G20 EMPOWER TECHNICAL ANNEX

EMPOWERING AND PROGRESSING WOMEN’S ECONOMIC REPRESENTATION

2022 G20 INDONESIAN PRESIDENCY
Disclaimer:

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PREAMBLE
The low rate of women’s economic representation is still a lingering problem despite the efforts made and progress witnessed. Published in July 2022, the World Economic Forum’s (WEF) Global Gender Gap Report projected that it will take 132 years to reach full gender parity based on the current rate of global progress, with further challenges triggered by the COVID-19 pandemic and evolving global economic crisis. The International Labour Organization (ILO) noted that as of February 2022, the global labor force participation rate for women is under 47%, presenting 25 percentage points difference compared to men. Moreover, the share of women in leadership positions shows less convincing posture in solving this complex challenge. The World Economic Forum noted that globally, women make up just over a third (36.9%) of leadership roles, a figure that is 3.6% higher than reported in 2016. Female representation in the top leadership positions is even more constrained, with women accounting for just 4.8% of chief executive officers (CEOs) in Fortune 500 companies. These problems indicate that efforts for gender parity will need to be accelerated to avoid losing another decade of progress.

The wider labor market picture is more challenging still and stands in contrast to the slow but ongoing progress towards parity in leadership positions. Progress in workforce participation is stalling, and financial inequality is showing signs of increase. The global labor force participation rate for women is just over 50% compared to 80% for men (World Bank, 2022). Analysis also reveals a gap of 40% in wage levels and 50% in income is still to be bridged. Other challenges are found with respect to access to digital and technology for women. Global analysis reveals that there are over 2.3 billion women without any Internet access, and more than 1.7 billion who do not own a mobile phone—200 million fewer than men with online or mobile phone access. The data has provided fresh impetus for action from governments, investors, private-sector businesses, workers and their organizations, and non-government organizations (NGOs). Evidence has shown us that economic slowdowns not only disproportionately impact women in exacerbating existing inequalities, but also can cause gender equality initiatives to slip down governmental and corporate agendas. The COVID-19 pandemic has thrown a spotlight on the enormous social and economic disparities, with a disproportionate impact on women observed in many fields. In the healthcare industry, only 25% of women hold leadership roles while accounting for 67% of the total global healthcare workforce (WHO, 2020). In entrepreneurship, women-owned small and medium enterprises (WSMEs) experienced a more significant adverse impact from the pandemic than those owned by men,
with more than 50% of female entrepreneurs working in wholesale or retail trades which suffered significant revenue impacts due to shutdowns and pandemic-control measures. To seize the opportunity of boosting global GDP by 3.9% by 2025 (ILO, 2017), private sector and government stakeholders need to accelerate and deepen the rollout of policies and practices designed to tackle the barriers for women to be part of the workforce and for women-owned enterprises. Alongside the economic benefits, closing the gender gap could unlock widespread societal benefits. Evidence shows that women are more likely to reinvest their profits in the health, education, and well-being of their families and communities. By supporting and uplifting the role of women in the workforce, both through owning SMEs and in their wider careers, we have an opportunity to substantially increase the economic advancement of G20 countries while providing a more equitable and gender-balanced socio-economic environment.

More than continuing the legacy, G20 EMPOWER plays a critical role in driving the changes required to reduce the gender parity gap. This can only be achieved through a strategic collaboration between governments and the private sectors, along with engagement with workers and their organizations and other civil society organizations. G20 countries should be the anchor to set the fundamental best practices in supporting women empowerment, especially in increasing women economic participation, enforcing policies, including internationally recognized labor standards, to assist women in rising to leadership positions, and establishing an environment to grow long-term essential skills.
G20 EMPOWER
ROADMAP FOR 2022
G20 EMPOWER ROADMAP FOR 2022

The G20 Alliance for the Empowerment and Progression of Women’s Economic Representation (G20 EMPOWER) brings together private sector leaders and government counterparts to jointly advocate for and catalyze the advancement of women empowerment effort. As an inclusive and action-driven alliance, supported by the working group and engagement group, G20 EMPOWER has formulated long-term key targets aimed at promoting actions to further drive progress on gender equality:

1. **Strengthen women’s economic participation and leadership.** Increase women’s overall labor force participation and strengthen the share of women in leadership positions according to a principle of granularity, which means not only at senior leadership but across all levels of leadership within a business, including growth in millennial leaders, women in startups, women in investment management, women in local and rural business communities, and women in SMEs.

2. **Building a better future of work.** Prepare for a post-pandemic future of work, embracing digital technology, providing relevant and fit-for-purpose skilling, upskilling, and reskilling opportunities, and ensuring a safe, equitable, and decent workspace for all.

3. **Empowering women and closing the gender gap.** Empowering economic participation and opportunities for women as well as closing gender gaps in the world of work as key measures towards delivering on the 2030 Agenda for Sustainable Development. This includes achieving the Sustainable Development Goals, particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all, as well as Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health, and Goal 10 on reducing inequalities through multi-stakeholder partnership for development.
Given the complex and adverse impacts of the pandemic, a true return to pre-pandemic status will be challenging. It is imperative for countries to seek new opportunities and adapt to the new reality while putting forward innovative, ambitious, and transformative gender equality roadmaps. Women are encouraged to participate on an individual level to contribute to the workforce.

Under the Indonesian G20 Presidency, G20 EMPOWER – launched in 2019 under the Japanese Presidency and established in 2020 and 2021 under the Saudi and Italian Presidencies – has been working together with all relevant stakeholders and parties to further reinforce and strengthen the issues by monitoring progress on women’s labor force participation and leadership in the private sector through the following actions and measures:

1. **Accountability for KPI Implementation**: provide transparency and promote an increase in women’s participation in the workforce through programs to measure, enforce, and report G20 EMPOWER KPIs and promote an improvement in gender participation gaps through advocates.

2. **Women in SMEs as Drivers of Economic Growth**: increase job opportunities for women, including in SMEs, and support private companies in supporting women in SMEs as drivers of economic growth.

3. **Building Digital Resilience and Future Skills for Women**: increase women’s competitiveness in the job market through skilling, upskilling, and reskilling and prepare action plans of private companies to design training programs for competitive in-demand work based on key skill gaps.

Given the complex and adverse impacts of the pandemic, a true return to pre-pandemic status will be challenging. It is imperative for countries to seek new opportunities and adapt to the new reality while putting forward innovative, ambitious, and transformative gender equality roadmaps. Women are encouraged to participate on an individual level to contribute to the workforce.
OUTCOME
3.1 Continuation of the G20 EMPOWER Alliance

Representatives of the G20 EMPOWER Alliance and its constituent countries have unanimously agreed to extend G20 EMPOWER participation within the G20. All parties agreed to reaffirm and strengthen the Alliance and its goals to improve gender parity issue. These efforts strengthened under the Italian Presidency in 2021, continued as part of the Indonesian Presidency for 2022, and will be extended further into the India Presidency for 2023 with a commitment to extend beyond the following discussion. The representatives agreed that progress should be accelerated across G20 countries to deliver actionable and measurable outcomes through continued public-private sector collaboration. The G20 EMPOWER Alliance will continue to function differently than other G20 working groups, bringing together government and private sector representatives to share best practices and discuss on-going challenges to women’s economic empowerment and economic leadership.

3.2 Consolidation of the G20 EMPOWER Advocates Network and Best Practice

The G20 EMPOWER Advocates Network will be expanded following the unanimous support of G20 EMPOWER representatives, while the Best Practices Playbook launched under the Italian Presidency of 2021 will also be strengthened. Advocates are comprised of the heads of businesses, foundations, and associations pledged to promote the goals of G20 EMPOWER in their respective companies and business ecosystem. They are committed to delivering lasting change through the adoption of G20 EMPOWER’s goals to accelerate the advancement of women in business and leadership positions. This network reached over 400 advocates across G20 countries within the first year of its launch.

Advocates have provided a welcome contribution to the efforts of G20 EMPOWER, acting as both champions and participants of high-level side events that are crucial to wider engagement. These events have provided a platform for collaboration
among leaders in business and government from around the world, exploring in detail the 2022 initiatives and providing informed insight on how and where intervention could drive the achievement of the G20 EMPOWER vision. Advocates also contributed to forming a G20 EMPOWER 2022 Best Practice Playbook, with 73 best practices included in our analysis. In addition, 9 interviews with representatives/advocates from 9 countries were also included. The 2022 Playbook offers a fresh point of view as it contains selected interviews on how organizations have further implemented best practices. This provides an important framework to leverage efforts and accelerate the ambitions of the G20 EMPOWER Alliance.
3.3 Commitments and Recommendations: Accelerating Women’s Advancement to Leadership Positions

G20 EMPOWER representatives detailed and aligned on clear goals and actionable policies for the private and public sector organizations across G20 countries, developing a path to overcome the challenges of the COVID-19 crisis, and deliver substantial and sustained change moving forward. None of the language herein is legally binding. This is a compendium of outcomes from the G20 EMPOWER’s 2022 efforts. Outcomes are divided across two pillars, defined as commitment and recommendation.

**Commitment**

What we, as private sector leaders encourage the private sector across G20 and guest countries to adopt.

**Recommendation**

What we, as private sector leaders, recommend G20 and guest countries’ governments to take forward.
Accountability for KPI Implementation
3.3.1 Issue Note 1: Accountability for KPI Implementation

In 2021, the G20 EMPOWER 2021 set out key performance indicators (KPIs) designed to inform progress, which include the share of women in the workforce, the share of women earning promotions, the total gender pay gap, the share of women in company’s Board of Directors, and share of women in technical roles. The focus of G20 EMPOWER 2022 is to ensure measurement, reporting and achievement of these KPIs from the private sector, and to determine how government can further support the private sector in doing this.

Engagement with the EMPOWER Playbook, published in 2021, has been positive, and reporting of EMPOWER 2021 KPIs has already begun in many countries. However, there remains several key challenges which must be addressed in measuring and reporting on G20 EMPOWER KPIs, including but not limited to the below:

- **Limited underlying regulation from governments**, with limited consequences for non-compliance, means lack of accountability for private sector organizations in driving KPIs.

- **KPIs set at an insufficient level and assigned to employees with limited decision-making rights** which leads to reduced accountability to KPIs.

- **Low organizational awareness and commitment to KPIs**, with KPIs focused on gender equality often not promoted as priorities, despite the significant role women play in both the social and work environment. This leads to limited motivation in committing to improve gender representation, beginning with measurement, and reporting of KPIs.

- **Unclear guidelines with no clear route to measure and report on KPIs, limited governance systems or strategic planning** to establish these measurements. This can result in KPIs measurements varying significantly between different private sector organizations, creating an ineffective system across a business landscape.

- **Lack of availability of appropriate tools and systems** to measure progress also remains a challenge, including for example tools to keep track of women’s share of promotions, leadership, or individuals within the female talent pipeline.

- **Unstructured follow-up strategies**, as organizations fail to undertake continuous measurement of KPIs, missing the opportunity for follow-on actions to improve results, and can also lack appropriate board-level support to follow through with
G20 EMPOWER COMMITMENT FOR PRIVATE SECTOR

There are encouraging signs of private sector adoption of KPIs measurement and reporting, and G20 EMPOWER has identified four key principles which can be leveraged to encourage all private sector companies to measure and disclose G20 EMPOWER core KPIs annually, measured through company-level monitoring mechanisms and publicly disclosed: 1) Goal setting to set time-bound target for KPIs, 2) Laying the foundation to define clear process of KPIs measurement and report, 3) Implementing and measuring to ensure an effective systems are applied in KPIs implementation, and 4) National monitoring and reporting to comprehensively track, publish, and evaluate KPIs progress.

There are several steps that the private sector can take to boost the implementation of their KPIs in line with the key principles above.

1. **Integrate KPIs with the broader company KPIs in both measurement and reporting.** This should include linking KPIs performance to renumeration and annual bonuses.

2. **Commit to international goals and joint commitments or associations.** This can also increase the urgency and incentive to act, as can transparent commitments within a company’s own mission statement.

3. **Establish dedicated leadership on inclusivity, diversity, equity, and equality efforts.** This can also help improve ownership and actionability of female workforce empowerment efforts.

4. **Provide adaptive workforce that meets the unique needs of a female workforce,** recognizing challenges and implementing actions to mitigate them, can also help to improve gender equality and equity.

5. **Implement efforts to build and engage allies** This can be a key intervention to promote and spread the important message of gender parity in pay, leadership, and opportunity.
Governments will be fundamental in implementing appropriate frameworks that support and incentivize private sector organizations to make progress on achieving G20 EMPOWER KPIs. The value of gender-responsive policies across the employment chain has already been robustly demonstrated in countries around the world, providing both a motivation for further action and an important benchmark on successful attributes to deliver progress. Four key principles are suggested to guide government in supporting or promoting the KPIs progress: 1) Hiring and rehiring women by providing incentives for organizations or corporations employing female workers and returnees, 2) Retention strategy by subsidizing early childhood education and care (ECEC), providing parental and caretaking leave programs, and promoting flexible work, 3) Development by providing training for women reentering the workforce, and 4) Promotion of women to leadership positions by encouraging initiative to promote the minimum threshold of women in board positions of a company and ensuring the reporting and measurement of the progress of women in leadership.

G20 EMPOWER recommends that governments to make high-level efforts to enable, facilitate and promote a joint commitment with private sector to:

- **Standardize across sectors, monitor, and compile data at a national level.**

- **Encourage G20 member countries** to decide for themselves on a **public disclosure** on the implementation and achievement of G20 EMPOWER KPIs annually and adopt incentives and relevant compliance mechanisms.

- **Encourage the private sector to take more action and establish more support for women**, for example supporting initiatives to ensure more balance between work and family/caretaker situations and financial safety net for women.

Other than the above recommendations, there are several tactical initiatives that private sector and government can further choose to implement by working hand-in-hand to support the implementation of KPIs:

1. **Encourage establishment of laws and policies which support gender equality programs.** Mandatory laws, audit policies, and recommendations from government to employers (e.g., equal pay for equal work values, compulsory quota for women in boards, etc.) within a given country can set a framework for positive progress. Where such policies have been implemented, they have become widely recognized and broadly adopted, leading to positive change within the gender equality landscape. The G20 EMPOWER Issue Note 1 Survey revealed that 85% of respondents were aware of government policies to drive implementation.
2. Accelerate engagement of private sector organizations through financial incentives for top performing companies, subject to each government’s terms and conditions, proving to be the champions of gender equality, using levers such as tax incentives, grants, and bank loans.

3. Establish non-financial incentives to spur forward movement, and a government-backed ambassadorship to champion this change. Certification for exemplary companies could create an important business incentive. Common support from line ministries will also be important.

4. Establish awards which recognize the efforts of female empowerment initiatives within companies.

5. Create campaigns aimed at promoting the message on gender diversity, equity, and inclusivity and empowerment can also offer a valuable opportunity. This includes programs to boost awareness around the importance of gender equality, for both women and men, and efforts to recognize and address unconscious bias. Programs should also look to guide action plans within the private sector, including engagement with advocates.

6. Create a specific tax credit mechanism for organizations taking positive steps to address gender inequality and promote gender diversity, equity, and inclusivity can be an important incentive.

7. Publish commitment to act on women empowerment issues from government stakeholders to accelerate implementation of these efforts. A commitment to act should include integration with national legislation, backed by an official oversight body or ownership of individual programs at a country-level.

8. Establish closer facilitation and coordination between stakeholders will to provide a collaborative environment to catalyze change in partnership. Country-level and sector-level reporting and monitoring by associations or agencies can provide a shared playing field for success, for example tracking of the gender pay gap, or gender participation across levels of an organization.

While private sector is taking an active role in the measurement of G20 EMPOWER KPIs within their organizations, efforts from Government are critically required to complement the efforts. Both parties need to have a close collaboration so as to accelerate KPIs implementation, provide a transparent baseline on the achievement of women empowerment, and prompt actions to better the situation for women empowerment.
Women in SMEs as Drivers of Economic Growth
Small and medium enterprises (SMEs) are the bedrock of the global economy, representing around 90% of businesses and half of total employment worldwide. Women in SMEs is a term which refers to women who own, lead, and/or manage these enterprises. Women-owned enterprises are those where at least 51% of the total capital is owned by women, and women-led and women-managed enterprises are those with at least one woman owner or manager in a top management position.

These women-owned SMEs (WSMEs) provide a substantial contribution to respective national economies, having generated millions of employment opportunities and spurred local development. Enhancing female participation in business ownership and management has the potential to catalyze further economic opportunity. G20 EMPOWER research demonstrates that if women and men participated equally in economic activity, global GDP could increase by up to USD 5 trillion each year. Women looking to establish and manage their own businesses face numerous challenges, with many of them apparent in areas of financial literacy, access to finance, digital literacy, and availability of focused support networks. But beneath the surface there are more systemic challenges which must be addressed across the socio-economic spectrum.

Gender bias is an often-invisible barrier which can create internal challenges such as a lack of confidence, and guilt around neglecting domestic duties perceived widely by women looking to establish and manage their own businesses.

### CHALLENGES FACED BY WOMEN SMEs

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1 The definition of an SME varies from country to country across the G20, but broadly speaking it refers to companies which are standalone businesses and not a franchise, with between 96 and 999 employees, and revenue turnover between USD1 million to USD54 million.
Gender bias is an often-invisible barrier which can create internal challenges such as lack of confidence, and guilt around neglecting domestic duties perceived widely by society as being the primary duty of women. External discrimination also remains a problem, with stereotypical attitudes viewing women as having less business competence, workplace discrimination, gender bias in access to both finance and networking opportunities, and unequal domestic expectations. Gaps can be seen across four key pillars of business operations.

- Financial. 30% of women report a gap in access to credit for their SMEs, equal to an estimated USD287 billion shortfall.

- Skills. 35% of women report they have the right skills to start a business, lower than their male counterparts.

- Networking. 34% of women never interact with a business association, compared to 26% of men.

- Technology. 26% of women report lack of access to the Internet, lower than their male counterparts.

These challenges were exacerbated during the COVID-19 pandemic, with WSMEs more susceptible to the economic shock. Almost two-thirds (62%) of WSMEs responding to a World Bank survey noted they could not cover costs with cash available during the pandemic, seven percentage points higher than male counterparts. Almost three-quarters (71%) of WSMEs in the service industry reported they could not adapt their product, three percentage points higher than male counterparts. WSMEs also evidenced less probability of investing in digital equipment, at 86% unlikely to do so, higher than the 84% of male respondents.

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Many private sector programs have already established to support the growth of Women in SMEs. Programs that are currently in place are developed to tackle the core challenges faced by Women in SMEs. However, there are several key commitments that private sector could consider on supporting Women in SMEs:

1. **Develop a specific support program for Women in SMEs.** Private sector organizations should look to robustly implement policies to support a gender-balanced participation in the company’s supply chain and include women as an important part of their community reach out.

2. **Become part of an ecosystem that supports Women SMEs.** Private sector organizations need to take part in fostering an ecosystem that empowers and supports
The government’s role is essential to support WSMEs and create a conducive ecosystem of public-private collaboration to unlock a maximum socio-economic value. Such a partnership could deliver positive change on a greater scale, combining resources from respective stakeholders. It can enhance the effectiveness of efforts, with shared knowledge and experience improving the ability to tackle the root cause of gender disparity while enabling the conditions for sustained growth. It will also help to reduce delivery costs, while also enhancing the reputation of stakeholders in both private and public spheres.

There are numerous pathways towards collaboration, with some key interventions identified by G20 EMPOWER.

1. **Create a consistent definition of Women in SMEs.** Establish a clear definition of entrepreneurs, classification of MSMEs, and transparent method to distinguish between male-driven and female-driven businesses and to develop a gender-specific reporting for key national metrics.

2. **Provide financial support for Women in SMEs.** Government fund (e.g., loan, collateral, etc.) or financial policy to stimulate growth of Women in SMEs whenever fiscal capacity allows.

3. **Develop support programs** with defined objectives and guidelines. Deliver training, workshop, and mentoring driven by WSMEs’ needs and government objectives.

4. **Consider enactment of policies** to incentivize private sector supporting WSMEs.

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1 Analysis of the current economic environment reveals clear gaps in the existing entrepreneurship gender dynamic. Across all regions, the percentage of working men who start a new business is 4% to 6% more than women. Half of countries are narrowing this gender gap, in the Middle East and North America, women’s businesses are about half as likely as men’s to remain in operation three and a half years after founding. Investment represents another major challenge, with female-owned businesses receiving USD935,000 average investment, less than half the USD2.1 million received by men, despite generating a 10% higher cumulative revenue over a five-year period.
5. **Monitor and publish progress.** Develop a publicly-accessible database or dashboard which is regularly monitored and updated, and which shows the progress of WSMEs and gender-equality initiatives. The monitoring process can leverage a set of KPIs that are developed to recognize challenges, progress, and achievements in supporting WSMEs (e.g., 1) Existence of regulation supporting WSMEs, 2) Existence of WSMEs business networks/accelerators, 3) Number of WSMEs receiving formal financing, 4) Number of WSMEs included in corporate supply chains, and 5) Number of WSMEs with export qualification or experience.

Private and public-sector organizations both can apply these recommendations. All the stakeholders should collaborate to enhance public awareness and engagement with WSMEs, while also ensuring efforts are backed by a comprehensive data and monitoring program to monitor progress and results.
Ensuring robust and sustained support for WSMEs will required initiatives to be properly implemented, appropriately championed, and consistently monitored. G20 EMPOWER has identified three key recommendations in order to achieve this goal.

- Consistent definition. Establish a clear definition of entrepreneurs, classification of MSMEs, and transparent method to distinguish between male-driven and female-driven businesses.

- Standardized indicators. Ensure a common set of KPIs are developed to recognize challenges, progress, and achievements in supporting WSMEs.

- Monitor and publish progress. Develop a publicly-accessible database or dashboard which is regularly monitored and updated, and which shows the progress of WSMEs and gender-equality initiatives across countries.

In order to measure and monitor success, a set of key program-level and country-level KPIs should be introduced:

**COUNTRY-LEVEL**
- Existence of regulation supporting WSMEs
- Existence of WSMEs business networks/accelerators
- Number of WSMEs receiving formal financing
- Number of WSMEs included in corporate supply chains
- Number of WSMEs with export qualification or experience

**PROGRAM-LEVEL**
- Number of WSMEs reached by a support program
- Number of WSMEs who enjoy business progress
- Satisfaction of program participants

The success of ecosystem-wide initiatives will also be indicated by important lagging indicators, including the absolute number and total share of enterprises run by women, the share of GDP contributed by WSMEs, and share of new jobs created by women in SMEs. Together, these KPIs represent an important but non-exhaustive list of key measures which can help evidence the progress of WSMEs across the G20 and beyond.
Building Digital Resilience and Future Skills for Women
3.3.3 Issue Note 3: Building Digital Resilience and Future Skills for Women

The rapid transformation of our global business landscape is driving a new future of work, with far-reaching impacts for the industries we work in, the roles we undertake, and even the way we access work. These changes are seen across four major themes: 1) Transformation of sectors and roles, 2) The rise of new working models, 3) Demand for digital skills, and 4) Emerging new working trends. Digital resilience becomes critical in a changing future of work. However, we are seeing a major gender gap of female workforce readiness to face this new era of work.

To address the growing gender gap in leadership and soft skills, G20 EMPOWER 2021 established 10 key skills to enable women to better lead the future. G20 EMPOWER 2022 took one step forward to define the path to implement top five of these skills with the most significant gender gaps: 1) technology design and programming, 2) technology use, monitoring, and control, 3) systems analysis and evaluation, 4) leadership and social influence, and 5) persuasion and negotiation. G20 EMPOWER 2022 has developed two key initiatives to help women navigate through the new future of work: setting up targeted upskilling program and building an inclusive environment for digital participation.

Preparing female toward digital readiness should be embedded across two key work cycles: pre-workforce to prepare female workers entering the workplace; and at workforce, as employees or enterprise owners. Pre-workforce engagement (in formal and non-formal education) is crucial to help females students build their capability, interest, and confidence towards STEM. Pre-workforce education curriculum should integrate gender-neutral digital and entrepreneurial skills, familiarize students with computational and design thinking, and show interlinkages between skills learned & industry needs. For workforce engagement, G20 EMPOWER 2022 has created a focused curriculum guide to design program/curriculum for the three key personas of the female workforce. The full version of curriculum can be accessed through the full document version of 3rd Plenary Meeting material.

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1 The definition of an SME varies from country to country across the G20, but broadly speaking it refers to companies which are standalone businesses and not a franchise, with between 96 and 999 employees, and revenue turnover between USD1 million to USD54 million.
Zooming in to the program/curriculum design, we need to consider the participant learning trajectory, skills and subskills required, training delivery method, and participant literacy assessment to ensure the relevancy of curriculum design for different personas. G20 EMPOWER 2022 has created a focused curriculum guide to design program/curriculum for the three key personas of the female workforce and the full version of curriculum can be accessed through the full document version of 3rd Plenary Meeting material.

Improving access to digital upskilling provides an important path to enhancing the opportunities of women in the workforce, but it must also be complemented by efforts to address a negative cultural environment (e.g., cultural norms, lack of visibility for female role models, limited access to digital devices, and existing risk of online harassment) that create barriers for women to achieve digital readiness. Some key takeaways to consider across four pillars of engagement seeking to address these barriers across the world.

### Pillar 1: Upskilling and Reskilling Career Support

- Create special recruitment programs and flexible training and work options to support women balance their personal and professional needs (e.g., relevant skills, complain redressal, sexual harassment prevention, etc.).
- Provide support and incentives for women to attend training for work in underrepresented fields (e.g., nurseries, psychological support, etc.).
We, as G20 Representatives, encourage the private sector to actively participate in building digital resilience and future skills for women through several key efforts to be implemented within our companies, sectors, and countries to prepare women in facing the future of work:

**PILLAR 2: REPRESENTATION AND NETWORK**

- Conduct awards/ambassador programs and campaign activities to increase visibility of role models and break gender-bias in the workplace.
- Connect women to supportive fellow women in the workforce through various female-focused events (e.g., mentoring, networking, etc.)

**PILLAR 3: DIGITAL SAFETY AND SECURITY**

- Build platforms to increase women’s awareness about digital safety issues and available support for victims of online harassment.

**PILLAR 4: DIGITAL INFRASTRUCTURE**

- Provide affordable broadband, internet packages, cellphones, and access to smart financing for women in marginalized groups.
- Provide localized digital content to create an inclusive environment, tailored to the local context.

**G20 EMPOWER COMMITMENT FOR THE PRIVATE SECTOR**

We, as G20 Representatives, encourage the private sector to actively participate in building digital resilience and future skills for women through several key efforts to be implemented within our companies, sectors, and countries to prepare women in facing the future of work:

1. **Create tailored recruiting and training programs.** Private sectors should develop special recruitment programs, flexible training dedicated for skilling, upskilling, and reskilling, and work options to support women balance their personal and professional needs (e.g., relevant skills, complain redressal, sexual harassment prevention, career transition, etc.). Private sectors can promote allyship, positive and safe working environments to be embedded in the company values and ensure to promote women representation through women leaders that act as role models.

2. **Increase digital awareness and participation.** Build platforms to increase women’s awareness and participation in digital safety and digital skills needed by various types of industries, that would help to shape training curricula.

3. **Continuous tracking and monitoring.** Build a robust tracking system to track the impact from skilling, upskilling, and reskilling programs (e.g., ROI) in the long run, and track KPI targets achievement for number of women in tech roles.

4. **Assist government in providing support for women digital readiness.** Private sector can collaborate with government to provide enabling digital infrastructure (e.g., Wi-Fi, telephones, and package subsidies), distribute government’s funding support to the targeted participants, and provide industry-specific skills set as the baseline for government to create a curriculum.
We, as G20 EMPOWER Representatives, encourage Governments commit in building national agenda that directly targeting women, especially in empowering them to be agile in catering the dynamic environment of the future of work. Governments should work alongside the private sectors in transforming the working environment to be inclusive and accommodative. Specific efforts to enable this include:

1. **Embed digital curriculum for women into national agenda.** Government should enhance national initiatives (e.g., national budget, action plan, and policy) for skill- ing, upskilling, and reskilling women to push or incentivize stakeholders. This will include integrating future skills into formal education to build female interest and participation in STEM at an early age (e.g., gender-neutral curriculum related to STEM, trained teacher that encourage women to pursue STEM education and career, etc.).

2. **Design programs or infrastructure to increase women’s access to digital environments.** Government can provide subsidized broadband, internet packages, libraries, technology centers, smart financing, and others to create more avenue for women to learn and experiment, especially to apply STEM-related skills and learnings.

3. **Build a digital safety policy and protection for women,** potentially including a government body to act on digital crimes.

We encourage government to work together with the stakeholders in the environment to better support women’s digital literacy and future skills. Start from supporting the very beginning of early education until building the inclusive environment and providing skillling, upskilling, and reskilling efforts will be strengthened if all the stakeholders in the environment can collaborate to create a greater result in increasing women’s digital readiness to face the future of work.
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