190 and extend that protection to all other gendered violence at home or elsewhere.
- Legislate gender pay gap reporting for the public sector, private sector and publicly traded firms and end gender-based discrimination in the workforce.

2022: INDONESIA

- Act on previous G20 commitments to implement the "G20 Roadmap Towards and Beyond the Brisbane Target" included in the 2021 G20 Leaders' Declaration, increasing the quantity and quality of women's employment.
- Remove discriminatory laws, policies, systems and services that hinder women and girls in all sectors of advancement including: education, work, entrepreneurship, health, technology, energy, as well as in their private, public and political lives.

- Eliminate gender-based violence and recognize and address gender bias and norms that hinder and harm women and girls. Develop and enforce laws and regulations to prevent and end impunity for physical, sexual and psychological violence. Adopt and promote anti-violence legislation and ratify the International Labor Organization (ILO) 190 convention on sexual harassment.
- Ensure that digital technology/AI does not create, perpetuate, and amplify all biases in data and algorithms.

2021: ITALY

FOCUS AREA: LABOUR

“Equal access to full and productive employment, including decent work with social protection for women and men is fundamental for a better future where everyone has an adequate standard of living and equal access to opportunities to realize their full potential. G20 leaders must accelerate the implementation of national gender equality plans towards and beyond the Brisbane 25x25 commitment, as mentioned in the G20 Labour and Employment Ministerial Declaration (2021).”

- Increase women’s employment rate and quality of work by removing structural barriers by:
 - a** promoting women’s economic autonomy and rights, ensuring decent work conditions and equitable remuneration, social protection and pensions;
 - b** addressing gender and pensions gaps;
 - c** creating new career opportunities for women;
 - d** fostering standards and tools for remote working guaranteeing privacy, safety, security, work-life balance, and the right to disconnect from work;
- **e** guaranteeing fiscal stimulus and recovery plans ensuring women’s access to jobs in traditional and non-traditional sectors, including those that were impacted by COVID-19.
- Reduce the gender pay gap and the horizontal and vertical segregation of women in the labor market by
 - a** implementing equal pay for work of equal value and pay transparent measures;
 - b** implementing policies for affirmative action including temporary special measures to remove employment systems biases;
 - c** developing new organizational structures based on fair and just employment practices for all;
 - d** adopting gender responsive public procurement awarding organizations with certified gender equality performances together with at least 40% of women in decision making positions and welfare programmes.

FOCUS AREA: VIOLENCE AGAINST WOMEN AND GIRLS AND GENDER BASED VIOLENCE

- Provide safe and welcoming workplaces by
 - a** supporting ratification and full implementation of the ILO Convention n. 190;
 - b** ratifying all international and regional conventions related to VAWG;
- Combat human trafficking and modern slavery of women by
 - a** paying particular attention to migrants, asylum seekers and refugees and other marginalised groups;
 - b** providing quick access to non-exploitative employment, residence status when needed, restitution of unpaid salaries and compensation, and personalised assistance and support.

2020: SAUDI ARABIA

KEY MEASURES TO SUPPORT ECONOMIC RECOVERY

- Implement social and income protection mechanisms for alternative employment models to ensure appropriate coverage for all workers in the formal and informal economy, with special attention to essential workers, part-time workers, the self-employed, and vulnerable groups particularly those in low-income countries.

ON LEGAL AND SOCIAL REFORMS

- End all forms of gender-based discrimination and violence; and enact legal and social reforms to achieve gender equality. Eliminate regulatory, legislative, and socio-cultural barriers to address all forms of discrimination against women in all areas. This includes, but not limited to, access to entry and advancement within the workplace, financial services, entrepreneurship, business, and equitable access to inheritance and property.

ON EQUITABLE LABOR INCLUSION

- Take further action to close gender gaps in income, wages, pensions, and other earnings, to align with the SDGs, including recognizing, reducing, redistributing, and measuring the value of unpaid care and domestic work and its estimated contribution to the economy and valorize care work with equitable pay.
- Develop and implement social protection mechanisms for alternative employment models to ensure appropriate coverage for all forms of work, in particular in the informal sector where women are over-represented.
- Ratify by 2025 ILO Conventions No. 156 on Workers with Family Responsibilities, No. 189 on Domestic Workers and No. 190 on Violence and Harassment in the World of Work.

2019: JAPAN

- Request labour and employment ministers to present a mid-term report on the 2014 Brisbane commitment to reduce the gender gap in labour force participation by 25 percent by 2025

during the 2020 G20.

- Remove systemic legal and social barriers in the labour market and provide solutions for achieving gender equality.
- Enact and implement legal measures to achieve gender equality in all aspects of employment practices. In particular, take further action to close gender income gaps such as wages, pensions, and other earnings in line with the SDGs.
- Incentivize employers in the public and private sectors to implement evidence-based policies and publicize progress on gender equality, leading to more women in decent and quality work and in leadership positions
- End all forms of violence against women and girls in the public and private spheres, including social media.
- Support the adoption of the ILO's proposed convention and a recommendation concerning the elimination of violence and harassment in the world of work, as well as ratify international conventions related to violence against women.

2018: ARGENTINA

INCREASE AND IMPROVE WOMEN'S PARTICIPATION IN THE LABOR FORCE BY:

- Accelerating the pace of implementation of the 2014 Brisbane commitment to reduce the gender gap in labour force participation by 25 percent by 2025 by developing and funding National Plans and reporting the progress on an annual basis.
- Investing public funds to ensure affordable, quality and professionalized universal care services for people with dependents, including those in the informal sector.
- Eliminating all forms of discrimination against women, particularly in laws and regulations on access to and control of land, assets and resources and promoting mechanisms to guarantee equal pay for work of equal value.
- Strengthening and enforcing regulations,

ensuring equal access to justice, as well as supporting international processes leading to setting standards on “ending violence and harassment in the world of work” to protect women from all forms of violence, including online violence.

- Analyzing the Future of Work from a gender perspective and design policies to ensure equitable impact. Major trends such as the gig economy, automation and machine learning should be addressed in terms of their gender-specific impact, focusing on the social protection and labor rights of women workers.

2017: GERMANY (COMMUNIQUE)

We, the representatives of the 2017 Women20 (W20) network, are convinced that the G20's goal of inclusive and sustainable economic growth in an interconnected world will not be achieved without the G20's commitment to women's economic empowerment by means of the following targets [including] . . . (d) full access to labour markets and decent working conditions for men and women, implementing the G20 Job Quality Framework; (e) equal pay and pension rights for equal and equivalent work.

- The W20 urges the G20 to advance member state policies towards the '25 by 25' target set by G20 for reducing the gender labour participation gap, resulting in a 25 per cent improvement by 2025, by putting forward national plans of actions and monitoring its progress with support from the OECD and the ILO. To this end, we recommend alignment with the agreed conclusions of The 61st Session of the Commission on the Status of Women and drawing fully on recommendations of the UN Secretary-General's High-Level Panel on Women's Economic Empowerment. It is also critical that G20 members actively work to hold employers accountable to standards of gender equality by supporting the adoption and implementation of the UN Women's Empowerment Principles (WEPS). Progress on closing the gender divide to date has been slow: The gap in participation rates between

men and women in G20 countries has declined by 0.6 percentage points per annum between 2012 and 2015. Unless a focused effort is made to eliminate restrictions, stereotypes and bias, women will be unable to realise their full potential to contribute to national economic growth.

2017: GERMANY [IMPLEMENTATION PLAN]

ENSURING FULL ACCESS TO LABOUR MARKETS AND ADVANCING DECENT WORKING CONDITIONS FOR MEN AND WOMEN

The G20 needs to ensure that women's work is paid, equal, and valued. Working women are too often rewarded with poverty-level wages and precarious jobs, and they are subject to violence in the workplace. Women make up a much larger proportion of those working part-time than men, often not out of choice. Informal work is often the only option available to poor women. Even minimum wages, if existing, do not guarantee an income above the poverty line.

As in informal work, women are overrepresented among minimum wage workers. W20 shares the concern expressed by CSW61 that the feminization of poverty persists and also acknowledges the mutually reinforcing links between the achievement of gender equality and the empowerment of all women and girls and the eradication of poverty, and the need to ensure an adequate standard of living for women and girls throughout their lives, including social protection systems.

RECOMMENDED MEASURES:

- 01 Set national wage standards that address differences among sectors and ensure minimum
- 02 Minimize the informal labour market by implementing ILO labour norms and promote gender independent, humane working conditions.
- 03 Wages that allow meeting basic needs. Strengthen public employment programmes for women in order to achieve inclusion into the labour markets, especially in the first labour market.
- 04 Grant women influence to advocate for their own improved conditions through individual rights

enshrined in legislation and the capacity for collective bargaining and organising.

- 05 Encourage businesses and unions to protect women from all forms of violence and sexual harassment in the workplace.
- 06 Ensure universal social protection floors and the right to social security based on ILO recommendation 202.

PROVIDING FOR EQUAL PAY AND PENSION RIGHTS FOR EQUAL AND EQUIVALENT WORK

On average, women are paid less than men. Women don't have access to the same kinds of jobs, the same degree of job security, and the same wages as men. Women are employed in jobs that are frequently less valued, rewarded with lower wages, and are less often offered opportunities for advancement than men. In areas where women do have access to the same jobs as men, they are underrepresented in high-quality, well-paid jobs in expanding sectors and overrepresented in the informal sector, and the occupations carried out by women are usually associated with lower wages. The World Bank has calculated that women in most countries earn, on average, just 60 to 75 percent of men's wages. Following current trends, the International Labour Organization estimates it will take 75 years to make the principle of equal pay for equal work a global reality; the World Economic Forum estimates 115 years. Women are more vulnerable to poverty in old age than men: The uneven distribution of unpaid domestic and care work responsibilities forms a significant constraint on women's and girls' completion or progress in education, on women's entry and re-entry and advancement in the paid labor market and on their economic opportunities and entrepreneurial activities, often resulting in gaps in both social protection and pension. This fact will create a burden on governments as G20 populations age.

RECOMMENDED MEASURES:

- 01 Extend the '25 by 25' target to include the equal closing of the gender pay gap.
- 02 Enact, strengthen or enforce laws and regulations that uphold the principle of equal pay for equal work or work of equal value in the public and private sectors.
- 03 Provide effective means of redress and access to justice in cases of non-compliance to laws and regulations that uphold the principle of equal pay for equal work or work of equal value.
- 04 Adopt policies for both private and public sector employers to disclose their gender pay gaps in all G20 member states.
- 05 Promote the implementation of equal pay policies through, for example, social dialogue, collective bargaining, job evaluations, awareness raising campaigns, gender pay audits, and certification and review of pay practices and increased availability of data and analysis on the gender pay gap.
- 06 Promote legal, administrative and policy measures that ensure women's full and equal access to pensions, through contributory and/or non-contributory schemes, and independent of their employment trajectories, and reduce gender gaps in benefit levels.
- 07 Promote a universal social protection floor for women.
- 08 Carry out tax impact assessments by gender and income group.

2016: CHINA

WOMEN'S EMPLOYMENT AND ENTREPRENEURSHIP AND SOCIAL PROTECTION

Women are still far behind men in economic participation and are not fully reaping the benefits of economic growth. Among G20 members, the average labor participation rate is 56% for women and 86% for men. Women continue to concentrate in sectors, industries, occupations, and jobs with lower job security and wages. They are overrepresented in small businesses, often with low profitability, and in the informal economy with limited, if any, access to social security, and receive inadequate recognition for their unpaid work... We, therefore, encourage G20 members to take the following measures:

- Request G20 Labour and Employment Ministers to work with the W20 on the implementation of the agreed target of reducing female labour force participation gap by 25% by 2025, and urge member states to publish their strategies towards the target and adopt a transparent and rigorous monitoring process with, if necessary, the technical support of international organisations;
- Strengthen the legal framework and its enforcement in order to eliminate the gender wage gap, improve women's employment opportunities, working conditions and benefits, promote reconciliation of work and family life and strengthen the social security systems in order to increase female labour force participation, recognise and regulate all forms of new and flexible work and ensure adequate social protection.

2015: TURKEY

To achieve gender equality and women's economic empowerment as well as to reach the target of reducing the gap in participation rates between men and women set by G20 Leaders in Brisbane, Australia in 2014, we call on the G20 Leaders to [among other measures]:

ELIMINATE WORKPLACE DISCRIMINATION, ENFORCE LEGAL RIGHTS AND PROMOTE EQUAL OPPORTUNITIES

- Governments should enforce legislation and abolish gender-related legal restrictions. Furthermore, all stakeholders should promote equal opportunities and improve social dialogue that would enable equal access to the labor market, with fair treatment with respect to gender in recruitment, training, promotions, rights for grievance, including harassment.
- A generally accepted code of conduct should be established across all G20 members to promote equal opportunity and fair treatment model based on best practices of private sector companies or governments.
- It is necessary to strengthen the legal framework and its enforcement, promote pay transparency and tackle stereotypes, segregation and indirect discrimination in the labor market.
- G20 leaders should improve employment outcomes for women by strengthening access to effective and active labor market policies. To that end, W20 will propose close collaboration with the G20 Employment G20 Employment Working Group on the Policy Priorities on labor income share and inequalities.
- It is necessary to strengthen the legal framework and its enforcement, promote pay transparency and tackle stereotypes, segregation and indirect discrimination in the labor market.
- G20 leaders should improve employment outcomes for women by strengthening access to effective and active labor market policies. To that end, W20 will propose close collaboration with the G20 Employment G20 Employment Working Group on the Policy Priorities on labor income share and inequalities.

DELIVER ADEQUATE SOCIAL PROTECTION AND IMPROVE WORKING CONDITIONS FOR WOMEN:

- Noting that women are overly represented in informal, vulnerable and precarious employment, working conditions need to be improved, and decent work opportunities must be provided. Social security systems must be extended to cover new forms of employment, like job sharing and flexible decent jobs, home-based employment, according to evolving workplace patterns. The number of jobs without a social security scheme needs to be significantly reduced. Social protection programs should address specific women-related issues such as improving real incomes and capabilities and prevent deprivation of pensions and benefits.
- The outputs of the G20 Employment Working Group on Social protection and the Policy Priorities on labor income share and inequalities to address specific issues that relate to women should be extended. Women experiencing multiple discrimination (age, disability and/or ethnicity should be particularly addressed).

DEVELOP A MONITORING FRAMEWORK, BASED ON AVAILABLE DATA SETS AND EMPIRICAL STUDIES, THE G20 SHOULD DEVELOP A SCORECARD USING THE FOLLOWING INDICATORS:

- Labor force participation rate: Female-to-male ratio of labor-force participation rate (20%)
- Professional and technical jobs: Female-to-male ratio of representation in professional and technical jobs (10%)
- Perceived wage gap for similar work: Female-to-male ratio of wages for similar work (10%)

APPENDIX III G20 LEADERS' 2025 DECLARATION

On decent work (paras 35-37): Leaders recognized inequality, unemployment, and informal employment as threats to global stability; affirmed that good jobs must be central to sustainable industrialization; and emphasized that strong labor institutions, fair wage mechanisms, and adaptive social protection are essential to reducing inequality.

On gender gaps (para 103): Leaders adopted the revised Brisbane-eThekweni Goal (25 percent reduction in the labor force participation gap by 2030, from 2012 levels) and committed to reducing the unadjusted gender wage gap by 15 percent by 2035 (from 2022 levels).

On discrimination and GBV (paras 100-101): Leaders reaffirmed commitment to women's empowerment and condemned all forms of discrimination and gender-based violence against women and girls.

G20 PRINCIPLES FOR INCLUSIVE ECONOMIC GROWTH (2025)

PRINCIPLE 7

Targets a 15 percent reduction in the unadjusted gender wage gap by 2035, with a five-year review to consider raising the target to 35 percent. Also ties progress on the labor force participation gap to removing structural barriers, including access to finance, care infrastructure, and protection from discrimination.

PRINCIPLE 3

Highlights social dialogue, collective bargaining, and wage-setting mechanisms as tools for fair wages and gender equality, including work-life balance, equal parental leave, and workplace protections.

PRINCIPLE 4

Frames universal, adaptive social protection as critical to managing risk and inequality, and as a vehicle for women's empowerment.

PRINCIPLE 2

Calls for prioritizing decent work in the informal-to-formal economy transition, with income security, retraining, and support for displaced workers, alongside policies promoting stable, dignified, and fairly paid jobs.

APPENDIX IV Decent Work Working Group Acknowledgments

The following W20 Delegates contributed to this chapter

WORKING GROUP CO-CHAIRS

Sarah Fox	W20 United States Delegate	Tania Saba	W20 Canada Co-Head of Delegation
Sharon Waxman	W20 United States Delegate		

WORKING GROUP MEMBERS

Joan Barrett	W20 United States Delegate	Betul Ozel Cicek	W20 Turkey Co-Head of Delegation
Barbara Cleary	W20 United Kingdom Head of Delegation	Janaina Nolasco Gama	W20 Brazil Co-Head of Delegation
Aapta Garg	W20 United States Delegate	Kristen Hecht	W20 United States Delegate
Erin Radford	W20 United States Delegate	Shelby Schofield	W20 Australia Delegate

DECENT WORK KNOWLEDGE PARTNER

We are enormously grateful to the Global Fairness Initiative (GFI), especially Asma B. Hassen and Rania Hadji, for serving as an official Knowledge Partner for the Decent Work Working Group. GFI is an international non-profit organization that works with partners and decision-makers to build consensus around policies and programs to improve the livelihoods of the working poor, especially women. GFI's expertise and knowledge were particularly helpful as we drafted the recommendations for informal work, which is the organization's sweet spot and why we were fortunate to benefit from their insights on recommendations and case studies.

APPENDIX V SUMMARY OF RECOMMENDATIONS

ISSUE AREA 1: REDUCING GAPS IN WOMEN'S LABOR FORCE PARTICIPATION AND PAY

REDUCE LABOR FORCE PARTICIPATION GAP BY 35% BY 2035

- Adopt multi-stakeholder strategies to close gender gaps in workforce participation. Prioritize workplace reforms like paid parental leave and flexible work. Improve pay and conditions in female-dominated sectors and support women's advancement in male-dominated fields.
- Shape workplace and national policies with gender impact assessments. Advance women's leadership and participation in decision-making and collective bargaining.

REDUCE THE GENDER PAY GAP BY 35% BY 2035

- Enact and enforce strong anti-discrimination laws and equal pay measures with job evaluation, pay transparency, living wage policies, and accessible complaints processes.
- Request better gender gap data from OECD, ILO, and national agencies to track progress on Johannesburg goals.

ISSUE AREA 2: ADDRESSING THE IMPACT OF AI AND TECHNOLOGY ON EMPLOYMENT AND THE QUALITY OF WORK FOR WOMEN

- Govern AI transitions with gender-responsive frameworks that ensure decent work, assess impacts, and prevent gender bias. Establish accountability to monitor AI effects.
- Strengthen worker protections across AI value chains by extending labor rights, safety, representation, and social protection for all. Adapt laws to guarantee health insurance, sick leave, pensions, and safe conditions in AI supply chains.
- Assess gender impacts before AI deployment, ensure support for displaced workers, invest in reskilling with caregiving in mind, and prevent

declines in women's employment and job quality through dialogue and evidence-based policies.

ISSUE AREA 3: EXPANDING RIGHTS AND PROTECTIONS FOR WOMEN IN THE INFORMAL SECTOR

- Expand social protection to include informal workers by adapting benefits, contributions, and procedures to their needs, with special consideration for women. Ensure access to health care, pensions, basic income, and childcare, with subsidies for low-income workers.
- Adopt plans to end exploitation and gradually extend formal, gender-responsive protections to informal workers. Tailor enforcement to diverse contexts and safeguard livelihoods.
- Systematically collect, analyze, and share national data on informal workers and enterprises, disaggregated by sex and following international labor standards.

ISSUE AREA 4: PROTECTING WOMEN FROM FORCED LABOR

- Enact and fund laws banning imports made with forced labor of any kind. Require remediation for affected workers before enforcement ends. Mandate due diligence, so companies address forced labor risks across all operations and supply chains.
- Adopt and enforce recruitment laws for all workers and employers. Ban recruitment fees; require clear, fair contracts; prohibit confiscation of documents; protect freedom of movement; hold recruiters and employers accountable; and guarantee worker access to remedies for abuse.

ISSUE AREA 5: INTER-RELATED ISSUES IN DECENT WORK

DOMESTIC WORKERS

- All G20 countries should update labor laws to include domestic workers, ensuring equal rights

and standards—like minimum wage, overtime, working hours, rest, health, and paid leave. Standardized contracts and safe ways to report abuse, leave abusive jobs, and seek compensation without retaliation or deportation must be guaranteed.

WORKPLACE VIOLENCE

- G20 countries should ratify ILO Convention 190 and fully implement it through legislation, action plans, workplace policies, and enforcement, with a focus on protecting women and vulnerable groups from workplace violence.

DATA COLLECTION AND ANALYSIS

- The G20 should urge the OECD, ILO, and national agencies to improve collection and analysis of gender-disaggregated and intersectional data to better measure gender gaps and track progress on these recommendations.

REFERENCES

- Bonnet, F., Leung, V., & Chacaltana, J. (2018). Women and men in the informal economy: A statistical picture [Slide presentation]. International Labour Organization. <https://www.ilo.org/media/284126/download>
- Diaz, J. J., Chacaltana, J., Rigolini, J., & Ruiz, C. (2018). Pathways to formalization: Going beyond the formality dichotomy (IZA Discussion Paper No. 11750). IZA Institute of Labor Economics. <https://www.iza.org/publications/dp/11750/pathways-to-formalization-going-beyond-the-formality-dichotomy>
- Diplo Foundation. (n.d.). Spain's AI governance law. Digital Watch Observatory. <https://dig.watch/updates/spain-ai-governance-law>
- European Commission. (2024). AI Act enters into force. https://commission.europa.eu/news-and-media/news/ai-act-enters-force-2024-08-01_en
- European Union. (2024). Regulation (EU) 2024/1689 laying down harmonised rules on artificial intelligence (Artificial Intelligence Act). Official Journal of the European Union.
- Global Fairness Initiative. (2024, November 18). Tunisia launches self-entrepreneur platform, marking key step in formalizing the informal economy. <https://globalfairness.org/2024/11/18/tunisia-launches-self-entrepreneur-platform-marking-key-step-in-formalizing-the-informal-economy/>
- Gmyrek, P., Berg, J., & Bescond, D. (2023). Generative AI and jobs: A global analysis of potential effects on job quantity and quality (ILO Working Paper 96). International Labour Organization. <https://www.ilo.org/publications/generative-ai-and-jobs-global-analysis-potential-effects-job-quantity-and>
- Harris, K. (2025). Closing gaps, opening opportunities: The G20's progress on women's economic empowerment—and what comes next (CGD Note 391). Center for Global Development. <https://www.cgdev.org/publication/closing-gaps-opening-opportunities-g20s-progress-womens-economic-empowerment-and-what>
- IndustriALL Global Union. (2020, January 16). Uruguay becomes first country to ratify ILO Convention 190. <https://www.industrialunion.org/uruguay-becomes-first-country-to-ratify-ilo-convention-190>
- IndustriALL Global Union. (2020, June 18). The role of Uruguayan unions in the ratification of C190. <https://www.industrialunion.org/the-role-of-uruguayan-unions-in-the-ratification-of-c190>
- International Labour Organization. (2018). Responding to globalization: The Decent Work Agenda. [ilo.org](https://www.ilo.org)
- International Labour Organization. (2019, June 17). Uruguay first to ratify ILO Violence and Harassment Convention. <https://www.ilo.org/resource/news/uruguay-first-ratify-ilo-violence-and-harassment-convention>
- International Labour Organization. (2024a). Decent work and the 2030 Agenda for sustainable development. <https://www.ilo.org/topics-and-sectors/decent-work-and-2030-agenda-sustainable-development>
- International Labour Organization. (2024b). Profits and poverty: The economics of forced labour (3rd ed.). <https://www.ilo.org/publications/profits-and-poverty-economics-forced-labour-third-edition>
- International Labour Organization. (2025). Estidama++ Fund - Extension of coverage and formalization in Jordan. <https://www.ilo.org/projects-and-partnerships/projects/estidama-fund-%E2%80%93-extension-coverage-and-formalization-jordan>
- International Labour Organization. (2026a). Fair Recruitment Initiative strategy 2026-2030: The way forward in policy and practice. <https://www.ilo.org/publications/fair-recruitment-initiative-strategy-2026-2030-way-forward-policy-practice>
- International Labour Organization. (2026b). Gen AI, occupational segregation and gender equality in the world of work. <https://doi.org/10.54394/00033798>
- International Labour Organization. (2026c). Universal social protection for human dignity, social justice and sustainable development: Changing labour markets, protecting workers for all. <https://www.ilo.org/publications/universal-social-protection-changing-labour-markets-protecting-workers-all>
- International Labour Organization. (n.d.-a). Domestic workers. Retrieved July 27, 2026, from <https://www.ilo.org/topics-and-sectors/domestic-workers>
- International Labour Organization. (n.d.-b). i-eval Discovery. Retrieved July 27, 2026, from <https://webapps.ilo.org/ievaldiscovery/>

REFERENCES

- International Labour Organization. (n.d.-c). World Social Protection Data Dashboards. Retrieved July 27, 2026, from <https://www.social-protection.org/gimi/WSPDB.action?id=32>
- International Labour Organization & Organisation for Economic Co-operation and Development. (2025a). Equality between men and women in the workforce (G20 Technical Paper). Employment Working Group, South Africa's G20 Presidency. https://www.ilo.org/sites/default/files/2025-05/G20_TechnicalPaper%231_Equality%20between%20men%20and%20women%20in%20the%20workforce.pdf
- International Labour Organization & Organisation for Economic Co-operation and Development. (2025b). Women at work in G20 countries: Progress and policy action in 2024. International Labour Organization. <https://www.ilo.org/publications/women-work-g20-countries-progress-and-policy-action-2024>
- International Labour Organization, Walk Free, & International Organization for Migration. (2022). Global estimates of modern slavery: Forced labour and forced marriage. International Labour Organization. <https://www.ilo.org/publications/global-estimates-modern-slavery-forced-labour-and-forced-marriage>
- International Organization for Migration. (n.d.). Global Migration Data Analysis Centre (GMDAC). Retrieved July 27, 2026, from <https://www.iom.int/global-migration-data-analysis-centre-gmdac>
- Lei No. 14.611, de 3 de julho de 2023 [Law No. 14,611, of July 3, 2023] (Braz.). https://www.planalto.gov.br/ccivil_03/_ato2023-2026/2023/lei/l14611.htm
- Lei No. 15.455, de 1º de julho de 2026 [Law No. 15,455, of July 1, 2026] (Braz.). https://www.planalto.gov.br/ccivil_03/_ato2023-2026/2026/lei/l15455.htm
- Murphy, L. (2026). An international blueprint for forced labor import bans (Fellow Working Paper). Carr-Ryan Center for Human Rights, Harvard Kennedy School. <https://www.hks.harvard.edu/centers/carr-ryan/publications/international-blueprint-forced-labor-import-bans>
- UN Women, & International Labour Organization. (2012). Decent work and women's economic empowerment: Good policy and practice (Policy Brief). unwomen.org
- United Nations. (2015). Transforming our world: The 2030 Agenda for Sustainable Development (A/RES/70/1). un.org
- United Nations Development Programme, Türkiye. (2025). Strengthening seasonal agricultural capacities in rural areas project (2025-2027).
- United Nations Global Compact. (n.d.). The Ten Principles of the UN Global Compact. unglobalcompact.org
- Veale, M., & Zuiderveen Borgesius, F. (2021). Demystifying the draft EU Artificial Intelligence Act. Computer Law Review International, 22(4), 97-112. <https://doi.org/10.9785/crl-2021-220402>

04 EDUCATION, STEAM, DIGITAL/AI

This chapter provides policymakers and leaders with practical guidance and identifies key areas for action to advance equality for women and girls globally.



Chapter Content:

Introduction, Frameworks, Case Studies, Metrics,
Recommendations, Acknowledgements, and Appendices



I CHAPEAU/ INTERNATIONAL FRAMEWORK AND AUTHORITY

Previous G20 and W20 commitments recognize that gender equality, digital inclusion, STEAM participation, digital skills, and AI governance are mutually reinforcing priorities for inclusive growth, women's empowerment, and democratic digital transformation (G20, 2017, 2019, 2023a, 2023b, 2024a, 2024b, 2025; W20, 2015, 2025). We affirm these recognitions and we further affirm the G20 trajectory from bridging the digital gender divide and advancing girls' digital skills, to investing in STEM, closing digital gaps, promoting human-centered AI, halving the digital gender gap by 2030, strengthening digital public infrastructure, enabling responsible AI, and situating inclusive AI and digital development within global equity and development priorities (G20, 2017, 2019, 2023a, 2023b, 2024a, 2024b, 2025). We also affirm W20 recommendations from the founding W20 agenda through the most recent W20 cycle, including commitments to women's access to digital skills, entrepreneurship, leadership, emerging technologies, and gender-responsive digital transformation (W20, 2015, 2025).

W20 recommendations are grounded in international standards requiring ethical, inclusive, rights-based, and gender-transformative approaches to AI, digital skills education, online safety, technology-facilitated violence, AI capacity-building, and South-South and triangular cooperation (EQUALS Global Partnership, 2024; ITU, n.d.; UN Women, 2023, 2024; UNESCO, 2021; United Nations General Assembly, 2024). W20 also aligns with emerging global digital and AI governance frameworks on closing digital divides, digital economy inclusion, safe digital spaces, data governance, AI governance, frontier AI safety, inclusive AI, and responsible data policy in dialogue with African and Global South digital equity priorities (African Union, 2022; Australian Government, Department of Industry, Science and Resources, 2024; Department for Science, Innovation and Technology, 2023; United Nations, 2024).



II EXECUTIVE SUMMARY

Digital transformation is reshaping education, employment, public life, and democratic participation. Yet women and girls, especially those in rural, low-income, remote, disabled, Indigenous, migrant, and otherwise marginalized communities¹, remain disproportionately excluded from digital access, STEAM pathways, AI governance, and safe participation in online civic space.

Closing the gender digital divide is a clear economic acceleration strategy for G20 economies, not a peripheral inclusion agenda (Global Digital Inclusion Partnership [GDIP], 2026; UN Women, 2015). Global Digital Inclusion Partnership (GDIP) estimates that digital exclusion has already cost \$1.2 trillion in economic value, with a further \$511 billion at risk without urgent action; (GDIP, 2026) and GSMA reports that women in low- and middle-income countries remain 12% less likely than men to use mobile internet, with 200 million fewer women than men online and 13% and 7% gaps in smartphone and mobile ownership (GSMA, 2026). These gaps suppress productivity, tax revenue, labor-market depth, and returns on digital infrastructure investment. GSMA analysis has estimated that from 2023 to 2030, closing the gender gap in mobile ownership and use in LMICs could deliver \$230 billion in additional revenue to the mobile industry, and closing the gender gap in mobile internet adoption in LMICs would add \$1.3 trillion in additional gross domestic product (GDP) over this period (GSMA, 2026). The Stanford HAI 2026 AI Index shows that AI capacity is increasingly central to economic competitiveness, yet no country approaches gender parity among AI researchers and developers, with leading performers still near or below one-third female representation (Stanford Institute for Human-Centered Artificial Intelligence, 2026).

Building on previous G20 commitments² and grounded in obligations to eliminate discrimination in education, employment, and economic and social life, this framework calls for funded action on women's connectivity, devices, data, STEAM pathways, digital skills, AI employment, online safety, and leadership as conditions for inclusive growth and technological resilience (United Nations, 1979; UN Women, 2015). W20 calls for close monitoring and correction of algorithmic bias, which disproportionately disadvantages women, damages the economic integrity of digital markets, and erodes social trust. These investments expand women's agency by increasing their ability to make independent choices over education, work, income, leadership, and participation in the technologies that will shape future markets.

To achieve these goals, W20 recommends the following measures to G20 Leaders:

01 Implement fully funded, gender-transformative digital inclusion and STEAM-to-employment programs that equip women and girls, especially those in rural, underserved, and marginalized communities, with affordable access to devices, data, connectivity, digital public infrastructure, accessibility, online safety, and basic, advanced, and emerging digital skills.

¹ Taking into account national statistical practices.

² Significant previous G20 commitments include: [G20 Germany \(2017\)](#) commitments to bridge the digital gender divide and #eSkills4Girls; [G20 Japan \(2019\)](#) commitments to investment in STEM, closing the digital gender gap, focusing on human-centered AI, and adopting the [G20 AI Principles](#); [G20 India \(2023\)](#) commitment to halve the digital gender gap by 2030; [G20 Brazil \(2024\)](#) commitments to digital inclusion, investments in digital public infrastructure (DPI), responsible AI, and women's empowerment; and [G20 South Africa \(2025\)](#) commitments to inclusive AI, digital development, and global equity framing.

These programs should prioritize high-growth fields including AI, electronic engineering, informatics, cybersecurity, data science, digital public infrastructure, and green/digital innovation, and should be co-designed with women's organizations, civil society, educators, local communities, and the private sector. Funding should include targeted subsidies, scholarships, fellowships, community-based training, lifelong learning opportunities, mentorship, internships, apprenticeships, leadership development, anti-harassment protections, decent work pathways, and gender-disaggregated monitoring.

02 Develop a Global Index on AI and Gender Equality³

to track, report progress, economic competitiveness, and drive accountability across G20 countries. National governance frameworks should be based on principles of responsible and ethical AI, address inclusive and gender-representative data for AI, drive women's participation in AI development and decision-making, and include assessment of gender impacts throughout the AI lifecycle. As a multi-stakeholder mechanism, the Index should measure women's participation in AI research, development, governance, and decision-making; the use of gender-representative and intersectional data; gender impact assessments across the AI lifecycle; safeguards against

algorithmic discrimination; and national measures to protect women's agency, privacy, bodily autonomy, political participation, and freedom of expression in digital spaces.

03 Ensure rights-based, gender-responsive, and future-ready AI and digital governance

that protects women's safety, civic agency, and autonomy. G20 countries should require governments, platforms, and AI developers, consistent with national law and international commitments, to prevent, detect, and respond to technology-facilitated gender-based violence, election-related abuse, deepfakes and other synthetic-media harms, doxxing, coordinated harassment, gendered disinformation, algorithmic bias, and attacks on women's public participation. Governments should adopt enforceable platform accountability standards, survivor-centered reporting and remedy, transparency requirements for political advertising and recommender systems, gender and human rights impact assessments for high-risk AI, regular audit and oversight mechanisms, and safeguards for data protection, information security, intellectual property, and trade secrets. These frameworks should expand women's leadership and agency in AI governance and protect women's informed choices over data, identity, education, work, politics, and digital life.



³ In alignment with W20 South Africa recommendations and [Moloko Mathipa-Mdakane \(2025\), "Policy Brief: Closing the Gender Gap in Digital, Education, STEM and AI"](#).

III CASE STUDIES

ESDA Global Case Study 2023

The 2023 W20 Education, STEAM, Digital and AI agenda marked a decisive shift from broad digital inclusion advocacy toward measurable commitments linking gender equality, skills, and emerging technology governance. Its influence was strengthened by a rapidly consolidating international policy environment: the G7 Hiroshima AI Process, OECD AI Principles, UNESCO's ethics framework, CSW67, and evidence developed by the ITU, GSMA, EQUALS, and the World Bank. Together, these initiatives supplied a common vocabulary of fairness, accountability, human oversight, digital access, and bias mitigation.

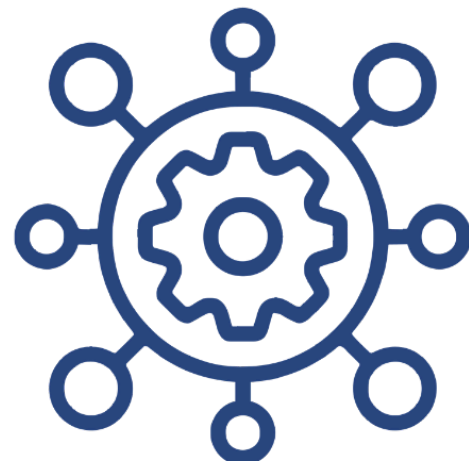
The clearest policy achievement was the adoption in both the W20 Communiqué and the G20 New Delhi Leaders' Declaration of the target to halve the digital gender gap by 2030. This direct textual alignment converted a longstanding concern into a time-bound, monitorable commitment. Other priorities entered G20 policy more discreetly, including affordable connectivity, digital literacy, women's participation in digital decision-making, lifelong learning, STEM leadership, online safety, and responsible, inclusive, human-centric AI.

The case demonstrates that advocacy can shape multilateral outcomes even when attribution is indirect and language becomes generalized.

Implementation proceeded primarily through aligned funding and programming rather than binding G20 mechanisms. The Women in the Digital Economy Fund mobilized more than \$500 million for women's connectivity, device access, digital skills, and economic participation in low- and middle-income countries. Early activity showed how global commitments can guide donor action, but also exposed limits: measurable effects remained nascent, implementation depended on sustained coordination, and disruption to USAID weakened planned delivery.

For policy design, the central lesson is that quantified targets, shared indicators, institutional alignment, and diversified implementation partnerships are essential. Normative progress becomes durable only when commitments are translated into funded programs, gender-specific safeguards, transparent monitoring, and financing arrangements resilient to political change. It underscores the need to preserve explicit gender language as priorities move across institutions and political cycles.

FRAMEWORKS



ESDA Global Case Study 2025

The 2025 W20 Education, STEAM, Digital and AI case study reframes gender policy for an era in which artificial intelligence functions as economic infrastructure. Its central concept, AI Readiness, extends beyond closing gaps in access and basic skills. It positions women and girls as users, advanced practitioners, ethical stewards, decision-makers, and co-creators of systems shaping employment, public services, finance, and innovation.

This agenda emerged from a decade of W20 advocacy and from established international frameworks on responsible AI, digital inclusion, gender-transformative education, and human rights. South Africa's G20 Presidency, with its emphasis on solidarity, equality, sustainability, Global South perspectives, and women's economic participation, created a favorable setting for translating this accumulated normative work into policy commitments.

Three proposals carry particular strategic weight. Fully funded national digital inclusion programs would combine affordable devices, connectivity subsidies, and advanced AI skills for rural and underserved women. Targeted scholarships would build pathways from education into high-growth fields including AI, engineering, informatics, and digital innovation. A Global Index on AI and Gender Equality would create comparable measures of participation, governance, impacts, and accountability across G20 countries. The study treats sex-disaggregated data as essential infrastructure for making such an index operational and for identifying unequal outcomes throughout the AI lifecycle.

The case also identifies major implementation risks. Commitments remain discreet, AI literacy is not yet established as a distinct economic right, and reliance on a single sovereign donor leaves programs vulnerable to political and financing disruptions. Durable implementation therefore requires diversified co-financing across governments, development institutions, technology companies, philanthropy, and civil society.

The broader policy lesson is that women's agency must be directly embedded in AI governance architecture, not appended to it. Progress depends on measurable standards, gender impact assessments, representative data, safety protections, workforce pipelines, and institutions capable of sustaining accountability across successive G20 presidencies.

ESDA National Case Study: Italy 2021

Italy's 2021 G20 Presidency took place at a pivotal moment marked by rapid digital transformation, the ongoing impacts of the COVID-19 pandemic, and growing global interest in ethical artificial intelligence. During this period, Women20 (W20) recommendations on Education, STEAM, Digital and AI (ESDA) were largely reflected in G20 commitments through what the case study characterizes as "discreet uptake"—wherein W20 priorities were incorporated into broader policy frameworks rather than explicitly referenced.

Strong alignment emerged across several thematic areas. W20 recommendations promoting women's participation in STEM, digital skills development, lifelong learning, and ethical AI were echoed in G20 commitments on inclusive digital transformation, human-centered AI, and education access. While gender-specific language was sometimes diluted within broader commitments, the underlying objectives remained substantially aligned.

Implementation was driven primarily through Italy's National Recovery and Resilience Plan (PNRR), which mobilized significant investment in education, digitalization, and innovation. Supporting frameworks included the Italia Digitale 2026 strategy, the National Strategy for Digital Skills, and the National Artificial Intelligence Strategy (2022-2024), all of which aimed to strengthen digital competencies, increase STEM participation, reduce digital gender disparities, and promote diversity within AI-related sectors.

Although progress has been made through expanded digital skills programs and greater emphasis on gender equality in digital transformation policies, challenges remain. Persistent regional disparities, coordination issues, and limitations in gender-disaggregated data continue to hinder assessment of long-term impact. The case study highlights how W20 policy recommendations can influence indirectly through alignment with broader G20, EU, and international policy agendas, emphasizing the importance of both explicit and implicit pathways for policy adoption and implementation.

ESDA National Case Study: South Korea 2015-2026

The Republic of Korea presents one of the most comprehensive examples of long-term alignment between national policy and the evolving Women20 (W20) Education, STEAM, Digital and AI (ESDA) agenda. Over the period 2015-2026, Korea progressively integrated W20 priorities into its STEM, digital inclusion and AI governance frameworks through a combination of legislative reforms, national strategies, and targeted programs.

Building on the longstanding Act on Fostering and Supporting Women Scientists and Engineers and the establishment of the Korea Foundation for Women in Science, Engineering and Technology (WiSET), Korea strengthened data collection on women's participation in STEM, expanded mentoring and regional outreach programs, and increased support for women returning to scientific careers following career interruptions. Key initiatives included the R-WeSET 2.0 regional STEM pipeline program, which supported more than 88,000 female students between 2022 and 2025, and the R&D Career Re-entry Support Program, which achieved a post-program retention rate of 74.4 percent in 2025.

The Republic of Korea also emerged as a global leader in AI governance with the enactment of the Framework Act on the Development of Artificial Intelligence and Establishment of Trust (2025): one of the world's first comprehensive AI governance laws. While the legislation reflects growing international concern around ethical and human-centered AI, the case study notes that additional measures are needed to ensure explicit gender-responsive AI governance, including gender impact assessments, bias mitigation requirements, and gender-disaggregated monitoring systems.

Despite significant progress, challenges remain. Women continue to be underrepresented in senior STEM leadership positions, participation in doctoral-level science and engineering programs has declined, and care-related barriers continue to affect workforce retention. The case highlights the importance of sustained investment, gender-responsive budgeting, childcare support, and stronger accountability mechanisms to achieve equitable participation in STEM and AI-related sectors.

Overall, best practices from the Republic of Korea demonstrate how cumulative policy development, supported by international advocacy and domestic institutional capacity, can drive meaningful progress in women's participation in science, technology and innovation.

ESDA National Case Study: USA 2026

The United States enters its 2026 G20 Presidency at an important moment, as generative AI, automated decision-making, and large-scale public technology investments continue to reshape the economy. The case study examines how these developments can be accompanied by stronger inclusion, transparency, and accountability for women and girls.

The United States has significant policy and financial capacity to advance these priorities through initiatives such as the CHIPS and Science Act, the Infrastructure Investment and Jobs Act, regional innovation hubs, STEM workforce investments, and federal AI directives. However, many of these efforts rely on broad workforce-development language rather than explicit gender targets or mandatory sex-disaggregated reporting. Women also continue to be underrepresented across computing, engineering, and AI research, while women at different career stages and from different communities face distinct barriers to access, advancement, and retention.

During the 2026 G20 cycle, the W20 US Delegation advanced recommendations focused on gender accountability in technology spending, stronger data frameworks, algorithmic bias mitigation, and localized institutional support.

The strongest G20 alignment occurred in AI governance, where commitments to safe, trustworthy AI and the mitigation of bias and discrimination received explicit uptake. Recommendations involving funding targets, mandatory reporting, and community-based implementation were reflected in broader, less binding language.

Implementation has generated meaningful programs and funding. The Women in the Digital Economy Fund has mobilized more than \$60 million globally, while domestic investments have supported regional innovation hubs, workforce development, and AI procurement safeguards. At the same time, the absence of centralized gender-focused reporting, statutory funding requirements, and independent AI compliance audits make it difficult to assess who benefits from these investments and whether they are reducing disparities over time.

Overall, the United States case demonstrates that large technology investments and broad commitments to inclusion are most effective when paired with clear safeguards and measurable accountability. Sustainable progress will require stronger public reporting, independent AI-bias oversight, more consistent gender-disaggregated data, and implementation through trusted community-based networks. The case highlights organizations such as the National Association of Women Business Owners as a potential model for connecting national advocacy with local insight and ensuring that women's varied experiences inform technology policy design, implementation, and accountability.

ESDA National Case Study: Russian Federation 2017, 2019, 2020, 2022-24

Russia's approach to advancing women in education, STEM, digital technology, and AI has developed through a network of national strategies, major employers, professional associations, women's organizations, and international cooperation platforms rather than through one comprehensive law. Its policies and programs align with W20 priorities related to STEM participation, digital skills, AI literacy, leadership, entrepreneurship, career re-entry, and care support, although this alignment is generally discreet rather than explicitly attributed to W20 recommendations.

The National Strategy of Action in the Interests of Women for 2023-2030 provides the primary domestic policy framework, while Russia's AI Ethics Code addresses responsible AI and bias prevention. A distinctive feature of the Russian case is its emphasis on strategic industries—including nuclear energy, data science, cybersecurity, advanced manufacturing, and AI-enabled infrastructure—where women are positioned not only as technology users, but also as engineers, researchers, managers, and system designers.

Implementation is distributed across government institutions, state-linked companies, universities, professional networks, entrepreneurship programs, and international platforms. Initiatives such as Women in Big Data Russia, Women in Nuclear Russia, Mentor in Tech, the Eurasian Women's Forum, and the Women's Alliance in Artificial Intelligence support technical skills, mentoring, leadership, and career entry or re-entry. Maternity protections, childcare, job-retention guarantees, and training during childcare leave are also treated as important conditions for women's continued participation in high-skilled work.

Overall, the Russian case demonstrates how coordinated sectoral ecosystems can advance women's participation in STEM and technology. At the same time, fragmented reporting, concentration of prominent initiatives in large companies and major cities, limited representation of women in senior technology decision-making, and the absence of a unified ESDA measurement framework make it difficult to assess long-term impact. Stronger monitoring, wider regional reach, and more developed gender-responsive AI assessment will be important to sustain progress.



IV CROSS-CUTTING AREAS WITH OTHER WORKING GROUPS

WORKING GROUP

AGRICULTURE & FOOD SAFETY

- Recommend rural women-centered digital inclusion packages for connectivity, mobile access, digital payments, climate/agricultural data, and AI-enabled extension services designed with women farmers. (Food and Agriculture Organization of the United Nations [FAO], 2023; GSMA, 2026).
- AI Extension Services with Female Veto Power - ensure meaningful consultation with women users, workers, and professional communities before deployment in socially sensitive sectors. AI recommends practices; women farmers veto recommendations that conflict with local knowledge/family needs. No "AI knows best" thought and practice. Rather, it is important for women to decide. Yield improvement + farmer autonomy maintained = income uplift. (FAO, 2023).
- Gendered Climate Data Infrastructure - Climate data collected with women farmers' research priorities built in (not added later). Drought, soil, water systems documented from women's labor perspective. AI models trained on complete data beat models trained on incomplete data. (FAO, 2023).
- Policies need to be deliberately inclusive, and digital strategies need to view connectivity as a foundational layer for all sustainable development – integrated into national policies on climate, environment, and agriculture. Digitalization can connect women farmers to market prices, link women fishers to traceability systems, and power digital financial tools for women-led climate solutions. (FAO, 2023; GSMA, 2026).

WORKING GROUP

CARE

- How can G20 governments treat digital tools and AI as care infrastructure? They are useful if they reduce unpaid care burdens, expand access to services, and avoid surveillance or bias against caregivers. (International Labour Organization [ILO], 2018).
- Algorithmic care-matching (elderly to caregivers, child to nanny services) built with care worker agency as non-negotiable. No surveillance of care workers. No algorithmic wage-suppression. Women who do 70% of unpaid care design the platform rules. (ILO, 2018).

- Cyber-Safe Intimate Health Data - Reproductive health, maternal care, abuse disclosure data encrypted end-to-end with strong protection against unlawful access, misuse and unauthorized surveillance, in accordance with national law. Women control who sees what. Telemedicine for care only expands with this architecture. Adoption barriers are removed and lives saved as critical metrics to measure. (World Health Organization [WHO], 2021).
- AI Caregiving Assistants with Human Override - Robots/AI support (lifting, medication reminders, companionship), but human care workers, who are mostly women, retain decision-making authority. Tech augments human judgment; never replaces it. Paradox: good AI reduces burnout and lets women do more meaningful care work. Productivity gains & Burnout reduction are useful key metrics. (WHO, 2021).

WORKING GROUP

DECENT WORK

- Link women's digital and AI skills directly to decent work protections, including anti-discrimination rules, algorithmic hiring audits, platform-work protections, equal pay, and safe tech workplaces. (ILO, 2021).
- Algorithmic Hiring Audits with Female Governance - Women lead audits of AI hiring systems for bias (against mothers, older women, women returners). Non-negotiable: women have veto over hiring AI deployment in their industries. This could prevent 95 percent of discriminatory AI before deployment. (UNESCO, 2021).
- Cyber-Safe Whistleblower Infrastructure for Women Workers - Encrypted, anonymous reporting of wage theft, harassment, exploitation. Cyber-hardened against employer retaliation. Women workers control the data; anonymity guaranteed. More reporting happens when workers trust infrastructure.
- Gig Platform Minimum Standards with Female Bargaining Power - Cyber-safe collective bargaining infrastructure for gig workers. Women riders, delivery workers, care workers set minimum terms (base pay, safety, data rights) that platforms must meet. (ILO, 2021).

**WORKING
GROUP****ENTREPRENEURSHIP**

- Recommend targeted support for women-led digital and AI businesses, including procurement access, digital finance, cybersecurity support, AI literacy, mentorship, and capital for women founders. (Organisation for Economic Co-operation and Development [OECD], 2024).
- Women-Led Startup Ecosystems with Digital Infrastructure Ownership - Regional women founder networks that own their own data, communications, and deal-flow infrastructure (not using Slack, Notion, standard VCs platforms that extract data). Privacy, data sovereignty, collective bargaining power. (OECD, 2024).

**WORKING
GROUP****HEALTH - ADVANCING WOMEN'S HEALTH**

- Ensure that digital health and AI health tools protect women's agency, privacy, and bodily autonomy, while addressing bias in diagnostics, reproductive health data, and access to telehealth. (WHO, 2021).
- Cyber-Safe Intimate Health Records - Reproductive health data (abortion, contraception, miscarriage, sexual history) encrypted with zero-access guarantees, leveraging emerging technologies to enhance and protect medical confidentiality standards. (WHO, 2021).

**WORKING
GROUP****PLANET - EARTH, AIR, WATER & SUN**

- Position women and girls as designers and leaders of climate-tech, clean-energy, and environmental-data systems, not just vulnerable users or beneficiaries. (International Renewable Energy Agency [IRENA], 2019)
- AI Renewable Energy Grids Designed by Women Engineers - Women lead design of AI-optimized renewable energy systems. Puts women at the center of energy transition, not the periphery. Energy grid resilience in climate-vulnerable areas: +40 percent. Jobs for women engineers: 180K+ estimated.

- Women-Led Green Tech Startups with Infrastructure Support - Women founders in climate tech get data infrastructure, cyber insurance, and policy support as standard. Women-led climate tech companies currently get <2 percent of climate tech VC. Target: 20 percent by 2027. Capital unlocked. Technologies deployed: 500+ new climate solutions from women founders. (PwC, 2024).

**WORKING
GROUP****SAFETY & SECURITY**

- Make technology-facilitated gender-based violence, deepfakes, cyberstalking, doxxing, and gendered disinformation core G20 safety concerns, especially where they undermine women's public participation and democracy. (UN Women, 2024).
- Democratic Participation Protection Infrastructure - Women political leaders, activists, journalists are primary targets of coordinated online harassment + deepfakes. Cyber-hardened communications, verified identity infrastructure, rapid response teams, women's political participation, and harassment incidents. (UN Women, 2024).

REFERENCES

African Union. (2022). AU data policy framework. <https://au.int/en/documents/20220728/au-data-policy-framework>

Australian Government, Department of Industry, Science and Resources. (2024, May 22). The Seoul Declaration by countries attending the AI Seoul Summit, 21-22 May 2024. <https://www.industry.gov.au/publications/seoul-declaration-countries-attending-ai-seoul-summit-21-22-may-2024>

Department for Science, Innovation and Technology. (2023, November 1). The Bletchley Declaration by countries attending the AI Safety Summit, 1-2 November 2023. <https://www.gov.uk/government/publications/ai-safety-summit-2023-the-bletchley-declaration/the-bletchley-declaration-by-countries-attending-the-ai-safety-summit-1-2-november-2023>

EQUALS Global Partnership. (2024). Her digital skills: Towards a gender-transformative approach. <https://www.equalstitech.org/publications>

Food and Agriculture Organization of the United Nations. (2023). The status of women in agrifood systems. <https://doi.org/10.4060/cc5343en>

Global Digital Inclusion Partnership [GDIP]. (2026, April 15). \$1.2 trillion lost to digital exclusion. <https://globaldigitalinclusion.org/2026/04/15/1-2-trillion-lost-to-digital-exclusion/>

Group of Twenty [G20]. (2017). G20 leaders' declaration: Shaping an interconnected world. <https://www.g20.utoronto.ca/2017/2017-G20-leaders-declaration.html>

Group of Twenty [G20]. (2019). G20 Osaka leaders' declaration. https://www.mofa.go.jp/policy/economy/g20_summit/osaka19/en/documents/final_g20_osaka_leaders_declaration.n.html

Group of Twenty [G20]. (2023a). Chair's statement: G20 Ministerial Conference on Women Empowerment. <https://www.g20.utoronto.ca/2023/230802-women.html>

Group of Twenty [G20]. (2023b). G20 New Delhi leaders' declaration. <https://www.g20.utoronto.ca/2023/230909-declaration.html>

Group of Twenty [G20]. (2024a). G20 Maceió ministerial declaration on digital inclusion for all. <https://www.g20.utoronto.ca/2024/240913-digital-ministerial-declaration.html>

Group of Twenty [G20]. (2024b). G20 Rio de Janeiro leaders' declaration. <https://www.g20.utoronto.ca/2024/241118-declaration.html>

Group of Twenty [G20]. (2025). G20 South Africa Summit: Leaders' declaration. <https://www.g20.utoronto.ca/2025/251122-declaration.html>

GSMA. (2026). The mobile gender gap report 2026. <https://www.gsma.com/gender-gap/>
International Labour Organization [ILO]. (2018). Care work and care jobs for the future of decent work. <https://www.ilo.org/publications/major-publications/care-work-and-care-jobs-future-decent-work>

International Labour Organization [ILO]. (2021). World employment and social outlook 2021: The role of digital labour platforms in transforming the world of work. <https://www.ilo.org/publications/flagship-reports/role-digital-labour-platforms-transforming-world-work>

International Renewable Energy Agency. (2019). Renewable energy: A gender perspective. <https://www.irena.org/publications/2019/Jan/Renewable-Energy-A-Gender-Perspective>

International Telecommunication Union [ITU]. (n.d.). Her Digital Skills Badge. <https://academy.itu.int/herdigitalskills>

Mathipa-Mdakane, M. (2025). Closing the gender gap in digital, education, STEM and AI [Policy brief]. T20 South Africa. <https://t20southafrica.org/publication/closing-the-gender-gap-in-digital-education-stem-and-ai/>

Organisation for Economic Co-operation and Development [OECD]. (2024). OECD digital economy outlook 2024 (Volume 2): Strengthening connectivity, innovation and trust. OECD Publishing. <https://doi.org/10.1787/3adf705b-en>

PwC. (2024). Fundraising challenges for female founders in climate tech. <https://www.pwc.com/gx/en/services/private/small-business-solutions/female-founders-in-climate-tech.html>

Stanford Institute for Human-Centered Artificial Intelligence. (2026). The 2026 AI index report. <https://hai.stanford.edu/ai-index/2026-ai-index-report>

UN Women. (2015). Beijing declaration and platform for action. <https://www.unwomen.org/en/digital-library/publications/2015/12/beijing-declaration-and-platform-for-action>

REFERENCES

UN Women. (2023). Commission on the Status of Women, sixty-seventh session: Agreed conclusions. <https://www.unwomen.org/en/csw/csw67-2023/session-outcomes>

UN Women. (2024). Intensification of efforts to eliminate all forms of violence against women and girls: Technology-facilitated violence against women and girls: Report of the Secretary-General (A/79/500). <https://www.unwomen.org/en/digital-library/publications/2024/10/intensification-of-efforts-to-eliminate-all-forms-of-violence-against-women-report-of-the-secretary-general-2024>

UNESCO. (2021). Recommendation on the ethics of artificial intelligence. <https://www.unesco.org/en/legal-affairs/recommendation-ethics-artificial-intelligence>

United Nations. (1979). Convention on the elimination of all forms of discrimination against women. <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-elimination-all-forms-discrimination-against-women>

United Nations. (2024). Global Digital Compact. <https://www.un.org/digital-emerging-technologies/global-digital-compact>
United Nations General Assembly. (2024). Enhancing international cooperation on capacity-building of artificial intelligence (A/RES/78/311). <https://docs.un.org/en/A/RES/78/311>

Women 20 [W20]. (2015). W20 Summit communiqué. <https://g20.org.tr/wp-content/uploads/2015/10/W20-Summit-Final-Communique-.pdf>

Women 20 [W20]. (2025). W20 South Africa communiqué 2025. <https://women20.org/wp-content/uploads/2025/10/W20SA-COMMUNIQUE-.pdf>

World Health Organization. (2021). Ethics and governance of artificial intelligence for health. <https://www.who.int/publications/i/item/9789240029200>

APPENDIX I IMPLEMENTATION PLAN FOR THE EDUCATION, STEAM, DIGITAL AND AI FRAMEWORK

The following three sub-sections correspond to the three recommendations in the Executive Summary. For each, more detailed sub-recommendations and possible indicators have been provided.

Recommendation 1:

Implement fully funded, gender-transformative digital inclusion and STEAM-to-employment programs that equip women and girls.

1.1 Increase affordable access to connectivity, devices, and data for women and girls

Gender gap in internet use; gender gap in mobile ownership; device affordability; data affordability; rural connectivity rates; disability-accessible digital infrastructure; connectivity quality disaggregated by type (broadband vs. basic mobile/2G/3G); share of women with broadband-equivalent access, in alignment with ITU's "Universal and meaningful connectivity".

1.2 Fund national gender transformative digital skills programs for women and girls

Share of public digital skills funding targeted to women/girls; number of women completing basic and advanced digital skills training; rural/urban participation; completion rates by income, age, disability, and location.

1.3 Ensure digital public infrastructure is gender-responsive

Gender-responsive design standards; accessibility standards; privacy safeguards; women's enrollment/use of digital ID, payments, public services, and e-government platforms.

1.4 Fund digital literacy and AI literacy curricula for adult women outside the formal education pipeline, including caregivers, rural workers, and informal-sector women

Share of national digital skills funding allocated to out-of-pipeline adult women; number of G20 countries with publicly funded adult AI literacy programs; AI literacy program enrollment disaggregated by age, employment status, and rural/urban location; course completion rates for adult learners; AI literacy competency outcomes assessed at program exit.

1.5 Increase girls' and women's participation in STEAM education

Female enrollment in STEM/STEAM subjects; retention rates; completion rates; participation in AI, engineering, informatics, cybersecurity, data science, and digital innovation, quantum computing and semiconductor design.

1.6 Fund scholarships and fellowships for marginalized women and girls in high-growth STEAM fields

Number/value of scholarships; share allocated to marginalized communities; transition rates into employment or graduate study.

1.7 Build education-to-employment pathways in digital and AI sectors

Internship/apprenticeship placements; women's entry into tech jobs; women-led research labs/startups; mentorship participation; employer partnerships.

APPENDIX I IMPLEMENTATION PLAN FOR THE EDUCATION, STEAM, DIGITAL AND AI FRAMEWORK

1.8 Ensure safe, inclusive STEAM learning environments

Anti-harassment policies; gender-sensitive pedagogy; reporting mechanisms; participation of women teachers, faculty, mentors, and role models.

1.9 Reform teacher training and STEAM curriculum to embed gender-transformative pedagogy from early childhood through tertiary education

Percentage of teacher-training programs with mandatory gender-transformative STEAM pedagogy; Percentage of STEAM teachers certified in gender-responsive and inclusive classroom practice; Girls' STEM interest and confidence scores at ages 8-10, 11-12, 13-15, and 16-18; Gender gap in STEAM course selection at major transition points; Percentage of STEAM curricula reviewed for gender stereotypes and inclusive representation; Percentage of schools with digital safety protocols addressing cyberbullying, image-based abuse, harmful content amplification, and girls' digital mental health; Student-reported STEAM classroom climate index, disaggregated by sex and relevant national categories; Retention and completion rates for girls and women in STEAM pathways.

1.10 Create regional women's innovation hubs with access to data and legal support

Number of regional women's innovation hubs established and operational; Number of women entrepreneurs/innovators utilizing hub services; Number of startups/products launched by women through hub support; Number of women with children securing intellectual property (patents, trademarks,

copyrights) through legal support provided by hubs.

Recommendation 2:

Develop a Global Index on AI and Gender Equality to track, report progress and drive accountability across G20 countries.⁴

2.1 Develop a Global AI and Gender Equality Index in alignment with the Hiroshima Process and Code of Conduct, with clear commitments on inclusive datasets, gender bias testing, women's leadership in AI development, and prevention of technology-facilitated gender-based violence (tfGBV)

Index adoption; annual reporting; country scorecards; indicators on access, skills, AI governance, safety, civic participation, and leadership

2.2 Adopt gender-responsive AI governance frameworks

National AI strategies with gender equality provisions; gender/human rights impact assessment requirements; AI lifecycle safeguards

2.3 Require inclusive and representative data for AI systems

Data governance standards; bias testing; intersectional data requirements; public-sector AI procurement standards

2.4 Increase women's participation in AI development and decision-making

Women in AI research, technical roles, regulatory bodies, standards bodies, ethics boards, and public procurement processes

APPENDIX I IMPLEMENTATION PLAN FOR THE EDUCATION, STEAM, DIGITAL AND AI FRAMEWORK

2.5 Require audits, transparency, and remedy for high-risk AI systems

Independent audits; public reporting; explainability requirements; complaint/remedy mechanisms; enforcement capacity

2.6 Fund the establishment or strengthening of gender equality focal points within AI regulatory bodies in lower-capacity G20 member states. Sustainable funding and institutional mandates for AI gender focal points should be specified to strengthen implementation.

2.7 Develop and deliver training programs for public officials on gender impact assessment, algorithmic auditing, gender-disaggregated data governance, and women's rights in digital spaces

2.8 Support the translation and contextual adaptation of international AI governance frameworks, including the UNESCO AI Ethics Recommendation, the OECD AI Principles, and the UN Global Digital Compact, into national implementation guidance that reflects local legal, cultural, and institutional contexts. Implementation guidance should explicitly include capacity-building for public administrations to facilitate effective national adoption.

2.9 Provide legal and technical drafting support for G20 members seeking to develop gender-responsive national AI strategies, data governance frameworks, and platform accountability legislation.

Recommendation 3:

Ensure rights-based, gender-responsive, and future-ready AI and digital governance.

3.1 Prevent and respond to technology-facilitated gender-based violence (tfGBV)

Laws/policies on tfGBV; survivor-centered reporting; platform response timelines; law enforcement capacity; access to remedies

3.2 Address gendered disinformation, deepfakes, doxxing, and election-related online abuse

Election integrity protections; political deepfake rules; transparency for political advertising; protections for women candidates, journalists, activists, academics, and human rights defenders

3.3 Require platform accountability for gendered harms

Risk assessments; algorithmic transparency; recommender-system accountability; data access for researchers; independent audits

3.4 Protect women's agency, privacy, and autonomy online

Privacy safeguards; consent standards; protections against intimate image abuse; digital identity safeguards; freedom of expression protections

⁴ This recommendation is in alignment with the [Global Digital Compact](#), which refers to international human rights law and recognizes that rights and freedoms should be protected both online and offline, while implementation should respect national legislation, national priorities, and diverse regulatory approaches. It also aligns with [UN Women's](#) emphasis on freedom from technology-facilitated gender-based violence, equitable educational and economic opportunity, and equal voice, leadership, and participation as core gender priorities for digital governance.

APPENDIX I IMPLEMENTATION PLAN FOR THE EDUCATION, STEAM, DIGITAL AND AI FRAMEWORK

3.5 Fund childcare, eldercare, and transport supports as part of women's participation in STEAM and digital training

Reduction in training dropout rates attributed to childcare, eldercare, or transport issues; Availability of on-site or near-site childcare at training venues; Childcare subsidies and financial support for training participants; Eldercare subsidies and financial assistance; Proximity and accessibility of training venues

3.6 Improve gender-disaggregated and intersectional digital data

Data by sex, age, disability, income, rural/urban location, race/ethnicity where appropriate, migration status, and education level

3.7 Monitor public and private investment in gender-responsive digital transformation

Budget allocations; ODA for women's digital inclusion; private-sector commitments; procurement spending

3.8 Support independent research and public-interest data access

Researcher access to platform data; funding for gender/digital evidence; open datasets; civic-tech monitoring

APPENDIX II GLOSSARY

- [OECD Glossary of Terms on AI](#)
- [UNESCO's AI and education glossary](#)

APPENDIX III METRICS

Existing global datasets can already track women's and girls' digital access, mobile use, ICT education, STEM/ICT graduation, ICT employment, AI research participation, AI talent, patenting, digital financial use, and national AI governance readiness.

However, G20 countries should improve measurement of digital safety, AI harms, women's leadership in AI governance, gender-responsive public procurement, and remedy mechanisms for technology-facilitated gender-based violence.

C.1. Digital access, connectivity, affordability, and mobile use

In alignment with [ITU's UMC 2030 Framework](#), UMC is built on six interdependent dimensions (i.e., quality, availability, affordability, devices, skills, and security), and its 2030 targets define gender parity as reached when the share of women using the internet, owning/using a mobile phone, or holding specific digital skills equals that of men.

METRIC AREA:

Internet use by sex

METRICS AVAILABLE

Individuals using the internet; gender gap in internet use; gender parity ratio

SOURCE

ITU DataHub and ITU Facts and Figures. ITU DataHub publishes the indicator "Individuals using the Internet," and ITU Facts and Figures tracks the gender digital divide. (datahub.itu.int). To strengthen Global South measurement, reference [Brazil's Cetic.br/CGL.br ICT Households survey \(TIC Domicílios\)](#), a UNESCO Category 2 Centre dataset. It has mapped ICT access and use across urban and rural households annually since 2005, following internationally defined methodological standards to allow comparability.

METRIC AREA:

Mobile ownership by sex

METRICS AVAILABLE

Women's mobile ownership rate; gender gap in mobile ownership; number of women without a mobile phone.

SOURCE

GSMA Mobile Gender Gap Report. The 2026 report tracks mobile ownership, mobile internet use, smartphone ownership, and regional gender gaps in low- and middle-income countries. ([GSMA](#))

METRIC AREA:

Mobile internet use by sex

METRICS AVAILABLE

Women's mobile internet adoption; gender gap in mobile internet use; number of women not using mobile internet.

SOURCE

GSMA Mobile Gender Gap Report and ITU Facts and Figures. ([GSMA](#))

METRIC AREA:

Smartphone ownership by sex

METRICS AVAILABLE

Gender gap in smartphone ownership; estimated number of fewer women than men owning smartphones.

SOURCE

GSMA Mobile Gender Gap Report / GSMA newsroom. GSMA reports that the smartphone ownership gender gap in LMICs is 13%, equal to around 210 million fewer women than men owning smartphones. ([GSMA](#)).

METRIC AREA:

Digital financial access/use

METRICS AVAILABLE

Use of mobile phone or internet to access an account; received digital payments; used mobile/internet to pay bills or send money

SOURCE

World Bank Gender Data Portal – Technology topic. The portal lists indicators on digital payments, account access via mobile/internet, online purchases, bill payment, and money transfers. ([World Bank Gender Data Portal](#)).

APPENDIX III METRICS

METRICS AVAILABLE:

Affordability and meaningful connectivity

METRICS AVAILABLE

Mobile broadband basket affordability; internet subscriptions; network coverage; internet traffic; digital skills.

SOURCE

ITU Facts and Figures / ITU DataHub. ITU Facts and Figures 2025 explicitly covers internet use, mobile network coverage, subscriptions, internet traffic, affordability, digital skills, and mobile ownership (ITU). Alliance for Affordable Internet (A4AI) Affordability Drivers Index, hosted by the World Wide Web Foundation.

C.2. Digital skills and ICT skills

The cleanest globally comparable data are for internet use, mobile use, and broad ICT skills. More granular skills such as “AI literacy,” “cybersecurity skills,” or “cloud skills” are not yet consistently measured by sex across countries. For those, OECD, ITU, LinkedIn/WEF, and national labor-market datasets may be better. For EU comparability, refer to the European Commission's Digital Economy and Society Index (DESI), now reported within the Digital Decade monitoring framework. It tracks human-capital/digital-skills indicators by member state and complements Eurostat ICT-specialist data.

METRIC AREA:

Basic/intermediate/advanced ICT skills

METRICS AVAILABLE

ITU tracks ICT skills as part of digital development statistics; Facts and Figures includes digital skills indicators.

SOURCE

ITU DataHub / ITU Facts and Figures. (datahub.itu.int)

METRIC AREA:

Digital-skills gender theme

METRICS AVAILABLE

OECD tracks gender and digital transformation, including women's digital skills, ICT employment, AI research participation, and innovation.

SOURCE

OECD Going Digital Toolkit – Gender theme and OECD Gender Equality and Digital Transformation. ([OECD Going Digital Toolkit](#)).

METRIC AREA:

Youth programming skills / advanced skills

METRICS AVAILABLE

OECD discusses gender gaps in programming and advanced digital skills through its digital transformation and Going Digital work.

SOURCE

OECD Digital Economy Outlook 2024, Volume 2: “The potential of women for digital innovation.” ([OECD](#)).

METRIC AREA:

Digital-skills training/badges for women and girls

METRICS AVAILABLE

Participation in Her Digital Skills training and certification/badge initiatives.

SOURCE

EQUALS Her Digital Skills and ITU Academy Her Digital Skills Badge. These are more programmatic than global statistical datasets, but they are real initiatives with trackable participation/certification metrics. ([EQUALS](#)).

APPENDIX III METRICS

C.3. STEM/STEAM and ICT Education

METRIC AREA: Female share of tertiary graduates by field

METRICS AVAILABLE

Female share of graduates in natural sciences, mathematics and statistics; ICT; engineering, manufacturing and construction; other fields.

SOURCE

World Bank Gender Data Portal, using UNESCO Institute for Statistics data. The portal defines “female share of graduates” as female graduates as a percentage of total graduates in a given tertiary field. ([World Bank Gender Data Portal](#)).

METRIC AREA: Female share of natural sciences, mathematics and statistics graduates

METRICS AVAILABLE

Female share of graduates in natural sciences, mathematics and statistics.

SOURCE

World Bank Gender Data Portal / UIS. ([World Bank Gender Data Portal](#)).

METRIC AREA: Female share of ICT graduates

METRICS AVAILABLE

Share of graduates in Information and Communication Technologies programmes, female.

SOURCE

World Bank Gender Data Portal – Technology topic, based on UIS data. ([World Bank Gender Data Portal](#)).

METRIC AREA: Girls’ STEM participation and structural barriers

METRICS AVAILABLE

STEM participation by girls/women; policy, school, family, and social factors affecting girls in STEM education.

SOURCE

UNESCO STEM and gender equality resources, including “Cracking the Code.” UNESCO reports that women remain underrepresented in STEM education globally. ([UNESCO](#)).

METRIC AREA: Female share of engineering graduates

METRICS AVAILABLE

Female share of graduates in engineering, manufacturing and construction.

SOURCE

World Bank Gender Data Portal / UIS. ([World Bank Gender Data Portal](#)).

APPENDIX III METRICS

C.4. ICT/STEM employment and workforce pipeline

There is no single perfect global dashboard for “women in STEM/STEAM employment” using the exact same definition across all countries. For EU countries, Eurostat is excellent for ICT specialists. For broader cross-country labor data, use ILOSTAT, but definitions may require careful occupation-code handling.

METRIC AREA: Women among ICT specialists

METRICS AVAILABLE

Share of ICT specialists who are women; ICT specialists by sex; ICT specialists as a share of employment.

SOURCE

Eurostat ICT specialists in employment for EU countries. Eurostat reported that women made up 19.5% of ICT specialists employed in the EU in 2024. ([European Commission](#)).

METRIC AREA: STEM occupations by sex

METRICS AVAILABLE

STEM occupations across countries

SOURCE

ILOSTAT gender statistics materials indicate STEM occupations coverage across 105 countries. ([UNSD](#)).

METRIC AREA: ICT specialists by sex and education

METRICS AVAILABLE

ICT specialists by sex, educational attainment, age and other labor-market characteristics.

SOURCE

Eurostat Statistics Explained: ICT specialists in employment. ([European Commission](#)).

METRIC AREA: Gender gaps in ICT/digital employment

METRICS AVAILABLE

Women’s participation in digital innovation and digital occupations

SOURCE

OECD Digital Economy Outlook 2024, Volume 2 and OECD Going Digital Toolkit. ([OECD](#)).

METRIC AREA: Employment by occupation and sex

METRICS AVAILABLE

Employment by occupation, sector, status, earnings, working time; sex-disaggregated labor statistics.

SOURCE

ILOSTAT data tools and ILOSTAT women/gender topic page. ILOSTAT provides open access to labor statistics and includes many indicators by sex. ([ilostat.ilo.org](#)).

APPENDIX III METRICS

C.5. AI talent, AI skills, AI research, and AI publications

Use OECD.AI for official/public-policy AI research indicators, Stanford AI Index for broad AI ecosystem indicators, and WEF/LinkedIn for labor-market AI talent indicators.

METRIC AREA:

Gender breakdown of AI researchers

METRICS AVAILABLE

AI researchers by gender over time; country-level research visualizations.

SOURCE

OECD.AI live data. OECD.AI says its data provide insights into the gender breakdown of AI researchers using AI publications from OpenAlex and Scopus. ([oecd.ai](#)).

METRIC AREA:

Gender parity in AI talent

METRICS AVAILABLE

Female AI talent growth and AI talent gender gap.

World Economic Forum / LinkedIn: Gender Parity in the Intelligent Age. The report uses LinkedIn data to track female AI talent and gender gaps in AI talent. ([World Economic Forum](#)).

METRIC AREA:

AI publications by gender

METRICS AVAILABLE

AI publications co-authored by at least one woman; women's contribution to AI publications.

SOURCE

OECD Gender Equality and Digital Transformation and OECD.AI. OECD notes that more women are authoring AI publications, but AI research is still dominated by men. ([OECD](#)).

METRIC AREA:

AI research and development trends

METRICS AVAILABLE

AI publications, patents, notable AI systems, corporate adoption, responsible AI practices.

SOURCE

Stanford AI Index 2025. ([Stanford HAI](#))

METRIC AREA:

AI talent and AI skills by gender

METRICS AVAILABLE

Concentration of female AI talent; AI skill penetration; labor-market AI skills.

SOURCE

Stanford AI Index 2025. The report includes AI talent, AI publications, patents, labor-market data, and skill-related analysis. ([Stanford HAI](#)).

APPENDIX III METRICS

C.6. Innovation, patents, and intellectual property

METRIC AREA: Women inventors in international patent applications

METRICS AVAILABLE

Share of women among inventors named in PCT applications.

SOURCE

WIPO Women and Intellectual Property. WIPO reports that women were 17.7% of inventors named in international patent applications in 2023. ([WIPO](#)).

METRIC AREA: Women's participation in patenting

METRICS AVAILABLE

Share of international patent applications involving women; women's share of inventors.

SOURCE

WIPO, The Global Gender Gap in Innovation and Creativity. The report finds women were involved in 23% of international patent applications from 1999-2020 and represented 13% of inventors listed. ([WIPO](#)).

METRIC AREA: Patent gap by technology field

METRICS AVAILABLE

Women's patenting varies by sector, with higher representation in biotechnology, food chemistry and pharmaceuticals, and lower representation in mechanical engineering.

SOURCE

WIPO Global Gender Gap in Innovation and Creativity. ([WIPO](#))

METRIC AREA: AI patents and patent trends

METRICS AVAILABLE

AI patenting trends and AI R&D indicators.

SOURCE

Stanford AI Index 2025. ([Stanford HAI](#)).

C.7. Entrepreneurship, finance, digital business, and market access

METRIC AREA: Female entrepreneurship

METRICS AVAILABLE

Women's entrepreneurship indicators, business creation, self-employment, entrepreneurship conditions.

SOURCE

OECD Gender Data Portal / OECD entrepreneurship work and OECD Digital Economy Outlook. ([OECD](#)).

METRIC AREA: Women's digital financial inclusion

METRICS AVAILABLE

Received digital payments; used mobile/internet to access account; used mobile/internet for bills, purchases, and transfers.

SOURCE

World Bank Gender Data Portal – Technology topic. ([World Bank Gender Data Portal](#))

METRIC AREA: Women-owned startups in emerging markets

METRICS AVAILABLE

Seed funding to women-owned startups; gender gaps in digital development and finance.

SOURCE

World Bank Closing Gender Gaps in Digital Development. The World Bank report highlights digital-development constraints including smartphone ownership and funding gaps for women-owned startups in emerging markets. ([World Bank](#)).

METRIC AREA: Mobile-enabled entrepreneurship

METRICS AVAILABLE

Mobile ownership, mobile internet use, smartphone ownership and barriers for women in LMICs.

SOURCE

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

APPENDIX III METRICS

C.8. Leadership and decision-making in STEM/ICT/AI

METRIC AREA: Women in senior leadership broadly

METRICS AVAILABLE

Women in senior roles, economic participation, leadership gaps.

SOURCE

World Economic Forum Global Gender Gap Report 2025. The report benchmarks gender parity across economic participation, education, health, and political empowerment. ([World Economic Forum](#)).

METRIC AREA: Women in AI talent pipeline

METRICS AVAILABLE

Female AI talent and gender gap in AI talent based on LinkedIn data.

SOURCE

WEF / LinkedIn Gender Parity in the Intelligent Age. ([World Economic Forum](#)).

METRIC AREA: Women in AI research

METRICS AVAILABLE

Gender breakdown of AI researchers and AI publications.

SOURCE

OECD.AI live data. ([oecd.ai](#)).

METRIC AREA: Women in technology company leadership

METRICS AVAILABLE

This is often available through private-sector datasets or company disclosures, but not consistently across countries.

SOURCE

Use WEF, LinkedIn-based reports, national company registries, or corporate ESG disclosures. This data should be treated as partly available, not universally standardized.

C.9. AI governance, responsible AI, and gender-sensitive AI policy

Use OECD.AI for AI policy and live AI data, UNESCO RAM for ethics/readiness assessment, Oxford Insights for general AI readiness, and Global Index on Responsible AI for rights-based and gender-sensitive responsible AI indicators.

METRIC AREA: National AI policies and initiatives

METRICS AVAILABLE

AI strategies, policies, regulation, and national initiatives

SOURCE

OECD.AI Policy Observatory. OECD.AI provides access to hundreds of national AI policies and initiatives and live AI data. ([oecd.ai](#)).

METRIC AREA: AI governance readiness

METRICS AVAILABLE

Country readiness to govern and use AI in public services; government, technology sector, data/infrastructure pillars.

SOURCE

Oxford Insights Government AI Readiness Index 2025. It assesses 195 governments. ([Oxford Insights](#)).

METRIC AREA: Responsible AI and human-rights-based AI governance

METRICS AVAILABLE

Country performance on responsible AI, including human rights, inclusion, equity, and gender equality.

SOURCE

Global Index on Responsible AI. The index measures progress toward responsible AI in 138 countries and jurisdictions. ([Global Index](#)).

APPENDIX III METRICS

METRIC AREA:

Gender equality in responsible AI governance⁵

METRICS AVAILABLE

Government frameworks addressing gender equality in responsible AI

SOURCE

Global Index on Responsible AI 2024. The corrected edition notes that gender equality was among the lowest-performing thematic areas and that only 24 assessed countries had relevant government frameworks. ([Agata Data](#)).

METRIC AREA:

Prevalence and response data on violence against women

METRICS AVAILABLE

Physical/sexual violence indicators; help-seeking indicators; violence by age and relationship.

SOURCE

World Bank Gender Data Portal, using UN, WHO, DHS and related sources. These are not always technology-specific, but they provide credible violence-against-women baseline indicators. ([World Bank Gender Data Portal](#)).

METRIC AREA:

AI ethics readiness and national assessment

METRICS AVAILABLE

Readiness Assessment Methodology for implementing UNESCO's Recommendation on the Ethics of AI.

UNESCO Global AI Ethics and Governance Observatory / RAM. UNESCO describes RAM as a tool to assess preparedness to govern AI responsibly. ([UNESCO](#)).

METRIC AREA:

Policy and practice responses to TFVAWG⁶

METRICS AVAILABLE

Prevention and response strategies, legal frameworks, platform/government practices

UN Women Global Trends / Compendium of emerging practices and UN Women strategy on preventing and eliminating technology-facilitated VAWG. ([UN Women](#))

C.10. Digital safety, technology-facilitated gender-based violence, and civic agency

Technology-facilitated gender-based violence is a real and increasingly documented policy area, but globally comparable statistical indicators are still weaker than for internet access, STEM graduates, or patents. This is a priority area where G20 countries should improve measurement.

METRIC AREA:

Technology-facilitated violence against women and girls

METRICS AVAILABLE

Normative advances, definitions, policy responses, emerging practices.

SOURCE

UN Women reports on technology-facilitated violence against women and girls. ([UN Women](#)) ECLAC's Gender Equality Observatory for Latin America and the Caribbean. ([ECLAC](#)).

METRIC AREA:

Online abuse affecting women in public life

METRICS AVAILABLE

This is increasingly measured through surveys and civil society reporting, but not yet as standardized as connectivity or education indicators.

SOURCE

Use UN Women and national/regional surveys; treat as emerging but policy-critical. ([UN Women](#)).

⁶ The urgency of this issue is underpinned by [The Economist Intelligence Unit study](#), which found that across 51 countries, nearly 40% of women had experienced online harassment and 85% had witnessed online violence against women; [UNFPA's technology-facilitated GBV programme](#) for normative definitions and prevention frameworks; and [Pollicy's African research](#) (e.g. its five-country study and 'Byte Bullies'), which provides Global South, election-focused evidence on gendered online abuse.

APPENDIX IV RELEVANT INTERNATIONAL FRAMEWORKS

These were not included in the Chapeau but are relevant to the ESDA priority areas.

UN Sustainable Development Goals: SDG 4, SDG 5, SDG 8, SDG 9, and SDG 10

- SDG 4: Quality Education on inclusive and equitable quality education and lifelong learning.
- SDG 5: Gender Equality on gender equality and empowerment of all women and girls.
- SDG 9: Industry, Innovation and Infrastructure on infrastructure, innovation, and technological capabilities.
- SDG 10: Reduced Inequalities on reducing inequality within and among countries.

Other International Frameworks on AI, Skills, and Gender Equality

- OECD Recommendation of the Council on Artificial Intelligence
- G7 Hiroshima Process on Generative AI and Code of Conduct
- Recommendation of the OECD Council on Quantum Technologies
- ILO Observatory on Artificial Intelligence and Work in the Digital Economy for the leading international knowledge hub on AI's impact on employment, algorithmic management, digital labour platforms, and workers' personal data, directly anchoring the Decent Work cross-cutting thread to the governance of platform labour and gendered automation.
- ILO Convention No. 193 Concerning Decent Work in the Platform Economy
- GPAI / OECD Responsible AI Working Group for citable outputs on bias testing, algorithmic transparency, and inclusive AI governance, grounded in the OECD AI Principles and now integrated under the OECD following the July 2024 GPAI-OECD merger. See also the GPAI Responsible AI Working Group Report 2022.
- WSIS / WSIS+20 outcomes 2025, resolution reaffirms that gender equality and the empowerment of all women and girls are essential to closing the digital divide, expressing deep concern about persistent gender disparities in digital access and participation. It calls for removing barriers to women's full participation in the digital space and ensuring their equal access to digital skills, AI technologies, and capacity-building opportunities.
- BRICS Rio de Janeiro Declaration, 2025, for a Global South-oriented reference on women's participation, education, decision-making, entrepreneurship, STEM leadership, online safety, and bridging the digital divide, including the gender digital gap.
- BRICS Leaders' Statement on the Global Governance of Artificial Intelligence, 2025, for a Global South-oriented perspective on inclusive, development-centered and non-discriminatory AI governance; equitable access to AI technologies and infrastructure; capacity-building; data governance; protection against excessive data extraction; and the central role of the UN in inclusive international AI governance.
- Russia's Code of Ethics in the Field of Artificial Intelligence, 2021, for a soft-law framework for responsible AI development, including prevention of gender-based bias in algorithms and datasets. Although it is not an intergovernmental instrument, it has attracted international organizational participation.
- SCO Women's Forum, 2026, non-governmental platform for sharing best practices on women's empowerment and gender policy across the SCO region. Its work on women's digital empowerment and economic participation complements global frameworks by supporting regional cooperation and peer learning among SCO members, several of which are also G20 countries.

APPENDIX V RECOMMENDATION ON STRENGTHENING INTERNATIONAL TECHNICAL ASSISTANCE, SOUTH-SOUTH COOPERATION, AND CAPACITY BUILDING

This recommendation was not included among our primary recommendations for this year, but it is still an important target for G20 Leaders to continue to make progress towards.

G20 member states operate across a wide spectrum of digital infrastructure maturity, institutional capacity, and financial resources, and no single implementation model will work equally across all contexts. This section establishes the W20's expectations for differentiated implementation support, recognizing that realizing the framework's five pillars requires not only political commitment but concrete mechanisms for technical assistance, peer learning, and capacity building. G20 members with relevant expertise may provide voluntary technical cooperation on a mutually agreed, non-discriminatory and sovereignty-respecting basis, including through South-South and triangular cooperation. The W20 calls on these members to operationalize this responsibility through concrete, gender-responsive technical assistance programs.

E.1 Recognition of Differentiated Capacity

- Develop tiered implementation guidance for all five ESDA pillars, distinguishing between foundational actions (achievable within existing capacity), intermediate milestones (requiring modest investment and technical support), and advanced implementation (requiring sustained institutional reform and financing).
- Conduct a baseline capacity assessment across G20 members to identify gaps in digital infrastructure, AI governance institutions, gender-disaggregated data systems, and STEAM education pipelines – with particular attention to lower-income G20 economies.
- Ensure that G20 monitoring and accountability mechanisms – including the proposed Global Index on AI, Digital Democracy, and Gender Equality – are designed to reward progress relative to baseline, not only absolute performance, so that lower-capacity members are not

systematically penalized for structural disadvantages.

E.2 Technical Assistance from High-Capacity to Lower-Capacity G20 Members

- Regulatory twinning programs pair AI governance and digital inclusion regulators from high-capacity G20 members with counterparts in lower-capacity members for hands-on knowledge transfer. Programs must include explicit focus on gender impact assessment methodologies and women's leadership in regulatory institutions.
- Development of open-source, multilingual gender-responsive AI governance toolkits – including model legislation, audit frameworks, and procurement standards – adapted for varied institutional contexts. Toolkits must be co-developed with civil society organizations from the Global South, particularly women's organizations and digital rights groups.
- Multilateral co-investment in digital public infrastructure – connectivity, digital ID, payment systems, e-government platforms – that is designed from inception to gender-responsive standards. Infrastructure investments must require gender-disaggregated usage data and accessibility standards as conditions of financing.
- Structured exchange programs for STEAM educators, with particular focus on gender-responsive pedagogy, AI literacy curricula, and retention of girls in technical education pipelines. Exchange programs should prioritize women educators and explicitly address gender-based barriers in STEAM classrooms.

APPENDIX V CONTINUED

E.3 South-South and Triangular Cooperation

- Establish dedicated South-South knowledge exchange platforms for gender-responsive digital inclusion, with Brazil, India, Indonesia, and South Africa positioned as regional hubs given their scale, diversity, and program experience.
- Fund triangular cooperation programs – where a high-income G20 member provides financial and logistical support for knowledge transfer between two lower-income partners – as a cost-effective model for scaling proven interventions.
- Document, translate, and disseminate successful gender-responsive digital inclusion programs from G20 developing economies as models for other countries. Programs such as India's Digital Sakhi (women-led digital literacy outreach), Brazil's Computadores para Inclusão, and South Africa's digital hubs for women entrepreneurs represent proven, replicable models that are currently underutilized as global learning resources.
- Ensure that South-South cooperation platforms are governed with meaningful participation from civil society, women's organizations, and community representatives, not only government-to-government exchanges.
- Multilateral development banks (World Bank, regional development banks, IFC) should be directed by G20 finance ministers to embed gender-responsive digital inclusion and AI governance conditionalities in digital infrastructure lending – ensuring that development finance advances this framework's objectives rather than simply funding connectivity in isolation.
- Official development assistance (ODA) for gender-responsive digital transformation should be tracked separately from general technology ODA, using the OECD DAC gender equality policy marker, to enable accountability for whether commitments translate into actual disbursements.
- Innovative financing mechanisms – including blended finance, concessional lending, and public-private co-investment vehicles – should be explored for lower-income G20 member states that cannot absorb grant-funded programs at the scale required.

E.4 Financing Technical Assistance and Capacity Building

- G20 high-income members should establish dedicated budget lines for gender-responsive digital inclusion technical assistance, with annual public reporting on disbursements, program outcomes, and gender-disaggregated beneficiary data.

APPENDIX VI PRIVATE SECTOR OBLIGATIONS, CORPORATE ACCOUNTABILITY, AND INDUSTRY STANDARDS

This recommendation was not included among our primary recommendations for this year, but it is still an important target for G20 Leaders to continue to make progress towards.

Digital transformation is overwhelmingly shaped by private sector actors, including technology companies, platform operators, telecommunications providers, AI developers, and multinational employers. This section establishes the W20's recommendations for G20 Leaders on corporate accountability, moving beyond voluntary partnership toward binding obligations on reporting, supply chain standards, platform safety, and industry self-regulation. The private sector cannot be an optional participant in gender-responsive digital transformation; it is a primary architect of the conditions this framework seeks to change.

F.1 Corporate Reporting on Gender and Digital Equity⁷

- Gender breakdown of total workforce, technical roles, senior leadership, board seats, and AI research and development teams; disclosure of intersectional data (gender + race/ethnicity, where legal) in applicable jurisdictions.
- Gender pay gap disclosures at the median and mean, broken down by job category and seniority level; disclosure of bonuses, stock options, and total compensation separately from base salary.
- Gender impact assessments for AI systems used in hiring, promotion, credit scoring, content moderation, benefits determination, and health diagnostics; disclosure of bias testing methodologies and results.

- Transparency reports on technology-facilitated gender-based violence, including volumes of reports received, response times, escalation rates, and outcomes; disclosure of algorithmic moderation decisions affecting women's content.
- Disclosure of digital inclusion and gender equity standards applied to supply chain partners, including labor standards for gig and platform workers, with particular attention to the gender composition of lower-paid platform work categories.
- Ensure labor market sensitivity to discriminatory promotion of automation in feminized sectors and safeguard free, prior and informed consent to the use of data.

F.2 Supply Chain Digital Equity Standards

- Apply gender-responsive labor standards to all suppliers and subcontractors, including living wages, anti-harassment protections, parental leave, and safe reporting mechanisms for gender-based workplace violence.
- Prohibit discriminatory use of AI in hiring, scheduling, performance management, and termination decisions throughout the supply chain, with audit rights for supply chain labor practices.
- Invest in digital skills training and career pathway development for women in manufacturing, logistics, and data services roles within their supply chains – not only in headquarters and high-skill roles.
- Disclose the gender composition and wage levels of platform and gig workers engaged through their platforms or marketplaces, disaggregated by work category, location, and income level.

⁷ Reporting standards should be harmonized across G20 jurisdictions, building on existing national frameworks and drawing on relevant international reporting practices where appropriate, while respecting national reporting systems, regulatory priorities, business confidentiality, and different stages of institutional capacity.

APPENDIX VI PRIVATE SECTOR OBLIGATIONS, CORPORATE ACCOUNTABILITY, AND INDUSTRY STANDARDS

- Ensure that grievance mechanisms are accessible to supply chain workers, including gig workers, with confidential reporting channels, non-retaliation protections, and timely remedy.

F.3 Industry Self-Regulation Benchmarks

- Require that industry self-regulatory bodies, including AI ethics councils, platform safety forums, and digital standards organizations, promote balanced, merit-based participation of women experts in AI governance, standard-setting and advisory bodies, and meet minimum gender representation thresholds, with preliminary targets of 40% women's participation in their governance structures.

APPENDIX VI CONTINUED

- Mandate that industry AI ethics frameworks and codes of conduct include specific, measurable gender equality commitments, with independent verification of compliance at least every two years.
- Condition public procurement, government partnerships, and industry association accreditation on demonstrated compliance with gender equity benchmarks, creating market incentives for companies to exceed minimum legal requirements.

F.4 Platform Accountability for Gendered Harms⁸

- Mandatory risk assessments for platform features and algorithmic systems that have a foreseeable gendered impact, including content recommendation systems, advertising targeting, and community standards enforcement.
- Binding timelines for responding to reports of technology-facilitated gender-based violence, including non-consensual intimate image abuse, deepfakes, doxxing, and coordinated harassment – with financial penalties for systematic non-compliance.
- Independent auditing rights for civil society, researchers, and regulators to assess whether platform algorithms amplify or suppress gendered harassment, disinformation, or discriminatory content.
- Meaningful access to remedy for survivors of technology-facilitated gender-based violence (tfGBV), including expedited content removal, account suspension, and cooperation with law enforcement, without

requiring survivors to repeatedly re-traumatize themselves through complex reporting processes. As tfGBV and deepfake abuse often cross jurisdictions, G20 Leaders should champion international cooperation for enforcement and evidence-sharing (i.e., Platforms should cooperate with cross-border investigations and provide timely evidence to competent authorities).

- Prohibition on the use of non-disclosure agreements that result in the silencing of women who raise gender-based violence and harassment complaints against platform operators, AI developers, or technology companies. Suggested ending sentence to clarify purpose to enable women's broader engagement in society - ie. Ensuring platform accountability is essential to safeguarding women's civic agency, democratic participation, and equal access to digital opportunity.

F.5 Incentive Architecture for Private Sector Compliance

- Gender equity certification schemes that provide reputational and procurement advantages to companies meeting or exceeding ESDA framework standards.
- Tax incentives or preferential financing for investments in women's digital skills development, women-led technology entrepreneurship, and gender-responsive workplace design.
- Public-private co-investment vehicles that match government funding for digital inclusion programs designed and delivered in partnership with women's organizations and civil society.
- Recognition programs, anchored in the G20 presidency year, that highlight private sector leaders on gender-responsive digital transformation, creating positive competitive pressure across industries.

⁸ Platforms' responsibilities derive from states' obligations to protect rights online and offline, including freedom from violence, non-discrimination, and participation in public life.

APPENDIX VII RECOMMENDATION ROADMAP: A PHASED PATHWAY TO 2030

This was not included among our primary recommendations for this year, but it is still an important target for G20 Leaders to continue to make progress towards.

This implementation roadmap provides G20 member states with a phased pathway from immediate priority actions through the 2030 SDG deadline, enabling governments to sequence investments, build institutional capacity, and demonstrate measurable progress at each G20 presidency year. The roadmap is organized around three phases:

Phase 1 (2026-2027):

Foundation – establishing legal, institutional, and data infrastructure.

Phase 2 (2027-2028):

Acceleration – scaling programs, strengthening governance, and deepening accountability.

Phase 3 (2029-2030):

Consolidation – closing remaining gaps, measuring impact, and institutionalizing gains.

Progress should be reviewed annually at the W20 and reported to G20 Leaders through the ESDA Working Group. The proposed Global AI and Gender Equality Index should serve as the primary tracking mechanism, with country scorecards published ahead of each G20 summit.

PHASE 1 (2026-2027): FOUNDATION

PRIORITY ACTIONS

Pillar 1: Digital Inclusion

Foundational Action

Conduct national gender digital divide assessment; establish baseline data on connectivity, device access, and digital skills by sex, age, income, location, and disability.

Who is Responsible

National statistics offices, digital ministries, in partnership with ITU and UN Women.

Key Milestone

Baseline assessment published by end of 2026; gender digital gap data included in national statistics releases.

Pillar 2: STEAM Pathways

Foundational Action

Map existing STEAM scholarship, fellowship, and mentorship programs; identify gaps for women from marginalized communities; commit to at least one new national scholarship program for women in AI, cybersecurity, or data science.

Who is Responsible

Education and labor ministries; national science foundations; in partnership with universities and industry; add future indicators on women's participation in frontier AI development (e.g. foundation models, advanced AI research teams and AI governance boards), where gender disparities remain particularly pronounced.

Key Milestone

New scholarship commitments announced at the 2027 G20 summit with funding confirmed.

Pillar 3: AI Governance

Foundational Action

Audit existing national AI strategy for gender provisions; establish a gender and AI working group within the relevant regulatory body; adopt or adapt a gender impact assessment methodology for high-risk AI systems.

Who is Responsible

AI regulatory bodies, gender equality ministries; with OECD and UNESCO technical support.

Key Milestone

Gender and AI working group established; gender impact assessment framework adopted.

APPENDIX VII CONTINUED

Pillar 4: Digital Safety

Foundational Action

Review existing legal framework for technology-facilitated gender-based violence; identify gaps; introduce or strengthen legislation on non-consensual intimate image abuse, deepfakes, and online harassment.

Who is Responsible

Justice and interior ministries; digital regulators; in consultation with women's rights organizations; investments in law enforcement training, digital forensics, and cross-border cooperation.

Key Milestone

Legislative gap analysis completed; priority legislation tabled or enacted.

Pillar 5: Gender Data

Foundational Action

Commit to adopting the Global Index on AI, Digital Democracy, and Gender Equality; designate a national focal point for index reporting; begin collecting required data elements.

Who is Responsible

National statistics offices, digital ministries, in coordination with the index governing body.

Key Milestone

National focal point designated; first index baseline data submitted by end of 2026.

PHASE 2 (2027–2028): ACCELERATION

PRIORITY ACTIONS

Pillar 1: Digital Inclusion

Acceleration Action

Launch or scale gender-transformative national digital skills programs; deploy community-based digital hubs in underserved rural and Indigenous communities.

Key Mechanism

National digital inclusion funds; ODA co-financing; private sector partnerships.

Success Indicator

Year-on-year reduction in gender digital skills gap; number of women completing advanced digital skills training.

Pillar 2: STEAM Pathways

Acceleration Action

Scale scholarship programs; implement gender-responsive pedagogy training for STEAM teachers; launch education-to-employment pipelines with at least three major technology employers.

Key Mechanism

Employer partnerships; university curriculum reform; industry co-investment in apprenticeships.

Success Indicator

Increase in female enrollment in AI, cybersecurity, and data science programs; internship-to-employment conversion rates.

APPENDIX VII CONTINUED

Pillar 3: AI Governance

Acceleration Action

Require gender impact assessments for all new high-risk AI systems procured or deployed by government; publish first-round audit results; increase women's participation in national AI standard-setting bodies.

Key Mechanism

Government procurement rules; regulatory mandate; standards body governance reform.

Success Indicator

Share of government AI procurements with gender impact assessment on file; women's share of AI standards body membership.

Pillar 4: Digital Safety

Acceleration Action

Implement platform accountability legislation; require platforms to publish transparency reports on tfGBV response; fund survivor-centered reporting and remedy mechanisms.

Key Mechanism

Digital platform regulation; civil society-led monitoring; law enforcement training.

Success Indicator

Platform response times to tfGBV reports; survivor satisfaction with remedy mechanisms; law enforcement conviction rates.

Pillar 5: Gender Data

Acceleration Action

Publish first annual Global Index country scorecards; use scorecard findings to reprioritize national digital equity investments; share methodology with non-G20 countries for voluntary adoption.

Key Mechanism

Index governing body; national statistics systems; W20 monitoring.

Success Indicator

Index published and referenced in G20 Leaders' Declaration; at least 10 non-G20 countries adopt voluntary reporting.

PHASE 3 (2029–2030): CONSOLIDATION

PRIORITY ACTIONS

The consolidation phase is oriented toward measuring impact, closing remaining gaps, and institutionalizing the gains made in Phases 1 and 2 to ensure they outlast individual G20 presidency cycles. Key priorities:

- Conduct a comprehensive mid-decade review of progress against the G20 commitment to halve the digital gender gap by 2030, using the Global Index as the primary accountability mechanism, and publish findings at the 2029 G20 summit.
- Assess whether existing AI governance frameworks are adequate for the next generation of AI capabilities – including generative AI, autonomous systems, and AI-enabled surveillance – and initiate gender-responsive updates where necessary.
- Evaluate the gender impact of all digital public infrastructure deployed since 2026, and remediate design failures identified through gender impact assessment data.
- Ensure that women's organizations, civil society, and independent researchers have ongoing formal roles in governance structures established under this framework – not just advisory roles during the initial design phase.

APPENDIX VII CONTINUED

- Anchor key institutions and programs established under this framework in international treaty obligations, multilateral agency mandates, or domestic legislation – to protect them from political reversal after 2030.

CROSS-PHASE PRINCIPLES

Principle	Application
Nothing about us without us	Women and girls – especially from marginalized communities – must be involved in the design, implementation, monitoring, and evaluation of all programs under this framework. Participation must be meaningful, not tokenistic, with dedicated resources for civil society engagement.
Intersectionality	All programs and indicators must disaggregate data by multiple dimensions of identity – including sex, age, disability, income, geography, race/ethnicity, migration status, and education level – to ensure that interventions reach the most marginalized women and girls, not only the easiest to reach.

Principle	Application
Adaptive management	Implementation should incorporate regular feedback loops – including annual reviews, civil society monitoring, and independent evaluation – to adapt programs based on evidence rather than locking in approaches that are not working.
Do no harm	All digital inclusion, AI governance, and STEAM programs must be assessed for the risk of unintended harms – including surveillance, data extraction, algorithmic discrimination, and digital dependency – with mitigation plans in place before deployment.
Permanence over campaigns	Programs initiated under G20 presidency years must be designed for institutional permanence – housed in existing government agencies, funded through budget processes, and governed by law rather than executive discretion – to survive changes in political administration.

APPENDIX VII CONTINUED

ACCOUNTABILITY AND REVIEW MECHANISM

The implementation roadmap requires a dedicated accountability architecture. The W20 calls for:

- An annual W20 ESDA Progress Report, published ahead of each G20 summit, reviewing member state progress against Phase milestones and Global Index data, with specific sections on technical assistance disbursements, private sector compliance, and South-South cooperation outcomes.
- A biennial independent review, conducted by a panel including W20 representatives, UN Women, civil society organizations from G20 member states, and independent experts, assessing whether the framework's design and member state implementation are on track to deliver the 2030 commitments.
- A formal mechanism for civil society escalation – enabling women's organizations and digital rights groups to formally flag implementation failures or harmful developments to the W20 and G20 Leaders, ensuring that accountability flows upward rather than only downward through government reporting chains.

APPENDIX VIII EDUCATION, STEAM, DIGITAL/AI WORKING GROUP ACKNOWLEDGMENTS

We extend our deepest gratitude to the W20 Education, STEAM, Digital, and AI (ESDA) Working Group members, with particular acknowledgement for the following members who actively contributed to this document:

WORKING GROUP CO-CHAIRS

Lauren S. Power	W20 United States Delegate, Co-Chair of ESDA Working Group	Lakecia Gunter	W20 United States Delegate, Co-Chair of ESDA Working Group
------------------------	---	-----------------------	---

Tamara Dancheva	W20 European Union Delegate Co-Chair of ESDA Working Group
------------------------	---

WORKING GROUP MEMBERS

Camila Achutti	W20 Brazil Delegate	Wendy Cukier	W20 Canada Delegate
-----------------------	---------------------	---------------------	---------------------

Giovanna Avellis	W20 Italy Co-Head of Delegation	Sveva Avveduto	W20 Italy Delegate
-------------------------	---------------------------------	-----------------------	--------------------

Reiko Kuroda	W20 Japan Delegate	Sayaka Tanaka	W20 Japan Delegate
---------------------	--------------------	----------------------	--------------------

Minah Kang	W20 Korea Co-Head of Delegation	Victoria Panova	W20 Russia Head of Delegation
-------------------	---------------------------------	------------------------	-------------------------------

Anna Sytnik	W20 Russia Delegate	Özge Thely	W20 Türkiye Delegate
--------------------	---------------------	-------------------	----------------------

Dorothy Gordon	W20 United Kingdom Delegate	Rhelyn Barnhart	W20 United States Delegate
-----------------------	-----------------------------	------------------------	----------------------------

Lisa Brunet	W20 United States Delegate	Kathy Durfee	W20 United States Delegate
--------------------	----------------------------	---------------------	----------------------------

Catherine Kannam	W20 United States Delegate	Chaitra Vedullapalli	W20 United States Delegate
-------------------------	----------------------------	-----------------------------	----------------------------

We express additional thanks to the W20 delegations from Italy, Korea, Russia, Türkiye, and the United States for developing case studies this year.

We appreciate the outstanding contributions of our Knowledge Partner, Bama Athreya, Executive Director, International Center for Research on Women (ICRW) Americas for her work on this document and partnership in research initiatives.

05 ENTREPRENEURSHIP

This chapter provides policymakers and leaders with practical guidance and identifies key areas for action to advance equality for women and girls globally.



Chapter Content:

Introduction, Frameworks, Case Studies, Metrics, Recommendations, Acknowledgements, and Appendices



CHAPEAU

The institutional case for reforming the enabling environment for women's entrepreneurship has been assembled over a quarter of a century by United Nations agencies, multilateral institutions, development banks, standard-setting bodies, and the Group of Twenty (G20) itself. The evidence is not contested. The framework conditions are understood. The instruments of correction have been published by standards bodies, the OECD, and the World Bank Group. What has not been produced is a single, common G20 standard that draws these instruments together across the enabling environment, ordered by demonstrated priority, and reported annually to Finance Ministers under one accountability framework. That is the gap this Framework helps close.

This Framework has six recommendations from the Women20 (W20) Entrepreneurship Working Group. Two are foundational: First, use standard definitions of women-owned and women-led business (including cooperatives and informal businesses or self-employment) and second collect gender-disaggregated data on the state of women entrepreneurs. They are presented as preconditions on which all measurement depends. The remaining four are ordered by priority and address, in sequence, access to capital and opportunity through trade and procurement, the financing gap, capability and capacity, and the enabling ecosystem of care and regulation built upon the data foundation.

Decades of Evidence

Policy attention to the conditions under which women's enterprises are formed, financed, and grown is not of recent origin. The Organisation for Economic Co-operation and Development (OECD) convened its first international conference on women entrepreneurs in 1997, and at the first Ministerial Conference on Small and Medium-sized Enterprises, held in Bologna in June 2000, 48 economies adopted the Bologna Charter on SME Policies – 47 named governments

plus the European Community (OECD, 2000). This instrument brought women's entrepreneurship within the frame of multilateral small and medium-sized enterprise (SME) policy. What had been treated as a national concern became, from that point, a matter of international policy coordination.

The most systematic account of the enabling environment was developed by the International Labour Organization (ILO), whose Women's Entrepreneurship Development strategy, endorsed by its Governing Body in 2008, is applied through an assessment methodology identifying six framework conditions essential to a functioning ecosystem: legal and regulatory systems; policy leadership and coordination; access to finance; access to business development support; access to markets and technology; and the representation and voice of women entrepreneurs in policy dialogue. (ILO, 2008)¹ These six conditions provide the structure against which the completeness of any enabling environment may be measured.

The mandate to act upon this evidence is the G20's own. At the Brisbane Summit of 2014, G20 Leaders agreed to the goal of reducing the gap in labor-force participation between women and men by 25 percent by 2025, taking into account national circumstances, and in 2015 established Women20 as the official engagement group charged with advancing that commitment. (G20, 2014) That goal was not met. On 31 July 2025 G20 Labour and Employment Ministers adopted the Brisbane-eThekwini Goal, carrying the same 25 percent ambition forward to 2030 against 2012 levels. (G20 Labour and Employment Ministers, 2025) The goal brought women's economic participation formally within the business of the G20; its extension a decade later establishes that the task it named remains undischarged.

¹ The six WED framework conditions: legal and regulatory systems; policy leadership and coordination; access to finance; access to business development support; access to markets and technology; and the representation and voice of women entrepreneurs.

Upon this foundation, the institutions of the multilateral system have built the specific evidence and instruments on which each condition depends. The International Organization for Standardization (ISO) settled the definitional question through ISO/IWA 34:2021, which defines four distinct forms of women's enterprise, each with its own criteria: the **women-owned business**, more than 50 per cent owned by one or more women, with management and control lying with women; the **women-led business**, at least 25 per cent owned by one or more women, with management and control lying with women and at least one third of the board comprised of women where a board exists; the **women-led cooperative**, in which women hold more than half of the total votes and the majority of board and leadership positions; and the **women-led informal enterprise**, whose management and control lie with one or more women. The standard is expressly a selection of definitions rather than a single universal threshold, so that each economy may apply the type appropriate to its legal, cultural, and economic context. (ISO, 2021)² The World Bank's Women, Business and the Law 2026 assesses the legal, supportive, and enforcement frameworks shaping women's economic opportunities across 190 economies. (World Bank, 2026) The International Finance Corporation has quantified the financing gap attributable to women-owned businesses at approximately 1.9 trillion United States dollars in the markets the IFC measures. (IFC, 2025)³ On data, the methodology to discharge the G20's standing commitment to gender-disaggregated MSME data has now been published in full by the OECD and the Women Entrepreneurs Finance Initiative (We-Fi). (OECD & We-Fi, 2025) And on care, the ILO has established that every dollar invested in closing childcare policy gaps could yield US\$3.76 in global GDP by 2035. (ILO, 2023)⁴

² IWA 34 does not set a single ownership threshold; it defines four distinct enterprise types: women-owned (more than 50 percent), women-led (at least 25 percent with board and control conditions), women-led cooperative, and women-led informal enterprise, each with its own criteria.

What it has not yet received is consolidation into a common standard, ordered by priority, and addressed to the appropriate authority to require it. What this accumulated body of work establishes is an enabling environment that has been comprehensively described, condition by condition, over a quarter of a century, by the institutions best placed to describe it.

EXISTING INSTRUMENTS, NO COMMON STANDARD

Across the conditions of the enabling environment, the G20 and its multilateral partners have produced a substantial body of instruments. Each establishes a standard within its own domain; none binds the others; and no common framework requires their adoption or consolidates their reporting. Produced by the standards bodies and multilateral institutions that G20 members govern and fund, these instruments are reframed here as parts of a single enabling environment: one they collectively describe but have not yet delivered.

GOVERNING INSTRUMENT: ISO/IWA 34:2021

Established Standard

IWA 34 sets out four enterprise types rather than one universal threshold. A women-owned business is more than 50 % owned by one or more women, with management and control held by women, a woman as signatory of the business's legal documents and financial accounts, and operation independent of businesses not owned by women. A women-led business is at least 25 % owned by one or more women, with management and control held by women, at least one third of the board comprised of women where a board exists, a woman as signatory, and the same independence condition. A women-led cooperative is one in which women hold more than 50 % of the total votes, the majority of the board, and the majority of leadership positions where applicable. A women-led informal enterprise is an informal enterprise whose management and control lie with one or more women, in many economies, self-employed women.

Governance Gap and W20 Contribution

Four definitions of women's enterprise, each with distinct criteria rather than one universal threshold: women-owned business (more than 50 % **women-owned**, with management, control,

³ The US\$1.9 trillion women-owned MSME gap is 34 percent of the US\$5.7 trillion gap the IFC measures. The 2025 estimate updates the 2017 IFC study (US\$1.7 trillion) using the same methodology and supersedes it as the current figure.

⁴ Scope: specific to the childcare policy gap on a 2035 horizon, the US\$3.76 return per US\$1 invested is not a generic care-economy return.

Four definitions of women's enterprise, each with distinct criteria rather than one universal threshold: women-owned business (more than 50 % **women-owned**, with management, control, signatory, and independence conditions); **women-led business** (at least 25 % women-owned, with management and control by women and at least one third of the board comprised of women where a board exists); **women-led cooperative** (more than 50 % of votes held by women, with majority-women board and leadership); and **women-led informal enterprise** (management and control by one or more women). The standard sets out a selection of definitions so each economy may apply the type suited to its context.

GOVERNING INSTRUMENT:

OECD and We-Fi Guidelines for Gender-Disaggregated Data (2025)

Established Standard

The published methodology by which financial regulators may collect and report gender-disaggregated lending data.

Governance Gap and W20 Contribution

The method exists; what is absent is any requirement that it be applied. The move to standardized supervisory reporting is Foundational Recommendation 2.

GOVERNING INSTRUMENT:

G20/GPFI Action Plan for MSME Financing (2024-2025)

Established Standard

The G20's own instrument for monitoring the MSME financing gap, reporting to Finance Ministers and Central Bank Governors.

Governance Gap and W20 Contribution

Monitors the financing gap but not the enabling environment. Its extension to an annual, priority-ordered assessment is this Framework's accountability mechanism.

GOVERNING INSTRUMENT:

OECD Recommendation on Public Procurement (2015) and SOE Governance Guidelines (2024)

Established Standard

Governance standards permitting gender criteria in public and state-owned-enterprise procurement.

Governance Gap and W20 Contribution

Each permit or gestures toward gender-responsive procurement without mandating it. The consolidated architecture is set out in Recommendation 3.

Governance Gap and W20 Contribution

GOVERNING INSTRUMENT:

ILO evidence on the return to care investment (2023)

Established Standard

Childcare investment quantified at an average of US\$3.76 in GDP per dollar invested by 2035.

Governance Gap and W20 Contribution

Establishes care as economic infrastructure, yet no framework requires fiscal treatment as such. Classifying care as productive investment is part of Recommendation 6.

GOVERNING INSTRUMENT:

WE Finance Code (2023-)

Established Standard

Operating model across more than 30 pilot countries, with more than 450 financial-service-provider signatories (We-Fi 2025 Annual Report), for financial service providers to categorize women-owned businesses and report against agreed indicators.

Governance Gap and W20 Contribution

Voluntary and country partial. It is the implementation vehicle for Recommendations 1 and 2.

GOVERNING INSTRUMENT:

G20 Policy Recommendations on Financial Inclusion through DPI (2023)

Established Standard

The GPFI framework links digital identity, payments, and data exchange to financial inclusion and MSME finance.

Governance Gap and W20 Contribution

Does not require that digital public infrastructure be designed to reach women-owned businesses. Embedding that design is part of Recommendation 6.

GOVERNING INSTRUMENT:**AfDB AFAWA Guarantee for Growth****Established Standard**

Partial credit guarantees covering up to 75% of loan risk, with some 200 partner financial institutions in 46 countries; more than US\$1.5B disbursed (May 2026).

Governance Gap and W20 Contribution

Demonstrates the regional benchmark; not yet replicated as a G20-wide requirement through MDB governance (Recommendation 4).

GOVERNING INSTRUMENT:**Global Entrepreneurship Monitor****Established Standard**

Track gender disaggregated entrepreneurial activity at distinct stages as well as framework conditions for 100 countries including many G20 members.

Governance Gap and W20 Contribution

Provides indicators of culture of entrepreneurship, enabling policies and infrastructure.

The pattern is consistent. In each domain a standard exists, and in each domain, it is permissive, voluntary, or partial, adopted unevenly and reported inconsistently. The enabling environment fails not for want of instruments but for want of a common standard that binds them, an evidence-based ordering of priorities, and an accountability mechanism that consolidates them. That standard, that ordering, and that mechanism is within the authority of G20 Finance Ministers to establish.

The Finance Ministers' Imperative

Women entrepreneurs already make a large, measurable contribution to G20 economies, and the near-term prize is to grow it. Women-owned firms in Korea recorded aggregate sales of KRW 629 trillion in 2024, up 22.1 percent year on year, with average revenue per company up 15 percent and net profit up 9.3 percent, and the We-Fi partnership has facilitated approximately 7.8 billion United States dollars in co-financing for 621,000 women-led SMEs across 81 countries. (We-Fi, 2025) The investment still needed is well defined, and the upside of closing it is large. (OECD, 2023) Closing gender gaps in labor-force participation and in paid working hours together could raise GDP per capita across the OECD by 8.8 percent by 2060. (Fluchtmann, Keese, & Adema, 2024)

The financing gap attributable to women-owned businesses stands at approximately 1.9 trillion United States dollars in the IFC's client markets alone. (IFC, 2025) At the global level, the McKinsey Global Institute estimated in 2015 that advancing women's economic equality could add 12 trillion United States dollars to global output under a best-in-region scenario, and 28 trillion under a full-potential scenario in which women participate in labor markets identically to men. (McKinsey Global Institute, 2015) These upside figures (including the roughly 24.8 million women the OECD identifies as "missing entrepreneurs") describe the achievable prize, not the measure of the case: the case rests first on what women entrepreneurs already deliver and on reasonable, achievable growth targets.

These figures, from McKinsey (2015) and Boston Consulting Group (2019), remain the field's most widely cited global benchmarks for the size of the prize, and neither institution has published a superseding headline estimate. The structural gaps they measure have not materially closed since, so they are used here as the standard reference rather than as current-year measurements, and they are reinforced by more recent OECD (2025) and Citi (2022) modeling.

No binding international framework presently requires a G20 government to define a women-owned business, to collect the gender-disaggregated data on which all subsequent measurement depends, to open its procurement and trade markets, to close its financing gap, to build women's capability and capacity, or to treat care as economic infrastructure. The instruments to accomplish each task have been developed, published, and in most cases endorsed. What is absent is the requirement to apply them in common, ordered by priority, and the mechanism to report their application.

That requirement, and that mechanism, lies within the authority of Finance Ministers, who command levers of legislation, financial regulation, public expenditure, and the governance of the multilateral institutions through which implementation is delivered. The reform of the enabling environment is therefore not a matter awaiting further evidence or new instruments. It is a governance decision available to the G20 Finance Track, if a G20 Presidency presents the occasion to take it.



II EXECUTIVE SUMMARY AND RECOMMENDATIONS

This Framework presents six recommendations. Two are foundational: **using common definitions and a gender-disaggregated data architecture**. They are presented first because, without them, no procurement share, financing target, or program outcome can be defined or compared across G20 economies. The remaining four are ordered by priority. **The “Originals” column below records how many working-group source recommendations each of the six consolidates.**

The Framework rests on a single, stated logic, built in sequence upon the data and definitional foundation.

First, access to capital and opportunity: the opening of trade and procurement markets and the closing of the financing gap that together determine whether a women-owned business can win revenue and the capital to grow. Second, capacity: the capability and artificial-intelligence (AI) skills that convert capital into durable enterprise. Third, capabilities and networks: mentorship, peer cohorts, and cross-border connections through which capability compounds. Fourth, the enabling ecosystem: the care infrastructure, regulatory reform, and digital public infrastructure that remove the structural barriers women face, built upon the data and definitional foundation that makes all of it measurable.

The Narrative:

The Framework rests on a single, stated logic, built in sequence upon the data and definitional foundation. **First, access to capital and opportunity:** the opening of trade and procurement markets and the closing of the financing gap that together determine whether a women-owned business can win revenue and the capital to grow. **Second, capacity:** the capability and artificial-intelligence (AI) skills that convert capital into durable enterprise. **Third, capabilities and networks:** mentorship, peer cohorts, and cross-border connections through which capability compounds. **Fourth, the enabling ecosystem:** the care infrastructure, regulatory reform, and digital public infrastructure that remove the structural barriers women face, built upon the data and definitional foundation that makes all of it measurable.

THE SIX RECOMMENDATIONS AT A GLANCE:

RECOMMENDATION NO: 1

Know Who We Are Counting: use standard definitions (women-owned, women-led, including cooperatives and informal businesses or self-employment) so women entrepreneurs can be identified, compared, and served

Layer: Foundation
Originals: 2

RECOMMENDATION NO: 2

See the Full Picture: gender-disaggregated data on women’s entrepreneurship

Layer: Foundation
Originals: 5

RECOMMENDATION NO: 3

Give Women’s Businesses Buyers: open procurement and trade markets

Layer: Priority
Originals: 13

RECOMMENDATION NO: 4

Get Capital to Women: increase access to capital with the tools finance ministers already hold

Layer: Priority
Originals: 14

RECOMMENDATION NO: 5

Make Capital Stick: bundle it with capability and responsible AI

Layer: Priority
Originals: 10

RECOMMENDATION NO: 6

Keep Good Businesses Open: Connect the Dots Across the Enabling Ecosystem of Care, Registration, Finance, Markets, Data, and Fair Rules

Layer: Priority
Originals: 9

The W20 Ask to the G20

"We call on G20 Leaders, Finance Ministers, and Central Bank Governors to adopt a common, priority-ordered standard for the enabling environment for women's entrepreneurship, consolidating the instruments the G20 and its multilateral partners have already developed into a single framework reported annually to the Finance Track.

The standard rests on a foundation and four priorities. The foundation is common definitions of the **women-owned, women-led business, cooperative and informal (self-employed) businesses** aligned with ISO/IWA 34:2021, and a gender-disaggregated data architecture including data on participation levels, size (revenue and employees), economic, social and environmental impact, sectoral participation, business growth/survival, finance, procurement, digitization and innovation, exporting and other critical dimensions and require gender-disaggregated data on access to financing, programs and supports.

Upon that foundation, in the order the evidence dictates: open the procurement and trade markets to women-owned businesses; close the financing gap through risk-sharing, collateral reform, and a missing-middle capital ladder; build women's capability and AI capacity, bundled with capital; and remove the care and regulatory barriers that destroy women's enterprises.

Accountability should operate through a single mechanism: an annual, priority-ordered assessment of the enabling environment, prepared by the Global Partnership for Financial Inclusion and reported to Finance Ministers and Central Bank Governors alongside its existing monitoring of the MSME financing gap. In many jurisdictions, elements could be advanced without new legislative or administrative mandates or major new budgetary demands. The instruments exist; what this Framework establishes is the standard that binds them, the priority that orders them, and the accountability that measures their application."

III THE SIX RECOMMENDATIONS

The two foundational recommendations are presented first, because they are preconditions by rule rather than priorities to be weighed. The four recommendations follow, in priority order and in the sequence set out by the narrative.

FOUNDATION: PRESENTED FIRST

RECOMMENDATION 1:

Know Who We Are Counting: A Shared Definition So Women-Owned Businesses Can Be Identified, Compared, and Served

OUTCOME:

Until "a women-owned business" means the same thing across G20 economies, no lending target, procurement share, or program result can be compared, and women-owned firms stay invisible to

The very tools meant to reach them. A shared definition is what makes everything else measurable. It need not be identical legislation in every country; what matters is that each country is clear about which definition it uses and reports against it.

ACTOR:

G20 Finance Ministers, through the Finance Track, for adoption into national MSME and financial-sector frameworks, with trade ministries for the women-led exporter definition.

ACTION:

Invite all G20 members to support adoption of common definitions of women's entrepreneurship aligned with ISO/IWA 34:2021, through the instruments within their respective competences. National implementation is assessed across the 19 sovereign G20 member states, while European Union and African Union mechanisms are reported separately where relevant. Members should report each of the standard's four enterprise types without conflation: the **women-owned business** (more than 50 per cent women-owned, with management and control by women), the **women-led business** (at least 25 per cent women-owned, with management and control by women and at least one third of the board comprised of women where a board exists), the **women-led cooperative** (women holding more than half of votes, and the majority of board and leadership positions), and the **women-led informal enterprise** (management and control by one or more women). (ISO, 2021), and to embed that definition in national systems supporting businesses including economic and business statistics, research and innovation systems, regulations, policies and programs, financing, procurement, exporting, and other systems. Finance Ministers task the Global Partnership for Financial Inclusion (GPFI), consistent with its financial-inclusion monitoring mandate, to record and report adoption across member economies. Common definitions also guard against a recurring measurement error: looser proxies such as "at least one-woman founder," used in some equity-market reporting, do not correspond to any of the four IWA 34 types and should be reported separately rather than presented as equivalent to them. (Investing in Women Code, 2025)⁵ It also ensures that women's informal businesses or self-employment are not excluded from consideration as they dominate many economies. Women are also partners in many family businesses rather than majority owners. Family businesses dominate many sectors such as agriculture in some countries.

Note: Parliamentary democracies such as Canada and the United Kingdom give definitional standards operational effect through ministerial policy frameworks, supervisory directives, and program-eligibility mechanisms rather than primary legislation. Both routes count equally toward G20 adoption targets.

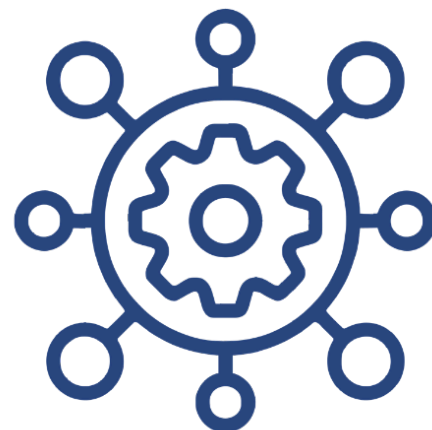
⁵ The Code uses an "at least one-woman founder" deal measure, which is broader than, and must be distinguished from, majority-women-owned definitions.

A large share of women entrepreneurs globally are self-employed, for whom management and control (rather than equity ownership) is the appropriate definitional threshold.

The definition also accounts for venture-capital dilution, which can push successfully financed growth-stage firms below the ownership thresholds and render them invisible to the very programs designed to help them scale.

Implementation phases. Phase 1 (2027-2028) is the first full annual reporting cycle following Finance Track endorsement of this standard. During it, participating members establish baselines, designate reporting authorities, apply the common definitions, and submit an initial enabling-environment return to the Global Partnership for Financial Inclusion for consolidation and reporting to Finance Ministers and Central Bank Governors. Phase 2 (2029-2031) scales adoption and builds cross-member comparability. Phase 3 (2032-2036) converges toward the targets set out in the metric tables. Every key performance indicator in this Framework is measured from the Phase 1 baseline, on adoption; where a baseline does not yet exist, it is established through the 2027 inventory and first reported in 2028.

FRAMEWORKS



Key Performance Indicators (measured from the Phase 1 baseline, on adoption)

Key Performance Indicator

Common definitions in force

Baseline

Approx. 6 of 19 national members

Target

15 by 2028; all 19 national members by 2036

What Is Measured

Adoption recorded through the mechanism each economy uses (ministerial policy, supervisory direction, or program-eligibility rule) rather than voluntary endorsement alone

Key Performance Indicator

Women-led exporter definition with gender-disaggregated customs data

Baseline

Near zero

Target

10 national members by 2028

What Is Measured

Trade-data comparability

Key Performance Indicator

Registry embedding (definition as a query field)

Baseline

Partial / unmeasured

Target

Reported annually to GPFI

What Is Measured

Administrability of targeted lending and procurement

Baseline note. Members do not start from zero or from the same point. Six national members already operate a common or near common definition, the metric counts movement from each entity's own starting position.

Measurable GDP Outcome. Use of common definitions provide consistent measures while allowing for adaptation to context, and support the design of evidence-based programs, the tracking of progress over time, analysis of the impact of different initiatives on specific populations, and comparison across countries and regions. They are also the precondition for measurement: without shared definitions we cannot set targets or estimate closing the gaps. A common definition is the lowest-cost enabling step available to the G20.

RECOMMENDATION 2:

See the Full Picture: Gender-Disaggregated Data on Women's Entrepreneurship Including Access to Financing

OUTCOME:

"What gets measured gets done." Applying a gender lens to the state of women's entrepreneurship and all aspects of the ecosystem helps find gaps and enablers, track programs, and ensure accountability.

ACTOR:

G20 Finance Ministers, in concert with Ministers across portfolios supporting businesses, research, innovation, export, industrial strategy, program delivery working with financial regulators and central banks strictly within their existing mandates and in full respect of their independence, and other key players in the entrepreneurship ecosystem.

ACTION:

A coherent national strategy for women entrepreneurs requires a whole-of-government approach, with gender-disaggregated data as its foundation. Strengthen data collection and reporting across national statistics, business characteristics, economic and SDG impact, research and innovation, trade, procurement, industrial sectors, digital adoption, AI, and finance. Existing national, regional, and international datasets should be linked and compared, with organizations such as the OECD serving as global aggregators and national knowledge hubs, including Canada's Women Entrepreneurship Knowledge Hub (WEKH), supporting country-level analysis and learning.

The OECD and We-Fi have published the standard guidance (OECD & We-Fi, 2025), and the WE Finance Code provides one proven operating model among several available to members under which financial service providers categorize women-owned businesses and report against agreed indicators within a defined grace period. Task the GPFI to consolidate this report into a single annual enabling-environment assessment, reported to Finance Ministers and Central Bank Governors alongside its existing monitoring of the MSME financing gap, and task the OECD to extend its Financing SMEs and Entrepreneurs Scoreboard to include gender-disaggregated lending data (OECD, 2024)⁶. The WE Finance Code is one implementation vehicle among several rather than the single basket: it operationalizes the data-foundation step that the Framework treats as critical and not to be omitted, while procurement and trade-market access (Recommendation 3) carry billing co-equal with financing. The data architecture is designed in part to surface, not obscure, rising default rates among women-owned portfolios (credit extended with good intent that nonetheless puts borrowers out of business) so that finance is targeted, sequenced with capability and market access, and not advanced as a finance-only solution.

Key Performance Indicators (measured from the Phase 1 baseline, on adoption)

Key Performance Indicator

Rate of women entrepreneurship across types and stages of development

Baseline

15 national members have baseline data

Target

All 19 national members

What Is Measured

Women entrepreneurial intent and activity

Key Performance Indicator

State of women entrepreneurship including size, revenues, participation in industry sectors, research and development, export, procurement digital adoption (including AI), and other dimensions

Baseline

6 national members have 50% of indicators

Target

15 national members have 50% of indicators

What Is Measured

Structural dimensions of women's entrepreneurship and ecosystems

Key Performance Indicator

Gender-disaggregated MSME lending as a standard supervisory return

Baseline

National members with supervisory gender-disaggregated MSME lending reporting in place as of 2026, established through a 2027 GPFI-supported inventory

Target

15 by 2028; all 19 national members by 2036

What Is Measured

Supervisory regulation in force.

⁶ On the denominator convention adopted for this Framework, 10 of the 19 national members publish some gender-disaggregated entrepreneurship data, and none of the 19 national members report it in disaggregated form within the OECD Scoreboard.

Key Performance Indicator

WE Finance Code FSPs reporting the five core indicators

Baseline

Partial

Target

100% of signatories by 2028

What Is Measured

Financial-system coverage

Key Performance Indicator

Status-sensitive coverage (migrant / diaspora women)

Baseline

Near zero

Target

Baseline established in the 2027 inventory; first reported 2028

What Is Measured

Visibility of the most excluded

Key Performance Indicator

GPFI consolidated annual enabling-environment assessment

Baseline

Absent

Target

Operational by 2027

What Is Measured

Annual accountability mechanism

Measurable GDP Outcome. A strategy to support women entrepreneurs grounded in evidence will grow GDP, jobs, and impact. Several W20 countries have implemented “whole of government” approaches informed by gender-based analysis to increase the proportion of women entrepreneurs, their access to supports and impact. A lending gap that is neither measured nor disclosed cannot be supervised, priced, or closed. Ten years of survey data from the IFC’s client financial institutions now challenges the assumption that women are higher-risk customers and identifies women-owned small and medium-sized enterprises as a growth segment that returns value to the institutions that serve them. On this evidence the risk premium applied to women-owned businesses is in substantial part a measurement artifact rather than a credit fact, and the reporting architecture set out in this recommendation is what ends the blackout.

Most countries do not provide or share gender-disaggregated data from financial institutions. Global data on women’s access to finance, and on how financing affects women-owned businesses, remains limited. At the same time, a growing body of research, often based on national data, challenges the assumption that women are higher-risk customers. Indeed, **some evidence suggests that women-owned businesses’ financial prudence may produce higher profit margins than men-owned businesses.**

Gender-disaggregated data can drive change: the IFC’s Women Entrepreneurs Opportunity Facility unlocked 3.17 billion United States dollars and reached 267,000 women across 59 countries once the data to target them existed. (IFC, 2025) Full reporting across the G20 enables the systematic targeting of the 1.9-trillion-United-States-dollar financing gap (IFC, 2025), the precondition for the 12-to-28-trillion-United-States-dollar global output opportunity.

(McKinsey Global Institute, 2015) Source. International Finance Corporation, “Why Investing in Women-Owned SMEs is Smart Business” (2026), drawing on ten years of survey data from IFC client financial institutions.

PRIORITIES: Ordered by the Narrative

RECOMMENDATION 3:

Give Women’s Businesses Buyers: Open Procurement and Trade Markets

OUTCOME:

Capital alone does not grow a business; it needs customers. Opening public, state-owned, and corporate procurement (and export markets) is what turns a capable firm into a paid one, and a paid firm into a bankable one.

ACTOR:

G20 Finance Ministers with trade ministries and the authorities that govern public and state-owned-enterprise procurement; the GPFI for consolidated dashboard reporting; corporate signatories through their own supplier-diversity disclosures.

ACTION:

Expand access to procurement and trade markets that often exclude women-owned businesses. Convert the OECD Recommendation on Public Procurement from permissive to applied by adding a gender-disaggregated supplier indicator to Government at a Glance (OECD, 2024); open the state-owned-enterprise procurement track and encourage state-owned-enterprise boards, through the governance channels available to their shareholders, to report women’s supplier share; and accord women’s entrepreneurship organizations formal GPFI consultative standing. Task the GPFI with an annual gender-responsive-procurement dashboard spanning government, state-owned-enterprise, and corporate spend, and close the procurement-to-bankability loop by tracking, through the WE Finance Code, the conversion of contracts into credit, with government contracts at Stage 3 (US\$25K-\$250K PPP) functioning as revenue-track-record instruments that make small women-owned firms bankable for the first time.

On trade, operationalize this pathway through integrated export, compliance, logistics and supply-chain support; structured buyer-connection and market-entry pathways; AI-enabled export-readiness tools; and platforms that connect Stage-4 capital to demand. Institutionalize a joint Finance and Trade Ministry review mechanism with a harmonized exporter dashboard.

Women-owned agricultural enterprises are among the suppliers and exporters this recommendation is designed to reach. Women constitute about 43 percent of the agricultural labor force globally, on the Food and Agriculture Organization estimate most widely cited (FAO, 2011; restated in Observer Research Foundation, 2024), and are concentrated in the micro and small enterprises that handle food production, processing, and trade, yet they remain underrepresented in the higher-value processing, marketing, and export segments where margins and growth are greatest (Observer Research Foundation, 2024). The procurement and market-access instruments this recommendation advances, supplier definitions that capture women-owned firms, buyer-connection pathways, and export-readiness support, apply directly to this population, and the cooperative and producer-organization structures common in agriculture are a proven channel for linking women-led enterprises to stable buyers and formal markets (Observer Research Foundation, 2024). With the United Nations designating 2026 the International Year of the Woman Farmer, opening procurement and trade markets to women's agricultural enterprises is both timely and squarely within the reach of the reforms this recommendation sets out (Food and Agriculture Organization, 2026). Recognizing women farmers and agribusiness owners as women-owned suppliers ensures the market-access architecture serves the full population it is meant to reach.

Key Performance Indicators (measured from the Phase 1 baseline, on adoption)

Key Performance Indicator

Women-owned share of public procurement (government and state-owned enterprises)

Baseline

Below 1%

Target

3-5% by 2028; ≥10% by 2036

What Is Measured

Procurement market access

Key Performance Indicator

SOE boards reporting on women's supplier share

Baseline

Near zero

Target

5 national members by 2028

What Is Measured

SOE governance compliance

Key Performance Indicator

GPFI gender-responsive-procurement dashboard

Baseline

Absent

Target

Operational by 2027

What Is Measured

Accountability instrument

Key Performance Indicator

National members operating a women-led-exporter pathway with sex-disaggregated exporter or customs reporting

Baseline

Near zero

Target

10 national members by 2028

What Is Measured

Trade-market reach

Counting convention. A national member counts toward the SOE-reporting target when a competent public authority has issued a binding reporting requirement, shareholder directive, or equivalent national governance instrument covering supplier diversity. A national member counts toward the exporter-pathway target when it operates a documented women-led-exporter support pathway and reports gender-disaggregated exporter or customs data. Individual SOEs, firms, and regional bodies are not counted as national members.

TRADE AS A PATHWAY TO GROWTH

For women-owned and women-led small and medium-sized enterprises, international markets offer a pathway from entrepreneurship to scale, higher productivity and more diversified revenue. The gap opens at the point of entry: in a 2022 survey of almost 10,000 small firms with an online presence in 34 OECD countries, 11 percent of women-led firms exported, against 19 percent of men-led firms, yet women-led firms that did export reached a similar or larger number of countries (OECD, World Bank, & Meta, 2022, as reported in CEPR VoxEU, 2023). Many capable firms remain outside international commerce because the systems an exporter needs, finance, payments, compliance, logistics, technology and buyer access, are fragmented and difficult for a small business to navigate.

G20 members should strengthen the pathway from domestic growth to exporting by connecting export readiness; trade and working-capital finance; efficient and secure cross-border payments; streamlined trade and logistics processes; proportionate, risk-based compliance that reduces unnecessary friction while preserving strong customs, security, anti-money-laundering and counter-terrorist-financing safeguards; and structured connections to international buyers and supply chains. Members should also assess how non-tariff measures, administrative requirements and digital trade procedures affect small exporters, identifying opportunities to reduce unnecessary friction while preserving legitimate health, safety, security and regulatory objectives. Particular attention belongs at the transition from smaller-business finance into the scale-up stage, where export credit, guarantees, trade finance, supply-chain finance and buyer relationships help viable firms turn market opportunities into sustainable international growth. Dedicated trade finance for women-led firms can execute: by May 2024 the International Finance Corporation's Banking on Women Global Trade Finance Program had supported hundreds of transactions totaling more than US\$260 million (IFC, 2024). Implementation

builds on the Framework's common definitions and gender-disaggregated data architecture and measures commercial outcomes: new exporters, markets entered, export revenue, access to trade finance, cross-border payment cost and friction, buyer connections, and participation in international supply chains.

Key Performance Indicators (measured from the Phase 1 baseline, on adoption)

Key Performance Indicator

Exporter entry gap: share of women-led and men-led small firms that export, on the common definition

Baseline

11% vs 19% export (OECD et al., 2022)

Target

Measured in 15 of 19 national members by 2028; gap target set from the Phase 1 baseline

What Is Measured

Export conversion

Key Performance Indicator

Trade-finance reporting by ownership (export credit agencies, development finance institutions)

Baseline

No G20-wide baseline published

Target

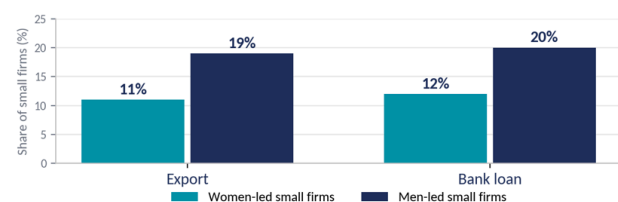
10 national members by 2028; all 19 by 2036

What Is Measured

Capital constraint at export

Pilot-measured indicators with baselines set in Phase 1: export revenue growth, additional markets entered, cross-border payment cost and processing time, buyer connections and supply-chain participation.

The gap opens at entry: women-led small firms trail on exporting and on bank loans



Source: OECD, World Bank and Meta Future of Business Survey, March 2022, as reported in CEPR VoxEU (2023). Small firms with a Facebook presence in 34 OECD countries (almost 10,000 firms); not all businesses.

Measurable GDP Outcome.

Government procurement – governments purchasing goods and services from the private sector – is estimated at approximately 11 trillion United States dollars annually, about 12 percent of global GDP. (Bosio & Djankov, 2020, on 2018 data) Women-owned businesses are largely absent from it, and from corporate supply chains alongside it. WEConnect International estimates that women-owned businesses earn less than 1 percent of what large corporations and governments spend on suppliers, a figure the World Bank and the International Finance Corporation have both adopted. (Vazquez & Frankel, 2017; World Bank, 2020; IFC, 2021) On public procurement specifically, the International Trade Centre reports that women-owned businesses account for only 1 percent. (International Trade Centre, 2020) Set against a supplier base in which women own just over 30 percent of the world's formal, registered businesses (World Bank, 2017), that shortfall is not a matter of supply. Where procurement from women-owned businesses has been measured directly the picture is better but not different in kind: across fourteen Kenyan corporations studied by the International Finance Corporation, women-owned businesses received 3 percent of procurement spend. (IFC, 2021) Moving public procurement from about 1 percent to 3-5 percent across the G20 places hundreds of billions of United States dollars in new annual contracts within reach of women-owned businesses; a 5 percent share would be worth roughly 550 billion United States dollars a year of existing public spending, about 440 billion more than a 1 percent share, on the global base of approximately 11 trillion United States dollars; a G20-only figure would be lower.

Provenance of the less-than-1-percent figure. The estimate originates with WEConnect International (2017) and has since been restated by the World Bank, the International Finance Corporation, UN Women and the International Trade Centre. Those restatements draw on the same original estimate rather than on independent measurement, and no published methodology accompanies it. It is cited here to its origin so that its basis is visible, and it is

corroborated where procurement has been measured directly, as in the IFC's Kenya study. The comparison with women's share of registered firms is a comparison of two different quantities – share of suppliers spent against share of businesses – and is offered as a measure of scale, not as an estimate of addressable contract value.

RECOMMENDATION 4:

Get Capital to Women: Increase Access to Capital with the Tools Finance Ministers Already Hold

OUTCOME:

The money exists; the tools to lend it to women without traditional collateral often do not. Closing the financing gap is the single biggest measurable step toward growth when the credit comes with fair terms and support, not on its own.

ACTOR:

G20 Finance Ministers as the shareholders that govern the multilateral and national development finance institutions, acting with central banks and guarantee agencies; WEKH for the apex Million-Dollar Threshold baseline, with the OECD as the long-term data authority.

ACTION:

Close the financing gap through the instruments Finance Ministers already control to provide access to women entrepreneurs at all stages of growth including start-ups but also scale ups. In countries such as Canada, many entrepreneurs begin with less than \$5,000, yet even modest funding can be difficult to secure; microfinance can help close that gap. In other contexts, the barriers are access to collateral. For example, India's collateral-free lending and Indonesia's supervisory framework have been proven to advance scale ups at Stage 3 (US\$25K-\$250K PPP) as the pipeline that feeds Stage 4.

Open-banking and account-aggregator consent standards so that alternative data can underwrite women without collateral; and amend guarantee-fund eligibility to enable status-sensitive credit. Catalyze private capital through blended finance and first-loss de-risking, and scale women-SME trade finance on the same basis. For export-ready firms, these instruments should connect working capital, export credit and guarantees, trade-risk mitigation and supply-chain finance to verified buyer demand and to the trade pathway established in Recommendation 3. Build the missing-middle capital ladder for the 2-to-10-million-United-States-dollar band that a majority of G20 members do not serve: require that capital-access reporting distinguish this Stage-4 band from total MSME data as a standing disaggregation, rather than as a separate metric; establish first-loss guarantee facilities and revenue-based and mezzanine instruments; stand up growth-equity Fund-of-Funds on the British Business Bank model; and develop the emerging women fund-manager and venture co-investment pipeline. The ladder begins at Stage 3 (US\$25K-\$250K PPP), where collateral reform and blended-finance guarantees build the pipeline, and extends through Stage 4 (US\$2M-\$10M PPP), where the missing-middle program gap is most acute. Replicate diaspora-instrument and remittance-to-enterprise models. Anchor the whole to the apex metric by producing the Million-Dollar Threshold Report that feeds the GDP-contribution model.

The women-owned-business population this recommendation serves includes women who own and operate agricultural enterprises, from the family farm to the agribusiness. This is a large and underserved segment: in the United States alone there are approximately 1.2 million women producers, about 36 percent of all producers, and women make up 41 percent of beginning producers (U.S. Department of Agriculture, National Agricultural Statistics Service, 2024a, 2024b). These operators face

the financing barriers this recommendation targets in a particularly acute form. Women farmers are less likely than men to hold the land title that serves as conventional collateral, and consequently face greater difficulty accessing credit, inputs, and financial services (Food and Agriculture Organization, 2023). The collateral-substitution instruments this recommendation advances, movable-asset and warehouse-receipt registries, guarantees, and alternative-data underwriting, are therefore directly applicable to women in agriculture, and multilateral experience confirms the demand: the International Finance Corporation invested 3.4 billion United States dollars across the agribusiness supply chain in FY2016 to expand small-farmer credit access and close gender gaps (International Finance Corporation, 2016). Counting women's agricultural enterprises within the missing-middle capital ladder ensures the financing architecture reaches one of the largest populations of women-owned businesses in the world.

Key Performance Indicators (measured from the Phase 1 baseline, on adoption)

Key Performance Indicator

Women-led firms crossing US\$1M (PPP) revenue, per entity

Baseline

To be set by WEKH Threshold Report

Target

Annual growth

What Is Measured

Apex GDP indicator

Key Performance Indicator

Women-led firms with revenues US\$25K-\$250K PPP (Stage 3) accessing dedicated capital instruments

Baseline

To be set by WEKH Threshold Report

Target

Annual growth

What Is Measured

Missing-middle pipeline-entry metric

Baseline note. The Million-Dollar Threshold is a Phase 1 baseline-development measure: nationally validated baselines are established by 2027, after which it reports as an outcome metric. WEKH convenes the methodology; the OECD and GPFI steward comparability across members.

Measurable GDP Outcome. The credit gaps the IFC attributes to women-owned businesses across its client markets is approximately 1.9 trillion United States dollars, which IFC reports as 34 percent of the 5.7-trillion-United-States-dollar formal MSME finance gap. (IFC, 2025) The mechanism is proven at scale: the African Development Bank's AFAWA has disbursed more than 1.5 billion United States dollars working with some 200 partner financial institutions across 46 African countries (African Development Bank, 2026), and the We-Fi system has facilitated approximately 7.8 billion United States dollars in co-financing for 621,000 women-led SMEs across 81 countries. (We-Fi, 2025) Closing the gap is the single largest measurable contribution to the entrepreneurship GDP opportunity. The IFC's decade of client-institution survey data indicates that the women entrepreneurship segment has been mispriced rather than simply underserved: where performance is finally visible, women-owned small and medium-sized enterprises perform as a commercially attractive book. Closing the gap is therefore a market correction available to lenders, not only a public commitment asked of Ministers. Access to capital is necessary but not sufficient: rising default rates in some markets indicate that credit extended without the right terms, capability support, and market access can put women-owned businesses at risk rather than grow them, which is why financing is sequenced with procurement, capability, and the enabling environment rather than pursued alone. (Boston Consulting Group, 2019)

Note on thresholds: All financial thresholds in Recommendations 3, 4, and 5 (including the apex "Million-Dollar Threshold") are to be read as PPP-adjusted (Purchasing Power Parity). The Million-Dollar Threshold is calibrated for high-income G20 economies; PPP-equivalent milestones for emerging-market and developing-economy members will be set through the country-consultation process led by WEKH. (Purchasing Power Parity adjusts for the fact that the same nominal dollar amount buys different quantities of goods, services, and labor across countries.)

RECOMMENDATION 5:

Make Capital Stick: Bundle It with Capability and Responsible AI

OUTCOME:

Capital delivers materially weaker and less durable results without capability-building. Pairing finance with skills and responsible AI is what turns a loan into a lasting, growing business instead of a default.

ACTOR:

G20 Finance Ministers with national SME agencies, financial regulators, and the OECD AI Policy Observatory; the multilateral development banks and capability-program providers; WEKH as the 2026 data liaison on the AI-embedding metric.

ACTION:

Convert capital into durable enterprise by bundling it with capability and AI capacity. Publish a women-entrepreneurship-specific responsible-AI standard, adapting the principles of the UNESCO Recommendation on the Ethics of Artificial Intelligence (2021) to women-owned enterprises and governing every AI instrument the Framework deploys, requiring bias audit and explainability, so that AI-enabled credit scoring and matching tools widen access without encoding new exclusion.

Adopt the AI-embedding rate, defined as AI use in at least one core business operation, as a standardized G20 metric, distinct from the headline adoption rate. Establish financial readiness as credit-quality infrastructure, encourage WE Finance Code signatories to bundle named capability programs with lending, and track completion. License bias-tested, explainable AI alternative-credit scoring; fund AI-skilling that closes the adoption-to-embedding gap; and build the gender-smart AI capital-access and matching platform. Around capital, build the human network: structured mentorship and coaching, women-focused peer cohorts, women-serving incubators and accelerators, and cross-border G20 founder networks that capture the women-invest-in-women multiplier.

Key Performance Indicators (measured from the Phase 1 baseline, on adoption)

Key Performance Indicator

Responsible-AI standard published and adopted (Fairness, Reliability, Privacy, Inclusion, Transparency, Accountability)

Baseline

Absent

Target

Published 2026; 10 national members by 2028

What Is Measured

Responsible-AI governance

Key Performance Indicator

AI embedded in core operations among women-owned businesses (share of those adopting AI)

Baseline

≈30% of AI users adopting (2025)

Target

≥45% by 2028; 70% by 2036

What Is Measured

AI productivity deployment

Key Performance Indicator

WE Finance Code borrowers completing a bundled capability module

Baseline

Low

Target

≥30% by 2031

What Is Measured

Capability bundling

Key Performance Indicator

Women-SME lending portfolio growth at partner institutions

Baseline

57% (IFC benchmark)

Target

Benchmarked annually

What Is Measured

Lending-portfolio growth benchmark

Measurable GDP Outcome. Capital alone, without capability, delivers materially weaker and less durable results for business growth and repayment. The IFC's Women Entrepreneurs Opportunity Facility has unlocked 3.17 billion United States dollars, and partner financial institutions grew their women-owned-SME lending portfolios by 57 percent. (IFC, 2025)

On the digital dimension, the Cherie Blair Foundation for Women found that reported AI use among its surveyed cohort rose from 38 percent in 2024 to 82 percent in 2025. Yet this result should not be read as a population-wide measure of women entrepreneurs' AI readiness. It reflects a cleaned online sample of 3,072 women entrepreneurs—women already sufficiently connected, educated, and engaged to participate in a digital survey—and therefore captures the leading edge of access rather than the full distribution of need. Even within this comparatively advantaged group, only about 33 percent of frequent AI users, and about 30 percent of all AI users, reported applying AI in core business operations. (Cherie Blair Foundation for Women, 2026)

The policy implication is not simply an “embedding gap” among women already using AI; it is a wider capability divide between the connected, educated,

and mentored entrepreneurs able to experiment with new tools and the far larger population still constrained by unreliable connectivity, limited digital and financial literacy, unaffordable devices or data, lack of trusted advice, care burdens, informality, and exclusion from business-support networks. G20 action should therefore establish a sequenced pathway: first ensuring access and foundational capability, then providing trusted mentoring and practical business support, and finally enabling responsible operational application where it is relevant to the enterprise.

This approach makes AI an inclusion tool rather than a new marker of advantage, while building the comparable gender-disaggregated data needed to measure who is being reached, who is being left behind, and whether digital capability is contributing to business resilience, growth, and repayment.

RECOMMENDATION 6:

Keep Good Businesses Open: Connect the Dots Across the Enabling Ecosystem of Care, Registration, Finance, Markets, Data, and Fair Rules

OUTCOME:

Women do not close businesses more often because of who they are; they close because the surrounding system (care, registration, rules, and digital access) is not built for them. Connecting the dots across that ecosystem keeps good businesses open, and a simple ecosystem check shows which barriers matter most in each country.

ACTOR:

G20 Finance Ministers with national women's ministries, registration and digital-government authorities, and care-economy and social-policy bodies; the ILO for the care-investment evidence base; the GPFI for the digital-public-infrastructure design standard.

ACTION:

Remove the structural barriers that fall hardest on women, built upon the data foundation that makes them visible. Expand business-registration access and reduce administrative and mobility constraints and introduce same-day digital registration on the proven model that raised women's share of new

commercial registrations (Saudi Arabia, 2019); reform business registration for status-blind formalization so that migrant and diaspora women can formalize; and embed women-owned businesses in the design of Digital Public Infrastructure so that the rails of the emerging economy reach them (GPFI, 2023).

On care, institutionalize care-burden-as-closure data at lifecycle-stage boundaries on the Canadian model (Statistics Canada, 2026), adopt a shared care-closure indicator across Working Groups reported against the Brisbane-eThekwin Goal, require care-driven closure reporting as a portfolio metric with care-flexible credit, fund care infrastructure as employment-intensive public investment (ILO, 2024), and treat care provision as productive economic infrastructure in fiscal and national-accounting terms. Provide an informal-sector on-ramp with graduation pathways into the formal economy. Underpin all of this with an ecosystem diagnostic: adopt a shared, gender-based analysis of the entrepreneurship ecosystem (covering culture and norms, infrastructure, financing, and programs) so that each economy can identify which barriers actually bind locally and target reform where it will matter most, rather than assuming a single model fits every context (Government of India, n.d.).

Formalization as the on-ramp: linking registration to real benefits.

The evidence on how to move women-owned firms across the informal line is now clear enough to act on. Simplifying registration is necessary but not sufficient. Randomized evaluations across Benin, Sri Lanka, and Latin America find that most informal firms will not formalize for its own sake, and a study in Benin showed that free, simplified registration produced almost no uptake until it was paired with cash-equivalent incentives and support services, which raised formalization by 16.3 percentage points among eligible firms – though the same study found no gains in sales or profits, and administrative costs exceeding a decade of the added tax revenue (Benhassine and others, 2018).

What works is linked formalization, in which registration is bundled with a concrete and immediately usable benefit. Rwanda offers one-stop, no-fee business registration through its Development Board.

India ties digital, self-certifying registration to national identity, credit lines, and public procurement through its government e-Marketplace, and women-owned units make up roughly 70 percent of newly registered informal micro-enterprises on its Udyam Assist platform (Government of India, Ministry of MSME, 2024). At the regional economic bloc level, the AfCFTA Protocol on Women and Youth in Trade links formal cross-border status to market access and to protection from harassment for women traders (African Union, 2023).

For a Finance Minister the fiscal case is quantified most fully in India, where International Monetary Fund modelling finds that closing the gender gap in access to formal finance raises GDP, with the gain increasing when the reform is paired with labor-market reform and with closing skills gaps (Khera, 2018). The sequencing runs straight through this Framework. Formalization is the same act as the common definition in Recommendation 1, its credit-linked incentives are Recommendation 4, its procurement on-ramp is Recommendation 3, and the bundling of registration with capability sits in Recommendations 5 and 6. Registration simplification opens the door, but the growth and revenue appear only when it is connected to capital, customers, and capability.

Care as enterprise capacity: the business case, in four points.

Care is a determinant of enterprise capacity, not a welfare aside. Women found and run businesses while carrying a disproportionate share of caregiving for children and older family members, and the hours spent on that care are hours not spent building the business. The effect on the enterprise is measurable: across economies studied by the Global Entrepreneurship Monitor, women are

about 47 percent more likely than men to exit a business in a given year for family or personal reasons, a differential that reflects a structural constraint on capacity rather than any difference in ambition or capability (Global Entrepreneurship Research Association, 2025). Treated correctly, care belongs in the same category as capital and market access: an input the enterprise requires in order to operate and grow. A framework that finances a woman's business but ignores the care constraint on her time has funded a firm it has also quietly capped.

The constraint operates through two distinct channels. The first is affordability: where care must be purchased, its cost is drawn directly from the enterprise's margin and the owner's own wealth accumulation, and the public support that does exist is skewed against small founders, since the employer-provided child-care tax credit is nonrefundable, although Congress expanded it for expenses incurred from 2026; the separate child and dependent care credit available to a sole proprietor remains limited and nonrefundable (Congressional Research Service, 2025; Internal Revenue Service, 2026). The second channel is physical availability: even an owner who can afford care may have none within reach. This is most acute in rural and agricultural settings, where the family farm is itself the enterprise and childcare deserts are common. Research on United States farm households finds that childcare arrangements directly reshape the farm operation, with the greatest reported impact falling on farm productivity itself (Becot and Inwood, 2024), and global evidence confirms that women operating family farms combine agricultural work with care responsibilities in a way that produces time poverty and forecloses training, market participation, and expansion (Food and Agriculture Organization, 2023). For the woman running an agricultural business, the absence of nearby care is not a household inconvenience; it is a direct drag on the enterprise's output.

The care constraint also has a supply side, and it is one this Working Group is uniquely positioned to address, because **women do not only consume care, but they also disproportionately produce it as business owners.**

Child day care services in the United States (NAICS 624410) comprise 80,633 employer establishments generating 58.4 billion United States dollars in annual revenue and employing 1,002,750 people (U.S. Census Bureau, 2024), a sector in which women-owned firms are heavily concentrated. Yet these are structurally low-margin businesses operating with thin cash reserves, which leaves them fragile and prone to permanent closure when conditions tighten (U.S. Department of the Treasury, 2021). The result is a closed loop that penalizes women twice: the same thin margins that make care enterprises, largely women-owned, hard to sustain also shrink the supply of affordable care that other women entrepreneurs need in order to run their own firms. Supporting the care sector as a legitimate small-business market is therefore not social spending; it is enterprise policy that clears a constraint on the wider population of women-owned businesses.

The levers are consistent with this framework's back-to-basics, revenue-neutral posture, because most are matters of redirecting or rationalizing instruments that already exist rather than creating new entitlements: extending to small founders and sole proprietors the childcare tax treatment already available to large employers; recognizing care providers as a small-business sector eligible for the same growth incentives, guarantees, and insurance access as other firms; and rationalizing the fee and reimbursement structures that currently keep care margins below viability. The prize is large and measurable. Care shortages and the absenteeism they produce are projected to cost the United States economy on the order of 290 billion United States dollars in annual gross domestic product by 2030 (Boston Consulting Group, as cited in Catalyst, 2025), a loss that falls first on the women-owned firms least able to absorb it.

Clearing the care constraint is among the highest-return, lowest-cost moves available to a Finance Track serious about the growth contribution of women-owned business, on the family farm and in the wider economy alike.

Key Performance Indicators (measured from the Phase 1 baseline, on adoption)

Key Performance Indicator

Average time to register a women-owned business

Baseline

>20 days (many EMDE entities)

Target

<5 days by 2028; single window by 2036

What Is Measured

Registration friction

Key Performance Indicator

Gender gap in business closure for family/personal reasons

Baseline

Women's creation: closure ratio below men's

Target

Women's creation: closure ratio at parity with men's by 2036

What Is Measured

Care-closure differential

Key Performance Indicator

Entities with funded care infrastructure + care-flexible credit

Baseline

Near zero

Target

Care-closure scorecard by 2027

What Is Measured

Care as infrastructure

Key Performance Indicator

Entities embedding women-owned businesses in DPI design + formalization on-ramp

Baseline

Near zero

Target

Baseline established in the 2027 inventory; first reported 2028

What Is Measured

Digital and informal inclusion

Measurable GDP Outcome. Women are 47 percent more likely than men to exit a business in a given year for family or personal reasons – 21.0 percent of exiting women against 14.3 percent of exiting men (Global Entrepreneurship Research Association, 2025). This is the most quantified gender-specific structural barrier in the Framework. Care is simultaneously among the highest-return public investments available: every dollar invested in closing childcare policy gaps could yield US\$3.76 in global GDP by 2035 (ILO, 2023)⁷, and care-inclusive public investment can contribute to creating close to 300 million decent jobs by 2035, comprising direct care jobs together with about 67 million indirect non-care jobs. (ILO, 2024) Removing registration friction brings new women-owned firms into the formal economy, where they become countable, bankable, and able to win contracts, closing the loop on the enabling environment.



⁷ Scope: specific to the childcare policy gap on a 2035 horizon, not a generic care-economy return.

IV FRAMEWORK: THE ARCHITECTURE OF THE ENABLING ENVIRONMENT

The Problem in GDP Terms

The underperformance of women's entrepreneurship across the G20 is frequently attributed to differences in capability, risk appetite, or disposition. The evidence does not support that attribution. The principal constraints are in the enabling environment itself: in the legal definitions, financial regulations, data systems, procurement rules, care infrastructure, and sectoral frameworks that determine the conditions under which businesses are formed, financed, and grown. The OECD documents 34.1 million missing entrepreneurs across its member countries, of whom approximately 24.8 million are women. (OECD, 2023) These enterprises were not eliminated through competition; they were never established. Closing gender gaps in labor-force participation and in paid working hours together could raise GDP per capita across the OECD by 8.8 percent by 2060 (Fluchtmann, Keese, & Adema, 2024), the financing dimension alone is quantified at approximately 1.9 trillion United States dollars in the markets the IFC covers (IFC, 2025), and at the global level the McKinsey Global Institute's 2015 modelling puts the prize at 12 trillion United States dollars under a best-in-region scenario and 28 trillion under a full-potential scenario. (McKinsey Global Institute, 2015) The cost of the unreformed enabling environment is therefore not diffuse; it is measurable, and it is large.

Why the Market Does Not Self-Correct

If the opportunity is this large, why has the market not captured it unaided? Because the binding constraints are regulatory and institutional, not commercial, and markets cannot repair the rules under which they operate. A lender cannot price a women-owned-business loan book that no definition allows it to identify, and no supervisory return requires it to measure; a procurement market cannot reward women suppliers it does not count; a financial guarantee scheme cannot reach founders whose assets the law will not let them pledge. Each failure is a public-good problem (a definition, a data

standard, a registry, an accountability mechanism) that no single firm has the incentive to provide because the benefit accrues to the whole market. The financing gap persists not because capital is scarce but because the regulatory framework to allocate it is absent. AFAWA demonstrates the coordination problem solved at scale: once the African Development Bank established the facility, some 200 partner financial institutions across 46 African countries joined, and more than 1.5 billion United States dollars has been disbursed. (African Development Bank, 2026) These are precisely the instruments that lie within the authority of Finance Ministers, which is why the correction is a governance decision rather than a market outcome.

Theory of Change

The Framework's theory of change runs as an explicit causal chain from inputs to GDP. The inputs are the endorsed instruments the G20 already holds; ISO/IWA 34:2021, the OECD-We-Fi data methodology, the OECD procurement standard and the OECD guidelines on state-owned-enterprise governance, the GPFI Action Plan, the ILO care evidence, and the Digital Public Infrastructure recommendations, together with the multilateral facilities that operationalize them. The activities are the six recommendations: adopting the definition and the data architecture (the foundation), then opening markets, closing the financing gap, building capability and AI capacity, and removing care and regulatory barriers. The outputs are the KPIs that travel with each recommendation and are measured from the Phase 1 baseline. The outcomes are the intermediate market changes: women-owned businesses identified, financed, winning contracts, exporting, and surviving the lifecycle transitions at which they previously closed.

The apex output is GDP, captured through the Million-Dollar Threshold crossing rate that feeds the GDP-contribution model, and reconciled to the OECD and McKinsey estimates of the macroeconomic prize.

The chain folds the foundation into activation deliberately. The definition and the data architecture are not a preparatory phase to be completed before activity begins; they are activated in parallel with the first market and financing interventions, because each downstream activity presupposes them. A procurement target is unenforceable without a definition; a leverage ratio is unmeasurable without gender-disaggregated data. Foundation and activation are therefore concurrent, not sequential, and the KPIs are designed so that measurement begins on adoption rather than being deferred to a later time band. Members already advanced on definition and data (Korea, Canada, the United States, the United Kingdom, Australia) are immediately measured on the four priorities; members at the foundation stage are first measured on adoption of the foundation. All per-member targets in this Framework are provisional. They are starting points offered for discussion, to be co-designed with each delegation (drawing where needed on national government offices, statistical agencies, and B20 or business-community partners) through a structured country-vetting process in which each delegation will review and confirm the data, definitions, and placements applying to its own economy.

Implementation phases. The three phases are defined at Recommendation 1: Phase 1 (2027–2028) for adoption and baseline establishment, Phase 2 (2029–2031) for scale and comparability, and Phase 3 (2032–2036) for convergence toward the targets in the metric tables.

Denominator convention. For metrics measuring domestic implementation, “G20 members” means the 19 national member states.

The European Union and the African Union are counted only where a measure falls within their institutional competence and they are expressly included. Where a baseline was originally recorded against a different convention, the numerator is carried forward unchanged and re-verified against this convention in the 2027 inventory.

Implementation compact. The Finance Track receives the annual dashboard, requests implementation reporting, and promotes alignment through the Global Partnership for Financial Inclusion and the relevant ministerial processes. National governments select the legal and policy instruments within their own competence. Central banks and financial supervisors implement gender-disaggregated MSME-finance reporting where their mandates permit. Procurement and state-owned-enterprise authorities establish supplier-identification and spend-reporting mechanisms. WEKH, the OECD and the GPFI provide methodology, comparability rules, technical assistance and dashboard assurance. Women20 maintains an independent annual progress scorecard and elevates barriers requiring ministerial attention. This division is stated so that each action in this Framework sits with the authority legally competent to take it.

The Finance Minister Imperative

Each link in this chain corresponds to an instrument Finance Ministers already command: legislation for the definition, financial regulation for the data architecture, public expenditure, and the governance of the development banks for the financing and care reforms, and the procurement rules for market access. No new institution, no new budget, and no new international agreement is required. What is required is the decision to apply the existing instruments in common, ordered by the priority the evidence establishes, and to report their application annually through the GPFI to Finance Ministers and Central Bank Governors. The United States Presidency of 2026 presents the occasion to take that decision.



V CROSS-CUTTING: MULTIPLIERS, DEPENDENCIES, AND SHARED INDICATORS

The Multipliers

The value of the enabling environment is not the sum of its instruments but the product of their combination. Each instrument removes a constraint that would otherwise bound the others: a definition makes targeted lending possible, but only data reveals whether that lending occurs; collateral reform makes women bankable, but only a financial system that measures its lending converts bankability into credit; care infrastructure releases women's time, but only market access turns that time into enterprise. Three multipliers recur. The data multiplier makes every other instrument administrable and accountable. The capability multiplier materially raises the return on capital where capability is bundled with finance. (IFC, 2025) And the care multiplier converts the highest-return social investment available into both released labor and decent jobs. (De Henau, 2022)

Cross-Cutting Connections: Within the EWG and Across W20 Working Groups

That same multiplier logic extends outward, past the edge of the Entrepreneurship Working Group. The six recommendations that connect to one another also connect to the seven other 2026 Women20 working groups. Read together, those connections show that the Entrepreneurship agenda is not a parallel track to the rest of the W20 but the common thread that turns each group's work into firms, jobs, and measurable output. The strongest connections are those that hold under two lenses at once: a strict back-to-basics growth lens, and the fuller inclusion lens the W20 has carried since 2015. Where an intersection satisfies both, it is safe to lead with in any G20 configuration.

The Care Economy is where Recommendation 6 begins. Unpaid care is a documented barrier to women securing credit and scaling their firms, so care is a capacity input to the enterprise, in the same category as capital. The evidence is quantified: every dollar invested in closing the childcare gap returns about 3.76 dollars in GDP by 2035, and care investment could create up to 300 million jobs by 2035 (International Labour Organization). Care is also a market in its own right, since much of the care supply is produced by women-owned firms. The practical connection is to treat verified childcare access as a lending-readiness input in the financing recommendation, and to open the missing-middle ladder to women-led care enterprises.

Decent Work is the front door to the framework's foundation. A microenterprise cannot be counted, financed, or procured from until it leaves the informal economy, where the International Labour Organization's modelled estimates place about 58 percent of employed women worldwide (International Labour Organization, 2018). Formalization and the common definition in Recommendation 1 are the same act recorded in two ledgers, so a shared registration standard should record a woman-owned firm consistently on both sides. Decent Work's labor and pay data is the other half of the data architecture in Recommendation 2, and its fair-recruitment and forced-labor-free standards are becoming the market-access condition behind the procurement and trade recommendation. One-sided flexibility is a live example: zero-hours and variable-hours contracts, which fall hardest on women, shift business risk onto the worker and undercut the predictable income that formalization is meant to secure (Trades Union Congress, 2026).

Agriculture and Food Security carries the largest single growth number in the set. Closing agrifood gender gaps is worth nearly one trillion dollars in added global output, about 1 percent of global GDP (Food and Agriculture Organization, 2023). Agriculture also holds the two assets the framework needs and cannot generate alone: land tenure, which converts dead capital into the collateral the financing recommendation depends on, and value-chain finance, which is the missing-middle ladder applied to food. The connection is to build one data and finance backbone rather than two, and to align Agriculture's procurement target to the common ownership definition so that it becomes auditable rather than aspirational.

Education, STEAM, Digital and AI is the input layer beneath every digital women-led firm, and it carries the clearest quantified prize on the technology side: closing the mobile-internet gender gap could add about 1.3 trillion dollars in GDP across low- and middle-income countries between 2023 and 2030 (GSMA, 2026). It is also the only working group that names algorithmic bias in credit scoring, which is the mechanical fix for the financing gap, and its adult digital and AI-literacy work is the capability half of the recommendation that bundles capital with responsible AI. The framework should own owner-side AI adoption, the channel by which existing women-led firms scale, and ask this group for the governance guardrails.

Advancing Women's Health is upstream human capital, one step from the firm but load-bearing beneath it. Its two most defensible intersections carry real productivity numbers: workplace mental health, where depression and anxiety cost about one trillion dollars a year in lost output with about four dollars returned for every dollar invested (World Health Organization; Chisholm and others, 2016), and menopause, where retaining experienced women aged 45 to 60 keeps senior operators and founders in the economy. Women-led health businesses, from femtech to diagnostics to clinics, are an enterprise market the framework should claim under the procurement and financing recommendations, asking Health only for clinical-evidence and safety standards.

Safety and Security matters to the framework where physical safety is a precondition for market participation and cross-border trade, and where the cost of gender-based violence can be measured rather than asserted. That cost is large: the European Institute for Gender Equality puts the cost of violence against women at 289 billion euros a year in the European Union, within a total of 366 billion euros a year for gender-based violence (European Institute for Gender Equality, 2021), and it belongs inside the data architecture so that the share falling on women-owned-business productivity becomes visible. Under a strict growth lens the peace-and-security half of that group's agenda is the weakest fit, and the framework says so plainly rather than manufacturing a linkage. Two of Safety's threads also run outward across every pillar, and the framework carries both: women's leadership and participation, where women remain only about 7 percent of negotiators in formal peace processes (UN Women, 2024), and the engagement of men and boys as partners in preventing violence and advancing women's economic participation.

Planet Earth reframes climate risk as a balance-sheet problem for women-owned firms. Risk transfer keeps a firm solvent through a shock, land tenure converts to collateral, and the group's alternative-data underwriting idea, accepting savings-group contribution records as underwriting data, attacks the thin-file barrier that keeps women-led firms sub-scale. Its requirement that public risk models be trained on gender-disaggregated data and audited for bias is the governance rail the responsible-AI recommendation needs. The uninsured exposure is quantified: Swiss Re reports that about 51 percent of global natural-catastrophe losses were uninsured in 2025, and that 80 to 90 percent of losses remain uninsured in emerging economies (Swiss Re Institute, 2026).

Across all seven, the priorities that hold under both lenses are consistent: care as a lending-readiness input; a single shared gender-data architecture that several groups are independently building; algorithmic accountability in credit scoring; connectivity and digital public infrastructure as the input layer; land tenure and climate risk transfer as collateral and continuity; formalization of informal women-owned firms; and the agrifood value chain, where the largest cited number sits. These are the intersections the delegation can defend to a Finance Minister and to a women's-empowerment audience in the same sentence, and they are the natural content of any joint deliverable the Entrepreneurship group takes forward.

Inter-Pillar Dependencies

The recommendations are sequenced because they depend on one another.

The dependency structure below is what makes a coordinated standard outperform isolated instruments.

RECOMMENDATION	PRECONDITIONS	WHAT CANNOT FUNCTION WITHOUT THESE
R1: Definition	None; this is the foundation	Without R1, R2-R6 cannot identify, measure, or verify the beneficiary population
R2: Data architecture	R1	No KPI in R3-R6 can be defined or compared; to understand barriers and enablers in the ecosystem
R3: Procurement & trade	R1 (verification); R4 (working capital)	Set asides cannot be verified; trade finance cannot be targeted
R4: Financing gap	R1; R2; R6 (barriers removed)	Guarantee facilities cannot verify eligibility; AI credit cannot define thin-file population
R5: Capability & AI	R1; R4 (capital to bundle)	AI tools have no definitional population; bias audits cannot be conducted
R6: Care & regulation	R1; R2 (care-closure links to FSP portfolios)	Care-closure cannot be attributed; diaspora women cannot be counted

Table 2. Inter-pillar dependencies. R3 and R4 are reciprocal: a contract won is a credit risk improved; credit extended is a contract that can be fulfilled. A purchase order is the collateral a trade-finance guarantee can read; a guarantee is what lets the firm fill the order.

Recommended Shared KPIs for Research-Pillar Consolidation

Eleven indicators should be reported in common across the recommendations, so that the

Framework is measured as a system rather than as six separate efforts. These form the standing measurement layer for the Research pillar, reported annually through the GPFI.

SHARED KPI	LINKED RECOMMENDATION	FREQUENCY	PRIMARY SOURCE
G20 national members using ISO/IWA-34-aligned common definitions	R1	Annual	GPFI / WE Finance Code
State of Women's Entrepreneurship	R1, R2	Annual	GEM/OECD/National and regional
Gender disaggregated data on structure and ecosystem factors - economic and SDG impact, sectors, research and innovation, procurement, export, trade, financing	R1, R2	Annual	GEM/OECD/National and regional
Gender-disaggregated MSME lending gap	R1, R4	Annual	GPFI / OECD Scoreboard
Women-owned share of public procurement (government and state-owned enterprises) award value	R1, R3	Annual	GPFI GRP Dashboard
AI-embedding rate among women-owned businesses	R5	Annual	GPFI / OECD

SHARED KPI	LINKED RECOMMENDATION	FREQUENCY	PRIMARY SOURCE
Care-closure rate at lifecycle boundaries	R6	Biennial	WEKH (2026); OECD (post-2026)
Status-sensitive women-entrepreneur count	R6	Biennial	GPFI extended data module
Women-led revenue at US\$1M / 2M / 10M milestones	R4, R5	Annual	Million-Dollar Threshold Report
Women-owned share of formal MSME registrations	All Recommendations	Annual	National statistical authorities
GDP-per-capita gain attributable to women's LFP increase	All Recommendations	Quinquennial	OECD

Table 3. The shared-KPI architecture for Research-pillar consolidation. LFP = labor-force participation.

VI RESEARCH AND EVIDENCE-BASED POLICYMAKING

Evidence-based policymaking depends on dedicated research and data infrastructure. National knowledge-hub models such as Canada's Women Entrepreneurship Knowledge Hub (WEKH) generate the gender-disaggregated data, ecosystem mapping, and program evaluation on which this Framework's entire measurement architecture depends.

Many countries and regions have invested in knowledge hubs to lead research on women's entrepreneurship and to share lessons across jurisdictions, some in collaboration with the Global Entrepreneurship Monitor (GEM) or the OECD. Examples include the Global Women's Entrepreneurship Policy (Global WEP) Network, the EU's WEgate platform and the European Institute for Gender Equality (EIGE), the African Union's African Inclusive Markets Excellence Center (AIMEC), the BRICS Women in Business Alliance, the UK's Enterprise Research Center (ERC), and university centers such as Babson College (USA) and the Deakin Women and Inclusive Entrepreneurship Hub (Australia).

VII CASE STUDIES: ENABLING ENVIRONMENTS IN PRACTICE

An enabling environment is not the product of any single instrument; it is what emerges when several instruments work together: a clear definition, the data to target support, capital that reaches women-led firms, capability programs, and access to markets. The six cases below were selected to illustrate the Framework's instruments across all four EWG pillars: capability and market readiness (Republic of Korea), the enabling ecosystem (Canada), research and measurement (United Kingdom), and capital and market access, which the three remaining cases illustrate through trade (AfCFTA), procurement and an enabling-environment diagnostic. They are drawn from different regions and financial systems and are offered as working examples.

African Continental Free Trade Area (AfCFTA): Embedding Gender in Trade Integration

Continental trade framework · Access to cross-border markets

The African Continental Free Trade Area brings together the 54 African Union member states that have signed it, connecting 1.3 billion people and a US\$3.4 trillion economy on 2020 World Bank estimates, and it is the first trade agreement to carry a dedicated protocol on women and youth in trade, adopted by the African Union on 18 February 2024. Its Protocol on Women and Youth in Trade is a dedicated legal instrument aimed at the barriers women traders face: access to finance, protection of intellectual property, and support for digital trade and formalization. The Framework Agreement (Article 3e) makes gender equality an overarching objective; the Protocol on Trade in Services (Article 27) directs particular attention to the export capacity of women-led micro, small, and medium enterprises; and the Protocol on Investment (Article 6(g)) encourages investment that advances

women's economic participation. Practical measures give these commitments effect: Simplified Trade Regimes that cut red tape and cost for small-scale women traders, support to register and protect intellectual property in the agri-food and creative sectors, and gender desks and safer facilities at border posts. (African Union, 2024)

Export growth is a strong enabler for women entrepreneurs, and a growing number of G20 members are embedding gender provisions in their trade agreements to widen that access: among them the gender-related provisions across the labor, investment, and SME chapters of CUSMA (which remains in force to 2036, now on annual review following the United States' decision not to take the sixteen-year extension), the dedicated gender chapter of the modernized Canada-Chile Free Trade Agreement, the gender-equality language of the CPTPP, and the Trade and Gender Recommendation under CETA between Canada and the European Union.

Republic of Korea: A Statutory, Whole-of-Government Capability Architecture

Statutory capability architecture · Recommendations 5, 3, 1

The Republic of Korea operates a comprehensive statutory capability architecture. Under the Act on Support for Female-Owned Businesses (enacted as Act No. 5818, 5 February 1999; Law No. 8362 is a later amending act), a single lead ministry (the Ministry of SMEs and Startups) runs a renewable five-year national plan that creates statutory obligations, funds a formally recognized representative body, and operates a national women-business-center network coordinated with a statutory procurement preference. The delivery body, the Women Business Comprehensive Support Center, was established by the Korea Women Entrepreneurs Association under Article 15 of the same Act, which is permissive rather than mandatory. The Second Basic Plan (2025-2029) wires together the full relational stack: women-focused incubators across all 18 metropolitan cities and provinces (roughly 230 incubation units in the current program year); a regionally organized Women CEO Business Academy running across six zones in 2026, with AI and digital-transformation tracks; a Job Hub talent-matching platform; a next-generation Future Women Entrepreneurs Development Program; and a 2026 FemTech Industry Development Program offering up to KRW 80 million per firm at its top support tier, awarded to five firms: Korea's deliberate repositioning of women's entrepreneurship toward industrial deep-tech. Dedicated capital runs to roughly KRW 1 trillion a year, combining approximately KRW 500 billion in policy funds with KRW 500 billion in new credit guarantees, alongside a women-exclusive mother fund and a cumulative Women Venture Fund. Korea is not yet a WE Finance Code signatory; it is included here for the strength of its statutory capability architecture, not for Code adoption.

The system is measured. Total sales of women-owned firms reached KRW 629 trillion in 2024, up 22.1 percent year on year, with average revenue per firm up 15 percent and average export value up 11.9 percent; the Second Basic Plan targets KRW 800 trillion in combined revenue, 100,000 enterprises, and 6 million employees by 2029. The plan mandates integrated workspaces that combine entrepreneurship, employment, and childcare. Korea coordinates definition, data, capability, and procurement-adjacent capital into one enabling environment by design, backed by a statutory annual survey. Its candid, load-bearing limit is external reach (only about 2.4 percent of women-owned Korean firms had any export experience in 2023) which is precisely why the cross-border recommendation matters, and which a structured bilateral bridge such as the U.S.-Korea Academy for Women Entrepreneurs cohort begins to address. (Ministry of SMEs and Startups, 2025)

Canada: The Women Entrepreneurship Knowledge Hub (WEKH)

National knowledge-hub model · Research and data infrastructure

Canada's Women Entrepreneurship Knowledge Hub (WEKH) operates a national network of ten regional hubs with a shared digital platform, providing the research and knowledge-sharing infrastructure for the Women Entrepreneurship Strategy. It tracks the status of women entrepreneurs across sectors (including majority owners of SMEs as well as partnerships and self-employed women) at different stages of development, and quantifies their impact in terms of economic contribution, progress against the Sustainable Development Goals, and employment, while examining the specific lived experiences of Indigenous women, Black women, immigrant women, and others.

WEKH's work is informed by a comprehensive mapping of the entrepreneurship and innovation ecosystem that examines barriers and enablers at the societal, organizational, and individual level. In addition to large-scale studies, it undertakes regional and sectoral analyses and program evaluations to understand what works for whom. Its annual State of Women's Entrepreneurship in Canada reports engage thousands of ecosystem organizations across the country. WEKH demonstrates how a national knowledge-hub model generates the gender-disaggregated data and research infrastructure on which the Framework's entire measurement architecture depends. <https://wekh.ca>

United Kingdom: The Investing in Women Code and Women Backing Women

Accountability and disclosure · Recommendations 2, 4

The United Kingdom shows how transparency and disclosure can build an enabling environment. The Investing in Women Code, the first recommendation of the 2019 Rose Review, asks finance providers to report on their funding to women-led businesses and to adopt practices that improve access. It was launched that year with 12 founding signatories and had grown to 337 by March 2026, across venture capital, banks, angel groups, and community development finance institutions. For 2025, 33 percent of venture capital deals made by Code signatories funded teams with at least one female founder, compared with 25 percent across the wider market, and among the G20 signatories that have reported continuously since 2020 the figure reaches 37 percent. The pattern holds by value: all-female founder teams received 6 percent of total investment value from Code signatories, three times the wider-market share of 2 percent. Beyond equity, 37 percent of the business loans made by the United Kingdom's community development finance institutions went to women.

The Code also makes an uncomfortable trend visible: within signatory angel groups the share of angel investors who are women fell to 18 percent in 2025 from 25 percent in 2024, even as the national population of women angels grew. Disclosure is what allowed that reversal to be seen at all, which is the point of the instrument. (Investing in Women Code, 2026)

The Code's most valuable output is analytics. Because signatories report a common dataset, it can seize the opportunity directly: the Investing in Women Code reporting has been used to estimate that backing viable but unfunded female and ethnic-minority-led businesses could add around 13 percent to the annual value of the UK equity market: good businesses that could have been funded but were not. That evidence base now anchors action, including the Women Backing Women fund of funds developed with the Invest in Women Taskforce to channel capital toward female-led funds and founders. (British Business Bank, 2026)

Of note: the UK's Investing in Women Code became the model for the WE Finance Code, launched in October 2023 and housed at the World Bank, which now spans more than 30 pilot countries with more than 450 financial-service-provider signatories: a template G20 members and non-members can use to build a national financing ecosystem for women-owned businesses. (We-Fi, 2025)

Public Procurement: Turning Purchasing Power into Market Access

Cross-regional · Public and corporate procurement · Recommendation 3

Procurement is one of the largest levers available for growing women-owned businesses, and it is unevenly used across the G20.

WEConnect International, a global non-profit, connects women-owned businesses to corporate, government, and multilateral buyers across more than 140 countries, with formal Women's Business Enterprise certification available in over 60. Its network links more than 20,000 women-owned businesses to over 180 multinational buyers representing over US\$4 trillion in purchasing power, alongside global campaigns for gender-responsive procurement led by the **International Trade Centre** and **UN Women**. National certification systems can make the opportunity concrete: in Chile, the Sello Empresa Mujer certification feeds a public-procurement preference and is measured, alongside a 25 percent relative increase in women's share of the public market between 2013 and 2017, from 21.9 to 27.4 percent – a market-wide trend reported by ChileCompra, not an evaluated impact of the certification itself. (Republic of Kenya, 2013; Harper & Inostroza, 2023; ChileCompra, 2018) (Press Information Bureau, 2026)

Formal targets vary widely. Kenya reserves 30 percent of public procurement for enterprises owned by women, youth, and persons with disabilities; India sets sub-targets for procurement from women-owned enterprises within its digital procurement infrastructure; and Australia has introduced the ability for women-owned and women-led businesses to be identified on AusTender, enabling a gender-responsive approach to procurement, alongside SME targets of 25 percent of contracts by value for contracts up to A\$1 billion and 40 percent for contracts up to A\$20 million (Commonwealth Procurement Rules, 2024). The United States maintains a statutory government-wide goal of directing at least 5 percent of federal contracting dollars to women-owned small businesses; the goal remains in force, achievement stood at 4.52 percent in FY2025 on prime and subcontract awards combined, and repeal has been proposed but not enacted (15 U.S.C. § 644(g)(1)(A); Congressional Research Service, 2026).

Canada works through federal soft targets and provincial and municipal goals. A growing coalition (including Australia, Canada, Germany, Italy, and the United Kingdom) is partnering with UN Women to set national targets. The lesson from practice is consistent: targets and transparency matter, and so does capability, because many women entrepreneurs are new to procurement processes and succeed when buyers invest in building their supply chains. (2X Global, 2025)

GenderCLIR: Building Women's Entrepreneurial Capacity in the Global South

GenderCLIR (Gender Climate, Legal and Institutional Reform) is a diagnostic methodology developed under USAID's Business Climate, Legal and Institutional Reform (BizCLIR) project, which ran from 2006 to 2010. It was the first diagnostic tool created specifically to assess a country's business-enabling environment through a gender lens, and it was built on gaps identified in the broader BizCLIR framework and in the World Bank's Doing Business indicators, the predecessor to today's Women, Business and the Law report.

GenderCLIR modified and streamlined the original BizCLIR indicators into seven focused topic areas: Women's Role in Society, Women in the Private Sector, Women and Labor, Women and Property, Women and Credit, Women and Trade, and Women and Criminal Justice, while retaining alignment with the ten major areas examined by the World Bank's Doing Business framework. The methodology applies a 360-degree stakeholder assessment across three dimensions for each topic: the formal legal framework, the implementing institutions responsible for enforcement, and the supporting institutions and social dynamics that shape whether laws are applied in practice.

The first full GenderCLIR diagnostic pilot was conducted in Rwanda in April 2009, followed by a full diagnostic in Vietnam in July 2009. GenderCLIR indicators were subsequently integrated into standard BizCLIR assessments, first applied in the Palestinian Territory in 2010, and into the AgCLIR (Agriculture Climate, Legal and Institutional Reform) methodology, which began in Ghana in 2008; Uganda in 2010 was the first gender-integrated AgCLIR assessment. Gender chapters using an earlier version of the approach had also been incorporated into BizCLIR country assessments in Pakistan (2007) and the West Bank (2009), extending the methodology's reach across the Middle East, East Africa, and Southeast Asia.

Because the tool was purpose-built for use in low-resource, developing-country contexts, and produces concrete, actionable reform recommendations rather than only diagnostic scores, GenderCLIR offers a ready-made, field-tested methodology that G20 and non-G20 governments alike could deploy to accelerate capacity-building in the Global South, particularly in countries that lack the institutional data infrastructure of hubs such as Canada's WEKH or South Korea's statutory reporting architecture.

Illustrative Examples: The Wider G20 Landscape

The summaries below outline how other G20 members approach women's entrepreneurship, offered for completeness so that every member is represented. They are illustrative descriptions drawn from public policy sources; country-level detail should be confirmed with each delegation. Canada, the Republic of Korea, and the United Kingdom are treated in full in the case studies above and are cross-referenced here. The European Union and the African Union participate in the G20 as regional bodies.

COUNTRY

APPROACH

Argentina

Its approach combines gender-responsive financial inclusion, entrepreneurship mentoring, and public-private partnerships to reduce barriers facing women-owned MSMEs.

Australia

Adopts an ecosystem-wide approach to women's entrepreneurship by combining research, policy advocacy, entrepreneurship support organizations, and evidence-driven financing initiatives. Rather than focusing solely on grants, Australia's model emphasizes understanding systemic barriers (including investment bias, regional inequities, procurement practices, and gender norms) to improve access to entrepreneurial ecosystems and private capital.

Brazil

Supports women's entrepreneurship through an integrated ecosystem approach combining business development services, technical and behavioral training, entrepreneurship networks, targeted financing initiatives, and institutional partnerships. Particular emphasis is placed on supporting underserved groups (including Black, Indigenous, LGBTQI+, rural women, and mothers) through tailored entrepreneurship initiatives.

COUNTRY

APPROACH

Canada

See detailed case study in Section VII. Canada's Women Entrepreneurship Strategy pairs financing instruments with a national data foundation (WEKH) under a whole-of-government (GBA+) approach.

China

Represents a distinctive model of women's entrepreneurship in which digital transformation, state-led economic policy, and platform-based entrepreneurship are the primary drivers of women's business growth. China's approach integrates women entrepreneurs into broader industrial, digital economy, and innovation strategies. China promotes women's entrepreneurship through a state-supported digital entrepreneurship ecosystem that integrates entrepreneurship with national innovation, digital economy, and employment strategies.

France

Advances women's entrepreneurship through a coordinated public-private innovation ecosystem that integrates government policy, public investment, entrepreneurship support organizations, and gender-responsive financing. National initiatives are delivered through partnerships with Bpifrance, regional development agencies, women-focused incubators (e.g., WILLA, Station F, Les Premières), angel investor networks, and entrepreneurship competitions.

Germany

Its approach is characterized by embedding women's entrepreneurship within its broader SME (Mittelstand) and innovation agenda, rather than relying on standalone women's entrepreneurship programs. The evidence highlights a coordinated model combining federal policy, chambers of commerce, entrepreneurship culture, and SME financing to increase women's participation in business ownership.

India

Supports women's entrepreneurship through an integrated entrepreneurship ecosystem that combines national entrepreneurship policy, financial inclusion initiatives, digital skills development, business development services, mentoring, and dedicated entrepreneurship platforms. National initiatives such as the Women Entrepreneurship Platform (WEP), Stand-Up India, the National Policy for Skill Development and Entrepreneurship, and targeted government financing schemes are complemented by ecosystem actors that provide mentorship, market linkages, digital literacy, and business advisory services.

Indonesia

Promotes women's entrepreneurship through a digital and ecosystem-based MSME development model that integrates financial inclusion, digitalization, business development services, market access, and gender-responsive ecosystem reforms with national and international partners.

Italy

Promotes women's entrepreneurship through a combination of targeted financing programs, innovation policies, and gender-sensitive measurement systems. Public initiatives support women-led business creation and growth. Italy has also invested in developing gender-disaggregated entrepreneurship statistics to improve evidence-based policymaking and monitor women's business participation over time.

COUNTRY

APPROACH

Japan

Supports women's entrepreneurship through an innovation and investment ecosystem that combines public policy, venture capital, corporate investment, social entrepreneurship, and international financing initiatives. Recent efforts include increasing investment in women-led start-ups, expanding women-focused venture capital and accelerator programs, promoting social entrepreneurship, and supporting women entrepreneurs through international initiatives such as the Women Entrepreneurs Finance Initiative (We-Fi).

Mexico

Supports women's entrepreneurship through financial inclusion, digital financial literacy, business training, and targeted enterprise support helping women access formal finance, fintech tools, business development services, mentoring, and markets. Programs and studies emphasize the need for customized financial products, digital literacy training, and psychology-based business training tailored to women-owned micro and small enterprises.

Republic of Korea

See detailed case study in Section VII. A statutory, whole-of-government capability architecture under the Act on Support for Women-Owned Businesses.

Russia

Its approach to women's entrepreneurship combines capacity-building, export promotion, SME support, and international business networking rather than a dedicated national gender entrepreneurship strategy. Support mechanisms emphasize increasing women's participation in SMEs, improving export readiness, facilitating business training, and connecting women entrepreneurs through international platforms such as the BRICS Women's Business Alliance (WBA).

Saudi Arabia

Has adopted a whole-of-government approach to women's entrepreneurship through Vision 2030, integrating legal reforms, regulatory simplification, digital government services, SME financing, incubators, accelerators, entrepreneurship training, and labor market reforms.

South Africa

Has adopted a multi-dimensional women's entrepreneurship strategy combining gender equality legislation, entrepreneurship policy, financial inclusion initiatives, competition policy, and digital innovation. Government interventions (including the Department of Trade and Industry's Gender and Women's Empowerment Unit (GWE), the Women Empowerment and Gender Equality (WEGE) framework, and partnerships with organizations such as the ILO) seek to expand women's access to finance, procurement, entrepreneurial skills, markets, and leadership opportunities with recent focus on fintech and digital financial inclusion.

Türkiye

Has developed a multi-level women's entrepreneurship ecosystem that combines national entrepreneurship policy, regional development initiatives, financial inclusion programs, social entrepreneurship, and gender-responsive community infrastructure. National policy is anchored by KOSGEB, Türkiye's lead SME and entrepreneurship agency, which runs women-focused support packages, elevated funding caps for women entrepreneurs, and dedicated programs for women's cooperatives, and has worked with the OECD on assessing and refining these programs.

COUNTRY**APPROACH**

United Kingdom

See detailed case study in Section VII. The Investing in Women Code drives financial-sector data disclosure and accountability across 337 signatories.

United States

The United States has one of the world's largest and most diverse women's entrepreneurship ecosystems, built on a combination of federal small business programs, private capital markets, women's business centers, community development finance institutions (CDFIs), angel and venture capital networks, accelerators, and public-private partnerships. Unlike many countries that rely primarily on government grants, the U.S. model emphasizes expanding women's participation in growth-oriented entrepreneurship through capital markets, innovation ecosystems, procurement, and business support services.

APPENDIX I PRIMARY INTERNATIONAL FRAMEWORKS AND GOVERNING INSTRUMENTS

Instrument Bologna Charter on SME Policies

Institution OECD **Date** 2000

Relevance Original multilateral reference

Instrument

ILO Women's Entrepreneurship Development (WED) Strategy

Institution ILO **Date** 2008

Relevance Six-framework-condition taxonomy

Instrument G20 Brisbane Communiqué

Institution G20 **Date** 2014

Relevance Political mandate for W20 and the EWG

Instrument ISO/IWA 34:2021

Institution ISO **Date** 2021

Relevance Definition reference (R1) four enterprise types

Instrument

Women, Business, and the Law

Institution World Bank **Date** 2026

Relevance Legal enabling-environmental baseline

Instrument

Recommendation on Public Procurement

Institution OECD **Date** 2015

Relevance R3 procurement standard

Instrument

Guidelines on Corporate Governance of SOEs

Institution OECD **Date** 2024

Relevance R3 SOE procurement

Instrument

Updated High-Level Principles on SME Financing

Institution G20/OECD **Date** 2022

Relevance R2 data-reporting authorization

Instrument

Policy Recommendations on Financial Inclusion through DPI

Institution G20/GPFI **Date** 2023

Relevance R6 digital-inclusion anchor

Instrument

G20/GPFI Action Plan for MSME Financing

Institution G20/GPFI **Date** 2024-25

Relevance R4 accountability extension

Instrument

Guidance Manual for Gender-Disaggregated Data on MSME Financing

Institution OECD / We-Fi **Date** 2025

Relevance R2 data methodology

Instrument WE Finance Code

Institution We-Fi **Date** 2023

Relevance R1 and R2 operating model

APPENDIX I PRIMARY INTERNATIONAL FRAMEWORKS AND GOVERNING INSTRUMENTS

Instrument AFAWA Guarantee for Growth

Institution AfDB **Date** 2021-25

Relevance R4 first-loss benchmark

Instrument

Care Economy Investment evidence

Institution ILO **Date** 2023

Relevance R6 US\$3.76 GDP return

Instrument 2X Challenge 2024-2027

Institution 2X Global **Date** 2024

Relevance R4 gender-lens capital mobilization

APPENDIX II COMBINED METRICS

The Framework organizes the Working Group's indicators into twelve master metrics. Each metric travels with the recommendation it serves and is measured from the Phase 1 baseline, on adoption. The only exception is the Million-Dollar Threshold metric, which operates in Phase 1 as a baseline-development measure: by 2027 each participating member establishes a nationally validated baseline for women-led firms crossing the PPP-adjusted revenue threshold, with WEKH acting as technical convenor and the OECD and GPFI as the eventual stewards of cross-member comparability. It becomes a reported outcome metric only once those baselines exist.

Metric	What it measures	Baseline (G20)	Target	Recommendation
M1	Women-led firms crossing US\$1M (PPP) revenue – Phase 1 baseline-development measure	To be set by WEKH	Annual growth	R4
M2	Gender-disaggregated MSME lending as a supervisory return	Near zero	10 by 2028; all 19 national members by 2036	R2
M3	Women-owned share of public procurement (government and state-owned enterprises)	Below 1%	3-5% by 2028; 10% by 2036	R3
M4	WE Finance Code FSPs reporting five core indicators	Partial	100% of signatories by 2028	R2
M5	Entities with a common ISO/IWA-34 definition	6 of 19 national members	10 by 2028; all 19 national members by 2036	R1
M6	Average time to register a women-owned business: measured women-owned relative to men-owned, plus the share of women-owned businesses that formally register	>20 days (many)	<5 days by 2028	R6
M7	Proportion of women-owned businesses reporting exports, relative to men-owned businesses	Gap vs. men (baseline to be set)	Narrow the women-to-men export-participation gap by half by 2036	R3

Note on the metric set. Several metrics were reworded in this revision to improve cross-country translatability and reduce high-income bias. Baselines marked "to be set" are established on adoption and reported annually thereafter.

Table 4. The twelve master metrics, mapped to the recommendations they serve.

APPENDIX II COMBINED METRICS

The Framework organizes the Working Group's indicators into twelve master metrics. Each metric travels with the recommendation it serves and is measured from the Phase 1 baseline, on adoption. The only exception is the Million-Dollar Threshold metric, which operates in Phase 1 as a baseline-development measure: by 2027 each participating member establishes a nationally validated baseline for women-led firms crossing the PPP-adjusted revenue threshold, with WEKH acting as technical convenor and the OECD and GPFI as the eventual stewards of cross-member comparability. It becomes a reported outcome metric only once those baselines exist.

Metric	What it measures	Baseline (G20)	Target	Recommendation
M8	AI embedded in core operations among women-owned businesses (share of those adopting AI)	≈33% of the 82% adopting (2025)	≥45% by 2028; 70% by 2036	R5
M9	GPFI consolidated annual enabling-environment assessment: including an ecosystem map and assessment of the enabling environment for entrepreneurs generally and women in particular	Absent	Operational by 2027	R2
M10	Responsible-AI standard published and adopted (Fairness, Reliability, Privacy, Inclusion, Transparency, Accountability)	Absent	Published 2026; 10 national members by 2028	R5
M11	Ratio of business creation to business closure, women-owned relative to men-owned	Women's creation: closure ratio below men's	Women's creation: closure ratio at parity with men's by 2036	R6
M12	National knowledge-hub commitments (establish or designate a Women's Entrepreneurship Knowledge Hub)	1 of 19 national members (Canada / WEKH)	5 by 2028; 10 by 2031	R6

Note on the metric set. Several metrics were reworded in this revision to improve cross-country translatability and reduce high-income bias. Baselines marked "to be set" are established on adoption and reported annually thereafter.

Table 4. The twelve master metrics, mapped to the recommendations they serve.

APPENDIX III GLOSSARY OF ACRONYMS AND TERMS

Every acronym used in the Framework is spelled out at first use; all are recorded here.

Acronym	Definition
AA	Account Aggregator
AfCFTA	African Continental Free Trade Area
AfDB	African Development Bank
AFAWA	Affirmative Finance Action for Women in Africa (AfDB)
AGPO	Access to Government Procurement Opportunities (Kenya)
AI	Artificial Intelligence
B20	Business20
BBB	British Business Bank
BCG	Boston Consulting Group
B-BBEE	Broad-Based Black Economic Empowerment (South Africa)
CGAP	Consultative Group to Assist the Poor
DFI	Development Finance Institution
DPI	Digital Public Infrastructure
EMDE	Emerging Market and Developing Economy
EWG	Entrepreneurship Working Group (W20, G20 Finance Track)
FLFP	Female Labor-Force Participation
FSP	Financial Service Provider
G20	Group of Twenty

APPENDIX III GLOSSARY OF ACRONYMS AND TERMS

Acronym	Definition
GDP	Gross Domestic Product
GeM	Government e-Marketplace (India)
GPFI	Global Partnership for Financial Inclusion (G20)
GRP	Gender-Responsive Procurement
IDB	Inter-American Development Bank
IFC	International Finance Corporation (World Bank Group)
ILO	International Labour Organization
IMCO	Mexican Institute for Competitiveness
ISED	Innovation, Science and Economic Development Canada
ISO/IWA 34:2021	ISO International Workshop Agreement 34:2021, four definitions of women's enterprise: women-owned business (>50% owned), women-led business (≥25% owned, ≥1/3 women on board where one exists), women-led cooperative (>50% of votes), women-led informal enterprise (management and control by women). Not a single threshold.
ITC	International Trade Centre, a joint agency of the UN and the World Trade Organization
KPI	Key Performance Indicator
LFP	Labor-Force Participation
LMIC	Low- and Middle-Income Country
MDB	Multilateral Development Bank
McKinsey (MGI)	McKinsey Global Institute
MSME	Micro, Small, and Medium Enterprise
MUDRA	Micro Units Development and Refinance Agency (India)

APPENDIX III GLOSSARY OF ACRONYMS AND TERMS

Acronym	Definition
NRLM	National Rural Livelihoods Mission (India)
OECD	Organisation for Economic Co-operation and Development
OJK	Otoritas Jasa Keuangan (Indonesia Financial Services Authority)
PCME	Programa de Comunidades Mexicanas en el Exterior (Mexico)
PPP	Purchasing Power Parity
RBF	Revenue-Based Finance
SBA	U.S. Small Business Administration
SHG	Self-Help Group
SME	Small and Medium Enterprise
SOE	State-Owned Enterprise
UNGC	UN Global Compact
UPI	Unified Payments Interface (India)
W20	Women20 (G20 engagement group)
WBL	Women, Business, and the Law (World Bank)
WEKH	Women Entrepreneurship Knowledge Hub (Canada)
WEOF	Women Entrepreneurs Opportunity Facility (IFC / Goldman Sachs)
We-Fi	Women Entrepreneurs Finance Initiative
WE Finance Code	We-Fi framework tracking gender-disaggregated finance data on women entrepreneurs
WES	Women Entrepreneurship Strategy (Canada)
WED	Women's Entrepreneurship Development (ILO)
WOSB	Women-Owned Small Business (U.S. federal contracting)
2X	2X Challenge / 2X Global

APPENDIX IV WORKING GROUP ACKNOWLEDGEMENTS

The following W20 Entrepreneurship Working Group members contributed to this document:

Virginia Littlejohn, W20 USA Co-Head of Delegation, Chair of Entrepreneurship Working Group, and Author, GDP+ Strategy

Gina Diez Barosso, W20 Mexico Co-Head of Delegation, Co-Chair of Entrepreneurship Working Group, and Advisor to the President of Mexico

Sima Ladjevardian, W20 USA Co-Chair of Entrepreneurship Working Group, and Sub-Pillar Lead, The Scaling Playbook

Ruth Jacks, W20 USA Co-Chair of Entrepreneurship Working Group and Chief Architect, and Pillar 1 Lead (Capital, Markets & Growth Pathways)

Aline Maingard, W20 Mexico Delegate, Deputy Chair of Entrepreneurship Working Group, Sub-Pillar Lead, Capability & Leadership; and Global South Sub-Pillar Lead for Mexico

Adelia Panjaitan, W20 Indonesia Delegate, and Global South Sub-Pillar Lead for Indonesia

Andrea Grobocopatel, W20 Argentina Delegate, and Global South Sub-Pillar Co-Lead for Argentina

Angela Joo-Hyun Kang, W20 South Korea Co-Head of Delegation, and Pillar 2 Lead (Capability, Capacity Building & Market Readiness)

Dharitri Patnaik, W20 India Delegate, and Global South Sub-Pillar Lead for India

Giselle Petraglia Romano, W20 Argentina Delegate, and Global South Sub-Pillar Co-Lead for Argentina

Manizha Wafeq, W20 USA Delegate, and Sub-Pillar Lead, Immigration, Diaspora & Fragile Economies

Maria Luisa Boyce, W20 USA Delegate, and Sub-Pillar Co-Lead, Trade

Maria Rita Spina Bueno, W20 Brazil Delegate, and Global South Pillar Lead for Brazil

Dr. Mary Swenson, W20 USA Delegate, and Sub-Pillar Co-Lead, Trade

Meral Guzel, W20 Senior Advisor for USA Delegation, Pillar 3 Lead (Policy, Infrastructure & Ecosystems); Sub-Pillar Lead, Procurement; and Sub-Pillar Lead, Policy, Regulations & Systems

Nancy Watt, Senior Advisor for USA Delegation (Canada), for Strategy and Communications

Dr. Nursem Keskin Aksay, W20 Turkey Delegate, and Sub-Pillar Lead, Cultural Norms

Rashmi Chaturvedi, W20 USA Delegate, and Sub-Pillar Lead, Digital & AI Tools

Dr. Wendy Cukier, W20 Canada Delegate, and Pillar 4 Lead (Research, Measurement & Accountability)

The Working Group is exceptionally grateful to its Knowledge Partners for the guidance and technical expertise they provided throughout the development of this document:

Women Entrepreneurship Knowledge Hub, Canada (Dr. Wendy Cukier and her Canadian team)

Women Entrepreneurs Finance Initiative and Women Entrepreneurs Finance Code (Wendy Teleki, World Bank)

Women's Entrepreneurship Institute (WEI), USA (Sima Ladjevardian)

REFERENCES

2X Global. (2025). 2X Challenge 2024–2027. <https://www.2xchallenge.org>

African Development Bank. (2026). Affirmative Finance Action for Women in Africa (AFAWA). <https://www.afdb.org/en/topics-and-sectors/initiatives-partnerships/afawa-affirmative-finance-action-for-women-in-africa>

African Union. (2019). Agreement Establishing the African Continental Free Trade Area. <https://au-afcfta.org/>

African Union. (2024). Protocol to the Agreement Establishing the African Continental Free Trade Area on Women and Youth in Trade. African Union.

Becot, F., & Inwood, S. (2024). Children needs and childcare: An illustration of how underappreciated social and economic needs shape the farm enterprise. *Agriculture and Human Values*.

Benhassine, N., McKenzie, D., Pouliquen, V., & Santini, M. (2018). Does inducing informal firms to formalize make sense? Experimental evidence from Benin. *Journal of Public Economics*.

Bosio, E., & Djankov, S. (2020, February 5). How large is public procurement? *World Bank Blogs*. <https://blogs.worldbank.org/en/developmenttalk/how-large-public-procurement>

Boston Consulting Group. (2019). Want to Boost the Global Economy by \$5 Trillion? Support Women as Entrepreneurs. <https://www.bcg.com/publications/2019/boost-global-economy-5-trillion-dollar-support-women-entrepreneurs>

British Business Bank. (2026). Women Backing Women. <https://www.british-business-bank.co.uk/news-and-events/news/british-business-bank-agrees-commit-ps30-million-invest-women-taskforce-women-backing-women-fund>

CEPR VoxEU. (2023). Women are less engaged in trade: Why, and what to do about it. <https://cepr.org/voxeu/columns/women-are-less-engaged-trade-why-and-what-do-about-it>

Cherie Blair Foundation for Women. (2026). Adopted not embedded: AI, productivity, and uneven gains for women entrepreneurs. <https://cherieblairfoundation.org/wp-content/uploads/2026/03/Full-report-Adopted-not-embedded.pdf>

ChileCompra. (2018, March 8). Participación de mercado de las mujeres en compras públicas creció en 25% respecto al 2013. <https://www.chilecompra.cl/2018/03/participacion-de-mercado-de-las-mujeres-en-compras-publicas-crecio-en-25-respecto-al-2013/>

Chisholm, D., Sweeny, K., Sheehan, P., Rasmussen, B., Smit, F., Cuijpers, P., & Saxena, S. (2016). Scaling-up treatment of depression and anxiety: A global return on investment analysis. *The Lancet Psychiatry*, 3(5), 415–424.

Citi. (2022, March 4). Women entrepreneurs: Catalyzing growth, innovation, and equality (Inclusive Economic Growth Series). Citi Global Perspectives & Solutions. https://www.citigroup.com/global/insights/women-entrepreneurs_20220304

Commonwealth of Australia. (2024). Commonwealth Procurement Rules (F2024L00627). Federal Register of Legislation. <https://www.legislation.gov.au/F2024L00627>

Congressional Research Service. (2025). The 45F tax credit for employer-provided child care (IF12379, updated September 4, 2025). <https://www.congress.gov/crs-product/IF12379>

Congressional Research Service. (2026). Federal small business contracting goals (CRS Insight IN12018, updated June 30, 2026).

De Henau, J. (2022). Costs and benefits of investing in transformative care policy packages: A macrosimulation study in 82 countries (ILO Working Paper 55). <https://webapps.ilo.org/static/english/intserv/working-papers/wp055/index.html>

European Institute for Gender Equality. (2021). The costs of gender-based violence in the European Union. <https://eige.europa.eu/publications-resources/publications/costs-gender-based-violence-european-union>

Fluchtmann, J., Keese, M., & Adema, W. (2024). Gender equality and economic growth: Past progress and future potential (OECD Social, Employment and Migration Working Papers No. 304). OECD Publishing. https://www.oecd.org/en/publications/gender-equality-and-economic-growth_fb0a0a93-en.html

Food and Agriculture Organization of the United Nations. (2011). The role of women in agriculture (ESA Working Paper No. 11-02). <https://www.fao.org/4/am307e/am307e00.pdf>

REFERENCES

- Food and Agriculture Organization of the United Nations. (2023). The status of women in agrifood systems. <https://www.fao.org/newsroom/detail/closing-the-gender-gap-in-agrifood-systems-can-help-reduce-food-insecurity-and-boost-global-gdp-fao-gender-experts/en>
- Food and Agriculture Organization of the United Nations. (2026). International Year of the Woman Farmer 2026. <https://www.fao.org/woman-farmer-2026/en>
- G20 Labour and Employment Ministers. (2025). G20 Labour and Employment Ministerial Declaration, Fancourt, George, South Africa, 31 July 2025.
- G20. (2014). G20 Leaders' Communiqué, Brisbane Summit. <https://g20.utoronto.ca/2014/2014-1116-communique.html>
- Global Entrepreneurship Research Association. (2025). GEM 2024/2025 Women's Entrepreneurship Report: Navigating challenges, driving change. <https://www.gemconsortium.org/reports/womens-entrepreneurship>
<https://gemconsortium.org/report/gem-20242025-womens-entrepreneurship-report-navigating-challenges-driving-change-2>
- Government of India, Ministry of Micro, Small and Medium Enterprises. (2025). Udyam Registration Portal and Udyam Assist Platform. <https://udyamregistration.gov.in>
- GPFI. (2023). G20 Policy Recommendations for Advancing Financial Inclusion and Productivity Gains through Digital Public Infrastructure. <https://documents1.worldbank.org/curated/en/099092023121016458/pdf/P178703046f82d07c0bbc60b5e474ea7841.pdf>
- GSMA. (2026). The mobile gender gap report 2026 (9th ed.). <https://www.gsma.com/r/gender-gap/>
- Harper, L. E., & Inostroza, T. (2023, March 9). Women-owned business certification programs "Sello Empresa Mujer": An effective tool to promote women's participation in public procurement. Inter-American Development Bank. <https://www.iadb.org/es/blog/modernizacion-del-estado/gestion-fiscal/sello-empresa-mujer-herramienta-efectiva-para-promover-la-participacion-de-las-mujeres-en-la>
- IFC. (2025). MSME Finance Gap: An Updated Estimation and Evolution. <https://www.smefinanceforum.org/data-sites/msme-finance-gap>
- ILO. (2008). Women's Entrepreneurship Development strategy, endorsed by the Governing Body (GB.301/ESP/4); framework conditions and National Assessment Methodology. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40ed_emp/%40emp_ent/%40ifp_seed/documents/publication/wcms_865730.pdf
- (ILO, 2022) | ILO. (2022, April 21). Statement by Guy Ryder, Director-General, to the International Monetary and Financial Committee, Forty-fifth meeting. International Labour Organization. <https://meetings.imf.org/-/media/AMSM/Files/SM2022/MFC/ILO.ashx>
- ILO. (2023, October 26). The benefits of investing in transformative childcare policy packages towards gender equality and social justice [Brief]. International Labour Organization. <https://www.ilo.org/resource/brief/benefits-investing-transformative-childcare-policy-packages-towards-gender>
- International Finance Corporation. (2016). Investing in women along agribusiness value chains. <https://www.ifc.org/en/insights-reports/2016/investing-in-women-along-agribusiness-value-chains>
- International Finance Corporation. (2021, June 30). Kenya's women entrepreneurs held back from corporate procurement: IFC study [Press release]. <https://www.ifc.org/en/pressroom/2021/kenya-s-women-entrepreneurs-held-back-from-corporate-procurement>
- International Finance Corporation. (2024, May 7). IFC report highlights gender gap in trade finance and identifies potential solutions [Press release]. <https://www.ifc.org/en/pressroom/2024/ifc-report-highlights-gender-gap-in-trade-finance-and-identifies-potential-solutions>
- International Labour Organization. (2018). Women and men in the informal economy: A statistical picture (3rd ed.). <https://www.ilo.org/publications/women-and-men-informal-economy-statistical-picture-third-edition>
- International Trade Centre. (2020). Making public procurement work for women (DEI-20-52.E). Geneva: ITC. Prepared by J. van der Krift and A. ter Wiel, Public Procurement Research Centre, under the guidance of J. Fessehaie (ITC). <https://www.intracen.org/resources/publications/making-public-procurement-work-for-women>

REFERENCES

- Investing in Women Code (UK Department for Business and Trade). (2026). Annual Report 2026. <https://www.gov.uk/government/publications/investing-in-women-code-annual-report-2026>
<https://www.gov.uk/government/publications/investing-in-women-code-annual-report-2025>
- ISO. (2021). Women's entrepreneurship: Key definitions and general criteria. <https://www.iso.org/obp/ui/en/#iso:std:iso:iwa:34:ed-1:v1:en>
- Khera, P. (2018). Closing gender gaps in India: Does increasing women's access to finance help? IMF Working Paper WP/18/212. International Monetary Fund.
- McKinsey Global Institute. (2015). The Power of Parity: How advancing women's equality can add \$12 trillion to global growth. <https://www.mckinsey.com/featured-insights/employment-and-growth/how-advancing-womens-equality-can-add-12-trillion-to-global-growth>
- Ministry of SMEs and Startups. (2025). 2025 Women-Led Business Survey. <https://www.mss.go.kr/site/eng/main.do>
- Observer Research Foundation. (2024). Empowering women in agriculture: A gendered approach to climate change and food security. <https://www.orfonline.org/expert-speak/empowering-women-in-agriculture-a-gendered-approach-to-climate-change-and-food-security>
- OECD & We-Fi. (2025). Guidance Manual for the Collection of Gender-Disaggregated Data on MSME Financing. https://we-fi.org/wp-content/uploads/2026/03/Guidance-manual-for-the-collection-of-gender-data-WE-Fi-Code_.pdf
- OECD. (2000). Bologna Charter on SME Policies, adopted at the first OECD Ministerial Conference on SMEs, Bologna, June 2000, by 48 economies: the instrument that brought women's entrepreneurship within multilateral SME policy. <https://legalinstruments.oecd.org/en/instruments/OECD-LEGAL-0306>
- OECD. (2015). Recommendation of the Council on Public Procurement (OECD/LEGAL/0411). <https://legalinstruments.oecd.org/en/instruments/OECD-LEGAL-0411>
- OECD. (2024). Financing SMEs and Entrepreneurs 2024: An OECD Scoreboard. https://www.oecd.org/en/publications/2024/03/financing-smes-and-entrepreneurs-2024_015c0c26.html
- OECD. (2025). OECD Dashboard on Gender Gaps. <https://oecdstatistics.blog/2025/09/18/oecd-dashboard-on-gender-gaps-how-does-your-country-compare/>
- OECD/European Commission. (2023). The Missing Entrepreneurs. <https://doi.org/10.1787/75b52972-en>
- Otoritas Jasa Keuangan. (2024). Peer-to-Peer Lending Services, OJK Regulation POJK 40/2024. https://iru.ojk.go.id/iru/WebSite/ArticleList/View/299_OJK_Regulation_Number_40_2024_concerning_Peer-to-Peer_Lending_Services
- Press Information Bureau. (2026, January 15). GeM marks seven years of the Womaniya initiative. Ministry of Commerce and Industry, Government of India. <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2215001&reg=3&lang=1>
- Press Information Bureau. (2026, March 6). Key interventions for women's economic advancement. Ministry of Rural Development, Government of India. <https://aajeevika.gov.in/>
- Republic of Kenya. (2013, June 18). The Public Procurement and Disposal (Preference and Reservations) (Amendment) Regulations, 2013 (Legal Notice No. 114). Public Procurement Regulatory Authority. <https://agpo.go.ke/pages/about-agpo>
- Saudi Arabia. (2019). Vision 2030 phased expansion of business-registration access (Royal Decree M/134, 2019) and Monsha'at same-day digital registration. <https://www.monshaat.gov.sa>
- Statistics Canada. (2026). Analysis on majority women-owned businesses, first quarter of 2026. <https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2026005-eng.htm>
- Swiss Re Institute. (2026). sigma 1/2026: Natural catastrophes in 2025. <https://www.swissre.com/institute/research/sigma-research/sigma-2026-01-natcat-2025-wildfire-storm-risk/global-natcat-losses-2025.html>
- Trades Union Congress. (2026). Ending one-sided flexibility. <https://www.tuc.org.uk/research-analysis/reports/ending-one-sided-flexibility>
- U.S. Census Bureau. (2024). 2022 Economic Census – Health care and social assistance: Summary statistics for the U.S.: 2022 (EC2262BASIC). <https://data.census.gov/table/ECNBASIC2022.EC2262BASIC>

REFERENCES

U.S. Department of Agriculture, National Agricultural Statistics Service. (2024a). Female producers (2022 Census of Agriculture highlights). <https://www.nass.usda.gov/Publications/Highlights/>

U.S. Department of Agriculture, National Agricultural Statistics Service. (2024b). New and beginning producers (2022 Census of Agriculture highlights). <https://www.nass.usda.gov/Publications/Highlights/>

U.S. Department of the Treasury. (2021). The economics of child care supply in the United States. <https://home.treasury.gov/system/files/136/The-Economics-of-Childcare-Supply-09-14-final.pdf>

U.S. Small Business Administration. (2024). Office of Women's Business Ownership: Women's Business Center program. https://www.sba.gov/sites/default/files/2026-03/WBCO%20Report_Final_508%20updated_1292026.pdf

UN Women. (2017). The power of procurement: How to source from women-owned businesses. <https://www.unwomen.org/en/digital-library/publications/2017/3/the-power-of-procurement>

UN Women. (2024). Facts and figures: Women, peace and security. <https://www.unwomen.org/>

United States Code. (2026). 15 U.S.C. § 644(g)(1)(A): Governmentwide small business contracting goals. <https://uscode.house.gov/view.xhtml?req=granuleid:USC-prelim-title15-section644>

Vazquez, E. A., & Frankel, B. (2017). The business case for global supplier diversity and inclusion: The critical contributions of women and other underutilized suppliers to corporate value chains. WEConnect International. <https://media-weconnectinternational-org.s3.amazonaws.com/2020/08/Business-Case.pdf>

We-Fi. (2025). Annual Report 2025. https://we-fi.org/wp-content/uploads/2026/04/We-Fi-Annual-Report-2025_Final_web.pdf

We-Fi. (2025). Guidelines for the collection of sex-disaggregated data on MSME financing. <https://www.worldbank.org/en/programs/entrepreneurship/gender>

World Bank. (2017, July 8). Women Entrepreneurs Finance Initiative (We-Fi) [Brief]. <https://www.worldbank.org/en/programs/women-entrepreneurs/brief/women-entrepreneurs>

World Bank. (2020, February 9). World Bank Group to support 1,200 women-owned businesses in Bangladesh [Press release]. <https://www.worldbank.org/en/news/press-release/2020/02/09/world-bank-group-to-support-1200-women-owned-businesses-in-bangladesh>

World Bank. (2026). Women, Business and the Law 2026: Benchmarking Laws for Jobs and Inclusive Growth. Washington, DC: World Bank. <https://doi.org/10.1596/978-1-4648-2196-7>.

06 HEALTH - ADVANCING WOMEN'S HEALTH

This chapter provides policymakers and leaders with practical guidance and identifies key areas for action to advance equality for women and girls globally.



Chapter Content:

Introduction, Frameworks, Case Studies, Metrics,
Recommendations, Acknowledgements, and Appendices



I CHAPEAU

This framework, developed by the W20 Working Group on Advancing Women's Health, provides a strategic roadmap for G20 leaders to eliminate gender-based health inequalities and improve health outcomes across the female life-course. Aligned with World Health Organization (WHO)

mandates and the **International Covenant on Economic, Social and Cultural Rights** (United Nations, 1966a), this document establishes a coordinated approach to enhancing health equity, workforce well-being, and systemic medical research to drive sustainable global development.

II EXECUTIVE SUMMARY

Advancing Women's Health: A Strategic Framework for G20 Action

Based on comprehensive evidence from W20 member countries, global health data, and established international human rights frameworks, this document provides a roadmap for systemic improvements in women's health. To move from policy commitment to measurable impact, and in direct support of **Sustainable Development Goal 5**

(**Gender Equality**) and **SDG 3 (Good Health and Well-being)**, the framework identifies three primary priority areas and a cross-cutting mandate for data and research, supported by concrete country case studies and best-practice examples throughout the document (Appendix B) and a detailed glossary of terms (Appendix C).

The G20 is urged to implement the following strategic recommendations, with progress measured against national baselines and reported biennially through the harmonized indicators set out in Appendix E.

GENDER-RESPONSIVE UNIVERSAL HEALTH COVERAGE:

Strengthen gender-responsive universal health coverage to advance equitable access to essential health services across the life-course. Measured against 2024 national baselines, G20 countries should progressively remove financial, legal, geographic, and social barriers to care, and track progress standardized indicators of service coverage, inequality, and health outcomes.

WOMEN'S MENTAL HEALTH AND WORKPLACE WELL-BEING:

Integrate women's mental health into national health, labor, education, and economic policies through a "Health-in-All-Policies" approach. Governments should establish workplace mental health standards, expand access to services, and routinely monitor workplace well-being and labor-force participation.

MENOPAUSE AS A HEALTH AND WORKFORCE PRIORITY:

Implement national menopause strategies - including clinical guidelines, healthcare professional training, equitable access to care, and workplace support measures - while strengthening the evidence base needed to measure and address workforce exit accurately.

STRENGTHENED RESEARCH AND SEX-DISAGGREGATED DATA:

Increase investment in sex- and gender-sensitive medical research and mandate the collection of sex-disaggregated health data across all priority areas. This is the foundation on which the credibility of all other targets depends: without disaggregated data, progress cannot be reliably measured, and policies risk being built on the biological and social realities of men rather than women.

Note: Targets are expressed as directional goals anchored to national baselines rather than uniform absolute thresholds, in recognition of the significant variation in starting points across G20 members (see Section 2.3).

For a visual mapping of how these priorities connect to specific policies and metrics, please refer to the Strategic Alignment Matrix in Appendix H.

Monitoring and Accountability Framework

To ensure accountability and enable consistent monitoring across G20 members, this framework proposes a set of harmonized **Core G20 Monitoring Indicators**.

These indicators provide a standardized basis for tracking progress, aligned with WHO and Sustainable Development Goal (SDG) frameworks.

PROGRESS WILL BE MEASURED ACROSS FIVE KEY DIMENSIONS:

1 Service Coverage: Tracking unmet healthcare needs and financial protection.

2 Health Equity: Measuring geographic and socioeconomic gaps in access.

3 Mental Health: Monitoring prevalence, burnout, and workforce retention.

4 Menopause Care: Tracking clinical guideline adoption and provider training.

5 System Performance: Measuring the gender gap in healthy life expectancy.

The full set of Core G20 Monitoring Indicators is presented in Appendix E, with additional supplementary indicators provided in Appendix F for national adaptation. For a comprehensive visual mapping of how these priorities connect to specific policies and indicators, please refer to the Strategic Alignment Matrix in Appendix H.

III SECTION 1: THE CASE FOR ACTION ON WOMEN'S HEALTH

"Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity."

Constitution of the World Health Organization (World Health Organization, 1946)

Advancing Women's Health: A Strategic Imperative for the G20

Women's health is fundamental to achieving healthier societies, resilient economies, and sustainable development. Healthy women contribute across education, labor markets, families, and civic life, generating benefits that extend across generations. However, to ensure these tools do not exacerbate existing inequalities, G20 countries must prioritize digital inclusion. Investing in women's health is both a public health priority

and an economic and social imperative, serving as a primary catalyst for achieving **SDG 5 (Gender Equality)** by removing the health-based barriers that limit women's full participation in society. Consistent with the World Health Organization's definition of health (World Health Organization, 1946), women's health must be understood through a comprehensive life-course approach that recognizes the interaction of biological, social, economic, environmental, and gender-related determinants from adolescence to older age. The most recent G20 Leaders' Declaration (G20, 2025) explicitly affirmed "the critical importance of investing in the health and well-being of all, including women, children and adolescents as a foundation for sustainable development." For a comprehensive overview of women's health recommendations adopted in G20 Leaders' Declarations from 2015 to 2024, please refer to Appendix A.

Despite major advances in maternal and reproductive health, women continue to experience significant inequalities, including unequal access to healthcare, disproportionately poor mental health outcomes, and inadequate support during menopause. These challenges are further shaped by cross-cutting determinants such as food security, access to water, digital inclusion, and climate change, all of which influence health outcomes across the life course (World Health Organization, 2023c). A fundamental barrier to health equity is the persistent "Gender Data Gap" (Hawkes et al, 2025). For decades, clinical trials and medical research have disproportionately relied on male subjects, treating the male physiology as the "standard" and the female as a "variant" (Ellingrud et al., 2024). This systemic bias means that many medications, diagnostic tools, and treatment protocols are optimized for men, leaving women at higher risk of adverse drug reactions and misdiagnosis. To achieve true health equity, the G20 must transition from a "one-size-fits-all" medical model to one rooted in sex- and gender-sensitive science (Hawkes et al., 2025). A detailed list of the key reference sources supporting this framework is provided in Appendix D.

Mental health is a central pillar of this framework and a key determinant of women's health, productivity, and well-being. The WHO defines mental health (World Health Organization. (n.d.-e.) as a state of well-being that enables individuals to cope with life's stresses, realize their abilities, learn, work productively, and contribute to their communities. Women's mental health is shaped not only by biological factors but also by unequal caregiving responsibilities, workplace conditions, discrimination, violence, and social expectations. Intersectional inequalities further compound these challenges, with migrant women, women with low incomes, women with disabilities, and older women facing overlapping barriers to care. Addressing these determinants is essential for improving both well-being and economic productivity.

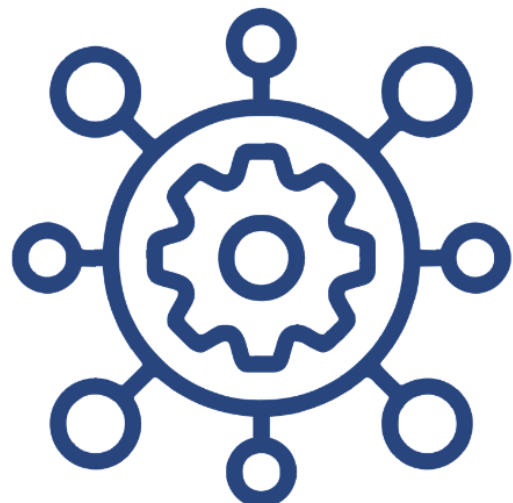
Cultural norms and gender stereotypes (Ouahid et al., 2025) continue to shape how women's health is perceived, discussed, and treated. Stigma around menopause, mental health, and pain remains a barrier to timely diagnosis and effective care. Addressing these challenges requires stronger public education and health literacy efforts, as well as engaging men as partners and allies in advancing gender equality in health.

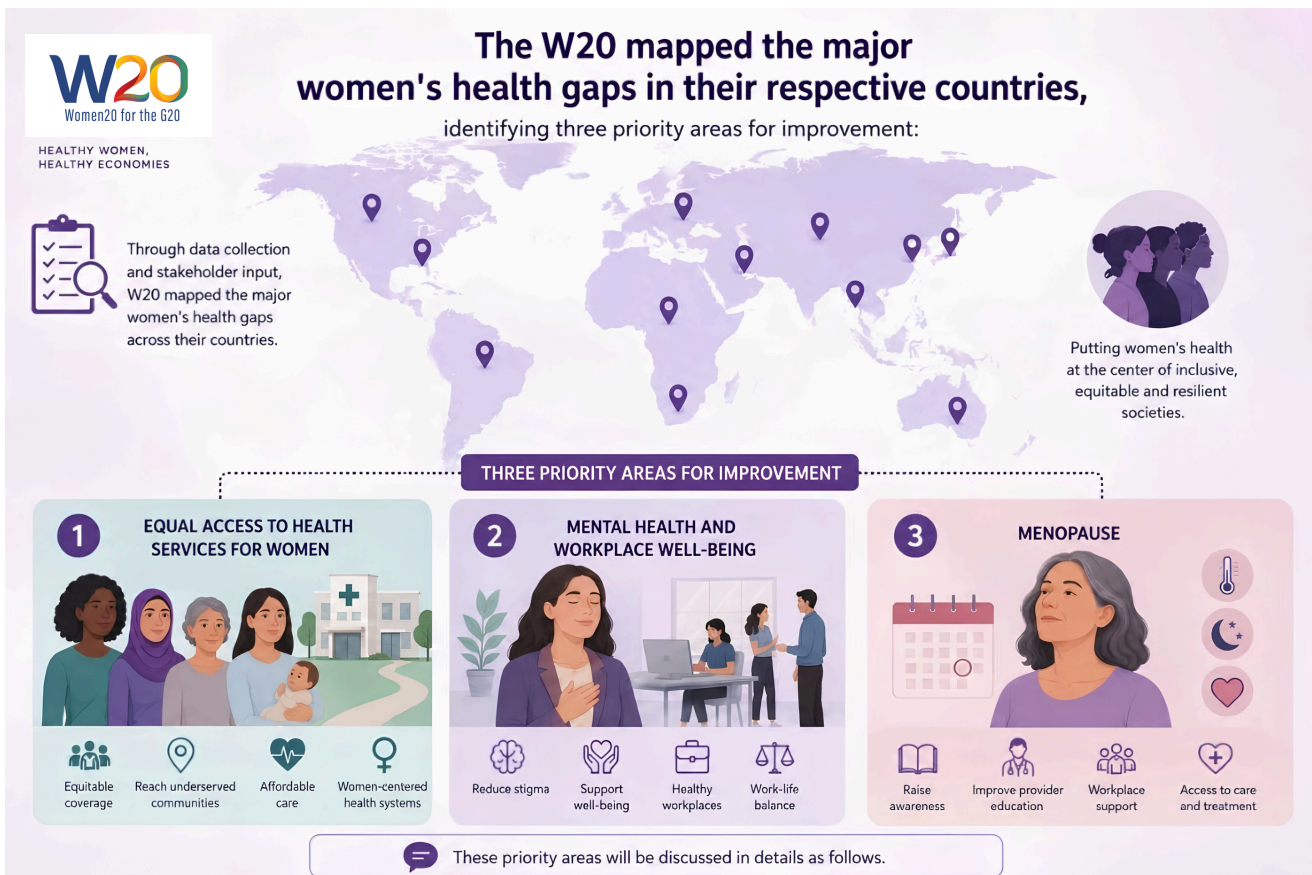
THREE PRIORITY AREAS FOR ACTION

BASED ON EVIDENCE FROM W20 MEMBER COUNTRIES, THIS FRAMEWORK IDENTIFIES THREE PRIORITY AREAS FOR COORDINATED G20 ACTION OVER THE NEXT FIVE YEARS:

- 1** Equal access to quality health services throughout the life-course
- 2** Women's mental health and workplace well-being
- 3** Menopause as a public health and workforce priority

FRAMEWORKS





Despite representing half of the world's population, women continue to experience persistent inequalities in health outcomes, access to healthcare, medical research, and health policy. Historically, women's health has been viewed primarily through the lens of sexual and reproductive health. In contrast, other critical health needs, including cardiovascular disease, mental health, autoimmune disorders, chronic pain, aging, and menopause, have received comparatively limited attention (Jacques & Noel, 2022; Warren et al., 2025).

These gaps have contributed to preventable illness, reduced quality of life, lower labor force participation, and high economic costs.

The G20 is uniquely positioned to accelerate progress in women's health. Collectively, G20 members account for approximately 85% of global GDP, over 75% of global trade, and around two-thirds of the world's population. Policy action within the G20 therefore has the potential to shape global health priorities, strengthen health systems, and reduce inequalities both within and beyond member states.

IV SECTION 2: PREVENTION AND EQUAL ACCESS TO HEALTH SERVICES FOR WOMEN

1. THE RIGHT TO HEALTH AND UNIVERSAL HEALTH COVERAGE

The right to the highest attainable standard of physical and mental health, without discrimination, is enshrined in Articles 2 and 12 of the International Covenant on Economic, Social and Cultural Rights (United Nations, 1966a) and reaffirmed in global human rights frameworks. This right is intrinsically linked to the right to life and the principle of human dignity.

The World Health Organization defines universal health coverage (UHC) as ensuring that all people have access to needed health services including prevention, treatment, rehabilitation, and palliative care without financial hardship. This commitment is embedded in Sustainable Development Goal 3.8

and reflects a global consensus that access to health care is a fundamental component of equitable and sustainable development (World Health Organization, n.d.-b).

While most G20 countries have made substantial progress towards universal or near-universal health coverage, significant disparities persist in access, quality, and outcomes, particularly for women across different socioeconomic and geographic contexts.

2. PERSISTENT INEQUALITIES IN WOMEN'S ACCESS TO HEALTH SERVICES

Despite overall improvements in population health, women continue to face structural and systemic barriers to accessing timely, affordable, and appropriate health care, undermining the full realization of women's right to health care. These barriers include financial constraints, geographic distance, legal and administrative restrictions, and discriminatory practices within health systems. They are most pronounced among women in low-income, rural, migrant, and marginalized communities.

In addition, restrictions on bodily autonomy and limitations in access to sexual and reproductive health services remain significant obstacles to the full realization of women's right to health in many contexts. Although women generally live longer than men and use health services more frequently, this does not necessarily translate into equitable or high-quality care. Many women continue to experience delayed diagnosis, under-treatment, and inconsistent access to preventive services further that right in practice.

3. VARIATIONS ACROSS G20 HEALTH SYSTEMS

Within the G20, there is considerable variation in the degree to which the right to health has been realized. Several countries demonstrate strong performance in health coverage and outcomes, while others continue to face systemic challenges, including higher maternal mortality rates and unequal access to essential services. These differences highlight both the progress achieved and the remaining gaps within and across high-, middle-, and upper-middle-income settings. Even in systems with advanced health infrastructure, inequities persist for women based on incomes,

geography, migration status, and other intersecting factors. Because of this variation in starting points, the framework sets targets as directional goals anchored to each country's national baseline, rather than as uniform absolute thresholds.

Globally, billions of people still lack access to essential health services (World Health Organization, n.d.-b). This reinforces the case for continued investment in universal health coverage as a central pillar of health system strengthening and gender equality.

4. WHY UNIVERSAL HEALTH COVERAGE MATTERS FOR WOMEN

Universal health coverage has particularly transformative effects for women and girls. It improves maternal and reproductive health outcomes, strengthens preventive care across the life-course, and enhances access to essential services. Where access to sexual and reproductive health services is restricted, whether through legal,

cultural, or social barriers, women face reduced autonomy, increased health risks, and diminished opportunities for education and economic participation. Gender-responsive health systems therefore play a critical role in improving health outcomes and advancing gender equality and economic empowerment (Hawkes et al., 2025).

Digital Health and Telehealth as Access Mechanisms: Digital health technologies and telehealth services offer a critical opportunity to bridge geographic and social gaps in women's healthcare when integrated into the broader universal health coverage framework (see Appendix G for coordination with the Education, STEAM, Digital and AI [ESDA] Working Group). By reducing the need for physical travel and providing discreet access to reproductive and mental health services, digital platforms can dismantle barriers for women in rural or marginalized communities.

Furthermore, as digital health tools collect sensitive reproductive and intimate data, G20 countries must establish rigorous security standards to protect women from potential legal risks and surveillance in jurisdictions where reproductive health rights are restricted; this transforms data security from a technical preference into a fundamental matter of safety and bodily autonomy (see Appendix G) and ensure that telehealth is integrated into the broader universal health coverage framework rather than serving as a replacement for essential in-person care.

Addressing Non-Communicable Diseases (NCDs) and Cervical Cancer: In alignment with the G20 South Africa Health Working Group's priorities, this framework emphasizes the urgent need to address the disproportionate burden of non-communicable diseases (NCDs) among women. Cardiovascular diseases, diabetes, and chronic respiratory conditions often present differently in women, leading to frequent underdiagnosis and suboptimal treatment (European Society of Cardiology, 2025).

A critical priority within this agenda is the global elimination of cervical cancer, a preventable and treatable disease that disproportionately affects women in low- and middle-income settings. To achieve this, G20 members must scale up HPV vaccination programs, expand access to high-quality screening, and ensure timely treatment is available. Integrating NCD prevention and cervical cancer elimination into universal health coverage is not only a health imperative but a key step in reducing gender-based health disparities across the G20.

5. OBJECTIVES OF THIS SECTION

This section aims to:

- Advance the right of all women and girls to the highest attainable standard of health without discrimination.
- Promote universal, equitable, and affordable access to quality health services across the life-course.
- Address structural and gender-based barriers that limit women's access to health systems.
- Strengthen health systems to respond effectively to women's health needs and improve outcomes.

6. PRIORITY AREAS FOR ACTION

To achieve these objectives, this framework identifies five priority areas for coordinated G20 action:

- 1** Universal and equitable access to health care.
- 2** Remove barriers to sexual and reproductive health and rights (SRHR) services.
- 3** Reduction of gender and socioeconomic health inequalities.
- 4** Gender-responsive and inclusive health systems.
- 5** Accountability, monitoring, and measurement of progress.

While these five priority areas provide the comprehensive scope of the actions, the subsequent policy recommendations focus on the most critical levers – universal coverage, reproductive rights, and maternal mortality – to drive immediate and systemic improvement. These priorities are designed to align with the broader G20 ecosystem, including cross-cutting collaborations with other Working Groups on digital health, climate resilience, and safety (see Appendix G).

7. POLICY RECOMMENDATIONS

1. Strengthen gender-responsive universal health coverage:

By 2031, G20 governments should raise women's access to affordable, high-quality primary health care toward a target of 90% coverage, measured against each country's 2024 national baseline and tracked through the WHO UHC Service Coverage Index. Progress should be reported biennially, with particular attention to underserved and vulnerable populations, including refugees and people with irregular residence status.

2. Remove barriers to Sexual and Reproductive Health and Rights (SRHR) services:

By 2031, G20 governments should review and reform national laws and health policies to eliminate discriminatory barriers to comprehensive sexual and reproductive health services, using a defined baseline audit conducted by 2026 to measure subsequent progress and expanding equitable access in rural and underserved areas.

3. Reduce maternal mortality and improve quality of care:

By 2031, countries with maternal mortality rates above the G20 average should reduce preventable maternal mortality by at least 30% from their 2023 WHO Global Health Observatory baseline, prioritizing the leading clinically avoidable causes identified through national maternal death audits.

8. ECONOMIC AND SOCIAL IMPACT OF INEQUALITY IN HEALTH ACCESS

Inequalities in access to health services have significant economic and social consequences. Poor health reduces women's participation in education and labor markets, increases absenteeism, lowers productivity, and limits lifetime earnings. As women represent a substantial share of the global workforce, these disparities reduce human capital and constrain long-term economic growth (Ellingrud et al., 2024). Conversely, investment in equitable health systems strengthens labor force participation and supports more inclusive and resilient economies. Health inequalities are most severe among women in low-income, rural, and marginalized communities, where financial, geographic, and social barriers often delay access to care. These delays frequently result in more advanced and costly disease, placing additional pressure on health systems.

Investing in prevention, primary care, and universal health coverage is therefore both more effective and more cost-efficient than treating advanced disease. For G20 countries, closing these gaps is essential not only for fulfilling the right to health but also for strengthening productivity, reducing long-term health expenditure, and supporting sustainable economic growth.

While equal access to primary care is the foundation of health, these physical health outcomes are inextricably linked to psychological well-being, as explored in the following Section 3 on **Mental Health and Workplace Well-Being**.

Best-practice country examples demonstrating effective implementation are provided in Appendix B.1. The profound economic potential of closing these health gaps is further detailed in the global economic evidence in Appendix B.4.

V SECTION 3: MENTAL HEALTH AND WORKPLACE WELL-BEING

1. MENTAL HEALTH AS A CORE COMPONENT OF WOMEN'S HEALTH

Mental health is a fundamental component of women's health, well-being, and economic participation (Remes et al., 2016). It influences quality of life, productivity, and the ability to engage in education, employment, and civic life fully. Women experience higher rates of anxiety, depression, stress-related disorders, and burnout compared to men. These disparities reflect a combination of biological, social, and structural factors, including unequal

caregiving responsibilities, gender inequality in the workplace, socioeconomic stressors, and key life-course transitions such as pregnancy, postpartum periods, and menopause (de Oliveira et al., 2023). In addition, workplace environments characterized by discrimination, low autonomy, excessive workload, job insecurity, and weak psychological safety are consistently associated with poorer mental health outcomes among women (de Oliveira et al., 2023).

2. STRUCTURAL DETERMINANTS OF WOMEN'S MENTAL HEALTH

Women's mental health is shaped by interconnected structural determinants that extend beyond the health system. These include unequal distribution of unpaid care work, gender pay gaps, occupational segregation, exposure to workplace harassment and discrimination, and limited access to flexible and supportive working arrangements.

Life-course transitions also play a significant role. Reproductive health events, including pregnancy and postpartum periods, as well as menopause, can increase vulnerability to mental health conditions when appropriate support systems are not in place. Addressing these determinants requires coordinated action across health, labor, education, and social protection systems.

3. OBJECTIVES OF THIS SECTION

This section aims to:

- Promote mental health and well-being across the life-course.
- Integrate mental health into workplace, health, and social policy frameworks.
- Reduce stigma and improve early identification, prevention, and access to care.
- Support the development of psychologically safe, inclusive, and flexible workplaces.



4. PRIORITY AREAS FOR ACTION

To achieve these objectives, this framework identifies five priority areas:

- | | |
|--|---|
| <p>1 Prevention and early identification of mental health conditions.</p> | <p>4 Reduction of caregiving and socioeconomic stressors.</p> |
| <p>2 Workplace well-being and psychological safety.</p> | <p>5 Access to evidence-based and timely mental health services.</p> |
| <p>3 Support during reproductive and menopausal transitions.</p> | |

These five priority areas define the structural landscape of women's mental health, while the accompanying policy recommendations prioritize the creation of national standards and employer-led programs to ensure these goals are operationalized.

5. POLICY RECOMMENDATIONS

1. Establish national workplace mental health standards:

By 2031, all G20 countries should develop or adopt national workplace mental health standards covering psychological safety, flexible working arrangements, anti-discrimination measures, menopause support, and access to mental health services, drawing on established models such as Canada's National Standard and the WHO/ILO guidelines to define minimum requirements.

2. Expand employer implementation of mental health programs:

By 2031, G20 countries should increase the proportion of medium and large employers implementing evidence-based workplace mental health programs by at least 50% relative to a 2025 national baseline, with "evidence-based" defined by alignment with recognized national or international standards and a focus on prevention, early intervention, and organizational capacity-building.

3. Strengthen monitoring of workplace mental health:

By 2031, G20 countries should integrate validated women's mental health indicators into national workforce productivity and well-being monitoring systems, establish a measurement baseline by 2026, and publish progress on an annual basis.

6. EVIDENCE AND POLICY FOUNDATIONS

Effective national approaches already exist and provide scalable models for action. These include Canada's National Standard for Psychological Health and Safety in the Workplace (Mental Health Commission of Canada, n.d.) and Australia's national framework for managing psychosocial

hazards at work (Mentally Healthy Workplaces, n.d.). These frameworks demonstrate the feasibility and impact of structured, evidence-based approaches to workplace mental health.

7. ECONOMIC IMPACT OF MENTAL HEALTH INEQUALITIES

Mental ill-health has significant economic consequences. An estimated 12 billion working days are lost annually to depression and anxiety (Chisholm et al., 2016), costing the global economy around US\$1 trillion in lost productivity (World Health Organization, 2024). Women are disproportionately affected due to the combined impact of paid employment and unpaid caregiving responsibilities. Poor mental health is associated with reduced workforce participation, lower productivity, increased absenteeism, and higher healthcare costs (Chisholm et al., 2016). Evidence consistently shows that investment in workplace mental health yields positive economic returns. Studies indicate that for every US\$1 invested, returns of approximately US\$4 can be achieved through reduced absenteeism,

lower turnover, and improved productivity (Mental Health Commission of Canada, n.d.). Investing in women's mental health is therefore not only a social and health priority but also an economic imperative.

Best practice examples demonstrating effective implementation are provided in Appendix B.2, highlighting scalable national and organizational approaches to workplace mental health and well-being. The business case for such investments, including the specific return on investment (ROI) for women's health, is further evidenced in the WHAM Report (see Appendix B.4 and WHAM, 2026).

VI SECTION 4: MENOPAUSE

1. MENOPAUSE AS A CORE COMPONENT OF WOMEN'S HEALTH

Menopause is a universal life-course transition experienced by all women. Despite this, it remains under-recognized in health systems and workplaces and is often subject to stigma, silence, and misinformation across many cultural and institutional settings. Menopause is not only a biological transition but also a significant health, social, and economic issue that affects quality of life, workforce participation, and long-term well-being (Delanerolle et al., 2025).

Menopause is not only a biological transition but also a significant health, social, and economic issue that affects quality of life, workforce participation, and long-term well-being. Research into menopause remains globally underfunded relative to its prevalence and societal impact, representing a systemic scientific failure that leaves millions of women without evidence-based care (Menopause research is globally underfunded," 2025).

Addressing this funding gap is not merely a matter of medical interest, but a critical necessity to ensure that midlife health is treated with the same scientific urgency as other major global health transitions. In addition, limited education and training among healthcare professionals contribute to

underdiagnosis, misdiagnosis, and inconsistent care, resulting in avoidable delays in treatment and inadequate support. These gaps have direct implications for women's ability to remain healthy, productive, and fully engaged in the labor market during midlife transitions.

2. STRUCTURAL AND SYSTEMIC CHALLENGES

Women experiencing menopause often face a combination of clinical, social, and workplace barriers. On the clinical side, menopause symptoms are frequently under-recognized due to a lack of proper training (Dintakurti et al., 2022; Liss et al., 2024) or normalized, leading to delayed diagnosis or inappropriate treatment. In some cases, symptoms are misattributed to other conditions, contributing to repeated healthcare encounters before appropriate care is provided (Scott et al., 2026).

At the workplace level, limited awareness and lack of supportive policies can result in reduced productivity, increased absenteeism, and workforce exit among some women experiencing severe symptoms. These challenges are compounded by stigma and cultural taboos, which discourage open discussion and reduce help-seeking behavior.

3. OBJECTIVES OF THIS SECTION

This section aims to:

- Promote informed, equitable, and evidence-based support for menopause across the life-course.
- Integrate menopause awareness and care into health systems and workplace policies.
- Reduce stigma and improve early identification and access to appropriate care.
- Support inclusive and psychologically safe workplaces for women experiencing menopausal transition.

4. PRIORITY AREAS FOR ACTION

To achieve these objectives, this framework identifies five priority areas:

- | | |
|---|---|
| <p>1 Awareness, education, and early identification to overcome structural invisibility and the pathologization of women's bodies.</p> | <p>4 Reduction of social and economic impacts.</p> |
| <p>2 Workplace well-being and inclusion.</p> | <p>5 Strengthening the evidence base and data systems.</p> |
| <p>3 Evidence-based clinical care and access to services.</p> | |

These five priority areas define the structural landscape of menopausal health, while the accompanying policy recommendations prioritize the creation of national standards and employer-led programs to ensure these goals are operationalized.

5. POLICY RECOMMENDATIONS

1. Strengthen menopause education and clinical capacity (Bariola et al., 2017):

By 2031, G20 countries should develop national clinical guidance and structured training programs for healthcare professionals, managers, and supervisors, measured against a 2026 baseline assessment of current guideline coverage and provider training rates, to improve recognition of menopause, provide appropriate clinical support, and implement reasonable workplace adjustments.

2. Promote menopause-inclusive workplace policies:

By 2031, G20 countries should encourage employers to implement menopause workplace policies - including manager training, flexible working arrangements, environmental adjustments, and confidential support mechanisms - with adoption rates tracked through national employer surveys against a defined baseline year.

3. Expand research and data collection on menopause:

By 2031, G20 countries should increase investment in menopause research and establish routine data collection using validated, standardized measures, addressing the methodological inconsistencies identified in **Section 4.6** and enabling reliable monitoring of health outcomes, healthcare utilization, workforce participation, and quality of life during the menopausal transition.

6. ECONOMIC AND WORKFORCE IMPACT OF MENOPAUSE

The economic impact of menopause is complex and closely linked to workplace culture, health system responsiveness, and societal attitudes towards women's health. Evidence suggests that women aged 40-60 who perceive low openness in discussing health concerns at work report lower productivity and reduced well-being (Arima et al., 2026). Women experiencing early menopause have also been shown to have lower employment rates (Bryson et al., 2022), with differences of approximately nine percentage points in some studies.

However, estimating the full economic impact remains methodologically challenging. Many existing studies rely on clinical populations (Faubion et al., 2023), self-reported data, or age as a proxy for menopausal economic participation (Conti et al.,

2025), which limits comparability and precision. As a result, reported estimates of workforce exit vary significantly, with some studies suggesting that up to one in four women consider leaving work due to menopausal symptoms. At the same time, more robust evidence places this figure closer to one in ten Riach et al. (2023), which is similar to other populations such as those with a disability. These variations highlight the importance of improved data quality and standardized measurement frameworks.

Examples of effective national and organizational approaches to menopause support are provided in Appendix B.3. These demonstrate emerging good practice in workplace policy, health system integration, and public awareness. The systemic nature of these workforce exits is documented in recent economic impact studies (see Appendix B.4).

VII CONCLUSION

Advancing women's health is not merely a matter of healthcare delivery; it is a fundamental prerequisite for achieving healthier societies, resilient economies, and sustainable development. By addressing systemic gaps in access to healthcare, prioritizing mental health in the workplace, and recognizing the critical impact of menopause on the workforce, the G20 can unlock immense human and economic potential.



The evidence is clear: when women's health is prioritized, labor force participation increases, productivity rises, and the overall burden on national health systems decreases (Ellingrud et al., 2024).

By aligning these health priorities with **Sustainable Development Goal 5 (Gender Equality)** and **SDG 3 (Good Health and Well-being)**, the G20 can lead a global shift toward a truly gender-responsive health architecture.

APPENDIX A WOMEN'S HEALTH W20 RECOMMENDATIONS ADOPTED INTO G20 LEADERS' DECLARATIONS (G20, 2015–2024)

This appendix summarizes women's health-related recommendations previously adopted in G20 Leaders' Declarations, demonstrating the policy

continuity and growing recognition of gender and health priorities. SRHR = Sexual and reproductive health and rights, GBV = Gender based violence, N/A = not applicable

YEAR	RECOMMENDATION	ADOPTED	DECLARATION REFERENCE
2021 (Italy)	Gender-sensitive health systems incl. Sexual and reproductive health and rights (SRHR) & mental health	Yes	Health systems, SRHR referenced
2021 (Italy)	Sexual and reproductive health and rights access	Yes	Explicit SRHR mention
2021 (Italy)	Health response to gendered based violence (GBV) survivors	Yes	GBV health services acknowledged
2022 (Indonesia)	Rural women healthcare access	Yes	Equitable access commitments
2022 (Indonesia)	Women in health workforce leadership	Yes	Gender balance in health sector
2023 (India)	No explicit recommendation	N/A	N/A
2024 (Brazil)	Women's healthcare access barriers	Yes	Health equity barriers noted
2025 (South Africa)	Institutionalize gender-responsive health systems for smarter investment	Yes	SRHR and gender sensitive analysis (G20, 2025)

These commitments demonstrate increasing G20 recognition of women's health as a systemic economic and social issue, but implementation remains uneven across members."

APPENDIX B: CASE STUDIES AND BEST PRACTICE EXAMPLES

These case studies and best practice examples demonstrate that effective, scalable interventions already exist; the challenge is not knowledge, but implementation and scale.

APPENDIX B.1: CASE STUDIES - PREVENTION AND EQUAL ACCESS TO HEALTH SERVICES FOR WOMEN

Training to Reduce Maternal Mortality (Mexico)

Context: Maternal and infant mortality remain significant challenges in health systems where access and quality of care are uneven.

Intervention: The Mexican Social Security Institute for Well-Being introduced mandatory human rights and gender-sensitivity training for healthcare workers, aimed at improving respectful and non-discriminatory care delivery.

Outcome: The program was associated with improved patient experience, increased life expectancy, and reductions in maternal and infant mortality.

Relevance: This case demonstrates how workforce training and rights-based approaches can improve quality of care and strengthen maternal health outcomes.

Source: (Pan American Health Organization, n.d.; World Health Organization, n.d.-f)

Improving Indigenous Health Outcomes (Australia)

Context: Aboriginal and Torres Strait Islander peoples continue to experience significant health inequalities compared with non-Indigenous Australians, reflecting the ongoing impacts of colonization, systemic disadvantage, racism, and unequal access to the social determinants of health.

Intervention: Australia implemented a series of national strategies, including community-controlled health services and the “Closing the Gap” framework, focused on culturally safe, community-led healthcare delivery.

Outcome: These initiatives have contributed to improved access to services and progress in reducing disparities in maternal and general health outcomes.

Relevance: This case highlights the importance of culturally responsive and community-led healthcare models in addressing structural health inequalities.

Source: (Australian Institute of Health and Welfare, 2025)

APPENDIX B: CONTINUED

Gender-Specific Cardiovascular Health Initiative (European Heart Foundation/Various EU Member States)

Context: Cardiovascular disease (CVD) is a leading cause of death for women, yet women are frequently underdiagnosed and under-treated because symptoms often present differently than in men. This "gender gap" in cardiology leads to higher mortality rates and delayed treatment for women.

Intervention: The implementation of gender-sensitive clinical pathways and public awareness campaigns designed to educate both healthcare providers and the public on the "atypical" symptoms of heart disease in women. This includes updating medical curricula to include sex-disaggregated data on CVD and implementing screening protocols that account for female-specific risk factors (such as pregnancy-related complications like preeclampsia).

Outcome: Increased rates of early diagnosis and a reduction in the time between symptom onset and treatment for women. By standardizing gender-responsive care, these initiatives have reduced the mortality gap and improved the quality of life for women experiencing cardiovascular events.

Relevance: This case directly supports the framework's objective to address the disproportionate burden of NCDs and the need for "gender-responsive health systems." It demonstrates that moving beyond a "one-size-fits-all" medical model is essential for achieving health equity.

Source: (European Society of Cardiology, 2025)

Specialized Women's Health Care Centers (Russia)

Context: The need for integrated, multidisciplinary care that addresses the complex interplay between reproductive, endocrine, and general health systems in women.

Intervention: The implementation of specialized medical centers dedicated exclusively to women's health. These centers transition away from fragmented care by consolidating prevention, advanced diagnostics, and treatment of female-specific pathologies into a single, coordinated service delivery model.

Outcome: The specialized model enables a more precise, personalized approach to care that accounts for age, lifestyle, and biological markers. By concentrating expertise and advanced diagnostic technology in specialized hubs, the system has improved the accuracy of early detection for endocrine and reproductive disorders, reducing the time between diagnosis and treatment.

Relevance: This case demonstrates the efficacy of the "specialized hub" model in addressing the specific biological needs of women. It supports the framework's objective of creating gender-responsive health systems that move beyond general primary care to provide high-complexity, gender-specific medical interventions.

Source: (Specialized women's health care centers [PDF], (n.d.).

APPENDIX B: CONTINUED

APPENDIX B.2: CASE STUDIES - WOMEN'S MENTAL HEALTH AND WORKPLACE WELL-BEING

National Workplace Mental Health Framework (United States)

Context: Workplace stress and poor mental health are key contributors to reduced productivity and workforce disengagement.

Intervention: The U.S. Surgeon General developed a national framework promoting psychologically safe workplaces through leadership practices, organizational culture change, and employee well-being strategies.

Outcome: The framework has informed employer practices and strengthened recognition of workplace mental health as a driver of productivity and resilience.

Relevance: This demonstrates the effectiveness of national-level guidance in improving workplace mental health outcomes.

Source: (U.S. Surgeon General, 2025)

Psychological Health and Safety Standard (Canada)

Context: Work-related stress and burnout are increasing challenges across sectors.

Intervention: The standard has seen widespread adoption across Canada, with **thousands of organizations** integrating the framework into their operations.

Organizations implementing the standard report a significant return on investment; evidence suggests that for every **\$1 invested** in workplace mental health, there is a **return of \$1.50 to \$4.00** in reduced absenteeism and increased productivity.

Outcome: The standard has been widely adopted across public and private sectors and used as a model internationally.

Relevance: This illustrates the value of standardized frameworks for scaling workplace mental health interventions.

Source: (Mental Health Commission of Canada, n.d.)

Thrive at Work Program (United Kingdom)

Context: Supporting employees' mental health is increasingly recognized as essential for improving workforce well-being, productivity, and organizational resilience.

Intervention: The United Kingdom's Thrive at Work program supports employers in creating mentally healthy workplaces through evidence-based standards focused on leadership, employee engagement, flexible working, mental health awareness, and early intervention.

APPENDIX B: CONTINUED

Outcome: Participating organizations reported a measurable reduction in mental health-related sickness absence. In some sectors, the implementation of evidence-based standards led to a **15-25% reduction in short-term absenteeism** related to stress and burnout within the first two years of adoption.

Relevance: This case demonstrates how evidence-based workplace standards can improve employee well-being while strengthening organizational performance and resilience.

Source: (Thrive at Work, n.d.)

Mentally Healthy Workplaces Initiative (Australia)

Context: Preventing work-related psychological injury and promoting mentally healthy workplaces are critical to supporting employee well-being and sustaining workforce participation.

Intervention: The Australian Government's Mentally Healthy Workplaces initiative provides employers with practical tools and evidence-based guidance to prevent psychological injury, manage psychosocial risks, promote leadership capability, and support early intervention.

Outcome: The initiative has informed organizational policies across Australia and contributed to healthier, safer, and more productive workplaces.

Relevance: This case illustrates the value of national guidance and practical resources in supporting employers to implement effective workplace mental health strategies.

Source: (Mentally Healthy Workplaces, n.d.)

Implementation of WHO/ILO Mental Health Standards in Public Sector Workforces (Global Model):

Context: Many public sector organizations face high rates of burnout and psychological distress among female employees due to high-pressure environments, rigid hierarchies, and the "double burden" of caregiving.

Intervention: Adopting the WHO/ILO Guidelines on Mental Health at Work to transition from individual-focused "wellness perks" (like apps or gym memberships) to organizational-level interventions.

Outcome: Organizations implementing these systemic changes report a decrease in mental health-related absenteeism and an increase in workforce retention among women. By addressing the environment rather than just the individual, the intervention reduces the prevalence of burnout and improves overall organizational productivity.

Relevance: This case illustrates the practical application of the WHO/ILO guidelines, moving from policy theory to operational reality. It supports the framework's goal of establishing "national workplace mental health standards" and emphasizes the shift toward a "Health-in-All-Policies" approach.

Source: (World Health Organization & International Labour Organization, 2022)

APPENDIX B: CONTINUED

WHO Guidelines on Mental Health at Work (Global)

Context: Poor working conditions, including excessive workloads, discrimination, harassment, and job insecurity, are significant contributors to poor mental health and reduced workforce participation.

Intervention: The World Health Organization (WHO) and the International Labor Organization (ILO) jointly developed the first global evidence-based guidelines on mental health at work. The guidelines recommend organizational interventions that promote psychological safety, healthy work design, supportive leadership, and access to mental health services.

Outcome: The guidelines provide governments, employers, and policymakers with an internationally recognized framework for creating healthier workplaces and integrating mental health into occupational health policies.

Relevance: This case demonstrates the importance of evidence-based workplace policies in protecting mental health, improving workforce participation, and supporting sustainable economic development.

Source: (World Health Organization & International Labour Organization, 2022).

APPENDIX B.3: CASE STUDIES - MENOPAUSE

NHS Scotland Menopause and Menstrual Health Policy (UK)

Context: Menopause is often under-recognized in workplace and healthcare settings, limiting appropriate support for affected employees.

Intervention: NHS Scotland introduced a menopause and menstrual health policy incorporating workplace adjustments, managerial training, and awareness measures.

Outcome: The policy has led to a measurable increase in staff retention among women aged 45-60. Internal evaluations indicate that **up to 20% of women** who previously considered leaving the workforce due to menopausal symptoms reported a renewed ability to remain in their roles following the implementation of workplace adjustments and managerial support.

Relevance: This demonstrates how integrated workplace and health system policies can improve retention and well-being during midlife transitions.

Source: (NHS Scotland, n.d.)

APPENDIX B: CONTINUED

Menopause Café Initiative (Global)

Context: Menopause remains a socially sensitive and under-discussed topic in many contexts.

Intervention: The Menopause Café initiative provides informal, structured spaces for open discussion of menopause experiences across multiple countries.

Outcome: The initiative has expanded internationally, increasing awareness and reducing stigma.

Relevance: This highlights the role of community-based interventions in reducing stigma and improving public dialogue on women's health.

Source: (Menopause Café, n.d.)

Intervention: The Australian Government launched a national menopause and perimenopause awareness campaign, supported by evidence-based fact sheets and educational resources to help women recognize symptoms and access reliable health information.

Outcome: The campaign has improved public awareness of menopause and perimenopause while promoting earlier recognition of symptoms and informed healthcare decision-making.

Relevance: This case demonstrates how national public education campaigns can improve health literacy, reduce stigma, and support earlier access to menopause care.

Source: (Australian Government Department of Health and Aged Care, n.d.)

National Menopause and Perimenopause Campaign (Australia)

Context: Limited public awareness of menopause and perimenopause can delay recognition of symptoms and access to appropriate care.

APPENDIX B.4: ECONOMIC EVIDENCE AND GLOBAL IMPACT STUDIES

Global Economic Case for Closing the Women's Health Gap (McKinsey report):

Context: Women's health has historically been under-researched and under-funded, leading to a "health gap" that manifests as delayed diagnoses, suboptimal treatments, and lost productivity.

Intervention: A comprehensive global analysis of the economic impact of gender-based health disparities, focusing on the cost of untreated conditions and the potential gains from gender-specific healthcare optimization.

APPENDIX B: CONTINUED

Outcome: The study identifies a **\$1 trillion opportunity** for the global economy. Closing the women's health gap through targeted investment in research, diagnostic tools, and specialized care would significantly increase workforce participation and GDP.

Relevance: This provides the macro-economic justification for G20 investment, proving that women's health is not merely a social issue but a critical driver of global economic growth.

Source: McKinsey Health report (Ellingrud et al., 2024)

Health and Economic Impacts of Menopause (Global Study)

Context: Menopause is often treated as a private biological event rather than a public health and workforce issue, leading to significant attrition of experienced women from the labor market.

Intervention: A multi-dimensional study analyzing the correlation between menopausal symptoms, healthcare access, and employment status.

Outcome: The evidence demonstrates that a lack of workplace support and clinical guidance leads to increased absenteeism and a higher rate of early workforce exit among women aged 45-60. Conversely, supportive environments retain high-value talent and reduce the economic burden of midlife health crises.

Relevance: This supports the framework's recommendation to treat menopause as a workforce priority and justifies the implementation of national menopause strategies to protect human capital.

Source: (Impacts of Menopause, n.d.)

WHAM Report: The Business Case for Women's Health Investment (WHAM):

Context: Despite the known benefits, there is a persistent lack of structured investment in women's health within the corporate sector, often due to a lack of quantifiable "business case" data.

Intervention: The 2026 WHAM Report provides a rigorous analysis of the return on investment (ROI) for organizations that implement comprehensive women's health programs.

Outcome: The report establishes a clear business case: accelerating investment in women's health leads to higher employee retention, reduced healthcare costs for employers, and improved overall organizational performance. It advocates for a shift from "perks" to systemic health investments.

Relevance: This provides G20 governments with the evidence needed to encourage private sector adoption of the workplace mental health and menopause standards proposed in this framework.

Source: (WHAM, 2026)

APPENDIX C: GLOSSARY

DEFINITION:

Women's health:	As defined by the World Health Organization (WHO) extends far beyond sexual and reproductive health. It encompasses physical and mental health across the entire life-course - from adolescence through older age - and is shaped by the interaction of biological, social, economic, and gender-related factors. This comprehensive, rights-based, life-course understanding forms the foundation of this framework (World Health Organization, 1946).
Mental Health:	"Mental health, a core pillar of this work, is defined by the WHO as "a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community (World Health Organization, 2021).
Well-being:	"Well-being is a positive state experienced by individuals and societies. Similar to health, it is a resource for daily life and is determined by social, economic and environmental conditions. Well-being encompasses quality of life and the ability of people and societies to contribute to the world with a sense of meaning and purpose." (World Health Organization, 2021)
Workplace Well-Being	(Working definition adopted for this framework and informed by WHO, ILO, and recognized occupational health standards): The physical, psychological, and social conditions that enable employees to thrive.
Psychological Safety	(working definition adopted for this framework and informed by WHO, ILO, and recognized occupational health standards): A workplace environment in which individuals feel safe to express concerns and seek support without fear of negative consequences.
Burnout	(working definition adopted for this framework and informed by WHO, ILO, and recognized occupational health standards): A syndrome resulting from chronic workplace stress characterized by exhaustion, cynicism, and reduced effectiveness.
Presenteeism	(working definition adopted for this framework and informed by WHO, ILO, and recognized occupational health standards): Reduced productivity while attending work despite illness or mental distress.

APPENDIX C: GLOSSARY

DEFINITION:

Psychosocial Risk Factors

(working definition adopted for this framework and informed by WHO, ILO, and recognized occupational health standards): Organizational and social conditions that influence mental health and well-being.

Menopause:

The permanent cessation of menstruation resulting from the loss of ovarian follicular activity. This transition is clinically diagnosed after 12 consecutive months of amenorrhea (absence of menstruation) without any other pathological or physiological cause. It is a natural biological process, though it can be induced surgically or chemically. Symptoms including physical, psychological and emotional-related symptoms may occur in the time leading up to ('perimenopause') and after ("postmenopause") menopause (International Menopause Society, n.d.).

Perimenopause:

The transitional period leading up to menopause, characterized by irregular menstrual cycles and varying hormonal levels, often accompanied by physical and psychological (International Menopause Society, n.d.).

Universal health coverage (UHC):

All people have access to quality health services - including prevention, health care, rehabilitation, and palliative care - without discrimination on social, cultural, economic, or other grounds (World Health Organization, n.d.-b).

Right to Health:

Inclusive right that includes access to timely and appropriate healthcare, including facilities, goods and services that are available, accessible, acceptable and of quality. It also encompasses the underlying determinants of health, such as safe and adequate food, nutrition and housing, safe drinking water and sanitation and health related health - related information (United Nations, 1966a).

Life-course Approach:

A conceptual framework that recognizes that health outcomes are the result of cumulative experiences and exposures throughout a person's entire life, from preconception through childhood, adolescence, adulthood, and old age (World Health Organization, n.d.-c).

APPENDIX C: GLOSSARY

DEFINITION:

Gender-responsive Health Systems:

Health systems that actively recognize and address the different health needs, barriers, and social realities of women, men, and gender-diverse people, ensuring that services are designed and delivered to eliminate gender-based inequalities (UN Women & World Health Organization, 2020).

Health-in-All-Policies (HiAP):

An approach to public policy across sectors that systematically takes into account the health implications of policy decisions, aiming to improve population health and health equity by addressing the social determinants of health (World Health Organization, 2014).

Non-communicable Diseases (NCDs):

Chronic diseases that are not passed from person to person, such as cardiovascular diseases, cancers, chronic respiratory diseases, and diabetes. These are often driven by a combination of genetic, physiological, environmental, and behavioral factors (World Health Organization, 2023b).

Human Papillomavirus (HPV):

A group of related viruses that can be transmitted through skin-to-skin contact. While many HPV infections are cleared by the body, high-risk strains of the virus are the primary cause of cervical cancer and several other types of cancers. Prevention is primarily achieved through vaccination and regular screening for precancerous lesions (World Health Organization, 2023a).

Social Determinants of Health (SDOH):

The non-medical factors - including the conditions in which people are born, grow, live, work, and age - that influence health outcomes. These include socioeconomic status, education, neighborhood environment, and social support networks (World Health Organization, n.d.-d).

UN Human Rights Framework (Bodily Autonomy & Health):

The principle that every individual has the right to make autonomous decisions about their own body and health, free from coercion, violence, or discrimination. This framework is upheld by the *Universal Declaration of Human Rights* and the *International Covenant on Civil and Political Rights* (United Nations, 1948, 1966b).

APPENDIX D: KEY REFERENCE SOURCES

Appendix D contains the Working Group's designated key reference sources.

Ellingrud, K., Pérez, L., Petersen, A., & Sartori, V. (2024). Closing the women's health gap: A \$1 trillion opportunity to improve lives and economies. McKinsey Health Institute.

<https://www.mckinsey.com/mhi/our-insights/closing-the-womens-health-gap-a-1-trillion-dollar-opportunity-to-improve-lives-and-economies#/>

European Society of Cardiology. (2025). Clinical practice guidelines for cardiovascular health. <https://www.escardio.org/Guidelines2035>

Hawkes, S., Sy, E. A., Barker, G., Baum, F. E., Buse, K., et al. (2025). Achieving gender justice for global health equity: The Lancet Commission on gender and global health. *The Lancet*, 405(10487), 1373-1438. [https://doi.org/10.1016/S0140-6736\(25\)00488-X](https://doi.org/10.1016/S0140-6736(25)00488-X)

International Menopause Society. (n.d.). Global standards and definitions for menopausal health. <https://www.imenopause.org>

Mental Health Commission of Canada. (n.d.). National standard for psychological health and safety in the workplace. <https://mentalhealthcommission.ca/workplace/>

NHS Scotland. (n.d.). Menopause and menstrual health policy overview. <https://workforce.nhs.scot/policies/menopause-and-menstrual-health-policy-overview/menopause-and-menstrual-health-policy/>

Scott, J., Hancock, J., Rogers, M., et al. (2026). Menopause and the healthcare workforce: A scoping review and stakeholder consultation. *BMC Health Services Research*, 26, 286. <https://doi.org/10.1186/s12913-025-13906-z>

U.S. Surgeon General. (2025). Framework for workplace mental health and well-being. U.S. Department of Health and Human Services. <https://www.hhs.gov/sites/default/files/workplace-mental-health-well-being.pdf>

WHAM. (2026). The business case for women's health investment: 2026 WHAM report. <https://whamnow.org/wp-content/uploads/2026/01/Jan-5-WHAM-Report-2026.pdf>

World Health Organization. (n.d.). Global health observatory (GHO) data repository. <https://www.who.int/data/gho>

World Health Organization. (2023). Gender, climate change and health. <https://www.who.int/publications/i/item/9789241508186>

World Health Organization. (2021). Promoting well-being. <https://www.who.int/activities/promoting-well-being>

World Health Organization & International Labour Organization. (2022). WHO guidelines on mental health at work. <https://www.who.int/publications/i/item/9789240053052>

APPENDIX E: CORE G20 MONITORING INDICATORS (RECOMMENDED SET)

The following core indicators are proposed for harmonized G20 monitoring. Additional supplementary indicators may be used by countries depending on national data availability and system maturity.

POLICY AREA	CORE INDICATOR	DEFINITION / MEASUREMENT
Universal Health Coverage & Access	Universal Health Coverage (UHC) Service Coverage Index	Composite WHO indicator measuring coverage of essential health services
	Unmet healthcare needs (women)	% of women reporting inability to access needed care
	Financial hardship due to healthcare expenditure	% of women experiencing catastrophic or impoverishing health spending
	Maternal mortality ratio	Maternal deaths per 100,000 live births
	Cervical and breast cancer screening coverage	% of eligible women screened according to national guidelines
Equitable Access & Health System Performance	Geographic access to health services	% of women within 30 minutes of primary healthcare facility
	Income-related health access gap	Difference in service utilization between highest and lowest income quintiles
	Respectful and quality care index	% of women reporting respectful, non-discriminatory care
	Women's autonomy in healthcare decision-making	% of women reporting ability to independently make health decisions
Women's Mental Health & Workplace Well-being	Female labor force participation rate	% of working-age women in employment or active job seeking
	Female workforce retention rate	% of women remaining in employment over a defined period
	Mental health prevalence (women)	Prevalence of depression, anxiety, and stress-related disorders
	Workplace burnout prevalence	% of women reporting burnout symptoms linked to work
	Mental health-related absenteeism	% of work absence days attributed to mental health conditions

APPENDIX E: CONTINUED

The following core indicators are proposed for harmonized G20 monitoring. Additional supplementary indicators may be used by countries depending on national data availability and system maturity.

POLICY AREA	CORE INDICATOR	DEFINITION / MEASUREMENT
Workplace Environment & Productivity	Employer mental health standards coverage	% of employers implementing workplace mental health standards
	Psychological safety index	Employee-reported measure of workplace psychological safety
	Workplace satisfaction / engagement score	Standardized employee engagement survey results
	Return of investment of workplace mental health interventions	Economic return per \$1 invested in workplace mental health programs
Menopause & Life-course Health	National menopause clinical guideline adoption	Existence of national clinical guidelines (Yes/No or % coverage)
	Healthcare provider menopause training coverage	% of clinicians trained in menopause management
	Waiting time for menopause services	Average time to access specialist care
	Workforce retention (women aged 45–60)	Employment retention rate in midlife female cohort
	Patient-reported menopause care satisfaction	% of women satisfied with menopause-related healthcare
Health System Capacity & Outcomes	Gender gap in healthy life expectancy	Difference in healthy life expectancy between men and women
	Preventable disease burden in women	Rate of avoidable morbidity/mortality in women
	Availability of women's health services	Density of women's health facilities per population

APPENDIX F: ADDITIONAL INDICATORS

AREA	ADDITIONAL INDICATOR	PURPOSE
Access & Equity	Percentage of women using preventive screening services	Tracks early detection uptake
	Digital access to health services	% of women using telehealth / digital care platforms
	Rural vs urban health outcome gap	Measures geographic inequality
Mental Health	Caregiving burden index	Measures unpaid care workload impact
	Workplace discrimination or harassment prevalence	Structural determinant of mental health
Workplace Well-being	Employer flexibility index	Availability of flexible working arrangements
	Menopause workplace policy adoption rate	% of employers with formal menopause policies
Menopause	Age at workforce exit (women 45-60)	Captures early exit from labor market
	Hormone therapy / treatment access rate	Measures clinical treatment uptake
System Resilience	Health workforce gender balance in leadership	% women in senior health leadership roles
	Health expenditure efficiency (women's health outcomes per spend)	Macro-level efficiency measure
Data & Monitoring	Availability of sex-disaggregated health data	% of national health datasets disaggregated by sex

APPENDIX G: CROSS-CUTTING AREAS WITH OTHER WORKING GROUPS

EDUCATION, STEAM, DIGITAL AND AI (ESDA)

Ensure that digital health and AI health tools protect women's agency, privacy, and bodily autonomy, while addressing bias in diagnostics, reproductive health data, and access to telehealth.

Cyber-Safe Intimate Health Records - Reproductive health data (abortion, contraception, miscarriage, sexual history) encrypted with zero-access guarantees, leveraging emerging technologies to enhance and protect medical confidentiality standards.

CARE

Promote the overall reduction and equal redistribution of unpaid care work to reduce the unpaid care gap by 35% by 2035 through government policies that address harmful social norms and encourage co-responsibility in caregiving and domestic work. This includes increasing paid parental leave and childcare services to close the childcare policy gap by 35% by 2035.

PLANET

AI & Innovation: AI for health risk mapping and disaster health preparedness

Water Resilience and Management: Sustainable and affordable clean water and sanitation access; gender-differentiated health outcomes; water contamination post-flood, including through damaged sanitation infrastructure; air quality post-wildfire

Infrastructure & Nature-Based Resilience: Weather-resilient primary healthcare facilities

Preparedness: Health insurance disruption in disasters; mental health impacts of disaster trauma

SAFETY AND SECURITY

Adopt, fully fund, and enforce comprehensive legislation to protect women and girls from all forms of violence in the family, workplace, and all areas of social life. This includes homes, public spaces, transit systems, communities, and digital environments. Investments should support, among other areas, health.

APPENDIX H: STRATEGIC ALIGNMENT MATRIX - CONNECTING PRIORITIES, POLICY, EVIDENCE, AND METRICS

This matrix provides a visual mapping of the framework's logic, linking the overarching priority areas to specific policy recommendations, the evidentiary basis for those actions, and the core indicators used for monitoring.

PRIORITY AREA	POLICY RECOMMENDATION	EVIDENTIARY BASIS / CASE STUDY REFERENCE	CORE MONITORING INDICATOR (APPENDIX E)
Equal Access to Health Services	Gender-Responsive UHC: Advance toward 90% access to affordable primary care by 2031 (from 2024 baseline)	Ellingrud et al. (2024); Mexico case study; Russia case	study UHC Service Coverage Index; Unmet healthcare needs (women).
	SRHR Rights: Remove discriminatory barriers to SRH services (baseline audit by 2026)	United Nations (1966a): right to bodily autonomy and health	Women's autonomy in healthcare decision-making.
	Maternal Health: Reduce preventable maternal mortality by 30% by 2031 (from 2023 WHO GHO baseline)	World Health Organization (n.d.-a); Mexico case study	Maternal mortality ratio
	NCDs & Cervical Cancer: Scale up HPV vaccination and screening	G20 South Africa HWG agenda; World Health Organization (2023a)	Cervical and breast cancer screening coverage
Mental Health & Workplace Well-being	National Standards: Develop workplace mental health standards	Mental Health Commission of Canada (n.d.); Mentally Healthy Workplaces (n.d.); WHO & ILO (2022)	Employer mental health standards coverage; Psychological safety index
	Employer Implementation: Increase evidence-based programs in medium/large firms by 50% (from 2025 baseline)	Thrive at Work (n.d.); WHO & ILO (2022); Return of investment (ROI) evidence (\$1 invested → \$4 in return)	ROI of workplace mental health interventions
	Workforce Monitoring: Integrate women's mental health into national productivity data (baseline by 2026)	WHO & ILO (2022): 12 billion lost working days annually	Mental health-related absenteeism; Workplace burnout prevalence

APPENDIX H: CONTINUED

PRIORITY AREA	POLICY RECOMMENDATION	EVIDENTIARY BASIS / CASE STUDY REFERENCE	CORE MONITORING INDICATOR (APPENDIX E)
Menopause as a Health & Workforce Priority	Clinical Capacity: National guidance and training for healthcare professionals (2026 baseline assessment)	NHS Scotland (n.d.); Australian Government Dept. of Health (n.d.); Delanerolle et al. (2025)	Healthcare provider menopause training coverage; National guideline adoption.
	Inclusive Workplaces: Implement flexible arrangements and manager training.	Impacts of Menopause (n.d.); NHS Scotland (n.d.)	Workforce retention (women aged 45–60).
	Research & Data: Increase investment in menopause-specific medical research	WHAM (2026); evidence of underfunding relative to prevalence.	Patient-reported menopause care satisfaction
Cross-Cutting: Data & Research	Sex-Disaggregated Data: Mandate sex-disaggregated data across all health datasets.	WHAM (2026); Ellingrud et al. (2024): "Gender Data Gap" analysis.	Availability of sex-disaggregated health data (Appendix F).

APPENDIX I: WORKING GROUP ACKNOWLEDGEMENTS

We would like to express our gratitude to the following members of the W20 Advancing Women's Health Working Group who contributed to this document:

- Bettina Pfleiderer, W20 EU Head of Delegation, Co-Chair of Advancing Women's Health Working Group
- Katie Donohoe, W20 USA Delegate, Chair of Advancing Women's Health Working Group
- Kathleen Riach, W20 United Kingdom Delegate
- Mabel Bianco, W20 Argentina Head of Delegation
- Sherry McAllister, U.S. Advisory Board Member to the W20 delegation
- Carolin Ausserer, W20 German Co-Head of Delegation

We would also like to thank Olga Gerova, the W20 Russian delegate, for providing the Russian case study in Appendix B.1. Our knowledge partners, Kim Azarelli and Susann Blumenthal, USA W20 delegates, are also thanked for the valuable sources they have provided for Appendix B.4. Finally, we would also like to thank them for holding an expert session on women's health and longevity, which provided important background information on women's health.

REFERENCES

This is the consolidated reference list for all in-text citations used throughout the document. This list complements Appendix D, which contains the Working Group's designated key reference sources.

Arima, M., Edagawa, Y., Suzuki, K., Kawahara, C., Shirato, N., Miwa, Y., & Izumi, M. (2026).

Menopausal symptoms, perceived workplace openness and work productivity among Japanese women: Baseline findings from a large-scale cohort study. *International Journal of Environmental Research and Public Health*, 23(2), 186.
<https://doi.org/10.3390/ijerph23020186>

Australian Government Department of Health and Aged Care. (n.d.). Perimenopause and menopause: Campaign resources.

<https://www.health.gov.au/perimenopause/resources/campaign-resources>

Australian Institute of Health and Welfare. (2025).

Aboriginal and Torres Strait Islander people's preferences for, use of, and access to primary health care 2025. Australian Government.
<https://www.aihw.gov.au/reports/indigenous-australians/first-nations-people-primary-health-care-2025/contents/about>

Bariola, E., Jack, G., Pitts, M., Riach, K., & Sarrel, P. (2017). Employment conditions and work-related stressors are associated with menopausal symptom reporting among perimenopausal and postmenopausal women. *Menopause*, 24(3), 247–251.

<https://doi.org/10.1097/GME.0000000000000751>

Bryson, A., Conti, G., Hardy, R., Peycheva, D., & Sullivan, A. (2022). The consequences of early menopause and menopause symptoms for labour market participation. *Social Science & Medicine*, 293, 114676.

<https://doi.org/10.1016/j.socscimed.2021.114676>

Chisholm, D., Sweeny, K., Sheehan, P., Rasmussen, B., Smit, F., Cuijpers, P., & Saxena, S. (2016).

Scaling-up treatment of depression and anxiety: A global return on investment analysis. *The Lancet Psychiatry*, 3(5), 415–424.

[https://doi.org/10.1016/S2215-0366\(16\)30131-6](https://doi.org/10.1016/S2215-0366(16)30131-6)

Delanerolle, G., Phiri, P., Elneil, S., Talaulikar, V., Eleje, G. U., Kareem, R., & Lee, J. Y. S. (2025).

Menopause: A global health and well-being issue that needs urgent attention. *The Lancet Global Health*, 13 (2), e196–e198.

[https://doi.org/10.1016/s2214-109x\(24\)00528-x](https://doi.org/10.1016/s2214-109x(24)00528-x)

de Oliveira, C., Saka, M., Bone, L., & Jacobs, R.

(2023). The role of mental health on workplace productivity: A critical review of the literature.

Applied Health Economics and Health Policy, 21(2), 167–193. <https://doi.org/10.1007/s40258-022-00761-w>

Dintakurti, N., Kalyanasundaram, S., Jha, P., & Talaulikar, V. (2022). An online survey and interview of GPs in the UK for assessing their satisfaction regarding the medical training curriculum and NICE guidelines for the management of menopause. *Post Reproductive Health*, 28(3), 137–141.

<https://doi.org/10.1177/20533691221106011>

Ellingrud, K., Pérez, L., Petersen, A., & Sartori, V.

(2024). Closing the women's health gap: A \$1 trillion opportunity to improve lives and economies. McKinsey Health Institute.

<https://www.mckinsey.com/mhi/our-insights/closing-the-womens-health-gap-a-1-trillion-dollar-opportunity-to-improve-lives-and-economies#/>

REFERENCES

- European Society of Cardiology. (2025). Clinical practice guidelines. <https://www.escardio.org/Guidelines>
- Faubion, S. S., Enders, F., Hedges, M. S., Chaudhry, R., Kling, J. M., Shufelt, C. L., Kapoor, E., & colleagues. (2023). Impact of menopause symptoms on women in the workplace. *Mayo Clinic Proceedings*, 98(6), 833-845. <https://doi.org/10.1016/j.mayocp.2023.02.022>
- G20. (2025). G20 Johannesburg Leaders' Declaration. Johannesburg, South Africa. <https://www.g20.utoronto.ca/2025/251122-declaration.html>
- Hawkes, S., Sy, E. A., Barker, G., Baum, F. E., Buse, K., et al. (2025). Achieving gender justice for global health equity: The Lancet Commission on gender and global health. *The Lancet*, 405 (10487), 1373-1438. [https://doi.org/10.1016/S0140-6736\(25\)00488-X](https://doi.org/10.1016/S0140-6736(25)00488-X)
- Impacts of menopause: Health and economic impacts. (n.d.). <https://impactsofmenopause.com/>
- International Menopause Society. (n.d.). Global standards and definitions for menopausal health. <https://www.imenopause.org>
- Jacques, O., & Noel, A. (2022). The politics of public health investments. *Social Science & Medicine*, 309, 115272. <https://doi.org/10.1016/j.socscimed.2022.115272>
- Liss, J., Chesnokova, A., & Allen, J. T. (2024). Unspoken and untaught: Addressing the gap in menopause education. *Current Obstetrics and Gynecology Reports*, 13(4), 281-288. <https://doi.org/10.1007/s13669-024-00404-y>
- Menopause Café. (n.d.). <https://www.menopausecafe.net/>
- Menopause research is globally underfunded. It's time to change that. (2025). *Nature*, 637(8047), 763. <https://doi.org/10.1038/d41586-025-00150-y>
- Mental Health Commission of Canada. (n.d.). National standard for psychological health and safety in the workplace. <https://mentalhealthcommission.ca/workplace/>
- Mentally healthy workplaces initiative. (n.d.). Australian Government. <https://mentallyhealthyworkplaces.gov.au/>
- NHS Scotland. (n.d.). Menopause and menstrual health policy overview. <https://workforce.nhs.scot/policies/menopause-and-menstrual-health-policy-overview/menopause-and-menstrual-health-policy/>
- Pan American Health Organization. (n.d.). Mexico. <https://www.paho.org/en/mexico>
- Ouahid, H., Sebbani, M., Cherkaoui, M., Amine, M., & Adarmouch, L. (2025). The influence of gender norms on women's sexual and reproductive health outcomes: A systematic review. *BMC Women's Health*, 25(1), 224. <https://doi.org/10.1186/s12905-025-03768-2>
- Riach, K., Lee, M., & Mavromati, K. (2023). Advancing Menopause and Menstrual Health in Organisations (AMMInO): A national study of employees in health and social care. University of Glasgow. https://www.gla.ac.uk/media/Media_1016351_smxx.pdf
- Scott, J., Hancock, J., Rogers, M., et al. (2026). Menopause and the healthcare workforce: A scoping review and stakeholder consultation. *BMC Health Services Research*, 26, Article 286. <https://doi.org/10.1186/s12913-025-13906-z>

REFERENCES

- Specialized women's health care centers [PDF]. (n.d.). <http://www.sgal.bgu.ru/getfiles.ashx?p=Prep%5C00027000%5C00027560/Полный%20текст%5C228-234.pdf>
- Thrive at work programme. (n.d.). <https://www.thriveatwork.org.uk/>
- UN Women, & World Health Organization. (2020). *Gender-responsive health systems: Framework for action*.
- United Nations. (1948). Universal Declaration of Human Rights. <https://www.un.org/en/about-us/universal-declaration-of-human-rights>
- United Nations. (1966a). International Covenant on Economic, Social and Cultural Rights. <https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights>
- United Nations. (1966b). International Covenant on Civil and Political Rights. <https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-civil-and-political-rights>
- U.S. Surgeon General. (2025). Framework for workplace mental health and well-being. U.S. Department of Health and Human Services. <https://www.hhs.gov/sites/default/files/workplace-mental-health-well-being.pdf>
- Remes, O., Brayne, C., van der Linde, R., & Lafortune, L. (2016). A systematic review of reviews on the prevalence of anxiety disorders in adult populations. *Brain and Behavior*, 6(7), e00497. <https://doi.org/10.1002/brb3.497>
- Warren, A., Garrett, K., & Frame, L. A. (2025). Disparities in women's health and clinical considerations from a translational science perspective: A narrative review and framework for future directions. *Women's Health*, 21, 17455057251399009. <https://doi.org/10.1177/17455057251399009>
- WHAM. (2026). The business case for women's health investment: 2026 WHAM report. <https://whamnow.org/wp-content/uploads/2026/01/Jan-5-WHAM-Report-2026.pdf>
- Women's Health W20 Recommendations Adopted into G20 Leaders' Declarations (2015–2024) <https://women20.org/wp-content/uploads/2025/10/FINAL-10-Year-W20-Report-29-September-2025-.pdf>
- World Health Organization. (1946). Constitution of the World Health Organization. Preamble. Geneva: WHO. <https://www.who.int/about/governance/constitution>
- World Health Organization. (2023a). Cervical cancer [Fact sheet]. <https://www.who.int/news-room/fact-sheets/detail/cervical-cancer>
- World Health Organization. (2023b). Noncommunicable diseases [Fact sheet]. <https://www.who.int/news-room/fact-sheets/detail/noncommunicable-diseases>

REFERENCES

World Health Organization. (2023c). Gender, climate change and health. <https://www.who.int/publications/i/item/9789241508186>

World Health Organization. (2024). Mental health at work. <https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work>

World Health Organization. (n.d.-a). Global health observatory (GHO) data repository. <https://www.who.int/data/gho>

World Health Organization. (n.d.-b). Universal health coverage (UHC). <https://www.who.int/health-topics/universal-health-coverage>

World Health Organization. (n.d.-c). Framework to implement a life course approach in practice. <https://www.who.int/publications/i/item/9789240112575>

World Health Organization. (n.d.-d). Social determinants of health. <https://www.who.int/health-topics/social-determinants-of-health>

World Health Organization. (n.d.-e.). Mental health. <https://www.who.int/news-room/fact-sheets/detail/mental-health>

World Health Organization. (n.d.-f). Mexico. Global Health Observatory. <https://www.who.int/data/gho/data/countries/country-details/GHO/mexico>

World Health Organization, & International Labour Organization. (2022). WHO guidelines on mental health at work. <https://www.who.int/publications/i/item/9789240053052>

07 PLANET - EARTH, AIR, WATER & SUN

This chapter provides policymakers and leaders with practical guidance and identifies key areas for action to advance equality for women and girls globally.



Chapter Content:

Introduction, Frameworks, Case Studies, Metrics,
Recommendations, Acknowledgements, and Appendices



I CHAPEAU — INTERNATIONAL FRAMEWORK AND AUTHORITY

The W20 is an official engagement group of the G20, established to advise G20 member governments on policies related to the economic empowerment of women. The 2026 G20 agenda, under U.S. leadership, is organized around fostering innovation in AI and other emerging technologies, promoting economic prosperity, and ensuring energy abundance and security. The Planet Working Group therefore focuses on innovation and AI to close the protection gap and improve disaster resilience.

Extreme weather events are increasing in frequency and severity, with devastating economic consequences. Women, who carry a disproportionate share of household, care and food-security responsibilities in their communities, are an underutilized resource in disaster mitigation, preparedness, response and recovery. A single extreme weather event, or a slow-onset disaster such as prolonged drought, can reverse years or decades of social and economic development gains. Women-owned enterprises are more likely to be located in hazard-prone areas and less likely to access post-disaster recovery resources; the cost is measured not only in property losses but in livelihoods ended and economic trajectories permanently altered.

The global insurance market reflects this strain directly. The global weather catastrophe protection gap – the difference between economic losses and the amount covered by insurance – widened to US\$424 billion in 2025, with insurance penetration in emerging markets remaining far below advanced-market levels.¹ Closing this gap will require more than continued growth in traditional insurance coverage alone; it requires innovation-driven approaches that address the needs of women, including those who are uninsurable because of structural barriers, as well as other disaster risk-management strategies that reduce mortality, economic loss and infrastructure damage.

This framework builds on the Sendai Framework for Disaster Risk Reduction 2015-2030, the primary global instrument for disaster risk reduction, and its associated Gender Action Plan, which identifies gender-based barriers to receiving and acting on risk information, and to accessing recovery finance, as a persistent gap in DRR implementation.² The recommendations that follow translate that gap into specific, actionable considerations for G20 governments.

II RELEVANT INTERNATIONAL FRAMEWORKS

The Sendai Framework for Disaster Risk Reduction 2015-2030 (UNDRR) is the primary international instrument for disaster risk reduction and a

successor to the Hyogo Framework for Action, establishing the global architecture for DRR. Sendai was adopted by all UN member states, including all G20 countries.

The following frameworks are also taken into consideration:

- EPA Water Reuse Action Plan (WRAP) – U.S. federal framework for water resilience and reuse, directly relevant to this working group's water theme.
- Paris Agreement and Glasgow Climate Pact – international climate frameworks establishing the context for disaster risk as a growing global challenge.
- G20 Brazil 2024 Call to Action on Drinking Water, Sanitation, and Hygiene (WASH) – legacy framework connecting water access to women's health, economic participation, and disaster resilience.
- UN Sustainable Development Goals, particularly SDG 1 (No Poverty), SDG 5 (Gender Equality), SDG 6 (Clean Water), SDG 8 (Decent Work), SDG 11 (Sustainable Cities), SDG 13 (Climate Action), and SDG 15 (Life on Land).

The W20's mandate to advance women's economic empowerment intersects with disaster preparedness and resilience at every level: from household to enterprise, from community to the G20 economies.

III SUMMARY OF KEY RECOMMENDATIONS

Extreme weather disasters caused global economic losses exceeding US\$300 billion in nine of the past ten years.³ Disaster preparedness and resilience are therefore critical to women's economic

empowerment: women and girls are disproportionately affected by disasters, yet remain under-represented in resilience planning, recovery financing and economic continuity measures. The W20 asks G20 countries to consider:

- **AI & Innovation for Preparedness and Recovery:**

Leverage AI and Earth-observation technology for early warning, enable access to finance and make individualized, real-time disaster risk assessment viable at a scale and cost previously unavailable – closing the protection gap in ways traditional insurance and financial tools alone cannot achieve.

- **Resilient Water Security and Sanitation:**

Invest in decentralized, climate-resilient water and sanitation infrastructure and development-focused WASH policy that drives equity and durability– not emergency-only measures – to close the acceleration gap the UN estimates is needed to meet 2030 water and sanitation targets and improve disaster preparedness.

- **Infrastructure & Nature-Based Resilience:**

Consider gender-responsive standards in public infrastructure investment and scale nature-based solutions –wetland restoration and land rehabilitation – as cost-effective complements to built infrastructure.

- **Preparedness, Recovery & Economic Continuity:**

Promote inclusion of contingent finance – such as insurance, precautionary saving, disaster grants and other risk-sharing mechanisms – in financial literacy programs, recognizing that rapid recovery depends on advance access to contingent finance.



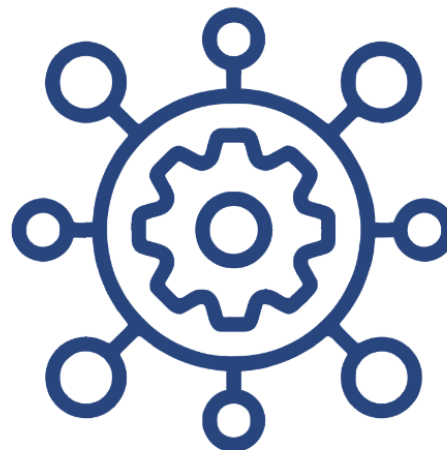
IV FRAMEWORK (THEMES)

Disaster preparedness and resilience not only protect communities, but also provide economic growth opportunities. Resilient enterprises qualify for better insurance coverage at lower premiums, meet the business-continuity requirements of large-enterprise and government procurement programs, and are better positioned to access credit, attract investment, and participate in supply chains – including those being reshored post-COVID. The recommendations below are organized around four themes that cut across the other W20 working groups and respond to the 2026 U.S. G20 Presidency priorities.

1 AI & Innovation for Preparedness and Recovery

According to the UN Gender Action Plan for the Sendai Framework, gender-based barriers to shaping, receiving and acting on risk communications can mean that women do not always benefit equally from early warning systems.⁴ AI and Earth-observation technologies are transforming the economics of disaster risk assessment, making individualized, real-time risk information viable at a scale and cost previously out of reach – a shift UNDRR, the global private-sector engagement group ARISE, and NASA have jointly identified as one of the most significant recent advances in disaster risk reduction.⁵

FRAMEWORKS



G20 countries should consider:

- Deploying AI-enabled early warning and disaster information platforms that deliver alerts in local languages via low-bandwidth channels (SMS, USSD, voice alerts, community radio, WhatsApp) and that do not require high-end smartphones, so warnings reach women in rural communities, not only urban smartphone users.
- Adopting innovation-friendly frameworks for open-source AI tools for disaster risk assessment and mitigation planning, including tools that map and prioritize high-risk, female-headed households for rapid emergency assistance deployment, and to increase the resilience of infrastructure, such as AI-enabled leak detection for water systems.
- Funding community-level digital literacy programs so women can access, interpret and act on risk information, and training women as accredited community information officers and first responders.
- Requiring that AI risk models used in public disaster management are trained on gender-disaggregated data and audited for bias, so resource allocation does not systematically overlook women-headed households – a safeguard informed by documented cases in which disaster-risk models trained on data from well-mapped, higher-income areas underperformed in lower-income and rural communities.⁶
- Using AI and Earth-observation data for anticipatory action – triggering pre-arranged finance and supply pre-positioning ahead of forecast droughts, floods and storms – with women's organizations recognized as first-mile distribution partners.
- Deploying AI-assisted damage assessment and digital claims processing to accelerate payouts to women-owned enterprises and households, cutting recovery times from months to days.

- Combining AI, satellite imagery and demographic data to map damage and safe zones in real time, and to monitor supply chain blockages so emergency goods and services reach female-headed community hubs.
- Building national, interoperable beneficiary registries, with strong privacy safeguards, so post-disaster social protection reaches women directly rather than only through male heads of household.

2 Resilience: Water Security and Sanitation

Today, 380 million women and girls live with high or critical water stress, a number projected to increase to 674 million by 2050¹. The UN's 2026 SDG 6 Synthesis Report finds that closing the gap in safely managed water and sanitation access by 2030 would require roughly an eightfold acceleration in current rates of progress on drinking water and a sixfold acceleration on sanitation – with most countries lacking adequate revenue mechanisms to sustain the infrastructure investment this requires.⁷ Water security is inseparable from disaster resilience: flooding, drought and storm damage routinely disrupt water and sanitation infrastructure, and post-flood water contamination – including cholera outbreaks – is often the largest public-health risk of a storm event, not the storm itself.⁸

G20 countries should consider:

- Prioritizing investment in decentralized, climate-resilient water infrastructure – water reuse, boreholes with solar pumping, solar-powered water purification, rainwater harvesting, storage reservoirs and greywater reuse – particularly in water-stressed rural and peri-urban communities, reducing both the time burden and safety risks of long-distance water collection, which fall disproportionately on women and girls.
- Incorporating disaster risk reduction and contingency planning directly into water and WASH policy, reflecting both infrastructure and systems that promote durable water and sanitation access, and development-focused infrastructure investments rather than emergency-only measures.
- Supporting professional local water and sanitation management entities and empowered community-based water user committees with meaningful women's representation and statutory roles in governance, tariffing and maintenance of community water schemes and sanitation systems.
- Integrating flood and drought risk into all municipal water planning, with ring-fenced maintenance budgets so infrastructure survives beyond the initial project funding cycle.
- Recognizing sanitation work as a high-risk, frequently underregulated occupational category – with elevated pathogen exposure – and extending occupational safety standards and decent-work protections to sanitation workers.
- Reforming land governance policies to secure formal land ownership and use rights for rural women, as the foundation for drought-adaptation investment, credit access, long-term climate-smart farming, and access to WASH.
- Scaling climate-smart, drought-resilient agriculture – drought-tolerant seed varieties delivered through women's cooperative networks, drip and solar-powered irrigation, and soil-moisture conservation – targeted at women smallholder farmers, and improving equitable water distribution for household, agriculture, and productive uses.

¹UNEP-DHI, GWP and UN Women, 2025. [Mainstreaming gender equality in water resources management: Global status and 7 pathways to progress](#).

- Developing heat-health action plans that account for women's exposure as outdoor workers, informal traders and caregivers, including shaded market infrastructure and adjusted working-hour guidance during extreme heat.

The appendix presents case studies from selected G20 countries to share lessons learned as a basis for discussion.

3 Infrastructure & Nature-Based Resilience

Investment in climate-resilient infrastructure pays for itself many times over: comparative assessments across twelve countries find that avoided losses and co-benefits from adaptation measures typically outweigh upfront costs by a factor of up to ten, measured over a ten-year period.⁹ Nature-based solutions – protecting and restoring the ecosystems that serve as natural flood and drought defenses – are increasingly recognized as a cost-effective complement to built infrastructure, not a substitute for it.¹⁰

G20 countries should consider:

- Implementing Gender-Responsive Budgeting (GRB) for public infrastructure investment, alongside gender-responsive design standards in all publicly funded infrastructure – clinics, schools, shelters, roads, energy and ICT – including safety, lighting, sanitation and accessibility criteria, and applying resilience standards (flood, wind, fire and heat ratings) to new builds.
- Requiring disaster evacuation shelters to be built with private, secure sanitation facilities and well-lit pathways, to mitigate the risk of gender-based violence during displacement.
- Prioritizing the climate-proofing of social infrastructure that women depend on most: weather-resilient primary healthcare facilities, early childhood development centers and food distribution points.
- Scaling afforestation, reforestation, wetland restoration and land rehabilitation programs that employ women as paid ecosystem stewards, linking restoration work to revenue that flows to community trusts with women in governance roles.
- Protecting and restoring natural buffers – mangroves, wetlands, dune systems and vegetated catchments – as cost-effective flood and drought defenses, recognized and funded within national disaster risk reduction budgets.
- Securing women's land tenure and use rights as a precondition for nature-based investment, so women can participate in, and benefit from, long-term restoration economies.

The appendix presents case studies from selected G20 countries to share lessons learned as a basis for discussion.

4 Preparedness, Recovery & Economic Continuity

Disasters are not gender-neutral: women experience higher mortality, slower asset recovery, and greater exposure to violence and economic loss in their aftermath.¹¹ Economic continuity – the ability of essential services, enterprises and incomes to keep functioning through shocks – depends directly on preparedness and on access to contingent finance, of which insurance is one tool among several, alongside precautionary savings and other risk-financing mechanisms.

Community-based risk-sharing mechanisms work by pooling risk across members whose shocks happen at different times. That logic breaks down in a disaster: when a flood or drought hits an entire community at once, every member needs support simultaneously, and there is no unaffected majority left within the group to draw on. Formal insurance and reinsurance solve this by pooling risk across regions unaffected by the same event – the diversification a single community's mutual fund cannot provide on its own. G20 countries should consider strengthening these mechanisms with reinsurance or other capital backstops.

1. Insurance and Risk Transfer Financing

- Recognizing community-based risk-sharing mechanisms as legitimate distribution and aggregation infrastructure for insurance, with proportionate microinsurance licensing that formalizes rather than displaces community risk-sharing, and developing micro-insurance products distributed through these existing channels with simplified documentation requirements.
- Subsidizing and scaling gender-intentional parametric and index-based insurance (drought, flood, heat and livestock cover) that triggers instant payouts to women's mobile wallets when predefined climate markers are crossed, backstopped by parametric reinsurance and instruments so international capacity carries the covariate risk informal pools cannot.¹
- Requiring national insurance regulators to collect and publish gender-disaggregated data on coverage, claims and payouts, and to remove discriminatory underwriting practices.

The global natural catastrophe protection gap widened to US\$424 billion in 2025, and insurance penetration in emerging markets remains far below advanced-market levels, leaving newly accumulated exposure in the fastest-growing economies almost entirely uninsured.¹³ Closing this gap requires expanding access to formal risk transfer, not only relying on its steady but comparatively slow growth to catch up with rising exposure on its own.

2. Financial Literacy and Pre-Disaster Risk Financing

- Promoting financial literacy programs that help women-owned enterprises and households understand and access pre-disaster risk-financing tools – including insurance, precautionary savings, and other contingency-finance mechanisms. Disaster recovery research consistently finds a binary pattern: businesses that resume operations quickly tend to recover fully, while those that cannot are disproportionately likely to close permanently.

Rapid recovery is not a matter of luck – it depends on advance preparedness, particularly on whether a business has arranged access to contingent finance before a disaster strikes.

- Incorporating disaster contingency planning and risk-financing literacy into existing entrepreneurship and financial-education curricula, reducing reliance on post-disaster government relief.

Recovery planning under this theme should be read alongside the Care Economy working group's recommendations on emergency childcare, eldercare and psychosocial support, and the Decent Work working group's recommendations on energy resilience, both cross-referenced in the alignment matrix (Appendix A). The appendix presents cross-cutting areas with other working groups and case studies from selected G20 countries to share lessons learned as a basis for discussion.



V ENDNOTES

1. Swiss Re Institute, Growing Exposure: Closing the Protection Gap (2026). 2. UNDRR, UNFPA and UN Women, Gender Action Plan to Support Implementation of the Sendai Framework for Disaster Risk Reduction 2015–2030 (2024). 3. AON, 2026 Climate and Catastrophe Insight. 4. UN Gender Action Plan for the Sendai Framework (2024), Key Objective 7. 5. UNDRR, ARISE USA and NASA, Use of Technology for Disaster Risk Reduction (2025). 6. Ibid., citing the DAHiTrA building-damage assessment model's underperformance in low-income, informal settlements. 7. UN-Water, SDG 6 Synthesis Report on Water and Sanitation: Scaling Solutions for 2030 and Beyond (2026). 8. Ibid.; working group comment, L. Schechtman. 9. World Resources Institute, cited in MSCI Institute, The Hidden Adaptation Economy (2026). 10. Ibid. 11. UN Gender Action Plan for the Sendai Framework (2024). 12. Accelerating Financial Resilience and Insurance for Young African Women in Agrifood Systems (AFIYA), a Mastercard Foundation-funded program implemented by FSD Africa (2026). 13. Swiss Re Institute, Growing Exposure: Closing the Protection Gap (2026).

APPENDIX A:

CROSS-CUTTING AREAS — WORKING GROUP ALIGNMENT MATRIX

Disaster preparedness and resilience affect every W20 working group. The matrix below maps the four Planet Working Group themes against each working group and the U.S. G20 Presidency priorities, identifying specific points of alignment and collaboration.

WORKING GROUP: AGRICULTURE & FOOD SECURITY

AI & INNOVATION: AI crop monitoring; satellite data for agricultural risk assessment

WATER RESILIENCE & MANAGEMENT:

Drought/flood resilience; water access for irrigation and food security; water management practices

INFRASTRUCTURE & NATURE-BASED RESILIENCE:

Resilient agricultural infrastructure and land rehabilitation supporting food security

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Crop insurance gaps; women farmers underinsured in hazard-prone areas

WORKING GROUP: DECENT WORK

AI & INNOVATION: AI for workplace safety monitoring in hazard-prone environments

WATER RESILIENCE & MANAGEMENT:

Water- and sanitation-sector workers face elevated disaster risk; occupational safety

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Hazard-exposed workers (lower-altitude, outdoor) underinsured; gender-differentiated disaster mortality; women as change agents in implementing solutions.

WORKING GROUP: CARE ECONOMY

AI & INNOVATION: AI tools to assess and plan for care disruption in disasters

WATER RESILIENCE & MANAGEMENT:

Sustainable and safe drinking water and sanitation access critical for care provision

INFRASTRUCTURE & NATURE-BASED RESILIENCE:

Resilient social infrastructure (childcare, eldercare facilities) supporting continuity of care

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Uncompensated home-based care creates invisible risk with no insurance claim on unpaid labor; inclusion of vulnerable populations requiring care (children, aged, disabled persons)

WORKING GROUP: EDUCATION, STEAM & AI

AI & INNOVATION: AI democratizes access to disaster tools for women entrepreneurs; space economy opportunities; early warning systems and communications

WATER RESILIENCE & MANAGEMENT:

STEAM education for water/environmental resilience careers

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Financial literacy gap prevents women from accessing pre-disaster or contingent risk financing, such as insurance

APPENDIX A: CONTINUED

WORKING GROUP: ENTREPRENEURSHIP

AI & INNOVATION: AI-enabled resilience platforms for women entrepreneurs

WATER RESILIENCE & MANAGEMENT:

Water resilience as a business continuity requirement for women-owned enterprises

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Insurance as foundation of capital structure; resilience increases enterprise value and creditworthiness; disaster risk financing; closing the protection gap

WORKING GROUP: SAFETY & SECURITY

AI & INNOVATION: AI early warning systems; real-time flood and disaster alerts

WATER RESILIENCE & MANAGEMENT:

Safe water and sanitation access in disaster shelters and displaced-persons settings; water collection as a security issue for women

INFRASTRUCTURE & NATURE-BASED RESILIENCE:

Securing shelters: private, secure sanitation facilities and well-lit pathways in evacuation shelters

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Insurance for disaster evacuation and shelter; gender-based violence risk in emergencies

WORKING GROUP: ADVANCING WOMEN'S HEALTH

AI & INNOVATION: AI for health risk mapping and disaster health preparedness

WATER RESILIENCE & MANAGEMENT:

Sustainable and affordable clean water and sanitation access; gender-differentiated health outcomes; water contamination post-flood, including through damaged sanitation infrastructure; air quality post-wildfire

INFRASTRUCTURE & NATURE-BASED RESILIENCE:

Weather-resilient primary healthcare facilities

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Health insurance disruption in disasters; mental health impacts of disaster trauma

WORKING GROUP: PLANET EARTH (AI & INNOVATION)

AI & INNOVATION: Earth-observation satellite data; open-source hazard mapping; NASA flood community of practice and SWOT mission

WATER RESILIENCE & MANAGEMENT:

Water reuse (EPA WRAP); G20 Brazil Call to Action on WASH; flood and drought risk reduction

INFRASTRUCTURE & NATURE-BASED RESILIENCE:

Nature-based flood and drought defenses; gender-responsive resilient infrastructure standards

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Protection gap and insurance affordability crisis; reinsurance market retreat from high-risk areas

APPENDIX A: CONTINUED

WORKING GROUP: U.S. G20 PRESIDENCY PRIORITIES

AI & INNOVATION: AI and innovation as an explicit 2026 G20 agenda pillar

WATER RESILIENCE & MANAGEMENT:

Water innovation as a component of infrastructure and energy-transition themes

INFRASTRUCTURE & NATURE-BASED RESILIENCE:

Energy abundance and security; infrastructure investment priorities

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Finance track: insurance affordability as an economic stability issue; supply chain resilience

WORKING GROUP: LEGACY AND CONTINUITY

AI & INNOVATION: Builds on digital transformation priorities from SA 2025 W20; advances women's economic empowerment through scalable digital tools.

WATER RESILIENCE & MANAGEMENT:

Links to South Africa 2025 food security priorities; UK 2027 sustainable agriculture; Brazil 2024 WASH Call to Action

PREPAREDNESS, RECOVERY & ECONOMIC CONTINUITY:

Advances women's financial inclusion through risk recognition



APPENDIX B: CASE STUDIES

This appendix presents case studies from G20 member countries, plus Sri Lanka (for its singular experience), illustrating how disasters affect women's economic empowerment and how countries are advancing resilience through policy,

technology, insurance and risk-financing programs. Case studies remain organized under their own four descriptive themes, which do not map one-to-one onto this document's four unified policy themes in Section 4.

These are abbreviated case studies. Full versions are available upon request.

Cross-reference: Case Study Theme (Insurance & Financial Resilience) → Section 4.1 Theme 2 (AI & Innovation) → Section 4.2. Theme 3 (Water Resilience & Management) → Section 4.4. Theme 4 (DRR & Women's Economic Recovery) → cuts across Section 4.3 and 4.4.

THEME 1: INSURANCE & FINANCIAL RESILIENCE

CASE STUDY 1: UNITED STATES OF AMERICA SMALL BUSINESS DISASTER RESILIENCE AND THE PROTECTION GAP

The U.S. experienced 27 separate billion-dollar disasters in 2024 (\$182.7 billion in damages), including Hurricane Helene (\$78.7 billion). The U.S. Federal Emergency Management Agency reports 43 percent of small businesses never reopen after a major disaster, disproportionately affecting women-owned firms, which are more likely to be sole proprietorships with limited capital reserves. The U.S. Chamber of Commerce Foundation's Ready for Resiliency program has enrolled 3,600+ small business owners for rapid \$5,000 relief grants; every \$1 spent on preparedness avoids \$13 in future losses. Lesson: Closing the small-business insurance-literacy gap is among the highest-leverage investments available to policymakers; this approach can also mitigate moral-hazard risk by incentivizing preparedness.

Themes: Insurance & Financial Resilience; AI & Innovation; Disaster Risk Reduction

Working Group Cross Links: Entrepreneurship; Decent Work; Education, STEAM & AI

References: U.S. Chamber of Commerce Foundation (2025); R4R 2024 Impact Report; NOAA NCEI; EDA Disaster Recovery Program

CASE STUDY 2: MEXICO CATASTROPHE BONDS, COMMUNITY RESPONSE, AND THE GENDER GAP IN DISASTER FINANCE

Mexico pioneered sovereign catastrophe (CAT) bonds, issuing its first in 2006 (US\$290 million) after creating the FONDEN disaster fund in 1996; a 2020 World Bank CAT bond (US\$485 million) has delivered rapid payouts. Yet women in disaster-prone regions – concentrated in agriculture, tourism and informal sectors – face higher mortality and longer recovery, largely disconnected from this sovereign-level innovation. Lesson: parametric and catastrophe-bond mechanisms can be adapted, with simplified triggers, to cover women-owned small enterprises directly.

Themes: Insurance & Financial Resilience; Disaster Risk Reduction; AI & Innovation

Working Group Cross Links: Entrepreneurship; Safety & Security; Agriculture & Food Security

References: Wilson Center (2021); UN CBI (2025); RAND Corporation (2024)

APPENDIX B: CONTINUED

CASE STUDY 3: INDIA SELF-HELP GROUPS, FINANCIAL LITERACY, AND WOMEN'S DISASTER RESILIENCE AT SCALE

India's SEWA (Self-Employed Women's Association) network – grassroots collectives of 10-20 women pooling savings and microcredit – has disbursed ₹1.7 trillion (~US\$20 billion) with a 96-percent-plus repayment rate; women now own 20.5 percent of India's MSMEs. In 2023, SEWA launched parametric heat-stress and flood insurance for women working in the informal sector. Lesson: trusted community institutions can deliver financial literacy and parametric insurance to women excluded from formal finance, at scale.

Themes: Insurance & Financial Resilience; AI & Innovation; Disaster Risk Reduction

Working Group Cross Links: Entrepreneurship; Care Economy; Education, STEAM & AI; Agriculture & Food Security

References: Springer Nature (2025); Harvard International Review (2025); Centre for Science and Environment (2024)

CASE STUDY 4: FRANCE THE CATNAT MODEL AND THE LIMITS OF UNIVERSAL COVERAGE

France's mandatory CatNat disaster-insurance scheme (est. 1982) embeds natural-catastrophe coverage in every property policy via a government-set surcharge, backed by unlimited state reinsurance; it has paid out €61.2 billion since inception, though the scheme has run deficits for nine consecutive years. For entrepreneurs, coverage cannot be declined and requires no insurance literacy – though the flat surcharge burdens small-business startups regardless of risk. Lesson: mandatory, pooled, state-backstopped insurance can substantially reduce the protection gap, though reform linking premiums to resilience investment is needed.

Themes: Insurance & Financial Resilience; Disaster Risk Reduction

Working Group Cross Links: Entrepreneurship; Decent Work; Education, STEAM & AI

References: Caisse Centrale de Réassurance; Hogan Lovells (2025); Sénat français (2024); Munich Re (2025)

CASE STUDY 5: ITALY MANDATORY DISASTER INSURANCE AND THE PROTECTION GAP FOR SMALL BUSINESS

93.9 percent of Italy's municipalities face landslide, flood or coastal erosion risk; the 2023 Emilia-Romagna floods caused €8.5 billion in damage to 16,000 businesses. Italy's 2024 Budget Law responded with Europe's first mandatory disaster-insurance requirement for all registered businesses, phased in by size through 2026. Lesson: mandatory insurance can close the protection gap but must pair with simplified products and financial literacy, so compliance does not itself become a barrier for the smallest, often women-owned, firms.

Themes: Insurance & Financial Resilience; Disaster Risk Reduction

Working Group Cross Links: Entrepreneurship; Decent Work; Education, STEAM & AI

References: IMF Staff Country Report (2025); Lockton (2025); Verisk (2025)

APPENDIX B: CONTINUED

CASE STUDY 6: UNITED KINGDOM FLOOD RE, BUILD BACK BETTER, AND THE INSURANCE PROTECTION GAP

The Environment Agency's 2024 assessment found a 43 percent rise in flood-risk properties (now 4.6 million). The Flood Re scheme makes flood insurance affordable for high-risk households, and its Build Back Better initiative lets homeowners rebuild more resiliently after a claim – but Flood Re covers domestic properties only, leaving women-owned small businesses in flood-prone areas without equivalent coverage. Lesson: the Build Back Better model could be extended to small-business coverage.

Themes: Insurance & Financial Resilience; Disaster Risk Reduction; AI & Innovation

Working Group Cross Links: Entrepreneurship; Decent Work; Safety & Security

References: Flood Re Annual Report 2024-25; UK Parliament EAC (2025); Environment Agency (2024)

THEME 2: AI & INNOVATION FOR PREPAREDNESS AND RECOVERY

CASE STUDY 7: SOUTH KOREA AI AND BIG DATA AS A NATIONAL MODEL FOR DISASTER RISK REDUCTION

A 2026 UNDRR/MOIS/KIPA report documents Korea's AI-driven disaster management: AI-CCTV hazard detection across 6,100+ cameras, mobile-data crowd-density alerts (161 issued, zero casualties since 2022), AI flood forecasting across 223 river locations, and 48-hour-advance landslide prediction. The Safety Stepping Stone app (5.2M+ downloads) offers text-to-speech alerts for hearing-impaired users. Lesson: sustained investment, open data, and inclusive design built in from inception help AI disaster systems reach vulnerable users.

Themes: AI & Innovation; Disaster Risk Reduction; Insurance & Financial Resilience

Working Group Cross Links: Education, STEAM & AI; Entrepreneurship; Safety & Security; Decent Work

References: UNDRR, MOIS & KIPA (2026); Sendai Framework 2015-2030

CASE STUDY 8: JAPAN FROM TRAGEDY TO GLOBAL LEADERSHIP IN DISASTER RISK REDUCTION

The 2011 Tohoku earthquake and tsunami killed 18,000+ and exposed severe gender gaps – women held just 3.6 percent of prefectural disaster-council seats. Sustained advocacy raised representation to 15.7 percent by 2018, and the Sendai Framework, drafted in the disaster's aftermath, now explicitly recognizes women's participation as essential. Lesson: disasters, met with inclusive recovery frameworks, can become inflection points for women's empowerment.

Themes: AI & Innovation; Disaster Risk Reduction; Insurance & Financial Resilience

Working Group Cross Links: Decent Work; Entrepreneurship; Education, STEAM & AI

References: UNDRR; Sasakawa USA (2026); Sendai Framework 2015-2030

APPENDIX B: CONTINUED

CASE STUDY 9: CHINA AI-ENABLED FLOOD RESPONSE AND WOMEN'S MOBILITY RESILIENCE

The 2021 Zhengzhou floods killed 398 and caused US\$16.7 billion in losses. A study of 1.32 billion mobile-signaling records found women, teenagers and older adults had significantly lower mobility resilience during the flood. Lesson: gender-disaggregated mobility data, analyzed via AI, could enable targeted evacuation support for groups shown to move less freely during disasters.

Themes: AI & Innovation; Disaster Risk Reduction; Water Resilience

Working Group Cross Links: Entrepreneurship; Decent Work; Education, STEAM & AI; Safety & Security

References: ScienceDirect (2025); PMC (2023); PMC (2022)

CASE STUDY 10: BRAZIL CEMADEN, COMMUNITY SCIENCE, AND THE 2024 RIO GRANDE DO SUL FLOODS

CEMADEN, Brazil's national early-warning center, monitors 1,038 cities. The 2024 Rio Grande do Sul floods affected 2.4 million people despite accurate advance alerts – but significant weaknesses remained in last-mile delivery. CEMADEN's "Waterproofing Data" program co-produces flood-risk data with residents and schoolchildren, measurably improving neighbor-to-neighbor warning. Lesson: technical excellence is necessary but not sufficient without gender-responsive last-mile communication.

Themes: AI & Innovation; Disaster Risk Reduction; Water Resilience; Insurance & Financial Resilience

Working Group Cross Links: Entrepreneurship; Agriculture & Food Security; Safety & Security; Advancing Women's Health

References: ScienceDirect (2025); UN OCHA (2024); UKRI/CEMADEN Project

CASE STUDY 11: GERMANY THE AHR VALLEY FLOODS, WOMEN'S PSYCHOLOGICAL BURDEN, AND THE CASE FOR PREVENTION

The 2021 Ahr Valley floods killed 130+ despite Germany's advanced social-protection systems. Gender was the strongest demographic predictor of PTSD among survivors; a trauma center conducted 1,475 counseling sessions in its first year. Lesson: early-warning systems must be tested against women's actual mobility patterns, and mental-health support must be a standard component of recovery.

Themes: Disaster Risk Reduction; AI & Innovation; Insurance & Financial Resilience

Working Group Cross Links: Advancing Women's Health; Safety & Security; Care Economy; Decent Work

References: Natural Hazards and Earth System Sciences (2024); PreventionWeb; University of Bonn SOZIAHR Project

APPENDIX B: CONTINUED

THEME 3: WATER RESILIENCE & MANAGEMENT

CASE STUDY 12: CANADA WILDFIRE RESILIENCE, INDIGENOUS LEADERSHIP, AND WOMEN IN EMERGENCY MANAGEMENT

Canada's worst-ever wildfire season (2023, ~18 million hectares burned) sent smoke across the U.S. border. Some of Canada's most innovative wildfire-response approaches have been Indigenous-led, integrating traditional fire stewardship with modern fire management. Lesson: disaster frameworks should recognize and resource Indigenous women as knowledge holders, not only as recipients of emergency services.

Themes: AI & Innovation; Disaster Risk Reduction; Water Resilience

Working Group Cross Links: Entrepreneurship; Safety & Security; Decent Work; Care Economy

References: Natural Resources Canada; University of Waterloo (2024); WRCC Announcement (2025)

CASE STUDY 13: ARGENTINA WOMEN AS FIRST RESPONDERS AND THE FLOOD VULNERABILITY PARADOX

28 percent of Argentina's population lives in flood-risk areas; March 2025 floods in Buenos Aires killed 16. Research found women are the most common first responders to floods in low-income communities yet receive the least institutional support. Lesson: recognizing and resourcing women's existing first-responder role is itself a resilience investment.

Themes: Disaster Risk Reduction; Insurance & Financial Resilience; Water Resilience

Working Group Cross Links: Safety & Security; Entrepreneurship; Care Economy; Decent Work

References: ReliefWeb/World Bank (2020); PreventionWeb (2025); Noticias Ambientales (2025)

CASE STUDY 14: AUSTRALIA GENDER, INDIGENOUS RESILIENCE, AND WOMEN RISING FROM FLOODS

Being a woman is independently associated with lower disaster economic resilience in Australia; Aboriginal and Torres Strait Islander peoples are nearly twice as likely to be flood-affected relative to their share of the population. The Women Rising and Fire to Flourish programs have both won national resilience awards. Lesson: community-governed, culturally led recovery models can be as valuable an export as any single technology.

Themes: Disaster Risk Reduction; Insurance & Financial Resilience; AI & Innovation

Working Group Cross Links: Safety & Security; Entrepreneurship; Care Economy; Advancing Women's Health

References: Australian Journal of Emergency Management (2024, 2025); Australian DFAT

APPENDIX B: CONTINUED

THEME 3: WATER RESILIENCE & MANAGEMENT

CASE STUDY 15: INDONESIA BNPB, GENDER-RESPONSIVE DISASTER MANAGEMENT, AND THE DESTANA PROGRAM

Indonesia's BNPB Regulation No. 13 (2014) legally requires women's participation in disaster management, yet female BNPB staff representation was only 39 percent in 2024. The DESTANA program in Aceh trains women as active practitioners rather than passive aid recipients. Lesson: legislative mandates require sustained implementation support; community-based programs produce more durable results.

Themes: Disaster Risk Reduction; Insurance & Financial Resilience; AI & Innovation

Working Group Cross Links: Safety & Security; Entrepreneurship; Care Economy; Advancing Women's Health

References: BNPB Regulation No. 13 of 2014; IJEMT (2024); ScienceDirect (2020)

CASE STUDY 16: SAUDI ARABIA VISION 2030, FLASH FLOOD RISK, AND WOMEN'S ECONOMIC RESILIENCE

Saudi female labor-force participation rose from 23.2 percent (2016) to 34.5 percent (2025), and women now own 45 percent of Saudi SMEs in disaster-exposed sectors. Jeddah has suffered repeated record flash floods. No gender-disaggregated data were identified for this case study on disaster economic impact. Lesson: as women's economic participation expands rapidly, disaster-insurance products and data collection must keep pace.

Themes: Insurance & Financial Resilience; Disaster Risk Reduction; Water Resilience

Working Group Cross Links: Entrepreneurship; Decent Work; Education, STEAM & AI

References: Atlantic Council (2024); Springer Nature (2026); MDPI Water (2023)

APPENDIX B: CONTINUED

THEME 4: DISASTER RISK REDUCTION & WOMEN'S ECONOMIC RECOVERY

CASE STUDY 17: SOUTH AFRICA DIGITAL FINANCIAL INCLUSION, SOLAR ENERGY, AND WOMEN'S ECONOMIC RESILIENCE

South Africa's electricity load-shedding crisis functioned as a slow-onset disaster for women-owned businesses in retail, food service and care. Solar PV capacity grew 11.9 percent in 2024; a SAPVIA/Absa partnership has trained 100 solar-installation companies, many women-led. Lesson: energy security is a foundation of economic continuity for women-owned businesses.

Themes: Insurance & Financial Resilience; AI & Innovation; Disaster Risk Reduction

Working Group Cross Links: Entrepreneurship; Decent Work; Education, STEAM & AI; Agriculture & Food Security

References: South African G20 Presidency EWWG (2025); IFC Energy2Equal Africa; SAPVIA/Absa Partnership (2024)

CASE STUDY 18: SRI LANKA GENDER-DIFFERENTIATED DISASTER MORTALITY AND ECONOMIC RECOVERY

The 2004 Indian Ocean tsunami killed 36,000+ in Sri Lanka alone; mortality was sharply gendered, reflecting women's lower-altitude coastal work and exclusion from early-warning channels. Women were disenfranchised in reconstruction due to head-of-household assumptions. Lesson: gender-blind early warning and financing exclusion are structural, recurring failures this framework directly addresses.

Themes: Insurance & Financial Resilience; AI & Innovation; Disaster Risk Reduction

Working Group Cross Links: Decent Work; Safety & Security; Advancing Women's Health; Entrepreneurship

References: UNDRR Sendai Framework resources; Oxfam (2005); EERI/GeoScienceWorld (2022)

CASE STUDY 19: RUSSIAN FEDERATION EMERCOM, MULTI-HAZARD EMERGENCY MANAGEMENT, AND COMMUNITY RESILIENCE

EMERCOM, Russia's civil-emergency ministry, operates across all 89 federal subjects. Research on the Kuban River basin found engineering-focused flood approaches have historically underweighted social vulnerability, including gender. Lesson: even mature civil-emergency systems benefit from explicitly integrating gender into risk-vulnerability assessment.

Themes: Disaster Risk Reduction; AI & Innovation; Water Resilience

Working Group Cross Links: Safety & Security; Decent Work; Entrepreneurship

References: EMERCOM of Russia (2024); UNDRR Global Platform (2022); Springer Nature (2023)

APPENDIX B: CONTINUED

THEME 4: DISASTER RISK REDUCTION & WOMEN'S ECONOMIC RECOVERY

CASE STUDY 20: TÜRKİYE EARTHQUAKE RESILIENCE, WOMEN'S LIVELIHOODS, AND THE PATH TO RECOVERY

The February 2023 earthquakes killed 50,000+ and cost ~US\$105 billion; women business owners reported no access to long-term financial support when most needed. A UNDP pilot granted \$6 million to women-owned businesses across 11 provinces. Retrospective analysis found an early-warning system could have alerted 95 percent of sites before the seismic activity was felt.

Lesson 1: Investment in early-warning infrastructure is the most efficient possible form of disaster spending.

The February 2023 earthquakes were not a single-event disaster, but two major earthquakes in close succession, followed by severe disruption to roads, infrastructure, housing, public services and local economic activity. Beyond immediate emergency response, recovery measures included temporary accommodation, reconstruction of housing and workplaces, psychosocial support, restoration of care and social services, women's shelters and Violence Prevention and Monitoring Centers, women's cooperative workshops, and livelihood recovery support for women-owned businesses. Türkiye's case can also illustrate future risk reduction through AFAD-DEHAS, which supports earthquake loss and damage estimation and scenario-based planning, as well as AFAD's flood risk reduction work with DSİ, which demonstrates preventive investment through river rehabilitation and improved water management.

Lesson 2: Disaster recovery should be assessed not only through early-warning capacity, but also through the speed and scope of restoring housing, services, livelihoods, women's economic participation, and institutional risk-reduction systems."

Themes: Disaster Risk Reduction; Insurance & Financial Resilience; AI & Innovation

Working Group Cross Links: Entrepreneurship; Decent Work; Care Economy; Safety & Security

References: UNDP Türkiye (2025); EERI-SSEER Recovery Report (2024); Nature (2024) Presidency of Strategy and Budget of the Republic of Türkiye, Kahramanmaraş ve Hatay Depremleri Yeniden İmar ve Gelişme Raporu (2026); AFAD / PreventionWeb, What Türkiye's AFAD-DEHAS platform means for earthquake risk reduction (2026); AFAD / PreventionWeb, Reducing flood risk in a changing climate: lessons from Türkiye's integrated approach (2026).

APPENDICES AND REFERENCES

A. KEY INTERNATIONAL FRAMEWORKS AND RESOURCES

- Sendai Framework for Disaster Risk Reduction 2015-2030: undrr.org/implementing-sendai-framework
- G20 Call to Action on Strengthening Drinking water, Sanitation, and Hygiene Services, Rio de Janeiro, July 23, 2024: g20.utoronto.ca/2024/240723-development-WASH.html
- UNDRR DRR Communication Guidelines for the Caribbean: undrr.org/publication/drr-communication-guidelines-caribbean
- World Bank Global Facility for Disaster Reduction and Recovery (GFDRR): gfdrr.org
- NASA Earth Observation Data for Disaster Risk: earthdata.nasa.gov
- UNDRR, ARISE and NASA, Use of Technology for Disaster Risk Reduction (2025)
- UNDRR, UNFPA and UN Women, Gender Action Plan to Support Implementation of the Sendai Framework for Disaster Risk Reduction 2015-2030 (2024)
- UN-Water, SDG 6 Synthesis Report on Water and Sanitation: Scaling Solutions for 2030 and Beyond (2026)
- Swiss Re Institute, Growing Exposure: Closing the Protection Gap (2026)
- MSCI Institute, The Hidden Adaptation Economy: A New View of Corporate Resilience and Opportunity (2026)
- Aon, 2026 Climate and Catastrophe Insight
- Accelerating Financial Resilience and Insurance for Young African Women in Agrifood Systems (AFIYA), Mastercard Foundation / FSD Africa (2026)

B. U.S. POLICY CONTEXT

- EPA Water Reuse Action Plan (WRAP): epa.gov/waterreuse/water-reuse-action-plan-20
- FEMA Hazard Mitigation Grant Program (HMGP): fema.gov/grants/mitigation/hazard-mitigation
- FEMA Building Resilient Infrastructure and Communities (BRIC): fema.gov/bric
- U.S. Small Business Administration Disaster Assistance: sba.gov/funding-programs/disaster-assistance
- U.S. G20 Presidency 2026 Priorities: g20.org/g20-united-states/

APPENDIX C PLANET - EARTH, AIR, WATER & SUN WORKING GROUP ACKNOWLEDGMENTS

C. WORKING GROUP MEMBERS

- Donna Childs, W20 Delegate, United States, Chair
- Vonani Rikhotso, W20 Co-Head of Delegation, South Africa, Co-Chair
- Angela-Joo Hyun Kang, W20 Co-Head of Delegation, South Korea
- Angela Zhong, W20 Delegate, United States
- Anna Kouznetsova, W20 Delegate, Russia
- Barbara Cleary, W20 Head of Delegation, United Kingdom
- Betül Ozel Cicek, W20 Co-Head of Delegation, Turkey
- Elena Myakotnikva, W20 Delegate, Russia
- Elvira Marasco, W20 Co-Head of Delegation, Italy
- Kamila Camilo, W20 Delegate, Brazil
- LEMONA Chanda, W20 Delegate, United Kingdom
- Lisa Schechtman, W20 Delegate, United States
- Narnia Bohler-Muller, W20 Co-Head of Delegation, South Africa
- Nurbanu Küçük, W20 Delegate, Turkey
- Nursem Keskin Aksay, W20 Delegate, Turkey
- Tess Mateo, W20 Delegate, United States

08 SAFETY & SECURITY

This chapter provides policymakers and leaders with practical guidance and identifies key areas for action to advance equality for women and girls globally.



Chapter Content:

Introduction, Frameworks, Case Studies, Metrics, Recommendations, Acknowledgements, and Appendices



I CHAPEAU / INTERNATIONAL FRAMEWORK AND AUTHORITY

The 2026 Women's 20 (W20) calls on governments to take meaningful action to (1) end gender-based violence (GBV) and (2) advance women's meaningful participation in peace and security processes at all levels.

The W20 has consistently advocated for an end to GBV, and the G20 has acknowledged its corrosive impact and committed to action. These commitments have spanned multiple G20 official communiques, beginning in 2016, and including the 2025 Johannesburg Declaration. This is critical as one in three women globally has been subject to physical or sexual violence in her lifetime and up to 70 percent of women experience GBV in humanitarian contexts, including elevated risks of child marriage and sexual exploitation. Despite these pervasive harms, many countries lack comprehensive legal protections or adequate funding for essential services. The costs are borne by society as a whole, with estimates that GBV costs the European Union €366 billion annually.¹

This year, the W20 broadens its focus beyond protection from GBV to the Women, Peace and Security (WPS) framework, focusing on the integral role women play in conflict prevention, resolution, peace negotiations, peacebuilding, and peacekeeping. Safety and security are intertwined and yet distinct concepts. In this framework, we distinguish between safety – the concept of individuals being free from harm or danger, such as GBV – and security, the concept of collective efforts to empower community members by focusing on broader protections such as economic stability (jobs, social protection), political participation, and inclusion in peace and justice systems.

Unfortunately, today there are more armed conflicts – at current count 60 – than at any time since 1946. Women and children continue to bear the brunt of the conflicts, which generate unprecedented levels of violence and vulnerability.

Countries that rank the lowest on women's well-being are most likely to be unstable, fragile and mired in armed conflict. Intimate partner violence is high, fewer women are safe in their communities, and almost three in four women live within 50 kilometers of armed conflict.

There are numerous international, regional and country-specific legal frameworks related to GBV² and WPS. Where there is not a relevant law or framework to address GBV or the WPS agenda, we call on countries to adopt one. Where there are, we call on countries to adhere to and enforce those frameworks.

We also call on countries to engage men and boys as champions and leaders to address harmful gender norms. Across G20 countries, men and boys are increasingly recognized as key allies and powerful agents of change. Their involvement provides opportunities to examine gender norms critically, challenge harmful stereotypes, and promote accountability for gender equitable beliefs and behaviors. We encourage men and boys to reject harmful stereotypes, advocate for the rights and safety of women and girls, provide support to survivors, and foster a culture of consent and mutual respect. This engagement contributes to safer, secure, and more inclusive societies and supports efforts to prevent GBV. It can also advance gender equality and women's empowerment across sectors, including care, education, STEM, health, employment, entrepreneurship, and agriculture and food security.

¹ The European Institute for Gender Equality (EIGE) calculates this amount based on lost economic output, costs of public services covering health services, personal costs, criminal and civil justice systems, self-funded legal costs, housing aid costs, and child protection as well as specialist services, and physical and emotional impact on the victims/survivors. Violence against women makes up 79% of this cost, amounting to €366 billion.

² See W20 Glossary for definition of GBV.

Fundamental power imbalances make it more difficult to advance initiatives grounded in the reality of women's daily lives. Accordingly, we acknowledge the expertise of non-governmental actors, such as civil society organizations and individuals, in the development and definition of foreign policy, national security, and global economic engagement. This necessitates rethinking the composition of decision-makers and the need for more women in leadership and influencing roles.



II EXECUTIVE SUMMARY OF KEY RECOMMENDATIONS

Achieving meaningful change requires political will and accountability. These recommendations are based on evidence on effective interventions to address safety and security across a broad range of contexts, as well as the necessary legal frameworks to embed those interventions in policy and practice. These recommendations also build on progress and learning achieved thus far. We recognize that each country will have different needs, challenges and priorities and should develop action plans with current, medium and long-term goals covering a five-year period with clear metrics against which to monitor progress. Further, countries should ensure that baseline data are collected to measure progress in the future.

G20 Members should:

- 01** Increase the number of women in key decision-making and leadership roles in government, including in the diplomacy, defense, and development sectors, and the legislative branch. This includes increasing the number of women in policing, peacekeeping, and other parts of the security sector.
- 02** Adopt, fully fund, and enforce comprehensive legislation aligned with CEDAW to protect women and girls from all forms of GBV across domestic, workplace, public, and digital spheres.
- 03** Ensure the collection and dissemination of national data on all forms of GBV, using indicators set forth in the WPS framework, ensuring that the data is sex-disaggregated and complies with international standards. Data should incorporate intersectional factors to measure prevalence and impact.

04 Strengthen international and intersectoral coordination to ensure that bilateral and multilateral funds are strategically utilized. Technical assistance and service delivery should be effectively coordinated so that essential services, including health, water, protection, and social-support, remain accessible in all situations.

05 Combat impunity for conflict-related sexual violence (CRSV), document war crimes, prosecute perpetrators, and support legal measures, including UN sanctions, against perpetrators.

06 Adopt survivor-centered physical, mental and psycho-social services.

07 Embed the WPS framework in all policies and programs related to defense, diplomacy and development and related security areas. Actions to resolve armed conflict and support recovery should include WPS as an operational security imperative, recognizing women's expertise, leadership, lived experiences, and unique insights into threats and vulnerabilities. This means combating emerging security threats, such as climate change, natural disasters, displacement, resource competition, critical-mineral competition, violent extremism, and inappropriate use of AI.

08 Fully implement and fund commitments under UNSCR 1325 and supporting resolutions, including the development and consistent implementation of National Action Plans (NAPs) or other legal WPS frameworks. This includes comprehensive training and personal development for all individuals on WPS principles, culture change and best practices, with a goal of embedding these principles in the daily work of officials.

09 Advocate for, and ensure, that women meaningfully participate in conflict resolution and peace processes at all levels, whether as negotiators, mediators, or subject matter experts. This includes participation from grassroots to high-level decision-making; security sector operations; and peacekeeping missions. In particular, ensure the effective inclusion of women-led civil society organizations in peacebuilding processes, and the recruitment of women peacekeepers as well as training for all peacekeepers on best practices.



III FRAMEWORK FOR WORKING GROUP AND OVERARCHING VISION

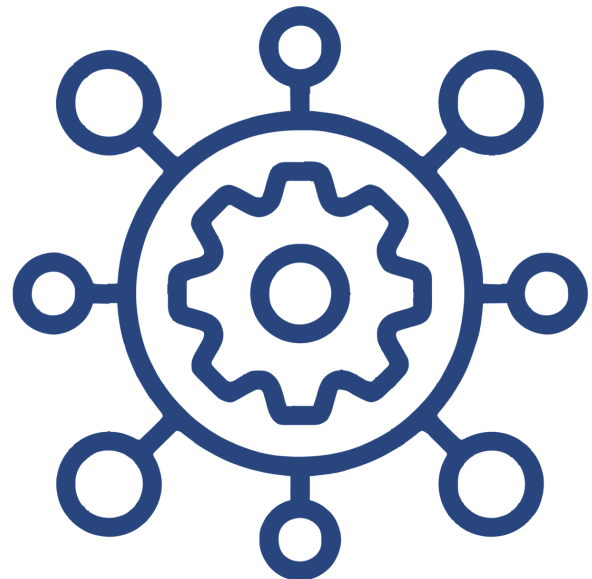
The W20 envisions a world free from GBV and where women are central to peace and security. Overall, G20 members should seek to expand and strengthen the definition of security, traditionally seen as the absence of conflict, to encompass crosscutting issues that affect women's everyday lives, such as GBV, trade, food security, climate change, access to justice³, political disenfranchisement, refugee flows and global health. This broadens the definition of foreign policy beyond traditional bilateral and multilateral engagement and beyond defense, diplomacy and development.

We also call for equal representation of women in every decision-making space and process. There must be meaningful participation in key government roles, including in the diplomacy, defense, development sectors, as well as the legislative branch. Women must be equally and meaningfully represented in decisions regarding humanitarian response, relief, and recovery.

Equally important is ensuring that grassroots women's organizations and civil society are engaged and meaningfully represented on national crisis committees and in civil society consultations. Their knowledge and expertise are critical to building and sustaining workable solutions. The importance of gender-sensitive responses before, during, and after a crisis is fundamental for tackling global issues and building a peaceful and prosperous future.

This recognizes that personal characteristics – including race, class, age, culture, religion, disability, migrant status, and sexuality – affect exposure to violence and access to protections. Response efforts should be intersectional/contextualized to the particular needs of all women and girls. The challenges are complex, and protecting vulnerable populations, especially women and girls, is more important than ever.

FRAMEWORKS



³ "Ensuring and strengthening access to justice for all women and girls, including by promoting inclusive and equitable legal systems, eliminating discriminatory laws, policies, and practices, and addressing structural barriers" was a priority theme of the 2026 Commission on the Status of Women (CSW).

IV OBJECTIVES AND PRIORITIES TO PROMOTE SAFETY

As set forth above, GBV is any harmful act perpetrated against a person based on socially ascribed gender differences. GBV disproportionately threatens women's and children's lives and wellbeing and prevents access to opportunities fundamental to freedom and development.

Accordingly, G20 countries should develop, strengthen, resource, implement, and measure frameworks that advance women's safety across the following priorities:

01

Prevent violence in domestic, community, public, and digital spheres and ensure access to better essential services and support for GBV victims/survivors.

02

Consistently and widely implement zero-tolerance policies against sexual harassment and violence, including online and offline violence against women in the workplace as well as political and public leadership spaces.

03

Ensure high-quality, easily accessible essential safety-related services for GBV victims/survivors through coordinated action with international institutions, regional bodies, and national social protection systems.

To that end, the G20 should:

1. Adopt, fully fund, and enforce comprehensive legislation to protect women and girls from all forms of violence in the family, workplace, and all areas of social life. This includes homes, public spaces, transit systems, communities, and digital environments. Legislation should align with CEDAW, the Beijing Platform for Action, and the Sustainable Development Goals. It should specify concrete actions for prevention, protection, and response; require transparent reporting on laws and measures in force; and be backed by increased public financing to expand access to essential, lifesaving services. Investments should support health, legal, economic, and psychosocial services; early-response and risk-mitigation systems; victim/survivor-centered reporting and justice mechanisms; training for public servants; and sustained support for local women's organizations delivering frontline services.
2. Strengthen international and intersectoral coordination to align financing, technical assistance, and service delivery so essential services remain accessible and effective in all conditions. This coordination, including with the World Bank, the World Health Organization (WHO), regional development banks, and health and social-protection networks, should harmonize service-delivery standards, expand community-based service delivery, and support local women-led organizations that provide frontline protection and victim / survivor-centered services. Enhanced coordination should also promote shared early-warning systems, interoperable data platforms, and joint financing mechanisms to improve preparedness and continuity of care.

3. Ensure the systematic collection, analysis, and publication of national GBV data, consistent with international standards and disaggregated by sex, age, race/ethnicity, disability, and other relevant factors. G20 Countries should strengthen national statistical and data systems to capture GBV information across domestic, community, workplace, political,

and digital spheres; integrate GBV indicators into administrative data systems; and ensure safe, ethical, survivor-centered data practices. Transparent, comparable, and disaggregated data will enable evidence-based policymaking, improve accountability, and support targeted investments in prevention and response.

V OBJECTIVES AND PRIORITIES TO PROMOTE SECURITY

Women's participation in peacebuilding and post-conflict reconstruction is vital for peace, stability, and security. UNSCR 1325 reaffirmed the central role that women play in conflict prevention, mediation, and resolution, as members of the security sector and of locally affected communities. This is a comprehensive normative framework with a rich body of knowledge that substantiates the importance of including women in all sectors to support peace and security. This framework sets out four critical pillars across the conflict cycle: participation, protection, prevention, and relief and recovery. Importantly, peace agreements with women signatories are significantly more likely to endure, with studies showing a 20 percent higher chance of lasting two years and a 35 percent higher likelihood of lasting 15 years. Peace accords that include women negotiators or women-led

civil society groups often have higher rates of compliance, as they are more likely to address the root causes of the conflict.

UNSCR 1325 commits Member States to advance the meaningful participation of women and a gender perspective in all matters of peace and security. This includes the development of National Action Plans (NAPs) and the embedding of the WPS agenda in national and local contexts. While many governments – over 110 to date – have WPS commitments, efforts often remain sidelined and siloed, rather than being treated as a crosscutting priority. Implementation has been inconsistent and often underfunded. As a result, progress is intermittent and challenging to report, making it difficult to create positive, sustainable change and ensure recovery plans are grounded in gender parity.

G20 COUNTRIES – BOTH INTERNALLY AND IN THEIR ROLES AS GLOBAL PLAYERS – SHOULD FULLY CHAMPION AND IMPLEMENT THIS AGENDA BY TAKING CONCRETE STEPS TO:

01 Increase women's leadership in the security sector and ensure they have key roles in peace negotiations at all levels. G20 countries should appoint women to high-level decision-making positions in diplomacy, security institutions, development, and defense. Countries should have clear annual targets and track progress. This includes women in positions as mediators and Track 1 peace negotiators. This is imperative whether countries are parties to conflicts themselves or use their roles as global and regional powers to mitigate conflict, support peacebuilding efforts, or make other decisions that impact the stability of communities and countries.

02 Increase women's participation at all levels of decision-making around conflict resolution and peacebuilding. G20 countries must create key pathways for recruitment, promotion, and retention of women in the military and police and as peacekeepers with clear annual targets to increase representation. They must also engage women's civil society in peace processes, as their involvement increases the likelihood of reaching an agreement. Women peacekeepers' visibility can empower women and girls in communities and provide a conduit for liaising and sharing information where culturally men would find this difficult.

03 Utilize women's expertise and lived experience, and unique perspectives, in policy development and implementation.

Women and men have different life experiences. As a result, women bring valuable perspectives and distinct lived experiences to contribute to peacebuilding efforts at every level. This enriches and adds crucial nuance to the issues addressed in peacebuilding, thereby tangibly reducing conflict and advancing stability. In many countries, women peacebuilders help to defuse tensions and mediate disputes between groups.

This is not only true in traditional conflict resolution but is increasingly important as the world grapples with complex and overlapping crises, including the impacts of climate change, forced displacement, food insecurity and lack of access to water, all of which can fuel conflict. Further, the experience of those affected by conflict-related sexual violence must be taken into account as peace agreements are being negotiated. Negotiations must amplify the voices of survivors, incorporate mechanisms for justice and support for victims, and include systemic measures to prevent the recurrence of violence once hostilities cease.

VI METRICS

Overall, G20 countries should collect and disseminate national data on all forms of GBV and adherence to the WPS framework. Countries without baseline data should develop data systems and collect relevant information to measure short-, medium-, and long-term progress toward meeting goals. Collecting such data and reporting it to multilateral institutions such as the Organisation for Economic Co-operation and Development (OECD) and others will allow for country and regional comparisons of progress and related monitoring over time.

In order to have the largest impact and create the most effective interventions, all data collected by G20 countries should be disaggregated by sex, age, race/ethnicity, disability, and other relevant factors. Further, this data should be made public and widely available across diverse media platforms. Relevant metrics are set forth in the table below. They are collected annually unless otherwise noted.

POLICY: Women's Leadership**METRICS**

- 1) Increase the percentage of women serving in peacekeeping and conflict prevention positions within government at all levels and in all branches.
- 2) Increase the percentage of women in the security sector and defense sectors, with an eye to increasing the representation of women in peacekeeping roles.
- 3) Increase the percentage of women serving as negotiators, mediators and experts in peace processes.

SOURCE

- 1) European Institute for Gender Equality, [Gender Balance in the Security Sector](#)
- 2) UN Peacekeeping Operations, [Missions Detailed by Country](#) (with gender breakdown)
- 3) Council on Foreign Relations [Women's Participation in Peace Processes](#)

FREQUENCY

- EIGE - based on trends in recent data
- UN Peacekeeping - monthly
- CFR - done on an ad hoc basis

POLICY: Strong Legal Frameworks**METRICS**

- 1) Increase in the number of G20 countries adopting and enforcing comprehensive GBV legislation, aligned with CEDAW and ILO Convention 190.
- 2) Increase the number of G20 countries with current WPS National Action Plans (NAPs), and the number of countries with specific implementation plans for their NAPs.

SOURCE

- 1) ILO, [NATLEX database](#)
- 2) World Bank Women, Business & the Law ([section on legislative frameworks re safety](#) across four issues: child marriage, sexual harassment, domestic violence and femicide)
- 3) UN Women, [Global Database on Violence Against Women and Girls](#)
- 4) Centre for International Security Studies, University of Sydney, [WPS National Action Plans](#)

FREQUENCY

- ILO - updated as laws are passed
- UNWomen - updated as laws are passed
- Centre for International Security Studies - updated as NAPs are released

POLICY: Decrease Prevalence of Violence**METRICS**

- 1) Decrease in the prevalence of domestic, community, workplace, and digital violence against women and girls.
- 2) Decrease in incidence of conflict-related sexual violence.

SOURCE

- 1) National Data
- 2) Georgetown Institute for Women, Peace and Security Index ([country specific data re intimate partner violence, perception of community safety and political violence](#))
- 3) [UN Secretary General's Report on Conflict-related sexual violence](#)

POLICY: Access to Services**METRICS**

Increase in the percentage of women with easy access to essential, victim/survivor-centered services, including health, legal aid, psychosocial support, shelters, and digital safety mechanisms.

SOURCE

National reporting

POLICY: Funding**METRICS**

- 1) Increase in public financing allocated to GBV prevention and response, including funding for local women's organizations.
- 2) Increase in NAPs that are fully funded.

SOURCE

- 1) National Budgets
- 2) Centre for International Security Studies, University of Sydney, [WPS National Action Plans](#) (data on level of budget specification)

FREQUENCY

Centre for International Security Studies - updated as NAPs are released and funding noted

VII CROSSCUTTING ISSUES

The Issues raised in this paper regarding the importance of safety and security are connected in multiple ways to the other issue areas being addressed by the W20. We direct attention to the section of the overall W20 brief reflecting these important crosscutting connections.

WORKING GROUP

AGRICULTURE & FOOD SAFETY

LINKAGE

Remote, rural farm locations often increase women's vulnerability to exploitation and harassment. Economic violence (where men control the negotiation and profits of crops grown or harvested by women) can also be linked to instability.

WORKING GROUP

CARE

LINKAGE

Frontline health workers are often the first, and sometimes the only, point of contact for survivors. Providing trauma-informed psychological and clinical care is crucial. Care settings (hospitals, refugee camps, and community centers) must be structured to minimize the risk of abuse.

WORKING GROUP

DECENT WORK

LINKAGE

Workplace violence and harassment are barriers to women's economic participation. ILO Convention 190 directly bridges the Safety and Decent Work agendas. G20 countries that ratify and enforce ILO 190 simultaneously advance both frameworks. Economic insecurity – low wages, informal employment, lack of social protection – also increases women's vulnerability to GBV and reduces their ability to safely leave abusive situations.

CROSS REFERENCE

Cross-reference: [link to Decent Work WG framework section on ILO 190 implementation].

WORKING GROUP

EDUCATION, STEAM, DIGITAL & AI

LINKAGE

Technology-facilitated GBV – including non-consensual image sharing, cyberstalking, online harassment, and the weaponization of AI-generated content – is a rapidly growing threat. Digital literacy and online safety must be integrated into GBV prevention frameworks. Simultaneously, data and technology tools can be leveraged to improve early-warning systems, GBV reporting mechanisms, and the delivery of survivor-centered services.

CROSS REFERENCE

Cross-reference: [link to STEAM/Digital WG framework section on safe digital environments].

WORKING GROUP

ENTREPRENEURSHIP

LINKAGE

Women's physical safety and security are preconditions for entrepreneurial activity. GBV limits women's mobility, access to markets, banking, and networks. In conflict and post-conflict settings, women-led enterprises face elevated risks of asset destruction, displacement, and targeted harassment. Programs that integrate safety services with business development support – such as combining legal aid with access to finance – show strong outcomes.

CROSS REFERENCE

Cross-reference: [link to Entrepreneurship WG framework].

WORKING GROUP

ADVANCING HEALTH

LINKAGE

GBV is a leading cause of injury, mental health disorders, and sexual and reproductive health risks for women globally. Healthcare systems must integrate GBV screening, trauma-informed care, and psychosocial support. Post-conflict healthcare reconstruction must address GBV-related health needs as a clinical priority.

CROSS REFERENCE

Cross-reference: [link to Advancing Health WG framework section on essential services].

WORKING GROUP

PLANET

LINKAGE

Climate change is a threat multiplier that disproportionately degrades women's security. Environmental disasters increase rates of GBV, limit access to essential resources, and heighten the risks of human trafficking and displacement. Addressing these intersections requires integrating gender-responsive policies into global peace and security frameworks.

CROSS REFERENCE

Cross-reference [link to Planet WG framework, Agriculture and Food Security framework].



APPENDIX I PARTIAL LISTING OF EXISTING LEGAL FRAMEWORKS

ISSUE AREA

Relevant to both Safety and Security

CEDAW (UN Women / CEDAW overview)

Beijing Platform for Action (UN ESCWA)

Sustainable Development Goals (Goals 5 and 16 in particular)

W20 Recommendations/G20 References (as summarized in “From Advocacy to Implementation: A Decade of Women20 Influence on Global Gender Policy (2015 - 2024)”)

CSW Mandates and Agreed Conclusions

Safety/ Gender-based Violence

ILO 190 Convention on Violence and Harassment in the Workplace (ILO Convention No. 190)

Council of Europe Convention on preventing and combating violence against women and domestic violence (Istanbul Convention)

Security

UNSCR 1325 and Supporting Resolutions

Country-specific National Action Plans

Georgetown Institute for Women, Peace & Security Index, latest version 2025

WPS Focal Points Network

Women, Peace & Security and Humanitarian Action (WPS-HA) Compact

APPENDIX II CASE STUDIES AND GOOD PRACTICES

CASE STUDY: SAFETY

European Union | Strengthening Institutional Responses to Domestic Violence

The Improving Frontline Responses to High Impact Domestic Violence (IMPRODOVA) initiative, funded by the European Union (EU), has a [training platform on domestic violence](#). The program for frontline professionals has strengthened Europe's institutional response to domestic violence. Deployed across eight EU Member States (Austria, Finland, France, Germany, Hungary, Portugal, Slovenia, and the UK), the initiative provides tailored training and development for police officers, healthcare providers, social workers, and legal practitioners. The evidence shows measurable improvements in how cases are handled, consistency and interagency information-sharing, illustrating how structured, sector-specific capacity building can help address systemic gaps in domestic violence prevention and response.

Good practice:
Multisector approach to training and development enhances coordination and survivor-centered practices.

Global | Preventing Violence Against Women and Girls

Launched in 2014, the [What Works to Prevent Violence](#) is one of the largest global investments in evidence generation on violence prevention. Funded through a £25 million UK government initiative, the program has supported more than 30 projects across 12 countries in Africa and Asia, generating the most comprehensive data on interventions that reduce violence against women and girls. What Works documented 30-50% reductions in violence based on several different interventions and produced more than 100 peer-reviewed studies that have shaped national policies and donor strategies. Its findings are the foundation of global guidance on effective prevention.

Good practice:
Sharing best practices, such as rigorous planned interventions underpinned by the advancement of gender equality, dismantling of unequal power structures, engaging women and men, and integrated support for victims is effective to reduce GBV.

CASE STUDY: SAFETY**Australia, Brazil, Canada, Mexico, South Africa, United Kingdom, United States, and the European Union | Legal Reforms on Technology-Facilitated GBV**

Many countries have adopted legal reforms addressing the rapid rise of technology-facilitated GBV, including criminalizing non-consensual image sharing and strengthening penalties for online harassment. Governments have enacted or expanded laws covering digital stalking, deepfake-enabled abuse, and the distribution of intimate images without consent. This includes legislation in [Australia](#), [Brazil](#), [Canada](#), [Mexico](#), [South Africa](#), [United Kingdom](#), [United States](#), and the [European Union](#). These reforms respond to a surge in online abuse – with some countries reporting double-digit annual increases – and reflect growing recognition that existing legal frameworks have not kept pace.

Good practice:
Codifying explicit protections and accountability mechanisms, these reforms signal an international shift toward treating digital safety as a core component of women's rights.

India | Technology for Women's Safety in Public Spaces

[Safetipin](#), launched in 2013, uses data and technology to improve women's safety in public spaces by identifying infrastructure gaps such as poor lighting, weak visibility, and unsafe routes. Within six months of launch, residents completed over 12,000 safety audits, identifying 7,483 dark or unsafe locations that informed citywide lighting upgrades and street-design improvements. The initiative has since expanded to 65 cities across 16 countries, mapping more than 150,000 locations and drawing on data from over 400,000 institutions. Cities such as Bogotá, Nairobi, and Dhaka have used Safetipin to guide lighting upgrades, redesign transit corridors, and improve pedestrian infrastructure.

Good practice:
Citizen-generated data can drive measurable improvements in women's mobility and public-space safety.

Brazil | Recognizing Domestic Violence as a Human Rights Violation

The [Maria da Penha Law](#), implemented in Brazil in 2006, is considered by the UN to be one of the most modern of its kind. It addresses five types of violence: physical, sexual, psychological, moral, and patrimonial. It includes harsher penalties and protective measures for victims. The Brazilian Penal Code imposes a more severe penalty for cases of femicide and a new National Pact Against Femicide was established to strengthen public and private protection networks, raise awareness among boys and men about the issue (including digital violence), ensure the enforcement of protective measures, train public officials on gender issues, disseminate information about the rights of girls and women to society at large, and facilitate the sharing of violence-related data among institutions.

Good practice:
Development and implementation of country-specific legal framework serves as a global model for addressing domestic violence and GBV.

CASE STUDY: SAFETY**Canada | Recognizing Coercive Control as Intimate Partner Violence**

In 2026, the Supreme Court of Canada issued a landmark ruling in Ahluwalia v. Ahluwalia, recognizing a new civil tort of intimate partner violence and affirming coercive control as a distinct and actionable form of harm. The Court found that existing torts, such as assault or intentional infliction of emotional distress, did not capture the cumulative, patterned nature of coercive and controlling behavior, including isolation, surveillance, financial control, humiliation, intimidation, and sexual coercion. This created a new legal basis for survivors to seek civil redress and significantly expanded the justice system's recognition of coercive control.

Good practice:
Use of the court system
and legal reforms to
improve access to
justice.

APPENDIX II CASE STUDIES AND GOOD PRACTICES**CASE STUDY: SECURITY****Democratic Republic of Congo | Accountability for Perpetrators of Sexual Violence in Conflict**

The use of mobile courts to try perpetrators of mass attacks has addressed the culture of impunity for sexual violence in conflict. The project, implemented by the American Bar Association (ABA), operates within the Congolese justice system with local judges, prosecutors, and defense counsel. It can conduct both civilian and military trials, depending on the status of the accused. The courts bring traveling judges, prosecutors and defense lawyers to remote villages to try cases. These courts have been supported by multilateral institutions, bilateral donors and international civil society organizations. For example, from January 2023 to November 2024, the UN Joint Human Rights Office in DRC supported 13 joint investigation teams and 19 mobile courts, leading to the prosecution of 1,010 alleged perpetrators of grave violations of international humanitarian law and human rights, resulting in 777 convictions.

Good practice:
Ensuring court systems
are accessible to all,
especially rural and
hard-to-reach
communities.

CAE STUDY: SECURITY**Kosovo | Comprehensive Implementation of UNSCR 1325**

Kosovo has made enormous strides in implementing WPS frameworks. The UN Peacekeeping Mission in Kosovo is currently the only such mission that meets the 30% threshold for women's representation. The government prioritized women's participation and representation as well as justice for those affected by conflict-related sexual violence (CRSV). In 2024, President Vjosa Osmani, along with the US Department of State, established the Regional Center of Excellence for Women, Peace, and Security. Former president Atifete Jahjaga, the first woman president of Kosovo, led important efforts to empower women and survivors of sexual violence. She convened the 2012 International Women's Summit leading to the Pristina Principles, affirming women's rights to political participation, amongst other principles. Kosovo has placed enormous focus on justice for survivors of sexual violence.

In 2018 it established a reparations system, paying survivors \$245 monthly. In 2024 Kosovo's highest court removed restrictions to receiving these funds while receiving other government assistance. In addition, museums have opened to combat stigma around survivors of wartime rape, and exhibits commemorate the women survivors of the conflict.

Good practice:
Leadership at the governmental level is critical as is participation by civil society.

Sudan | Emergency Response Rooms

Sudan's Emergency Response Room (ERR) is one of the most successful models and served as the backbone for Sudan's humanitarian response. Founded as a women-led service model to address violence against women and sexual abuse, ERRs rapidly expanded into a practical and flexible response system, filling the void left by the destruction of state-run infrastructure and aid institutions. ERRs also developed into hubs for democratization and grassroots political movements, providing safe spaces for women to organize and integrate a gendered focus into humanitarian response. Sudan's ERRs have created unique opportunities to engage women in peacebuilding and resistance activities and were largely accepted in conservative communities.

Good practice:
Adaptive, community-driven responses to conflict and engaging women as leaders in peacebuilding activities are critical.

CAE STUDY: SECURITY

Colombia and The Philippines

Women's Participation in Peace Agreements

Colombia's groundbreaking 2016 peace agreement is one of the most gender-inclusive, containing over 100 provisions on women's status. Women comprised 20% of government negotiators and 43% of Colombian Revolutionary Armed Forces (FARC) delegates. The talks mobilized women from all socio-economic backgrounds, including Indigenous and Afro-Colombian women. The Colombian government created frameworks for gender equality, addressed sexual violence, including the Land Restitution Act of 2011, which offers reparations. The Constitutional Court of Colombia recognized sexual violence against women as a "habitual, widespread, systematic and invisible" problem and ordered it be a priority of the Special Jurisdiction of the Peace.

In The Philippines, women played a critical role in the Comprehensive Agreement on the Bangsamoro (CAB) and had a crucial impact on its content, with women being 25% of the CAB signatories. Women were extensively involved in Track I and II negotiations, and women's organizations ran campaigns supporting the overall process. Women created the Mindanao Women's Framework for Civilian Protection, including a Joint Civilian Protection Authority of over 70% women members to refocus security on the needs of women and marginalized communities.

Good practice:
Women's participation in peace negotiations at all levels leads to more durable peace.

Global/Crosscutting

Link Between Resource Scarcity and Violent Conflict

The Georgetown Institute for Women Peace and Security (GIWPS) has addressed the link between water security and peace. Across the globe, women and girls face heightened risks from water insecurity, including violence, lost education, and economic hardship. According to UNESCO, women are responsible for collecting water in 70 percent of underserved rural households. Water governance is central to long-term peacebuilding to address these risks. Global data reflects fewer than 20 percent of workers in 64 water utilities were women.

In 79 out of 109 responding countries, women occupied less than half of water, sanitation and hygiene (WASH) positions in government. Women are taking action to address these risks, including leading community mediation, drought response, WASH governance, climate adaptation, and local peacebuilding efforts. Women and youth must have meaningful decision-making power in this area, including through gender-balanced governance structures, formal seats at negotiation tables, and dedicated women and youth advisory mechanisms.

Good practice:
Governments and institutions must integrate gender equality and WPS across water governance, including national water policies, transboundary basin agreements, conflict prevention mechanisms, and broader water cooperation processes.

APPENDIX III KEY FRAMEWORKS IN G20 COUNTRIES AND REGIONAL BODIES

This appendix summarizes the current status of G20 Member State's CEDAW ratification (including active reservations) and Women, Peace and Security National Action Plans.

COUNTRY

Argentina

Ratified CEDAW in 1985; reservation to article 29 on dispute resolution between 2 states

National Action Plan II (on WPS) (2021-2025), National Action Plan (on WPS) (2015)

Australia

Ratified CEDAW in 1983; reservation regarding length of maternity leave required (article 11, (2 (b)))

National Action Plan on Women, Peace and Security (2021-2031), National Action Plan on Women, Peace and Security (2012-2018)

Brazil

Ratified CEDAW in 1984; reservation to article 29 on dispute resolution between 2 states

National Action Plan (2023); National Action Plan (2017)

Canada

Ratified CEDAW in 1981 with no reservations

Canada's National Action Plan on Women, Peace and Security (2023-2029), Canada's Action Plan for the Implementation of United Nations Security Council Resolutions on Women, Peace and Security (2017-2022)

China

Ratified CEDAW in 1980; reservation to article 29 on dispute resolution between 2 states

No National Action Plan WPS

France

Ratified CEDAW in 1983; reservation to Article 9, regarding equal rights for women to acquire, change, or retain their nationality and the nationality of their children.

France's 3rd National Action Plan (2021-2025), France's Second National Action Plan, Implementation of United Nations Security Council Women, peace and security resolutions (2015-2018), National Action Plan for France, Implementation of the Women, Peace and Security resolutions of the United Nations Security Council (2010-2013)

Germany

Ratified CEDAW in 1985; no active reservations

The German Federal Government's Action Plan for the Women, Peace and Security Agenda, 2021 to 2024 (expired, no current NAP although reports are that one is being drafted), Action Plan of the Government of the Federal Republic of Germany on the Implementation of United Nations Security Council Resolution 1325 on Women, Peace and Security for the Period 2017 - 2020, Action Plan of the Government of the Federal Republic of Germany on the Implementation of UNSCR 1325 for the Period 2013 - 2016 (2012)

India

Ratified CEDAW in 1993; reservations to 1) article 5(a) will work to eliminate gender-based prejudices, only in alignment with policy of non-interference in community personal affairs, 2) article 16 obligations regarding marriage and family life to be fulfilled in accordance with policy of non-interference in religious personal laws; compulsory marriage registration difficult due to diverse customs and literacy levels; and 3) reservation regarding procedures for dispute resolution between 2 states.

No National Action Plan WPS

Indonesia

Ratified CEDAW in 1984; reservation to article 29 on dispute resolution between 2 states

The National Action Plans for the Protection and Empowerment of Women and Children During Social Conflicts (2014-2019) (expired, no current NAP)

Italy

Ratified CEDAW in 1985; no existing reservations

Italy's IV Plan of Action on Women, Peace and Security in Accordance with UN Security Council Resolution 1325 (2000) (2020-2024) (expired, no current NAP), Italy's Third National Action Plan in accordance with UN Security Council Resolution 1325 (2000) (2016 - 2019), National Action Plan of Italy "Women, Peace and Security - WPS" (2014 - 2016), National Action Plan of Italy on "Women, Peace and Security" (2010-2013)

Japan

Ratified CEDAW in 1985; no existing reservations

National Action Plan on Women, Peace and Security Third Edition (2023-2028), National Action Plan on Women, Peace and Security, Second Edition (2019-2022) (March 2019), National Action Plan (2015)

Mexico

Ratified CEDAW in 1981; reservation to article 10(c) re elimination of discrimination in education.

National Action Plan to Follow Up on Security Council Resolution 1325 (2000) on "Women, Peace and Security" (2021-2023); Second National Action Plan for the Implementation of UN Security Council Resolution 1325 on Women, Peace, and Security (2026-2030); announced August 27, 2026

Russia

Ratified CEDAW in 1981; no existing reservations

No National Action Plan WPS

Saudi Arabia

Ratified CEDAW in 1980; reservation to article 29 on dispute resolution between 2 states; reservation that not obliged to observe any treaty terms that contradict the norms of Islamic law; opted out of Article 9(2) regarding a mother's equal right to pass on nationality to her children.

No National Action Plan WPS

South Africa

Ratified CEDAW in 1995; no reservations

National Action Plan on Women, Peace and Security (2020 to 2025)

South Korea

Ratified CEDAW in 1984, with initial reservations to Articles 9 and 16(1)(c), (d), (f) and (g). Reservations to Article 16(1)(c), (d) and (f) were withdrawn in 1995; the reservation to Article 16(1)(g) – regarding equal rights of husband and wife, including the right to choose a family name, a profession and an occupation – remains in effect.

Fourth National Action Plan on Women, Peace and Security (2024-2027); Third National Action Plan of the Republic of Korea (2021-2023), Second National Action Plan (2018-2020), and First National Action Plan (2014-2017).

Türkiye

Ratified CEDAW in 1980; reservation to article 29 on dispute resolution between 2 states

No National Action Plan WPS

United Kingdom

Ratified CEDAW in 1986; reservations: 1) Social Security and Pensions (Article 11): reserves the right to apply domestic legislation and pension scheme rules affecting retirement pensions, survivors' benefits, and other death or retirement benefits, 2) Nationality and Citizenship (Article 9): acceptance of provisions which ensure women have equal rights with men to acquire, change, or retain their nationality do not invalidate certain provisions of the British Nationality Act, 3) General Declarations (a, c, and d): reserves the right to apply national legislation regarding women in the armed forces, the succession to the Crown, and various immigration rules, and 4) Crown Dependencies/Overseas Territories: several reservations are retained for certain British Crown Dependencies and Overseas Territories concerning marriage, property rights, and employment protections.

[UK Women, Peace and Security National Action Plan 2023-2027](#), [UK National Action Plan on Women, Peace & Security 2018-2022](#), [United Kingdom National Action Plan on Women, Peace & Security 2014-2017](#), [UK National Action Plan on UNSCR 1325 Women, Peace and Security 2010-2013](#), [UNSCR1325 - United Kingdom High-Level National Action Plan \(2006\)](#)

United States

Has not ratified CEDAW

[Women Peace and Security Act of 2017](#)

[U.S. Strategy and National Action Plan on Women, Peace and Security](#) (October 2023), [United States Strategy on Women, Peace and Security](#) (June 2019), [United States National Action Plan on Women, Peace and Security](#) (June 2016), [United States National Action Plan on Women, Peace and Security](#) (2011)

African Union

[Continental Results Framework Monitoring and Reporting on the Implementation of the Women, Peace and Security Agenda in Africa](#) (2018 - 2028)

European Union

[EU Action Plan on Women, Peace and Security \(WPS\)](#) (2019-2024) (expired, no current NAP)

APPENDIX IV SAFETY & SECURITY WORKING GROUP ACKNOWLEDGMENTS

WORKING GROUP CHAIRS

Stephenie Foster	W20 Delegate USA Work Group Chair	Barbara Cleary	Head of Delegation United Kingdom Co-Chair
-------------------------	--------------------------------------	-----------------------	---

WORKING GROUP MEMBERS

Catherine Kannam	W20 Delegate United States	Aapta Garg	W20 Delegate United States
Vanita Datta	W20 Delegate United States	Miznah Alomair	W20 Head of Delegation Saudi Arabia
Bettina Pfleiderer	W20 Head of Delegation European Union	Tamara Thermitus	W20 Delegate Canada
Janaina Gama	W20 Co Head of Delegation Brazil	Dane Isaacs	W20 Delegate South Africa
Victoria Panova	W20 Head of Delegation Russia	Anna Theissen	Admin and Research Support

SAFETY & SECURITY KNOWLEDGE PARTNERS

We extend our warmest appreciation to the Georgetown Institute for Women Peace and Security and in particular Amb. Melanne Verveer, Executive Director, GIWPS, W20 Delegate US for being our Knowledge Partner. The Institute is the global hub for evidence based solutions, amplifying the voices for women, peacebuilders, informing policymakers and mentoring future leaders. It is at the forefront of advancing women's leadership in peace, security, and inclusive progress on a global scale. The Institute expertise and knowledge was invaluable to the Safety and Security Group helping to formulate the recommendations and providing supporting evidence and case studies.

CLOSING



This 2026 Guidebook for Policymakers is a first step in supporting legislators, government officials, elected representatives, advisors, and professionals who influence decisions on public policy at all levels and in all sectors. It will provide them with a starting point to create change that will improve the lives of girls and women, and ultimately impact society at large for the better.

The Women20 has worked diligently and conscientiously over a period of six months with knowledge partners to put this Guidebook together to build a foundation for now and for the future.

This is not a static document, recommendations will be added and refined, the case studies will multiply, and better data and metrics will be developed, collected, and analyzed.

**“Gender Equality is not a dream.
It is a decision.”**

António Guterres
United Nations Secretary-General
22 September 2026

W20 GUIDEBOOK FOR POLICYMAKERS

